



## Executive Summary

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

#### 1. Introduction

As a recipient of Community Development Block Grant (CDBG) funding, the City of Carrollton conducted a consolidated planning process in order to assess its affordable housing and community development needs and market conditions, and to make data-driven, place-based investment decisions. According to the Department of Housing and Urban Development (HUD), the consolidated planning process serves as the framework for a community-wide dialogue to identify housing and community development priorities that align and focus funding from the CPD formula block grant programs.

### ***Carrollton is a City of Opportunities***

The City of Carrollton is located in the heart of the Dallas-Fort Worth metroplex and is a vibrant corporate and residential community. Carrollton's location and business cost advantages attract and support a diverse local economy. An estimated 132,284 residents and over 15,000 businesses call Carrollton home.

Carrollton is a racially- and ethnically-diverse community where 57% of residents are White, 10% are Black or African American, 15.5% are Asian and 12% identify as multiracial. Nearly 32% of residents identify as Hispanic or Latino.

Close to half of Carrollton residents have earned a bachelor's degree or higher (42.1%) and nearly all workers are able to find employment; the city's unemployment rate is 3.7%. Most residents – 85% – also have health insurance coverage.

Due to the strong economy and high-education levels of residents, the city's median household income is \$95,380. Five years ago, the city's median household income was \$87,687. On an individual level, the average annual pay for a worker has risen from \$67,208 in 2017 to \$84,282 in 2022, which is an increase of \$17,074 or 25%.

## **Rising Household Expenses**

### ***Rising Household Expenses***

While household income and annual worker pay have risen over the past five years, so have household expenses, including the cost of housing. The average asking rent for an apartment unit in Carrollton has risen from \$1,019 in 2017 to \$1,373 in 2022, which is an increase of \$354 or 35% over the past 5 years. Vacancy rates for apartments have remained below 5% since 2012.

Sales prices for for-sale homes have also risen drastically during the same time period. In 2017, the median home sales price in Carrollton was \$271,000. As of 2022, the median homes sales price was \$425,000, which is an increase of \$154,000 or 57%. Consistently since 2012, the ratio of new homes for sale to new homes sold (i.e., “months inventory”) in Carrollton has hovered close to 1 month. At the end of 2023, Carrollton had 1.15 months of for-sale inventory. A balanced market typically equates to 6-7 months of supply.

Due to housing costs rising at a greater rate than annual pay, an increasing number of Carrollton residents are considered “housing cost-burdened,” meaning they spend 30% or more of their monthly income on housing expenses. Lower-income residents are especially hard-hit by rising housing costs.

In fact, nearly every renter household in Carrollton earning less than \$35,000 per year is housing cost-burdened. Almost half (47.8%) of renter households earning slightly higher incomes – between \$50,000 to \$75,000 per year – are housing-cost burdened.

While homeowners experience housing cost burdens at lower rates than renters, the lowest-income homeowners are overwhelmingly impacted by the rising costs of homeownership, which includes home insurance and property taxes. Nearly all owner households earning less than \$20,000 per year are housing cost-burdened.

## **Carrollton's Existing Strategic Investments in Neighborhoods**

### ***Carrollton's Existing Strategic Investments in Neighborhoods***

Over the past five years, the City of Carrollton has invested considerable resources in community development through its Neighborhood IMPACT program, which has three pillars – myHome, myNeighborhood, and myCarrollton. The Neighborhood IMPACT program is designed to strengthen neighborhoods throughout the city with additional resources being allocated to low- and moderate-income neighborhoods.

Via the myHome strategy, the City operates programs that provide direct financial support to homeowners who need assistance with making repairs to their home, demolishing and rebuilding their home, or repairing their sidewalk. Via the myNeighborhood strategy, the City provides matching grants

to neighborhood organizations interested in neighborhood beautification projects and replaces aging infrastructure in targeted neighborhoods. Finally, through the myCarrollton strategy, the City of Carrollton invests resources in the commercial areas of neighborhoods by providing grants for rehabilitation of storefronts and the demolition of blighted commercial properties.

## **Future Community Investments in Carrollton Neighborhoods**

### ***Future Community Investments in Carrollton Neighborhoods***

During the development of this Consolidated Plan, the City of Carrollton consulted with non-profit social services providers and city staff to identify the needs of residents, with a primary focus on low- and moderate-income persons. The City also engaged directly with community members via a web-based survey, focus group meetings, and public hearings. Several consistent themes were elevated during this process:

1. **Carrollton's Location – Opportunities and Challenges** - The City of Carrollton's location within the DFW metroplex creates many employment and entrepreneurship opportunities for residents, but it also poses unique challenges for residents and non-profit service providers who must navigate program and funding requirements from Denton and Dallas Counties.
2. **Transportation Needs** - Non-profit service providers frequently mentioned Carrollton residents who depend on public transportation experience significant complications and delays when they need to travel across county lines or into the larger cities of Dallas or Denton.
3. **Housing and Related Service Needs** – Non-profit service providers and individual focus group members noted there is not a sufficient supply of affordable housing units or emergency shelter beds within Carrollton. Survey respondents indicated the City of Carrollton should prioritize investments in home repair programs, energy efficiency upgrades for homes, and code enforcement.
4. **Other Service Needs** – Non-profit service providers consistently raised the need for more language translation capacity across service agencies and local governments so Limited English Proficient (LEP) residents can access services. Survey respondents indicated the City of Carrollton should prioritize investments in children's/youth services, mental health services, and senior services.
5. **Public Improvement Needs** – When Carrollton residents were asked in the survey to indicate their top priority for community investment, they ranked public improvements as their top priority. The public improvements respondents most wanted to see in their communities were: improved streets/alleys; improved sidewalks, including access for persons with disabilities; and improved water, sewer, and drainage infrastructure.
6. **Public Facility Needs** – Survey respondents and individual focus group members indicated the city should better maintain its existing parks, playgrounds and recreational areas. Survey respondents also prioritized investments in healthcare centers and youth/childcare centers.



7. **Small Business and Workforce Development Needs** - Finally, survey respondents prioritized investments in supporting businesses that serve community needs; commercial building rehabilitation; and job readiness and retention.

In response to this feedback, and based up its Needs Assessment and Market Analysis, the City of Carrollton identified priority needs and accompanying strategies are designed to address the unique needs of Carrollton residents. The strategies focus on improving infrastructure in low- and moderate-income neighborhoods, preserving housing through enhanced code enforcement and home repair programs, providing for the needs of low- and moderate-income persons through social services, engaging in historic preservation efforts, and acquiring land for the purposes of developing or rehabilitating affordable housing.

## 2. **Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview**

### ***Summary of Objectives and Outcomes Identified in the Plan Needs Assessment***

The City of Carrollton used quantitative data collected via the Needs Assessment and Market Analysis along with stakeholder consultations and citizen participation to identify the priority needs for local residents and the strategies that can be used to address the priority needs.

All priority needs and goals identified in the plan will meet objectives and eligibility criteria identified by HUD through supporting community development activities that build stronger and more resilient communities, supporting increased homeownership and affordable housing, and assisting people to quickly regain stability in permanent housing after experiencing a housing crisis and/or homelessness.

This plan prioritizes the most critical needs and goals identified through public engagement and data analysis.

1. **Improve Neighborhood Infrastructure** – Make improvements to public infrastructure in residential areas, including street, alley, sidewalk, water and sewer line repairs.
2. **Enhanced Code Enforcement** - Enforce residential building codes in target neighborhoods.
3. **Preserve Existing Housing Stock** – Make repairs to homes owned by low- and moderate- income households.
4. **Assist Service Providers** - Provide grants and donations for Carrollton service providers that target low to moderate income residents.
5. **Historical Rehabilitation** - Identify historical cemeteries located in LMI census tracts and provide an assessment of boundaries, historical signage, wayfinding signage, fencing and other improvements.
6. **Land Acquisition** - Acquire land (with or without improvements) that can be transferred to a private organization for the purposes of providing affordable housing to LMI households.

### 3. Evaluation of past performance

The following were the goals included in the City's prior Consolidated Plan:

**Table 53 – Priority Needs Summary**

|          |                                    |  |
|----------|------------------------------------|--|
| <b>1</b> | <b>Priority Need Name</b>          | Neighborhood Infrastructure Improvements   |
|          | <b>Priority Level</b>              | High   |
|          | <b>Population</b>                  | Extremely Low<br>Low<br>Moderate<br>Large Families<br>Families with Children<br>Elderly<br>Elderly<br>Frail Elderly<br>Persons with Mental Disabilities<br>Non-housing Community Development   |
|          | <b>Geographic Areas Affected</b>   | 2019-2023 NOTICE Priority Neighborhoods  |
|          | <b>Associated Goals</b>            | Improve Neighborhood Infrastructure  |
|          | <b>Description</b>                 | Improvements to public infrastructure in residential areas. Includes streets, alley, sidewalk, water and sewer line repairs.   |
|          | <b>Basis for Relative Priority</b> | The basis for this prioritization is the need to preserve and maintain housing stock in Carrollton's older neighborhoods, in which low income households, racial and ethnic minority residents, seniors and residents with special needs reside. Infrastructure improvements are needed to maintain the quality of the neighborhoods and existing housing. |
| <b>2</b> | <b>Priority Need Name</b>          | Housing and Neighborhood Improvements  |
|          | <b>Priority Level</b>              | High   |

#### Priority Needs Summary Intro

|   |                                    |   |
|---|------------------------------------|---|
|   | <b>Population</b>                  | Extremely Low<br>Low<br>Moderate<br>Large Families<br>Families with Children<br>Elderly<br>Elderly<br>Frail Elderly<br>Persons with Physical Disabilities<br>Non-housing Community Development  |
|   | <b>Geographic Areas Affected</b>   | 2019-2023 NOTICE Priority Neighborhoods   |
|   | <b>Associated Goals</b>            | Enhance Code Enforcement<br>Preserve Existing Housing Stock<br>Provide Neighborhood Matching Grants   |
|   | <b>Description</b>                 | Repairs to homes owned by low and moderate income households and enforcement of residential building codes in target neighborhoods.   |
|   | <b>Basis for Relative Priority</b> | The basis for this prioritization is the need to preserve and maintain housing stock in Carrollton's older neighborhoods, in which low income households, racial and ethnic minority residents, seniors and residents with special needs reside. Home repairs, that would otherwise be unaffordable and/or not made, are crucial to preserve existing, affordable housing. Code enforcement activities lengthens the life of neighborhood infrastructure and home repairs and improve overall neighborhood quality. |
| 3 | <b>Priority Need Name</b>          | Public Services/Social Supports   |
|   | <b>Priority Level</b>              | High  |

### Priority Needs Summary Intro - 1

|   |                                    |   |
|---|------------------------------------|---|
|   | <b>Population</b>                  | Extremely Low<br>Low<br>Large Families<br>Families with Children<br>Public Housing Residents<br>Chronic Homelessness<br>Individuals<br>Families with Children<br>Victims of Domestic Violence<br>Unaccompanied Youth<br>Elderly<br>Frail Elderly<br>Persons with Mental Disabilities<br>Persons with Physical Disabilities<br>Persons with Developmental Disabilities<br>Victims of Domestic Violence |
|   | <b>Geographic Areas Affected</b>   | 2019-2023 NOTICE Priority Neighborhoods   |
|   | <b>Associated Goals</b>            | Assist Service Providers  |
|   | <b>Description</b>                 | Ensure that residents living in poverty, those with special needs and residents experiencing or and at-risk of homelessness are able to access the social supports they need.   |
|   | <b>Basis for Relative Priority</b> | An effective social support system is a necessary component of a healthy, sustainable city. If residents should experience financial or social crises, it is important that they can access the services they need to keep them in their homes, stay employed, maintain healthy relationships and provide positive family environments for their children.  |
| 4 | <b>Priority Need Name</b>          | COVID-19 Response and Recovery  |
|   | <b>Priority Level</b>              | High  |
|   | <b>Population</b>                  | Extremely Low<br>Low<br>Moderate  |
|   | <b>Geographic Areas Affected</b>   | 2019-2023 NOTICE Priority Neighborhoods   |

### Priority Needs Summary Intro - 2

|                                    |  |
|------------------------------------|--|
| <b>Associated Goals</b>            | COVID-19 Response and Recovery   |
| <b>Description</b>                 | Deploy CDBG-CV funds to care for the health, social, and economic well-being of Carrollton's low and moderate income residents as the City confronts and recovers from the pandemic.   |
| <b>Basis for Relative Priority</b> | An effective social support system is a necessary component of a healthy, sustainable city. If residents should experience financial or social crises, it is important that they can access the services they need to keep them in their homes, stay employed, maintain healthy relationships and provide positive family environments for their children. |

### Priority Needs Summary Intro - 3

### Major Accomplishments Intro Text

Over the past four years, the City's major program accomplishments were:

| Goal                     | Category  | Source / Amount | Indicator  | Unit of Measure     | Expected – Strategic Plan | Actual – Strategic Plan | Percent Complete | Expected – Program Year | Actual – Program Year | Percent Complete |
|--------------------------|---|-----------------|--|---------------------|---------------------------|-------------------------|------------------|-------------------------|-----------------------|------------------|
| Assist Service Providers | Homeless Non-Homeless Special Needs Non-Housing Community Development | CDBG: \$        | Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit | Households Assisted | 386                       | 170                     | 44.04%           |                         |                       |                  |
| Assist Service Providers | Homeless Non-Homeless Special Needs Non-Housing Community Development | CDBG: \$        | Public service activities other than Low/Moderate Income Housing Benefit             | Persons Assisted    | 75000                     | 34776                   | 46.37%           | 300                     | 216                   | 72.00%           |

### Major Accomplishments

## Demo

|                          |   |          |   |                     |     |     |         |     |     |         |
|--------------------------|---|----------|---|---------------------|-----|-----|---------|-----|-----|---------|
| Assist Service Providers | Homeless Non-Homeless Special Needs Non-Housing Community Development | CDBG: \$ | Public service activities for Low/Moderate Income Housing Benefit | Households Assisted | 0   | 0   |         |     |     |         |
| Assist Service Providers | Homeless Non-Homeless Special Needs Non-Housing Community Development | CDBG: \$ | Homeless Person Overnight Shelter                                 | Persons Assisted    | 100 | 7   | 7.00%   | 100 | 7   | 7.00%   |
| Assist Service Providers | Homeless Non-Homeless Special Needs Non-Housing Community Development | CDBG: \$ | Homelessness Prevention   | Persons Assisted    | 200 | 209 | 104.50% | 200 | 209 | 104.50% |
| Assist Service Providers | Homeless Non-Homeless Special Needs Non-Housing Community Development | CDBG: \$ | Other   | Other               |     |     |         |     |     |         |

### Major Accomplishments - 1

|                                      |  |          |   |                        |       |       |         |      |      |         |
|--------------------------------------|--|----------|---|------------------------|-------|-------|---------|------|------|---------|
| Enhance Code Enforcement             | Non-Housing Community Development                    | CDBG: \$ | Housing Code Enforcement/Foreclosed Property Care   | Household Housing Unit | 3750  | 4878  | 130.08% | 1200 | 3476 | 289.67% |
| Improve Neighborhood Infrastructure  | Non-Housing Community Development                    | CDBG: \$ | Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit | Persons Assisted       | 25000 | 14888 | 59.55%  |      |      |         |
| Improve Neighborhood Infrastructure  | Non-Housing Community Development                    | CDBG: \$ | Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit        | Households Assisted    | 500   | 340   | 68.00%  | 386  | 170  | 44.04%  |
| Preserve Existing Housing Stock      | Affordable Housing Non-Housing Community Development | CDBG: \$ | Homeowner Housing Rehabilitated   | Household Housing Unit | 100   | 61    | 61.00%  | 39   | 12   | 30.77%  |
| Provide Neighborhood Matching Grants | Non-Housing Community Development                    | CDBG: \$ | Other   | Other                  | 1     | 1     | 100.00% |      |      |         |

Table 1 - Accomplishments – Program Year & Strategic Plan to Date

### Major Accomplishments - 2

#### 4. Summary of citizen participation process and consultation process

The City of Carrollton conducted a combined community participation process for its 5-Year Consolidated Plan and Assessment of Fair Housing. The City engaged in a 5-pronged approach to seek and obtain meaningful feedback from agencies and service providers, along with members of the public.

Efforts were made to obtain feedback from populations who are least likely to participate in a community engagement process, including low- and moderate-income (LMI) individuals and families, persons with Limited English Proficiency (LEP), and disabled individuals.

### **Five Methods of Outreach**

The five methods of outreach were:

1. Community Needs Survey - The City of Carrollton designed a Community Needs survey which sought input from city residents and local social services providers. The survey consisted of 21 questions. The survey was open from April 23 through May 31, 2024. The City received 292 responses to the survey.

The survey was deployed via SurveyMonkey. SurveyMonkey was selected as the online survey platform because it has a clean, functional user interface for desktop, tablet and mobile device users. Using a platform which functioned well on cell phones was an important factor for the City, since many low-income individuals and families may not have access to a desktop computer.

The City advertised the survey on its website and social media channels. The City also hand-delivered over 1,500 doorhangers that advertised the survey in low- and moderate-income neighborhoods. Both the marketing materials for the survey and the survey itself were made available in English and Spanish.

2. Public Comment Period and Public Hearings – The City of Carrollton opened the public comment period on July 7, 2024, and accepted comments through August 6, 2024. A link to the full draft of the Consolidated Plan was provided on the City’s website and printed copies of the plan were available for review at Carrollton City Hall. During the public comment period, the City of Carrollton held 3 public hearings at Carrollton City Hall to consider public comments regarding the Consolidated Plan. The first two public hearings were held on July 25, 2024. The first hearing occurred at 9 a.m in the Carrollton City Council chambers. The second public hearing was held at 6:30 p.m. in Carrollton City Hall during a meeting of the Neighborhood Advisory Commission (NAC). The third public hearing was held at 5:45 p.m. on August 6, 2024, during a meeting of the City Council. Notice of the public comment period and public hearing was published in the Dallas Morning News print and digital editions on July 7, 2024. A copy of the public notice is included in Appendix A.

3. City Council Briefings and Meetings – On August 6, 2024, the City Council was briefed on the Consolidated Plan and adopted the final draft of the Consolidated Plan.

4. One-on-One Stakeholder Consultations – The City of Carrollton conducted 5 consultations with local and regional service providers during the months of April and May 2024.

5. Focus Groups and Consultation with the Neighborhood Advisory Commission – On May 9, 2024, the City held two focus group meetings. The first meeting was held at Metrocrest Services (1145 N. Josey Lane) at 11 a.m. Another focus group meeting was held in the Community Room at the Carrollton



Municipal Court (2001 E. Jackson) at 5 p.m. Participants were invited to discuss housing, public services, fair housing, economic development and neighborhood issues, and provide input on funding priorities. Carrollton residents, service providers, and city staff were in attendance. On May 16, 2024, at 6:30 p.m. the City held a third focus group meeting during a regularly scheduled meeting of the Neighborhood Advisory Commission.

## **5. Summary of public comments**

Public comments were received through the survey, focus group meetings, one-on-one stakeholder consultations, during public hearings, and during the public comment period. Below is a summary of comments received from non-profit service providers, which are organized by themes.

### **Carrollton's Location: Opportunities and Challenges**

The City of Carrollton's location within the DFW metroplex creates many opportunities for residents and business owners, but it also poses unique challenges for residents and non-profit service providers. Carrollton is located close to DFW airport, near major highways, on a rapid transit rail line, and within a short commute to numerous large employers. These factors make the City an ideal place of residence for individuals and families who want to live outside of larger cities such as Dallas and Denton but who still want a relatively short commute to work. Carrollton has a reputation for being a safe city with strong neighborhoods.

Carrollton's municipal boundaries are located within three counties – Denton, Dallas, and Collin. Carrollton is served by five independent school districts – Dallas ISD, Carrollton-Farmers Branch ISD, Coppell ISD, Lewisville ISD, and Plano ISD. According to the non-profit service providers who were consulted for this plan, the fact Carrollton is bisected by three counties and five independent school districts creates several unique challenges for these non-profits. These challenges can be broadly categorized as relating to data, resources, and partnerships.

Regarding data, service providers noted funders often want data related to the needs of its clients and the outcomes of its programs. The process of consolidating data from numerous sources – three counties and five ISDs – can be complex and may not allow non-profits to accurately capture the needs of their clients and the outcomes of their programs.

Additionally, non-profit service providers voiced several concerns regarding how public and private resources are allocated to support their service work. First, due to Carrollton's status as a mid-size city, it is often not economically-feasible for non-profit service providers to focus exclusively on Carrollton residents. Therefore, while a service provider may be physically located within one city, they often serve residents of numerous mid-sized cities in DFW. Due to their multi-city (and multi-county) service areas, these non-profits often apply for public funding from each individual city or county within their service area. Managing grants from numerous public funders can be a time-consuming and administratively-expensive process. However, cities such as Carrollton benefit when service providers maintain a physical

location within the city because residents are able to access services with greater ease. Low-income, disabled, and public transit-dependent residents particularly benefit when services are located in close proximity to their home.

Additionally, the service boundaries of integrated service systems – such as the Continuum of Care related to homelessness services – are set at the county level. Therefore, Carrollton residents may have access to varying levels of service depending on where they live. Nonprofit service providers who desire to provide services to all Carrollton residents therefor must participate in multiple integrated service systems.

Non-profit service providers also noted that Dallas and Denton are the largest cities in their respective counties. Non-profits that are Dallas- or Denton-focused tend to receive the most public and philanthropic resources, even though residents of cities such as Carrollton also experience issues such as homelessness, housing cost-burdens, and exposure to violence and trauma. In general, compared to Denton and Collin Counties, Dallas County and its philanthropic partners invest more heavily in social services for residents, which leads to a disparity in access to resources for Carrollton residents who live in Denton or Collin Counties.

### **Transportation Needs of Carrollton Residents**

Carrollton residents who depend on public transportation experience significant complications and delays when they need to travel across county lines. The Dallas Area Rapid Transit System (DART) system does not service Denton County. Similarly, the Denton County Transit Authority (DCTA) does not service Dallas County. Additionally, DCTA does not operate a bus system and, instead, relies on an on-demand ride share system known as GoZone. For example, if a Denton county-based Carrollton resident needed to access services in Dallas County, they would not be able to travel to their service appointment directly on GoZone. The resident would need to take GoZone to a DART light rail station to travel into Dallas County or would need to be dropped off at the edge of Denton County and walk to a Dallas county DART bus stop.

Additionally, non-profit service providers noted many necessary services are located exclusively within the city of Dallas. Therefore, transit-dependent households must either take public transit into Dallas, which often requires numerous transfers, or they can take an expensive Uber/Lyft ride from Carrollton to Dallas. Families with children experience additional difficulties because both GoZone and Uber/Lyft require families with young children to provide their own car seat. Purchasing a car seat may be cost-prohibitive for low-income transit-dependent families. Additionally, once families complete their ride on GoZone or Uber/Lyft, they must carry the car seat to their final destination. Service providers noted their budgets include significant funding for client's transportation needs.

### **Housing and Related Service Needs of Carrollton Residents**

Service providers noted many low- and moderate-income Carrollton households experience financial insecurity and housing instability. However, there is not a sufficient supply of affordable housing units within Carrollton, nor is there sufficient capacity and funding to provide eviction-prevention services or mental health services to local residents. Individuals who experience homelessness in Carrollton are not able to access an emergency shelter within the city; therefore they have to travel to Denton or Dallas to obtain emergency shelter. Families and unaccompanied youth also must travel outside of Carrollton to obtain emergency shelter. Service providers suggested the City of Carrollton focus on the following initiatives: (1) engage in landlord outreach and provide landlord incentives - educate landlords about Housing Choice vouchers and Tenant-Based Rental Assistance (TBRA) programs and incentivize landlords to accept vouchers and rental assistance payments; also incentivize landlords/owners to rehabilitate aging apartments while maintaining affordability, (2) conduct an affordable housing study & allocate resources based on the study – the cities of Denton and Lewisville have recently conducted housing needs and gaps analysis and have used the results of the studies to allocate public resources to specific affordable housing initiatives; Carrollton should consider doing the same, including studying the need for Permanent Supportive Housing (PSH) units, (3) provide resources to help low-income homeowners maintain their homes – Rising property taxes and home insurance rates are straining the budgets of low-income homeowners, Carrollton should provide more funding for home repair programs, (4) invest in homelessness prevention services – Carrollton should seek to prevent homelessness by funding service providers who identify families who are at risk of homelessness and provide housing stability services, and (5) invest in upskilling and other services related to economic mobility – Carrollton should seek to increase economic mobility by funding service providers who provide upskilling and job training services to help low- and moderate-income individuals secure higher-paying jobs, which, in turn, increases their ability to pay for housing. These investments are especially necessary because Denton County does not have a community college.

### **Other Service Needs of Carrollton Residents**

All of the service providers who were interviewed noted that there is a need for language translation services so that their clients can access services. While Spanish language was the primary translation need cited by service providers, they also noted a need for Vietnamese, Korean, and Chinese (various dialects) translation services. Multiple service providers noted a need for more service capacity related to mental and behavioral health services for adults and children and low-cost primary health and dental care for low- and moderate-income households. Service providers also noted the need for these services to be available in one location (or home visits) and during the late evenings and weekends so clients do not need to miss work in order to receive healthcare. Currently, Metrocrest Services is in the process of adding services to its new center, which may include mental health, community college classes, and legal services.

### **Summary of Public Comments and Survey**

The first two questions in the survey asked residents to share their “connection” to Carrollton as well as their home zip code. Respondents could select more than one “connection” to Carrollton. Ninety-eight

percent of respondents were Carrollton residents while another 13% of respondents worked or went to school in Carrollton and 10% volunteered in Carrollton.

Respondents primarily lived in one of two zip codes – 75006 (42%) and 75007 (44%). Another 14% of respondents lived in 75010.

The next set of questions were designed to gauge respondents' overall priorities for community investment in Carrollton as well as their priorities within specific subsets of community investment, such as housing and public improvements. For each question, respondents were asked to select "up to three" priorities per question. The following paragraphs summarize respondent's highest priorities.

The three priorities ranked highest by respondents were: Public Improvements: street and sidewalk improvements, water and sewer improvements (49%), Public Facilities: libraries, parks, senior centers, youth centers (19%) and Community Services: health and mental health care, homeless services, services for children, services for the elderly (13%).

Respondents were next asked what they considered to be the top three housing issues most in need of attention in their community. The three issues prioritized most by residents were: Assistance for energy efficiency upgrades to reduce utility bills (52%), Assistance for qualifying homeowners to rehabilitate their homes (48%), and Code enforcement to improve health and safety of housing (41%).

Residents were also invited to add written comments related to housing priorities not listed on the survey. Residents indicated a need for: alley repair, improvements to drainage around homes, fence repairs, property tax assistance, home repair assistance, assistance with removing asbestos from older homes, code enforcement related to single family rental properties, and parking enforcement in residential areas.

Respondents were then asked which three community services are most in need of attention in Carrollton. The three issues prioritized most by residents were: Children's/Youth services (51%), Mental Health Services (47%), and Senior Services (45%). In their written comments, residents also added: drug abuse prevention services, more programming for youth at existing recreation centers, and services for active older adults.

The public improvements respondents most wanted to see in their communities were: Improving Streets/Alleys (57%), Improving Sidewalks, including Access for Persons with Disabilities (44%) and Improving Water, Sewer, and Drainage Infrastructure (40%). Respondents indicated through written responses the following priorities: repainting lane markings on streets, improved maintenance of landscaping on medians, streetlight repairs, installation of speed bumps, addition of protected crosswalks (i.e. flashing lights) and bike lanes, removal of dangerous trees near power lines, and sidewalk and curb cut improvements near bus stops.

The public facilities respondents most wanted to see in their communities were: Parks, Playgrounds and Recreational Areas (53%), Healthcare Centers (32%), and Youth/Childcare Centers (31%). In their written comments, residents were interested in: expanding the animal shelter, more picnic areas, enhanced

recreation centers, pickleball courts, improved healthcare facilities, an indoor swimming pool, and “natural” playgrounds.

## **Summary of Public Comments and Survey - Part 2**

Finally, residents were asked to prioritize the top business and job opportunities issues in the community. The top issues were: Support for Businesses which Serve Community Needs (55%), Commercial Building Rehabilitation (43%), and Job Readiness and Retention (40%). In their written comments, residents were interested in: more grocery stores, enhancements to commercial buildings near Belt Line Road and Josey Lane, and support for non-profit organizations.

It is important to note respondents who identified themselves as White, homeowners, and female were represented in higher percentages than their overall population in the City. However, survey responses were received from a broad cross-section of Carrollton residents. Specifically:

- Nearly 81% of survey respondents were homeowners, 11% were renters, and 6% were staying in a home of a friend or family member.
- 13% of respondents lived alone, 40% were living in a 2-person household, and almost 45% lived in a household with 3 or more people.
- 14% of respondents’ households consisted of single adult, 36% of households consisted of 2 or more adults with no children, 33% of households were two-parent households with one or more children, and 6% of households consisted of a multi-generational family.
- 49% of respondents reported spending more than 30% of their household income on housing expenses.
- 44% of respondents stated their income was the same as last year, while 93% indicated their living expenses had increased within the past year.
- 41% of respondents were aged 55 or older and 24% were between the ages of 35 to 44 years old.
- 70% of respondents were women.
- 67% of survey respondents identified as White, 26% identified as Hispanic/Latinx, 5% identified as Black or African American, and 3% identified as Asian.
- 17% of respondents were disabled.
- 9% of respondents were a first-generation immigrant or refugee.
- 16% of respondents identified as a low- or moderate-income person.

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

During the public comment period, the City of Carrollton received no written comments.

The City accepted all comments provided during the public engagement process.

## **7. Summary**

## Demo

In response to this feedback, the City of Carrollton identified priority needs and accompanying strategies designed to address the significant concerns about housing affordability and the resulting social services supports needed when individuals and families spend an increasingly larger share of their monthly income on housing costs.

## The Process

### PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

#### 1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

| Agency Role        | Name       | Department/Agency                         |
|--------------------|------------|---|
| CDBG Administrator | CARROLLTON | Environmental Services/Community Services |

**Table 1 – Responsible Agencies**

#### Narrative

The City of Carrollton Community Services Division is the lead agency for the Consolidated Plan. The Division is responsible for administering the Community Development Block Grant (CDBG) for the City of Carrollton.

Other agencies responsible for executing programs include Environmental Services, Parks and Recreation, Emergency Management, Public Works, Planning and Zoning, Engineering, Economic Development, and Metrocrest Services.

#### Consolidated Plan Public Contact Information

|                                      |                                       |
|--------------------------------------|---------------------------------------|
| Meagan Tucker                        | Brian Passwaters                      |
| Sr. Community Development Specialist | Community Services Manager            |
| City of Carrollton                   | City of Carrollton                    |
| 1945 E. Jackson Road                 | 1945 E. Jackson Road                  |
| Carrollton, Texas 75006              | Carrollton, Texas 75006               |
| 972-466-9121                         | 972-466-3251                          |
| Meagan.Tucker@cityofcarrollton.com   | Brian.Passwaters@cityofcarrollton.com |



## **PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I)**

### **1. Introduction**

**Provide a concise summary of the jurisdiction’s activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I)).**

Carrollton works with the North Central Texas Council of Governments on numerous issues that have a regional impact. During this Five-year Consolidated Plan period, the City will continue to identify opportunities to enhance the coordination between all health, mental health and service agencies active in Carrollton so as to minimize the duplication of efforts.

**Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness**

Carrollton is represented by two Continuums of Care that overlap the city’s boundaries—the Dallas City and County, Irving CoC, which includes all of Dallas County, and the Texas Balance of State CoC, which includes Denton County. Housing Forward serves as the lead agency for the Dallas County CoC and the United Way of Denton County serves as the backbone organization to the Denton County Housing & Homelessness Leadership Team, a public-private partnership between the City of Denton, City of Lewisville, and Denton County.

The City of Carrollton, along with Farmers Branch, Addison, and Dallas have established a working group to address issues of homeless locations within their jurisdictions, or along their city borders. City of Carrollton staffers regularly participate in this working group.

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

### **2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities**

Table 2 – Agencies, groups, organizations who participated

|   |  |   |
|---|--|---|
| 1 | <b>Agency/Group/Organization</b>   | Metrocrest Services   |
|   | <b>Agency/Group/Organization Type</b>  | Services - Housing<br>Services-Children<br>Services-Elderly Persons<br>Services-Persons with Disabilities<br>Services-homeless<br>Services-Education<br>Services-Employment<br>Regional organization  |
|   | <b>What section of the Plan was addressed by Consultation?</b>   | Housing Need Assessment<br>Homelessness Strategy<br>Homeless Needs - Chronically homeless<br>Homeless Needs - Families with children<br>Homelessness Needs - Veterans<br>Homelessness Needs - Unaccompanied youth<br>Non-Homeless Special Needs<br>Economic Development<br>Market Analysis<br>Anti-poverty Strategy |
|   | <b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b> | The organization was consulted via a one-on-one meeting with agency representatives. Agency representatives were encouraged to participate in the survey and to provide feedback on the draft Consolidated Plan.  |
| 2 | <b>Agency/Group/Organization</b>   | WOVEN Medical Clinci (aka On Eagles Wings Inc.)   |
|   | <b>Agency/Group/Organization Type</b>  | Services-Health<br>Regional organization  |
|   | <b>What section of the Plan was addressed by Consultation?</b>   | Housing Need Assessment<br>Homelessness Strategy<br>Homeless Needs - Families with children<br>Homelessness Needs - Veterans<br>Homelessness Needs - Unaccompanied youth<br>Non-Homeless Special Needs<br>Economic Development<br>Market Analysis<br>Anti-poverty Strategy  |

|   |  |  |
|---|--|--|
|   | <b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b> | The organization was consulted via a one-on-one meeting with agency representatives. Agency representatives were encouraged to participate in the survey and to provide feedback on the draft Consolidated Plan. |
| 3 | <b>Agency/Group/Organization</b>   | Children's Advocacy Center for North Texas   |
|   | <b>Agency/Group/Organization Type</b>  | Services-Children<br>Services-Health<br>Services-Education<br>Services - Victims<br>Regional organization  |
|   | <b>What section of the Plan was addressed by Consultation?</b>   | Housing Need Assessment<br>Homeless Needs - Families with children<br>Homelessness Needs - Unaccompanied youth<br>Economic Development<br>Market Analysis<br>Anti-poverty Strategy                               |
|   | <b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b> | The organization was consulted via a one-on-one meeting with agency representatives. Agency representatives were encouraged to participate in the survey and to provide feedback on the draft Consolidated Plan. |
| 4 | <b>Agency/Group/Organization</b>   | United Way of Denton County, Inc.  |
|   | <b>Agency/Group/Organization Type</b>  | Services - Housing<br>Services-Children<br>Services-Elderly Persons<br>Services-Persons with Disabilities<br>Services-homeless<br>Services-Education<br>Regional organization                                    |

|   |  |   |
|---|--|---|
|   | <b>What section of the Plan was addressed by Consultation?</b>   | Housing Need Assessment<br>Homelessness Strategy<br>Homeless Needs - Chronically homeless<br>Homeless Needs - Families with children<br>Homelessness Needs - Veterans<br>Homelessness Needs - Unaccompanied youth<br>Non-Homeless Special Needs<br>Economic Development<br>Market Analysis<br>Anti-poverty Strategy |
|   | <b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b> | The organization was consulted via a one-on-one meeting with agency representatives. Agency representatives were encouraged to participate in the survey and to provide feedback on the draft Consolidated Plan.  |
| 5 | <b>Agency/Group/Organization</b>   | CASA of Denton County   |
|   | <b>Agency/Group/Organization Type</b>  | Services-Children<br>Services - Victims<br>Regional organization  |
|   | <b>What section of the Plan was addressed by Consultation?</b>   | Housing Need Assessment<br>Homelessness Strategy<br>Homeless Needs - Families with children<br>Homelessness Needs - Unaccompanied youth<br>Non-Homeless Special Needs<br>Economic Development<br>Market Analysis<br>Anti-poverty Strategy   |
|   | <b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b> | The organization was consulted via a one-on-one meeting with agency representatives. Agency representatives were encouraged to participate in the survey and to provide feedback on the draft Consolidated Plan.  |

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

None.

### Other local/regional/state/federal planning efforts considered when preparing the Plan

| Name of Plan                     | Lead Organization                           | How do the goals of your Strategic Plan overlap with the g  |
|----------------------------------|---|---|
| Continuum of Care                | Housing Forward/United Way of Denton County | Carrollton's efforts to reduce homelessness are aligned with the CoC's strategies and plan. Carrollton will continue to provide public service funding to MetroC services.    |
| Destination 2040                 | City of Carrollton                          | This long-range vision plan is in the process of being developed. It will articulate the City's strategic efforts, and provide an overarching framework for future endeavors. |
| Parks and Recreation Master Plan | City of Carrollton                          | The City of Carrollton is in the process of updating its Parks, Recreation, and Open Space  |

**Table 3 – Other local / regional / federal planning efforts**

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

City of Carrollton staff and elected officials regularly convene with representatives from other public entities, including the State and adjacent units of general local government.

### Narrative (optional):

**PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)**

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

The City of Carrollton conducted a combined community participation process for its 5-Year Consolidated Plan and Assessment of Fair Housing. The City engaged in a 5-pronged approach to seek and obtain meaningful feedback from agencies and service providers, along with members of the public. Efforts were made to obtain feedback from populations who are least likely to participate in a community engagement process, including low- and moderate-income (LMI) individuals and families, persons with Limited English Proficiency (LEP), and disabled individuals.

### Citizen Participation Outreach

| Sort Order | Mode of Outreach | Target of Outreach           | Summary of response/attendance   | Summary of comments received  | Summary of comments not accepted and reasons | URL (If applicable) |
|------------|------------------|------------------------------|--|---|--|---------------------|
| 1          | Survey           | Non-targeted/broad community | The City of Carrollton designed a Community Needs survey sought input from city residents and local social services providers. The survey consisted of 21 questions. The survey was conducted from April 23 through May 31, 2024. The City received 292 responses to the survey. | The three priorities ranked highest by respondents were: Public Improvements: street and sidewalk improvements, water and sewer improvements (49%), Public Facilities: libraries, parks, senior centers, youth centers (19%) and Community Services: health and mental health care, homeless services, services for children, services for the elderly (13%). | None.  |                     |



Demo

| Sort Order | Mode of Outreach | Target of Outreach           | Summary of response/attendance   | Summary of comments received  | Summary of comments not accepted and reasons | URL (If applicable) |
|------------|------------------|------------------------------|--|---|--|---------------------|
| 2          | Public Meeting   | Non-targeted/broad community | On May 9, 2024, the City held two focus group meetings. The first meeting was held at Metrocrest Services (1145 N. Josey Lane) at 11 a.m. Another focus group meeting was held in the Community Room at the Carrollton Municipal Court (2001 E. Jackson) at 5 p.m. | Participants were invited to discuss housing, public services, fair housing, economic development and neighborhood issues, and provide input on funding priorities. | None.  |                     |
| 3          | Public Meeting   | Non-targeted/broad community | On May 16, 2024, at 6:30 p.m. the City held a third focus group meeting during a regularly scheduled meeting of the Neighborhood Advisory Commission.  | NAC members voiced questions regarding housing affordability and mortgage access, among other topics.   | None.  |                     |

Demo

| Sort Order | Mode of Outreach | Target of Outreach           | Summary of response/attendance   | Summary of comments received       | Summary of comments not accepted and reasons | URL (If applicable) |
|------------|------------------|------------------------------|--|------------------------------------|--|---------------------|
| 4          | Survey           | Non-targeted/broad community | The City of Carrollton opened the public comment period on July 7, 2024, and accepted comments through August 6, 2024. A link to the full draft of the Consolidated Plan was provided on the City's website and printed copies of the plan were available for review at Carrollton City Hall. Notice of the public comment period and public hearing was published in the Dallas Morning News print and digital editions on July 7, 2024. A copy of the public notice is included in Appendix A. | No written comments were received. | None.  |                     |

Demo

| Sort Order | Mode of Outreach | Target of Outreach           | Summary of response/attendance   | Summary of comments received   | Summary of comments not accepted and reasons | URL (If applicable) |
|------------|------------------|------------------------------|--|--|--|---------------------|
| 5          | Public Hearing   | Non-targeted/broad community | The first two public hearings were held on July 25, 2024. The first hearing occurred at 9 a.m in the Carrollton City Council chambers. The second public hearing was held at 6:30 p.m. in Carrollton City Hall during a meeting of the Neighborhood Advisory Commission (NAC). | NAC members encouraged the City to address housing affordability issues and to consider adding a downpayment assistance program and economic development programs in the future. The NAC voted to forward the ConPlan to the City Council. | None.  |                     |
| 6          | Public Hearing   | Non-targeted/broad community | The third public hearing was held at 5:45 p.m. on August 6, 2024, during a meeting of the City Council.  | The City Council accepted the ConPlan.   | None.  |                     |

**Table 4 – Citizen Participation Outreach**

## **Needs Assessment**

### **NA-05 Overview**

#### **Needs Assessment Overview**

## NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

### Summary of Housing Needs

### *Demographics, Number of Households and Housing Segregation*

#### Population and Demographic Trends

##### Population Overall

In the past 5 years, Carrollton has added 1,044 new residents. The population grew from an estimated 131,240 residents in 2017 to a population of 132,284 in 2022.

##### Race and Ethnicity

Carrollton is a racially and ethnically diverse city with a sizable population of Asian, Black, and Hispanic residents. For people reporting one race alone or in combination with one or more races, slightly more than 57% of Carrollton residents are White, 10% are Black or African American, and 15.5% are Asian. Carrollton's population of American Indian and Native Hawaiian and Other Pacific Islanders is less than 1% for each group. Compared to five years ago, the share of Carrollton residents who identify as White has dropped by twelve percentage points while the share of residents who identify as two or more races has grown by nearly 10 percentage points.

Nearly 32 percent of residents identify as Hispanic or Latino, which is relatively unchanged from five years ago.

| Demographics  | Base Year: 2009 | Most Recent Year: 2020 | % Change |
|---------------|-----------------|------------------------|----------|
| Population    | 127,280         | 137,320                | 8%       |
| Households    | 45,260          | 49,675                 | 10%      |
| Median Income | \$69,368.00     | \$82,345.00            | 19%      |

**Table 5 - Housing Needs Assessment Demographics**

**Data Source:** 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

##### Place of Birth

Over the past five years, the share of Carrollton residents who were born in the United States has remained stable at 72.5%. Regarding the foreign-born population, an equal number of residents are naturalized U.S. Citizens compared to residents who are not U.S. citizens. This is a significant change from 5 years ago, when only 43% of foreign-born residents were naturalized citizens.

Regarding foreign-born citizens, **Figure 1-4** shows two countries – Mexico and India – are the predominant country of birth in most census tracts across Carrollton. There are also three individuals census tracts where the predominant country of birth is Korea, Pakistan, and Vietnam.

### Languages Spoken at Home

Among people at least five years old living in Carrollton, nearly 60% speak exclusively English at home. Five years ago, the share of residents who spoke exclusively English at home was 57%.

Spanish is spoken by 25% of Carrollton residents; nearly 10% of Spanish-speakers report they speak English less than "very well." Other languages spoken by a significant percentage of Carrollton residents are: Other Indo-European languages (5%) and Asian and Pacific Islander languages (9.3%).

**Figure 1-6** shows census tracts in the central and southern areas of Carrollton, as well as census tracts in northwest and northeast Carrollton have higher percentages of persons with limited-English proficiency as compared to areas in southeast and southwest Carrollton.

### Number of Households Table

|   | 0-30%<br>HAMFI | >30-50%<br>HAMFI | >50-80%<br>HAMFI | >80-100%<br>HAMFI | >100%<br>HAMFI |
|---|----------------|------------------|------------------|-------------------|----------------|
| Total Households  | 3,650          | 4,735            | 8,275            | 5,390             | 27,640         |
| Small Family Households                                     | 1,240          | 1,860            | 3,310            | 2,450             | 14,719         |
| Large Family Households                                     | 310            | 625              | 950              | 685               | 2,370          |
| Household contains at least one person 62-74 years of age   | 765            | 980              | 1,390            | 1,015             | 5,880          |
| Household contains at least one person age 75 or older      | 455            | 1,070            | 815              | 400               | 1,250          |
| Households with one or more children 6 years old or younger | 660            | 740              | 1,450            | 890               | 2,599          |

**Table 6 - Total Households Table**

Data Source: 2016-2020 CHAS

### Households and Families

In the past 5 years, Carrollton has added 3,106 new households. Households grew from an estimated 47,263 in 2017 to 50,369 in 2022.

The average household size (2.61) and average family size (3.16) have both decreased over the past five years. Household composition has remained stable with married-couple households making up 53% of households in Carrollton, while cohabiting couple households make up 5.9% of households. Female

householders with no spouse or partner present are 24.9% of all households, while 16.2% of households have male householders with no spouse or partner present.

### **School Enrollment and Educational Attainment**

Elementary school enrollment has dipped slightly over the past five years from 41.8% of the population enrolled in elementary school to 37.9% enrolled in elementary school. However, the percentage of the population enrolled in college or graduate school has increased from 24.3% to 28.2%.



## Housing Needs Summary Tables

### 1. Housing Problems (Households with one of the listed needs)

|   | Renter       |                    |                    |                     |       | Owner        |                    |                    |                     |       |
|---|--------------|--------------------|--------------------|---------------------|-------|--------------|--------------------|--------------------|---------------------|-------|
|   | 0-30%<br>AMI | >30-<br>50%<br>AMI | >50-<br>80%<br>AMI | >80-<br>100%<br>AMI | Total | 0-30%<br>AMI | >30-<br>50%<br>AMI | >50-<br>80%<br>AMI | >80-<br>100%<br>AMI | Total |
| NUMBER OF HOUSEHOLDS  |              |                    |                    |                     |       |              |                    |                    |                     |       |
| Substandard Housing - Lacking complete plumbing or kitchen facilities                 | 10           | 80                 | 65                 | 10                  | 165   | 0            | 20                 | 0                  | 10                  | 30    |
| Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing) | 110          | 30                 | 55                 | 60                  | 255   | 10           | 0                  | 40                 | 0                   | 50    |
| Overcrowded - With 1.01-1.5 people per room (and none of the above problems)          | 135          | 185                | 270                | 250                 | 840   | 20           | 65                 | 110                | 0                   | 195   |
| Housing cost burden greater than 50% of income (and none of the above problems)       | 1,810        | 1,090              | 335                | 65                  | 3,300 | 870          | 730                | 315                | 50                  | 1,965 |
| Housing cost burden greater than 30% of income (and none of the above problems)       | 25           | 1,110              | 2,530              | 465                 | 4,130 | 200          | 450                | 1,065              | 710                 | 2,425 |

|   | Renter    |             |             |              |       | Owner     |             |             |              |       |
|---|-----------|-------------|-------------|--------------|-------|-----------|-------------|-------------|--------------|-------|
|   | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total |
| Zero/negative Income (and none of the above problems) | 165       | 0           | 0           | 0            | 165   | 70        | 0           | 0           | 0            | 70    |

Table 7 – Housing Problems Table

Data 2016-2020 CHAS  
Source:

### CHAS Data

#### *Moderate Income and Cost Burden*

**Renter Households:** 465 of renter households with a household income greater than 80% and less than 100% of HAMFI reported being housing cost-burdened, and 65 renter households within this income range reported being severely housing cost-burdened.

**Owner Households:** 710 owner households with a household income greater than 80% and less than 100% of HAMFI reported being housing cost-burdened, and 50 owner households within this income range reported being severely housing cost-burdened.

#### *Low Income and Cost Burden*

**Renter Households:** 2,530 renter households with a household income greater than 50% and less than 80% of HAMFI reported being housing cost-burdened, and 335 renter households within this income range reported being severely housing cost-burdened.

**Owner Households:** 1,065 owner households with a household income greater than 50% and less than 80% of HAMFI reported being housing cost-burdened, and 315 owner households within this income range reported being severely housing cost-burdened.

#### *Very Low Income and Cost Burden*

**Renter Households:** 1,110 renter households with a household income greater than 30% and less than 50% of HAMFI reported being housing cost-burdened, and 1,090 renter households within this income range reported being severely housing cost-burdened.

**Owner Households:** 450 owner households with a household income greater than 30% and less than 50% of HAMFI reported being housing cost-burdened, and 730 owner households within this income range reported being severely housing cost-burdened.

***Extremely Low Income and Cost Burden***

**Renter Households:** 25 renter households with a household income less than 30% of HAMFI reported being housing cost-burdened, and 1,810 renter households within this income range reported being severely housing cost-burdened.

**Owner Households:** 200 owner households with a household income less than 30% of HAMFI reported being housing cost-burdened, and 870 owner households within this income range reported being severely housing cost-burdened.

**Overcrowding**

According to Census ACS (non-CHAS) data, only 2.9% of occupied housing units have between 1.01 and 1.5 occupants per room (overcrowded housing), and 1.2% of occupied housing units have more than 1.5 occupants per room (severely overcrowded housing). The percentage of severely overcrowded housing units increased slightly over the past 5 years. **Figure 3-14** depicts the census tracts in Carrollton where severe overcrowding in renter-occupied housing units exists. There are 3 census tracts spread throughout the city where more than 6% of renter-occupied housing units are overcrowded. As depicted in **Figure 3-15**, overcrowded housing units are less of a concern for homeowners.

**2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)**

|   | Renter    |             |             |              |       | Owner     |             |             |              |       |
|---|-----------|-------------|-------------|--------------|-------|-----------|-------------|-------------|--------------|-------|
|   | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total |
| NUMBER OF HOUSEHOLDS  |           |             |             |              |       |           |             |             |              |       |
| Having 1 or more of four housing problems                             | 2,065     | 1,390       | 720         | 385          | 4,560 | 895       | 825         | 460         | 60           | 2,240 |
| Having none of four housing problems                                  | 310       | 1,260       | 4,260       | 2,360        | 8,190 | 375       | 1,260       | 2,835       | 2,575        | 7,045 |
| Household has negative income, but none of the other housing problems | 0         | 0           | 0           | 0            | 0     | 0         | 0           | 0           | 0            | 0     |

**Table 8 – Housing Problems 2**

# Demo

Data 2016-2020 CHAS  
Source:

## 3. Cost Burden > 30%

|                      | Renter    |             |             |       | Owner     |             |             |       |
|----------------------|-----------|-------------|-------------|-------|-----------|-------------|-------------|-------|
|                      | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total |
| NUMBER OF HOUSEHOLDS |           |             |             |       |           |             |             |       |
| Small Related        | 875       | 980         | 1,120       | 2,975 | 255       | 590         | 700         | 1,545 |
| Large Related        | 145       | 274         | 170         | 589   | 140       | 190         | 130         | 460   |
| Elderly              | 475       | 554         | 274         | 1,303 | 475       | 440         | 308         | 1,223 |
| Other                | 585       | 680         | 1,390       | 2,655 | 225       | 50          | 250         | 525   |
| Total need by income | 2,080     | 2,488       | 2,954       | 7,522 | 1,095     | 1,270       | 1,388       | 3,753 |

Table 9 – Cost Burden > 30%

Data 2016-2020 CHAS  
Source:

## 4. Cost Burden > 50%

|                      | Renter    |             |             |       | Owner     |             |             |       |
|----------------------|-----------|-------------|-------------|-------|-----------|-------------|-------------|-------|
|                      | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total |
| NUMBER OF HOUSEHOLDS |           |             |             |       |           |             |             |       |
| Small Related        | 0         | 0           | 505         | 505   | 230       | 395         | 0           | 625   |
| Large Related        | 0         | 0           | 4           | 4     | 110       | 70          | 20          | 200   |
| Elderly              | 465       | 320         | 119         | 904   | 335       | 225         | 143         | 703   |
| Other                | 0         | 585         | 360         | 945   | 200       | 0           | 0           | 200   |
| Total need by income | 465       | 905         | 988         | 2,358 | 875       | 690         | 163         | 1,728 |

Table 10 – Cost Burden > 50%

Data 2016-2020 CHAS  
Source:

## 5. Crowding (More than one person per room)

|                          | Renter    |             |             |              |       | Owner     |             |             |              |       |
|--------------------------|-----------|-------------|-------------|--------------|-------|-----------|-------------|-------------|--------------|-------|
|                          | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total |
| NUMBER OF HOUSEHOLDS     |           |             |             |              |       |           |             |             |              |       |
| Single family households | 220       | 205         | 295         | 245          | 965   | 30        | 65          | 105         | 0            | 200   |

|                                       | Renter    |             |             |              |       | Owner     |             |             |              |       |
|---------------------------------------|-----------|-------------|-------------|--------------|-------|-----------|-------------|-------------|--------------|-------|
|                                       | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total |
| Multiple, unrelated family households | 0         | 15          | 30          | 70           | 115   | 0         | 0           | 45          | 0            | 45    |
| Other, non-family households          | 25        | 0           | 0           | 0            | 25    | 0         | 0           | 0           | 0            | 0     |
| Total need by income                  | 245       | 220         | 325         | 315          | 1,105 | 30        | 65          | 150         | 0            | 245   |

Table 11 – Crowding Information – 1/2

Data Source: 2016-2020 CHAS

|                                  | Renter    |             |             |       | Owner     |             |             |       |
|----------------------------------|-----------|-------------|-------------|-------|-----------|-------------|-------------|-------|
|                                  | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total |
| Households with Children Present | 0         | 0           | 0           | 0     | 0         | 0           | 0           | 0     |

Table 12 – Crowding Information – 2/2

Data Source:  
Comments:

### Describe the number and type of single person households in need of housing assistance.

Single-person households comprise 16.1% of all owner-occupied housing units and 36.8% of all renter-occupied housing units in Carrollton. The median income of single-person households is \$57,072, which is significantly lower than Carrollton's overall median income, which is \$95,380.

Single-person households, due to their lower median household income, are likely to be housing cost-burdened or severely housing cost-burdened at higher rates than larger households. Therefore, they may need housing assistance in the form of rental assistance, property tax relief, or home repair assistance.

### Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

About eight% of Carrollton residents are disabled. The percentage of persons living with a disability varies by age – 1.3% of people under 5 years old, 3.8% of people aged 5-17 years old, 3.8% of people 18 to 64 years old, 7.2% of people aged 35-64 years old, 18.3% of people aged 65-74 years old, and 45.9% of those aged 75 and over.

Older residents experience all forms of disability at higher rates than their younger counterparts. For example, 11.8% of the population aged 65 years and over experiences a hearing difficulty whereas only 1.7% of the population aged 18 to 64 years experiences this disability. Likewise, 18.2% of the population aged 65 years and over experiences an ambulatory difficulty whereas only 2.4% of the population aged 18 to 64 years experiences this disability.

Disabled renters who experience disabilities may need to live in accessible rental housing units that have been modified to allow the owner to safely enter and move around in the unit. Homeowners who become disabled may need housing assistance in the form of accessibility modifications which allow the homeowner to safely remain in their home.

### **What are the most common housing problems?**

As stated earlier, the most common housing problem faced by Carrollton residents is housing cost-burden. Nearly every renter household in Carrollton earning less than \$35,000 per year is housing cost-burdened. In fact, nearly half (47.8%) of renter households earning slightly higher incomes – between \$50,000 to \$75,000 per year – are housing-cost burdened. However, the data indicates once a renter's annual household income rises above \$75,000, most renter households are able to secure affordable housing based on their income, since only 7.6% of these households report being housing-cost burdened.

An examination of trends related to housing cost-burdens reveals housing cost-burdens have risen dramatically for renters over the past 5 years. Whereas 57.4% of renter-households earning between \$35,000-\$49,999 were cost-burdened in 2017, nearly 90% of these renter households were cost-burdened in 2022. Likewise, while only 16.9% of renter-households earning between \$50,000-\$74,999 were cost-burdened in 2017, nearly half (47.8%) of these renter households were cost-burdened in 2022.

Nearly all owner households earning less than \$20,000 per year are housing cost-burdened. The percentage of cost-burdened homeowners drops for owner households earning \$50,000 to \$75,000 – but nevertheless approximately 40 percent are housing-cost burdened. And, similar to the renter data, once an owner's household income rises above \$75,000, a small percentage of owner households are housing cost-burdened, since less than 7 percent of these households report being housing-cost burdened.

### **Are any populations/household types more affected than others by these problems?**

Renter households are more likely than owner households to experience one or more housing problems.

Additionally, housing cost burdens have a greater impact on households with lower incomes than households with higher incomes, since their income left over for non-housing expenses is a smaller dollar amount.

**Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance**

**Rental Rates, Vacancy, and Eviction Data** – Individuals and families who are extremely low-income often struggle to afford market rate rents, especially when they live in strong real estate markets. Over the past three years, the Carrollton apartment rental market has been very strong as evidenced by consistently rising rents and low vacancy rates.

**Rental Rates** – Rental data was compiled using Moody’s Analytics REIS, which characterizes the City of Carrollton as part of a larger commercial real estate apartment leasing submarket that includes the cities/towns of Carrollton, Addison and Coppell.

Average asking rents for apartment units in Carrollton/Addison/Coppell have risen from \$820 in 2009 to \$1,370 in 2023, which is an increase of \$550 or nearly 67% over the past 14 years.

Rising rental rates can hit low-income households especially hard because these households are less likely to have money saved up that they can use to cover the increased rental costs. Therefore, these households become vulnerable to evictions when rental rates rise.

**Eviction Filings** - The most recent Carrollton eviction data published by the North Texas Eviction Project indicates that there were 3,582 evictions filed from January 1, 2021 to April 26, 2024. This equates to a rate of 177 evictions filed per 1000 renters.

**Vacancy Rates** – Apartment complexes in Carrollton have consistently had very low vacancy rates. Average rental unit vacancy rates in the Carrollton/Addison/Coppell submarket are currently below 5 percent, indicating a high demand for rental units throughout the city. Starting in 2012, vacancy rates in Carrollton/Addison/Coppell dipped below 5% and have remained below 5% ever since.

When vacancy rates are low, there is less incentive for landlords to work with tenants who have fallen behind on their rent, since there is a strong likelihood that the landlord will be able to quickly lease the unit to a new tenant. Additionally, with the turnover in tenants, the landlord is often able to lease the unit at a higher monthly rate.

Low-income tenants who fall behind in their rent and are unable to resolve the delinquency are faced with two choices: (1) the renter can voluntarily leave their rental unit before the landlord obtains an order of eviction, which may result in the renter becoming homeless if they can’t find another housing unit to lease or they are unable to stay with friends or family, or (2) the renter can stay housed for a

slightly longer period of time and leave the rental unit only after the final eviction order has been entered. In the second instance, the renter's eviction record will make it more difficult for the renter to lease a conventional rental unit, since Carrollton's low vacancy rates allow landlords to choose to rent to only the most qualified tenants. Thus, renters with eviction records are highly susceptible to becoming homeless.

**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:**

N/A

**Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness**

As stated earlier, rapidly rising housing costs – especially rents – and low rental vacancy rates are linked with housing instability for low-income households because they do not have the savings to pay for increasing housing costs. When vacancy rates are low, low-income households become especially vulnerable to eviction because the landlord can feel confident they will quickly find a new tenant after evicting the struggling, low-income household. Additional, families experiencing domestic violence are also at increased risk of homelessness.

## **Discussion**

**The following figures were included in this analysis:**

- **Figure 3-1:** Percent of all households that own a home (2022 5-Year ACS)
- **Figure 3-2:** Percent of all households that rent a home (2022 5-Year ACS)
- **Figure 3-3:** Owner- and renter-occupied units by race and ethnicity (2022 5-Year ACS)
- **Figure 3-4:** Median renter cost-burden (2022 5-Year ACS)
- **Figure 3-5:** Percent of all renters who are cost-burdened (2022 5-Year ACS)
- **Figure 3-6:** Percent of all renters who are severely cost-burdened (2022 5-Year ACS)
- **Figure 3-7:** Median homeowner cost-burden (2022 5-Year ACS)
- **Figure 3-8:** Percent of all homeowners who are cost-burdened (2022 5-Year ACS)
- **Figure 3-9:** Percent of all homeowners who are severely cost-burdened (2022 5-Year ACS)
- **Figure 3-10:** Gross rent as a percentage of income trends (GRAPI) (2017 & 2022 5-Year ACS)
- **Figure 3-11:** Housing cost burdens trends for owners and renters (2017 & 2022 5-Year ACS)



- **Figure 3-12:** Selected monthly ownership costs as a percentage of income trends (SMOCAPI)
- (2017 & 2022 5-Year ACS)
- **Figure 3-13:** Occupants per room trends (2017 & 2022 5-Year ACS)
- **Figure 3-14:** Percent of all renter-occupied housing units with more than 1.5 occupants per room (2017 & 2022 5-Year ACS)
- **Figure 3-15:** Percent of all owner-occupied housing units with more than 1.5 occupants per room (2017 & 2022 5-Year ACS)
- **Figure 3-16:** Percent of all renter-occupied housing units with one or more selected physical or financial condition (2017 & 2022 5-Year ACS)
- **Figure 3-17:** Percent of all renter-occupied housing units with two or more selected physical or financial condition (2017 & 2022 5-Year ACS)
- **Figure 3-18:** Percent of all owner-occupied housing units with one or more selected physical or financial condition (2017 & 2022 5-Year ACS)
- **Figure 3-19:** Percent of all owner-occupied housing units with two or more selected physical or financial conditions (2017 & 2022 5-Year ACS)
- **Figure 3-20:** Reported family violence incidents (Texas Crime Report 2022)
- **Figure 3-21:** Carrollton Eviction Data

(North Texas Eviction Project, <https://northtexasevictions.org/#/series/cities/efr/mhi/2021-01-01/2024-04-26/12.709/32.991/-96.898?locations=4813024&group=avg7>, website last accessed April 30, 2024)

*Data Sources for Maps: PolicyMap, [www.policymap.com](http://www.policymap.com)*

## NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction

This section compares the existence of housing problems\* amongst racial and ethnic groups against that of the jurisdiction as a whole in an effort to see if any group(s) share a disproportionate burden of the area's housing problems. For this purpose, HUD guidelines deem a “disproportionately greater need” to exist when households of a particular racial or ethnic group experience housing problems at a rate at least 10 percentage points higher than the jurisdiction as a whole. The 2016-2020 CHAS tables provided by HUD were used for this analysis.

The following series of tables looks at the existence of housing problems amongst different racial and ethnic groups across the 0%-30%, 30%-50%, 50%-80%, and 80%-100% AMI cohorts.

\*The four housing problems are:

1. Lacks complete kitchen facilities
2. Lacks complete plumbing facilities
3. Between 1.0 and 1.5 persons per room
4. Cost Burden over 30%

### 0%-30% of Area Median Income

| Housing Problems               | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole        | 3,365                                    | 200                                   | 290  |
| White                          | 1,045                                    | 80                                    | 45   |
| Black / African American       | 485                                      | 85                                    | 40   |
| Asian                          | 430                                      | 10                                    | 164  |
| American Indian, Alaska Native | 4  | 0                                     | 0  |
| Pacific Islander               | 45                                       | 0                                     | 0  |
| Hispanic                       | 1,350                                    | 20                                    | 39   |

**Table 13 - Disproportionally Greater Need 0 - 30% AMI**

Data Source: 2016-2020 CHAS

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

### 30%-50% of Area Median Income

| Housing Problems               | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole        | 3,675                                    | 985                                   | 0  |
| White                          | 1,240                                    | 330                                   | 0  |
| Black / African American       | 350                                      | 35                                    | 0  |
| Asian                          | 355                                      | 115                                   | 0  |
| American Indian, Alaska Native | 24                                       | 0                                     | 0  |
| Pacific Islander               | 0  | 0                                     | 0  |
| Hispanic                       | 1,705                                    | 469                                   | 0  |

**Table 14 - Disproportionally Greater Need 30 - 50% AMI**

Data Source: 2016-2020 CHAS

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

### 50%-80% of Area Median Income

| Housing Problems               | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole        | 4,595                                    | 3,475                                 | 0  |
| White                          | 1,755                                    | 1,520                                 | 0  |
| Black / African American       | 710                                      | 345                                   | 0  |
| Asian                          | 480                                      | 375                                   | 0  |
| American Indian, Alaska Native | 15                                       | 15                                    | 0  |
| Pacific Islander               | 20                                       | 0                                     | 0  |
| Hispanic                       | 1,545                                    | 1,200                                 | 0  |

**Table 15 - Disproportionally Greater Need 50 - 80% AMI**

Data Source: 2016-2020 CHAS

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

### 80%-100% of Area Median Income

| Housing Problems               | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole        | 1,410                                    | 3,020                                 | 0  |
| White                          | 590                                      | 1,315                                 | 0  |
| Black / African American       | 205                                      | 425                                   | 0  |
| Asian                          | 210                                      | 315                                   | 0  |
| American Indian, Alaska Native | 0  | 35                                    | 0  |
| Pacific Islander               | 0  | 0                                     | 0  |
| Hispanic                       | 390                                      | 915                                   | 0  |

**Table 16 - Disproportionately Greater Need 80 - 100% AMI**

Data Source: 2016-2020 CHAS

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

### Discussion

By HUD's definition of disparity as 10% or higher, a few different racial and ethnic groups experience a disproportionately greater need when it comes to housing problems. Below are breakdowns of the proportion of the jurisdiction as a whole experiencing housing problems within each income cohort, and the racial/ethnic groups experiencing disproportionately greater need related to housing problems within each income cohort.

#### 0-30% AMI:

- Within this income cohort, 87% of households experience one or more of the four housing problems.
- American Indian, Alaska Native households in this cohort experience disproportionately greater need, with 100% of American Indian, Alaska Native households (4 out of 4 total) experiencing one or more of the four housing problems.

#### 30-50% AMI:

- Within this income cohort, 79% of households experience one or more of the four housing problems.

## Demo

- Black/African American households in this cohort experience disproportionately greater need, with 91% of Black/African American households (350 of 385 total) experiencing one or more of the four housing problems.
- American Indian, Alaska Native households in this cohort experience disproportionately greater need, with 100% of American Indian, Alaska Native households (24 out of 24 total) experiencing one or more of the four housing problems.

### **50-80% AMI:**

- Within this income cohort, 57% of households experience one or more of the four housing problems.
- Black/African American households in this cohort experience disproportionately greater need, with 67% of Black/African American households (710 of 1,055 total) experiencing one or more of the four housing problems.
- Pacific Islander households in this cohort experience disproportionately greater need, with 100% of Pacific Islander households (20 of 20 total) experiencing one or more of the four housing problems.

### **80-100% AMI:**

- Within this income cohort, 32% of households experience one or more of the four housing problems.

No households in this cohort experience disproportionately greater need.

## NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction

This section compares the existence of severe housing problems\* amongst racial and ethnic groups against that of the jurisdiction as a whole in an effort to see if any groups share a disproportionate burden of the area's severe housing problems. For this purpose, HUD guidelines deem a disproportionately greater need to exist when households of a particular racial or ethnic group experience severe housing problems at a rate at least 10 percentage points higher than the jurisdiction as a whole. The 2016-2020 CHAS tables provided by HUD were used for this analysis.

The following series of tables looks at the existence of severe housing problems amongst different racial and ethnic groups across the 0%-30%, 30%-50%, 50%-80%, and 80%-100% AMI cohorts.

\*The four severe housing problems are:

1. Lacks complete kitchen facilities
2. Lacks complete plumbing facilities
3. More than 1.5 persons per room
4. Cost Burden over 50%

### 0%-30% of Area Median Income

| Severe Housing Problems*       | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole        | 3,130                                    | 440                                   | 290  |
| White                          | 990                                      | 135                                   | 45   |
| Black / African American       | 470                                      | 100                                   | 40   |
| Asian                          | 385                                      | 50                                    | 164  |
| American Indian, Alaska Native | 4  | 0                                     | 0  |
| Pacific Islander               | 45                                       | 0                                     | 0  |
| Hispanic                       | 1,230                                    | 140                                   | 39   |

**Table 17 – Severe Housing Problems 0 - 30% AMI**

Data Source: 2016-2020 CHAS

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

### 30%-50% of Area Median Income

| Severe Housing Problems*       | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole        | 2,190                                    | 2,470                                 | 0  |
| White                          | 700                                      | 875                                   | 0  |
| Black / African American       | 200                                      | 185                                   | 0  |
| Asian                          | 240                                      | 225                                   | 0  |
| American Indian, Alaska Native | 24                                       | 0                                     | 0  |
| Pacific Islander               | 0  | 0                                     | 0  |
| Hispanic                       | 1,035                                    | 1,140                                 | 0  |

**Table 18 – Severe Housing Problems 30 - 50% AMI**

Data Source: 2016-2020 CHAS

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

### 50%-80% of Area Median Income

| Severe Housing Problems*       | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole        | 1,050                                    | 7,020                                 | 0  |
| White                          | 285                                      | 2,990                                 | 0  |
| Black / African American       | 74                                       | 980                                   | 0  |
| Asian                          | 195                                      | 655                                   | 0  |
| American Indian, Alaska Native | 0  | 30                                    | 0  |
| Pacific Islander               | 20                                       | 0                                     | 0  |
| Hispanic                       | 465                                      | 2,275                                 | 0  |

**Table 19 – Severe Housing Problems 50 - 80% AMI**

Data Source: 2016-2020 CHAS

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

### 80%-100% of Area Median Income

| Severe Housing Problems*       | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole        | 425                                      | 4,000                                 | 0  |
| White                          | 80                                       | 1,830                                 | 0  |
| Black / African American       | 10                                       | 620                                   | 0  |
| Asian                          | 105                                      | 425                                   | 0  |
| American Indian, Alaska Native | 0  | 35                                    | 0  |
| Pacific Islander               | 0  | 0                                     | 0  |
| Hispanic                       | 235                                      | 1,070                                 | 0  |

**Table 20 – Severe Housing Problems 80 - 100% AMI**

Data Source: 2016-2020 CHAS

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

### Discussion

By HUD's definition of disparity as 10% or higher, a few different racial and ethnic groups experience a disproportionately greater need when it comes to severe housing problems. Below are breakdowns of the proportion of the jurisdiction as a whole experiencing severe housing problems within each income cohort, and the racial/ethnic groups experiencing disproportionately greater need related to severe housing problems within each income cohort.

#### 0-30% AMI:

- Within this income cohort, 81% of households experience one or more of the four severe housing problems.
- American Indian or Alaska Native households in this cohort experience disproportionately greater need, with 100% of American Indian or Alaska Native households (4 out of 4 of total) experiencing one or more of the four severe housing problems.

#### 30-50% AMI:



- Within this income cohort, 47% of households experience one or more of the four severe housing problems.
- American Indian or Alaska Native households in this cohort experience disproportionately greater need, with 100% of American Indian or Alaska Native households (24 out of 24 total) experiencing one or more of the four severe housing problems.

**50-80% AMI:**

- Within this income cohort, 13% of households experience one or more of the four severe housing problems.
- Asian households in this cohort experience disproportionately greater need, with 23% of Asian households (195 of 850 total) experiencing one or more of the four severe problems.
- Pacific Islander households in this cohort experience disproportionately greater need, with 100% of Pacific Islander households (20 of 20 total) experiencing one or more of the four severe housing problems.

**80-100% AMI:**

- Within this income cohort, 10% of households experience one or more of the four severe housing problems.
- Asian households in this cohort experience disproportionately greater need, with 20% of Asian households (105 of 530 total) experiencing one or more of the four severe problems.

## NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction:

This section compares the existence of housing cost burden and severe cost burden amongst racial and ethnic groups against that of the jurisdiction as a whole in an effort to see if any group(s) share a disproportionate burden of the area's cost burden. For this purpose, HUD guidelines deem a disproportionately greater need to exist when households of a particular racial or ethnic group experience housing problems at a rate at least 10 percentage points higher than the jurisdiction as a whole. The 2016-2020 CHAS tables provided by HUD were used for this analysis.

A household is considered to be cost burdened if they spend between 30% and 50% of monthly income on housing costs, and severely cost burdened if they spend more than 50% of monthly income on housing costs.

### Housing Cost Burden

| Housing Cost Burden            | <=30%  | 30-50% | >50%  | No / negative income (not computed) |
|--------------------------------|--------|--------|-------|-------------------------------------|
| Jurisdiction as a whole        | 33,610 | 7,790  | 5,535 | 320                                 |
| White                          | 18,850 | 3,170  | 1,965 | 45                                  |
| Black / African American       | 3,250  | 1,135  | 730   | 40                                  |
| Asian                          | 4,095  | 885    | 710   | 189                                 |
| American Indian, Alaska Native | 150    | 15     | 24    | 0                                   |
| Pacific Islander               | 0      | 0      | 65    | 0                                   |
| Hispanic                       | 6,880  | 2,480  | 2,040 | 45                                  |

**Table 21 – Greater Need: Housing Cost Burdens AMI**

Data Source: 2016-2020 CHAS

### Discussion:

#### Housing Cost Burdens (30-50%)

- For Carrollton's total population, 16% of households were housing cost-burdened.
- No households in this cohort experience disproportionately greater need.

#### Severe Housing Cost Burdens (>50%)

## Demo

- For Carrollton's total population, 12% of households were severely housing cost-burdened.
- Pacific Islander households in this cohort experience disproportionately greater need, with 100% of Pacific Islander households (65 of 65 total) experiencing severe housing cost burdens.

## NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

**Are there any income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?**

### **0-30% AMI:**

- American Indian, Alaska Native households in this cohort experience disproportionately greater need related to *housing problems*, with 100% of American Indian, Alaska Native households (4 out of 4 total) experiencing one or more of the four housing problems. They also experience disproportionately greater need related to *severe housing problems*, with 100% of American Indian, Alaska Native households (4 out of 4 total) experiencing one or more of the four housing problems.

### **30-50% AMI:**

- Black/African American households in this cohort experience disproportionately greater need related to *housing problems*, with 91% of Black/African American households (350 of 385 total) experiencing one or more of the four housing problems.
- American Indian, Alaska Native households in this cohort experience disproportionately greater need related to *housing problems*, with 100% of American Indian, Alaska Native households (24 out of 24 total) experiencing one or more of the four housing problems. They also experience disproportionately greater need related to *severe housing problems*, with 100% of American Indian or Alaska Native households (24 out of 24 total) experiencing one or more of the four severe housing problems.

### **50-80% AMI:**

- Black/African American households in this cohort experience disproportionately greater need related to *housing problems*, with 67% of Black/African American households (710 of 1,055 total) experiencing one or more of the four housing problems.
- Pacific Islander households in this cohort experience disproportionately greater related to *housing problems*, with 100% of Pacific Islander households (20 of 20 total) experiencing one or more of the four housing problems. They also experience disproportionately greater need related to *severe housing problems*, with 100% of Pacific Islander households (20 of 20 total) experiencing one or more of the four severe housing problems.
- Asian households in this cohort experience disproportionately greater need related to *severe housing problems*, with 23% of Asian households (195 of 850 total) experiencing one or more of the four severe problems.

### **80-100% AMI:**

- Asian households in this cohort experience disproportionately greater need related to *severe housing problems*, with 20% of Asian households (105 of 530 total) experiencing one or more of the four severe problems.

**If they have needs not identified above, what are those needs?**

A higher percentage of older Carrollton residents experience one or more disabilities when compared to their younger peers. There is likely a need for new, accessible rental units and for modifications to existing rental units and owner-occupied housing units so disabled residents can safely reside in their residences.

**Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?**

There are areas in south central Carrollton where Hispanic residents are concentrated, as depicted in ***Figures 1-12 and 1-13.***

## NA-35 Public Housing – 91.205(b)

### Introduction

#### Totals in Use

|                            | Program Type |           |                |          |                 |                |                                     |                            |            |
|----------------------------|--------------|-----------|----------------|----------|-----------------|----------------|-------------------------------------|----------------------------|------------|
|                            | Certificate  | Mod-Rehab | Public Housing | Vouchers |                 |                |                                     |                            |            |
|                            |              |           |                | Total    | Project - based | Tenant - based | Special Purpose Voucher             |                            |            |
|                            |              |           |                |          |                 |                | Veterans Affairs Supportive Housing | Family Unification Program | Disabled * |
| # of units vouchers in use | 0            | 0         | 0              | 1,450    | 0               | 1,439          | 0                                   | 1                          | 0          |

Table 22 - Public Housing by Program Type

\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Data Source: PIC (PIH Information Center)

#### Characteristics of Residents

|                        | Program Type |           |                |          |                 |                |                                     |                            |  |
|------------------------|--------------|-----------|----------------|----------|-----------------|----------------|-------------------------------------|----------------------------|--|
|                        | Certificate  | Mod-Rehab | Public Housing | Vouchers |                 |                |                                     |                            |  |
|                        |              |           |                | Total    | Project - based | Tenant - based | Special Purpose Voucher             |                            |  |
|                        |              |           |                |          |                 |                | Veterans Affairs Supportive Housing | Family Unification Program |  |
| Average Annual Income  | 0            | 0         | 0              | 12,406   | 0               | 12,307         | 0                                   | 16,176                     |  |
| Average length of stay | 0            | 0         | 0              | 5        | 0               | 5              | 0                                   | 6                          |  |
| Average Household size | 0            | 0         | 0              | 2        | 0               | 2              | 0                                   | 2                          |  |

Demo

|   | Program Type |           |                |          |                 |                |                                     |                            |
|---|--------------|-----------|----------------|----------|-----------------|----------------|-------------------------------------|----------------------------|
|   | Certificate  | Mod-Rehab | Public Housing | Vouchers |                 |                | Special Purpose Voucher             |                            |
|   |              |           |                | Total    | Project - based | Tenant - based | Veterans Affairs Supportive Housing | Family Unification Program |
| # Homeless at admission                         | 0            | 0         | 0              | 0        | 0               | 0              | 0                                   | 0                          |
| # of Elderly Program Participants (>62)         | 0            | 0         | 0              | 398      | 0               | 398            | 0                                   | 0                          |
| # of Disabled Families                          | 0            | 0         | 0              | 344      | 0               | 341            | 0                                   | 1                          |
| # of Families requesting accessibility features | 0            | 0         | 0              | 1,450    | 0               | 1,439          | 0                                   | 1                          |
| # of HIV/AIDS program participants              | 0            | 0         | 0              | 0        | 0               | 0              | 0                                   | 0                          |
| # of DV victims                                 | 0            | 0         | 0              | 0        | 0               | 0              | 0                                   | 0                          |

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

## Race of Residents

| Program Type           |             |           |                |          |                 |                |                                     |                            |            |
|------------------------|-------------|-----------|----------------|----------|-----------------|----------------|-------------------------------------|----------------------------|------------|
| Race                   | Certificate | Mod-Rehab | Public Housing | Vouchers |                 |                |                                     |                            |            |
|                        |             |           |                | Total    | Project - based | Tenant - based | Special Purpose Voucher             |                            |            |
|                        |             |           |                |          |                 |                | Veterans Affairs Supportive Housing | Family Unification Program | Disabled * |
| White                  | 0           | 0         | 0              | 780      | 0               | 777            | 0                                   | 0                          | 0          |
| Black/African American | 0           | 0         | 0              | 627      | 0               | 619            | 0                                   | 1                          | 0          |
| Asian                  | 0           | 0         | 0              | 37       | 0               | 37             | 0                                   | 0                          | 0          |

Demo

| Program Type   |             |           |                |          |                 |                |                                     |                            |            |
|--|-------------|-----------|----------------|----------|-----------------|----------------|-------------------------------------|----------------------------|------------|
| Race   | Certificate | Mod-Rehab | Public Housing | Vouchers |                 |                |                                     |                            |            |
|  |             |           |                | Total    | Project - based | Tenant - based | Special Purpose Voucher             |                            |            |
|  |             |           |                |          |                 |                | Veterans Affairs Supportive Housing | Family Unification Program | Disabled * |
| American Indian/Alaska Native  | 0           | 0         | 0              | 5        | 0               | 5              | 0                                   | 0                          | 0          |
| Pacific Islander   | 0           | 0         | 0              | 1        | 0               | 1              | 0                                   | 0                          | 0          |
| Other  | 0           | 0         | 0              | 0        | 0               | 0              | 0                                   | 0                          | 0          |
| *includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition |             |           |                |          |                 |                |                                     |                            |            |

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

## Ethnicity of Residents

| Program Type   |             |           |                |          |                 |                |                                     |                            |            |
|--|-------------|-----------|----------------|----------|-----------------|----------------|-------------------------------------|----------------------------|------------|
| Ethnicity  | Certificate | Mod-Rehab | Public Housing | Vouchers |                 |                |                                     |                            |            |
|  |             |           |                | Total    | Project - based | Tenant - based | Special Purpose Voucher             |                            |            |
|  |             |           |                |          |                 |                | Veterans Affairs Supportive Housing | Family Unification Program | Disabled * |
| Hispanic   | 0           | 0         | 0              | 193      | 0               | 193            | 0                                   | 0                          | 0          |
| Not Hispanic   | 0           | 0         | 0              | 1,257    | 0               | 1,246          | 0                                   | 1                          | 0          |
| *includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition |             |           |                |          |                 |                |                                     |                            |            |

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)



**Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:**

Not applicable.

**Most immediate needs of residents of Public Housing and Housing Choice voucher holders**

Not applicable. (Although see discussion of Fair Market Rents and voucher use in Section MA-15).

**How do these needs compare to the housing needs of the population at large**

Not applicable.

**Discussion**

Not applicable.

## NA-40 Homeless Needs Assessment – 91.205(c)

### Introduction:

### Homeless Needs Assessment

| Population   | Estimate the # of persons experiencing homelessness on a given night |             | Estimate the # experiencing homelessness each year | Estimate the # becoming homeless each year | Estimate the # exiting homelessness each year | Estimate the # of days persons experience homelessness |
|--|--|-------------|--|--|---|--|
|  | Sheltered  | Unsheltered |  |  |   |  |
| Persons in Households with Adult(s) and Child(ren) | 0  | 0           | 0  | 0  | 0   | 0  |
| Persons in Households with Only Children           | 0  | 0           | 0  | 0  | 0   | 0  |
| Persons in Households with Only Adults             | 51   | 0           | 0  | 0  | 0   | 0  |
| Chronically Homeless Individuals                   | 20   | 0           | 0  | 0  | 0   | 0  |
| Chronically Homeless Families                      | 0  | 0           | 0  | 0  | 0   | 0  |
| Veterans   | 0  | 0           | 0  | 0  | 0   | 0  |
| Unaccompanied Child                                | 0  | 0           | 0  | 0  | 0   | 0  |
| Persons with HIV                                   | 0  | 0           | 0  | 0  | 0   | 0  |

**Table 26 - Homeless Needs Assessment**

**Alternate Data Source Name:**

2024 City of Carrollton Point in Time Count

**Data Source Comments:**

### Definitions - Homeless Needs Assessment

Indicate if the homeless population is: Has No Rural Homeless

**If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):**

#### Overview of PIT Count Trends

Metrocrest Services, a social services agency based in Carrollton, serves as the coordinating agency for the Point-in-Time count for the cities of Carrollton, Farmers Branch, Addison, and Coppell.

During the night of the 2024 Point-in-Time (PIT) Count, there were 33 unsheltered homeless individuals who were surveyed in Carrollton and another 14 individuals were observed and identified as potentially being homeless. There are no emergency shelters operating in Carrollton.

The number of unsheltered homeless individuals identified in the PIT Count in Carrollton has fluctuated over the past 3 years. In 2022, 41 unsheltered homeless persons were identified. The number of unsheltered homeless persons jumped to 53 in 2023 and then dropped to 33 in 2024.

Slightly less than half of the individuals who completed a survey on the night of the 2024 Carrollton PIT count met the definition of “chronically homeless.” The most common sleeping locations for these chronically homeless persons were either bus/train stations, a street or sidewalk, or an outdoor encampment.

## Demo

During the 2023 count, Metrocrest Services also gathered information on individuals and families who were “housing insecure,” including people who were living in motels for an extended period of time. Metrocrest surveyed local motel operators and asked them to report the number of people who had been living at the motel for months or years. Carrollton motel operators reported a total of 291 persons.

Metrocrest Services reported the following data related to homeless students in 2023 and 2024:

- Total students in 2023 = 322
- CFB ISD = 201
- Coppell ISD = 61
- LISD (North Carrollton) = 60

- Total students in 2024 = 353
- CFB ISD = 228
- Coppell ISD = 65
- LISD (North Carrollton) = 60

### Nature and Extent of Homelessness: (Optional)

| <b>Race:</b>                     | <b>Sheltered:</b> | <b>Unsheltered (optional)</b> |
|----------------------------------|-------------------|-------------------------------|
| White                            | 0                 | 0                             |
| Black or African American        | 0                 | 0                             |
| Asian                            | 0                 | 0                             |
| American Indian or Alaska Native | 0                 | 0                             |
| Pacific Islander                 | 0                 | 0                             |
| <b>Ethnicity:</b>                | <b>Sheltered:</b> | <b>Unsheltered (optional)</b> |
| Hispanic                         | 0                 | 0                             |
| Not Hispanic                     | 0                 | 0                             |

Data Source

Comments:

### Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

According to the Denton County Homeless Data Report (2023), “on average across 2022, families with children under the age of 18 accounted for 11% of Denton County’s Housing Priority List. Currently, there are 21 shelter rooms available for families in Denton County.”

Families living in poverty are more likely to experience housing instability, including homelessness, because they have less income available to pay housing expenses. In Carrollton, the poverty rate for families is 5.2% and 6.8% for individuals. However, poverty rates vary widely depending on household types. Only 3.7% of married couple families are living in poverty whereas 11.6% of female-headed households are living in poverty. For female-headed households with at least one child, the poverty rate is even higher at 15.8%.

### Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

PIT Count data is as follows:

- Hispanic/Latino – 11
- White – 14
- Black or African American – 7
- Asian – 0
- American Indian or Alaska Native - 0
- Native Hawaiian or Other Pacific Islander – 0
- Multiple Races – 2

*Race and ethnicity was not collected for 17 individuals.*

**Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.**

Within the Dallas City and County, Irving Continuum of Care (TX-600), the homeless population, both unsheltered and sheltered, has been declining since 2021. In Denton County (Denton County Homeless Coalition), the homeless population has been rising. In 2020, there were a total of 258 homeless individuals identified in the Denton County PIT, 59 of whom were sheltered, 132 who were unsheltered, and 67 of whom were “observed” (but no survey conducted). In 2024, 522 persons were identified in the Denton County PIT, 210 of whom were sheltered, 221 who were unsheltered, and 91 of whom were “observed” (but no survey conducted).

**Discussion:**

## NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

### Introduction:

Persons living with HIV/AIDS are members of a non-homeless population which requires stable, supportive housing. Specifically, the Department of Health and Human Services (HHS) states on its website ([www.HIV.gov](http://www.HIV.gov)) that “[s]table housing is closely linked to successful HIV outcomes. With safe, decent, and affordable housing, people with HIV are better able to access medical care and supportive services, get on HIV treatment, take their HIV medication consistently, and see their health care provider regularly. In short: the more stable your living situation, the better you do in care. Individuals with HIV who are homeless or lack stable housing, on the other hand, are more likely to delay HIV care and less likely to access care consistently or to adhere to their HIV treatment.”

Furthermore, HHS recognizes persons living with HIV/AIDS have special housing needs when compared to the general population because they are likely to experience greater difficulties finding and retaining suitable housing “due to such factors as stigma and discrimination, increased medical costs and limited incomes or reduced ability to keep working due to HIV-related illnesses.”

### Describe the characteristics of special needs populations in your community:

**Note:** Data regarding the population of people living with HIV/AIDS is reported by the federal government at the MSA level. Therefore, the discussion below uses the most recent data related to the Dallas-Fort Worth-Arlington MSA.

The number of persons living with HIV/AIDS in the Dallas Metro Area who were Ryan White HIV/AIDS Program (“Program”) clients from 2018-2022 has fluctuated from a high of 14,717 in 2022 to a low of 11,994 in 2018.

In 2022, 3.7% of Program clients were age 24 years old or younger, 21.5% were aged 25-34 years old, 24.3% were aged 35-44 years old, 21.6% were aged 45-54 years old, 21.3% were aged 55-64 years old, and 7.5% were aged 65 years or older. Data on the race and ethnicity of Program clients was not reported for Dallas because of data quality issues.

Nearly 64% of all Program clients had incomes at or below the federal poverty level in 2022 while another 13.3% had incomes ranged between 101%-138% of the federal poverty level and 16.9% had incomes that ranged between 139%-250% of the federal poverty level.

**What are the housing and supportive service needs of these populations and how are these needs determined?**

Nearly 54% of clients reported a stable housing status in 2022, while 24.1% reported that their housing status was unstable and 22.2% of clients reported having a housing status that involved temporary housing.

Due to the high percentage of Program clients who are living at or below the federal poverty level, individuals living with HIV/AIDS have an acute need for affordable housing. Therefore, many Program clients may need direct financial assistance for housing in the form of a voucher or will need to locate a rent-restricted unit in an affordable housing development.

Supportive services needs include health care, mental health and substance abuse therapy, meals, case management, support groups, housing, utilities, medications, transportation, food, and clothes.

**Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:**

According to the most recent data published by AIDSVU.org, the number of adults and adolescents residing in Dallas County who were newly diagnosed with HIV in 2021 was 820 persons. In 2021, there were 20,268 people living with HIV in Dallas County. Nearly 82% of the HIV population is male. The race/ethnicity of people living with HIV in Dallas County is as follows: 43.3% Black, 27.3% Hispanic, and 23.05 White. The age ranges of people living with HIV in Dallas County is as follows: 3.2% aged 13-24, 45.2% aged 25-44, 35.3% aged 45-59, and 16.3% aged 60 or older.

**If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))**

N/A

**Discussion:**



## **NA-50 Non-Housing Community Development Needs – 91.215 (f)**

### **Describe the jurisdiction’s need for Public Facilities:**

According to HUD, “Examples of public facilities include centers for seniors, persons with disabilities, youth, and childcare centers, community centers, homeless shelters, housing for people with special needs, libraries, health clinics, and neighborhood fire stations. Parks and recreational facilities are also public facilities as are buildings owned by non-profit organizations that serve the public... Acquisition, construction, reconstruction, rehabilitation, and installation of public facilities and improvements are eligible activities.” (<https://www.hudexchange.info/sites/onecpd/assets/File/CDBG-Public-Facilities-Improvements-Introduction-Transcript.pdf>, last accessed July 3, 2024).

City staff have identified the need to remove accessibility barriers at public facilities so disabled Carrollton residents can access public facilities. City staff also identified the need for park improvements.

The public facilities survey respondents most wanted to see in their communities were: *Parks, Playgrounds and Recreational Areas* (53%), *Healthcare Centers* (32%), and *Youth/Childcare Centers* (31%). In their written comments, residents were interested in: expanding the animal shelter, more picnic areas, enhanced recreation centers, pickleball courts, improved healthcare facilities, an indoor swimming pool, and “natural” playgrounds.

### **How were these needs determined?**

In order to solicit online feedback from stakeholders regarding the Consolidated Plan, Carrollton conducted a stakeholder survey. The SurveyMonkey platform was selected because it has a mobile-friendly interface that allows stakeholders to easily access the survey from a computer or any type of mobile device, including a cell phone. The survey was made available in both English and Spanish. Carrollton also held focus group meetings. Staff also reviewed existing plans and needs assessments.

### **Describe the jurisdiction’s need for Public Improvements:**

According to HUD, public improvements include “streets and sidewalks, water and sewer improvements, utility lines, flood and drainage systems, and tree planting. Such improvements can also include public art installations and aesthetic improvements like decorative street lighting, benches and planters.”

(<https://www.hudexchange.info/sites/onecpd/assets/File/CDBG-Public-Facilities-Improvements-Introduction-Transcript.pdf>, last accessed July 2, 2022).

City staff identified the need to complete public infrastructure projects in Carrollton Heights, Phase 2. Additionally, city staff identified the need to replace alleys and streets in CDBG-eligible census tracts.

The public improvements respondents most wanted to see in their communities were: *Improving Streets/Alleys* (57%), *Improving Sidewalks, including Access for Persons with Disabilities* (44%) and *Improving Water, Sewer, and Drainage Infrastructure* (40%); and Respondents indicated through written responses the following priorities: repainting lane markings on streets, improved maintenance of landscaping on medians, streetlight repairs, installation of speed bumps, addition of protected crosswalks (i.e. flashing lights) and bike lanes, and removal of dangerous trees near power lines, and sidewalk and curb cut improvements near bus stops.

### **How were these needs determined?**

In order to solicit online feedback from stakeholders regarding the Consolidated Plan, Carrollton conducted a stakeholder survey. The SurveyMonkey platform was selected because it has a mobile-friendly interface that allows stakeholders to easily access the survey from a computer or any type of mobile device, including a cell phone. The survey was made available in both English and Spanish. Carrollton also held focus group meetings. Staff also reviewed existing plans and needs assessments.

### **Describe the jurisdiction's need for Public Services:**

City staff identified the need to provide services to prevent homelessness and respond to the needs of homeless persons.

The three issues prioritized most by residents were: *Children's/Youth services* (51%), *Mental Health Services* (47%), and *Senior Services* (45%). In their written comments, residents also added: drug abuse prevention services, more programming for youth at existing recreation centers, and services for active older adults.

### **How were these needs determined?**

In order to solicit online feedback from stakeholders regarding the Consolidated Plan, Carrollton conducted a stakeholder survey. The SurveyMonkey platform was selected because it has a mobile-friendly interface that allows stakeholders to easily access the survey from a computer or any type of mobile device, including a cell phone. The survey was made available in both English and Spanish. Carrollton also held focus group meetings. Staff also reviewed existing plans and needs assessments.

# Housing Market Analysis

## MA-05 Overview

### Housing Market Analysis Overview:

The Market Analysis involves a review of the existing conditions in the Carrollton real estate market, including the condition and cost of housing, as well as an analysis of the barriers to affordable housing. The Market Analysis also includes a review of the existence of housing and public facilities that serve special needs and homeless populations.

As a result of the Market Analysis coupled with stakeholder feedback, several key insights were elevated:

1. **Housing Costs** - Housing costs have risen faster than annual pay, making it very difficult for low- and moderate-income homebuyers to purchase a home in Carrollton and putting low- and moderate-income renters at risk of eviction.
2. **Missing Middle Housing** - In Carrollton, homes are primarily one-unit detached structures (i.e. single-family homes) or units in mid- to large apartment complexes. However, the share of the housing stock considered “missing middle” housing – duplexes, townhomes, and units in 3-4 unit multifamily structures – has increased slightly over the past five years.
3. **Aging Housing Units** – Sixty-four percent (64%) of homes were built before 1980. A higher percentage of owner-occupied units were built prior to 1980 as compared to renter-occupied units.
4. **New Housing Construction** – In 2023, there was a stark slow-down in the number of single-family building permits issued in Carrollton. Multifamily permits were above historical averages.
5. **Affordable/Subsidized Housing Units** – Carrollton has a total of 1089 affordable housing units. However, 781 units are “at-risk” of converting to market rate units within the next few years.

## MA-10 Number of Housing Units – 91.210(a)&(b)(2)

### Introduction

### *Residential Properties and Housing Tenure*

#### Occupancy and Vacancy

Carrollton has 52,646 housing units, of which 95.7% are occupied, while the remaining 4.3% are vacant. Since 2017, an additional 3,876 housing units have been added in Carrollton.

The percentage of homes occupied by owners (also known as the homeownership rate) is 58.3% while renters occupy 41.7% of homes. The homeowner vacancy rate is extremely low – at 0.4%, while the rental vacancy rate is 5.2%.

Nearly seven percent of Carrollton residents have lived in the same home within Carrollton since at least 1989, while 36.5% have lived in the same home since 2000 or earlier. About 4% of residents have moved into their home within the past few years (2021 or later).

#### Household Size

The average household size of owner-occupied homes is 2.8 and is 2.34 for renter-occupied homes.

**Figure 4-4** depicts the average size of a household for each census tract.

### All residential properties by number of units

| Property Type                   | Number        | %           |
|---------------------------------|---------------|-------------|
| 1-unit detached structure       | 31,495        | 61%         |
| 1-unit, attached structure      | 2,085         | 4%          |
| 2-4 units                       | 2,480         | 5%          |
| 5-19 units                      | 9,555         | 18%         |
| 20 or more units                | 6,225         | 12%         |
| Mobile Home, boat, RV, van, etc | 200           | 0%          |
| <b>Total</b>                    | <b>52,040</b> | <b>100%</b> |

**Table 27 – Residential Properties by Unit Number**

Data Source: 2016-2020 ACS

## Unit Size by Tenure

|                    | Owners        |            | Renters       |             |
|--------------------|---------------|------------|---------------|-------------|
|                    | Number        | %          | Number        | %           |
| No bedroom         | 50            | 0%         | 545           | 3%          |
| 1 bedroom          | 140           | 0%         | 7,315         | 37%         |
| 2 bedrooms         | 2,040         | 7%         | 8,104         | 41%         |
| 3 or more bedrooms | 27,445        | 92%        | 4,044         | 20%         |
| <b>Total</b>       | <b>29,675</b> | <b>99%</b> | <b>20,008</b> | <b>101%</b> |

**Table 28 – Unit Size by Tenure**

Data Source: 2016-2020 ACS

## Housing Types, Units in Structure and Number of Bedrooms

In Carrollton, homes are primarily one-unit detached structures (i.e. single-family homes) or units in mid- to large apartment complexes. However, over the past five years, the percentage of homes that are one-unit detached structures has decreased from 61.3% of the total housing stock to 58.7%. The share of the housing stock considered “missing middle” housing – duplexes, townhomes, and units in 3-4 unit multifamily structures – has increased slightly over the past five years. Additionally, the share of the housing stock that is larger multifamily structures (20 or more units) has increased from 9.1% to 13.2%.

Carrollton has a sizable share of housing units that are 2-, 3-, or 4-bedroom units. Only 15.3% of the housing stock is 1-bedroom units, 21.6% is 2-bedroom units, 35.9% is three-bedroom units and 20.8% is 4-bedroom units. Larger units with more than 3 bedrooms comprise nearly 60% of the housing stock. However, as will be discussed later, very few apartment rental units have more than 3 bedrooms. Unit sizes have remained stable over the past five years, although there has been a statistically significant increase in the number of “no bedroom” units, which are likely to be studio apartments.

## Tenure by Housing Type

The vast majority of homeowner households live in one-unit detached or attached structures (97.9%). However, 18% of renters also live in one-unit detached or attached structures. Another 40% of renters live in smaller apartment buildings with 5 to 19 units. Only 19.3% of renters live in apartment buildings with 50 or more units.

## Year Units Were Built

Slightly more than 13% of the housing stock is comprised of houses built since 2010, while 64% of homes were built before 1980. **Figure 4-10** shows the city's newer housing stock is concentrated in the southwest areas of Carrollton as well as a few census tracts in the northern areas of Carrollton. In comparison, in many census tracts in the central and southern areas of Carrollton, the median year a housing unit was built is 1979 or earlier.

### **Building Trends**

Building permit data published by the U.S. Census Bureau (**Figure 4-11**) indicates, in 2023, there were a total of 36 single family building permits issued in Carrollton, which represents a steep decline in building permits compared to recent years. In the same year, building permits were issued for a total of 767 multifamily units located within 2 separate multifamily structures in Carrollton.

Historically, the amount of single-family construction per year has varied considerably, with an average of 276 single family permits issued each year since 2000. Since 2000, the highest number of single-family permits issued was 571 permits in 2018 and the lowest amount issued was 36 permits in 2023.

Multifamily construction permit trends have been volatile since 2000. There were several years when no multifamily permits were issued (2004, 2006, 2009, 2015, 2019, 2022). On average, though, permits for 341 units have been issued per year.

### **Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.**

In the City of Carrollton, affordable housing is provided through two federal programs: (1) the Housing Choice Voucher Program, which is administered by local public housing authorities and (2) the federal Low Income Housing Tax Credit Program, which is administered by the Texas Department of Housing and Community Services. The City of Carrollton does not operate any local programs that provide funding directly to developers or owners of affordable housing units.

HUD's Office of Policy Development and Research (PD&R) publishes a Picture of Subsidized Households database that provides information on the households who receive housing assistance through public housing programs, tenant-based housing assistance (i.e. housing vouchers), and privately owned, project-based subsidies (i.e. project-based vouchers). All programs covered in the database provide subsidies that reduce rents for low-income tenants who meet program eligibility requirements.

According to the most recent data, there are 307 households using housing vouchers in Carrollton. Their average annual household income is \$21,131 and 92% of assisted households are considered very low income. On average, these assisted households pay \$551 for housing each month, with the housing voucher making up the difference between the household's affordable rental payment and the contract rent. Thirty-two percent of households have at least one household member who is disabled. Sixty-nine

percent of households are headed by a Black, non-Hispanic person and 5 percent of households are headed by a Hispanic person.

**Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.**

**Figure 4-12** lists the apartment communities in Carrollton which previously received an allocation of Low Income Housing Tax Credits (LIHTC) and are required to provide rent-restricted units to income-qualified households for a 30-year period. Five rental housing communities are included on the list (for a total of 1089 affordable housing units). Several of these rental housing communities will be released from their obligation to provide affordable housing units within the next two years. If all of the “at-risk” units exit the LIHTC program at Year 30, Carrollton will lose 781 units from its affordable housing inventory. Additionally, **Figure 4-13** shows the majority of existing LIHTC units are located in census tracts with poverty rates of ranging from 5%-13%.

**Does the availability of housing units meet the needs of the population?**

At a basic level, the availability of housing units appears to meet the needs of the population. During the past five years, the total number of households living in Carrollton has grown approximately 6.6% (from 47,263 to 50,369), while the number of housing units increased approximately 8%, from 48,770 total units to 52,646 total units. Additionally, census data indicates very few households are living in overcrowded housing units.

**Describe the need for specific types of housing:**

**Starter homes** – The availability of “entry level” for-sale homes in Carrollton - homes priced under \$200,000 - dropped from 74.3% of home sales in 2011 to less than 1% of home sales in 2023. The share of homes priced at \$500,000 or above has risen dramatically, constituting 1.1% in 2011 but now accounting for 28.1% of home sales in 2023.

**Discussion**

**The following figures were included in this analysis:**

- **Figure 4-1:** Housing occupancy trends (2017 & 2022 5-Year ACS)
- **Figure 4-2:** Housing tenure and household size trends (2017 & 2022 5-Year ACS)
- **Figure 4-3:** Year householder moved into unit (2022 5-Year ACS)
- **Figure 4-4:** Average size of a household (2022 5-Year ACS)
- **Figure 4-5:** Units in structure trends (2017 & 2022 5-Year ACS)
- **Figure 4-6:** Number of bedrooms in housing unit trends (2017 & 2022 5-Year ACS)
- **Figure 4-7:** Types of housing units occupied by owners (2022 5-Year ACS)

- **Figure 4-8:** Types of housing units occupied by renters (2022 5-Year ACS)
- **Figure 4-9:** Year structure built trends (2017 & 2022 5-Year ACS)
- **Figure 4-10:** Median year a housing unit was built (2022 5-Year ACS)
- **Figure 4-11:** Building permit trends (U.S. Census Bureau Building Permits Survey, 2023)
- **Figure 4-12:** Low Income Housing Tax Credit Units (LIHTC) (HUD 2024, unit data)
- **Figure 4-13:** Percent of people living in poverty and location of LIHTC units (2022 5-Year ACS)

*Data Sources for Maps: PolicyMap, [www.policymap.com](http://www.policymap.com)*



## MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

### Introduction

### *Cost of Housing and Housing Affordability*

Steady price increases have been observed in both the renter and owner real estate markets in Carrollton. Regarding the apartment rental market, Moody's Analytics, a commercial real estate analytics firm, identifies twenty-five distinct geographic concentrations of the larger Dallas commercial market-rate apartment market, which are also known as "submarkets." Carrollton's city boundaries are within the submarket known as Carrollton/Addison/Coppell. **Figure 5-1** shows the boundaries of this submarket.

### Cost of Housing

|                      | Base Year: 2009 | Most Recent Year: 2020 | % Change |
|----------------------|-----------------|------------------------|----------|
| Median Home Value    | 173,400         | 267,100                | 54%      |
| Median Contract Rent | 878             | 1,158                  | 32%      |

Table 29 – Cost of Housing

Data Source: 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

| Rent Paid       | Number        | %             |
|-----------------|---------------|---------------|
| Less than \$500 | 430           | 2.1%          |
| \$500-999       | 5,939         | 29.7%         |
| \$1,000-1,499   | 10,065        | 50.3%         |
| \$1,500-1,999   | 2,819         | 14.1%         |
| \$2,000 or more | 750           | 3.8%          |
| <b>Total</b>    | <b>20,003</b> | <b>100.0%</b> |

Table 30 - Rent Paid

Data Source: 2016-2020 ACS

### Housing Affordability

| Number of Units affordable to Households earning | Renter        | Owner         |
|--|---------------|---------------|
| 30% HAMFI  | 215           | No Data       |
| 50% HAMFI  | 780           | 885           |
| 80% HAMFI  | 9,370         | 4,775         |
| 100% HAMFI                                       | No Data       | 8,270         |
| <b>Total</b>                                     | <b>10,365</b> | <b>13,930</b> |

Table 31 – Housing Affordability

Data Source: 2016-2020 CHAS

## Monthly Rent

| Monthly Rent (\$) | Efficiency (no bedroom) | 1 Bedroom | 2 Bedroom | 3 Bedroom | 4 Bedroom |
|-------------------|-------------------------|-----------|-----------|-----------|-----------|
| Fair Market Rent  | 0                       | 0         | 0         | 0         | 0         |
| High HOME Rent    | 0                       | 0         | 0         | 0         | 0         |
| Low HOME Rent     | 0                       | 0         | 0         | 0         | 0         |

Table 32 – Monthly Rent

Data Source Comments:

## Carrollton/Addison/Coppell Rents

According to Moody's REIS data, monthly "asking rent" (a weighted average of advertised rent for all unit types) in the Carrollton/Addison/Coppell submarket was \$835 in 2011, \$917 in 2014, \$1,109 in 2017, \$1,126 in 2020 and \$1,370 in 2023. This represents an increase of \$535 since 2011. **Figure 5-2** shows the asking monthly rent distribution in the Carrollton/Addison/Coppell submarket. The minimum monthly rent offered in the submarket is \$1048 and the maximum monthly rent is \$2,521. Compared to the larger Dallas market, the Carrollton/Addison/Coppell submarket's rent distribution is very narrow, since there is only a roughly \$1,500 difference between the minimum monthly rent and the maximum monthly rent offered in the submarket.

**Figure 5-3** shows asking rents and vacancy rates by the year multifamily units in Carrollton/Addison/Coppell were built. The data shows units built before 1970 command asking rents approximately \$600-\$800 less than newer units. Units built before 1970 also have a higher vacancy rate than units built between 1970-2019. Newer units, those built after 2019, also have a higher-than-average vacancy rates.

**Figure 5-4** shows the unit mix, inventory and asking rents in the Carrollton/Addison/Coppell submarket and compares this data to the larger Dallas market, Southwest region, and the national market. In general, Carrollton/Addison/Coppell multifamily units of all sizes command slightly less than the average asking rent for the Dallas market. Regarding unit mix, it is notable nearly 60% of all multifamily units in the Carrollton/Addison/Coppell submarket are either studio or 1-bedroom units. Only 4% of units are 3-bedroom units.

## Home Sales Prices

According to the Texas A&M Real Estate Center, (**Figure 5-5**) in 2011, the median home sales price in Carrollton was \$158,000. By 2014, the median home sales price had risen to \$195,000 and by 2020 it was \$310,000. As of 2023, the median homes sales price was \$425,000. Consistently since 2012, the ratio of new houses for sale to new houses sold (i.e., “months inventory”) in Carrollton has hovered close to 1 month. At the end of 2023, Carrollton had 1.15 months of for-sale inventory. According to Realtor.com Economic Research, “[a] balanced market typically equates to 6-7 months of supply.”

**Figure 5-5** shows how homes sales have been distributed across various sales price ranges over time. This table shows the availability of “entry level” homes in Carrollton - homes priced under \$200,000 - dropped from 74.3% of home sales in 2011 to less than 1% of home sales in 2023. The share of homes priced at \$500,000 and above has risen dramatically, constituting 1.1% in 2011 but now accounting for 28.1% of home sales in 2023.

Rapidly rising home sales prices and steadily increasing rents are issues which will negatively affect the ability of low- and moderate-income city residents to secure affordable housing. While rising home sales prices benefit existing homeowners who choose to sell their homes or borrow against their home’s equity, these higher sales prices prevent low- and moderate-income homebuyers from being able to purchase a home.

If low- and moderate-income homebuyers are priced out of the single-family housing market, they will either leave Carrollton to find affordable housing or will be forced to rent a housing unit, which prevents them from building wealth through homeownership. Additionally, a steady trend of rising rents in the city means renting a housing unit may also be out of reach for low- and moderate-income households.

## **Figures - Section 5**

**The following figures were included in this analysis:**

- **Figure 5-1:** Carrollton/Addison/Coppell submarket (Moody’s Analytics, April 2024)
- **Figure 5-2:** Carrollton/Addison/Coppell asking rent distribution (Moody’s Analytics, April 2024)
- **Figure 5-3:** Carrollton/Addison/Coppell multifamily rental inventory by vintage and asking rents (Moody’s Analytics, April 2024)
- **Figure 5-4:** Carrollton/Addison/Coppell unit mix, inventory and asking rents (Moody’s Analytics, April 2024)

- **Figure 5-5:** Home sales and average price trends (Texas A&M Real Estate Center, through 2023)
- **Figure 5-6:** Percent distribution of home sales prices (Texas A&M Real Estate Center, through 2023)
- **Figure 5-7:** Wages and affordable housing payments 2023 (Bureau of Labor Statistics, Quarterly Census of Employment and Wages, third quarter 2023, all establishment sizes, average hourly wages for selected industries)
- **Figure 5-8:** Lower quartile gross rent for renter occupied units paying cash rent (2022 5-Year ACS)
- **Figure 5-9:** Upper quartile gross rent for renter occupied units paying cash rent (2022 5-Year ACS)
- **Figure 5-10:** Rental units with gross rents of less than \$1000 (2022 5-Year ACS)
- **Figure 5-11:** HUD Fair Market Rents and DHA Utility Allowance Schedule (HUD and Dallas Housing Authority, 2024)
- **Figure 5-12:** Number of people receiving Housing Choice Vouchers (HUD, 2023)
- **Figure 5-13:** Average household contribution towards rent per month for households receiving Housing Choice Vouchers (HUD, 2023)
- **Figure 5-14:** Average household income for households receiving Housing Choice Vouchers (HUD, 2023)

*Data Source for Maps: PolicyMap, [www.policymap.com](http://www.policymap.com)*

## **Is there sufficient housing for households at all income levels?**

### ***Alignment of Incomes with Housing Costs***

While it is evident housing costs have been rising for both homeowner and renters, housing costs are only one element of the housing affordability equation. A household's housing budget (i.e. its ability to pay for housing) is impacted by its total household income. Therefore, **Figure 5-7** uses current average wage data for the DFW region (Dallas County\*) to calculate the amount of money a person or a family earning the average wage could afford to spend on housing. Since affordability is usually defined as spending no more than 30% of household income on housing, the Average Monthly Wage was multiplied by 0.3 (30%) in order to calculate the Affordable Rent. Regarding homebuying, a household can usually afford to purchase a home approximately three times their annual wage. Therefore, in order to calculate the Affordable Purchase Price, the Average Annual Wage was multiplied by 3. These rough calculations provide valuable insight regarding housing affordability.

*\*The City of Carrollton is located within both Dallas and Denton County. For purposes of the wage calculation, only wage data from Dallas County was used.*

### ***Rental***

As discussed above, according to Moody's Analytics, the 2023 average weighted rent in the Carrollton/Addison/Coppell submarket was \$1,370. Therefore, workers employed in most industries would be able to afford the average weighted rent in Carrollton. The exceptions are workers employed in Retail Trade and Accommodation and Food Services, who can only afford to pay a monthly rent of \$1,190 and \$763 respectively.

### **Homeownership**

Calculations regarding homebuyer affordability reveal very few workers earning the average wage would be able to afford to purchase the median-priced home in Carrollton (\$463,750). Only workers employed in mining, quarrying, and oil and gas extraction, with an average annual wage of \$161,408 would be able to afford to purchase such a home.

Finally, **Figures 5-8 through 5-10** were included to provide another visualization of where households of varying sizes and income levels could afford to live in Carrollton.

### **How is affordability of housing likely to change considering changes to home values and/or rents?**

Because rents and home prices are rising rapidly, an increasing number of low- and moderate-income individuals and families are becoming increasingly housing-cost burdened because housing costs are rising faster than household income.

### **How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?**

*\*For purposes of Housing Choice Voucher administration, the City of Carrollton is located within the service boundaries of both the Dallas Housing Authority and the Denton Housing Authority. For purposes of the utility allowance calculation, only data from the Dallas Housing Authority was used.*

*Note about utility allowances – To determine if a market rate unit qualifies to be leased as part of a program using federal payment standards, the published market rent and the monthly utility allowance must be added together to determine the gross rent. The gross rent cannot exceed the applicable payment standard.*

*The Dallas Housing Authority (Housing Solutions for North Texas) publishes utility standards by unit size that are applicable to programs administered by DHA, including the Housing Choice Voucher Program. Utility allowances in **Figure 5-11** were estimated using DHA's utility standards.*

**Efficiency Units** - Fair Market Rents compare favorably to market rents in the Carrollton/Addison/Coppell submarket. The average market rent is \$1,132 and the FMRs range from \$1,410 to \$1,590.

**1 Bedroom Units** - Fair Market Rents compare favorably to market rents in the Carrollton/Addison/Coppell submarket. The average market rent is \$1,226 and the FMRs range from \$1,480 to \$1,670.

**2 Bedroom Units** - Fair Market Rents compare favorably to market rents in the Carrollton/Addison/Coppell submarket. The average market rent is \$1,582 and the FMRs range from \$1,740 to \$1,960.

**3 Bedroom Units** - Fair Market Rents compare favorably to market rents in the Carrollton/Addison/Coppell submarket. The average market rent is \$1,913 and the FMRs range from \$2,190 to \$2,470.

The alignment of FMRs with current asking rents provides an opportunity for Carrollton to market federal housing programs, such as the Housing Choice Voucher program or the Continuum of Care Rapid Re-Housing Program, to local landlords who may be under the misconception federal payment standards have not kept pace with rising market rents.

**Figures 5-12 through 5-14** were included to show the following regarding vouchers:

- **Figure 5-12** – This map shows vouchers are accepted in very few areas of Carrollton. All of the areas that are grayed-out do not have any rental units that accept vouchers.
- **Figure 5-13** – This map shows the range of rental payment amounts contributed by voucher holders. If a household is able to secure a housing voucher, they are only required to contribute

30% of their actual income towards rent. This means that voucher households are often paying far less than market rate for rent.

- **Figure 5-14** – This map shows the range of incomes earned by households that qualify for a housing voucher.

## Discussion

## MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

### Introduction

**Describe the jurisdiction's definition of "standard condition" and "substandard condition but suitable for rehabilitation":**

Definition: Any building or portion thereof that is determined to be an unsafe building in accordance with section 102 of the building code, or any building or portion thereof, including any dwelling unit, guest room or suite of rooms, or the premises on which the same is located, in which there exists any of the conditions referenced in this section to an extent that endangers the life, limb, health, property, safety or welfare of the public or the occupants thereof, shall be deemed and hereby are declared to be substandard buildings.

Substandard Condition but suitable for rehabilitation – Whenever the structure in which a nonconforming use is housed, operated or maintained is damaged by fire or other causes to the extent of more than 50%, but less than the total, of the reasonable value of the structure on the date of the damage, the right to operate such nonconforming use shall cease, except upon action of the Board of Adjustment to permit reconstruction of such structure and continuance of the nonconforming use. Such action by the Board of Adjustment shall have due regard for the property rights of the person or persons affected, and shall be considered in regard to the public welfare, character of the area surrounding such structure, and the conservation, preservation and protection of property.

### Condition of Units

| Condition of Units             | Owner-Occupied |            | Renter-Occupied |             |
|--------------------------------|----------------|------------|-----------------|-------------|
|                                | Number         | %          | Number          | %           |
| With one selected Condition    | 5,665          | 19%        | 8,575           | 43%         |
| With two selected Conditions   | 125            | 0%         | 650             | 3%          |
| With three selected Conditions | 0              | 0%         | 0               | 0%          |
| With four selected Conditions  | 0              | 0%         | 0               | 0%          |
| No selected Conditions         | 23,880         | 80%        | 10,780          | 54%         |
| <b>Total</b>                   | <b>29,670</b>  | <b>99%</b> | <b>20,005</b>   | <b>100%</b> |

Table 33 - Condition of Units

Data Source: 2016-2020 ACS

### Year Unit Built

| Year Unit Built | Owner-Occupied |     | Renter-Occupied |     |
|-----------------|----------------|-----|-----------------|-----|
|                 | Number         | %   | Number          | %   |
| 2000 or later   | 4,730          | 16% | 5,445           | 27% |
| 1980-1999       | 15,070         | 51% | 9,160           | 46% |



| Year Unit Built | Owner-Occupied |             | Renter-Occupied |             |
|-----------------|----------------|-------------|-----------------|-------------|
|                 | Number         | %           | Number          | %           |
| 1950-1979       | 9,590          | 32%         | 5,315           | 27%         |
| Before 1950     | 275            | 1%          | 80              | 0%          |
| <b>Total</b>    | <b>29,665</b>  | <b>100%</b> | <b>20,000</b>   | <b>100%</b> |

**Table 34 – Year Unit Built**

Data Source: 2016-2020 CHAS

### Risk of Lead-Based Paint Hazard

| Risk of Lead-Based Paint Hazard                       | Owner-Occupied |     | Renter-Occupied |     |
|---|----------------|-----|-----------------|-----|
|   | Number         | %   | Number          | %   |
| Total Number of Units Built Before 1980               | 9,865          | 33% | 5,395           | 27% |
| Housing Units build before 1980 with children present | 4,535          | 15% | 2,620           | 13% |

**Table 35 – Risk of Lead-Based Paint**

Data Source: 2016-2020 ACS (Total Units) 2016-2020 CHAS (Units with Children present)

### Vacant Units

|                          | Suitable for Rehabilitation | Not Suitable for Rehabilitation | Total |
|--------------------------|-----------------------------|---------------------------------|-------|
| Vacant Units             | 0                           | 0                               | 0     |
| Abandoned Vacant Units   | 0                           | 0                               | 0     |
| REO Properties           | 0                           | 0                               | 0     |
| Abandoned REO Properties | 0                           | 0                               | 0     |

**Table 36 - Vacant Units**

Data Source: 2005-2009 CHAS

### Aging homes

Slightly more than 28% of Carrollton’s housing units were built before 1980. **Figure 6-1** displays the areas in Carrollton where a significant percentage of housing units were built before 1980. More owner-occupied units were built prior to 1980 as compared to renter-occupied units. Specifically, 32.5% of Carrollton’s owner-occupied units were built prior to 1980, whereas 23.8% of renter-occupied units were built prior to 1980. Housing built prior to 1980 poses an increased risk of exposure to lead paint since lead-based paints were not banned for residential use until 1978.

### Vacant Homes

The U.S. Census defines a housing unit as “vacant” if “no one is living in it at the time of the interview, unless its occupants are only temporarily absent...New units not yet occupied are classified as vacant housing units if construction has reached a point where all exterior windows and doors are installed, and final usable floors are in place.”

Vacant housing units account for 4.3% of Carrollton’s total housing units. The homeowner vacancy rate is extremely low, at less than 1%, which indicates that there are very few vacant and abandoned homes in the city. The overall rental vacancy rate is 5.2% – which is a healthy vacancy rate for rental units.

**Figure 6-2** depicts residential vacancy by census tract.

## **Housing Problems**

HUD’s Comprehensive Housing Affordability Strategy (CHAS) defines four types of Housing Problems: (1) housing unit lacks complete kitchen facilities, (2) housing unit lacks complete plumbing facilities, (3) household is overcrowded; and (4) household is cost-burdened.

According to CHAS data for Carrollton, 5,665 owners and 8,575 renters are facing at least one housing problem. Although Carrollton has an aging housing stock, it is unlikely many residents are living in units that lack complete kitchen or plumbing facilities. Therefore, these reported problems are likely associated with the other two HUD-defined housing problems - affordability or overcrowding. **Figures 6-3 through 6-6** show the variation of where owner and renters report experiencing housing problems.

## **Lead-Based Paint Hazards**

Since nearly one-third of housing units in Carrollton were built before 1980, it is likely some homeowners and renters are at risk of being exposed to lead-based paint hazards. PolicyMap.com publishes a Lead Risk Index that takes into account risk factors for lead exposure including age of housing stock and area poverty rate. Per PolicyMap.com, “the lead risk index is used to rank census tracts based on relative risk of exposure to lead. These categories correspond to quartiles based on the raw lead exposure score. Tracts marked ‘High’ are in the top 25% of tracts according to their risk of lead exposure.” **Figure 6-7** shows there is one census tract in southern Carrollton categorized as having housing units that are at “moderate” risk of lead exposure.

## **Need for Owner and Rental Rehabilitation**

<TYPE=[text] REPORT\_GUID=[F8DC4D3147433947165558A235C46686]  
PLAN\_SECTION\_ID=[1313801000]>

## **Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards**

As discussed above, there is one census tract – 137.17 - located in southern Carrollton categorized as “moderate risk” of lead exposure according to PolicyMap’s Lead Risk Index that takes into account risk factors for lead exposure including age of housing stock and area poverty rate. There are 2,671 people, including 152 children under the age of five, living in the census tract as of the 2020 census. Nearly half of the households living in the census tract have a household income less than \$50,000 and 73% of the population is Hispanic.

Units built before 1980 with children present pose the greatest risks of *harmful* lead-based paint exposure. According to the Centers for Disease Control and Prevention (CDC), “[l]ead-based paints were banned for residential use in 1978. Homes built in the U.S. before 1978 are likely to have some lead-based paint. When the paint peels and cracks, it makes lead paint chips and dust. Any surface covered with lead-based paint where the paint may wear by rubbing or friction is likely to cause lead dust including windows, doors, floors, porches, stairways, and cabinets. Children can be exposed to lead if they chew on surfaces coated with lead-based paint, such as window sills and door edges. They can also be exposed if they eat flaking paint chips or eat or breathe in lead dust.”

## Discussion

The following figures were included in this analysis:

- **Figure 6-1:** Percent of all housing units built in 1979 or before (2022 5-Year ACS)
- **Figure 6-2:** Percent of all residential addresses that were vacant in the third quarter of 2023 (Valassis Lists)
- **Figure 6-3:** Estimated number of owner-occupied housing units with one or more selected physical or financial conditions (2022 5-Year ACS)
- **Figure 6-4:** Estimated number of owner-occupied housing units with two or more selected physical or financial conditions (2022 5-Year ACS)
- **Figure 6-5:** Estimated number of renter-occupied housing units with one or more selected physical or financial conditions (2022 5-Year ACS)
- **Figure 6-6:** Estimated number of renter-occupied housing units with two or more selected physical or financial conditions (2022 5-Year ACS) **Figure 6-7:** Risk of lead exposure (Washington State Department of Health, Vox Media and PolicyMap, 2016-2020 ACS) **Figure 6-8:** Older housing units and severely cost burdened homeowners (2022 5-Year ACS)

*Data Source for Maps:* PolicyMap, [www.policymap.com](http://www.policymap.com)

## MA-25 Public and Assisted Housing – 91.210(b)

### Introduction

### Totals Number of Units

|  | Program Type |           |                |          |                |               |                                     |                            |            |
|--|--------------|-----------|----------------|----------|----------------|---------------|-------------------------------------|----------------------------|------------|
|  | Certificate  | Mod-Rehab | Public Housing | Vouchers |                |               |                                     |                            |            |
|  |              |           |                | Total    | Project -based | Tenant -based | Special Purpose Voucher             |                            |            |
|  |              |           |                |          |                |               | Veterans Affairs Supportive Housing | Family Unification Program | Disabled * |
| # of units vouchers available  |              |           |                | 1,525    |                |               | 0                                   | 0                          | 0          |
| # of accessible units  |              |           |                |          |                |               |                                     |                            |            |
| *includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition |              |           |                |          |                |               |                                     |                            |            |

**Table 37 – Total Number of Units by Program Type**

**Data Source:** PIC (PIH Information Center)

**Describe the supply of public housing developments:**

**Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:**

Not applicable.

## Public Housing Condition

| Public Housing Development | Average Inspection Score |
|----------------------------|--------------------------|
|                            |                          |

Table 38 - Public Housing Condition

**Describe the restoration and revitalization needs of public housing units in the jurisdiction:**

Not applicable.

**Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:**

Not applicable.

**Discussion:**

Not applicable.

## MA-30 Homeless Facilities and Services – 91.210(c)

### Introduction

The City of Carrollton is a member of the Texas Balance of State Continuum of Care (CoC), which covers the areas of the state that do not have the resources to establish their own CoC.

There are no emergency or transitional homeless shelters operating within the City of Carrollton. Likewise, there are no permanent supportive housing beds within the city. In order to meet the housing and social services needs of its homeless residents, the City of Carrollton has traditionally provided funding to local service providers who provide a range of services to persons who are low- or moderate-income, including persons who are experiencing homelessness or who are at risk of experiencing homelessness.

### Facilities and Housing Targeted to Homeless Households

|   | Emergency Shelter Beds          |                                    | Transitional Housing Beds | Permanent Supportive Housing Beds |                   |
|---|---------------------------------|------------------------------------|---------------------------|-----------------------------------|-------------------|
|   | Year Round Beds (Current & New) | Voucher / Seasonal / Overflow Beds | Current & New             | Current & New                     | Under Development |
| Households with Adult(s) and Child(ren) | 0                               | 0                                  | 0                         | 0                                 | 0                 |
| Households with Only Adults             | 0                               | 0                                  | 0                         | 0                                 | 0                 |
| Chronically Homeless Households         | 0                               | 0                                  | 0                         | 0                                 | 0                 |
| Veterans                                | 0                               | 0                                  | 0                         | 0                                 | 0                 |
| Unaccompanied Youth                     | 0                               | 0                                  | 0                         | 0                                 | 0                 |

**Table 39 - Facilities and Housing Targeted to Homeless Households**

Data Source Comments:

### Antipoverty Services

### Metrocrest Services

1145 N Josey Lane, Carrollton, Texas 75006

Phone: 972-446-2100 Fax: 214-694-2171

Website: [www.metrocrestsocialservices.org](http://www.metrocrestsocialservices.org)

Metrocrest Services provides information, referral and short-term emergency assistance for rent, utilities, food, clothing, medical and other financial needs in time of family crisis. Other services include job assistance, food bank and thrift store. Metrocrest Services collaborates and partners with local governments, business and non-profits for mobilization and maximization of resources.

### **Christian Community Action**

200 South Mill St., Lewisville, TX 75057

Phone: 972-219-4379 Fax: 972-219-4339

Website: [www.ccahelps.org](http://www.ccahelps.org)

CCA provides Carrollton residents with the following services; weekly food, rental/utility assistance, transportation, vocational training, gas vouchers and healthcare. Some residents also enroll on CCA's Vocational Training programs that include the following classes; General Educational Development (GED), English as a Second Language (ESL), Computer Training, Budgeting and Job Search.

### **Senior Services**

### **Metrocrest Services**

1145 N Josey Lane, Carrollton, Texas 75006

Phone: 972-446-2100 Fax: 214-694-2171

Website: [www.metrocrestsocialservices.org](http://www.metrocrestsocialservices.org)

Metrocrest Services provides information, referral and short-term emergency assistance for rent, utilities, food, clothing, medical and other financial needs in time of family crisis. Other services include job assistance, food bank and thrift store. Metrocrest Services collaborates and partners with local governments, business and non-profits for mobilization and maximization of resources.

### **Disabled Services**

#### **MOSAIC of Dallas**

2245 Midway Rd. | Ste. 300, Carrollton, TX 75006-4958

Phone: 972.866.9989 website: [www.mosaicinfo.org](http://www.mosaicinfo.org)

Mosaic is a faith-based organization serving people with intellectual disabilities. They have five ICF-ID (Intermediate Care Facilities for people with Intellectual Disabilities) group homes that provide 24-hour supports. Three homes are in Carrollton and two homes are located in Richardson. They provide Residential Group Homes, Supported Apartments, Host Homes, In-Home Supports, Coordination of Health Care Services, Vocational Training, Day Services, Transportation, Social/Recreational/Spiritual Activities and the Texas Home Living Waiver Program (TxHML).

### **Health Services**

#### **Woven (Formerly Metrocrest Community Clinic)**

Plaza 1, Suite 149, One Medical Parkway, Farmers Branch, TX 75234

Phone: 972-484-8444, Fax: 972-484-0051

The Metrocrest Community Clinic provides low cost primary care and a limited number of specialty services to uninsured low income residents between the ages of 16 and 65. The focus of the clinic is on providing patients a medical home which will help them improve and maintain their health by regular visits with a physician, educational services and access to resources for Metrocrest Community Clinic.

### **Victim Services**



**CASA of Denton County, Inc.**

614 N. Bell Avenue, Denton, Texas 76209

Phone: 940-243-2272 Fax: 940-243-1605

Website: [www.casadenton.org](http://www.casadenton.org)

CASA of Denton County, Inc. serves children (ages 0 to 18) who have been removed from their homes by Child Protective Services due to abuse or neglect. Their service area is Denton County and includes children from the portion of Carrollton within Denton County. CASA provides independent, objective guidance in court regarding the children's best interests and is a constant provider of support during that experience.

**Children's Advocacy Center for Denton County**

1854 Cain Drive; Lewisville, Texas 75077

Phone: 972-317-2818 Fax: 972-317-6989

Website: [www.cacdc.org](http://www.cacdc.org)

This is a child-friendly environment for joint child abuse investigations by police and Child Protective Services. Some of the functions include video-taped interviews, comprehensive therapy services, information and referral and facilitation of joint investigations. Multiple professionals are involved in investigations including a Carrollton Police Child Abuse Investigator.

**The Family Place**

P.O. Box 7999; Dallas, Texas 75209

Phone: 214-559-2170 Fax: 214-443-7797

Website: [www.familyplace.org](http://www.familyplace.org)

The Family Place provides proactive prevention and intervention, extensive community education, and caring advocacy and assistance for victims of family violence.

### **Youth Services**

#### **Make It Count (formerly Bea's Kids)**

P.O. Box 110165 Carrollton, TX 75011- 0065

Phone: 469-892-6300 Fax: 469-892-6304

Website: [www.makeitcountntx.org](http://www.makeitcountntx.org)

Make It Count is a non-profit 501(c)(3) organization serving underprivileged children and parents since 1990. Services include educational, cultural, recreational and sports programs and activities. The program also provides food, clothing and medical/dental care. Make It Count leads a crusade against hunger, illiteracy, domestic strife, parental neglect, drugs, violence, gangs, school dropouts and poverty.

#### **CASA of Denton County, Inc.**

614 N. Bell Avenue, Denton, Texas 76209

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This is a child-friendly environment for joint child abuse investigations by police and Child Protective Services. Some of the functions include video-taped interviews, comprehensive therapy services, information and referral and facilitation of joint investigations. Multiple professionals are involved in investigations including a Carrollton Police Child Abuse Investigator.

**Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons**

The list above contains information about the non-profit organizations providing services to Carrollton residents. While this list is not exhaustive, it encompasses the organizations that have received funding from the City of Carrollton and were most frequently mentioned by local stakeholders.

**List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.**

As discussed above, there are no emergency or transitional homeless shelters operating within the City of Carrollton. Likewise, there are no permanent supportive housing beds within the city. In order to meet the housing and social services needs of its homeless residents, the City of Carrollton has traditionally provided funding to local service providers who provide a range of services to persons who are low- or moderate-income, including persons who are experiencing homelessness or who are at risk of experiencing homelessness.

## **MA-35 Special Needs Facilities and Services – 91.210(d)**

### **Introduction**

**Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs**

In general, individuals with supportive housing needs may need housing navigation services that allow them to exercise their independent living options and to pursue integrated, affordable, and accessible housing opportunities.

When providing supportive services, best practices and/or evidence-based strategies should be utilized, and measurable outcomes should be used to gauge the performance of the supportive services.

***Persons with HIV-AIDS*** – Individuals may need case managers who are trained to use the Health Resources and Services Administration, HIV/AIDS Bureau, Division of Service Systems' Client-level outcomes-based guidelines. Measurable outcomes are results or benefits for an individual client, including psychosocial measures such as improved levels of human functional status and/or mental health status, biological measures such as improved CD4 count or viral load or morbidity measures such as reduction in opportunistic conditions; system-level outcomes are results for all clients receiving services, such as reduced morbidity or mortality rates.

***Frail elderly and persons with a disability exiting an intermediate care facility or a nursing home*** – Individuals may also need assistance to access ongoing long-term services and supports through the Medicaid program.

***Homeless individuals suffering from severe mental illness*** – Due to the complexity of their needs, such individuals may need to be provided with a housing unit which has been specifically reserved for persons experiencing homelessness and severe mental illness.

***Individuals with an intellectual disability*** – Individuals may need community-based housing that includes supportive services such 24-hour staff who are available to assist individuals with identified needs, access to medical care, the opportunity to attend Day Habilitation or similar programs, and access to community activities.

**Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing**

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**Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)**

Carrollton's Neighborhood Advisory Commission is comprised of neighborhood leaders who oversee and guide the City's general fund expenditures supporting Carrollton's most vulnerable populations, including homelessness. The City of Carrollton will continue to work with the Neighborhood Advisory Commission to fund social services providers who address the housing and supportive services needs with respect to persons who are not homeless but have other special needs.

**For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))**

Not applicable.

## **MA-40 Barriers to Affordable Housing – 91.210(e)**

### **Negative Effects of Public Policies on Affordable Housing and Residential Investment**

In the prior Consolidated Plan, the City of Carrollton identified several land use and zoning changes that might further the city's efforts to increase affordable housing and affirmatively further fair housing.

For example, the City examined the implications of removing the definition of "family" from its land use and zoning codes. The City defines "family" as "Any number of individuals living together as a single housekeeping unit, in which not more than four individuals are unrelated by blood, marriage or adoption." The City restricts the occupancy of single-family detached dwellings to not more than one family. Similarly, the City's definition of a "personal care home" encompasses establishments providing personal care services to "five or more elderly or handicapped persons who are not related by blood, marriage or adoption to the owner of the establishment." Personal Care Homes are required to obtain a Special Use Permit in order to operate.

After careful consideration, the City decided to retain the definition of "family" because it served an important role of preventing overcrowding of single-family dwellings.

As a result of conducting the Needs Assessment, Market Analysis, and stakeholder consultation, the following factors have been identified that may serve as barriers to affordable housing and residential investment:

- The City of Carrollton does not currently operate any programs that provide funding (grants or loans) for the development or rehabilitation of affordable multifamily housing units.
- The City of Carrollton does not currently operate any programs that provide funding (grants or loans) for the development or rehabilitation of affordable single-family housing units. The City does provide funding to homeowners who agree to demolish their existing home and rebuild a new home onsite; however, this program is not limited to low- or moderate-income homeowners.
- No multifamily housing projects have been developed or rehabilitated in Carrollton via the federal Low Income Housing Tax Credit (LIHTC) program since 2015.

## MA-45 Non-Housing Community Development Assets – 91.215 (f)

### Introduction

As discussed in **NA-10**, approximately 74% of Carrollton's population 16 years of age and over is in the labor force, which is essentially the same percentage reported five years ago. For people in the labor force, the unemployment rate has also remained steady at 3.7%.

In the past 5 years, Carrollton's civilian employed population has risen from 73,174 to 78,096. **Figure 2-2** (included earlier in the Consolidated Plan) is included to depict the major industries in Carrollton.

### Economic Development Market Analysis

#### Business Activity

| Business by Sector                            | Number of Workers | Number of Jobs | Share of Workers % | Share of Jobs % | Jobs less workers % |
|---|-------------------|----------------|--------------------|-----------------|---------------------|
| Agriculture, Mining, Oil & Gas Extraction     | 407               | 138            | 1                  | 0               | -1                  |
| Arts, Entertainment, Accommodations           | 7,695             | 6,282          | 13                 | 9               | -4                  |
| Construction                                  | 3,485             | 8,123          | 6                  | 12              | 6                   |
| Education and Health Care Services            | 8,079             | 7,393          | 13                 | 11              | -2                  |
| Finance, Insurance, and Real Estate           | 7,039             | 5,028          | 12                 | 7               | -5                  |
| Information                                   | 2,111             | 1,086          | 4                  | 2               | -2                  |
| Manufacturing                                 | 4,908             | 9,464          | 8                  | 13              | 5                   |
| Other Services                                | 2,078             | 1,835          | 3                  | 3               | 0                   |
| Professional, Scientific, Management Services | 8,679             | 8,773          | 14                 | 13              | -1                  |
| Public Administration                         | 0                 | 0              | 0                  | 0               | 0                   |
| Retail Trade                                  | 7,957             | 6,570          | 13                 | 9               | -4                  |
| Transportation and Warehousing                | 3,013             | 4,047          | 5                  | 6               | 1                   |
| Wholesale Trade                               | 4,780             | 11,440         | 8                  | 16              | 8                   |
| Total   | 60,231            | 70,179         | --                 | --              | --                  |

Table 40 - Business Activity



**Data Source:** 2016-2020 ACS (Workers), 2020 Longitudinal Employer-Household Dynamics (Jobs)

## Labor Force

|  |        |
|--|--------|
| Total Population in the Civilian Labor Force   | 82,538 |
| Civilian Employed Population 16 years and over | 79,490 |
| Unemployment Rate                              | 3.69   |
| Unemployment Rate for Ages 16-24               | 11.72  |
| Unemployment Rate for Ages 25-65               | 2.69   |

**Table 41 - Labor Force**

Data Source: 2016-2020 ACS

| Occupations by Sector                            | Number of People |
|--|------------------|
| Management, business and financial               | 23,095           |
| Farming, fisheries and forestry occupations      | 3,560            |
| Service  | 6,390            |
| Sales and office                                 | 18,549           |
| Construction, extraction, maintenance and repair | 6,320            |
| Production, transportation and material moving   | 5,695            |

**Table 42 – Occupations by Sector**

Data Source: 2016-2020 ACS

## Travel Time

| Travel Time        | Number        | Percentage  |
|--------------------|---------------|-------------|
| < 30 Minutes       | 41,495        | 60%         |
| 30-59 Minutes      | 25,151        | 36%         |
| 60 or More Minutes | 2,876         | 4%          |
| <b>Total</b>       | <b>69,522</b> | <b>100%</b> |

**Table 43 - Travel Time**

Data Source: 2016-2020 ACS

## Education:

### Educational Attainment by Employment Status (Population 16 and Older)

| Educational Attainment                      | In Labor Force    |            | Not in Labor Force |
|---|-------------------|------------|--------------------|
|   | Civilian Employed | Unemployed |                    |
| Less than high school graduate              | 7,175             | 110        | 2,355              |
| High school graduate (includes equivalency) | 12,670            | 520        | 3,045              |
| Some college or Associate's degree          | 17,705            | 685        | 2,840              |

| Educational Attainment      | In Labor Force    |            | Not in Labor Force |
|-----------------------------|-------------------|------------|--------------------|
|                             | Civilian Employed | Unemployed |                    |
| Bachelor's degree or higher | 29,045            | 850        | 3,645              |

**Table 44 - Educational Attainment by Employment Status**

Data Source: 2016-2020 ACS

#### Educational Attainment by Age

|   | Age       |           |           |           |         |
|---|-----------|-----------|-----------|-----------|---------|
|   | 18–24 yrs | 25–34 yrs | 35–44 yrs | 45–65 yrs | 65+ yrs |
| Less than 9th grade                       | 145       | 740       | 1,600     | 2,745     | 1,510   |
| 9th to 12th grade, no diploma             | 1,025     | 905       | 1,705     | 1,945     | 880     |
| High school graduate, GED, or alternative | 4,015     | 4,425     | 4,590     | 7,235     | 3,650   |
| Some college, no degree                   | 3,934     | 4,150     | 3,725     | 7,660     | 3,525   |
| Associate's degree                        | 610       | 1,335     | 1,315     | 3,045     | 1,065   |
| Bachelor's degree                         | 1,650     | 7,940     | 5,040     | 10,984    | 3,475   |
| Graduate or professional degree           | 245       | 2,080     | 2,430     | 5,065     | 1,775   |

**Table 45 - Educational Attainment by Age**

Data Source: 2016-2020 ACS

#### Educational Attainment – Median Earnings in the Past 12 Months

| Educational Attainment                      | Median Earnings in the Past 12 Months |
|---|---------------------------------------|
| Less than high school graduate              | 56,551                                |
| High school graduate (includes equivalency) | 66,891                                |
| Some college or Associate's degree          | 89,556                                |
| Bachelor's degree                           | 121,878                               |
| Graduate or professional degree             | 145,684                               |

**Table 46 – Median Earnings in the Past 12 Months**

Data Source: 2016-2020 ACS

#### Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

The industries which employ the greatest share of Carrollton residents include: Educational services, and health care and social assistance (18.6%); Professional, scientific, and management, and administrative and waste management services (15.6%); Retail trade (11.4%); and Finance insurance, and real estate and rental and leasing (10.6%).

#### Describe the workforce and infrastructure needs of the business community:

The U.S. Census collects and publishes data on employers and employees via the Longitudinal Employer-Household Dynamics (LEHD) program. LEHD data may be visualized via the OntheMap application.

**Figure 8-1** uses the OntheMap application to show the inflow and outflow of workers in Carrollton. It shows more workers live outside of Carrollton and commute into the city to work (85,259) than those who reside in Carrollton and commute to other cities for work (63,443). Only 8,014 residents reside and work within Carrollton. **Figure 8-2** shows jobs are concentrated in a few specific census tracts in Carrollton, with over 27,000 jobs located in census tract 140.02, which is located in southeast Carrollton. *(Note – This census tract also includes parts of the City of Farmers Branch.)*

**Figure 8-3** provides insight into the availability of jobs in Carrollton based on a worker's educational attainment. Nearly 44% of existing jobs are filled by workers who have completed at least some college or have an Associate degree. However, 13,506 jobs (or 14.5% of all jobs) are filled by workers who have less than a high school diploma.

According to the most recent Comprehensive Economic Development Strategy (CEDS) completed in 2022 by the North Central Texas Council of Governments, one of the leading strategies to promote economic growth in the DFW region is to support the development of "industry clusters." The CEDS defines "industry clusters" as "geographic concentrations of competing, complementary, or interdependent firms and industries that do business with each other and/or have common needs for talent, technology, and infrastructure."

The CEDS identifies the following industry clusters well-suited to the DFW region: Aerospace, Healthcare, High Tech Infrastructure, Logistics, Manufacturing, and Technology.

In order to promote the aforementioned industry clusters, the CEDS recognizes it is necessary to develop a workforce that has the education and skills necessary to support growth of businesses in the targeted industry clusters. Specifically, the CEDS states, "[e]ducation is the foundation of our regional economy and there is an ever-increasing need to develop a globally competitive workforce that encourages businesses to start, locate and expand in the North Central Texas region." The CEDS recognizes in order to develop a suitable workforce, there must be close collaboration among numerous partners to promote alignment of economic and workforce development goals. The CEDS identifies that there is a need for "advocacy for emphasizing secondary, and postsecondary education and skills training to support high-growth, high-wage jobs. This will require a continued partnership with local universities within the region to increase the production of knowledge-based workers in science and technology sectors."

**Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.**

There are no major changes anticipated at this time that would lead to a large increase or decrease in job/business growth in Carrollton. Workforce development is always needed by all companies in all sectors right now. This has been the number one need brought to the city's attention by local employers.

**How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?**

Carrollton's adult population is highly educated – over 42% of residents 25 years of age or older have a bachelor's degree or higher. However, 10.6% of residents 25 years of age or older are not high school graduates. These residents are like unemployed, underemployed, or are employed in low-wage jobs.

Carrollton Farmers Branch Independent School District (CFBISD) has expanded its Career Technical Education (CTE) programs to assist local companies in their hiring efforts. In the past, workforce needs and the technical education provided by local school districts have not been closely aligned. However, in recent years, thanks to CFBISD's efforts, they are more aligned. The Economic Development Department hosts regular meetings with CFBISD and local businesses to bring awareness to these programs, and there has been an increase in internships with local companies, as well as an increase in companies providing their expertise to these programs.

**Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.**

- **Metrocrest Chamber of Commerce** - According to its website, the Metrocrest Chamber of Commerce, "is an Economic Development organization focusing on existing business and community development issues and collaborates with the cities of Addison, Carrollton and Farmers Branch to develop and implement initiatives that contribute to the enhancement of the local economy." The Metrocrest Chamber of Commerce has several standing committees, including the Workforce/Talent Development & Education Committee, which "aims to enhance public education in the Metrocrest area by collaborating with schools and educators. It will establish a premier talent development initiative to secure a high-quality workforce for the future. Additionally, it will assess business community requirements and create tailored workforce programs to fulfill them."
- **City of Carrollton Economic Development Department** - Currently, the Economic Development Department has been working to facilitate local workforce programs by connecting Carrollton companies with Dallas College, CFBISD and the Dallas Workforce Solutions in an effort to explore available state and federal funds for workforce training. It is the desire of the City to tap into these funds to increase the amount of job training in Carrollton, whether it is for a company expansion, or for attracting new companies to Carrollton.

**Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?**

Yes

**If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.**

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**Discussion**

**The following figures were included in this analysis:**

- **Figure 8-1:** Inflow/outflow of workers (U.S. Census, Longitudinal Employer-Household Dynamics (LEHD) 2021, all jobs, all workers)
- **Figure 8-2:** Job counts by census tract (U.S. Census, Longitudinal Employer-Household Dynamics (LEHD) 2021, all jobs, all workers)
- **Figure 8-3:** Jobs by worker educational attainment (U.S. Census, Longitudinal Employer-Household Dynamics (LEHD) 2021, all jobs, all workers, workers employed in Carrollton)

## MA-50 Needs and Market Analysis Discussion

### Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

For purposes of this analysis, the City defines “concentration” as areas where the extent of housing problems are 10 or more percent points higher than the city average. In Carrollton, the prevalence of owners experiencing multiple housing problems is 0.6% and the prevalence of renters experiencing multiple housing problems is 3.2%.

Using this definition of concentration:

- **Owners** – There were no census tracts in Carrollton where the percentage of owners experiencing multiple housing problems was 10 or more percentage points higher than the city average. However, it is important to note in Census tract 216.40, 8% of owners reported experiencing multiple housing problems and in census tract 216.46, 6% of owners reported experiencing multiple housing problems. **Figure 9-1** depicts the areas with a concentration of owners who are experiencing multiple housing problems.
- **Renters** - In census tract 216.12, 20.6% of renters reported experiencing multiple housing problems. In census tract 216.11, 14.4% of renters reported experiencing multiple housing problems. In census tract 137.21, 13.5% of renters reported experiencing multiple housing problems. And in census tract 216.14, 13% of renters reported experiencing multiple housing problems. **Figure 9-2** depicts the areas with a concentration of renters who are experiencing multiple housing problems.

### Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

For purposes of this analysis, the City defines “concentration” as areas where the total percentage of racial or ethnic minority households or low-income families exceeds the percentage of that racial, ethnic, or low-income family’s representation within the general City population by 10 or more percent points.

The three largest minority populations in Carrollton are Black or African American persons, Asian persons, and, in terms of ethnicity, Hispanic persons. Slightly more than 57% of Carrollton residents identify as White (57.3%), 10% identify as Black, 15.5% of residents identify as Asian and 12% identify as two or more races. About 32% of Carrollton residents identify their ethnicity as Hispanic or Latino (of any race).

As discussed in **NA-10**, while Carrollton is a diverse city, certain neighborhoods experience racial and/or ethnic segregation. **Figures 1-9 through 1-12** in **NA-10** depict the concentration of one race or ethnicity in census tracts throughout the city. **Figure 1-13** provides another means of looking at segregation by displaying the predominant racial or ethnic group in each census tract.

The data indicates a moderate level of housing segregation experienced by Black individuals. **Figure 1-9** identifies two census tracts (one in the far northeast and one in the far east of the city) where the census tract's population is between 20-40% Black. Since Black individuals account for only 10% of Carrollton's total population, further inquiry is needed to determine possible reasons why Black persons are concentrated in these two census tracts.

While Asian persons account for 15.5% of Carrollton's total population, **Figure 1-10** shows Asian residents are overrepresented in certain census tracts located in central Carrollton and northwest Carrollton where Asian persons represent 40%-60% of the population.

Non-Hispanic White individuals are not concentrated any specific area of Carrollton. However, Non-Hispanic White households are more prevalent in northern Carrollton (areas north of the President George Bush Tollway).

Finally, **Figure 1-12** shows there are census tracts in south central Carrollton where Hispanic residents are concentrated. While Hispanic persons account for 32% of Carrollton's total population, the estimated percentage of the population in census tracts in southern Carrollton is between 60%-80%. In comparison, there are no census tracts on the far western side of Carrollton that have a Hispanic population higher than 20%. Further inquiry is needed to determine possible reasons why Hispanic persons are concentrated in southern Carrollton.

### **What are the characteristics of the market in these areas/neighborhoods?**

Southern Carrollton was the first part of the City to be developed and, therefore, both the infrastructure and the housing stock in the area have traditionally been older. Many census tracts in southern Carrollton have a median household income less than half of the median household income of southern Carrollton's highest income census tracts.

In its prior 5-Year Consolidated Plan, the City of Carrollton estimated there was a \$200 million backlog in necessary street and related infrastructure improvements in the city with many of the infrastructure needs concentrated in southern Carrollton. Over the past five years, the City of Carrollton has invested CDBG funding and General Obligation bond funding to significantly upgrade the infrastructure in



southern Carrollton neighborhoods. These neighborhoods were designated as “NOTICE Priority Neighborhoods” and were selected based on their infrastructure needs and CDBG eligibility.

### **Are there any community assets in these areas/neighborhoods?**

The southern area of Carrollton has access to the Josey Ranch Library and Crosby Recreation Center as direct city facilities. The residents in the LMI area of southern Carrollton have access to six (6) parks, the A.W. Perry Museum, and the Parks Department Green Trail which runs from southern Carrollton to central Carrollton near City Hall.

For travel purposes, residents of the southern area of Carrollton have easy access to I-35E, DART bus stops in the area, and the DART Green Line light rail system is available in the downtown area. Expansion of the DART downtown station is currently occurring for opening of the Silver Line which will run from Plano in the east, to DFW airport in the west also giving light rail riders access to stations in Coppell, Addison, Richardson, and Plano.

There are four (4) elementary schools, two (2) middle/junior high schools, and one (1) high school located in the LMI area. Each of these schools have a “B” rating as reported by the state.

### **Are there other strategic opportunities in any of these areas?**

Residents of southern Carrollton live in close proximity to Carrollton’s downtown area, which is the only transit intersection in the Dallas-Fort Worth region capable of three or more transit lines outside of downtown Dallas in the foreseeable future, and as a result, is ripe for development, including real estate, commercial and investment opportunities. It’s also predicted this station will be the fourth largest transportation hub after Downtown Dallas, Downtown Fort Worth and DFW Airport, making Carrollton a place that is truly poised to be “Where Connections Happen.”

Carrollton's Trinity Mills Station is North Texas' largest publicly owned transit-oriented development site. The City and DART own more than 25 acres.

### **Figures - Section 9**

- **Figure 9-1:** Estimated percent of owner-occupied housing units with two or more selected physical or financial conditions (2022 5-Year ACS, census tracts with 6% or more of selected population experiencing two or more problems)

- **Figure 9-2:** Estimated percent of renter-occupied housing units with two or more selected physical or financial conditions (2022 5-Year ACS, census tracts with 9% or more of selected population experiencing two or more problems)

## **MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)**

**Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.**

Nearly 99% of households in Carrollton have a computer, and 93.5% have a broadband internet subscription.

An estimated 89.3% of households have a desktop or laptop computer, 95.4% have a smartphone, 69.6% have a tablet or other portable wireless computer, and 2.8% have some other type of computer.

Among all households, only 6.5% of households have no internet subscription. For the majority of households that do have one or more internet subscriptions, 89.5% have a cellular data plan; 81.5% have a broadband subscription such as cable, fiber optic, or DSL; 5.4% have a satellite internet subscription; and 0.1% have dial-up alone.

**Figure 9-2** examines computer access from a geographic perspective and shows residents of southern Carrollton (areas south of the President George Bush Tollway) are more likely to not have any type of computer compared to residents of northern Carrollton (areas north of the President George Bush Tollway).

**Figures 9-3 through 9-6** examine internet access by race and ethnicity. While broadband internet is widely available throughout the city and Carrollton has an overall high rate of households with a broadband internet subscription such as cable, fiber optic, or DSL (81.5%), there are areas within the City where high percentages of residents of specific races or ethnicities do not have an internet subscription. In general, the areas where high percentages of residents of specific races or ethnicities do not have an internet subscription are also areas with lower household incomes, which likely indicates that households are not able to afford an internet subscription and may rely on free wireless services to access the internet.

**Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.**

Residents of Carrollton can choose from numerous broadband internet service providers including AT&T, Spectrum, T-Mobile, and Frontier. According to the website HighSpeedInternet.com, both Spectrum and Frontier high speed internet services are available to 98% of Carrollton residents.

#### **Figures - Section 10**

**The following figures were included in this analysis:**

- **Figure 10-1:** Computer and broadband internet access trends (2017 & 2022 5-Year ACS)
- **Figure 10-2:** Percent of households without any type of computer (2022 5-Year ACS)
- **Figure 10-3:** Percent of households without broadband (2022 5-Year ACS)

*Data Source for Maps:* PolicyMap, [www.policymap.com](http://www.policymap.com)

## **MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)**

### **Describe the jurisdiction's increased natural hazard risks associated with climate change.**

Hazard mitigation is discussed in depth in the regional planning document entitled the "Dallas County Hazard Mitigation Action Plan Update 2020: Maintaining a Safe, Secure, and Sustainable Community" produced by the Dallas County Office of Homeland Security (HSEM) in conjunction with the Dallas County Hazard Mitigation Action Plan (HazMAP) Working Group. The purpose of the Hazard Mitigation Plan is "to protect people and structures and to minimize the costs of disaster response and recovery." The goal of the plan is "to minimize or eliminate long-term risks to human life and property from known hazards by identifying and implementing cost-effective hazard mitigation actions."

The City of Carrollton was one of 21 participating jurisdictions which contributed to the 2020 Hazard Mitigation Action Plan Update. The 2020 Hazard Mitigation Action Plan Update defines "climate change" and discusses Texas's vulnerability to climate changes as follows:

Climate change is defined as a long-term hazard which can increase or decrease the risk of other weather hazards. It directly endangers property due to sea level rise and biological organisms due to habitat destruction. Global climate change is expected to exacerbate the risks of certain types of natural hazards impacted through rising sea levels, warmer ocean temperatures, higher humidity, the possibility of stronger storms, and an increase in wind and flood damages due to storm surges. While sea level rise is a natural phenomenon and has been occurring for several thousand years, the general scientific consensus is the rate has increased in the past 200 years, from 0.5 millimeters per year to 2 millimeters per year.

Texas is considered one of the more vulnerable states in the U.S. to both abrupt climate changes and to the impact of gradual climate changes to the natural and built environments. Mega-droughts can trigger abrupt changes to regional ecosystems and the water cycle, drastically increase extreme summer temperature and fire risk, and reduce availability of water resources, as Texas experienced during 2011-2012. Paleoclimate records also show the climate over Texas had large changes between periods of frequent mega-droughts and the periods of mild droughts. While the cause of these fluctuations is unclear, it would be wise to anticipate such changes could occur again and may even be occurring now.

The 2020 Hazard Mitigation Action Plan Update defines the three main categories of hazards and notes the specific hazards in each main category were identified as "significant" for the Dallas County region. They are as follows:

Atmospheric hazards are events or incidents associated with weather generated phenomenon. Atmospheric hazards have been identified as significant for the Planning Area include extreme heat, hail, lightning, thunderstorm wind, tornado, and winter storm.

Hydrologic hazards are events or incidents associated with water related damage and account for over 75% of Federal disaster declarations in the United States. Hydrologic hazards identified as significant for the planning area include flood and drought.

Technological hazards refer to the origins of incidents that can arise from human activities, such as the construction and maintenance of dams. They are distinct from natural hazards primarily because they originate from human activity. The risks presented by natural hazards may be increased or decreased as a result of human activity, however they are not inherently human-induced. Therefore, dam/levee failure is classified as a quasi-technological hazard and referred to as “technological,” in Table 4-1 for purposes of description.

**Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.**

According to PolicyMap, “Social vulnerability refers to populations particularly vulnerable to disruption and health problems as a result of natural disasters, human-made disasters, climate change, and extreme weather. The Geospatial Research, Analysis, and Services Program (GRASP) within the CDC created the Social Vulnerability Index (SVI) to help flag areas in greatest need of support and recovery assistance in the case of a disaster or extreme weather event. The index is comprised of four categories of vulnerability—socioeconomic status, household composition and disability, minority status and language, and housing and transportation. Data from the 2016-2020 ACS informs the score for each category.”

The Social Vulnerability Index’s four categories of vulnerability are:

**Socioeconomic status** – Estimates of the population of people who fall into one or more of the following categories: below 150% of the poverty level, unemployed, housing-cost burdened, do not have a high school diploma, and do not have health insurance.

**Household characteristics** - Estimates of the population of people who fall into one or more of the following categories: adults aged 65 or older, children aged 17 or younger, people over age 5 with a disability, single parent households, and people with limited English language proficiency.

**Racial and ethnic minority status** – Estimates of the population of people who fall into one or more of the following categories: people of any race (or combination of races) or ethnicity other than non-Hispanic White.

**Housing type and transportation** – Estimates of the population of people who fall into one or more of the following categories: living in housing units in multifamily buildings, mobile homes, or crowded housing units (housing units with more than 1 person per room), households with no available vehicle, and people living in group quarters (e.g., dormitories, institutions).

Understanding these dimensions of social vulnerability can help communities prepare and respond to natural hazards by allocating funding, supplies, and personnel resources where it is most needed; locate shelters to respond to the greatest level of need; and create plans for evacuation that reach people with special needs, including households which do not have vehicles, have limited English proficiency, and have limited mobility due to age or disability.

**Figure 11-1** depicts the areas in Carrollton that have a high or moderate risk of flooding. The areas are primarily on the western areas of the city.

**Figure 11-2** shows the social vulnerability of persons based on the CDC's Social Vulnerability Index (discussed above).

An examination of these two maps shows, in general, residents of southern and central Carrollton have higher social vulnerability levels than residents of northern or western Carrollton. However, residents of western Carrollton are most at risk of experiencing a flooding event.

Finally, **Figure 11-3** provides data on the number of vehicles available per household in Carrollton. With only 3.3 of households lacking access to at least one vehicle, Carrollton residents are likely to be able to evacuate in the event of a community-wide disaster without needing public transportation assistance.

## Figures - Section 11

The following figures were included in this analysis:

- **Figure 11-1:** Flooding risk (FEMA 2023)
- **Figure 11-2:** Social vulnerability level (CDC GRASP 2020)
- **Figure 11-3:** Vehicles available trends (2017 & 2022 5-Year ACS)

*Data Source for Maps:* PolicyMap, [www.policymap.com](http://www.policymap.com)

# Strategic Plan

## SP-05 Overview

### Strategic Plan Overview

Based on the Needs Assessment, Market Analysis, stakeholder feedback and citizen participation, the City of Carrollton identified priority needs and accompanying strategies are designed to address the significant concerns about housing affordability and the resulting social services supports are needed when individuals and families spend an increasingly larger share of their monthly income on housing costs.



## SP-10 Geographic Priorities – 91.215 (a)(1)

### Geographic Area

Table 47 - Geographic Priority Areas

|   |   |   |
|---|---|---|
| 1 | <b>Area Name:</b>   | CDBG LMI Target Area  |
|   | <b>Area Type:</b>   | Local Target area   |
|   | <b>Other Target Area Description:</b>   |   |
|   | <b>HUD Approval Date:</b>   |   |
|   | <b>% of Low/ Mod:</b>   |   |
|   | <b>Revital Type:</b>  | Comprehensive   |
|   | <b>Other Revital Description:</b>   |   |
|   | <b>Identify the neighborhood boundaries for this target area.</b>   | The following Tracts identify the boudaries for the CDBG LMI Target Area. For Dallas County (113), Tract 140.02, Tract 137.13, Tract 137.14, Tract 137.15, Tract 137.17, Tract 137.18, Tract 137.25, Tract 137.20, Tract 137.19. For Denton County (121), Tract 216.13, Tract 216.14. Some tracts listed overall do not exceed 50% of LMI requirements, but have blocks within them which do, which is why they are included for this plan. |
|   | <b>Include specific housing and commercial characteristics of this target area.</b>   | The tracts and blocks within which have an LMI index greater than 52% identify the needs for these neighborhoods. Most of the areas are primarily comprised of residential homes with some retail and commercial businesses.  |
|   | <b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b> | Citizens participation through public meetings and surveys indicated the needs for southern areas of Carrollton.  |
|   | <b>Identify the needs in this target area.</b>  | Enhanced Code Enforcement, Infrastructure, Housing Rehabilitation, Historic Preservation, Land Acquisition for Affordable Housing   |

|   |   |   |
|---|---|---|
|   | <b>What are the opportunities for improvement in this target area?</b>  | Provide code enforcement to multi-family apartment complexes which house LMI families and insure they are maintained in a manner where they do not put the risk of residents health and safety in jeopardy. Provide for preservation of historical sites protecting the historical nature of the community. Enhance city parks to provide upgraded services and facilities to residents in the LMI area. Search for available land for use in developing affordable housing. Provide grant funding for residents to make repairs to their homes to keep them in compliance with city codes and ordinance. |
|   | <b>Are there barriers to improvement in this target area?</b>   | None  |
| 2 | <b>Area Name:</b>   | City limits of Carrollton Texas   |
|   | <b>Area Type:</b>   |   |
|   | <b>Other Target Area Description:</b>   |   |
|   | <b>HUD Approval Date:</b>   |   |
|   | <b>% of Low/ Mod:</b>   |   |
|   | <b>Revital Type:</b>  | Other   |
|   | <b>Other Revital Description:</b>   | Housing Counseling of city residents affected by Covid-19 pandemic  |
|   | <b>Identify the neighborhood boundaries for this target area.</b>   | The areas are all of the tract and blocks within Dallas County (113) and Denton County (121) not contained within the identified CDBG LMI Target Areas located within the city limits of Carrollton.  |
|   | <b>Include specific housing and commercial characteristics of this target area.</b>   | The area within the city limits of Carrollton contain various levels of housing available to various income levels along with corresponding retail and commercial sites.  |
|   | <b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b> | Some programs offered by the city for CDBG funding require income qualification by the homeowner. These locations though do not have to be within the designated CDBG LMI Target Area already outlined. Individuals, especially older homeowners, in areas outside of the CDBG LMI Target Area may be on fixed incomes at levels meeting CDBG LMI financial qualifications for assistance which provides them access for city programs.   |

|  |  |  |
|--|--|--|
|  | <b>Identify the needs in this target area.</b>                         | Home Rehabilitation, Land Acquisition for affordable housing.  |
|  | <b>What are the opportunities for improvement in this target area?</b> | Maintaining homes in compliance with city codes, insuring the health and safety of residents for home rehabilitation projects. Land Acquisition for LMI families for affordable housing outside of the CDBG LMI Target Area. |
|  | <b>Are there barriers to improvement in this target area?</b>          | Individuals must income qualify for assistance, and projects are confined to home rehabilitation and land acquisition for affordable housing.  |

### General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

The City of Carrollton will prioritize its investments for infrastructure type projects within LMI census tracts (2024-2028 LMI Target Areas). Geographic prioritization will not be used for other programs, such as home repair grants or public services, because program eligibility will be determined based on household income rather than location of residence. Likewise, the City does not intend to limit its land acquisition opportunities based on geography; the City will pursue potential acquisition opportunities throughout the city. Once a home is built or repaired on the acquired land, occupancy will be limited to LMI households.

The City of Carrollton in continuing its practice of completing infrastructure projects in targeted LMI census tracts as a means of using public funding as a catalyst for private investment. Improvements in the LMI Target Areas may include:

1. Assessment of improvements to infrastructure in the various city parks within the LMI Target Area.
2. Possible future infrastructure projects for:Carrollton HeightsBrake/Kirby/Cox neighborhoodRehabilitation of the Historical Carrollton Black Cemetery

## SP-25 Priority Needs - 91.215(a)(2)

### Priority Needs

Table 48 – Priority Needs Summary

|   |                                    |  |
|---|------------------------------------|--|
| 1 | <b>Priority Need Name</b>          | Neighborhood Infrastructure Improvements   |
|   | <b>Priority Level</b>              | High   |
|   | <b>Population</b>                  | Extremely Low<br>Low<br>Moderate<br>Large Families<br>Families with Children<br>Elderly<br>Elderly<br>Frail Elderly<br>Persons with Physical Disabilities<br>Non-housing Community Development   |
|   | <b>Geographic Areas Affected</b>   | CDBG LMI Target Area   |
|   | <b>Associated Goals</b>            | Improve Neighborhood Infrastructure  |
|   | <b>Description</b>                 | Improvements to public infrastructure in residential areas. Includes streets, alley, sidewalk, water and sewer line repairs.   |
|   | <b>Basis for Relative Priority</b> | The basis for this prioritization is the need to preserve and maintain housing stock in Carrollton's older neighborhoods, in which low income households, racial and ethnic minority residents, seniors and residents with special needs reside. Infrastructure improvements are needed to maintain the quality of the neighborhoods and existing housing. |
| 2 | <b>Priority Need Name</b>          | Housing and Neighborhood Improvements  |
|   | <b>Priority Level</b>              | High   |

|          |                                    |   |
|----------|------------------------------------|---|
|          | <b>Population</b>                  | Extremely Low<br>Low<br>Moderate<br>Large Families<br>Families with Children<br>Elderly<br>Elderly<br>Frail Elderly<br>Persons with Physical Disabilities<br>Non-housing Community Development  |
|          | <b>Geographic Areas Affected</b>   | CDBG LMI Target Area  |
|          | <b>Associated Goals</b>            | Enhance Code Enforcement<br>Preserve Existing Housing Stock   |
|          | <b>Description</b>                 | Repairs to homes owned by low and moderate income households and enforcement of residential building codes in target neighborhoods.   |
|          | <b>Basis for Relative Priority</b> | The basis for this prioritization is the need to preserve and maintain housing stock in Carrollton's older neighborhoods, in which low income households, racial and ethnic minority residents, seniors and residents with special needs reside. Home repairs, that would otherwise be unaffordable and/or not made, are crucial to preserve existing, affordable housing. Code enforcement activities lengthens the life of neighborhood infrastructure and home repairs and improve overall neighborhood quality. |
| <b>3</b> | <b>Priority Need Name</b>          | Public Services/Social Supports   |
|          | <b>Priority Level</b>              | High  |

|   |                                    |  |
|---|------------------------------------|--|
|   | <b>Population</b>                  | Extremely Low<br>Low<br>Large Families<br>Families with Children<br>Elderly<br>Public Housing Residents<br>Chronic Homelessness<br>Individuals<br>Families with Children<br>Victims of Domestic Violence<br>Unaccompanied Youth<br>Elderly<br>Frail Elderly<br>Persons with Mental Disabilities<br>Persons with Physical Disabilities<br>Persons with Developmental Disabilities<br>Victims of Domestic Violence |
|   | <b>Geographic Areas Affected</b>   | CDBG LMI Target Area   |
|   | <b>Associated Goals</b>            | Assist Service Providers   |
|   | <b>Description</b>                 | Ensure that residents living in poverty, those with special needs and residents experiencing or and at-risk of homelessness are able to access the social supports they need.  |
|   | <b>Basis for Relative Priority</b> | An effective social support system is a necessary component of a healthy, sustainable city. If residents should experience financial or social crises, it is important that they can access the services they need to keep them in their homes, stay employed, maintain healthy relationships and provide positive family environments for their children.   |
| 4 | <b>Priority Need Name</b>          | Historical Rehabilitation  |
|   | <b>Priority Level</b>              | High   |
|   | <b>Population</b>                  | Extremely Low<br>Low<br>Moderate<br>Non-housing Community Development  |

|   |                                    |   |
|---|------------------------------------|---|
|   | <b>Geographic Areas Affected</b>   | CDBG LMI Target Area  |
|   | <b>Associated Goals</b>            | Historical Rehabilitation   |
|   | <b>Description</b>                 | Ensure that the early history of the City of Carrollton is preserved, with a focus on projects that preserve the history of LMI residents of Carrollton.  |
|   | <b>Basis for Relative Priority</b> | The City of Carrollton has several historical cemeteries that have been neglected and/or abandoned and where the boundaries of the cemetery have not been clearly marked. There is no signage in the public right of way that guides visitors to the historic site and that explains the historic significance of the site. |
| 5 | <b>Priority Need Name</b>          | Land Acquisition  |
|   | <b>Priority Level</b>              | High  |
|   | <b>Population</b>                  | Extremely Low<br>Low<br>Moderate<br>Large Families<br>Families with Children<br>Elderly   |
|   | <b>Geographic Areas Affected</b>   | CDBG LMI Target Area  |
|   | <b>Associated Goals</b>            | Land Acquisition  |
|   | <b>Description</b>                 | Acquire land (with or without improvements) that can be transferred to a private organization for the purposes of providing affordable housing to LMI households.   |
|   | <b>Basis for Relative Priority</b> | The Needs Assessment and Market Analysis indicated that there is a dire need for affordable for-sale and rental housing for low- and moderate-income households.  |

### Narrative (Optional)

The City of Carrollton has identified 5 priority needs.

## SP-30 Influence of Market Conditions – 91.215 (b)

### Influence of Market Conditions

| Affordable Housing Type               | Market Characteristics that will influence the use of funds available for housing type  |
|---------------------------------------|---|
| Tenant Based Rental Assistance (TBRA) | Due to housing costs rising at a greater rate than annual pay, an increasing number of Carrollton residents are considered “housing cost-burdened,” meaning they spend 30% or more of their monthly income on housing expenses. Lower-income residents are especially hard-hit by rising housing costs. There are 20,634 renter households in Carrollton and 45.2% of these households are housing cost-burdened. An analysis of housing cost-burden by household income reveals that nearly every renter household in Carrollton earning less than \$35,000 per year is housing cost-burdened. In fact, nearly half (47.8%) of renter household earning slightly higher incomes — between \$50,000 to \$75,000 per year — are housing-cost burdened. However, the data indicates once a renter’s annual household income rises above \$75,000, most renter households are able to secure affordable housing based on their income, since only 7.6% of these households report being housing-cost burdened. |
| TBRA for Non-Homeless Special Needs   | About 8% of Carrollton residents are disabled. Older residents experience all forms of disability at higher rates than their younger counterparts. Carrollton residents who are disabled participate in the labor force at lower percentages than non-disabled residents and a significantly smaller percentage of disabled residents obtain a college degree. The lower education levels and lower employment rates negatively impact the earning potential of disabled residents such that higher percentages of disabled residents experience poverty — 10.7% of disabled residents are living in poverty compared to 5.9% of non-disabled residents.  |
| New Unit Production                   | In 2023, there was a stark slow-down in the number of single-family building permits issued in Carrollton. Multifamily permits were above historical averages.  |
| Rehabilitation                        | Less than 1% of occupied housing units in Carrollton lack either complete plumbing facilities or complete kitchen facilities. The percentage of occupied housing units that lack complete kitchen facilities has risen slightly over the past five years from 0.3% to 0.6%. Slightly more than 28% of Carrollton’s housing units were built before 1980. More owner-occupied units were built prior to 1980 as compared to renter-occupied units. Specifically, 32.5% of Carrollton’s owner-occupied units were built prior to 1980, whereas 23.8% of renter-occupied units were built prior to 1980. Housing built prior to 1980 poses an increased risk of exposure to lead paint since lead-based paints were not banned for residential use until 1978.   |



| Affordable Housing Type             | Market Characteristics that will influence the use of funds available for housing type  |
|-------------------------------------|---|
| Acquisition, including preservation | Carrollton has a total of 1089 affordable housing units. However, 781 units are “at-risk” of converting to market rate units within the next few years. |

**Table 49 – Influence of Market Conditions**

### Place of Birth

Over the past five years, the share of Carrollton residents who were born in the United States has remained stable at 72.5%. Regarding the foreign-born population, an equal number of residents are naturalized U.S. Citizens compared to residents who are not U.S. citizens. This is a significant change from 5 years ago, when only 43% of foreign-born residents were naturalized citizens.

Regarding foreign-born citizens, **Figure 1-4** shows two countries – Mexico and India – are the predominant country of birth in most census tracts across Carrollton. There are also three individuals census tracts where the predominant country of birth is Korea, Pakistan, and Vietnam.

### Languages Spoken at Home

Among people at least five years old living in Carrollton, nearly 60% speak exclusively English at home. Five years ago, the share of residents who spoke exclusively English at home was 57%.

Spanish is spoken by 25% of Carrollton residents; nearly 10% of Spanish-speakers report they speak English less than "very well." Other languages spoken by a significant percentage of Carrollton residents are: Other Indo-European languages (5%) and Asian and Pacific Islander languages (9.3%).

**Figure 1-6** shows census tracts in the central and southern areas of Carrollton, as well as census tracts in northwest and northeast Carrollton have higher percentages of persons with limited-English proficiency as compared to areas in southeast and southwest Carrollton.

## SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

### Introduction

The City of Carrollton will be allocating CDBG funding for the period of 2024-2028 from the U.S. Department of Housing and Urban Development (HUD) to assist LMI families and areas of the city which meet LMI requirements. This funding will be used and allocated to the city's Minor Home Repair Program, Emergency Repair Program, People Helping People Program, Enhanced Code Enforcement, Infrastructure, Historical Preservation, and Land Acquisition to the low- to moderate- income target area, and to continue public service funding addressing homelessness through Metrocrest Services. The city will also allocate funding for infrastructure projects within the city in the low- to moderate- income target area.

### 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<br>Admin and Planning<br>Economic Development<br>Housing<br>Public Improvements<br>Public Services | 711,716                          | 0                  | 1,187,734                | 1,899,450 | 2,846,864   |                       |

Table 50 - Anticipated Resources

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

On an annual basis, Carrollton expects to provide general funds in the amount of \$490,000 to social service agencies serving Carrollton. Additionally, over the next 5 years, Carrollton anticipates that it will spend \$175,000 on administrative expenses such as staff training and legal notices that support the implementation of CDBG program activities. Therefore, \$175,000 of Anticipated Resources are not allocated to any of the Goals.

**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 may use publicly owned land to fulfill the goals of the 2024-2028 Five-year Consolidated Plan. However, the City intends to start researching the location of developable parcels of land (with or without improvements) that could be acquired by the City and transferred to a private organization for the purposes of providing affordable housing to LMI households.

**Discussion**

See above.

## SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

| Responsible Entity                         | Responsible Entity Type  | Role   | Geographic Area Served |
|--|--------------------------|--|------------------------|
| CARROLLTON                                 | Government               | Economic Development<br>Homelessness<br>Non-homeless special needs<br>Ownership<br>Planning<br>Rental<br>neighborhood improvements<br>public facilities<br>public services | Jurisdiction           |
| Metrocrest Services                        | Non-profit organizations | Homelessness<br>Non-homeless special needs<br>public services  | Region                 |
| Metrocrest Chamber                         | Non-profit organizations | Economic Development<br>Non-homeless special needs   | Region                 |
| North Central Texas Council of Governments | Regional organization    | Economic Development<br>Non-homeless special needs<br>Planning   | Region                 |

**Table 51 - Institutional Delivery Structure**

### Assess of Strengths and Gaps in the Institutional Delivery System

The City of Carrollton Community Services Division recommends funding and institutional partners to the Carrollton City Council. The full Council considers all requests and establishes a budget for public services.

The institutional delivery structure in Carrollton is efficient and serves a variety of community needs. Carrollton is fortunate to be part of a regional network of service providers, which allows the leveraging of resources across the Dallas MSA. Metrocrest Services serves as a “backbone” organization that

provides comprehensive suites of services to clients and that coordinates social services efforts with other non-profit organizations and local governments.

Service providers who were consulted during the development of this plan provided the following insight regarding the institutional delivery structure:

1. **Carrollton's Location – Opportunities and Challenges** - The City of Carrollton's location within the DFW metroplex creates many employment and entrepreneurship opportunities for residents, but it also poses unique challenges for residents and non-profit service providers who must navigate program and funding requirements from Denton and Dallas Counties.
2. **Transportation Needs** - Non-profit service providers frequently mentioned Carrollton residents who depend on public transportation experience significant complications and delays when they need to travel across county lines or into the larger cities of Dallas or Denton.
3. **Housing and Related Service Needs** – Non-profit service providers and individual focus group members noted there is not a sufficient supply of affordable housing units or emergency shelter beds with Carrollton. Survey respondents indicated the City of Carrollton should prioritize investments in home repair programs, energy efficiency upgrades for homes, and code enforcement.
4. **Other Service Needs** – Non-profit service providers consistently raised the need for more language translation capacity across service agencies and local governments so Limited English Proficient (LEP) residents can access services. Survey respondents indicated the City of Carrollton should prioritize investments in children's/youth services, mental health services, and senior services.

#### Availability of services targeted to homeless persons and persons with HIV and mainstream services

| Homelessness Prevention Services        | Available in the Community | Targeted to Homeless | Targeted to People with HIV |
|---|----------------------------|----------------------|-----------------------------|
| <b>Homelessness Prevention Services</b> |                            |                      |                             |
| Counseling/Advocacy                     | X                          | X                    |                             |
| Legal Assistance                        | X                          |                      |                             |
| Mortgage Assistance                     | X                          |                      |                             |
| Rental Assistance                       | X                          | X                    |                             |
| Utilities Assistance                    | X                          |                      |                             |
| <b>Street Outreach Services</b>         |                            |                      |                             |
| Law Enforcement                         |                            |                      |                             |
| Mobile Clinics                          | X                          | X                    |                             |
| Other Street Outreach Services          |                            |                      |                             |
| <b>Supportive Services</b>              |                            |                      |                             |
| Alcohol & Drug Abuse                    | X                          |                      |                             |
| Child Care                              | X                          |                      |                             |

|                                    |   |   |  |
|------------------------------------|---|---|--|
| Education                          | X |   |  |
| Employment and Employment Training | X | X |  |
| Healthcare                         | X |   |  |
| HIV/AIDS                           | X |   |  |
| Life Skills                        | X | X |  |
| Mental Health Counseling           | X |   |  |
| Transportation                     | X |   |  |
| Other                              |   |   |  |
|                                    |   |   |  |

**Table 52 - Homeless Prevention Services Summary**

**Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)**

The City of Carrollton continues to work with service providers and lead agencies for the local CoCs to coordinate efforts to address the needs of the homeless population. Carrollton currently supports the efforts of area service providers to address the needs of persons who are homeless. Services funded include counseling, childcare, transitional housing, health care, drug and alcohol detoxification, classes on parenting skills, access to medical facilities and community-based family support centers.

**Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above**

Carrollton, through a partnership with Metrocrest Services, now conducts an annual Point-in-Time count within the city, which allows the City and its partners to understand the nature and extent of homelessness in the city. The largest gap in meeting the needs of Carrollton's special needs populations and homeless persons is lack of funding and lack of any emergency shelter or transitional housing beds within the city.

**Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs**

The City of Carrollton will continue to support Metrocrest Services and other organizations in their endeavor to provide assistance to the homeless and/or near homeless population in Carrollton.

The City also plans to supplement the work of the various City-funded social service agencies to end chronic homelessness by promoting the preservation and maintenance of existing housing through its Home Rehabilitation Program.

## SP-45 Goals Summary – 91.215(a)(4)

### Goals Summary Information

| Sort Order | Goal Name                           | Start Year | End Year | Category  | Geographic Area   | Needs Addressed                          | Funding           | Goal Outcome Indicator  |
|------------|-------------------------------------|------------|----------|---|---|--|-------------------|---|
| 1          | Improve Neighborhood Infrastructure | 2024       | 2028     | Non-Housing Community Development                                     | CDBG LMI Target Area                                    | Neighborhood Infrastructure Improvements | CDBG: \$2,176,314 | Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit:<br>128770 Persons Assisted |
| 2          | Enhance Code Enforcement            | 2024       | 2028     | Non-Housing Community Development                                     | CDBG LMI Target Area                                    | Housing and Neighborhood Improvements    | CDBG: \$475,000   | Housing Code Enforcement/Foreclosed Property Care:<br>3750 Household Housing Unit                                       |
| 3          | Preserve Existing Housing Stock     | 2024       | 2028     | Affordable Housing  | City limits of Carrollton Texas<br>CDBG LMI Target Area | Housing and Neighborhood Improvements    | CDBG: \$620,000   | Homeowner Housing Rehabilitated:<br>75 Household Housing Unit   |
| 4          | Assist Service Providers            | 2024       | 2028     | Homeless Non-Homeless Special Needs Non-Housing Community Development | City limits of Carrollton Texas<br>CDBG LMI Target Area | Public Services/Social Supports          | CDBG: \$530,000   | Homelessness Prevention:<br>750 Persons Assisted  |
| 5          | Historical Rehabilitation           | 2024       | 2028     | Non-Housing Community Development                                     | CDBG LMI Target Area                                    | Historical Rehabilitation                | CDBG: \$395,000   | Other:<br>2 Other   |

| Sort Order | Goal Name        | Start Year | End Year | Category           | Geographic Area   | Needs Addressed  | Funding            | Goal Outcome Indicator                               |
|------------|------------------|------------|----------|--------------------|---|------------------|--------------------|--|
| 6          | Land Acquisition | 2024       | 2028     | Affordable Housing | City limits of Carrollton<br>Texas<br>CDBG LMI<br>Target Area | Land Acquisition | CDBG:<br>\$375,000 | Homeowner Housing Added:<br>2 Household Housing Unit |

**Table 53 – Goals Summary**

## Goal Descriptions

|   |                         |  |
|---|-------------------------|--|
| 1 | <b>Goal Name</b>        | Improve Neighborhood Infrastructure  |
|   | <b>Goal Description</b> | <p>Due to the City’s aging neighborhoods and unique circumstances involving soil quality in the Carrollton area, significant public infrastructure repairs are needed throughout the City. Rather than randomly address necessary repairs, the City has elected to systematically implement needed street, alley, sidewalk and water and sewer line repairs one neighborhood at a time until the entire public infrastructure in an area has been repaired or reconstructed. Once repairs have been completed the City ensures the neighborhoods are well preserved through code enforcement activities. These two efforts are called the Neighborhood Oriented Targeted Infrastructure and Code Enforcement program, or NOTICE.</p> <p>Goal 1 relates to the first element of NOTICE: infrastructure improvement. Through the NOTICE program, the City will repair and reconstruct all public infrastructure in 2 to 3 low and moderate income neighborhoods over the next five years. This will include all necessary repairs to street, alley, sidewalk and water and sewer line infrastructure until the entire neighborhood is repaired or reconstructed. NOTICE project goals will be realized by leveraging the CDBG funds with General Funds, Bond Funds and Utility Funds. As needed, the City will also update and revise existing ranking system as needed to determine priority neighborhoods for program.</p> <p>The City will also fund a NOTICE Neighborhood Revitalization projects as needed for parks and public facilities located in the low to moderate income areas of the city.</p> |



|   |                         |   |
|---|-------------------------|---|
| 2 | <b>Goal Name</b>        | Enhance Code Enforcement  |
|   | <b>Goal Description</b> | Continue to fund enhanced code enforcement that preserves multi-family rental housing to ensure healthy and safe living space for residents to live in.   |
| 3 | <b>Goal Name</b>        | Preserve Existing Housing Stock   |
|   | <b>Goal Description</b> | Continue to fund the City's Home Rehabilitation program to assist low to moderate income homeowners complete home repairs they otherwise would be unable to afford. This program will have two activities: Minor Home Repair and Emergency Home Repair. |
| 4 | <b>Goal Name</b>        | Assist Service Providers  |
|   | <b>Goal Description</b> | Continue to provide grants and donations for Carrollton service providers who target low to moderate income residents.  |
| 5 | <b>Goal Name</b>        | Historical Rehabilitation   |
|   | <b>Goal Description</b> | Identify historical cemeteries located in LMI census tracts in need of an assessment of boundaries, historical signage, wayfinding signage, fencing and other improvements.   |
| 6 | <b>Goal Name</b>        | Land Acquisition  |
|   | <b>Goal Description</b> | Acquire land (with or without improvements) that can be transferred to a private organization for the purposes of providing affordable housing to LMI households.   |

**Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)**

**SP-50 Public Housing Accessibility and Involvement – 91.215(c)**

**Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)**

Not applicable.

**Activities to Increase Resident Involvements**

Not applicable.

**Is the public housing agency designated as troubled under 24 CFR part 902?**

N/A

**Plan to remove the ‘troubled’ designation**

Not applicable.

## **SP-55 Barriers to affordable housing – 91.215(h)**

### **Barriers to Affordable Housing**

In the prior Consolidated Plan, the City of Carrollton identified several land use and zoning changes that might further the city's efforts to increase affordable housing and affirmatively further fair housing.

For example, the City examined the implications of removing the definition of "family" from its land use and zoning codes. The City defines "family" as "Any number of individuals living together as a single housekeeping unit, in which not more than four individuals are unrelated by blood, marriage or adoption." The City restricts the occupancy of single-family detached dwellings to not more than one family. Similarly, the City's definition of a "personal care home" encompasses establishments providing personal care services to "five or more elderly or handicapped persons who are not related by blood, marriage or adoption to the owner of the establishment." Personal Care Homes are required to obtain a Special Use Permit in order to operate.

After careful consideration, the City decided to retain the definition of "family" because it served an important role of preventing overcrowding of single-family dwellings.

As a result of conducting the Needs Assessment, Market Analysis, and stakeholder consultation, the following factors have been identified that may serve as barriers to affordable housing and residential investment:

- The City of Carrollton does not currently operate any programs that provide funding (grants or loans) for the development or rehabilitation of affordable multifamily housing units.
- The City of Carrollton does not currently operate any programs that provide funding (grants or loans) for the development or rehabilitation of affordable single-family housing units. The City does provide funding to homeowners who agree to demolish their existing home and rebuild a new home onsite; however, this program is not limited to low- or moderate-income homeowners.
- No multifamily housing projects have been developed or rehabilitated in Carrollton via the federal Low Income Housing Tax Credit (LIHTC) program since 2015.

### **Strategy to Remove or Ameliorate the Barriers to Affordable Housing**

**Goal** – Within the next five years, the City of Carrollton intends to identify developable parcels of land (improved or unimproved), acquire these parcels, and transfer the parcels to one or more organizations that have the financial capacity and experience to develop or rehabilitate housing on the parcels of land. The city's affordable housing acquisition program will begin to address the lack of affordable for-sale and rental housing units in the city.

**Goal** – Within the next five years, the City will consult with affordable housing developers who are active in the region to determine why no housing tax credit-financed housing units have been developed or rehabilitated in the City in almost a decade. Based on the feedback received, the City will take steps to address the barriers that have prevented such investments from occurring.

## **SP-60 Homelessness Strategy – 91.215(d)**

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

Outreach to persons experiencing homelessness is done through the City's partners, primarily Metrocrest Services. Carrollton allocates a portion of general funds each year to supporting these organizations and their efforts to prevent homelessness and provide needed services to the homeless population. The needs of persons who are homeless are assessed routinely as part of the program provision.

Additionally, City of Carrollton staff participate in the annual Point-in-Time count and review the annual data with partners analyze trends and to develop strategies to address the needs of subpopulations of homeless persons.

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

Area homeless service providers would like a more sophisticated and coordinated effort to address the needs of the homeless and at-risk population in Carrollton; this includes some type of transitional shelter or housing. Funding constraints have been the primary barrier to creation of a more comprehensive approach to homelessness in Carrollton.

Chronically homeless persons require wrap around services which are not always cost effective to provide in a small community like Carrollton; as such, Carrollton service providers and City staff sometimes must refer individuals back to urban centers to access needed services.

The City of Carrollton will continue to support strengthening the capacity of local service providers to assist persons who are homeless or at-risk of homelessness through general fund contributions. This includes funding organizations to provide counseling services, childcare, transitional housing, health care, drug and alcohol detoxification, classes on parenting skills, access to medical facilities and community-based family support centers, job training, and rental and utility payment assistance.

At the core of Carrollton's current homelessness strategy is a partnership with Metrocrest Services, the City's lead homeless prevention provider. Services provided by Metrocrest to families who are experiencing housing instability, including the homeless population and those on the verge of homelessness.

**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.**

See above.

**Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs**

As discussed in **SP-70**, the City of Carrollton works with its education and workforce training partners to enhance training opportunities and to ensure existing training is aligned with the workforce needs of local employers. Workforce training opportunities are offered to persons who are exiting corrections programs and institutions.

Additionally, the City of Carrollton annually provides funding to local service providers who provide employment coaching and job readiness services along with housing stability services.

## **SP-65 Lead based paint Hazards – 91.215(i)**

### **Actions to address LBP hazards and increase access to housing without LBP hazards**

For residents receiving assistance under the City's Housing Rehabilitation program where a lead-based paint hazard is present, the City complies with federal regulations when levels are greater than *de minimus* standards. To determine if a lead based paint hazard is present, houses built before 1978 are tested for the presence of lead by a certified technician. About 25 homes are tested each year, with one or two testing positive for lead. In the event lead based paint is present, the City follows HUD guidelines in conjunction with the City's program specifications to remediate the lead issues. All CDBG-funded projects will meet all applicable regulations related to lead-based paint.

The City also provides—and will continue to provide—information to all program applicants regarding the hazards of lead based paint during the Five-year Consolidated Planning cycle.

During annual community events Environmental Quality staff will display and distribute materials, in English and Spanish, educating citizens about possible exposure to lead-based paint and prevention methods.

### **How are the actions listed above related to the extent of lead poisoning and hazards?**

In 2022, 26,671 children in Dallas County under six years of age were tested for elevated blood lead levels (EBLLs). The rate of elevation was 1.44 per 100. In Denton County, 3,728 children were tested and the rate of elevation was 1.15 per 100. Compared to statewide EBLL rates, the rates of elevation for children living in Dallas and Denton counties are relatively low.

As discussed in **MA-20**, there is one census tract – 137.17 - located in southern Carrollton categorized as at “moderate risk” of lead exposure according to PolicyMap's Lead Risk Index that takes into account risk factors for lead exposure including age of housing stock and area poverty rate. There are 2,671 people, including 152 children under the age of five, living in the census tract as of the 2020 census. Nearly half of the households living in the census tract have a household income less than \$50,000 and 73% of the population is Hispanic.

The City of Carrollton will continue to market its Home Repair programs to low- and moderate-income households, including households with young children.

### **How are the actions listed above integrated into housing policies and procedures?**

Since inception of the CDBG program, all homes older than 1978 scheduled for rehabilitation activities receive lead-based paint testing to determine the extent of lead hazards. The City will continue to take the following steps this program year to meet lead based paint requirements including:

- Distribute the “Protect Your Family From Lead in Your Home” pamphlet to homeowners receiving housing rehabilitation services or homebuyer assistance,
- Identification of potential lead hazards for all houses which were built before 1978 which receive HUD-funded rehabilitation/homebuyer assistance,
- Treatment of lead hazards on HUD-funded rehabilitation projects as mandated by HUD, the Environmental Protection Agency (EPA) and Texas Department of Health (TDH) regulations and requirements,
- Provision of lead-based paint training for participating contractors and nonprofit organizations in preparation for state-required examinations, to ensure that sub-recipient and contractor activities are fully in compliance, and
- Provision of lead-based paint certification for workers and supervisors working on grant-funded projects which require lead based paint reduction activities.



## **SP-70 Anti-Poverty Strategy – 91.215(j)**

### **Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families**

The City's Anti-poverty efforts during the next 5 years will consist of the following:

- **Continue to enhance career and technical education at the high school level so that public school graduates who desire to enter the workforce immediately upon graduation are workforce ready** - Carrollton Farmers Branch Independent School District (CFBISD) has expanded its Career Tech Education (CTE) programs to assist local companies in their hiring efforts. In the past, workforce needs and CTE training have not always been aligned, but, thanks to CFBISD's efforts, they are now more aligned. The Economic Development Department hosts regular meetings with CFBISD and local businesses to bring awareness to these programs, and there has been an increase in internships with local companies, as well as an increase in companies providing their expertise to these programs.
- **Continue to increase the number and variety of workforce training programs that are offered to adults** - Currently, the City of Carrollton Economic Development Department has been working to facilitate local workforce programs by connecting Carrollton companies with Dallas College, CFBISD and the Dallas Workforce Solutions in an effort to explore available state and federal funds for workforce training. It is the desire of the City to tap into these funds to increase the amount of job training in Carrollton, whether it is for a company expansion, or for attracting new companies to Carrollton.
- **Strategically provide support to local non-profit organizations that seek to meet the existing needs of people in poverty and that provide services design to help people exit poverty** - In addition to anti-poverty efforts directed by the City, Carrollton annually allocates General Fund dollars to partner nonprofit organizations serving residents in poverty, helping these families become self-sufficient. For example, the City has partnered closely with Metrocrest Services, which is an organization offering a comprehensive bundle of services to address gaps in finances, employment, and nutrition to holistically help end poverty."

### **How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan**

The City's anti-poverty efforts seek to increase the economic mobility of residents so they are able to earn a living wage and pay for market rate housing.

## **SP-80 Monitoring – 91.230**

**Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements**

Programs and projects administered and implemented by the City of Carrollton are monitored on a daily basis. Staff maintain ledgers on individual projects to ensure all required procedures have been observed and completed. A year-end report details expenditures, revenue, beneficiary information and major accomplishments is required for all programs and projects.

For the Housing Rehabilitation Programs, staff administers and continuously monitors all projects implemented under the program. Projects requested by residents are evaluated during an on-site evaluation by staff to determine if the project falls within the scope of the program. The City hires contractors to perform the work on the project. Use of specialized contractors ensures the quality of services is maintained at the highest level.

The City also tracks its performance and success in meeting goals at a broader level. This includes:

The City of Carrollton completes an annual analysis of the strategies and objectives as identified in the current Consolidated Plan with actual program accomplishments. Based on the analysis, the City considers amending or making updates to the adopted Consolidated Plan.

Established reporting standards and procedures are implemented into contracts with the City for the provision of public services. These reporting standards have allowed the City to be more strategic in the allocation of public service funding. Future funding from the General Fund for these services will be assessed annually based on the performance of each service provider.

Each year the Community Services Division reviews and updates its own strategic business plan. Review and updates to the plan are completed on a semi-annual basis. In addition, staff keeps track of program performance measures on a regular basis and submits a Performance Management Plan to the Finance Department.

## Expected Resources

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

#### Introduction

The City of Carrollton will be allocating CDBG funding for the period of 2024-2028 from the U.S. Department of Housing and Urban Development (HUD) to assist LMI families and areas of the city which meet LMI requirements. This funding will be used and allocated to the city's Minor Home Repair Program, Emergency Repair Program, People Helping People Program, Enhanced Code Enforcement, Infrastructure, Historical Preservation, and Land Acquisition to the low- to moderate- income target area, and to continue public service funding addressing homelessness through Metrocrest Services. The city will also allocate funding for infrastructure projects within the city in the low- to moderate-income target area.

#### 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<br>Admin and Planning<br>Economic Development<br>Housing<br>Public Improvements<br>Public Services | 711,716                          | 0                  | 1,187,734                | 1,899,450 | 2,846,864   |                       |

Table 54 - 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**

On an annual basis, Carrollton expects to provide general funds in the amount of \$490,000 to social service agencies serving Carrollton. Additionally, over the next 5 years, Carrollton anticipates that it will spend \$175,000 on administrative expenses such as staff training and legal notices that support the implementation of CDBG program activities. Therefore, \$175,000 of Anticipated Resources are not allocated to any of the Goals.

**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 may use publicly owned land to fulfill the goals of the 2024-2028 Five-year Consolidated Plan. However, the City intends to start researching the location of developable parcels of land (with or without improvements) that could be acquired by the City and transferred to a private organization for the purposes of providing affordable housing to LMI households.

**Discussion**

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          | Improve Neighborhood Infrastructure | 2024       | 2028     | Non-Housing Community Development                                     | CDBG LMI Target Area                                 | Neighborhood Infrastructure Improvements | CDBG: \$762,000 | Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 128770 Persons Assisted |
| 2          | Enhance Code Enforcement            | 2024       | 2028     | Non-Housing Community Development                                     | CDBG LMI Target Area                                 | Housing and Neighborhood Improvements    | CDBG: \$95,000  | Housing Code Enforcement/Foreclosed Property Care: 1200 Household Housing Unit                                       |
| 3          | Assist Service Providers            | 2024       | 2028     | Homeless Non-Homeless Special Needs Non-Housing Community Development | City limits of Carrollton Texas CDBG LMI Target Area | Public Services/Social Supports          | CDBG: \$106,650 | Homelessness Prevention: 200 Persons Assisted  |
| 4          | Preserve Existing Housing Stock     | 2024       | 2028     | Affordable Housing  | City limits of Carrollton Texas CDBG LMI Target Area | Housing and Neighborhood Improvements    | CDBG: \$135,000 | Homeowner Housing Rehabilitated: 25 Household Housing Unit   |

| Sort Order | Goal Name                 | Start Year | End Year | Category                          | Geographic Area   | Needs Addressed           | Funding         | Goal Outcome Indicator                            |
|------------|---------------------------|------------|----------|-----------------------------------|---|---------------------------|-----------------|---|
| 5          | Historical Rehabilitation | 2024       | 2028     | Non-Housing Community Development | CDBG LMI Target Area                                    | Historical Rehabilitation | CDBG: \$195,000 | Other: 1 Other                                    |
| 6          | Land Acquisition          | 2024       | 2028     | Affordable Housing                | City limits of Carrollton Texas<br>CDBG LMI Target Area | Land Acquisition          | CDBG: \$200,000 | Homeowner Housing Added: 2 Household Housing Unit |

**Table 55 – Goals Summary**

## Goal Descriptions

|   |                         |  |
|---|-------------------------|--|
| 1 | <b>Goal Name</b>        | Improve Neighborhood Infrastructure  |
|   | <b>Goal Description</b> | <p>To preserve the housing stock of its low- and moderate- income neighborhoods, many of which are minority concentrated, the City has made public infrastructure improvements to neighborhoods, parks, and public facilities a top priority. In addition, the City will provide capital funding for materials and specialized labor for neighborhood revitalization in LMI target neighborhoods.</p> <p>To determine which low- and moderate- income neighborhoods have the greatest needs, the City has developed a needs identification and ranking system, which it reviews and updates on a regular basis. This system takes into account property/housing values, crime, age of housing stock, code violations and other relevant characteristics to determine which neighborhoods have the greatest needs and would benefit the most from community investment. The City Parks Department has identified a number of improvements and enhancements which will be beneficial to city parks located in the LMI target areas as well.</p> <p>Currently the city is undergoing a Timeliness test which will not be finalized until August 2, 2024. The goals stated here are based on the city meeting its Timeliness test. If the city fails to meet the Timeliness test then some of the proposed projects will be cancelled which will affect the goals listed here.</p> |
| 2 | <b>Goal Name</b>        | Enhance Code Enforcement   |
|   | <b>Goal Description</b> | Utilization of enhanced code enforcement to preserve rental multi-family apartment communities in the low- to moderate-income areas identified in the city's LMI Target Area. This is done to ensure a healthy and safe living environment for residents to live in apartment communities.   |
| 3 | <b>Goal Name</b>        | Assist Service Providers   |
|   | <b>Goal Description</b> | Due to an increasing homelessness issue in Carrollton the city will use the 15% of the CDBG allocation cap for Public Services to be allocated to Metrocrest Services, to address this issue in the community. The City will also continue to allocate approximately \$450,000 in General Funds to various social service agencies to address multiple areas of need for low- to moderate- income residents. Along with addressing homelessness, other services being provided include medical attention, children's programs, food banks and such. The goal for General Funds used is to assist 15,000 individuals in all aspects of social service needs using both CDBG funds and city General Funds. CDBG funding allocated to Metrocrest Services to address homeless issues is estimated to assist 200 families/individuals in this area.  |



|   |                         |   |
|---|-------------------------|---|
| 4 | <b>Goal Name</b>        | Preserve Existing Housing Stock   |
|   | <b>Goal Description</b> | Low-income households would have difficulty affording the \$3,000 to \$10,000 it would take to pay for housing improvements and repairs themselves. If these repairs were not made, structures would continue to decline, leading to lower property values, neighborhood decline and put the health and safety of the residents at risk. To preserve the housing stock of its low- and moderate- income neighborhoods, many of which are minority-concentrated, the City has made it a priority to fund the City's Housing Rehabilitation program which includes Minor Home Repair Grants, Emergency Repair Grants. These programs are available to those who income qualify in the NOTICE LMI Priority Neighborhoods, but also allows those of low- to moderate- income, who live in the non-priority areas to also apply for these programs |
| 5 | <b>Goal Name</b>        | Historical Rehabilitation   |
|   | <b>Goal Description</b> | Historic preservation of the Carrollton Black Cemetery shows the importance of protecting the city's ties to the past to educate those of today and in the future. The preservation will help in promoting historical tourism in the city which can lead to economic development and neighborhood revitalization.   |
| 6 | <b>Goal Name</b>        | Land Acquisition  |
|   | <b>Goal Description</b> | This is a pilot project to address affordable housing issues within the city. The goal is to purchase 2 or 3 vacant lots with the intent to donate to construction non-profit social service agencies (ie Habitat for Humanity) so construction of a single-family home can occur and for a family which qualifies as low- to moderate- income.   |

## Projects

### AP-35 Projects – 91.220(d)

#### Introduction

Currently the City of Carrollton is under a Timeliness evaluation relating to CDBG funding in excess of the 1.5 x annual allotment under HUD regulations. The Timeliness evaluation will not be completed until August 2, 2024 but the Consolidated Plan and PY24 Action Plan must be given a 30 day review period before being submitted to HUD on August 16, 2024. Because of the uncertainty of the city meeting its Timeliness goal the ConPlan will represent projects as if the city met its Timeliness goal. Should the city not meet the Timeliness goal then the ConPlan and PY24 Annual Action Plan will need to be revised and amended to represent a lowering in CDBG funding, causing some of the projects and activities to be cancelled.

#### Projects

| #  | Project Name   |
|----|--|
| 1  | Minor Home Repair Program  |
| 2  | Emergency Repair Program   |
| 3  | Carrollton Black Cemetery Phase 1                                      |
| 4  | Enhanced Code Enforcement  |
| 5  | Metrocrest Services - Homelessness Services                            |
| 6  | Parks - RE Good Park   |
| 7  | Parks - Francis Perry Park   |
| 8  | Parks - Jimmy Porter Park  |
| 9  | Parks - Downtown Square Park   |
| 10 | Administration - Training, Legal Postings, Public Information Material |
| 11 | Land Acquisition   |
| 12 | Parks - Rhoton Park  |
| 13 | Parks - Thomas Park  |
| 14 | Parks - Ward Steeson Park  |

**Table 56 – Project Information**

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

The priorities of the PY24 Action Plan are based on the needs in Carrollton, as described in the MA and NA sections of the city's 2024-2028 Consolidated Plan. Carrollton will allocate a total of \$1,671,650 in CDBG funding to meet these objectives. This allocation is based on the city meeting its current timeliness evaluation review scheduled for August 2, 2024. This plan is required to be posted for a 30 day review period under HUD guidelines but if the city fails its timeliness review then projects #11

through #14 will be cancelled and modifications may be required for project #3, Carrollton Black Cemetery Phase 1. The cancellation of these projects would make the total allocation for the PY24 Action Plan \$1,126,650 and would require amending the PY24 Action Plan. The specific allocations proposed are as follows:

1. \$95,000 Minor Home Repair grants
2. \$40,000 Emergency Repair grants
3. \$195,000 Carrollton Black Cemetery Phase 1 Rehabilitation
4. \$95,000 Enhanced Code Enforcement
5. \$106,650 Metrocrest Services - Homelessness
6. \$175,000 Parks - RE Good Park improvements
7. \$110,000 Parks - Francis Perry Park improvements
8. \$110,000 Parks - Jimmy Porter Park improvements
9. \$22,000 Parks - Downtown Square Park improvements
10. \$35,000 Administration - Training, legal postings, and public informational material

If the city passes its timeliness evaluation review then these additional projects are included as part of this Action Plan:

11. \$200,000 Land Acquisition for affordable housing pilot program.
12. \$20,000 Parks - Rhoton Park improvements
13. \$125,000 Parks - Thomas Park improvements
14. \$200,000 Parks - Ward Steeson Park improvements

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

|   |  |  |
|---|--|--|
| 1 | <b>Project Name</b>  | Minor Home Repair Program  |
|   | <b>Target Area</b>   | City limits of Carrollton Texas<br>CDBG LMI Target Area  |
|   | <b>Goals Supported</b>   | Preserve Existing Housing Stock  |
|   | <b>Needs Addressed</b>   | Housing and Neighborhood Improvements  |
|   | <b>Funding</b>   | CDBG: \$95,000   |
|   | <b>Description</b>   | Minor Home Repair Program for low- to moderate- income qualifying homeowners.  |
|   | <b>Target Date</b>   | 9/30/2025  |
|   | <b>Estimate the number and type of families that will benefit from the proposed activities</b> | City Staff have budgeted an amount to assist approximately 18 families who are low- to moderate- income in the City of Carrollton. This assistance will help those families to make an address repairs to their homes which may be substandard by city code. |
|   | <b>Location Description</b>  | The locations for Minor Home Repair Grants may be throughout the city as qualifications are based upon income levels rather than a designated low- to moderate- income area.   |
| 2 | <b>Planned Activities</b>  | Work is to be done on single-family homes for low- to moderate- income qualifying homeowners. This program does not include work on foundations, fences or retaining walls, or items off of the house as part of the Minor Home Repair Program.              |
|   | <b>Project Name</b>  | Emergency Repair Program   |
|   | <b>Target Area</b>   | City limits of Carrollton Texas<br>CDBG LMI Target Area  |
|   | <b>Goals Supported</b>   | Preserve Existing Housing Stock  |
|   | <b>Needs Addressed</b>   | Housing and Neighborhood Improvements  |
|   | <b>Funding</b>   | CDBG: \$40,000   |
|   | <b>Description</b>   | Emergency Repair Grant for low- to moderate- income qualifying homeowners to make emergency repairs for immediate health and safety issues.  |
|   | <b>Target Date</b>   | 9/30/2025  |

|          |  |   |
|----------|--|---|
|          | <b>Estimate the number and type of families that will benefit from the proposed activities</b> | Funding has been provided to assist approximately 10 families of low- to moderate- income who live in the City of Carrollton and who are in need to make emergency repairs to their homes relating to serious health and safety issues which are present.   |
|          | <b>Location Description</b>  | Emergency Repair Grants can be located anywhere within the city limits of Carrollton. Qualifications are driven by low- to moderate- income requirements rather than a specified low- to moderate- income target area.  |
|          | <b>Planned Activities</b>  | Emergency repairs to homes for low- to moderate- income qualifying homeowners. Repairs are to address health and safety issues when put the homeowner and their family at risk.   |
| <b>3</b> | <b>Project Name</b>  | Carrollton Black Cemetery Phase 1   |
|          | <b>Target Area</b>   | CDBG LMI Target Area  |
|          | <b>Goals Supported</b>   | Historical Rehabilitation   |
|          | <b>Needs Addressed</b>   | Historical Rehabilitation   |
|          | <b>Funding</b>   | CDBG: \$195,000   |
|          | <b>Description</b>   | This rehabilitation project is located within the low- to moderate- target area of the city. Activities in Phase 1 are to perform a survey to determine proper boundary of the cemetery, location of proposed concrete parking area and concrete walkway for visitors to the cemetery, and ground based scanning to determine if any graves are located outside of the established cemetery fencing. The funding for the activities in the Phase 1 may be reduced should the city fail to meet its timeliness goals. If the city fails to meet its timeliness goals then installation of the parking area and walkway will be transitioned to Phase 2 of the project. |
|          | <b>Target Date</b>   | 9/30/2026   |
|          | <b>Estimate the number and type of families that will benefit from the proposed activities</b> | No direct families will benefit from the proposed action. The rehabilitation of the cemetery will attract visitors who are interested in learning more about the history of Carrollton.   |
|          | <b>Location Description</b>  | The Carrollton Black Cemetery is listed on the roles of the Texas Historical Commission and is located within the city limits of Carrollton, west of Interstate 35E at 1615 W. Beltline Road. This location is also within the low- to moderate- income target area of the city as well.  |

|   |  |   |
|---|--|---|
|   | <b>Planned Activities</b>  | Phase 1 would initially start with a ground based scanning survey to determine if any gravesites are located outside the current boundary of the cemetery. Upon completion of the ground based scanning a survey would be performed of the location to determine the location for a planned parking area of five (5) spaces for visitors and connecting walkway to the cemetery from the parking area, then construction of the designated parking area and walkway. Should the city not meet its timeliness test then the parking area and walkway activity will be cancelled and moved to Phase 2 of the project. |
| 4 | <b>Project Name</b>  | Enhanced Code Enforcement   |
|   | <b>Target Area</b>   | CDBG LMI Target Area  |
|   | <b>Goals Supported</b>   | Enhance Code Enforcement  |
|   | <b>Needs Addressed</b>   | Housing and Neighborhood Improvements   |
|   | <b>Funding</b>   | CDBG: \$95,000  |
|   | <b>Description</b>   | Provide salary and benefits for one (1) code enforcement officer to work performing housing inspections of apartment communities in the city's low- to moderate- target income areas.   |
|   | <b>Target Date</b>   | 9/30/2025   |
|   | <b>Estimate the number and type of families that will benefit from the proposed activities</b> | The code enforcement officer is estimated to assist 1200 families who reside within apartments in the CDBG LMI target area. A majority of the families living in these apartments are Hispanic.   |
|   | <b>Location Description</b>  | The apartments inspected by the Enhanced Code Enforcement Officer are all located within the city's CDBG LMI target area.   |
| 5 | <b>Planned Activities</b>  | Perform annual exterior inspections of multi-family apartment complexes in the CDBG LMI target area. This will also include interior inspections of between 10% to 15% of total apartment units in these complexes in order to address code violations and to insure a healthy and safe environment to live in.   |
|   | <b>Project Name</b>  | Metrocrest Services - Homelessness Services   |
|   | <b>Target Area</b>   | City limits of Carrollton Texas<br>CDBG LMI Target Area   |
|   | <b>Goals Supported</b>   | Assist Service Providers  |
|   | <b>Needs Addressed</b>   | Public Services/Social Supports   |
|   | <b>Funding</b>   | CDBG: \$106,650   |

|   |  |  |
|---|--|--|
|   | <b>Description</b>   | Provide CDBG funding to Metrocrest Services, a social service agency, to assist in addressing homelessness issues in the City of Carrollton. The funding will be used for direct assistance to those that are homeless or to those in need to prevent them from becoming homeless. Salary for staffing positions will also be paid out of this allocation. |
|   | <b>Target Date</b>   | 9/30/2025  |
|   | <b>Estimate the number and type of families that will benefit from the proposed activities</b> | It is estimated 200 families may benefit from the services provided by Metrocrest Services in preventing homelessness in Carrollton.   |
|   | <b>Location Description</b>  | Most services will be provided at Metrocrest Services main location at 1145 N. Josey Lane as well as outreach within the community. The area will extend beyond the CDBG LMI target area to encompass the whole city.  |
|   | <b>Planned Activities</b>  | The funding for this activity will be used to pay the salary of Metrocrest Services staff who are addressing homelessness issues within the community and performing financial assistance to those who are at risk of becoming homeless or are homeless.   |
| 6 | <b>Project Name</b>  | Parks - RE Good Park   |
|   | <b>Target Area</b>   | CDBG LMI Target Area   |
|   | <b>Goals Supported</b>   | Improve Neighborhood Infrastructure  |
|   | <b>Needs Addressed</b>   | Neighborhood Infrastructure Improvements   |
|   | <b>Funding</b>   | CDBG: \$175,000  |
|   | <b>Description</b>   | The project at RE Good Park would be the installation of fencing to the athletic fields in the park for security and protection of individuals using fields.   |
|   | <b>Target Date</b>   | 9/30/2025  |
|   | <b>Estimate the number and type of families that will benefit from the proposed activities</b> | Census tract information indicates 465 individuals living within the census tract the park is located. However, this park is one of the larger parks in Carrollton and uses of the athletic fields and facilities are intensively used by over 120,000 people a year based on use reports by the city Parks Department.                                    |



|   |  |  |
|---|--|--|
|   | <b>Location Description</b>  | RE Good Park is located on Elm Fork Drive, which is located in west Carrollton, north of Beltline Road, south of Sandy Lake Road, and east of the Elm Fork of the Trinity River. This area is considered part of the CDBG LMI target area of the city. |
|   | <b>Planned Activities</b>  | Installation of fencing around athletic fields to provide security and protection to individuals using the fields.   |
| 7 | <b>Project Name</b>  | Parks - Francis Perry Park   |
|   | <b>Target Area</b>   | CDBG LMI Target Area   |
|   | <b>Goals Supported</b>   | Improve Neighborhood Infrastructure  |
|   | <b>Needs Addressed</b>   | Neighborhood Infrastructure Improvements   |
|   | <b>Funding</b>   | CDBG: \$110,000  |
|   | <b>Description</b>   | This project will involve the installation of synthetic turf for playground and swing areas along with installation of a half court size basketball court at Francis Perry Park  |
|   | <b>Target Date</b>   | 9/30/2025  |
|   | <b>Estimate the number and type of families that will benefit from the proposed activities</b> | Census tract information shows 5,210 individuals living in the Census tract Francis Perry Park is located within who could avail themselves of using this park.  |
|   | <b>Location Description</b>  | Francis Perry Park is located at 1400 Francis Street, which is located in south Carrollton, south of Beltline Road, north of E. Crosby Road and is in the city's CDBG LMI target area.   |
| 8 | <b>Planned Activities</b>  | Installation of a half court size basketball court and synthetic turf for playground and swings areas.   |
|   | <b>Project Name</b>  | Parks - Jimmy Porter Park  |
|   | <b>Target Area</b>   | CDBG LMI Target Area   |
|   | <b>Goals Supported</b>   | Improve Neighborhood Infrastructure  |
|   | <b>Needs Addressed</b>   | Neighborhood Infrastructure Improvements   |
|   | <b>Funding</b>   | CDBG: \$110,000  |
|   | <b>Description</b>   | This project proposed for Jimmy Porter Park is for the installation of synthetic turf for the playground areas.  |
|   | <b>Target Date</b>   | 9/30/2025  |

|           |  |  |
|-----------|--|--|
|           | <b>Estimate the number and type of families that will benefit from the proposed activities</b> | Census tract information indicates 4,545 individuals living within the census tract Jimmy Porter Park is located within and who can avail themselves of the uses provided by the park.   |
|           | <b>Location Description</b>  | Jimmy Porter Park is located at 2105 N. Josey Lane and is within the CDBG LMI target area for the city. It is located on the west side of Josey Lane, and northside of Sherwood Lane.  |
|           | <b>Planned Activities</b>  | Installation of synthetic turf for playground areas in the park.   |
| <b>9</b>  | <b>Project Name</b>  | Parks - Downtown Square Park   |
|           | <b>Target Area</b>   | CDBG LMI Target Area   |
|           | <b>Goals Supported</b>   | Improve Neighborhood Infrastructure  |
|           | <b>Needs Addressed</b>   | Neighborhood Infrastructure Improvements   |
|           | <b>Funding</b>   | CDBG: \$22,000   |
|           | <b>Description</b>   | The Downtown Square Park is located in the downtown district of Carrollton and serves as a focal point for a number of city activities and festivals. The project for the park installation of lighting within the park and construction of a pergola with patio lights. |
|           | <b>Target Date</b>   | 9/30/2025  |
|           | <b>Estimate the number and type of families that will benefit from the proposed activities</b> | Census tract information indicates 5,210 people live within the Census tract the Downtown Square Park is located within and who can access the park.   |
|           | <b>Location Description</b>  | The Downtown Square Park is located at 1103 W. Main Street within the center of the Carrollton downtown area and is bordered by W. Main Street, S. Broadway Street, Elm Street, and 4th Street. The area is within the city's CDBG LMI target area.                      |
|           | <b>Planned Activities</b>  | Installation of lighting in the park area and construction of a pergola with patio lights.   |
| <b>10</b> | <b>Project Name</b>  | Administration - Training, Legal Postings, Public Information Material   |
|           | <b>Target Area</b>   | City limits of Carrollton Texas<br>CDBG LMI Target Area  |

|           |  |   |
|-----------|--|---|
|           | <b>Goals Supported</b>   | <p>Improve Neighborhood Infrastructure</p> <p>Enhance Code Enforcement</p> <p>Preserve Existing Housing Stock</p> <p>Assist Service Providers</p> <p>Historical Rehabilitation</p> <p>Land Acquisition</p>  |
|           | <b>Needs Addressed</b>   | <p>Neighborhood Infrastructure Improvements</p> <p>Housing and Neighborhood Improvements</p> <p>Public Services/Social Supports</p> <p>Historical Rehabilitation</p> <p>Land Acquisition</p>  |
|           | <b>Funding</b>   | CDBG: \$35,000  |
|           | <b>Description</b>   | Administration will cover additional staff training for CDBG and grant programs, development of the Annual Action Plan and year end Consolidated Annual Performance and Evaluation Report (CAPER), the legal postings required for those reports, and development and distribution of information to the public on the projects and services provided with CDBG funding.  |
|           | <b>Target Date</b>   | 9/30/2025   |
|           | <b>Estimate the number and type of families that will benefit from the proposed activities</b> | An unknown number of families will be affected by the work performed within the Administration Activity based on the planned activities.  |
|           | <b>Location Description</b>  | Training, distribution of public informational material and legal postings of CDBG plans would be effective throughout the city including the CDBG LMI target area.   |
|           | <b>Planned Activities</b>  | Administration activities would involve ongoing training of the Community Development staff to expand their knowledge base on CDBG requirements, types of programs, projects and activities which may be beneficial to the residents of Carrollton and insuring the city remains compliant with HUD guidelines. Posting of required legal notices for the yearly Annual Action Plan and the year end Consolidated Annual Performance and Evaluation Report (CAPER) and any amendments made to those reports. Costs would also cover development and distribution of informational material relating to projects and services available to the public. |
| <b>11</b> | <b>Project Name</b>  | Land Acquisition  |

|           |  |  |
|-----------|--|--|
|           | <b>Target Area</b>   | City limits of Carrollton Texas<br>CDBG LMI Target Area  |
|           | <b>Goals Supported</b>   | Land Acquisition   |
|           | <b>Needs Addressed</b>   | Land Acquisition   |
|           | <b>Funding</b>   | CDBG: \$200,000  |
|           | <b>Description</b>   | This is a pilot project for the City of Carrollton to purchase 2 to 3 vacant lots with the intention of donating them to Habitat for Humanity or other non-profit agency the specifically works on creating affordable housing. The donation of the land would require Habitat or other agency to have any homes developed on these lots to house a family of low- to moderate- income. This is aimed to address in a small degree the concern of affordable housing in the community. This is schedule as a three (3) year project. This project would only move forward should the city meet its timeliness requirements. If the city fails to meet the current timeliness evaluation this project would be cancelled and postponed to the next planning year. |
|           | <b>Target Date</b>   | 9/30/2028  |
|           | <b>Estimate the number and type of families that will benefit from the proposed activities</b> | It is estimated affordable housing for this project would house 2 families in single-family homes.   |
|           | <b>Location Description</b>  | At this time no specific lots have been identified for the start of this program. Lots will be evaluated and selected for this project in various locations within the city, and not confined to the CDBG LMI target area.   |
|           | <b>Planned Activities</b>  | Purchase of 2 to 3 lots with planned donation to non-profit agency for construction of affordable single-family housing requiring occupancy by a family considered low- to moderate- income.   |
| <b>12</b> | <b>Project Name</b>  | Parks - Rhoton Park  |
|           | <b>Target Area</b>   | CDBG LMI Target Area   |
|           | <b>Goals Supported</b>   | Improve Neighborhood Infrastructure  |
|           | <b>Needs Addressed</b>   | Neighborhood Infrastructure Improvements   |
|           | <b>Funding</b>   | CDBG: \$20,000   |
|           | <b>Description</b>   | This project will be performed if the city is able to meet its timeliness evaluation review at Rhoton Park. The proposed project is for resurfacing of sports courts located within the park.  |

|           |  |   |
|-----------|--|---|
|           | <b>Target Date</b>   | 9/30/2025   |
|           | <b>Estimate the number and type of families that will benefit from the proposed activities</b> | Census tract information provides 2,500 individuals living within the Census tract Rhoton Park is within who can make use of the park amenities.  |
|           | <b>Location Description</b>  | Rhoton Park is located at 2250 Ridgedale Drive. The park is located on the east side of Nolan Drive, north side of Crockett Drive, and south side of Ridgedale Drive. This park is located with the CDBG LMI target area of the city. |
|           | <b>Planned Activities</b>  | Planned activity for Rhoton Park is the resurfacing of the sports courts located within the park.   |
| <b>13</b> | <b>Project Name</b>  | Parks - Thomas Park   |
|           | <b>Target Area</b>   | CDBG LMI Target Area  |
|           | <b>Goals Supported</b>   | Improve Neighborhood Infrastructure   |
|           | <b>Needs Addressed</b>   | Neighborhood Infrastructure Improvements  |
|           | <b>Funding</b>   | CDBG: \$125,000   |
|           | <b>Description</b>   | This project will be performed if the city meets its timeliness evaluation review with HUD. This project will be for work on the splash pad area within the park with the installation of a splash pad controller.                    |
|           | <b>Target Date</b>   | 9/30/2025   |
|           | <b>Estimate the number and type of families that will benefit from the proposed activities</b> | Census tract information indicates 2,455 individuals who can access and make use of the facilities at the Thomas Park.  |
|           | <b>Location Description</b>  | Thomas Park is located at 1955 N. Perry Road. The park is within the CDBG LMI target area and is on the south side of Perry Road, on the east side of Park Avenue, and north side of Park Circle.                                     |
|           | <b>Planned Activities</b>  | A splash pad controller will be installed to regulate use for the splash pad located within the park.   |
| <b>14</b> | <b>Project Name</b>  | Parks - Ward Steeson Park   |
|           | <b>Target Area</b>   | CDBG LMI Target Area  |
|           | <b>Goals Supported</b>   | Improve Neighborhood Infrastructure   |
|           | <b>Needs Addressed</b>   | Neighborhood Infrastructure Improvements  |

|  |  |  |
|--|--|--|
|  | <b>Funding</b>   | CDBG: \$200,000  |
|  | <b>Description</b>   | This project is for installation of playground equipment at Ward Steeson Park.   |
|  | <b>Target Date</b>   | 9/30/2026  |
|  | <b>Estimate the number and type of families that will benefit from the proposed activities</b> | Census tract information indicates 5,620 individuals who have access to Ward Steeson Park and its facilities.  |
|  | <b>Location Description</b>  | Ward Steeson Park is located at 2050 E. Jackson Road, which is located on the east side of Jackson Road, and south of Artherfield Drive. This park is located within a LMI census tract block which is part of the CDBG LMI target area. |
|  | <b>Planned Activities</b>  | Activities for Ward Steeson Park include the installation of playground equipment for the park.  |

## 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

For the PY24 Action Plan, CDBG funding for the NOTICE program will be allocated to CDBG-eligible priority neighborhoods. Neighborhoods receiving improvements are ranked according to infrastructure needs.

For the 2024-2028 Consolidated Plan, low and moderate income (LMI) areas were identified using the HUD provided Low- and Moderate- Income Summary Data (LMISD). The underlying data in the LMSID are from the 2016-2020 ACS.

The calculation used to identify LMI areas was:

1. Determine average household size by Census Tract using 2016-2020 ACS;
2. Determine the LMI ceiling by tract, which is 80% of the median family income limit closest to the tract-level average family size;
3. Using household income distribution data from the ACS, determine the number of households in the tract that earn less than the LMI ceiling;
4. Calculate the proportion of the tract's households that the LMI households represents.

During the PY24 Action Plan year, the City of Carrollton will allocate funding geographically toward Enhanced Code Enforcement of apartment communities within the NOTICE Priority Target Area of the city. Infrastructure projects were identified for city facilities, historical rehabilitation, and neighborhoods also located within the target area.

### Geographic Distribution

| Target Area                     | Percentage of Funds |
|---------------------------------|---------------------|
| City limits of Carrollton Texas | 37                  |
| CDBG LMI Target Area            | 63                  |

**Table 57 - Geographic Distribution**

### Rationale for the priorities for allocating investments geographically

Apartment communities located within the LMI target area are comprised of approximately 6,300 units. These multi-family communities tend to be older communities built during a period in which construction codes were weaker than they are currently. Also, some of the property owners of those multi-family communities in the LMI area at times fail to take prompt action to maintain their properties on a regular basis, forcing the city to act to gain compliance so the residents may reside and live in a manner which is safe for their families. The Carrollton Black Cemetery is listed on the Texas State

Historical Commission and the rehabilitation project will be multiple phases to address and insure all graves are within the designated cemetery land, to identify all grave locations within the cemetery proper, to install a concrete walkway and parking area for visitors, and to enhance the cemetery in a way for easier locating of the cemetery for the visiting public. A number of city parks in the LMI area will also be improved to provide residents more amenities and enhancements which exist in newer city parks.

## **Discussion**

Please see above.



## Affordable Housing

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

#### Introduction

This section summarizes the affordable housing goals for the PY24 Action Plan.

| One Year Goals for the Number of Households to be Supported |     |
|---|-----|
| Homeless  | 375 |
| Non-Homeless  | 25  |
| Special-Needs   | 0   |
| Total   | 400 |

**Table 58 - One Year Goals for Affordable Housing by Support Requirement**

| One Year Goals for the Number of Households Supported Through |     |
|---|-----|
| Rental Assistance   | 375 |
| The Production of New Units                                   | 0   |
| Rehab of Existing Units                                       | 25  |
| Acquisition of Existing Units                                 | 0   |
| Total   | 400 |

**Table 59 - One Year Goals for Affordable Housing by Support Type**

#### Discussion

The city through CDBG funding to Metrocrest Services will be addressing the needs of the homeless in Carrollton. The Minor Home Repair Program and Emergency Repair Program funded through CDBG will be aiming to address 25 households regarding repairs needing to be made to their houses. While not expressed in production of new units for this year a new area of exploration to address affordable housing by the city will be in land acquisition in the form of vacant lots located in the city with the intent of providing them as a donation to Habitat for Humanity or other such construction social service agency with the purpose of constructing a new housing unit to be occupied specifically by a family that is low-to moderate- income.

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

### **Introduction**

This section is not applicable as the City of Carrollton does not have a public housing authority

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

N/A

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

N/A

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

N/A

### **Discussion**

N/A

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

### **Introduction**

This section describes the activities planned during the PY24 Program Year to address the needs of persons who are homeless and other non-homeless special needs.

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

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

Outreach to persons experiencing homelessness is done through the City's partners, primarily Metrocrest Services. If City staff, such as members of law enforcement, code enforcement or other city department, encounters persons experiencing homelessness, referrals to Metrocrest Services are made. The City of Carrollton allocates a portion of General Funds each year to supporting Metrocrest Services and other social service providers and their efforts to prevent homelessness and provide needed services to the homeless population. Further CDBG funding is provided directly to Metrocrest Services specifically aimed and used to address homelessness in the community. The needs of persons who are homeless are assessed routinely as part of program provisions. In 2024 Carrollton continued to participate in the Point In Time Count, recognizing chronic homelessness is an emerging issue in Carrollton. Families meeting the McKinney-Veno definition of homelessness are identified by the school district and also receive referrals to Metrocrest Services or other appropriate providers. Carrollton's philosophy is to put resources into the hands of local experts who are best positioned to assess and serve those experiencing homelessness.

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

Area homeless service providers would like a more sophisticated and coordinated effort to address the needs of the homeless and at-risk population in Carrollton; this includes some type of transitional shelter or housing. Funding constraints have been the primary barrier to the creation of a more comprehensive approach to homelessness in Carrollton.

The chronically homeless require wraparound services that are not always cost effective to provide in a smaller community like Carrollton; as such, Carrollton service providers and the City staff sometimes must refer individuals with more intensive supportive service needs, such as permanently supportive housing, back to urban centers to access needed services.

The City of Carrollton will continue to support strengthening the capacity of local service providers to assist persons who are homeless or at-risk of homelessness through general fund contributions. The City plans to make an estimated \$465,000 available for social service programming in General Fund resources. Much will be used to assist people living in poverty who are at risk of homelessness as well

as persons experiencing homelessness. The City will also be allocating \$106,650 in CDBG funding to Metrocrest Services in order to specifically fund programs addressing homeless in Carrollton.

This includes funding organizations to provide counseling services, childcare, transitional housing, health care, drug and alcohol detoxification, classes on parenting skills, access to medical facilities and community-based family support centers, job training, rental and utility payment assistance.

Services funded by Carrollton and delivered by Metrocrest Services to families who are experiencing housing instability, including the homeless population and those on the verge of homelessness, include:

- Case Management: Comprehensive evaluation and assessment of individual needs
- Housing instability prevention strategies
- Rent/Mortgage assistance
- Utility assistance
- Financial literacy education including budgeting and financial management
- Wraparound services such as GED prep, employment services, education and certification at local colleges
- Medical/Dental/Vision assistance
- Emergency food assistance
- Emergency clothing assistance
- Emergency housing assistance
- Transportation assistance (DART passes, gas cards)
- Minor home repair assistance (seniors only)
- Seasonal programs: holiday food and gifts, summer food, back to school supplies
- Tax preparation assistance
- Information and referral support

**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**

Please see above

**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**

Please see above

### **Discussion**

Please see above

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

### **Introduction:**

Carrollton's most recent Analysis of Impediments (AI) to Fair Housing was performed in the fall of 2020. The city is in the process of updating the AI in the fall of 2024. In 2020 the AI identified the following impediments:

1. The city's zoning and land use code could be improved to better align with best practices and minimize the potential for disparate treatment which affects people with disabilities.
2. Lack of affordable rental housing in Carrollton disproportionately impacts Hispanic residents and large families.
3. Residential credit is difficult to access for minority households in Carrollton.

**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 AI made the following recommendations to address the identified impediments.

1. The city incorporates an accommodation policy into the zoning and land use code to increase awareness and understanding of this policy.
2. Increase the inventory of affordable rentals in Carrollton by continuing to support the development of subsidized rentals which are affordable to residents earning less than \$25,000 up to \$50,000 per year.
3. Improve personal credit and financial literacy by working with nonprofit housing partners to offer Public Service Announcements and other forms of outreach regarding good lending decisions and how to be aware of predatory lending practices.
4. City should continue funding of home improvement and modification repair programs to assist low- to moderate- income residents with home improvements, accessibility modifications, and repairs that they cannot afford or for which they cannot access residential credit from the private sector.

### **Discussion:**

Please see above.

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

### **Introduction:**

This section reports additional efforts the city will undertake during the PY23 Action Plan to address residents' housing and community development needs.

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

Limited funding and resources to address the most complicated situations (e.g., chronically homeless) are the primary obstacles to meeting underserved needs in Carrollton. CDBG funding in the amount of \$106,650 will be given to Metrocrest Services to address homeless needs in Carrollton. The City will also allocate approximately \$465,000 in General Funds to its social service partners to help meet the basic unmet needs of residents including food, medical care, clothing, and emergency housing assistance.

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

Housing actions will be accomplished through existing efforts to preserve affordable housing through neighborhood and housing unit improvement through the Minor Home Repair Program and by Enhanced Code Enforcement for inspections of multi-family apartment communities that serve those of low- to moderate- income. The city will also be exploring the acquisition of vacant lots for the purpose of donating to a social service agency to build housing specifically for a low- to moderate- income families. .

The city will also provide information to all program applicants regarding the hazards of lead-based paint, display and distribute materials on lead-based paint hazards during annual community events.

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

Mitigating lead-based paint hazards will mostly be accomplished through lead-paint testing and, if lead is found, abatement through the Minor Home Repair Program.

The City will also provide information regarding the hazards of lead-based paint and display and distribute materials on lead-based paint hazards during annual community events.

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

The City's anti-poverty efforts undertaken during the 2024-2028 Consolidated Plan period are detailed in SP-70. During the Action Plan year, the following activities will be continued:

- Continue to plan for how to better coordinate local resources to increase educational opportunities for low-income persons in order to improve their ability to earn better wages.
- Examine the linkage between job training programs and local job creation efforts. Ensure job

training matches expected and growing employment opportunities.

- Promote financial counseling and classes on budgeting and money management.
- Examine and identify opportunities for improvements in linkages between housing, employment and educational systems and/or facilities.
- Promote programs and training that help families-in-need to become more self-sufficient.

In addition, the Community Development staff will provide technical assistance and information to private and public organizations that seek to provide affordable housing and support services to residents of Carrollton.

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

The City will continue to promote and emphasize the need for greater coordination between all agencies active in Carrollton so as to minimize the duplication of efforts. Cooperative efforts in applying for available funds will be initiated between public and private housing providers to maximize the potential for being awarded funds by the State and Federal Government. Efforts to enhance coordination between the public and private sector will ensure needs are being properly addressed and resources are being maximized. One of Carrollton's strengths is the strong partnerships developed between City departments and local agencies with the objective of most efficiently and effectively meeting local needs.

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

Please see above.

### **Discussion:**

Please see above.



## Program Specific Requirements

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

#### Introduction:

This section outlines program specific requirements.

#### 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       |
| <TYPE=[text] REPORT_GUID=[A698417B4C924AE0218B42865313DACF]<br>DELETE_TABLE_IF_EMPTY=[YES]>   |         |
| 2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan. | 100.00% |

1. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)). <TYPE=[text]  
REPORT\_GUID=[A0BBB986408D8C25582AC4BE59FA99C5]>

All Community Development Block Grant Funding received by the city from the U.S. Department of Housing and Urban Development is used to benefit persons of low- to moderate- income.

## **Attachments**

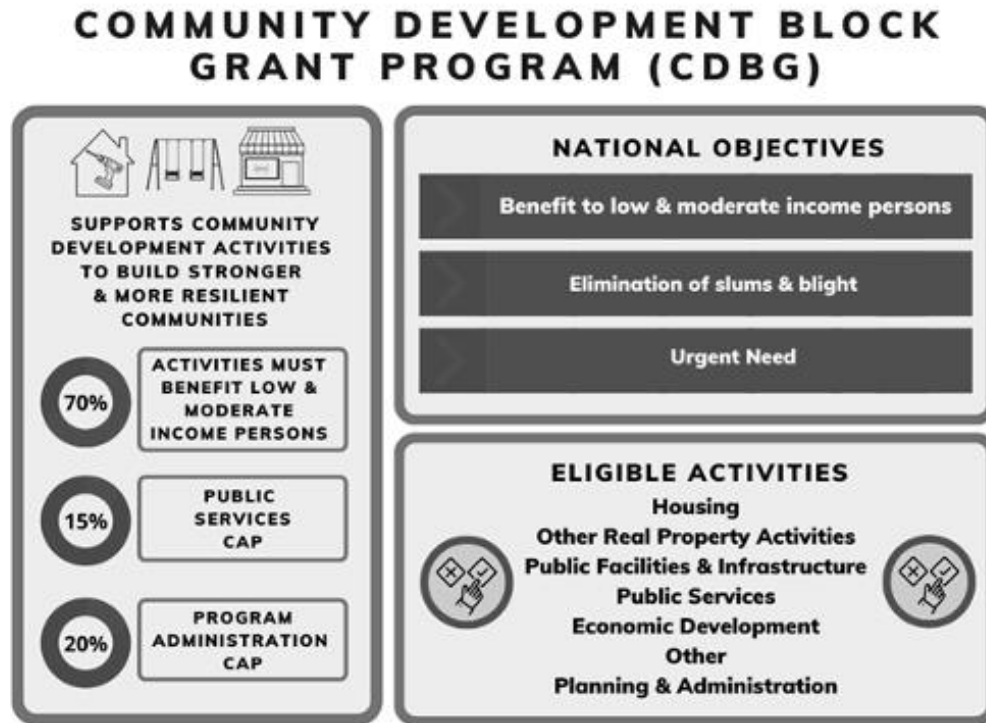
## Citizen Participation Comments

8/6/24, 10:15 AM

Community Development Investments | City of Carrollton, TX

### Community Development Investments

During the next 5 years, the City of Carrollton expects to receive about \$3.6 million in federal funding to support community development activities. The funding is provided through the **Community Development Block Grant**, which is briefly summarized below.



### Community Needs Assessment

In order to ensure that the City's investment of federal funding is guided by community input, the City engages in a community-led planning process every five years. 2024 marks the start of the planning process.

The City is currently conducting a Community Needs Assessment. The results of the Community Needs Survey will help inform decisions about the City's investment of federal funding and its efforts to affirmatively further fair housing.

## Focus Group Meetings

### Thursday, May 9, 11a.m.-12p.m.

Metrocrest Services  
1145 N Josey Ln.

### Thursday, May 9, 5-6p.m.

Carrollton Community Courts Room  
2001 E Jackson Rd.

### Thursday, May 16, 6:30-8p.m.

City Hall, Council Briefing Room  
1945 E Jackson Rd.

## Public Hearings

### Thursday, July 25, 9a.m.-11a.m

City Hall, Council Chambers  
1945 E Jackson Rd.

### Thursday, July 25, 6:30p.m.-8p.m.

City Hall, Council Briefing Room  
1945 E Jackson Rd.

### Thursday, August 6, 7pm

City Hall, Council Chambers  
1945 E Jackson Rd.

Meetings will be available to everyone, regardless of whether they have a disability.  
If you need assistance, call 972-466-9121 at least 48 hours in advance.

Spanish translation available upon request.

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You can contribute your comments even if you cannot attend a meeting.

**The Community Needs Survey will be open from April 15 - May 31, 2024.**

›  
splash=[https%3a%2f%2fwww.surveymonkey.com%2f%2fCarrolltonConPlan&\\_\\_\\_\\_isexternal=true](https%3a%2f%2fwww.surveymonkey.com%2f%2fCarrolltonConPlan&____isexternal=true))  
<https://www.cityofcarrollton.com/departments/departments-a-f/community-development/community-development-investments> 2/3

---

## **T Purpose of the HUD 2024-2028 Consolidated Plan:**

To assess affordable housing and community development needs and market conditions, and to make data-driven, place-based investment decisions.

KEY COMPONENTS +

DEFINITIONS +

INCOME LIMITS FOR FEDERALLY-FUNDED PROGRAMS +

MAPS / DATA +

---

### **For more information about the Consolidated Plan process, contact:**

Meagan Tucker  
Senior Community Development Specialist  
972-466-9121  
[meagan.tucker@cityofcarrollton.com](mailto:meagan.tucker@cityofcarrollton.com)

### **HOURS OF OPERATION**

**Monday-Thursday:** 7:30 AM – 5:30 PM  
**Friday:** 7:30 AM – 11:30 AM



**HUD Consolidated Plan & Analysis of Impediments**  
**MAY 9, 2024 FOCUS GROUP SIGN IN SHEET**

Name Dr. Carolyn Rice  
Email carolynrice@verizon.net  
Zip Code 75006

What is your connection to Carrollton?

☒ Live here ☐ Work here ☐ Volunteer here

MY PRIORITIES ARE:

- ☐ Housing  
☐ Support for small businesses  
☒ Neighborhood improvements  
☐ Community services  
☐ Other \_\_\_\_\_

Name Jackie Rakowski  
Email jrakowski@wix.com  
Zip Code 75234

What is your connection to Carrollton?

☐ Live here ☒ Work here ☐ Volunteer here

MY PRIORITIES ARE:

- ☐ Housing  
☐ Support for small businesses  
☐ Neighborhood improvements  
☐ Community services  
☐ Other \_\_\_\_\_

Name Judy Kelly  
Email dr.jkelly60@gmail.com  
Zip Code 75006

What is your connection to Carrollton?

☒ Live here ☒ Work here ☐ Volunteer here

MY PRIORITIES ARE:

- ☐ Housing  
☐ Support for small businesses  
☐ Neighborhood improvements  
☐ Community services  
☐ Other \_\_\_\_\_

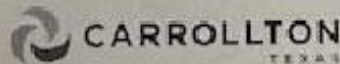
Name \_\_\_\_\_  
Email \_\_\_\_\_  
Zip Code \_\_\_\_\_

What is your connection to Carrollton?

☐ Live here ☐ Work here ☐ Volunteer here

MY PRIORITIES ARE:

- ☐ Housing  
☐ Support for small businesses  
☐ Neighborhood improvements  
☐ Community services  
☐ Other \_\_\_\_\_



## HUD Consolidated Plan & Analysis of Impediments

### MAY 9, 2024 FOCUS GROUP SIGN IN SHEET

Name Ellen Smith

Email [REDACTED]

Zip Code 75006

What is your connection to Carrollton?

☒ Live here ☐ Work here ☐ Volunteer here

MY PRIORITIES ARE:

- ☐ Housing
- ☐ Support for small businesses
- ☐ Neighborhood improvements
- ☐ Community services
- ☐ Other \_\_\_\_\_

Name \_\_\_\_\_

Email \_\_\_\_\_

Zip Code \_\_\_\_\_

What is your connection to Carrollton?

☐ Live here ☐ Work here ☐ Volunteer here

MY PRIORITIES ARE:

- ☐ Housing
- ☐ Support for small businesses
- ☐ Neighborhood improvements
- ☐ Community services
- ☐ Other \_\_\_\_\_

Name \_\_\_\_\_

Email \_\_\_\_\_

Zip Code \_\_\_\_\_

What is your connection to Carrollton?

☐ Live here ☐ Work here ☐ Volunteer here

MY PRIORITIES ARE:

- ☐ Housing
- ☐ Support for small businesses
- ☐ Neighborhood improvements
- ☐ Community services
- ☐ Other \_\_\_\_\_

Name \_\_\_\_\_

Email \_\_\_\_\_

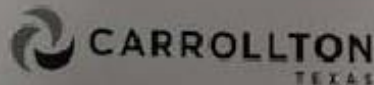
Zip Code \_\_\_\_\_

What is your connection to Carrollton?

☐ Live here ☐ Work here ☐ Volunteer here

MY PRIORITIES ARE:

- ☐ Housing
- ☐ Support for small businesses
- ☐ Neighborhood improvements
- ☐ Community services
- ☐ Other \_\_\_\_\_





## HUD Consolidated Plan & Analysis of Impediments

MAY 16, 2024 FOCUS GROUP SIGN IN SHEET

|  |  |
|--|--|
| Name <u>Christina Wade</u>   | MY PRIORITIES ARE:                                     |
| Email <del>Lisd.East@lovepacs.org</del> <u>Christina.Wade@lovepacs.org</u>   | <input type="checkbox"/> Housing                       |
| Zip Code <u>75056</u>  | <input type="checkbox"/> Support for small businesses  |
| What is your connection to Carrollton?   | <input type="checkbox"/> Neighborhood improvements     |
| <input type="checkbox"/> Live here <input type="checkbox"/> Work here <input checked="" type="checkbox"/> Volunteer here | <input checked="" type="checkbox"/> Community services |
|  | <input type="checkbox"/> Other _____                   |
| Name <u>Michelle Doss</u>  | MY PRIORITIES ARE:                                     |
| Email <u>lisd.east@lovepacs.org</u>  | <input type="checkbox"/> Housing                       |
| Zip Code <u>75056</u>  | <input type="checkbox"/> Support for small businesses  |
| What is your connection to Carrollton?   | <input type="checkbox"/> Neighborhood improvements     |
| <input type="checkbox"/> Live here <input type="checkbox"/> Work here <input checked="" type="checkbox"/> Volunteer here | <input checked="" type="checkbox"/> Community services |
|  | <input type="checkbox"/> Other _____                   |
| Name <u>Alexander Arrieta</u>  | MY PRIORITIES ARE:                                     |
| Email <u>A. Arrieta@verizon.net</u>  | <input checked="" type="checkbox"/> Housing            |
| Zip Code <u>75006</u>  | <input type="checkbox"/> Support for small businesses  |
| What is your connection to Carrollton?   | <input type="checkbox"/> Neighborhood improvements     |
| <input checked="" type="checkbox"/> Live here <input type="checkbox"/> Work here <input type="checkbox"/> Volunteer here | <input checked="" type="checkbox"/> Community services |
|  | <input type="checkbox"/> Other _____                   |
| Name <u>Delryn Fleming</u>   | MY PRIORITIES ARE:                                     |
| Email <u>delryn@verizon.net</u>  | <input type="checkbox"/> Housing                       |
| Zip Code <u>75006</u>  | <input type="checkbox"/> Support for small businesses  |
| What is your connection to Carrollton?   | <input type="checkbox"/> Neighborhood improvements     |
| <input checked="" type="checkbox"/> Live here <input type="checkbox"/> Work here <input type="checkbox"/> Volunteer here | <input type="checkbox"/> Community services            |
|  | <input type="checkbox"/> Other _____                   |





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## Legal Notices

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**CITY OF CARROLLTON CONSOLIDATED PLAN**  
**NOTICE OF PUBLIC HEARING AND**  
**COMMENT PERIOD**

On October 1, 2024, the City of Jacksonville, Texas will receive approval 9711-71, from the Comprehensive Economic Base Grant (CEBG) from the United States Department of Energy and Environmental Development (DOED). According to federal regulations these funds must be utilized for the strategic economic development programs that are approved by the CEBC. The City of Jacksonville is required to submit a request for funding to the CEBC. The City of Jacksonville must complete a document every three to five years called the Comprehensive Plan. The purpose of the Comprehensive Plan is to identify a jurisdiction's long-range needs and community development needs, priorities, goals, and strategies, and to establish how land will be used in the future. The Comprehensive Plan is a key document in the city's planning process. The first of three public hearings will be held on Thursday, July 24, 2024, at 10:00 a.m. in the Jacksonville City Council Chambers located on the 2nd floor of City Hall at 1540 S. Jackson Road to receive comments on the 2024-2026 Comprehensive Plan and P2024 Action Plan. The Neighborhood Advisory Commission will hold the second public hearing on Thursday, August 1, 2024, at 10:00 a.m. in the Jacksonville City Council Chambers located on the 2nd floor of City Hall at 1540 S. Jackson Road. The public meetings will be held at 6:00 a.m. in the City Council Briefing Room located on the 2nd floor of City Hall at 1540 S. Jackson Road. A third public hearing will be held on Thursday, August 8, 2024, at 10:00 a.m. in the Jacksonville City Council Chambers located on the second floor of City Hall at 1540 S. Jackson Road to receive comments on the 2024-2026 Comprehensive Plan and P2024 Action Plan. The draft 2024-2026 Comprehensive Plan and included P2024 Action Plan can be reviewed at the following web site:

**The 30-day public comment period for July 7, 2024 through August 6, 2024.**

Examples of activities eligible under CDBG regulations include housing rehabilitation in the form of minor home repair grants, emergency home repair grants; accessibility grants; neighborhood revitalization grants; public works; reconstruction of streets and sidewalks; replacement of water service lines; enhanced code enforcement, etc.

If you are unable to attend any of the three hearings, you may submit your written comments and ideas to the following address:

City of Carrollton  
Environmental Services  
Mr. Brian Pasterkamp  
Community Services Manager  
Phone: (772) 466-3660  
Email: [community.development@cityofcarrollton.com](mailto:community.development@cityofcarrollton.com)

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# WELCOME HOME.




*By Dallas Morning News*

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Public Hearing for 2024-2028 Consolidated Plan

July 25, 2024 @ ~~9am~~ 6:30pm

1. Laura Vola

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14.

15.





## City of Carrollton

1945 E. Jackson Rd  
Carrollton TX 75006

### Legislation Details (With Text)

|                       |   |                      |               |              |   |
|-----------------------|---|----------------------|---------------|--------------|---|
| <b>File #:</b>        | 6810  | <b>Version:</b>      | 1             | <b>Name:</b> | Hold A Public Hearing And Consider A Resolution Adopting The Draft 2024-2028 Consolidated Plan And Program Year 2024 Community Development Block Grant One-Year Action Plan And Budget. |
| <b>Type:</b>          | Public Hearing  | <b>Status:</b>       |               |              | Public Hearing/Individual Consideration   |
| <b>File created:</b>  | 7/31/2024   | <b>In control:</b>   |               |              | City Council  |
| <b>On agenda:</b>     | 8/6/2024  | <b>Final action:</b> |               |              |   |
| <b>Title:</b>         | Hold A Public Hearing And Consider A Resolution Adopting The Draft 2024-2028 Consolidated Plan And Program Year 2024 Community Development Block Grant One-Year Action Plan And Budget. |                      |               |              |   |
| <b>Sponsors:</b>      |   |                      |               |              |   |
| <b>Indexes:</b>       |   |                      |               |              |   |
| <b>Code sections:</b> |   |                      |               |              |   |
| <b>Attachments:</b>   | 1. Resolution for CDBG Con Plan and Program Year 2024 Funding, 2. Carrollton LMI Map, 3. Exhibit A - CC 8.6.24  |                      |               |              |   |
| <b>Date</b>           | <b>Ver.</b>   | <b>Action By</b>     | <b>Action</b> |              | <b>Result</b>   |

**CC MEETING: August 6, 2024**

**DATE:** July 31, 2024

**TO:** Erin Rinehart, City Manager

**FROM:** Cory Heiple, Environmental Services Director  
Ravi Shah, Executive Director of Development

**Hold A Public Hearing And Consider A Resolution Adopting The Draft 2024-2028 Consolidated Plan And Program Year 2024 Community Development Block Grant One-Year Action Plan And Budget.**

#### **BACKGROUND:**

This agenda item is to hold a public hearing and receive comments on the proposed Program Years 2024-2028 Community Development Block Grant Consolidated Plan which incorporates Program Year (PY) 2024 One-Year Action Plan and Budget. The item also includes a proposed resolution to adopt these plans for submittal to the U.S. Department of Housing and Development (HUD).

On October 1, 2024, the City of Carrollton will receive \$711,716 in new funding for the PY 2024 Community Development Block Grant (CDBG) from HUD. According to federal law, these funds must be used to benefit persons of low- to moderate-income in Carrollton to address community development concerns. In addition to the annual Action Plan, every five years HUD requires that grantees conduct a more comprehensive assessment of community status and needs, known as the Consolidated Plan. This Consolidated Plan will cover the five program years beginning October 2024 to September 2028. In March, the city contracted with Grow America under RFP #23-044 to conduct this assessment which includes extensive demographic analysis and community input.

In order to receive public input on the proposed plans, two public hearings were held on July 25, 2024, a morning session in the Council Chambers and during the Neighborhood Advisory Commission (NAC) July 25, 2024 meeting, and a third public hearing on August 6<sup>th</sup>, 2024 during the scheduled City Council meeting. The public comments and NAC input have helped shape the draft plans. On July 25, 2024 the NAC reviewed and approved the draft plans for adoption by the City Council.

A preliminary focus group indicated a continued support for infrastructure improvements and enhanced code enforcement for Carrollton's older apartment communities. Participants placed a high value on the funding the City provides to our local social service partners who support Carrollton's vulnerable populations, particularly our youth, veterans, seniors and unemployed.

The Community Development recommended budget includes an additional \$816,934 in unspent CDBG funding for a total PY budget of \$1,528,650:

- \$200,000 for a land acquisition pilot program for blight elimination and affordable housing construction;
- \$200,000 for the installation of playground equipment at Ward Steenson Park;
- \$195,000 for ground-based radar survey and site improvements to the Carrollton Black Cemetery;
- \$175,000 for the installation of fencing at R.E. Good Park;
- \$135,000 to the City's Housing Rehabilitation Programs;
- \$125,000 for the installation of a splash pad controller;
- \$110,000 for the installation of a basketball court and synthetic turf at Francis-Perry Park;
- \$110,000 for the installation of synthetic turf at Jimmy Porter Park;
- \$106,650 to Metrocrest Services for homelessness response and prevention;
- \$95,000 for Enhanced Code Enforcement in the CDBG target area multi-family units;
- \$35,000 for program administration, staff training, and updated informational material;
- \$22,000 for the installation of lighting and a pergola in the Downtown Square Park;
- \$20,000 for the resurfacing of sports courts at Rhoton Park;

All activities in the proposed PY 2024 CDBG budget were identified as major priorities in the 2024-2028 Consolidated Plan. The proposed plan reflects a continued funding support in all housing repair programs, assists infrastructure repair projects in CDBG target areas, and provides support for homelessness in the community. As the community continues to age, the need for these programs expands to address the challenges low- to moderate-income individuals face to maintain their homes.

**FINANCIAL IMPLICATIONS:**

The PY 2024 Community Development Block Grant of \$711,716 in new financial resources for community development initiatives is a critical reinvestment in areas benefiting low- to moderate-income residents.

**IMPACT ON COMMUNITY SUSTAINABILITY:**

Annually, the Carrollton Community Development Block Grant program secures, allocates, and administers approximately \$750,000 in new community development resources for use in the low- to moderate-income areas of the City. Long-term community sustainability is supported by significant financial reinvestment in aging neighborhoods, housing rehabilitation, code enforcement, and through the city's partnerships to address homelessness.

**STAFF RECOMMENDATION/ACTION DESIRED:**

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**File #: 6810, Version: 1**

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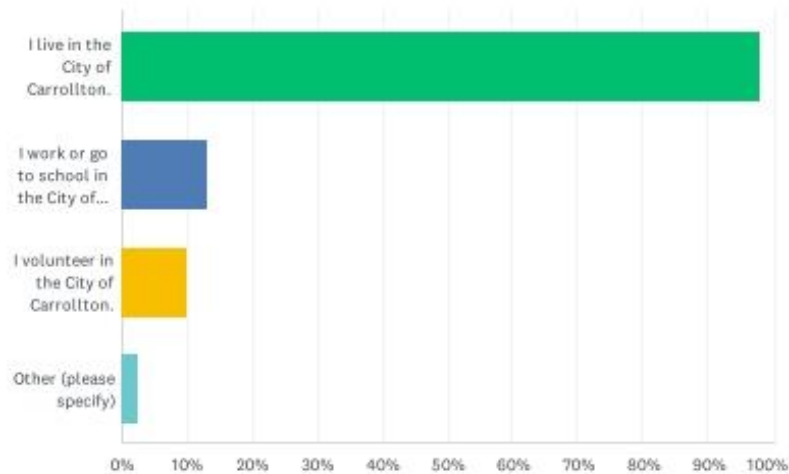
Staff recommends the City Council hold a public hearing to receive citizen comments and approve the Resolution to adopt the 2024-2028 Consolidated Plan and the Program Year 2024 Action Plan and Budget.



City of Carrollton - Community Needs Survey for HUD Consolidated Plan and Assessment of Fair Housing

Q1 Please select your current relationship(s) to the City of Carrollton.  
(check all that apply)

Answered: 292 Skipped: 0

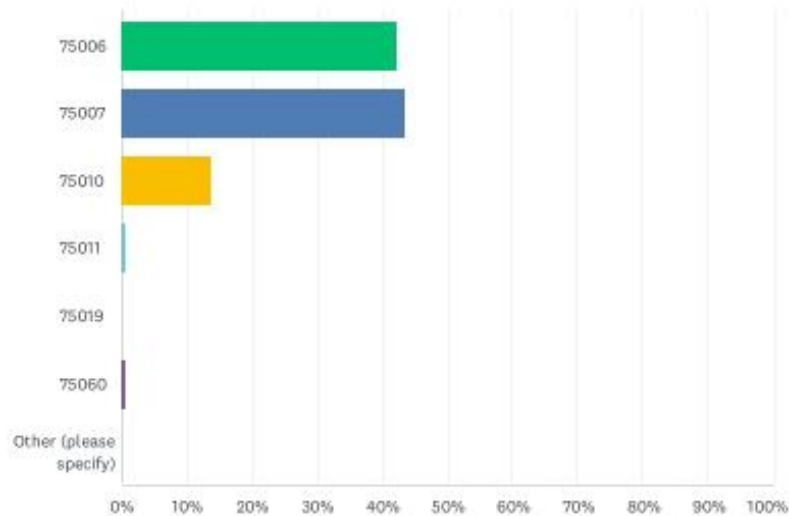


| ANSWER CHOICES                                    | RESPONSES |     |
|---|-----------|-----|
| I live in the City of Carrollton.                 | 97.95%    | 286 |
| I work or go to school in the City of Carrollton. | 13.01%    | 38  |
| I volunteer in the City of Carrollton.            | 9.93%     | 29  |
| Other (please specify)                            | 2.40%     | 7   |
| Total Respondents: 292                            |           |     |

| # | OTHER (PLEASE SPECIFY)  | DATE               |
|---|---|--------------------|
| 1 | I am a City of Carrollton employee.                           | 5/30/2024 10:24 AM |
| 2 | I work in a business that serves Carrollton                   | 5/21/2024 9:21 AM  |
| 3 | My children attend Carrollton Public Schools.                 | 5/20/2024 10:36 PM |
| 4 | I go to church in Carrollton                                  | 5/19/2024 10:37 PM |
| 5 | Lived here all my life  | 5/15/2024 11:10 AM |
| 6 | I am retired. We have lived in our home since 1989.           | 5/10/2024 5:08 PM  |
| 7 | My organization serves those living in the City of Carrollton | 5/3/2024 1:03 PM   |

## Q2 In which City of Carrollton ZIP code do you spend most of your time? (live, work, study, etc.)

Answered: 292 Skipped: 0



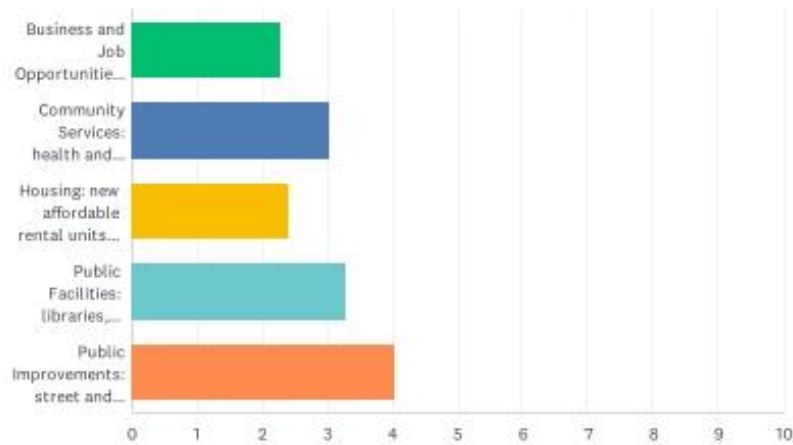
| ANSWER CHOICES         | RESPONSES |            |
|------------------------|-----------|------------|
| 75006                  | 42.12%    | 123        |
| 75007                  | 43.49%    | 127        |
| 75010                  | 13.70%    | 40         |
| 75011                  | 0.34%     | 1          |
| 75019                  | 0.00%     | 0          |
| 75060                  | 0.34%     | 1          |
| Other (please specify) | 0.00%     | 0          |
| <b>TOTAL</b>           |           | <b>292</b> |

| # | OTHER (PLEASE SPECIFY)  | DATE |
|---|-------------------------|------|
|   | There are no responses. |      |

City of Carrollton - Community Needs Survey for HUD Consolidated Plan and Assessment of Fair Housing

**Q3 Please rank your overall priorities for investment in your community. You will have the opportunity to select specific projects and services in later questions. 1 = First Priority 5 = Last Priority**

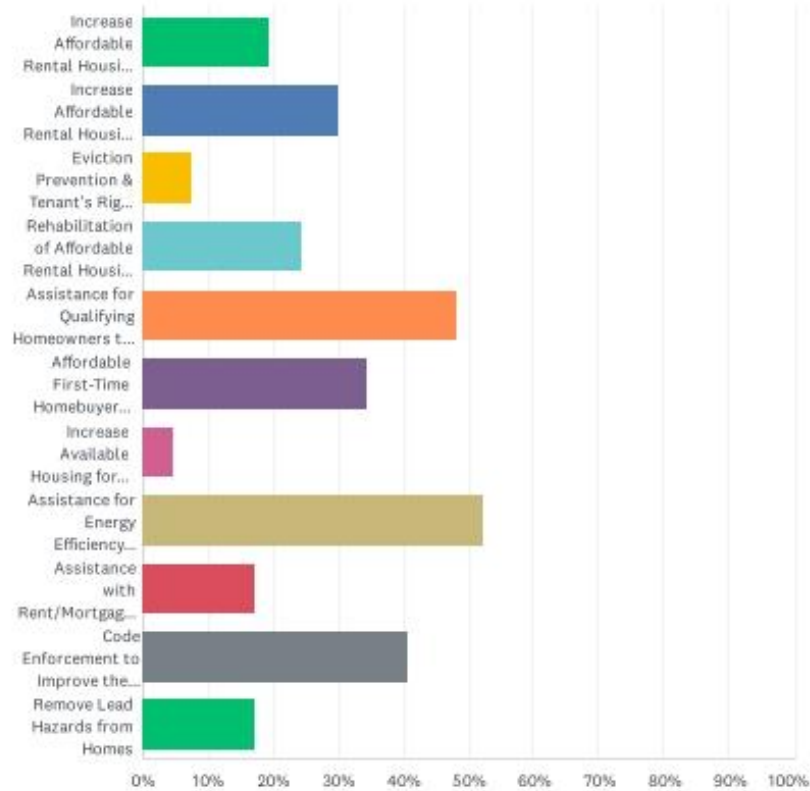
Answered: 269 Skipped: 23



|   | 1             | 2            | 3            | 4            | 5            | TOTAL | SCORE |
|---|---------------|--------------|--------------|--------------|--------------|-------|-------|
| Business and Job Opportunities: training for people who need jobs, small business loans, coaching for small business owners   | 7.06%<br>19   | 11.90%<br>32 | 19.33%<br>52 | 25.28%<br>68 | 36.43%<br>98 | 269   | 2.28  |
| Community Services: health and mental health care, homeless services, services for children, services for the elderly         | 13.38%<br>36  | 21.56%<br>58 | 29.74%<br>80 | 25.65%<br>69 | 9.67%<br>26  | 269   | 3.03  |
| Housing: new affordable rental units, home repair, down payment assistance, prevention of discrimination, eviction prevention | 11.90%<br>32  | 10.41%<br>28 | 18.59%<br>50 | 22.30%<br>60 | 36.80%<br>99 | 269   | 2.38  |
| Public Facilities: libraries, parks, senior centers, youth centers  | 18.59%<br>50  | 31.60%<br>85 | 19.70%<br>53 | 17.47%<br>47 | 12.64%<br>34 | 269   | 3.26  |
| Public Improvements: street and sidewalk improvements, water and sewer improvements   | 49.07%<br>132 | 24.54%<br>66 | 12.64%<br>34 | 9.29%<br>25  | 4.46%<br>12  | 269   | 4.04  |

**Q4 Please select up to three housing issues most in need of attention in your community.**

Answered: 254 Skipped: 38



**City of Carrollton - Community Needs Survey for HUD Consolidated Plan and Assessment of Fair Housing**

| ANSWER CHOICES  | RESPONSES |     |
|---|-----------|-----|
| Increase Affordable Rental Housing (housing only; no supportive services offered)   | 19.29%    | 49  |
| Increase Affordable Rental Housing with Supportive Services for Seniors, People with Disabilities, Homeless Individuals and Families, and others with special needs who need supportive services in addition to housing | 29.92%    | 76  |
| Eviction Prevention & Tenant's Rights Assistance  | 7.48%     | 19  |
| Rehabilitation of Affordable Rental Housing to preserve affordable housing opportunities  | 24.41%    | 62  |
| Assistance for Qualifying Homeowners to Rehabilitate their Homes  | 48.03%    | 122 |
| Affordable First-Time Homebuyer Assistance such as homebuyer counseling and downpayment assistance  | 34.25%    | 87  |
| Increase Available Housing for People Using Section 8 Housing Choice Vouchers   | 4.72%     | 12  |
| Assistance for Energy Efficiency Upgrades to Reduce Utility Bills   | 51.97%    | 132 |
| Assistance with Rent/Mortgage/Utility Payments  | 17.32%    | 44  |
| Code Enforcement to Improve the Health and Safety of Housing  | 40.55%    | 103 |
| Remove Lead Hazards from Homes  | 17.32%    | 44  |
| Total Respondents: 254  |           |     |

| #  | (OPTIONAL) PLEASE COMMENT ON YOUR CHOICES, OR A HOUSING ISSUE NOT LISTED:  | DATE               |
|----|--|--------------------|
| 1  | I'm an advocate for homeownership. I prefer there are more grants offered to help the community build equity in their own home instead of their landlord.  | 5/29/2024 6:29 PM  |
| 2  | Repair rear entry alleys   | 5/25/2024 8:44 PM  |
| 3  | Ordinance for cars parking on streets! Put a time when they need to be off!  | 5/25/2024 2:31 PM  |
| 4  | Spreading growth in all parts of the community. Help with ensuring proper drainage around homes and increasing fence stability in all areas  | 5/20/2024 9:51 PM  |
| 5  | Reduction in real estate tax for parents of children attending private school  | 5/20/2024 8:25 PM  |
| 6  | Help existing owners with property tax increases   | 5/20/2024 7:37 PM  |
| 7  | Foundation, windows and insulation assistance.   | 5/20/2024 4:13 PM  |
| 8  | No more RV housing.  | 5/19/2024 10:43 PM |
| 9  | Financial assistance with asbestos removal for owners of older homes   | 5/16/2024 11:24 PM |
| 10 | Assistance with removal of asbestos  | 5/16/2024 11:15 PM |
| 11 | Beautifying public areas   | 5/16/2024 10:27 PM |
| 12 | Too many rental properties that don't take care of their properties and allow questionable tenants   | 5/16/2024 9:27 PM  |
| 13 | Assistance with home projects in Empowerment Zones. Increase assistance to 35% or higher for repairs needed in these areas.  | 5/16/2024 10:12 AM |
| 14 | 1. Assist the community in understanding their rights in HOA regulations. Perform audits. 2. I am a dog owner and dog urine should be treated as biohazard-like feces. Please consider the environmental, property, and health concerns. Not to mention, being respectful to your neighbor's property. Perhaps a designated pet relief station area would help, or our community receiving grass sod replacement. 3. Allow city-approved, small signs in yards (including HOAs). | 5/15/2024 11:09 PM |
| 15 | Our economic position as general citizens has changed over the last 4 years. Corporations have experienced record profits, while our wages have stagnated and inflation has tripped the  | 5/15/2024 11:14 AM |

City of Carrollton - Community Needs Survey for HUD Consolidated Plan and Assessment of Fair Housing

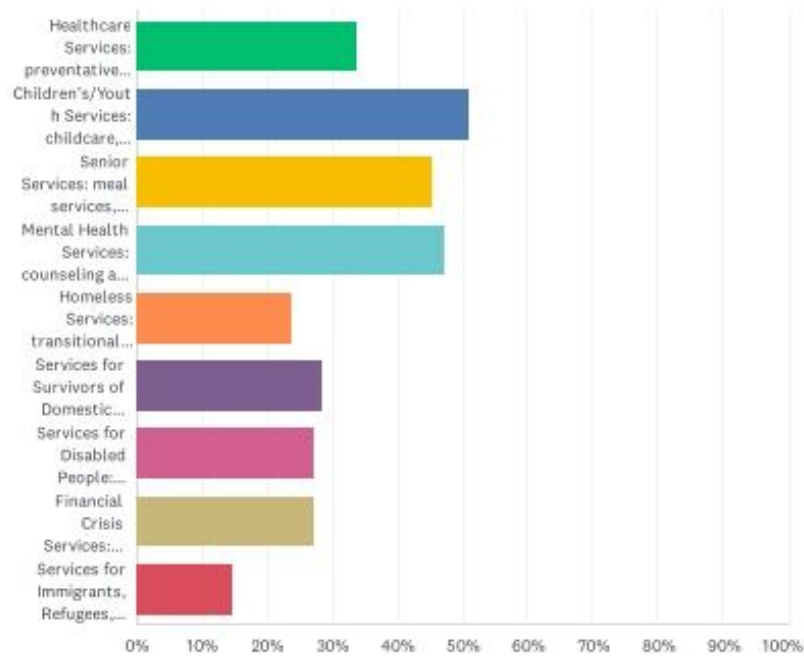
cost of most necessities. Housing is a right in my view, and people need to be able to afford it. Please help all of us.

|    |  |                   |
|----|--|-------------------|
| 16 | Three votes toward code enforcement. Neighborhoods need city to make people use driveways and not clog streets   | 5/10/2024 3:48 PM |
| 17 | Code Enforcement should enter and examine a rental property once every year to pass safety/health inspection as well as assess number of renters authorized by city and homeowner. | 5/10/2024 1:13 PM |
| 18 | the aged sometimes cannot afford to rehab their homes, including foundation repair & cannot afford to move   | 5/9/2024 6:43 PM  |
| 19 | 1)Known Illegal Alien Safe House eradication. 2)Abandoned Apartments on Beltline 1800 block.   | 5/8/2024 7:27 AM  |

City of Carrollton - Community Needs Survey for HUD Consolidated Plan and Assessment of Fair Housing

**Q5 Please select up to three community services most in need of attention in your community.**

Answered: 250 Skipped: 42



| ANSWER CHOICES  | RESPONSES |     |
|---|-----------|-----|
| Healthcare Services: preventative/primary care, prescription drug services, dental and vision care, HIV/AIDS services                                     | 33.60%    | 84  |
| Children's/Youth Services: childcare, after school activities, tutoring, mentoring, early childhood education   | 50.80%    | 127 |
| Senior Services: meal services, homecare assistance, nursing home services, recreational or social opportunities  | 45.20%    | 113 |
| Mental Health Services: counseling and evaluation, psychiatric care, in-patient programs, support groups, substance abuse treatment and recovery programs | 47.20%    | 118 |
| Homeless Services: transitional shelters, permanent supportive housing placement, meals, clothing   | 23.60%    | 59  |
| Services for Survivors of Domestic Violence and Human Trafficking: family shelters, counseling  | 28.40%    | 71  |
| Services for Disabled People: vocational/self-sufficiency programs, rehabilitation, adult day care, transportation  | 27.20%    | 68  |
| Financial Crisis Services: emergency assistance with bills, access to food pantries, homelessness prevention  | 27.20%    | 68  |
| Services for Immigrants, Refugees, and/or Non-English Speakers  | 14.80%    | 37  |
| Total Respondents: 250  |           |     |



City of Carrollton - Community Needs Survey for HUD Consolidated Plan and Assessment of Fair Housing

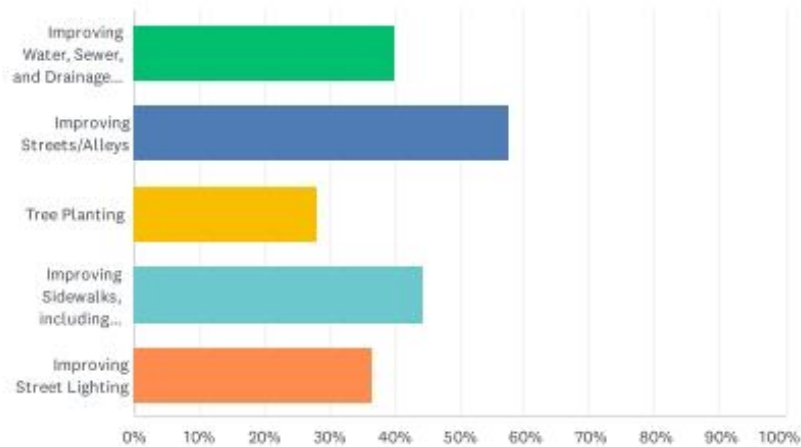
| #  | (OPTIONAL) PLEASE COMMENT ON YOUR CHOICES, OR A COMMUNITY SERVICE NEED NOT LISTED:   | DATE               |
|----|--|--------------------|
| 1  | Support for our veterans, NOT illegals   | 5/21/2024 8:50 AM  |
| 2  | I notice a lot of the homes in my area are older citizens who cannot take care of everything   | 5/20/2024 9:52 PM  |
| 3  | Street and sidewalks like a roller coaster.Help with cause of streets and foundation issues.   | 5/20/2024 4:16 PM  |
| 4  | Fentanyl and other drug prevention actions   | 5/16/2024 11:26 PM |
| 5  | Fentanyl and other drug prevention   | 5/16/2024 11:18 PM |
| 6  | People who own homes and want to keep them but due to the inflation they can't afford the upkeep   | 5/16/2024 9:32 PM  |
| 7  | Our Rosemeade Rec center is underutilized within our community. Youth programs could greatly benefit families. An indoor pool would help with seniors and citizens if all ages.  | 5/16/2024 9:06 PM  |
| 8  | Fun services for those 55 and over who want active and fun lifestyle. You can't just cater to immigrants, homeless, non English speakers, or celderly. You are missing the fun and vibrant older age group.  | 5/16/2024 10:14 AM |
| 9  | Eliminate labeling children as "bad" in education. Evaluate how students are being treated in early development and those sent to "alternative" schools. Discrimination is everywhere. Every child learns differently and the system is siloed. School isnt fun anymore, it's prison for a lot of children. Promote neurodiversity. Also, could we please allow children bathroom breaks, especially without punishment, and more time in between classes. Middle schools allow 4 minutes and then only 30 minutes for lunch - this time includes the line wait time. My kiddos are purposely not drinking water because they dont want to have to pee. I know Staff is a problem. Could we utilize certain groups, ex. our seniors, to volunteer and assist teachers? | 5/15/2024 11:28 PM |
| 10 | I think our help should first go to Carrollton residents,  | 5/15/2024 11:15 AM |
| 11 | City should provide nice parks and playgrounds; keep them up; the rest is extraneous   | 5/10/2024 3:49 PM  |
| 12 | the aged need moved to the lower level of apartments when no elevators exist   | 5/9/2024 6:46 PM   |
| 13 | U.S. Citizens prioritized for use of Federal Tax Dollars.  | 5/8/2024 7:30 AM   |
| 14 | Stop wasting my tax money on these non-sense services.   | 5/1/2024 9:29 PM   |
| 15 | I'm a survivor of assault by a homeless DART rider who revisits our property via criminal trespassing warrant. I fear for my life!   | 4/27/2024 9:17 AM  |



City of Carrollton - Community Needs Survey for HUD Consolidated Plan and Assessment of Fair Housing

**Q6 Please select up to two public improvements most in need of attention in your community.**

Answered: 253 Skipped: 39



| ANSWER CHOICES  |  | RESPONSES |     |
|---|--|-----------|-----|
| Improving Water, Sewer, and Drainage Infrastructure                 |  | 39.92%    | 101 |
| Improving Streets/Alleys  |  | 57.31%    | 145 |
| Tree Planting   |  | 28.06%    | 71  |
| Improving Sidewalks, including Access for Persons with Disabilities |  | 44.27%    | 112 |
| Improving Street Lighting   |  | 36.36%    | 92  |
| Total Respondents: 253  |  |           |     |

| # | (OPTIONAL) PLEASE COMMENT ON YOUR CHOICES, OR A PUBLIC IMPROVEMENT NOT LISTED:                                 | DATE               |
|---|--|--------------------|
| 1 | Public works infrastructure seems to be neglected and not a priority in the City                               | 5/30/2024 2:10 PM  |
| 2 | Repainting street lines on roads   | 5/28/2024 6:19 AM  |
| 3 | Attention and maintenance of plantings to median and public areas. Most in Carrollton look dead and overgrown. | 5/25/2024 10:47 AM |
| 4 | 75007 really needs street work done and proper lighting throughout neighborhoods                               | 5/20/2024 9:54 PM  |
| 5 | Speed bumps  | 5/20/2024 4:53 PM  |
| 6 | Woodcrest Lane is terrible!  | 5/20/2024 4:19 PM  |
| 7 | Need more protected crosswalks and bikelanes   | 5/20/2024 9:35 AM  |
| 8 | Hebron from Josey to Charles needs a complete overhaul   | 5/16/2024 9:09 PM  |
| 9 | Belt Line is embarrassing. Go look at Beltline Road in Coppell. Driving from 635 down the road                 | 5/16/2024 10:16 AM |

City of Carrollton - Community Needs Survey for HUD Consolidated Plan and Assessment of Fair Housing

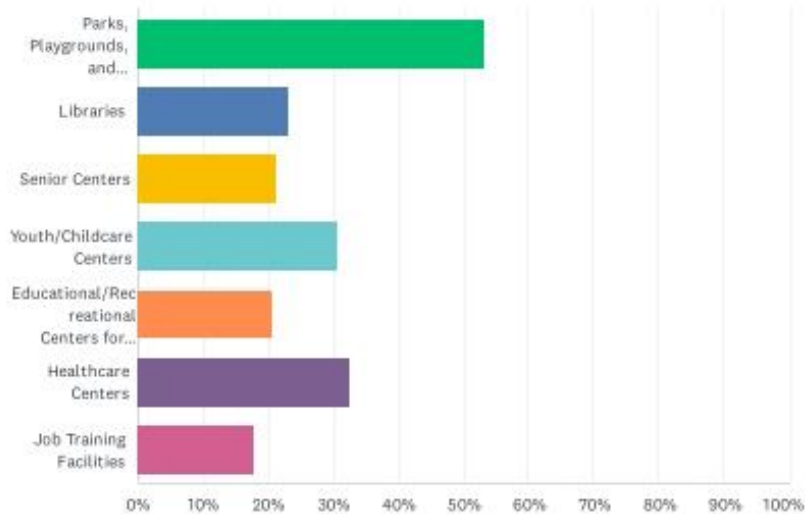
to the beltline west intersection is an eye-opener. It looks alive and welcoming with beautiful landscaping, Street Light, and beautiful curves. It invites you to come into Coppell. Going down Beltline is like a sign to leave the city.

|    |   |                    |
|----|---|--------------------|
| 10 | Honestly, the light up pedestrian walk ways is needed around all schools cross-walks. I am sure you have seen the Kelly/Josey traffic when schools are out. Kids are j walking and its extremely dangerous. | 5/15/2024 11:37 PM |
| 11 | Our lawns drain terribly in the Santa Rosa Heights.   | 5/15/2024 11:17 AM |
| 12 | Would be nice to have a synthetic running track open to carrollton residents  | 5/13/2024 4:21 PM  |
| 13 | Improving road quality, mainly in Rolling wood estate area  | 5/11/2024 9:26 AM  |
| 14 | Removal of trees close to power lines or crowding sidewalks. Replanting more appropriately sized small trees/shrubs   | 5/11/2024 7:42 AM  |
| 15 | Improvements to Include curb cuts and level sidewalks along bus routes are inconsistent and inaccessible in some areas  | 5/10/2024 6:57 PM  |
| 16 | Repainting the lanes and shoulders on the road should be an inexpensive way to decrease accidents, reduce congestion and make the city look neat.   | 5/10/2024 4:49 PM  |
| 17 | Landscape public roadways—look at Coppell and farmers branch—prettier   | 5/10/2024 3:52 PM  |
| 18 | Plano Parkway road is new and smooth. Frankford is an absolute mess of a road and should be repaired immediately. Embarrassing and not attractive to those wanting to move to this area.                    | 5/10/2024 1:28 PM  |
| 19 | love the new street signs that light up - helpful while driving after dark. need tree removal for the Aged  | 5/9/2024 6:49 PM   |
| 20 | Parking in yard / too many vehicles for occupation size of home.  | 5/8/2024 7:34 AM   |
| 21 | Would like to see flashing crosswalk lighting where trails cross major streets like Josey, Hebron and others. Speed humps on cross connecting streets like Sherwood between Perry Rd and Josey Ln.          | 5/7/2024 2:04 PM   |
| 22 | Street/alleyways on Gravley st  | 5/6/2024 5:39 PM   |
| 23 | Some of the street conditions are very poor.  | 5/4/2024 7:26 AM   |
| 24 | Mandatory recycling for all apt. buildings.   | 4/27/2024 9:19 AM  |

City of Carrollton - Community Needs Survey for HUD Consolidated Plan and Assessment of Fair Housing

Q7 Please select up to two public facilities most in need of attention in your community.

Answered: 247 Skipped: 45



| ANSWER CHOICES  | RESPONSES |     |
|---|-----------|-----|
| Parks, Playgrounds, and Recreational Areas                    | 53.04%    | 131 |
| Libraries   | 23.08%    | 57  |
| Senior Centers  | 21.05%    | 52  |
| Youth/Childcare Centers                                       | 30.77%    | 76  |
| Educational/Recreational Centers for Adults with Disabilities | 20.65%    | 51  |
| Healthcare Centers  | 32.39%    | 80  |
| Job Training Facilities                                       | 17.81%    | 44  |
| Total Respondents: 247  |           |     |

| # | (OPTIONAL) PLEASE COMMENT ON YOUR CHOICES, OR A TYPE OF PUBLIC FACILITY NOT LISTED:                              | DATE               |
|---|--|--------------------|
| 1 | I think Carrollton has all that we need in place for this category   | 5/25/2024 2:42 PM  |
| 2 | Expand Animal Shelter  | 5/20/2024 7:13 PM  |
| 3 | Need more areas for family nature walks and picnic areas.  | 5/20/2024 4:19 PM  |
| 4 | As mentioned, rec centers need even more attention. Plano offer so much to it's residents (for a fee of course). | 5/16/2024 9:09 PM  |
| 5 | We need to keep up with the times and change our rec centers as the community is changing.                       | 5/16/2024 10:16 AM |

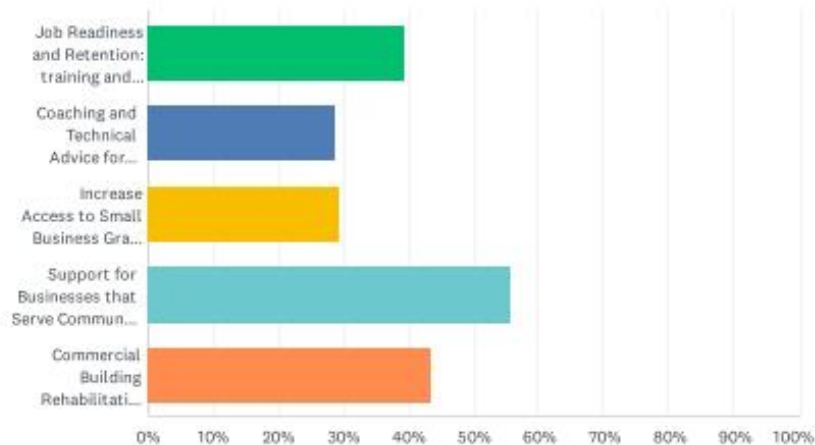
City of Carrollton - Community Needs Survey for HUD Consolidated Plan and Assessment of Fair Housing

Most of the people here are over 55 in Pickleball. I have not seen any mention of Pickleball courts. All of the country clubs around us have revamped and or put in Pickleball courts. We are the only ones with no mention of it. Also, the Biden administration is pushing EV infrastructure. Nowhere does Carrollton provide a safe place for EV charging. Coppell has it and Addison has it but Carrollton once again is lagging behind.

|    |   |                    |
|----|---|--------------------|
| 6  | Yes! Lets just create a center that doesnt label. Persons with disabilities, children, adults, seniors...we all need help. Getting it is so difficult! I would love to add healthcare too. I am a huge advocate for neurodiversity. Even for those that arent diagnoses, many can relate with their own struggles. AI is changing the game. | 5/15/2024 11:37 PM |
| 7  | Healthcare is another human right in my view. All basic needs should be met by our government. Socializing medicine is not wrong..it's necessary.   | 5/15/2024 11:17 AM |
| 8  | Pickle ball courts or a local skate park!!  | 5/14/2024 11:37 AM |
| 9  | Buy books, not LGBTQXYZ ones...library has always been subpar —look at Frisco   | 5/10/2024 3:52 PM  |
| 10 | music venue larger than square  | 5/10/2024 3:38 PM  |
| 11 | Healthcare needs new improved technology and alternative therapies.   | 5/10/2024 1:28 PM  |
| 12 | Reliable Emergency and hospital. Carrollton Regional Medical center is not a reliable/top rated facility.   | 5/10/2024 12:24 PM |
| 13 | indoor swimming - Standridge is too far and water temp too cold for Seniors   | 5/9/2024 6:49 PM   |
| 14 | None  | 5/8/2024 7:34 AM   |
| 15 | I would love to see a "natural" playground option in Carrollton   | 5/7/2024 7:50 PM   |
| 16 | Reduce our taxes. We don't need any public facilities. Just Police/Fire.  | 5/1/2024 9:31 PM   |

## Q8 Please select up to two business and job opportunity issues most in need of attention in your community.

Answered: 240 Skipped: 52



| ANSWER CHOICES  | RESPONSES  |
|---|------------|
| Job Readiness and Retention: training and referral programs, English as a Second Language (ESL) classes, adult literacy, high school equivalency and college preparation, adult/juvenile detention discharge counseling   | 39.17% 94  |
| Coaching and Technical Advice for Small Businesses: review of financial statements, credit repair plan, business plan, succession plan, marketing & advertising plan, bookkeeping/accounting, planning for future growth, resiliency planning, information technology & connectivity, operations optimization, grant research | 28.75% 69  |
| Increase Access to Small Business Grants or Loans   | 29.17% 70  |
| Support for Businesses that Serve Community Needs: access to fresh groceries, medical services, pharmacy  | 55.42% 133 |
| Commercial Building Rehabilitation: repair or improve the exterior of businesses, including signage and awnings   | 43.33% 104 |
| Total Respondents: 240  |            |

| # | (OPTIONAL) PLEASE COMMENT ON YOUR CHOICES, OR A BUSINESS AND JOB OPPORTUNITY ISSUE NOT LISTED:  | DATE               |
|---|---|--------------------|
| 1 | A lot of our grocery stores i frequent are outside of Carrollton and think variety would be very beneficial to the city   | 5/20/2024 9:55 PM  |
| 2 | Attract non-industrial businesses to 75006, especially Beltline area  | 5/16/2024 11:30 PM |
| 3 | BELT LINE JOSEY CORNER is embarrassing. This is the busiest intersection in Carrollton with the ugliest buildings. People drive down this area and say it is turned into San Francisco. If the city really cared, they would take this area and at least make all of the buildings look like someone cares. It doesn't matter what is being sold in the building, but at least make it look like the city cares for the residents in this area. | 5/16/2024 10:18 AM |
| 4 | Increase understanding, awareness, and support in cybersecurity and risk management. Our youth, seniors, and or those not technical savvy, are vulnerable and there is a critical risk.   | 5/15/2024 11:45 PM |

City of Carrollton - Community Needs Survey for HUD Consolidated Plan and Assessment of Fair Housing

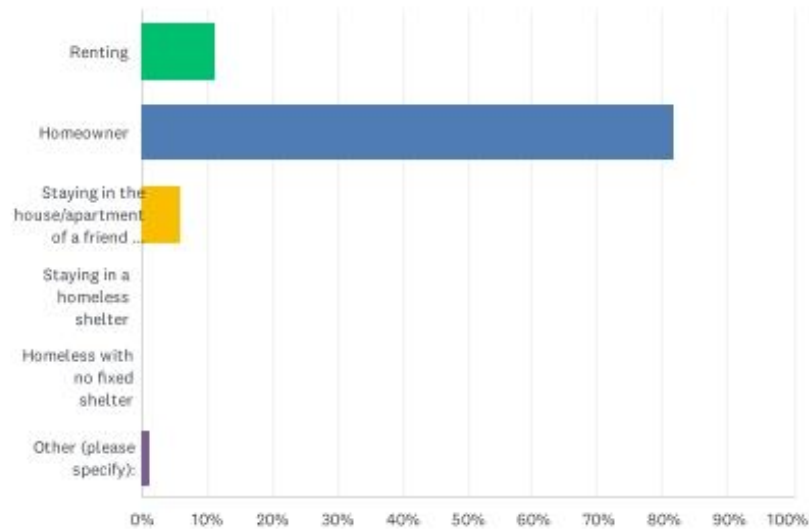
|    |  |                    |
|----|--|--------------------|
| 5  | Beltrine and Josey is arguably the first major intersection in Carrollton. The parking lot on the north east corner has been in shambles since I was a little girl. The signage is a menagerie of mismatched oddities. It would be nice to see it updated. | 5/15/2024 11:18 AM |
| 6  | Continue to support small businesses to ensure a wide variety of business types, including support for businesses that don't see a lot of revenue but provide a local presence.  | 5/10/2024 4:10 PM  |
| 7  | Not a city function—no taxes for this  | 5/10/2024 3:53 PM  |
| 8  | Support for business that serve community needs above should include fresh organic/healthy ingredients unlike that of most fast food restaurants. We need new restaurants who offer these types of choices. NO MORE fast food!                             | 5/10/2024 1:40 PM  |
| 9  | Support non-profit organizations   | 5/10/2024 12:11 PM |
| 10 | help people tap into business training on computers such as Dave Ramsey Financial Coach and such   | 5/9/2024 6:54 PM   |
| 11 | None of the above.   | 5/1/2024 9:31 PM   |
| 12 | 1st ... Take care of residents ... safety!   | 4/27/2024 9:22 AM  |



City of Carrollton - Community Needs Survey for HUD Consolidated Plan and Assessment of Fair Housing

## Q9 In the past month, what has been your housing situation?

Answered: 247 Skipped: 45

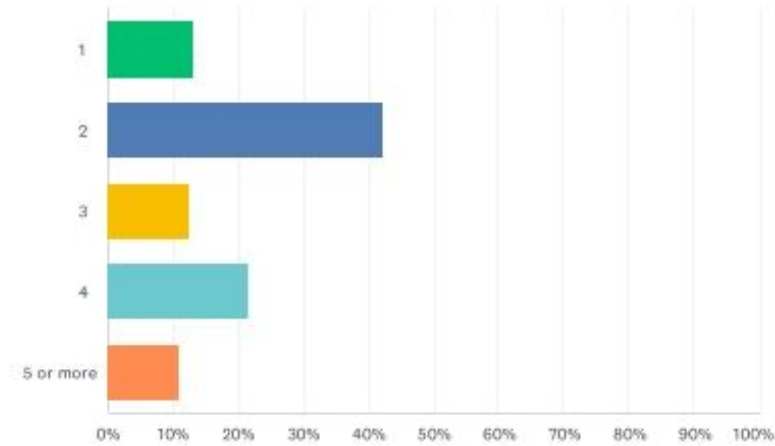


| ANSWER CHOICES  |  | RESPONSES |     |
|---|--|-----------|-----|
| Renting   |  | 11.34%    | 28  |
| Homeowner   |  | 81.38%    | 201 |
| Staying in the house/apartment of a friend or family member |  | 6.07%     | 15  |
| Staying in a homeless shelter                               |  | 0.00%     | 0   |
| Homeless with no fixed shelter                              |  | 0.00%     | 0   |
| Other (please specify):                                     |  | 1.21%     | 3   |
| TOTAL   |  |           | 247 |

| # | OTHER (PLEASE SPECIFY):  | DATE               |
|---|--|--------------------|
| 1 | HOA - being a homeowner, but difficult to enjoy their property, due to a biased association with too much power. | 5/16/2024 12:02 AM |
| 2 | not a Carrollton resident  | 5/14/2024 9:45 AM  |
| 3 | No   | 5/10/2024 1:22 PM  |

## Q10 How many people usually live in your household?

Answered: 247 Skipped: 45



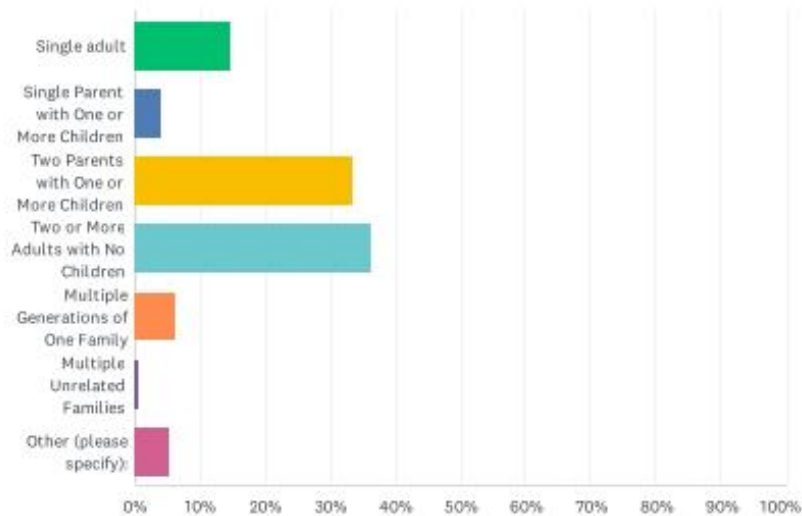
| ANSWER CHOICES | RESPONSES |     |
|----------------|-----------|-----|
| 1              | 12.96%    | 32  |
| 2              | 42.11%    | 104 |
| 3              | 12.55%    | 31  |
| 4              | 21.46%    | 53  |
| 5 or more      | 10.93%    | 27  |
| TOTAL          |           | 247 |



City of Carrollton - Community Needs Survey for HUD Consolidated Plan and Assessment of Fair Housing

Q11 What best describes your household? (children are under 18, adults are 18 and older)

Answered: 246 Skipped: 46



| ANSWER CHOICES                          | RESPONSES |            |
|---|-----------|------------|
| Single adult                            | 14.63%    | 36         |
| Single Parent with One or More Children | 4.07%     | 10         |
| Two Parents with One or More Children   | 33.33%    | 82         |
| Two or More Adults with No Children     | 36.18%    | 89         |
| Multiple Generations of One Family      | 6.10%     | 15         |
| Multiple Unrelated Families             | 0.41%     | 1          |
| Other (please specify):                 | 5.28%     | 13         |
| <b>TOTAL</b>                            |           | <b>246</b> |

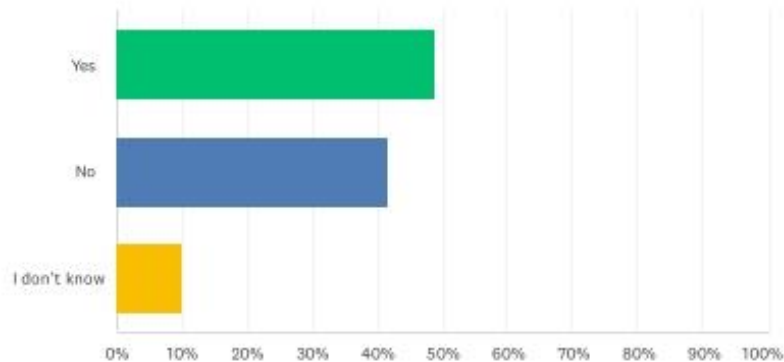
| # | OTHER (PLEASE SPECIFY):                             | DATE               |
|---|---|--------------------|
| 1 | Couple and disabled sister of wife                  | 5/21/2024 12:02 AM |
| 2 | 2 parents, 1 adult child, 2 teenagers               | 5/20/2024 10:45 PM |
| 3 | 2 generations (grandparents and daughter with kids) | 5/17/2024 10:52 AM |
| 4 | Both single adults                                  | 5/16/2024 9:19 PM  |
| 5 | Fixed income, single adult                          | 5/12/2024 7:55 AM  |
| 6 | Two adults, over sixty.                             | 5/10/2024 4:52 PM  |

City of Carrollton - Community Needs Survey for HUD Consolidated Plan and Assessment of Fair Housing

|    |   |                    |
|----|---|--------------------|
| 7  | No children at home NOW because they are responsible adults | 5/10/2024 3:55 PM  |
| 8  | Seniors   | 5/10/2024 2:05 PM  |
| 9  | 2 adults  | 5/10/2024 1:42 PM  |
| 10 | 2 seniors   | 5/10/2024 12:05 PM |
| 11 | retired; husband and wife                                   | 5/9/2024 6:57 PM   |
| 12 | Married couple  | 5/7/2024 12:49 PM  |
| 13 | Two adults and two dogs                                     | 4/30/2024 8:15 AM  |

## Q12 Do you spend more than 30% of your monthly income on housing expenses? (rent/mortgage + utilities)

Answered: 244 Skipped: 48



| ANSWER CHOICES | RESPONSES |     |
|----------------|-----------|-----|
| Yes            | 48.77%    | 119 |
| No             | 41.39%    | 101 |
| I don't know   | 9.84%     | 24  |
| TOTAL          |           | 244 |

| #  | (OPTIONAL) WOULD YOU LIKE TO EXPLAIN YOUR ANSWER? PLEASE COMMENT HERE:   | DATE               |
|----|--|--------------------|
| 1  | My house is paid off and I am for the most part retired  | 5/25/2024 2:45 PM  |
| 2  | Home inherited- own outright w/o mortgage. However it is a very old home with no insulation, no central air or heat, and original windows, poor foundation so tons of money spent on upkeep and trying to upgrade.           | 5/24/2024 4:08 PM  |
| 3  | Single income right now  | 5/21/2024 12:02 AM |
| 4  | I am remodeling an older home and trying to invest in the city   | 5/20/2024 9:56 PM  |
| 5  | Every year the amount increases, along with insurance rates, utility spikes, etc. The working class is not receiving enough yearly "increases" to keep up with the cost of living or inflations. We are taxed on everything. | 5/16/2024 12:02 AM |
| 6  | We are fortunate to have bought our house in Carrollton before home prices skyrocketed.  | 5/15/2024 3:02 PM  |
| 7  | Property taxes, homeowners insurance, utilities, repair and maintenance costs are at least 30%   | 5/14/2024 5:54 PM  |
| 8  | I love where I live but rent prices have increased too much!   | 5/14/2024 11:38 AM |
| 9  | Utilities are extremely high electric, water and gas   | 5/13/2024 7:34 PM  |
| 10 | Rents are unscrupulously high. Little is left for food & misc. Fighting the mentally challenged homeless, daily, warrants me to me to a safe neighborhood ... they are unaffordable.   | 5/12/2024 7:55 AM  |

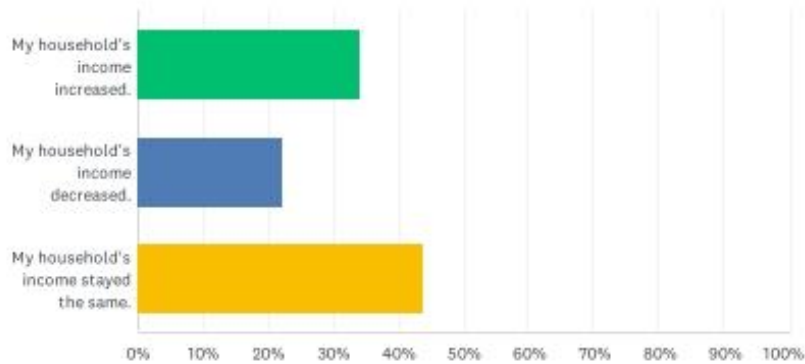
City of Carrollton - Community Needs Survey for HUD Consolidated Plan and Assessment of Fair Housing

|    |  |                   |
|----|--|-------------------|
| 11 | Home is paid off.  | 5/11/2024 8:58 AM |
| 12 | Water & Utilities  | 5/10/2024 3:41 PM |
| 13 | Utilities are approaching excessive expenditures.                                  | 5/10/2024 1:10 PM |
| 14 | no rent or mortgage  | 5/2/2024 8:11 AM  |
| 15 | Sold my home to downsize & rent is exceptionally high for seniors on fixed income. | 4/27/2024 9:26 AM |

City of Carrollton - Community Needs Survey for HUD Consolidated Plan and Assessment of Fair Housing

### Q13 In the past year, has your household's income risen, decreased or stayed the same?

Answered: 243 Skipped: 49



| ANSWER CHOICES                         | RESPONSES |     |
|--|-----------|-----|
| My household's income increased.       | 34.16%    | 83  |
| My household's income decreased.       | 22.22%    | 54  |
| My household's income stayed the same. | 43.62%    | 106 |
| TOTAL                                  |           | 243 |

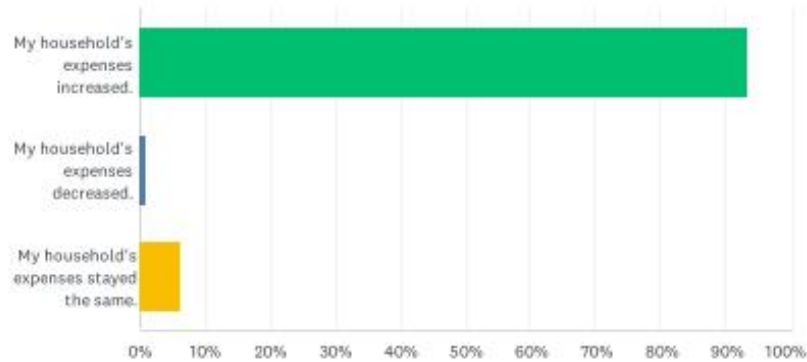
| #  | (OPTIONAL) WOULD YOU LIKE TO EXPLAIN YOUR ANSWER? PLEASE COMMENT HERE:   | DATE               |
|----|--|--------------------|
| 1  | Social Security is my only income at this time   | 5/25/2024 2:45 PM  |
| 2  | Recently retired   | 5/25/2024 10:48 AM |
| 3  | New job; partner moved in  | 5/24/2024 4:08 PM  |
| 4  | Increase but still below inflation and cola raises are 3-5% while is double that   | 5/21/2024 12:59 AM |
| 5  | 3 adults with 4 full-time jobs.  | 5/20/2024 10:45 PM |
| 6  | Everything costs so much more it doesn't feel like any pay increase was received.  | 5/20/2024 3:28 PM  |
| 7  | On paper it has increased, but due to inflation it is effectively the same.  | 5/20/2024 9:39 AM  |
| 8  | Very small increase  | 5/16/2024 9:37 PM  |
| 9  | My job is in Coppell so we are grateful to have an increasing income. Carrollton does not have jobs that provide incomes over 100 K. | 5/16/2024 10:19 AM |
| 10 | I recently retired.  | 5/14/2024 7:04 PM  |
| 11 | fixed income   | 5/14/2024 5:54 PM  |
| 12 | SS doesn't cover squat!  | 5/12/2024 7:55 AM  |
| 13 | School Property tax reduced.   | 5/11/2024 8:58 AM  |

City of Carrollton - Community Needs Survey for HUD Consolidated Plan and Assessment of Fair Housing

|    |   |                    |
|----|---|--------------------|
| 14 | Increase in SS payment, wiped out by increase in homeowners insurance.  | 5/11/2024 7:45 AM  |
| 15 | Not as much as inflation  | 5/10/2024 10:57 PM |
| 16 | Net income decrease because of inflation and govt spending that affects me—all homeowner expenses are up—not in favor of haddouts | 5/10/2024 3:55 PM  |
| 17 | Decreased because one of us retired.  | 5/10/2024 1:42 PM  |
| 18 | SS increase   | 5/10/2024 12:08 PM |
| 19 | Income same, inflation higher.  | 5/8/2024 7:37 AM   |
| 20 | SS doesn't help when food prices rise.  | 4/27/2024 9:26 AM  |

## Q14 In the past year, have your household's expenses risen, decreased or stayed the same?

Answered: 244 Skipped: 48



| ANSWER CHOICES                           | RESPONSES |            |
|--|-----------|------------|
| My household's expenses increased.       | 93.03%    | 227        |
| My household's expenses decreased.       | 0.82%     | 2          |
| My household's expenses stayed the same. | 6.15%     | 15         |
| <b>TOTAL</b>                             |           | <b>244</b> |

| #  | (OPTIONAL) WOULD YOU LIKE TO EXPLAIN YOUR ANSWER? PLEASE COMMENT HERE:  | DATE               |
|----|---|--------------------|
| 1  | Cost  | 5/21/2024 11:47 AM |
| 2  | Insurance and utilities have increased dramatically   | 5/21/2024 8:52 AM  |
| 3  | Increased expenses FAR outpaced increased income  | 5/20/2024 10:45 PM |
| 4  | Taxes, insurance and utility rates. Food etc etc  | 5/20/2024 6:15 PM  |
| 5  | Inflation   | 5/20/2024 5:59 PM  |
| 6  | Taxes.  | 5/20/2024 4:57 PM  |
| 7  | Inflation is killing us all.  | 5/20/2024 4:56 PM  |
| 8  | Everything is more expensive  | 5/20/2024 3:51 PM  |
| 9  | Everything is going up and we have to spend more money at the store to get essentials than before. Big company's should not be able to make billions while the majority of the citizens can't afford everyday life. | 5/17/2024 10:52 AM |
| 10 | Very high increase (groceries!)   | 5/16/2024 9:37 PM  |
| 11 | Homeowners insurance increases, car insurance increase, grocery, electricity  | 5/16/2024 9:36 PM  |
| 12 | Inflation   | 5/16/2024 9:10 PM  |
| 13 | The Biden inflation era has severely hurt everyone. I spend \$50 on groceries and it's only eight   | 5/16/2024 10:19 AM |

City of Carrollton - Community Needs Survey for HUD Consolidated Plan and Assessment of Fair Housing

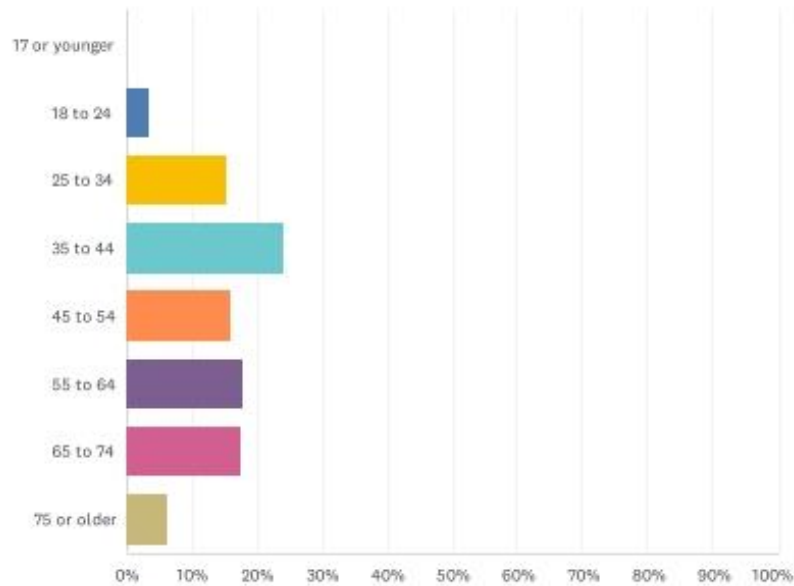
|    | Items.   |                    |
|----|--|--------------------|
| 14 | Inflation. As I mentioned.   | 5/15/2024 11:24 AM |
| 15 | insurance premiums up, groceries up, medical expenses up                           | 5/14/2024 5:54 PM  |
| 16 | Groceries, Rent all of it too expensive  | 5/14/2024 11:38 AM |
| 17 | Unexpected, out of pocket medical expenses not covered by Medicare.                | 5/12/2024 7:55 AM  |
| 18 | Insurance and groceries are the biggest increases along with gas.                  | 5/11/2024 7:45 AM  |
| 19 | property tax goes up. electric and water are used frugally so expenses are managed | 5/10/2024 8:09 PM  |
| 20 | Biden Administration   | 5/10/2024 6:31 PM  |
| 21 | Thank You Mr. Biden! 🙏   | 5/10/2024 4:52 PM  |
| 22 | Taxes & utilities are taking my retirement savings                                 | 5/10/2024 3:41 PM  |
| 23 | Food, energy, insurance have sharply and continue to rise.                         | 5/10/2024 1:42 PM  |
| 24 | Utilities and insurance biggest culprits   | 5/10/2024 1:10 PM  |
| 25 | Groceries, utilities, gas, cost of living in general                               | 5/10/2024 12:08 PM |
| 26 | Property taxes and insurance costs.  | 5/9/2024 7:56 PM   |
| 27 | auto insurance and home owner insurance premiums have increased                    | 5/9/2024 6:57 PM   |
| 28 | 2 kids starting college.   | 5/8/2024 6:03 PM   |
| 29 | Thanks, Joe.   | 5/8/2024 7:37 AM   |
| 30 | Utilities have gone up along with home owners insurance and food cost.             | 5/7/2024 2:08 PM   |
| 31 | Homeowners insurance tripled   | 5/7/2024 1:21 PM   |
| 32 | Everything is very expensive. Grocery prices increased significantly.              | 5/4/2024 7:29 AM   |
| 33 | We have seen a significant increase in utilities                                   | 5/2/2024 8:11 AM   |
| 34 | Expenses have significantly increased over the last year                           | 4/29/2024 11:21 PM |
| 35 | Water, electricity, wi-fi, garbage collection.                                     | 4/27/2024 9:26 AM  |



City of Carrollton - Community Needs Survey for HUD Consolidated Plan and Assessment of Fair Housing

### Q15 What is your age?

Answered: 241 Skipped: 51

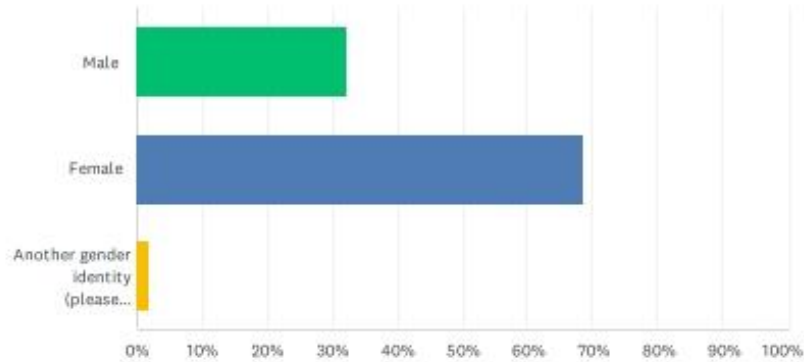


| ANSWER CHOICES | RESPONSES |            |
|----------------|-----------|------------|
| 17 or younger  | 0.00%     | 0          |
| 18 to 24       | 3.32%     | 8          |
| 25 to 34       | 15.35%    | 37         |
| 35 to 44       | 24.07%    | 58         |
| 45 to 54       | 15.77%    | 38         |
| 55 to 64       | 17.84%    | 43         |
| 65 to 74       | 17.43%    | 42         |
| 75 or older    | 6.22%     | 15         |
| <b>TOTAL</b>   |           | <b>241</b> |

City of Carrollton - Community Needs Survey for HUD Consolidated Plan and Assessment of Fair Housing

### Q16 What is your gender? (check all that apply)

Answered: 244 Skipped: 48



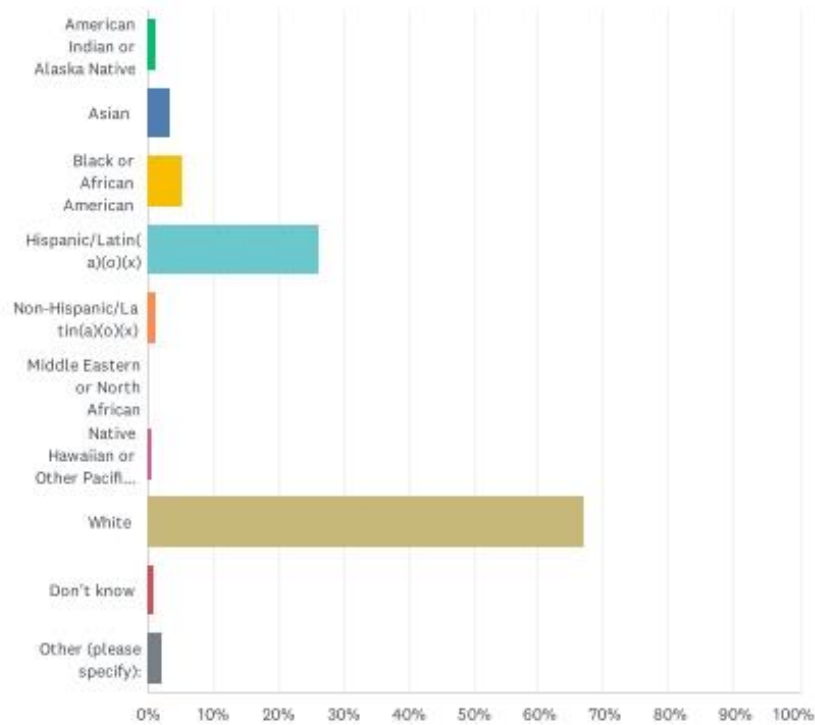
| ANSWER CHOICES                            |  | RESPONSES |     |
|---|--|-----------|-----|
| Male                                      |  | 31.97%    | 78  |
| Female                                    |  | 68.44%    | 167 |
| Another gender identity (please specify): |  | 1.64%     | 4   |
| Total Respondents: 244                    |  |           |     |

| # | ANOTHER GENDER IDENTITY (PLEASE SPECIFY): | DATE              |
|---|---|-------------------|
| 1 | Hi  | 5/23/2024 4:33 PM |
| 2 | You have got to be kidding!!!             | 5/20/2024 4:24 PM |
| 3 | Stop this Nonsense!                       | 5/8/2024 7:41 AM  |
| 4 | nonbinary                                 | 5/6/2024 5:10 PM  |

City of Carrollton - Community Needs Survey for HUD Consolidated Plan and Assessment of Fair Housing

Q17 What is your race and/or ethnicity? (check all that apply)

Answered: 241 Skipped: 51



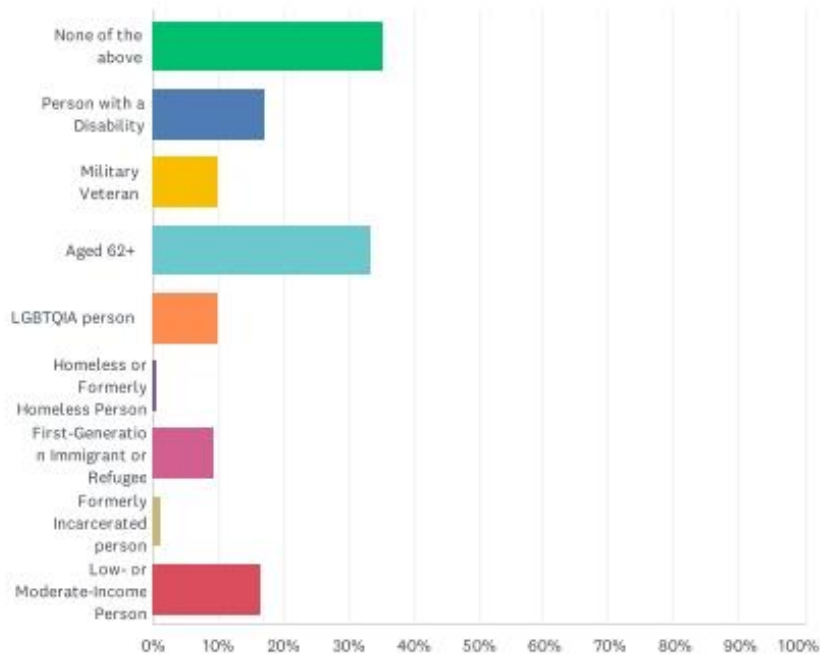
City of Carrollton - Community Needs Survey for HUD Consolidated Plan and Assessment of Fair Housing

| ANSWER CHOICES                            | RESPONSES |     |
|---|-----------|-----|
| American Indian or Alaska Native          | 1.24%     | 3   |
| Asian                                     | 3.32%     | 8   |
| Black or African American                 | 5.39%     | 13  |
| Hispanic/Latin(a)(o)(x)                   | 26.14%    | 63  |
| Non-Hispanic/Latin(a)(o)(x)               | 1.24%     | 3   |
| Middle Eastern or North African           | 0.00%     | 0   |
| Native Hawaiian or Other Pacific Islander | 0.41%     | 1   |
| White                                     | 66.80%    | 161 |
| Don't know                                | 0.83%     | 2   |
| Other (please specify):                   | 2.07%     | 5   |
| Total Respondents: 241                    |           |     |

| # | OTHER (PLEASE SPECIFY):                             | DATE               |
|---|---|--------------------|
| 1 | Human race  | 5/20/2024 4:24 PM  |
| 2 | Cuban american                                      | 5/20/2024 3:52 PM  |
| 3 | Multiracial   | 5/16/2024 11:32 PM |
| 4 | Please, a citizen of Carrollton is the right answer | 5/10/2024 3:58 PM  |
| 5 | Why does this matter?                               | 5/8/2024 7:41 AM   |

## Q18 Do any of the following describe you or a member of your family who lives with you? (check all that apply)

Answered: 239 Skipped: 53

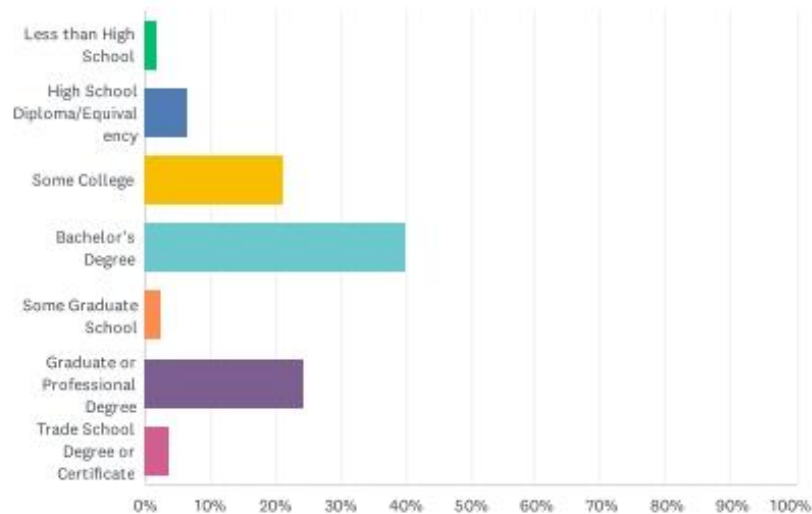


| ANSWER CHOICES                        | RESPONSES |    |
|---------------------------------------|-----------|----|
| None of the above                     | 35.15%    | 84 |
| Person with a Disability              | 17.15%    | 41 |
| Military Veteran                      | 10.04%    | 24 |
| Aged 62+                              | 33.47%    | 80 |
| LGBTQIA person                        | 10.04%    | 24 |
| Homeless or Formerly Homeless Person  | 0.42%     | 1  |
| First-Generation Immigrant or Refugee | 9.21%     | 22 |
| Formerly Incarcerated person          | 1.26%     | 3  |
| Low- or Moderate-income Person        | 16.32%    | 39 |
| Total Respondents: 239                |           |    |

City of Carrollton - Community Needs Survey for HUD Consolidated Plan and Assessment of Fair Housing

### Q19 What level of education have you completed?

Answered: 243 Skipped: 49

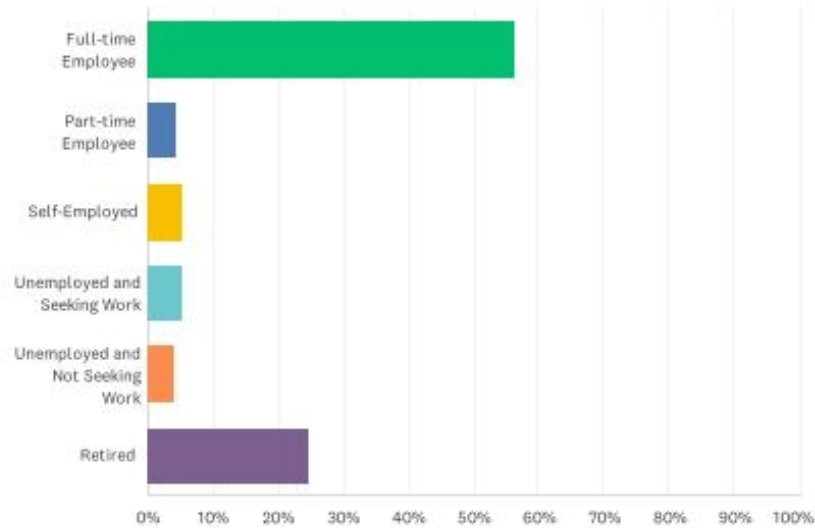


| ANSWER CHOICES                     | RESPONSES |            |
|------------------------------------|-----------|------------|
| Less than High School              | 1.65%     | 4          |
| High School Diploma/Equivalency    | 6.58%     | 16         |
| Some College                       | 21.40%    | 52         |
| Bachelor's Degree                  | 39.92%    | 97         |
| Some Graduate School               | 2.47%     | 6          |
| Graduate or Professional Degree    | 24.28%    | 59         |
| Trade School Degree or Certificate | 3.70%     | 9          |
| <b>TOTAL</b>                       |           | <b>243</b> |

City of Carrollton - Community Needs Survey for HUD Consolidated Plan and Assessment of Fair Housing

### Q20 What is your employment status?

Answered: 244 Skipped: 48

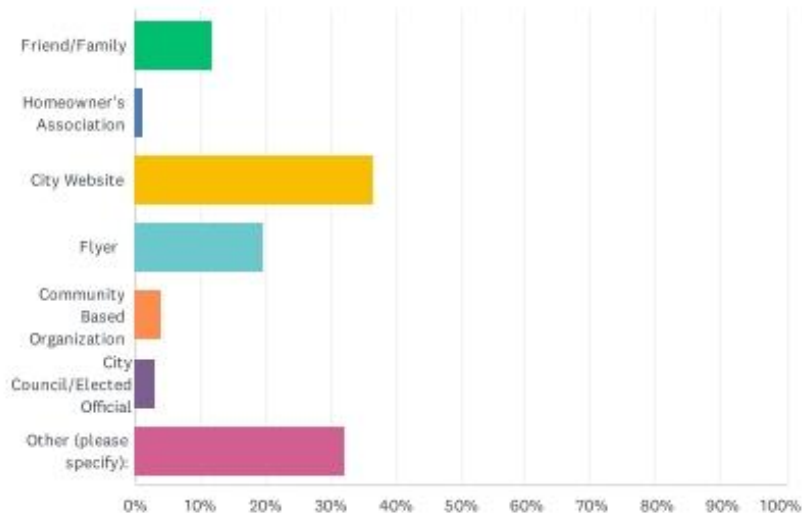


| ANSWER CHOICES                  | RESPONSES |     |
|---------------------------------|-----------|-----|
| Full-time Employee              | 56.15%    | 137 |
| Part-time Employee              | 4.51%     | 11  |
| Self-Employed                   | 5.33%     | 13  |
| Unemployed and Seeking Work     | 5.33%     | 13  |
| Unemployed and Not Seeking Work | 4.10%     | 10  |
| Retired                         | 24.59%    | 60  |
| TOTAL                           |           | 244 |

City of Carrollton - Community Needs Survey for HUD Consolidated Plan and Assessment of Fair Housing

Q21 How did you hear about this survey? (check all that apply)

Answered: 244 Skipped: 48



| ANSWER CHOICES                |  | RESPONSES |
|-------------------------------|--|-----------|
| Friend/Family                 |  | 11.89% 29 |
| Homeowner's Association       |  | 1.23% 3   |
| City Website                  |  | 36.48% 89 |
| Flyer                         |  | 19.67% 48 |
| Community Based Organization  |  | 4.10% 10  |
| City Council/Elected Official |  | 3.28% 8   |
| Other (please specify):       |  | 31.97% 78 |
| Total Respondents: 244        |  |           |

| # | OTHER (PLEASE SPECIFY):               | DATE               |
|---|---------------------------------------|--------------------|
| 1 | Saw it in City Hall                   | 5/29/2024 6:34 PM  |
| 2 | City's E-newsletter                   | 5/25/2024 4:54 PM  |
| 3 | newsletter online that was sent to me | 5/25/2024 2:46 PM  |
| 4 | Social media                          | 5/25/2024 2:01 AM  |
| 5 | Social Media                          | 5/24/2024 4:08 PM  |
| 6 | City Connections email                | 5/24/2024 12:50 PM |
| 7 | email                                 | 5/21/2024 10:26 PM |

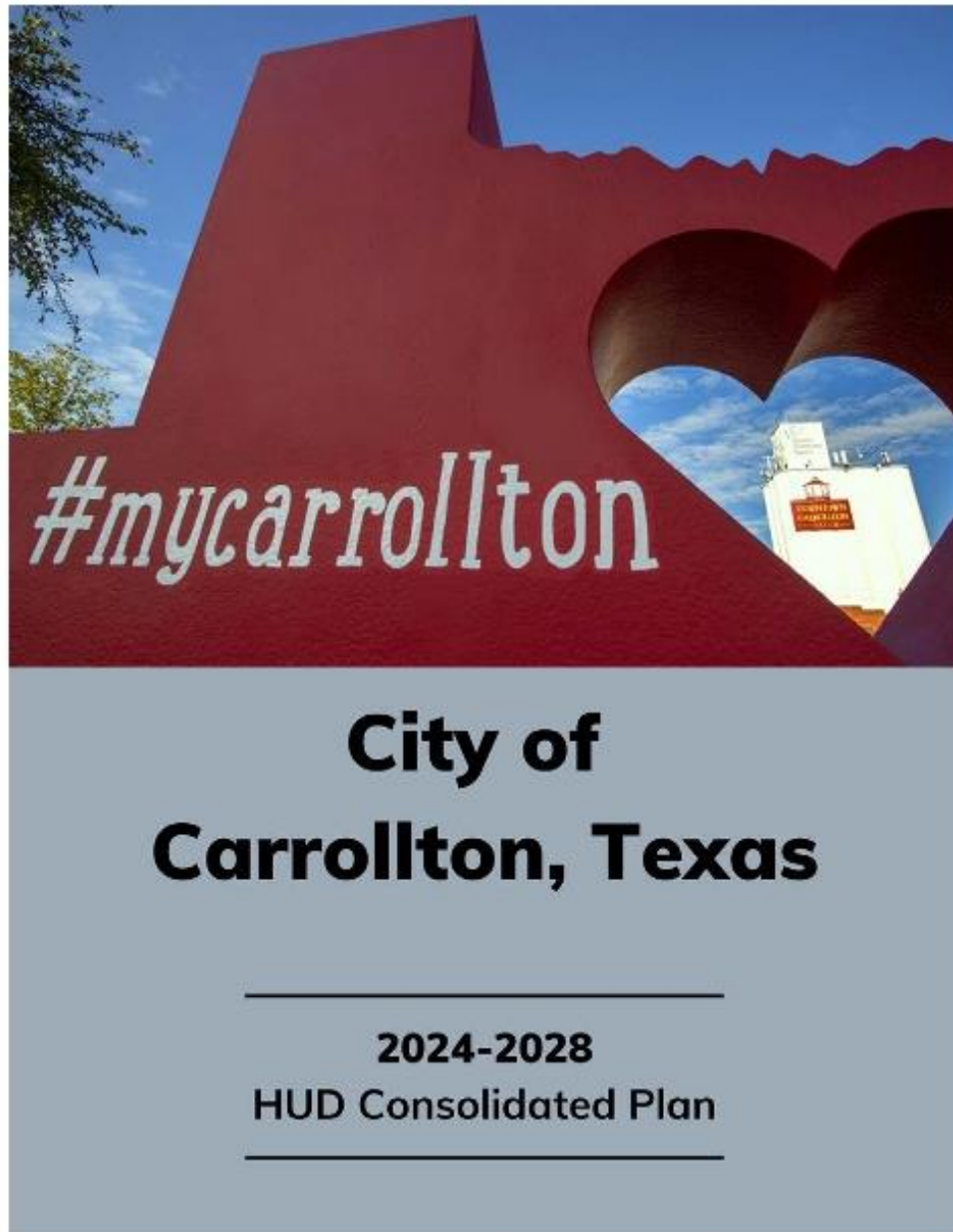


City of Carrollton - Community Needs Survey for HUD Consolidated Plan and Assessment of Fair Housing

|    |   |                    |
|----|---|--------------------|
| 8  | Carrollton Connection email                       | 5/21/2024 8:34 PM  |
| 9  | Facebook  | 5/21/2024 3:26 PM  |
| 10 | Next Door   | 5/21/2024 8:53 AM  |
| 11 | Social media                                      | 5/21/2024 12:59 AM |
| 12 | Facebook  | 5/20/2024 11:40 PM |
| 13 | Social Media                                      | 5/20/2024 10:46 PM |
| 14 | Facebook  | 5/20/2024 10:25 PM |
| 15 | Social media                                      | 5/20/2024 10:12 PM |
| 16 | Facebook  | 5/20/2024 9:56 PM  |
| 17 | Facebook  | 5/20/2024 9:30 PM  |
| 18 | Facebook  | 5/20/2024 9:08 PM  |
| 19 | Facebook  | 5/20/2024 9:03 PM  |
| 20 | X   | 5/20/2024 8:54 PM  |
| 21 | Google search                                     | 5/20/2024 8:53 PM  |
| 22 | Facebook  | 5/20/2024 8:16 PM  |
| 23 | Next door   | 5/20/2024 7:41 PM  |
| 24 | NextDoor  | 5/20/2024 7:22 PM  |
| 25 | Nextdoor  | 5/20/2024 7:01 PM  |
| 26 | Facebook  | 5/20/2024 6:59 PM  |
| 27 | Facebook page Carrollton city                     | 5/20/2024 6:47 PM  |
| 28 | Facebook  | 5/20/2024 6:13 PM  |
| 29 | Nextdoor website                                  | 5/20/2024 6:01 PM  |
| 30 | Facebook page                                     | 5/20/2024 5:59 PM  |
| 31 | Next door app                                     | 5/20/2024 5:47 PM  |
| 32 | Social Media page                                 | 5/20/2024 5:35 PM  |
| 33 | City's Facebook Page                              | 5/20/2024 5:21 PM  |
| 34 | Facebook  | 5/20/2024 4:56 PM  |
| 35 | Facebook city of Carrollton page                  | 5/20/2024 4:55 PM  |
| 36 | Nextdoor app                                      | 5/20/2024 4:37 PM  |
| 37 | City Facebook page                                | 5/20/2024 4:26 PM  |
| 38 | Nextdoor Neighborhood app                         | 5/20/2024 4:24 PM  |
| 39 | fb  | 5/20/2024 4:12 PM  |
| 40 | Nextdoor  | 5/20/2024 3:54 PM  |
| 41 | Facebook  | 5/20/2024 3:47 PM  |
| 42 | Social media reminder it was last day to complete | 5/20/2024 3:29 PM  |
| 43 | Facebook  | 5/19/2024 10:52 PM |
| 44 | Social media                                      | 5/17/2024 7:09 AM  |
| 45 | NAC   | 5/16/2024 9:20 PM  |

City of Carrollton - Community Needs Survey for HUD Consolidated Plan and Assessment of Fair Housing

|    |  |                    |
|----|--|--------------------|
| 46 | Door hanger  | 5/16/2024 10:20 AM |
| 47 | Nextdoor app   | 5/16/2024 12:05 AM |
| 48 | Council candidate's Facebook page                      | 5/15/2024 3:04 PM  |
| 49 | Nextdoor   | 5/14/2024 5:56 PM  |
| 50 | Facebook   | 5/13/2024 11:45 PM |
| 51 | Next Door  | 5/13/2024 7:35 PM  |
| 52 | Email  | 5/13/2024 2:45 PM  |
| 53 | Nextdoor   | 5/12/2024 9:03 PM  |
| 54 | email newsletter                                       | 5/12/2024 11:39 AM |
| 55 | Email  | 5/12/2024 7:56 AM  |
| 56 | I read an article online that referenced the survey    | 5/11/2024 6:21 PM  |
| 57 | Carrollton newsletter                                  | 5/11/2024 9:59 AM  |
| 58 | FB   | 5/11/2024 7:48 AM  |
| 59 | Carrollton newsletter                                  | 5/11/2024 7:47 AM  |
| 60 | city email newsletter                                  | 5/10/2024 8:11 PM  |
| 61 | It just showed up                                      | 5/10/2024 6:57 PM  |
| 62 | social media   | 5/10/2024 4:12 PM  |
| 63 | I hope this did not cost a lot of money to produce     | 5/10/2024 3:58 PM  |
| 64 | City newsletter  | 5/10/2024 2:27 PM  |
| 65 | Not sure. Maybe text or email.                         | 5/10/2024 1:44 PM  |
| 66 | Email Connection                                       | 5/10/2024 12:14 PM |
| 67 | Facebook link for a different survey                   | 5/10/2024 11:22 AM |
| 68 | City Facebook page                                     | 5/10/2024 10:41 AM |
| 69 | door hanging flyer from the City; QR code doesn't work | 5/9/2024 6:58 PM   |
| 70 | City of Carrollton Instagram                           | 5/6/2024 10:40 AM  |
| 71 | Neighborhood app                                       | 5/4/2024 10:02 AM  |
| 72 | City Staff   | 5/3/2024 1:08 PM   |
| 73 | Neighborhood app                                       | 5/3/2024 11:06 AM  |
| 74 | Facebook   | 5/2/2024 9:42 AM   |
| 75 | Facebook   | 5/2/2024 8:12 AM   |
| 76 | Facebook   | 5/1/2024 6:06 PM   |
| 77 | Carrollton Connection                                  | 4/27/2024 9:27 AM  |
| 78 | X  | 4/23/2024 8:11 PM  |



Prepared by the  
City of Carrollton Division of Community  
Services  
with the assistance of  
Grow America

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## Executive Summary

### ES-05 Executive Summary

#### Introduction

As a recipient of Community Development Block Grant (CDBG) funding, the City of Carrollton conducted a consolidated planning process in order to assess its affordable housing and community development needs and market conditions, and to make data-driven, place-based investment decisions. According to the Department of Housing and Urban Development (HUD), the consolidated planning process serves as the framework for a community-wide dialogue to identify housing and community development priorities that align and focus funding from the CPD formula block grant programs.

#### Carrollton is a City of Opportunities

The City of Carrollton is located in the heart of the Dallas-Fort Worth metroplex and is a vibrant corporate and residential community. Carrollton's location and business cost advantages attract and support a diverse local economy. An estimated 132,284 residents and over 15,000 businesses call Carrollton home.

Carrollton is a racially- and ethnically-diverse community where 57% of residents are White, 10% are Black or African American, 15.5% are Asian, and 12% identify as multiracial. Nearly 32% of residents identify as Hispanic or Latino.

Close to half of Carrollton residents have earned a bachelor's degree or higher (42.1%) and nearly all workers are able to find employment; the city's unemployment rate is 3.7%. Most residents – 85% – also have health insurance coverage.

Due to the strong economy and high-education levels of residents, the city's median household income is \$95,380. Five years ago, the city's median household income was \$87,687. On an individual level, the average annual pay for a worker has risen from \$67,208 in 2017 to \$84,282 in 2022, which is an increase of \$17,074 or 25%.

#### Rising Household Expenses

While household income and annual worker pay have risen over the past five years, so have household expenses, including the cost of housing. The average asking rent for an apartment unit in Carrollton has risen from \$1,019 in 2017 to \$1,373 in 2022, which is an increase of \$354 or 35% over the past 5 years. Vacancy rates for apartments have remained below 5% since 2012.

Sales prices for homes have also risen drastically during the same time period. In 2017, the median home sales price in Carrollton was \$271,000. As of 2022, the median homes sales price was \$425,000, which is an increase of \$154,000 or 57%. Consistently since 2012, the ratio of homes for sale to sold (i.e., "months inventory") in Carrollton has hovered close to 1 month. At the end of 2023, Carrollton had 1.15 months of for-sale inventory. A balanced market typically equates to 6-7 months of supply.

Due to housing costs rising at a greater rate than annual pay, an increasing number of Carrollton residents are considered "housing cost-burdened," meaning they spend 30% or more of their monthly income on housing expenses. Lower-income residents are especially hard-hit by rising housing costs.



In fact, nearly every rental household in Carrollton earning less than \$35,000 per year is housing cost-burdened. Almost half (47.8%) of renter households earning slightly higher incomes – between \$50,000 to \$75,000 per year – are housing-cost burdened.

While homeowners experience housing cost burdens at lower rates than renters, the lowest-income homeowners are overwhelmingly impacted by the rising costs of homeownership, which includes home insurance and property taxes. Nearly all owner households earning less than \$20,000 per year are housing cost-burdened.

#### Carrollton's Existing Strategic Investments in Neighborhoods

Over the past five years, the City of Carrollton has invested considerable resources in community development through its Neighborhood IMPACT program, which has three pillars – myHome, myNeighborhood, and myCarrollton. The Neighborhood IMPACT program is designed to strengthen neighborhoods throughout the city with additional resources being allocated to low- and moderate-income neighborhoods.

Via the myHome strategy, the City operates programs that provide direct financial support to homeowners who need assistance with making repairs to their home, demolishing and rebuilding their home, or repairing their sidewalk. Via the myNeighborhood strategy, the City provides matching grants to neighborhood organizations interested in neighborhood beautification projects and replaces aging infrastructure in targeted neighborhoods. Finally, through the myCarrollton strategy, the City of Carrollton invests resources in the commercial areas of neighborhoods by providing grants for rehabilitation of storefronts and the demolition of blighted commercial properties.

#### Future Community Investments in Carrollton Neighborhoods

During the development of this Consolidated Plan, the City of Carrollton consulted with non-profit social services providers and city staff to identify the needs of residents, with a primary focus on low- and moderate-income persons. The City also engaged directly with community members via a web-based survey, focus group meetings, and public hearings. Several consistent themes were elevated during this process:

1. **Carrollton's Location – Opportunities and Challenges** - The City of Carrollton's location within the DFW metroplex creates many employment and entrepreneurship opportunities for residents, but it also poses unique challenges for residents and non-profit service providers who must navigate program and funding requirements from Denton, Dallas and Collin Counties.
2. **Transportation Needs** - Non-profit service providers frequently mentioned Carrollton residents who depend on public transportation experience significant complications and delays when they need to travel across county lines or into the larger cities of Dallas or Denton.
3. **Housing and Related Service Needs** – Non-profit service providers and individual focus group members noted there is not a sufficient supply of affordable housing units or emergency shelter beds within Carrollton. Survey respondents indicated the City of Carrollton should prioritize investments in home repair programs, energy efficiency upgrades for homes, and code enforcement.
4. **Other Service Needs** – Non-profit service providers consistently raised the need for more language translation capacity across service agencies and local governments so Limited English Proficient (LEP) residents can access services. Survey respondents indicated the City of Carrollton



should prioritize investments in children's/youth services, mental health services, and senior services.

5. **Public Improvement Needs** – When Carrollton residents were asked in the survey to indicate their top priority for community investment, they ranked public improvements as their top priority. The public improvements respondents most wanted to see in their communities were: improved streets/alleys; improved sidewalks, including access for persons with disabilities; and improved water, sewer, and drainage infrastructure.
6. **Public Facility Needs** – Survey respondents and individual focus group members indicated the city should better maintain its existing parks, playgrounds and recreational areas. Survey respondents also prioritized investments in healthcare centers and youth/childcare centers.
7. **Small Business and Workforce Development Needs** - Finally, survey respondents prioritized investments in supporting businesses that serve community needs; commercial building rehabilitation; and job readiness and retention.

In response to this feedback, and based upon its Needs Assessment and Market Analysis, the City of Carrollton identified priority needs and accompanying strategies that are designed to address the unique needs of Carrollton residents. The strategies focus on improving infrastructure in low- and moderate-income neighborhoods, preserving housing through enhanced code enforcement and home repair programs, providing for the needs of low- and moderate-income persons through social services, engaging in historic preservation efforts, and acquiring land for the purposes of developing or rehabilitating affordable housing.

#### Summary of Objectives and Outcomes Identified in the Plan Needs Assessment

The City of Carrollton used quantitative data collected via the Needs Assessment and Market Analysis along with stakeholder consultations and citizen participation to identify the priority needs for local residents and the strategies that can be used to address the priority needs.

All priority needs and goals identified in the plan will meet objectives and eligibility criteria identified by HUD through supporting community development activities that build stronger and more resilient communities, supporting increased homeownership and affordable housing, and assisting people to quickly regain stability in permanent housing after experiencing a housing crisis and/or homelessness.

This plan prioritizes the most critical needs and goals identified through public engagement and data analysis.

1. **Improve Neighborhood Infrastructure** – Make improvements to public infrastructure in residential areas, including street, alley, sidewalk, water and sewer line repairs.
2. **Enhanced Code Enforcement** - Enforce residential building codes in target neighborhoods.
3. **Preserve Existing Housing Stock** – Make repairs to homes owned by low- and moderate-income households.
4. **Assist Service Providers** - Provide grants and donations for Carrollton service providers who target low to moderate income residents.
5. **Historical Rehabilitation** - Identify historical cemeteries located in LMI census tracts and provide an assessment of boundaries, historical signage, wayfinding signage, fencing, and other improvements.
6. **Land Acquisition** - Acquire land (with or without improvements) that can be transferred to a private organization for the purposes of providing affordable housing to LMI households.

## Evaluation of Past Performance

The following were the goals included in the City's prior Consolidated Plan:

Table 53 – Priority Needs Summary

|   |                                    |  |
|---|------------------------------------|--|
| 1 | <b>Priority Need Name</b>          | Neighborhood Infrastructure Improvements   |
|   | <b>Priority Level</b>              | High   |
|   | <b>Population</b>                  | Extremely Low<br>Low<br>Moderate<br>Large Families<br>Families with Children<br>Elderly<br>Elderly<br>Frail Elderly<br>Persons with Mental Disabilities<br>Non-housing Community Development   |
|   | <b>Geographic Areas Affected</b>   | 2019-2023 NOTICE Priority Neighborhoods  |
|   | <b>Associated Goals</b>            | Improve Neighborhood Infrastructure  |
|   | <b>Description</b>                 | Improvements to public infrastructure in residential areas. Includes streets, alley, sidewalk, water and sewer line repairs.   |
|   | <b>Basis for Relative Priority</b> | The basis for this prioritization is the need to preserve and maintain housing stock in Carrollton's older neighborhoods, in which low income households, racial and ethnic minority residents, seniors and residents with special needs reside. Infrastructure improvements are needed to maintain the quality of the neighborhoods and existing housing. |
|   |                                    |  |
| 2 | <b>Priority Need Name</b>          | Housing and Neighborhood Improvements  |
|   | <b>Priority Level</b>              | High   |

|   |                                    |   |
|---|------------------------------------|---|
|   | <b>Population</b>                  | Extremely Low<br>Low<br>Moderate<br>Large Families<br>Families with Children<br>Elderly<br>Elderly<br>Frail Elderly<br>Persons with Physical Disabilities<br>Non-housing Community Development  |
|   | <b>Geographic Areas Affected</b>   | 2019-2023 NOTICE Priority Neighborhoods   |
|   | <b>Associated Goals</b>            | Enhance Code Enforcement<br>Preserve Existing Housing Stock<br>Provide Neighborhood Matching Grants   |
|   | <b>Description</b>                 | Repairs to homes owned by low and moderate income households and enforcement of residential building codes in target neighborhoods.   |
|   | <b>Basis for Relative Priority</b> | The basis for this prioritization is the need to preserve and maintain housing stock in Carrollton's older neighborhoods, in which low income households, racial and ethnic minority residents, seniors and residents with special needs reside. Home repairs, that would otherwise be unaffordable and/or not made, are crucial to preserve existing, affordable housing. Code enforcement activities lengthens the life of neighborhood infrastructure and home repairs and improve overall neighborhood quality. |
| 3 | <b>Priority Need Name</b>          | Public Services/Social Supports   |
|   | <b>Priority Level</b>              | High  |

|   |                                    |   |
|---|------------------------------------|---|
|   | <b>Population</b>                  | Extremely Low<br>Low<br>Large Families<br>Families with Children<br>Public Housing Residents<br>Chronic Homelessness<br>Individuals<br>Families with Children<br>Victims of Domestic Violence<br>Unaccompanied Youth<br>Elderly<br>Frail Elderly<br>Persons with Mental Disabilities<br>Persons with Physical Disabilities<br>Persons with Developmental Disabilities<br>Victims of Domestic Violence |
|   | <b>Geographic Areas Affected</b>   | 2019-2023 NOTICE Priority Neighborhoods   |
|   | <b>Associated Goals</b>            | Assist Service Providers  |
|   | <b>Description</b>                 | Ensure that residents living in poverty, those with special needs and residents experiencing or and at-risk of homelessness are able to access the social supports they need.   |
|   | <b>Basis for Relative Priority</b> | An effective social support system is a necessary component of a healthy, sustainable city. If residents should experience financial or social crises, it is important that they can access the services they need to keep them in their homes, stay employed, maintain healthy relationships and provide positive family environments for their children.  |
| 4 | <b>Priority Need Name</b>          | COVID-19 Response and Recovery  |
|   | <b>Priority Level</b>              | High  |
|   | <b>Population</b>                  | Extremely Low<br>Low<br>Moderate  |
|   | <b>Geographic Areas Affected</b>   | 2019-2023 NOTICE Priority Neighborhoods   |

|                                    |  |
|------------------------------------|--|
| <b>Associated Goals</b>            | COVID-19 Response and Recovery   |
| <b>Description</b>                 | Deploy CDBG-CV funds to care for the health, social, and economic well-being of Carrollton's low and moderate income residents as the City confronts and recovers from the pandemic.   |
| <b>Basis for Relative Priority</b> | An effective social support system is a necessary component of a healthy, sustainable city. If residents should experience financial or social crises, it is important that they can access the services they need to keep them in their homes, stay employed, maintain healthy relationships and provide positive family environments for their children. |

Over the past four years, the City's major program accomplishments were:

| Goal                     | Category  | Source / Amount | Indicator  | Unit of Measure     | Expected – Strategic Plan | Actual – Strategic Plan | Percent Complete | Expected – Program Year | Actual – Program Year | Percent Complete |
|--------------------------|---|-----------------|--|---------------------|---------------------------|-------------------------|------------------|-------------------------|-----------------------|------------------|
| Assist Service Providers | Homeless Non-Homeless Special Needs Non-Housing Community Development | CDBG: \$        | Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit | Households Assisted | 380                       | 170                     | 44.04%           |                         |                       |                  |
| Assist Service Providers | Homeless Non-Homeless Special Needs Non-Housing Community Development | CDBG: \$        | Public service activities other than Low/Moderate Income Housing Benefit             | Persons Assisted    | 75000                     | 34776                   | 46.37%           | 900                     | 216                   | 72.00%           |

|                          |   |          |   |                     |     |     |         |     |     |         |
|--------------------------|---|----------|---|---------------------|-----|-----|---------|-----|-----|---------|
| Assist Service Providers | Homeless Non-Homeless Special Needs Non-Housing Community Development | CDBG: \$ | Public service activities for Low/Moderate Income Housing Benefit | Households Assisted | 0   | 0   |         |     |     |         |
| Assist Service Providers | Homeless Non-Homeless Special Needs Non-Housing Community Development | CDBG: \$ | Homeless Person Overnight Shelter                                 | Persons Assisted    | 100 | 7   | 7.00%   | 100 | 7   | 7.00%   |
| Assist Service Providers | Homeless Non-Homeless Special Needs Non-Housing Community Development | CDBG: \$ | Homelessness Prevention   | Persons Assisted    | 200 | 209 | 104.50% | 200 | 209 | 104.50% |
| Assist Service Providers | Homeless Non-Homeless Special Needs Non-Housing Community Development | CDBG: \$ | Other   | Other               |     |     |         |     |     |         |

|                                      |  |          |   |                        |       |       |         |      |      |         |
|--------------------------------------|--|----------|---|------------------------|-------|-------|---------|------|------|---------|
| Enhance Code Enforcement             | Non-Housing Community Development                    | CDBG: \$ | Housing Code Enforcement/Foreclosed Property Care   | Household Housing Unit | 3750  | 4878  | 130.08% | 1200 | 3476 | 289.67% |
| Improve Neighborhood Infrastructure  | Non-Housing Community Development                    | CDBG: \$ | Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit | Persons Assisted       | 25000 | 14888 | 59.55%  |      |      |         |
| Improve Neighborhood Infrastructure  | Non-Housing Community Development                    | CDBG: \$ | Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit        | Households Assisted    | 500   | 340   | 68.00%  | 386  | 170  | 44.04%  |
| Preserve Existing Housing Stock      | Affordable Housing Non-Housing Community Development | CDBG: \$ | Homeowner Housing Rehabilitated   | Household Housing Unit | 100   | 61    | 61.00%  | 39   | 12   | 30.77%  |
| Provide Neighborhood Matching Grants | Non-Housing Community Development                    | CDBG: \$ | Other   | Other                  | 1     | 1     | 100.00% |      |      |         |

#### Summary of Citizen Participation Process and Consultation Process

The City of Carrollton conducted a combined community participation process for its 5-Year Consolidated Plan and Assessment of Fair Housing. The City engaged in a 5-pronged approach to seek and obtain meaningful feedback from agencies and service providers, along with members of the public. Efforts were made to obtain feedback from populations who are least likely to participate in a community engagement process, including low- and moderate-income (LMI) individuals and families, persons with Limited English Proficiency (LEP), and disabled individuals.

The five methods of outreach were:

1. **Community Needs Survey** - The City of Carrollton designed a Community Needs survey that sought input from city residents and local social services providers. The survey consisted of 21 questions. The survey was conducted from April 23 through May 31, 2024. The City received 292 responses to the survey.

The survey was deployed via SurveyMonkey. SurveyMonkey was selected as the online survey platform because it has a clean, functional user interface for desktop, tablet and mobile device users. Using a platform that functioned well on cell phones was an important factor for the City, since many low-income individuals and families may not have access to a desktop computer.

The City advertised the survey on its website and social media channels. The City also hand-delivered over 1,500 doorhangers which advertised the survey in low- and moderate-income neighborhoods. Both the marketing materials for the survey and the survey itself were made available in English and Spanish.

2. **Public Comment Period and Public Hearings** – The City of Carrollton opened the public comment period on July 7, 2024, and accepted comments through August 6, 2024. A link to the full draft of the Consolidated Plan was provided on the City's website and printed copies of the plan were available for review at Carrollton City Hall. During the public comment period, the City of Carrollton held 3 public hearings at Carrollton City Hall to consider public comments regarding the Consolidated Plan. The first two public hearings were held on July 25, 2024. The first hearing occurred at 9 a.m. in the Carrollton City Council chambers. The second public hearing was held at 6:30 p.m. in Carrollton City Hall during a meeting of the Neighborhood Advisory Commission (NAC). The third public hearing was held at 5:45 p.m. on August 6, 2024, during a meeting of the City Council. Notice of the public comment period and public hearing was published in the Dallas Morning News print and digital editions on July 7, 2024. A copy of the public notice is included in Appendix A.
3. **City Council Briefings and Meetings** – On August 6, 2024, the City Council was briefed on the Consolidated Plan and adopted the final draft of the Consolidated Plan.
4. **One-on-One Stakeholder Consultations** – The City of Carrollton conducted 5 consultations with local and regional service providers during the months of April and May 2024.
5. **Focus Groups and Consultation with the Neighborhood Advisory Commission** – On May 9, 2024, the City held three focus group meetings. The first meeting was held at Metrocrest Services (1145 N. Josey Lane) at 11 a.m. Another focus group meeting was held in the Community Room at the Carrollton Municipal Court (2001 E. Jackson) at 5 p.m. Participants were invited to discuss housing, public services, fair housing, economic development and neighborhood issues, and provide input on funding priorities. Carrollton residents, service providers, and city staff were in attendance. On May 16, 2024, at 6:30 p.m. the City held a third focus group meeting during a regularly scheduled meeting of the Neighborhood Advisory Commission.



## Summary of Public Comments – City Council Briefings, Public Hearings, Town Hall Meetings and Focus Group Meetings

Public comments were received through the survey, focus group meetings, one-on-one stakeholder consultations, during public hearings, and during the public comment period. Below is a summary of comments received from non-profit service providers, which are organized by themes.

### 1. Carrollton's Location – Opportunities and Challenges

The City of Carrollton's location within the DFW metroplex creates many opportunities for residents and business owners, but it also poses unique challenges for residents and non-profit service providers.

Carrollton is located close to DFW airport, near major highways, on a rapid transit rail line, and within a short commute to numerous large employers. These factors make the City an ideal place of residence for individuals and families who want to live outside of larger cities such as Dallas and Denton but who still want a relatively short commute to work. Carrollton has a reputation for being a safe city with strong neighborhoods.

Carrollton's municipal boundaries are located within three counties – Denton, Dallas, and Collin. Carrollton is served by five independent school districts – Dallas ISD, Carrollton-Farmers Branch ISD, Coppell ISD, Lewisville ISD, and Plano ISD. According to the non-profit service providers who were consulted for this plan, the fact Carrollton is bisected by three counties and five independent school districts creates several unique challenges for these non-profits. These challenges can be broadly categorized as relating to data, resources, and partnerships.

Regarding data, service providers noted funders often want data related to the needs of its clients and the outcomes of its programs. The process of consolidating data from numerous sources – three counties and five ISDs – can be complex and may not allow non-profits to accurately capture the needs of their clients and the outcomes of their programs.

Additionally, non-profit service providers voiced several concerns regarding how public and private resources are allocated to support their service work. First, due to Carrollton's status as a mid-size city, it is often not economically feasible for non-profit service providers to focus exclusively on Carrollton residents. Therefore, while a service provider may be physically located within one city, they often serve residents of numerous mid-sized cities in DFW. Due to their multi-city (and multi-county) service areas, these non-profits often apply for public funding from each individual city or county within their service area. Managing grants from numerous public funders can be a time-consuming and administratively expensive process. However, cities such as Carrollton benefit when service providers maintain a physical location within the city because residents are able to access services with greater ease. Low-income, disabled, and public transit-dependent residents particularly benefit when services are located in close proximity to their home.

Additionally, the service boundaries of integrated service systems – such as the Continuum of Care related to homelessness services – are set at the county level. Therefore, Carrollton residents may have access to varying levels of service depending on whether they live. Nonprofit service providers who desire to provide services to all Carrollton residents must participate in multiple integrated service systems.

Non-profit service providers also noted Dallas and Denton are the largest cities in their respective counties. Non-profits that are Dallas- or Denton-focused tend to receive the most public and philanthropic



resources, even though residents of cities such as Carrollton also experience issues such as homelessness, housing cost-burdens, and exposure to violence and trauma. In general, compared to Denton and Collin Counties, Dallas County and its philanthropic partners invest more heavily in social services for residents, which leads to a disparity in access to resources for Carrollton residents who live in Denton or Collin Counties.

## **2. Transportation Needs of Carrollton Residents**

Carrollton residents who depend on public transportation experience significant complications and delays when they need to travel across county lines. The Dallas Area Rapid Transit System (DART) system does not service Denton County. Similarly, the Denton County Transit Authority (DCTA) does not service Dallas County. Additionally, DCTA does not operate a bus system and, instead, relies on an on-demand ride share system known as GoZone. For example, if a Denton county-based Carrollton resident needed to access services in Dallas County, they would not be able to travel to their service appointment directly on GoZone. The resident would need to take GoZone to a DART light rail station to travel into Dallas County or would need to be dropped off at the edge of Denton County and walk to a Dallas county DART bus stop.

Additionally, non-profit service providers noted many necessary services are located exclusively within the city of Dallas. Therefore, transit-dependent households must either take public transit into Dallas, which often requires numerous transfers, or they can take an expensive Uber/Lyft ride from Carrollton to Dallas. Families with children experience additional difficulties because both GoZone and Uber/Lyft require families with young children to provide their own car seat. Purchasing a car seat may be cost-prohibitive for low-income transit-dependent families. Additionally, once families complete their ride on GoZone or Uber/Lyft, they must carry the car seat to their final destination. Service providers noted their budgets include significant funding for client's transportation needs.

## **3. Housing and Related Service Needs of Carrollton Residents**

Service providers noted many low- and moderate-income Carrollton households experience financial insecurity and housing instability. However, there is not a sufficient supply of affordable housing units within Carrollton, nor is there sufficient capacity and funding to provide eviction-prevention services or mental health services to local residents. Individuals who experience homelessness in Carrollton are not able to access an emergency shelter within the city; therefore, they have to travel to Denton or Dallas to obtain emergency shelter. Families and unaccompanied youth also must travel outside of Carrollton to obtain emergency shelter. Service providers suggested the City of Carrollton focus on the following initiatives: (1) **engage in landlord outreach and provide landlord incentives** - educate landlords about Housing Choice vouchers and Tenant-Based Rental Assistance (TBRA) programs and incentivize landlords to accept vouchers and rental assistance payments; also incentivize landlords/owners to rehabilitate aging apartments while maintaining affordability, (2) **conduct an affordable housing study & allocate resources based on the study** - the cities of Denton and Lewisville have recently conducted a housing needs and gaps analysis and have used the results of the studies to allocate public resources to specific affordable housing initiatives; Carrollton should consider doing the same, including studying the need for Permanent Supportive Housing (PSH) units, (3) **provide resources to help low-income homeowners maintain their homes** - rising property taxes and home insurance rates are straining the budgets of low-income homeowners, Carrollton should provide more funding for home repair programs, (4) **invest in homelessness prevention services** - Carrollton should seek to prevent homelessness by funding service providers who identify families who are at risk of homelessness and provide housing stability services, and

(5) **invest in upskilling and other services related to economic mobility** – Carrollton should seek to increase economic mobility by funding service providers who provide upskilling and job training services that help low- and moderate-income individuals secure higher-paying jobs, which, in turn, increases their ability to pay for housing. These investments are especially necessary because Denton County does not have a community college.

#### 4. Other Service Needs of Carrollton Residents

All of the service providers who were interviewed noted there is a need for language translation services so their clients can access services. While Spanish language was the primary translation need cited by service providers, they also noted a need for Vietnamese, Korean, and Chinese (various dialects) translation services. Multiple service providers noted a need for more service capacity related to mental and behavioral health services for adults and children and low-cost primary health and dental care for low- and moderate-income households. Service providers also noted the need for these services to be available in one location (or home visits) and during the late evenings and weekends so clients do not need to miss work in order to receive healthcare. Currently, Metrocrest Services is in the process of adding services to its new center, which may include mental health, community college classes, and legal services.

#### Summary of Public Comments – Survey

The first two questions in the survey asked residents to share their “connection” to Carrollton as well as their home zip code. Respondents could select more than one “connection” to Carrollton. Ninety-eight percent of respondents were Carrollton residents while another 13% of respondents worked or went to school in Carrollton and 10% volunteered in Carrollton.

Respondents primarily lived in one of two zip codes – 75006 (42%) and 75007 (44%). Another 14% of respondents lived in 75010.

The next set of questions were designed to gauge respondents’ overall priorities for community investment in Carrollton as well as their priorities within specific subsets of community investment, such as housing and public improvements. For each question, respondents were asked to select “up to three” priorities per question. The following paragraphs summarize respondent’s highest priorities.

The three priorities ranked highest by respondents were: *Public Improvements: street and sidewalk improvements, water and sewer improvements* (49%), *Public Facilities: libraries, parks, senior centers, youth centers* (19%) and *Community Services: health and mental health care, homeless services, services for children, services for the elderly* (13%).

Respondents were next asked what they considered to be the top three housing issues most in need of attention in their community. The three issues prioritized most by residents were: *Assistance for energy efficiency upgrades to reduce utility bills* (52%), *Assistance for qualifying homeowners to rehabilitate their homes* (48%), and *Code enforcement to improve health and safety of housing* (41%).

Residents were also invited to add written comments related to housing priorities not listed on the survey. Residents indicated a need for: alley repair, improvements to drainage around homes, fence repairs, property tax assistance, home repair assistance, assistance with removing asbestos from older homes, code enforcement related to single family rental properties, and parking enforcement in residential areas.

Respondents were then asked which three community services are most in need of attention in Carrollton. The three issues prioritized most by residents were: *Children's/Youth services* (51%), *Mental Health Services* (47%), and *Senior Services* (45%). In their written comments, residents also added: drug abuse prevention services, more programming for youth at existing recreation centers, and services for active older adults.

The public improvements respondents most wanted to see in their communities were: *Improving Streets/Alleys* (57%), *Improving Sidewalks, including Access for Persons with Disabilities* (44%) and *Improving Water, Sewer, and Drainage Infrastructure* (40%). Respondents indicated through written responses the following priorities: repainting lane markings on streets, improved maintenance of landscaping on medians, streetlight repairs, installation of speed bumps, addition of protected crosswalks (i.e. flashing lights) and bike lanes, removal of dangerous trees near power lines, and sidewalk and curb cut improvements near bus stops.

The public facilities respondents most wanted to see in their communities were: *Parks, Playgrounds and Recreational Areas* (53%), *Healthcare Centers* (32%), and *Youth/Childcare Centers* (31%). In their written comments, residents were interested in: expanding the animal shelter, more picnic areas, enhanced recreation centers, pickleball courts, improved healthcare facilities, an indoor swimming pool, and "natural" playgrounds.

Finally, residents were asked to prioritize the top business and job opportunities issues in the community. The top issues were: *Support for Businesses that Serve Community Needs* (55%), *Commercial Building Rehabilitation* (43%), and *Job Readiness and Retention* (40%). In their written comments, residents were interested in: more grocery stores, enhancements to commercial buildings near Belt Line Road and Josey Lane, and support for non-profit organizations.

It is important to note respondents who identified themselves as White, homeowners, and female were represented in higher percentages than their overall population in the City. However, survey responses were received from a broad cross-section of Carrollton residents. Specifically:

- Nearly 81% of survey respondents were homeowners, 11% were renters, and 6% were staying in a home of a friend or family member.
- 13% of respondents lived alone, 40% were living in a 2-person household, and almost 45% lived in a household with 3 or more people.
- 14% of respondents' households consisted of single adult, 36% of households consisted of 2 or more adults with no children, 33% of households were two-parent households with one or more children, and 6% of households consisted of a multi-generational family.
- 49% of respondents reported spending more than 30% of their household income on housing expenses.
- 44% of respondents stated their income was the same as last year, while 93% indicated their living expenses had increased within the past year.
- 41% of respondents were aged 55 or older and 24% were between the ages of 35 to 44 years old.
- 70% of respondents were women.
- 67% of survey respondents identified as White, 26% identified as Hispanic/Latinx, 5% identified as Black or African American, and 3% identified as Asian.
- 17% of respondents were disabled.

- 9% of respondents were a first-generation immigrant or refugee.
- 16% of respondents identified as a low- or moderate-income person.

#### Summary of Public Comments – Public Hearings

On July 25, 2024 at the first public hearing scheduled for 9 a.m. in the City Hall Council Chambers there was one attendee from the public. The attendee inquired about land acquisition and possible donation to Habitat to Humanity. City staff explained the goal was to provide affordable housing to a family through purchase of the property, donating to a nonprofit agency which has experience in construction of housing for low- to moderate- income families, such as Habitat. By donation of the lot, the total cost of the construction would be lowered making housing available at a lower cost. This was the only comment received during this hearing.

The second public hearing was also held on July 25, 2024 at 6:30 p.m. during a meeting of the Neighborhood Advisory Commission. There were seven Neighborhood Advisory Commissioners present along with one attendee from the public.

Commissioner inquired about Timeliness issue the city is facing. Staff informed the commissioners the Timeliness issue would be determined after August 2, 2024. If the city is unable to meet the timeliness requirement then some of the proposed projects in the PY2024 Action Plan would be cancelled and scheduled for a later date. If Timeliness is met then all of the projects would move forward.

Commissioner inquired how projects in the PY2024 Action Plan aligned with the new proposed Consolidated Plan. Staff informed commissioners funding is used to benefit target areas of the city which have large low- to moderate- income families to perform projects on a larger scale to benefit the most people in those areas. Also, projects are reviewed on a yearly basis to determine best use of CDBG funding.

Commissioner inquired about the City of Carrollton creating its own housing authority. Staff informed the commissioners a housing authority would have to be approved by the city council along with the necessary funding for additional staffing to run a housing authority.

Commissioner inquired about establishing a Home Buyer Assistance Program similar to the one offered by the City of Dallas. Staff informed the commissioners the city had previously attempted a home buyer assistance program but were unable to get anyone qualified in the time needed. The attempt by the city was in 2007 and staff could research possible HOME grant guidelines for another possible attempt at a home buyer assistance program.

Commissioner inquired about how transportation is coordinated for impaired individuals who do not access to public transportation. Staff informed the commissioners Carrollton is part of DART, which includes both Dallas, Denton and Collin County areas of the city. DART can provide ride services for impaired individuals but must contact DART to set up the date and time of the service needed.

Commissioner inquired about how information related to cost burden for home ownership and rental costs were determined. Maureen Milligan with Grow America informed the commissioners where the statistical information in the Consolidate Plan comes from.

Commissioner inquired about further information on Enhanced Code Enforcement. Staff informed the commissioners Enhanced Code Enforcement is used to fund one code enforcement officer to perform



multi-family inspections of apartment communities within the city's LMI target area. The code enforcement officer performs annual inspections of the apartment communities assigned to him, which includes performing interior inspections on approximately 15% of the apartments within the community. This amounts to approximately 1200 interior apartment inspections each year.

The public attendee was given an opportunity to ask questions but declined to do so. The commissioners voted to accept the Consolidated Plan and PY2024 Action Plan on a vote of 7-0 and to pass them to the City Council for the third public hearing on Tuesday, August 6, 2024.

#### Summary of Public Comments – Written Comments

During the public comment period, the City of Carrollton received no written comments.

#### Summary of Comments or Views Not Accepted and Reasons for Not Accepting Them

The City accepted all comments provided during the public engagement process.

In response to this feedback, the City of Carrollton identified priority needs and accompanying strategies designed to address the significant concerns about housing affordability and the resulting social services supports needed when individuals and families spend an increasingly larger share of their monthly income on housing costs.

## The Process

### PR-05 Lead and Responsible Agencies

**Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source**

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

| Agency Role        | Name               | Department/Agency                              |
|--------------------|--------------------|--|
| CDBG Administrator | City of Carrollton | City of Carrollton Community Services Division |

**Table 1 – Responsible Agencies**

#### Narrative

The City of Carrollton Community Services Division is the lead agency for the Consolidated Plan. The Division is responsible for administering the Community Development Block Grant (CDBG) for the City of Carrollton.

Other agencies responsible for executing programs include Environmental Services, Parks and Recreation, Emergency Management, Public Works, Planning and Zoning, Engineering, Economic Development, and Metrocrest Services.

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## PR-10 Consultation

### Introduction

**Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and governmental health, mental health and service agencies.**

Carrollton works with the North Central Texas Council of Governments on numerous issues that have a regional impact. During this Five-year Consolidated Plan period, the City will continue to identify opportunities to enhance the coordination between all health, mental health and service agencies active in Carrollton so as to minimize the duplication of efforts.

**Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness.**

Carrollton is represented by two Continuums of Care that overlap the city's boundaries—the Dallas City and County, Irving CoC, which includes all of Dallas County, and the Texas Balance of State CoC, which includes Denton County. Housing Forward serves as the lead agency for the Dallas County CoC and the United Way of Denton County serves as the backbone organization to the Denton County Housing & Homelessness Leadership Team, a public-private partnership between the City of Denton, City of Lewisville, and Denton County.

The City of Carrollton, along with Farmers Branch, Addison, and Dallas have established a working group to address issues of homeless locations within their jurisdictions, or along their city borders. City of Carrollton staffers regularly participate in this working group.

**Describe consultation with Continuum(s) of Care that serve the jurisdiction's area in determining how to allocate ESG funds; develop performance standards and evaluate outcomes; and develop funding, policies, and procedures for the administration of HMIS.**

The City of Carrollton does not receive ESG funds. However, staff regularly participate in working groups related to homelessness, as described above.

Participating Agencies, Groups, and Organizations

Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities.

| Name of Agency/Group/Organization Consulted        |
|--|
| Metrocrest Services                                |
| Woven Health                                       |
| Children's Advocacy Center for North Texas         |
| United Way of Denton County                        |
| Court Appointed Special Advocates of Denton County |
| Carrollton Neighborhood Advisory Commission        |



Types of Agencies, Groups and Organizations that Were Consulted – Part 1

| Name of Agency/Group/Organization Consulted        | Housing | PHA | Services Housing | Services-Children | Services-Elderly Persons | Services-Persons with Disabilities | Services-Persons with HIV/AIDS | Services-Victims of Domestic Violence | Services-Homeless | Services-Health | Services-Education | Services-Employment | Services-Fair Housing | Services - Victims | Services - Broadband Internet Service Providers | Services - Narrowing the Digital Divide |
|--|---------|-----|------------------|-------------------|--------------------------|------------------------------------|--------------------------------|---------------------------------------|-------------------|-----------------|--------------------|---------------------|-----------------------|--------------------|---|---|
| Metrocrest Services                                |         |     | •                | •                 | •                        | •                                  |                                |                                       | •                 |                 | •                  | •                   |                       |                    |   |   |
| Woven Health                                       |         |     |                  |                   |                          |                                    |                                |                                       |                   | •               | •                  |                     |                       |                    |   |   |
| Children's Advocacy Center for North Texas         |         |     |                  | •                 |                          |                                    |                                |                                       |                   | •               | •                  |                     |                       | •                  |   |   |
| United Way of Denton County                        |         |     | •                | •                 | •                        | •                                  |                                |                                       | •                 |                 | •                  |                     |                       |                    |   |   |
| Court Appointed Special Advocates of Denton County |         |     |                  | •                 |                          |                                    |                                |                                       |                   |                 |                    |                     |                       | •                  |   |   |
| Carrollton Neighborhood Advisory Commission        |         |     |                  |                   |                          |                                    |                                |                                       |                   |                 |                    |                     |                       |                    |   |   |

Types of Agencies, Groups and Organizations that Were Consulted – Part 2

| Name of Agency/Group/Organization Consulted        | Health Agency | Child Welfare Agency-Publicly Funded | Agency - Managing Flood Prone Area | Agency - Management of Public Land or Water Resources | Agency - Emergency Management | Publicly Funded Institution/System of Care | Other Government-Federal | Other Government-State | Other Government-County | Other Government-Local | Regional Organization | Planning Organization | Business Leaders | Civic Leaders | Business and Civic Leaders | Other (please specify) | Community Development Financial Institution (CDFI) | Foundation | Grantee Department | Major Employer | Neighborhood Organization | Private Sector Banking/Financing |
|--|---------------|--------------------------------------|------------------------------------|---|-------------------------------|--|--------------------------|------------------------|-------------------------|------------------------|-----------------------|-----------------------|------------------|---------------|----------------------------|------------------------|--|------------|--------------------|----------------|---------------------------|----------------------------------|
| Metrocrest Services                                |               |                                      |                                    |   |                               |  |                          |                        |                         |                        | •                     |                       |                  |               |                            |                        |  |            |                    |                |                           |                                  |
| Woven Health                                       |               |                                      |                                    |   |                               |  |                          |                        |                         |                        | •                     |                       |                  |               |                            |                        |  |            |                    |                |                           |                                  |
| Children's Advocacy Center for North Texas         |               |                                      |                                    |   |                               |  |                          |                        |                         |                        | •                     |                       |                  |               |                            |                        |  |            |                    |                |                           |                                  |
| United Way of Denton County                        |               |                                      |                                    |   |                               |  |                          |                        |                         |                        | •                     |                       |                  |               |                            |                        |  |            |                    |                |                           |                                  |
| Court Appointed Special Advocates of Denton County |               |                                      |                                    |   |                               |  |                          |                        |                         |                        | •                     |                       |                  |               |                            |                        |  |            |                    |                |                           |                                  |
| Carrollton Neighborhood Advisory Commission        |               |                                      |                                    |   |                               |  |                          |                        |                         |                        |                       |                       | •                |               |                            |                        |  |            |                    |                |                           |                                  |

Section of the Consolidated Plan that Was Addressed and Manner of Consultation

| Name of Agency/Group/Organization Consulted        | Housing Needs Assessment | Public Housing Needs | Homeless Needs-Chronically homeless | Homeless Needs-Families with children | Homeless Needs-Veterans | Homeless Needs-Unaccompanied youth | Homelessness Strategy | Non-Homeless Special Needs | HOPWA Strategy | Market Analysis | Non-Housing Community Development Strategy | Anti-Poverty Strategy | Lead -Based Paint Strategy | Other (please specify) | One-on-one meeting (single organization) | Small group meeting (multiple organizations) | Invited to take survey | Invited to provide feedback on draft ConPlan or AFH |
|--|--------------------------|----------------------|-------------------------------------|---------------------------------------|-------------------------|------------------------------------|-----------------------|----------------------------|----------------|-----------------|--|-----------------------|----------------------------|------------------------|--|--|------------------------|---|
| Metrocrest Services                                | •                        |                      | •                                   | •                                     | •                       | •                                  | •                     | •                          |                | •               | •  | •                     |                            |                        | •  |  | •                      | •   |
| Woven Health                                       | •                        |                      | •                                   | •                                     | •                       | •                                  | •                     | •                          |                | •               | •  | •                     |                            |                        | •  |  | •                      | •   |
| Children's Advocacy Center for North Texas         | •                        |                      |                                     | •                                     |                         | •                                  |                       |                            |                | •               | •  | •                     |                            |                        | •  |  | •                      | •   |
| United Way of Denton County                        | •                        |                      | •                                   | •                                     | •                       | •                                  | •                     | •                          |                | •               | •  | •                     |                            |                        | •  |  | •                      | •   |
| Court Appointed Special Advocates of Denton County | •                        |                      |                                     | •                                     |                         | •                                  |                       |                            |                | •               | •  | •                     |                            |                        | •  |  | •                      | •   |
| Carrollton Neighborhood Advisory Commission        | •                        |                      | •                                   | •                                     | •                       | •                                  | •                     | •                          |                | •               | •  | •                     | •                          |                        |  |  | •                      | •   |

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

None.

Other local/regional/state/federal planning efforts considered when preparing the Plan

| Name of Plan                     | Lead Organization                           | How do the goals of your Strategic Plan overlap with the goals of each plan?  |
|----------------------------------|---|---|
| Continuum of Care                | Housing Forward/United Way of Denton County | Carrollton's efforts to reduce homelessness are aligned with the CoC's strategies and plan. Carrollton will continue to provide public service funding to Metrocrest Services for homelessness prevention services.         |
| Destination 2040                 | City of Carrollton                          | This long-range vision plan is in the process of being developed. It will articulate the City's aspirations for the future, build on existing strategic efforts, and provide an overarching framework for future endeavors. |
| Parks and Recreation Master Plan | City of Carrollton                          | The City of Carrollton is in the process of updating its Parks, Recreation, and Open Space Master Plan.   |

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

City of Carrollton staff and elected officials regularly convene with representatives from other public entities, including the State and adjacent units of general local government.

## PR-15 Citizen Participation

The City of Carrollton conducted a combined community participation process for its 5-Year Consolidated Plan and Assessment of Fair Housing. The City engaged in a 5-pronged approach to seek and obtain meaningful feedback from agencies and service providers, along with members of the public. Efforts were made to obtain feedback from populations who are least likely to participate in a community engagement process, including low- and moderate-income (LMI) individuals and families, persons with Limited English Proficiency (LEP), and disabled individuals.

The five methods of outreach were:

1. **Community Needs Survey** - The City of Carrollton designed a Community Needs survey that sought input from city residents and local social services providers. The survey consisted of 21 questions. The survey was conducted from April 23 through May 31, 2024. The City received 292 responses to the survey.

The survey was deployed via SurveyMonkey. SurveyMonkey was selected as the online survey platform because it has a clean, functional user interface for desktop, tablet and mobile device users. Using a platform that functioned well on cell phones was an important factor for the City, since many low-income individuals and families may not have access to a desktop computer.

The City advertised the survey on its website and social media channels. The City also hand-delivered over 1,500 doorhangers which advertised the survey in low- and moderate-income neighborhoods. Both the marketing materials for the survey and the survey itself were made available in English and Spanish.

2. **Public Comment Period and Public Hearings** – The City of Carrollton opened the public comment period on July 7, 2024, and accepted comments through August 6, 2024. A link to the full draft of the Consolidated Plan was provided on the City's website and printed copies of the plan were available for review at Carrollton City Hall. During the public comment period, the City of Carrollton held 3 public hearings at Carrollton City Hall to consider public comments regarding the Consolidated Plan. The first two public hearings were held on July 25, 2024. The first hearing occurred at 9 a.m. in the Carrollton City Council chambers. The second public hearing was held at 6:30 p.m. in Carrollton City Hall during a meeting of the Neighborhood Advisory Commission (NAC). The third public hearing was held at 5:45 p.m. on August 6, 2024, during a meeting of the City Council. Notice of the public comment period and public hearing was published in the Dallas Morning News print and digital editions on July 7, 2024. A copy of the public notice is included in Appendix A.
3. **City Council Briefings and Meetings** – On August 6, 2024, the City Council was briefed on the Consolidated Plan and adopted the final draft of the Consolidated Plan.
4. **One-on-One Stakeholder Consultations** – The City of Carrollton conducted 5 consultations with local and regional service providers during the months of April and May 2024.

5. **Focus Groups and Consultation with the Neighborhood Advisory Commission** – On May 9, 2024, the City held three focus group meetings. The first meeting was held at Metrocrest Services (1145 N. Josey Lane) at 11 a.m. Another focus group meeting was held in the Community Room at the Carrollton Municipal Court (2001 E. Jackson) at 5 p.m. Participants were invited to discuss housing, public services, fair housing, economic development and neighborhood issues, and provide input on funding priorities. Carrollton residents, service providers, and city staff were in attendance. On May 16, 2024, at 6:30 p.m. the City held a third focus group meeting during a regularly scheduled meeting of the Neighborhood Advisory Commission.

## Needs Assessment

### NA-05 Overview

#### Needs Assessment Overview

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##### Definitions

**Housing is Affordable** when a households' housing expenses (rent/mortgage and utility costs) are **no more than 30% of their monthly income**.

**Census tracts** are small, relatively permanent statistical subdivisions of a county or city. Census tracts generally have a population size between 1,200 and 8,000 people, with an optimum size of 4,000 people. A census tract usually covers a contiguous area and census tract boundaries generally follow visible and identifiable features.

**Census block groups** are statistical divisions of census tracts and are generally defined to contain between 600 and 3,000 people. A block group consists of clusters of blocks within the same census tract.

**Cost burdened households** have monthly housing costs (rent/mortgage and utility costs) exceeding 30% of monthly income.

**Family** includes related individuals living in the same household.

**Household** includes all people living in a housing unit. Members of a household can be related (see family) or unrelated.

**Overcrowding** occurs when there is more than one person per one room in the housing unit.

**Severe overcrowding** occurs when there is more than one and one-half (1.5) persons per one room in the housing unit.

**Severely cost-burdened households** have monthly housing costs (rent/mortgage and utility costs) exceeding 50% of monthly income.

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## NA-10 Housing Needs Assessment

### Summary of Housing Needs

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#### Definitions

**5-Year American Community Survey (ACS) data (2017-2021)** – According to the U.S. Census Bureau, “[t]he American Community Survey provides a wide range of important statistics about people and housing for every community in the nation.” The 5-Year ACS pools together 5 years of data collected from annual household surveys to create more precise multiyear estimates. Housing is one of the topics for which the ACS provides detailed data, including data related to housing costs as a percentage of a household’s income. The data is categorized slightly differently for households who rent versus those who own their home and have a mortgage. For example, the ACS publishes more ranges of housing costs as a percentage of a renter’s income (7 ranges) as compared to an owner’s income (3 ranges).

By some definitions, a household is not considered housing-cost burdened unless they are paying more than 30% of their income on housing costs. For purposes of this Consolidated Plan, due to the categorization of data in the ACS, a household will be considered housing cost-burdened if they are paying 30% or more of their income towards housing costs.

**Household** - According to the U.S. Census Bureau, a **household** includes all the persons who occupy a housing unit as their usual place of residence. A **housing unit** is a house, an apartment, a mobile home, a group of rooms, or a single room that is occupied (or if vacant, is intended for occupancy) as separate living quarters.

**Householder** - One person in each household is designated as the householder. Usually this is the person, or one of the people, in whose name the home is owned, being bought, or rented, and who is listed as ‘Person 1’ on the survey questionnaire. If there is no such person in the household, any adult household member 15 and older can be designated. The race/ethnicity of a household is classified by the race/ethnicity of the householder.

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## Demographics, Number of Households and Housing Segregation

### Population and Demographic Trends

#### Population Overall

In the past 5 years, Carrollton has added 1,044 new residents. The population grew from an estimated 131,240 residents in 2017 to a population of 132,284 in 2022.

#### Race and Ethnicity

Carrollton is a racially and ethnically diverse city with a sizable population of Asian, Black, and Hispanic residents. For people reporting one race alone or in combination with one or more races, slightly more than 57% of Carrollton residents are White, 10% are Black or African American, and 15.5% are Asian. Carrollton's population of American Indian and Native Hawaiian and Other Pacific Islanders is less than one percent for each group. Compared to five years ago, the share of Carrollton residents who identify as White has dropped by twelve percentage points while the share of residents who identify as two or more races has grown by nearly 10 percentage points.

Nearly 32% of residents identify as Hispanic or Latino, which is relatively unchanged from five years ago.

| Population Trends by Race<br>(Alone or in Combination with 1 or more Races) |                        |                        |                             |
|---|------------------------|------------------------|-----------------------------|
| Race alone or in combination with one or more other races                   | 2018-2022<br>Estimates | 2013-2017<br>Estimates | Statistical<br>Significance |
| Total population  | 132,284                | 131,240                | *                           |
| White   | 57.3%                  | 69.3%                  | *                           |
| Black or African American   | 10.0%                  | 9.3%                   |                             |
| American Indian and Alaska Native   | 0.4%                   | 0.4%                   |                             |
| Asian   | 15.5%                  | 14.5%                  |                             |
| Native Hawaiian and Other Pacific Islander                                  | 0.3%                   | 0.1%                   | *                           |
| Some other race   | 4.5%                   | 4.0%                   |                             |
| Two or more races   | 12.0%                  | 2.4%                   | *                           |

Figure 1-1: Population trends by race (2017 & 2022 5-Year ACS)

| Population Trends by Ethnicity                      |                        |                        |                             |
|---|------------------------|------------------------|-----------------------------|
| Ethnicity   | 2018-2022<br>Estimates | 2013-2017<br>Estimates | Statistical<br>Significance |
| Total population                                    | 132,284                | 131,240                | *                           |
| <b>Hispanic or Latino (of any race)</b>             | 31.9%                  | 33.5%                  |                             |
| Mexican   | 24.0%                  | 25.2%                  |                             |
| Puerto Rican  | 0.5%                   | 0.7%                   |                             |
| Cuban   | 1.0%                   | 0.5%                   |                             |
| Other Hispanic or Latino                            | 6.4%                   | 7.1%                   |                             |
| <b>Not Hispanic or Latino</b>                       | 68.1%                  | 66.5%                  |                             |
| White alone   | 39.2%                  | 41.0%                  |                             |
| Black or African American alone                     | 10.0%                  | 9.0%                   |                             |
| American Indian and Alaska Native<br>alone          | 0.1%                   | 0.3%                   |                             |
| Asian alone   | 15.4%                  | 14.5%                  |                             |
| Native Hawaiian and Other Pacific<br>Islander alone | 0.3%                   | 0.1%                   | *                           |
| Some other race alone                               | 0.4%                   | 0.0%                   | *                           |
| Two or more races                                   | 2.7%                   | 1.7%                   | *                           |

Figure 1-2: Population trends by ethnicity (2017 & 2022 5-Year ACS)

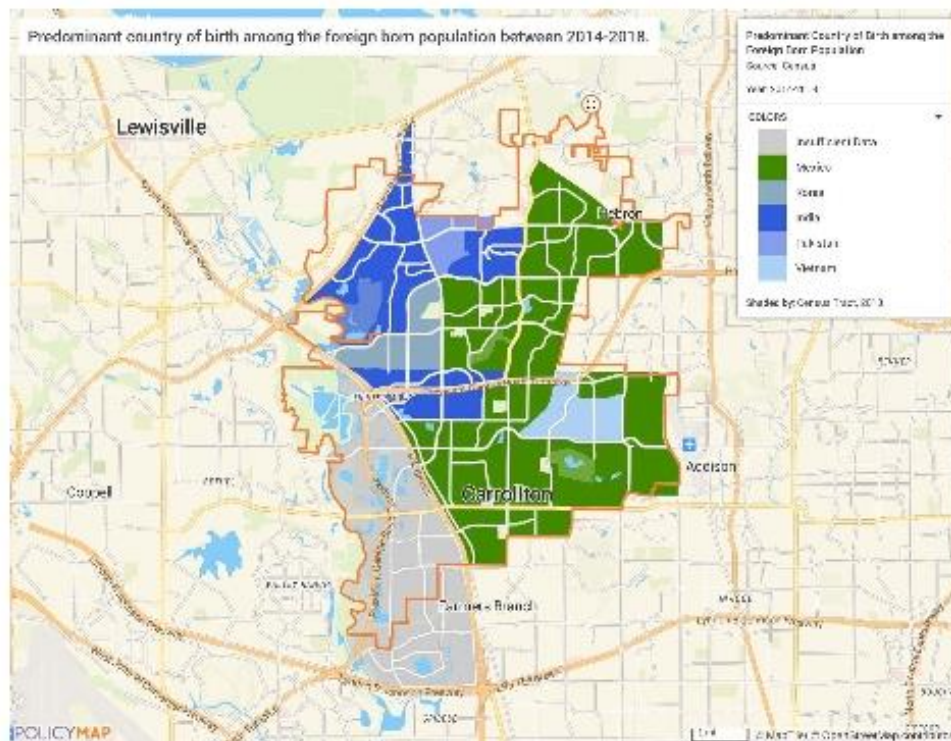
#### Place of Birth

Over the past five years, the share of Carrollton residents who were born in the United States has remained stable at 72.5%. Regarding the foreign-born population, an equal number of residents are naturalized U.S. Citizens compared to residents who are not U.S. citizens. This is a significant change from 5 years ago, when only 43% of foreign-born residents were naturalized citizens.

Regarding foreign-born citizens, **Figure 1-4** shows two countries – Mexico and India – are the predominant country of birth in most census tracts across Carrollton. There are also three individual census tracts where the predominant country of birth is Korea, Pakistan, and Vietnam.

| Trends in Place of Birth & U.S. Citizenship Status                                 |                        |                        |                             |
|--|------------------------|------------------------|-----------------------------|
|  | 2018-2022<br>Estimates | 2013-2017<br>Estimates | Statistical<br>Significance |
| Total population   | 132,284                | 131,240                | *                           |
| <b>Place of Birth</b>  |                        |                        |                             |
| Native   | 72.5%                  | 72.5%                  |                             |
| Born in United States  | 71.2%                  | 71.3%                  |                             |
| Born in Texas  | 43.9%                  | 46.0%                  | *                           |
| Born in a different state  | 27.3%                  | 25.3%                  | *                           |
| Born in Puerto Rico, U.S. Island<br>areas, or born abroad to American<br>parent(s) | 1.3%                   | 1.2%                   |                             |
| Foreign born   | 27.5%                  | 27.5%                  |                             |
| Foreign-born population  | 36,349                 | 36,093                 |                             |
| <b>U.S. Citizenship Status</b>   |                        |                        |                             |
| Naturalized U.S. citizen   | 49.10%                 | 43.10%                 | *                           |
| Not a U.S. citizen   | 50.90%                 | 56.90%                 | *                           |

Figure 1-3: Place of birth & U.S. citizenship status trends (2017 & 2022 5-Year ACS)



**Figure 1-4: Predominant country of birth (2018 5-Year ACS)**

#### *Languages Spoken at Home*

Among people at least five years old and older living in Carrollton, nearly 60% speak exclusively English at home. Five years ago, the share of residents who spoke exclusively English at home was 57%.

Spanish is spoken by 25% of Carrollton residents; nearly 10% of Spanish-speakers report they speak English less than "very well." Other languages spoken by a significant percentage of Carrollton residents are: Other Indo-European languages (5%) and Asian and Pacific Islander languages (9.3%).

**Figure 1-6** shows census tracts in the central and southern areas of Carrollton, as well as census tracts in northwest and northeast Carrollton have higher percentages of persons with limited-English proficiency as compared to areas in southeast and southwest Carrollton.



| Trends in Language Spoken at Home    |                        |                        |                             |
|--------------------------------------|------------------------|------------------------|-----------------------------|
| Language                             | 2018-2022<br>Estimates | 2013-2017<br>Estimates | Statistical<br>Significance |
| Population 5 years and over          | 125,464                | 123,073                | *                           |
| English Only                         | 59.7%                  | 56.8%                  | *                           |
| Spanish                              | 25.0%                  | 28.4%                  | *                           |
| Speak English less than "very well"  | 9.8%                   | 11.3%                  | *                           |
| Other Indo-European Languages        | 5.0%                   | 4.9%                   |                             |
| Speak English less than "very well"  | 1.0%                   | 1.1%                   |                             |
| Asian and Pacific Islander Languages | 9.3%                   | 9.0%                   |                             |
| Speak English less than "very well"  | 4.9%                   | 4.2%                   |                             |
| Other Languages                      | 1.0%                   | 0.9%                   |                             |
| Speak English less than "very well"  | 0.1%                   | 0.2%                   |                             |

Figure 1-5: Languages spoken at home trends (2017 & 2022 5-Year ACS)

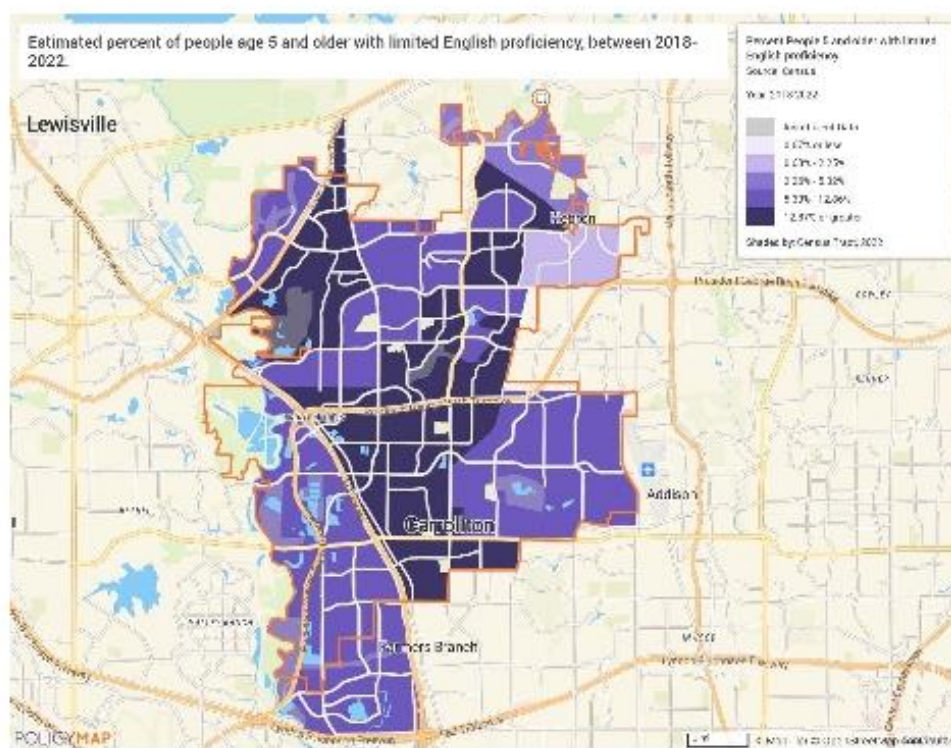


Figure 1-6: Percent of all people aged 5 and older with Limited English Proficiency (2022 5-Year ACS)

## Number of Households

### *Households and Families*

In the past 5 years, Carrollton has added 3,106 new households. Households grew from an estimated 47,263 in 2017 to 50,369 in 2022.

The average household size (2.61) and average family size (3.16) have both decreased over the past five years. Household composition has remained stable with married-couple households making up 53% of households in Carrollton, while cohabiting couple households make up 5.9% of households. Female householders with no spouse or partner present are 24.9% of all households, while 16.2% of households have male householders with no spouse or partner present.

| Trends in Household Composition & Size           |                        |                        |                             |
|--|------------------------|------------------------|-----------------------------|
|  | 2018-2022<br>Estimates | 2013-2017<br>Estimates | Statistical<br>Significance |
| Total households                                 | 50,369                 | 47,263                 | *                           |
| <b>Household Composition</b>                     |                        |                        |                             |
| Married-couple household                         | 53.0%                  | 53.7%                  |                             |
| Cohabiting couple household                      | 5.9%                   | 4.9%                   |                             |
| Male householder, no<br>spouse/partner present   | 16.2%                  | 16.6%                  |                             |
| Female householder, no<br>spouse/partner present | 24.9%                  | 24.9%                  |                             |
| <b>Household Size</b>                            |                        |                        |                             |
| Average household size                           | 2.61                   | 2.76                   | *                           |
| Average family size                              | 3.16                   | 3.35                   | *                           |

Figure 1-7: Household composition & size trends (2017 & 2022 5-Year ACS)

### *School Enrollment and Educational Attainment*

Elementary school enrollment has dipped slightly over the past five years from 41.8% of the population enrolled in elementary school to 37.9% enrolled in elementary school. However, the percentage of the population enrolled in college or graduate school has increased from 24.3% to 28.2%.

| Trends in School Enrollment & Educational Attainment |                        |                        |                             |
|--|------------------------|------------------------|-----------------------------|
|  | 2018-2022<br>Estimates | 2013-2017<br>Estimates | Statistical<br>Significance |
| Total households                                     | 50,369                 | 47,263                 | *                           |
| <b>School Enrollment</b>                             |                        |                        |                             |
| Population 3 years and over enrolled in school       | 29,663                 | 34,104                 | *                           |
| Nursery school, preschool                            | 5.5%                   | 5.2%                   |                             |
| Kindergarten   | 5.2%                   | 4.7%                   |                             |
| Elementary school (grades 1-8)                       | 37.9%                  | 41.8%                  | *                           |
| High school (grades 9-12)                            | 23.3%                  | 24.1%                  |                             |
| College or graduate school                           | 28.2%                  | 24.3%                  | *                           |
| <b>Educational Attainment</b>                        |                        |                        |                             |
| Population 25 years and over                         | 94,757                 | 88,558                 | *                           |
| Less than 9th grade                                  | 6.0%                   | 8.1%                   | *                           |
| 9th to 12th grade, no diploma                        | 4.6%                   | 6.0%                   | *                           |
| High school graduate (includes equivalency)          | 19.4%                  | 20.9%                  |                             |
| Some college, no degree                              | 20.7%                  | 20.0%                  |                             |
| Associate's degree                                   | 7.1%                   | 6.8%                   |                             |
| Bachelor's degree                                    | 29.2%                  | 26.7%                  | *                           |
| Graduate or professional degree                      | 13.0%                  | 11.5%                  | *                           |
| High school graduate or higher                       | 89.4%                  | 85.9%                  | *                           |
| Bachelor's degree or higher                          | 42.1%                  | 38.2%                  | *                           |

Figure 1-8: School enrollment & educational attainment trends (2017 & 2022 5-Year ACS)

#### Housing Segregation

While Carrollton is a diverse city, certain neighborhoods experience racial and/or ethnic segregation. **Figures 1-9 through 1-12** depict the concentration of one race or ethnicity in census tracts throughout the city. **Figure 1-13** provides another means of looking at segregation by displaying the predominant racial or ethnic group in each census tract.

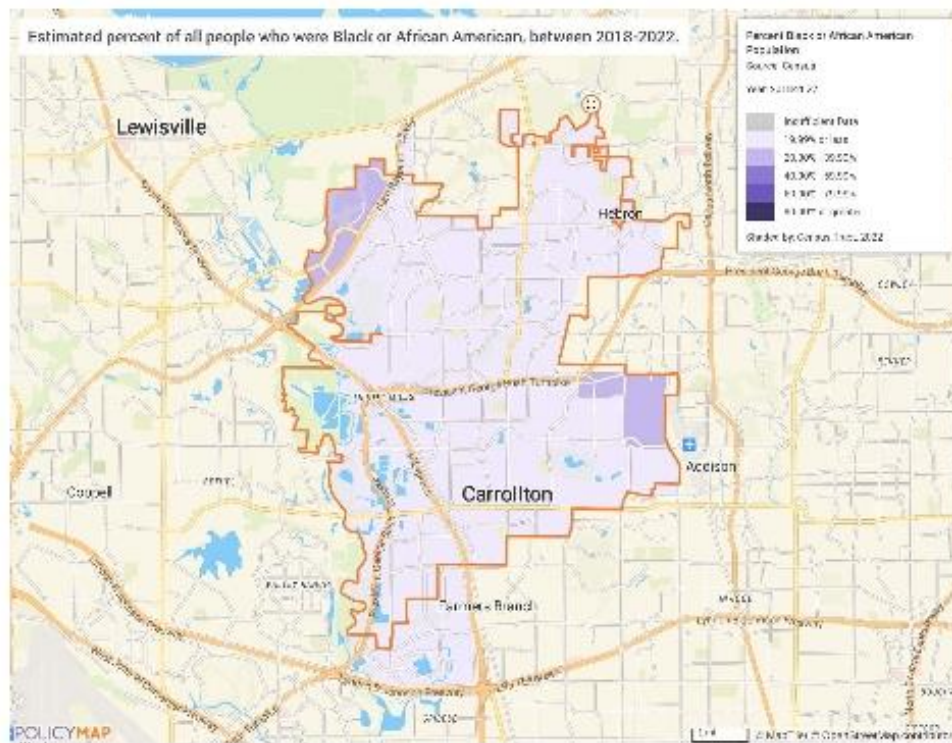
The data indicates a moderate level of housing segregation experienced by Black individuals. **Figure 1-9** identifies two census tracts (one in the far northeast and one in the far east of the city) where the census tract's population is between 20%-40% Black. Since Black individuals account for only 10% of Carrollton's total population, further inquiry is needed to determine possible reasons why Black persons are concentrated in these two census tracts.

While Asian persons account for 15.5% of Carrollton's total population, **Figure 1-10** shows Asian residents are overrepresented in certain census tracts located in central Carrollton and northwest Carrollton where Asian persons represent 40%-60% of the population.

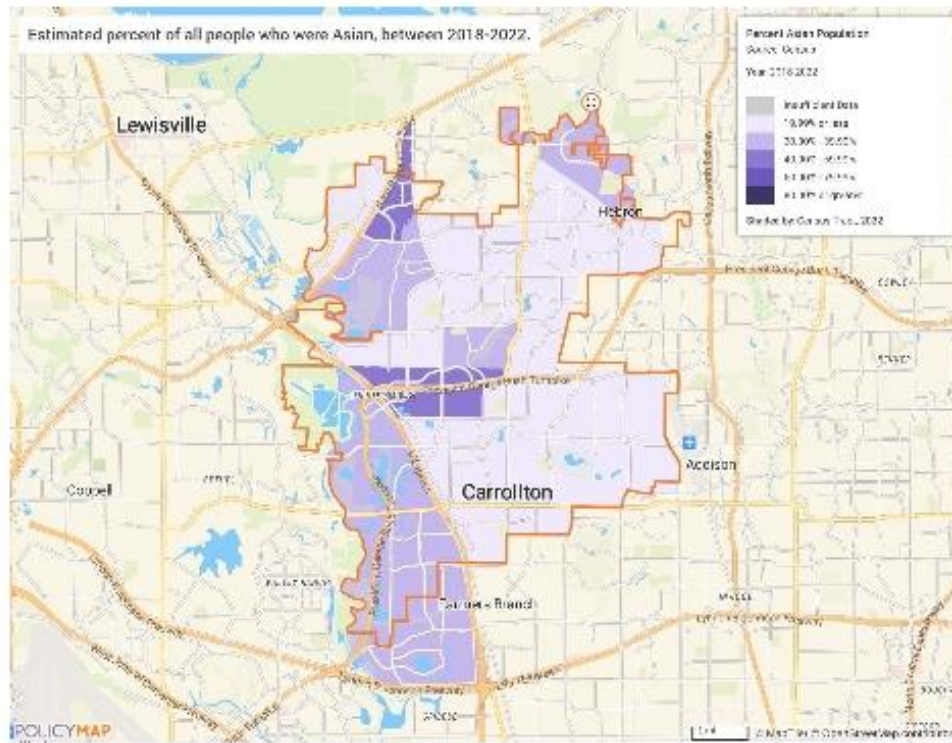
Non-Hispanic White individuals are not concentrated any specific area of Carrollton. However, Non-Hispanic White households are more prevalent in northern Carrollton (areas north of the President George Bush Tollway).

Finally, **Figure 1-12** shows there are census tracts in south central Carrollton where Hispanic residents are concentrated. While Hispanic persons account for 32% of Carrollton's total population, the estimated percentage of the population that is Hispanic in census tracts in southern Carrollton is between 60%-80%. In comparison, there are no census tracts on the far western side of Carrollton that have a Hispanic population higher than 20%. Further inquiry is needed to determine possible reasons why Hispanic persons are concentrated in southern Carrollton.

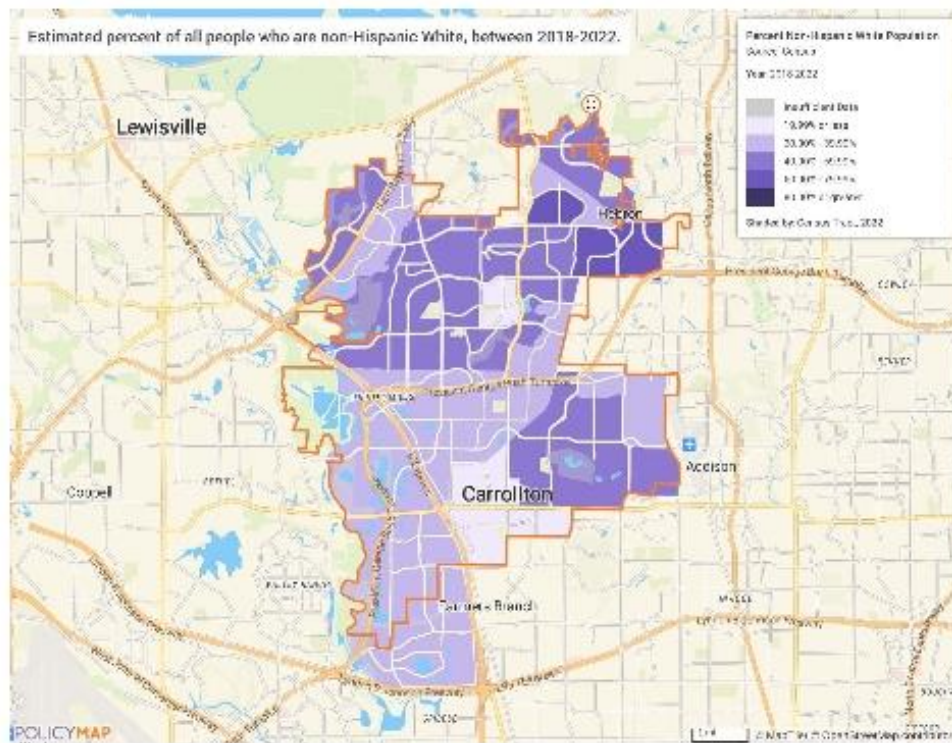




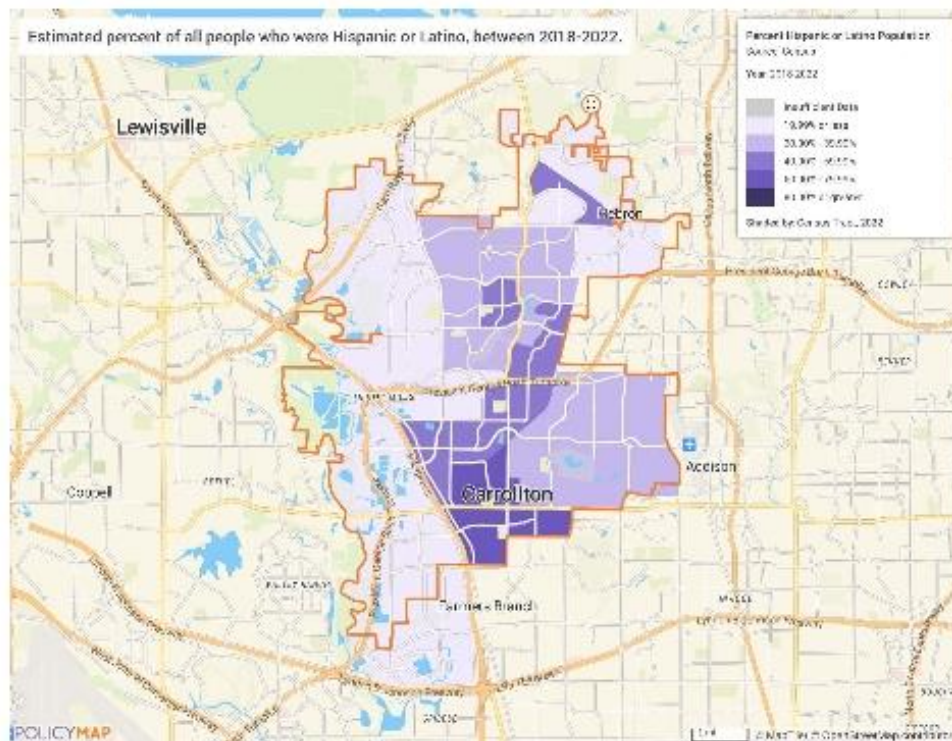
**Figure 1-9: Percent of all people who are Black or African American (2022 5-Year ACS)**



**Figure 1-10: Percent of all people who are Asian  
(2022 5-Year ACS)**



**Figure 1-11: Percent of all people who are non-Hispanic White  
(2022 5-Year ACS)**



**Figure 1-12: Percent of all people who are Hispanic or Latino  
(2022 5-Year ACS)**



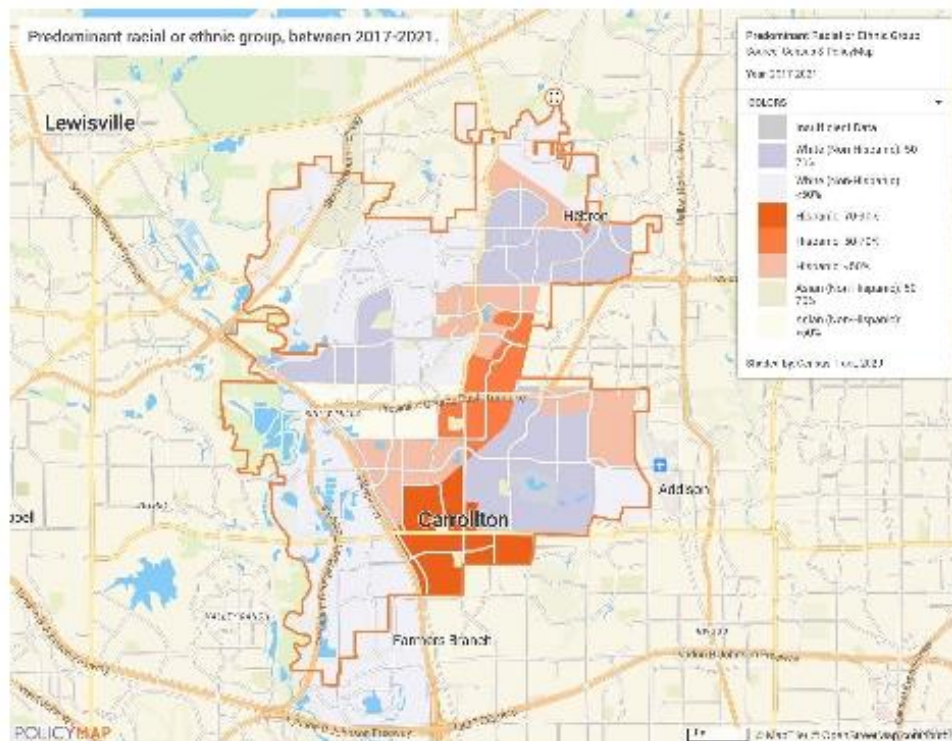


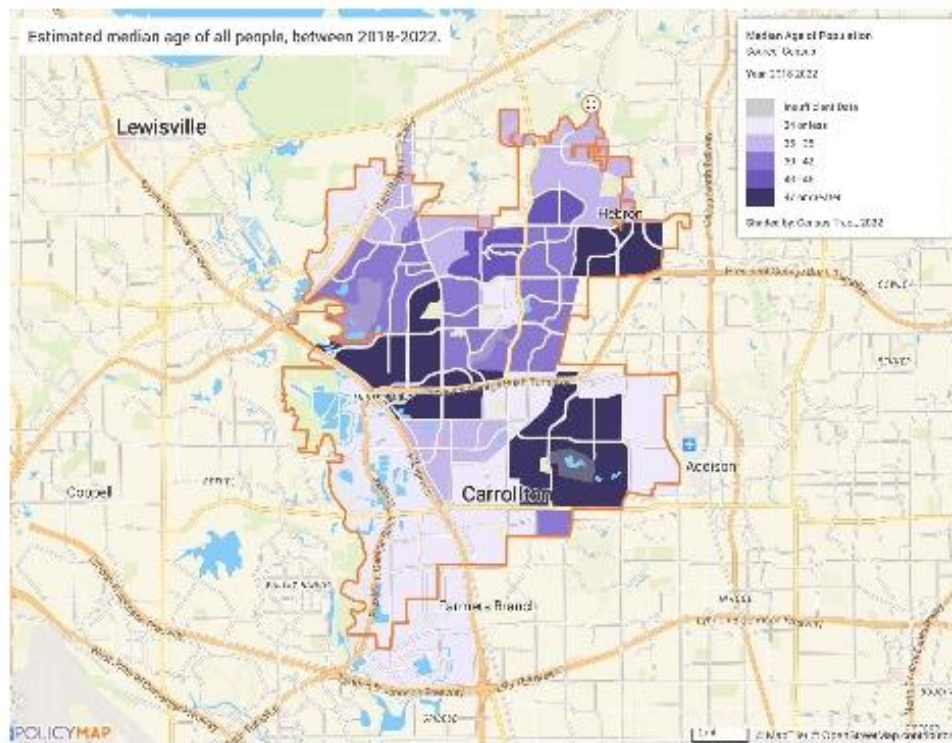
Figure 1-13: Predominant racial or ethnic group (2020 5-Year ACS)

#### Additional Data

- **Age** - In 2022, the City's median age was 38.6. This is a statistically significant change from 2017 when the median age was 36.9. More than 40% of Carrollton's population is 45 years or older. As shown in **Figure 1-15**, several census tracts in Carrollton have a median age of 47 or greater.
- **Population Density** – **Figure 1-16** depicts the housing density throughout the city, which ranges from a low of 176 persons per square mile to over 6484 residents per square mile.
- **Veteran Status** – 4.3% of Carrollton residents are veterans.
- **Disability Status** – About 8% of Carrollton residents are disabled, has increased from 6.9 % five years ago. The percentage of persons living with a disability varies by age - from 3.1% of people under 18 years old, to 6% of people aged 18 to 64 years old, and 28.7% of those 65 years of age and over. As shown in **Figure 1-19**, one census tract in central Carrollton has 18% or more of its population that is disabled, which is double the citywide population.

| Population Trends by Age |                        |                        |                             |
|--------------------------|------------------------|------------------------|-----------------------------|
| Age                      | 2018-2022<br>Estimates | 2013-2017<br>Estimates | Statistical<br>Significance |
| Total population         | 132,284                | 131,240                | *                           |
| Under 5 years            | 5.20%                  | 6.20%                  | *                           |
| 5 to 9 years             | 4.70%                  | 6.00%                  | *                           |
| 10 to 14 years           | 6.10%                  | 7.30%                  | *                           |
| 15 to 19 years           | 6.30%                  | 6.60%                  |                             |
| 20 to 24 years           | 6.10%                  | 6.50%                  |                             |
| 25 to 34 years           | 15.60%                 | 14.70%                 |                             |
| 35 to 44 years           | 15.20%                 | 14.90%                 |                             |
| 45 to 54 years           | 14.50%                 | 15.70%                 |                             |
| 55 to 59 years           | 7.30%                  | 6.50%                  |                             |
| 60 to 64 years           | 6.10%                  | 5.50%                  |                             |
| 65 to 74 years           | 8.00%                  | 6.50%                  | *                           |
| 75 to 84 years           | 3.80%                  | 2.70%                  | *                           |
| 85 years and over        | 1.20%                  | 0.90%                  |                             |
| Median Age               | 38.6                   | 36.9                   | *                           |

Figure 1-14: Population trends by age (2017 & 2022 5-Year ACS)



**Figure 1-15: Median age of all people (2022  
5-Year ACS)**

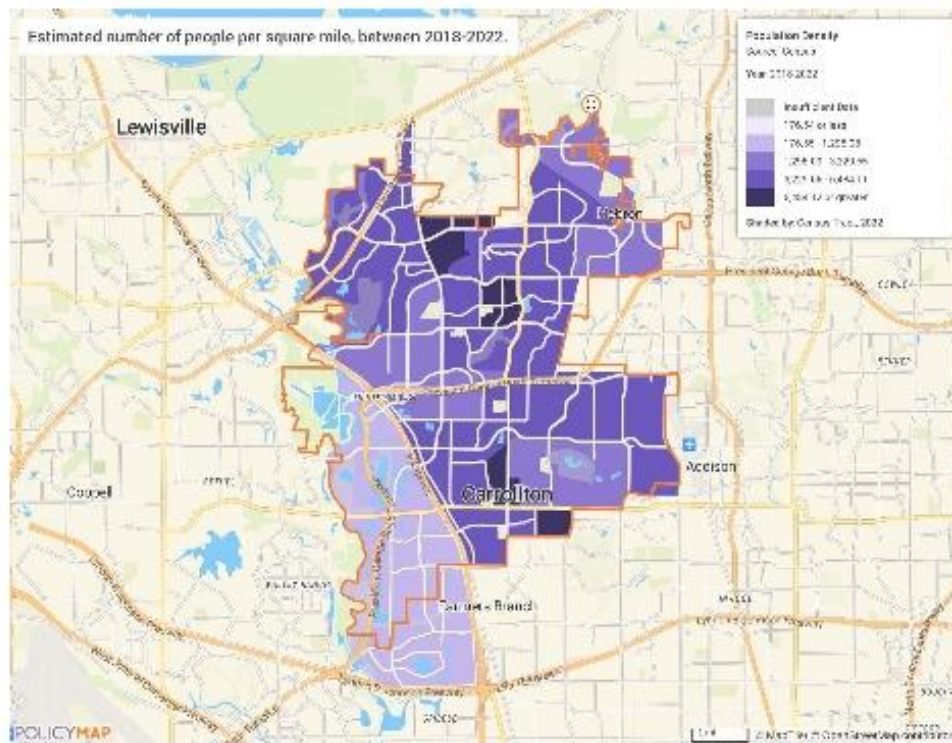


Figure 1-16: Number of people per square mile (2022 5-Year ACS)

| Trends in Veteran Status              |                        |                        |                             |
|---------------------------------------|------------------------|------------------------|-----------------------------|
|                                       | 2018-2022<br>Estimates | 2013-2017<br>Estimates | Statistical<br>Significance |
| Civilian population 18 years and over | 105,881                | 99,662                 | *                           |
| Civilian veterans                     | 4.3%                   | 5.3%                   | *                           |

Figure 1-17: Veteran status trends (2017 & 2022 5-Year ACS)



| Trends in Disability Status                       |                        |                        |                             |
|---|------------------------|------------------------|-----------------------------|
|   | 2018-2022<br>Estimates | 2013-2017<br>Estimates | Statistical<br>Significance |
| Total Civilian Noninstitutionalized<br>Population | 131,755                | 130,701                | *                           |
| With a disability                                 | 8.3%                   | 6.9%                   | *                           |
| Population Under 18 Years                         | 26,358                 | 31,542                 | *                           |
| With a disability                                 | 3.1%                   | 2.3%                   |                             |
| Population 18 to 64 Years                         | 88,664                 | 86,317                 | *                           |
| With a disability                                 | 6.0%                   | 5.2%                   |                             |
| Population 65 Years and Over                      | 16,733                 | 12,842                 | *                           |
| With a disability                                 | 28.7%                  | 29.6%                  |                             |

Figure 1-18: Disability status trends (2017 & 2022 5-Year ACS)

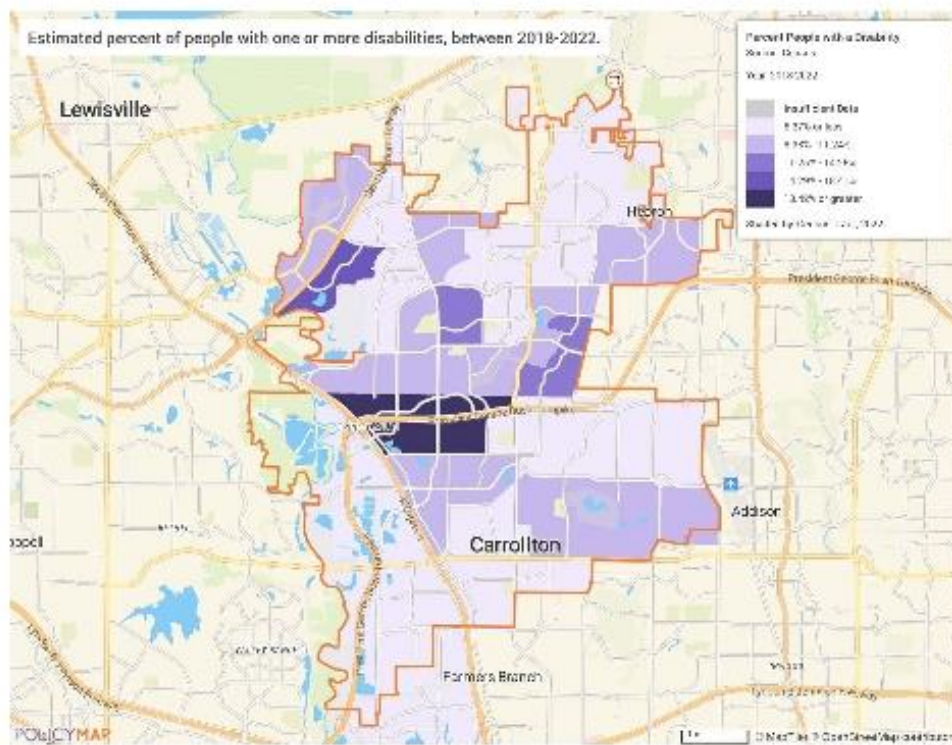


Figure 1-19: Percent of all people with one or more disabilities (2022 5-Year ACS)

The following figures were included in this analysis:

- **Figure 1-1:** Population trends by race (2017 & 2022 5-Year ACS)
- **Figure 1-2:** Population trends by ethnicity (2017 & 2022 5-Year ACS)
- **Figure 1-3:** Place of birth & U.S. citizenship status trends (2017 & 2022 5-Year ACS)
- **Figure 1-4:** Predominant country of birth (2018 5-Year ACS)
- **Figure 1-5:** Languages spoken at home trends (2017 & 2022 5-Year ACS)
- **Figure 1-6:** Percent of all people aged 5 and older with limited English proficiency (2022 5-Year ACS)
- **Figure 1-7:** Household composition & size trends (2017 & 2022 5-Year ACS)
- **Figure 1-8:** School enrollment & educational attainment trends (2017 & 2022 5-Year ACS)
- **Figure 1-9:** Percent of all people who are Black or African American (2022 5-Year ACS)
- **Figure 1-10:** Percent of all people who are Asian (2022 5-Year ACS)
- **Figure 1-11:** Percent of all people who are non-Hispanic White (2022 5-Year ACS)
- **Figure 1-12:** Percent of all people who are Hispanic or Latino (2022 5-Year ACS)
- **Figure 1-13:** Predominant racial or ethnic group (2021 5-Year ACS)
- **Figure 1-14:** Population trends by age (2017 & 2022 5-Year ACS)
- **Figure 1-15:** Median age of all people (2022 5-Year ACS)
- **Figure 1-16:** Number of people per square mile (2022 5-Year ACS)
- **Figure 1-17:** Veteran status trends (2017 & 2022 5-Year ACS)
- **Figure 1-18:** Disability status trends (2017 & 2022 5-Year ACS)
- **Figure 1-19:** Percent of all people with one or more disabilities (2022 5-Year ACS)

*Data Source for Maps:* PolicyMap, [www.policymap.com](http://www.policymap.com)

## Household Income

### Labor Force Participation and Employment Trends

Approximately 74% of Carrollton's population 16 years of age and over is in the labor force, which is essentially the same percentage reported five years ago. For people in the labor force, the unemployment rate has also remained steady at less than 4%.

In the past 5 years, Carrollton's civilian employed population has risen from 103,765 to 109,524. The industries that employ the greatest share of Carrollton residents include: *Educational services, and health care and social assistance* (18.6%); *Professional, scientific, and management, and administrative and waste management services* (15.6%); *Retail trade* (11.4%); and *Finance insurance, and real estate and rental and leasing* (10.6%).

| Trends in Labor Force Participation                            |                        |                        |                             |
|--|------------------------|------------------------|-----------------------------|
|  | 2018-2022<br>Estimates | 2013-2017<br>Estimates | Statistical<br>Significance |
| Population 16 years and over                                   | 109,524                | 103,765                | *                           |
| <b>Labor Force Participation</b>                               | 74.1%                  | 73.4%                  |                             |
| <b>In labor force</b>  | 74.0%                  | 73.3%                  |                             |
| Civilian labor force   | 71.3%                  | 70.5%                  |                             |
| Armed Forces   | 2.7%                   | 2.8%                   |                             |
| <b>Not in labor force</b>                                      | 0.0%                   | 0.0%                   |                             |
| Civilian labor force   | 81,066                 | 76,097                 | *                           |
| Unemployment Rate  | 3.7%                   | 3.8%                   |                             |
| <b>Labor Force Participation of<br/>Families with Children</b> |                        |                        |                             |
| Own children of the householder<br>under 6 years               | 8,221                  | 9,140                  |                             |
| All parents in family in labor force                           | 71.1%                  | 64.1%                  | *                           |
| Own children of the householder 6<br>to 17 years               | 17,332                 | 21,376                 | *                           |
| All parents in family in labor force                           | 74.4%                  | 73.6%                  |                             |

Figure 2-1: Labor force trends (2017 & 2022 5-Year ACS)

| Trends in Employment (by Industry)   |                        |                        |                             |
|--|------------------------|------------------------|-----------------------------|
| Employment by Industry   | 2018-2022<br>Estimates | 2013-2017<br>Estimates | Statistical<br>Significance |
| Civilian employed population 16 years and over   | 78,096                 | 73,174                 | *                           |
| Agriculture, forestry, fishing and hunting, and mining                                     | 0.5%                   | 0.7%                   | *                           |
| Construction   | 7.6%                   | 7.1%                   |                             |
| Manufacturing  | 9.0%                   | 10.2%                  |                             |
| Wholesale trade  | 3.1%                   | 4.5%                   | *                           |
| Retail trade   | 11.4%                  | 11.9%                  |                             |
| Transportation and warehousing, and utilities  | 5.8%                   | 4.8%                   |                             |
| Information  | 2.1%                   | 3.0%                   | *                           |
| Finance and insurance, and real estate and rental and leasing                              | 10.6%                  | 9.5%                   |                             |
| Professional, scientific, and management, and administrative and waste management services | 15.6%                  | 13.7%                  | *                           |
| Educational services, and health care and social assistance                                | 18.6%                  | 17.2%                  |                             |
| Arts, entertainment, and recreation, and accommodation and food services                   | 8.1%                   | 9.7%                   | *                           |
| Other services, except public administration   | 5.7%                   | 5.9%                   |                             |
| Public administration  | 2.1%                   | 1.7%                   |                             |

**Figure 2-2: Employment trends by industry (2017 & 2022 5-Year ACS)**

#### Household Income Trends

The median household income in Carrollton is \$95,380, while the mean household income is \$120,232. The significantly-higher mean household income indicates Carrollton has a wide range of incomes, with many of such incomes being well-above \$95,380. Specifically, approximately 43% of Carrollton households have a household income of more than \$100,000 while 27% of Carrollton households have a household

income less than \$50,000. Nearly 12% of these higher-income households have a household income of \$200,000 or more.

Smaller households tend to have lower median household incomes because they have less wage earners or persons receiving other income and benefits. In Carrollton, the median income for a one-person household is \$57,072, whereas the median income for a four-person household is \$121,649.

Households can receive income and benefits from one or more sources. In Carrollton, 90% of households receive income from earnings, which includes a money wage or salary from employment or self-employment income. An estimated 20.4% of households receive Social Security income. The average income from Social Security is \$24,879. Five years ago, 18.7% of households received Social Security income. The rise in the percentage of residents receiving Social Security income is one indicator the population of older persons living in Carrollton is growing.

Additionally, an estimated 15% of households receive retirement income from sources other than Social Security. Approximately 1.4% of Carrollton households receive cash public assistance or welfare income, and 3.8% receive food stamps/SNAP benefits.

| Trends in Income and Benefits<br>(Mean and Median)                     |                        |                        |                             |
|--|------------------------|------------------------|-----------------------------|
| Income and Benefits (in 2021<br>inflation-adjusted dollars)            | 2018-2022<br>Estimates | 2013-2017<br>Estimates | Statistical<br>Significance |
| Total households   | 50,369                 | 47,263                 | *                           |
| Median household income<br>(dollars)                                   | \$95,380               | \$87,687               | *                           |
| Mean household income (dollars)  | \$120,232              | \$109,705              | *                           |
| With earnings  | 90.2%                  | 91.2%                  |                             |
| Mean earnings (dollars)  | \$113,648              | \$107,795              | *                           |
| With Social Security   | 20.4%                  | 18.7%                  | *                           |
| Mean Social Security income<br>(dollars)                               | \$24,879               | \$23,846               |                             |
| With retirement income   | 14.9%                  | 10.1%                  | *                           |
| Mean retirement income (dollars)                                       | \$31,135               | \$29,320               |                             |
| With Supplemental Security<br>Income                                   | 1.7%                   | 2.4%                   | *                           |
| Mean Supplemental Security<br>Income (dollars)                         | \$10,939               | \$12,640               |                             |
| With cash public assistance income                                     | 1.4%                   | 1.0%                   |                             |
| Mean cash public assistance<br>income (dollars)                        | \$7,012                | \$3,335                | *                           |
| With Food Stamp/SNAP benefits in<br>the past 12 months                 | 3.8%                   | 5.1%                   | *                           |
| Families   | 34,349                 | 33,107                 | *                           |
| Median family income (dollars)   | 106,205                | 99,155                 | *                           |
| Mean family income (dollars)   | 132,777                | 121,567                | *                           |
| Nonfamily households   | 16,020                 | 14,156                 | *                           |
| Median nonfamily income (dollars)                                      | 67,400                 | 61,596                 |                             |
| Mean nonfamily income (dollars)  | 88,180                 | 78,823                 |                             |
| Median earnings for workers<br>(dollars)                               | 49,406                 | 46,212                 | *                           |
| Median earnings for male full-time,<br>year-round workers (dollars)    | 67,027                 | 65,331                 |                             |
| Median earnings for female full-<br>time, year-round workers (dollars) | 56,085                 | 55,674                 |                             |

Figure 2-3: Income and benefit trends by type of income and household type (2017 & 2022 5-Year ACS)

| Trends in Income and Benefits<br>(Dollars)                  |                        |                        |                             |
|---|------------------------|------------------------|-----------------------------|
| Income and Benefits<br>(in 2021 inflation-adjusted dollars) | 2018-2022<br>Estimates | 2013-2017<br>Estimates | Statistical<br>Significance |
| Total households  | 50,369                 | 47,263                 | *                           |
| Less than \$10,000  | 2.7%                   | 2.1%                   |                             |
| \$10,000 to \$14,999  | 1.9%                   | 1.7%                   |                             |
| \$15,000 to \$24,999  | 4.0%                   | 5.5%                   | *                           |
| \$25,000 to \$34,999  | 4.9%                   | 6.2%                   | *                           |
| \$35,000 to \$49,999  | 8.1%                   | 11.2%                  | *                           |
| \$50,000 to \$74,999  | 16.7%                  | 16.8%                  |                             |
| \$75,000 to \$99,999  | 14.5%                  | 13.8%                  |                             |
| \$100,000 to \$149,999                                      | 21.2%                  | 19.5%                  |                             |
| \$150,000 to \$199,999                                      | 12.5%                  | 11.7%                  |                             |
| \$200,000 or more   | 13.3%                  | 11.6%                  | *                           |

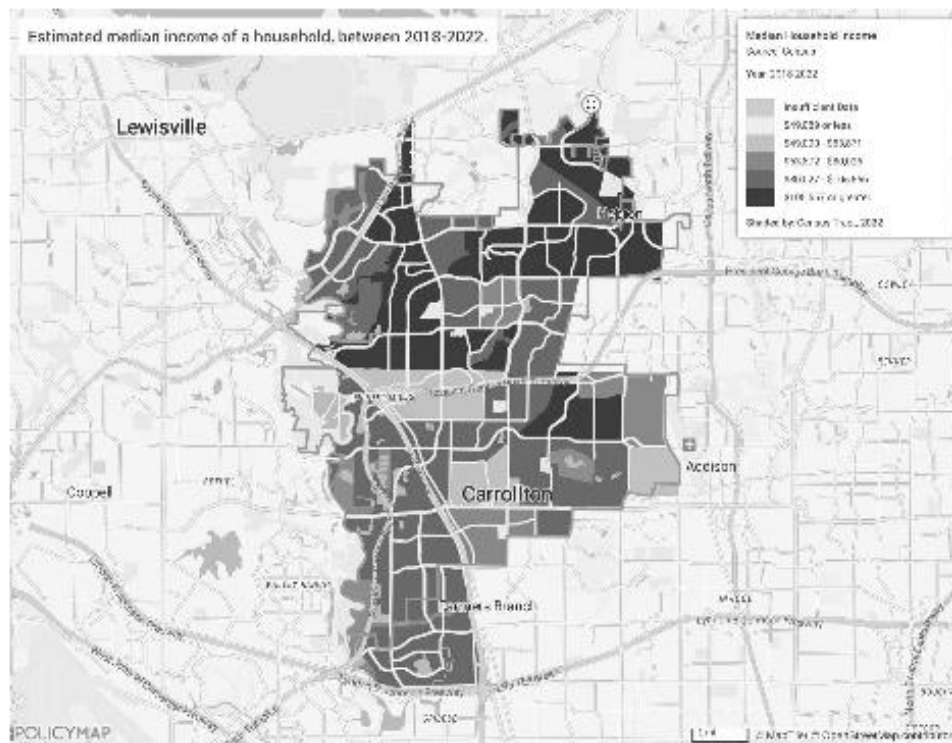
**Figure 2-4: Income and benefit trends by amount of income (2017 & 2022 5-Year ACS)**

#### Differences in Income by Race or Ethnicity

**Figure 2-5** displays the median income of households in each of the City's census tracts. The map shows the highest income households are concentrated primarily in the northern areas of Carrollton. **Figures 2-6 through 2-10** depict median incomes for specific races and ethnicities based on the census tract where they reside.

In general, **Figures 2-6 through 2-10** show higher-income households of any race or ethnicity are concentrated in the northern areas of Carrollton. In many census tracts, the median household income for Asian households is significantly higher than the median household income for other races or ethnicities. In comparison, the median household income for Black households is lower in many census tracts than the City's median income.





**Figure 2-5: Median household income (2022 5-Year ACS)**



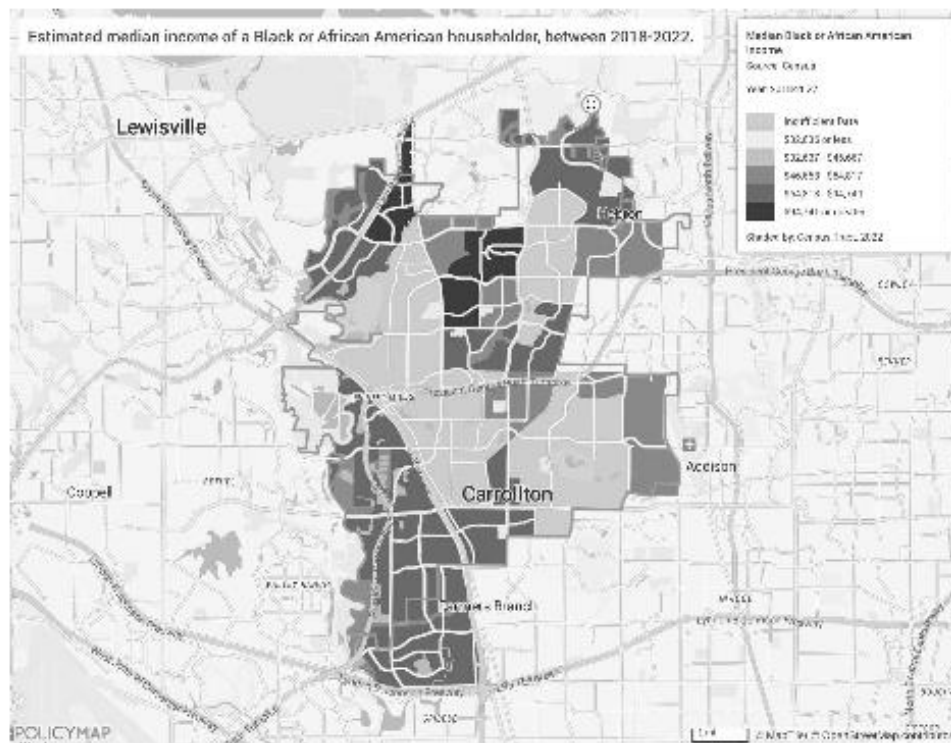
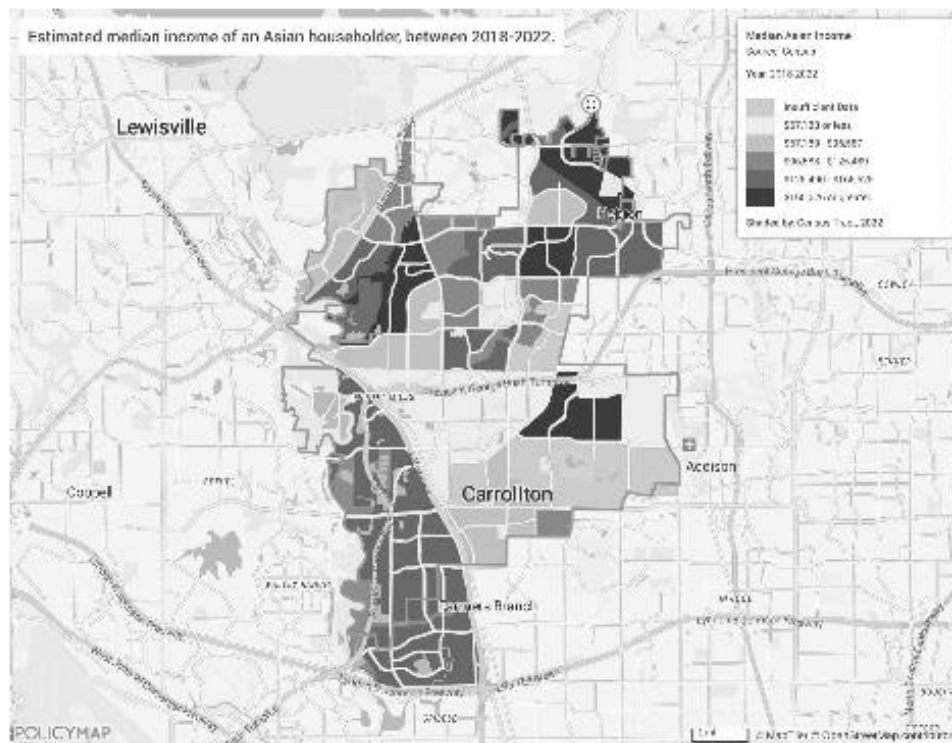
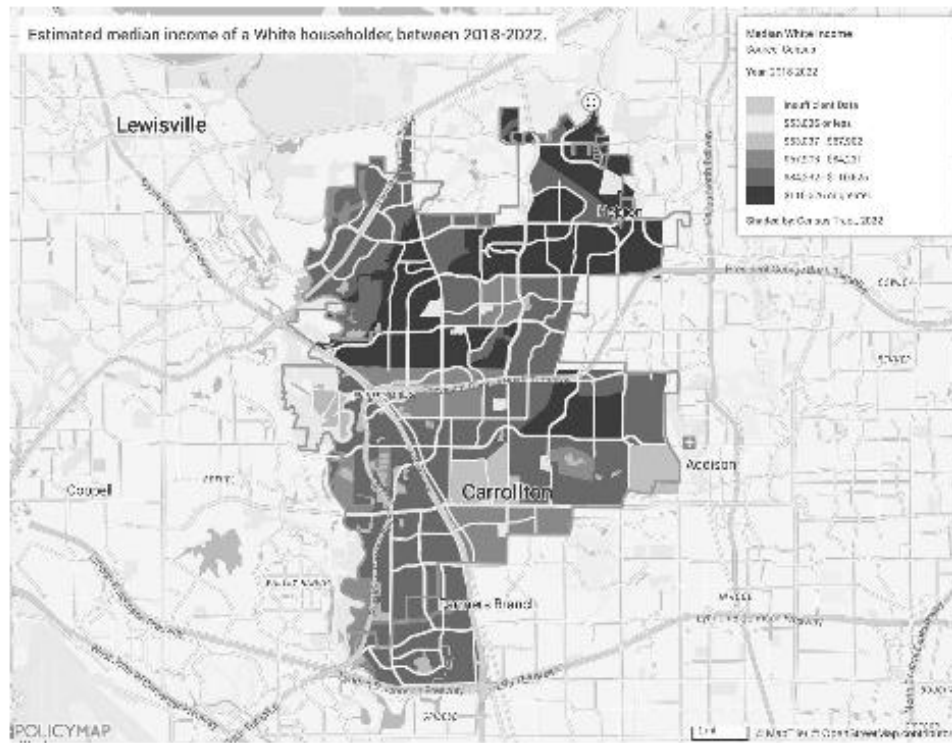


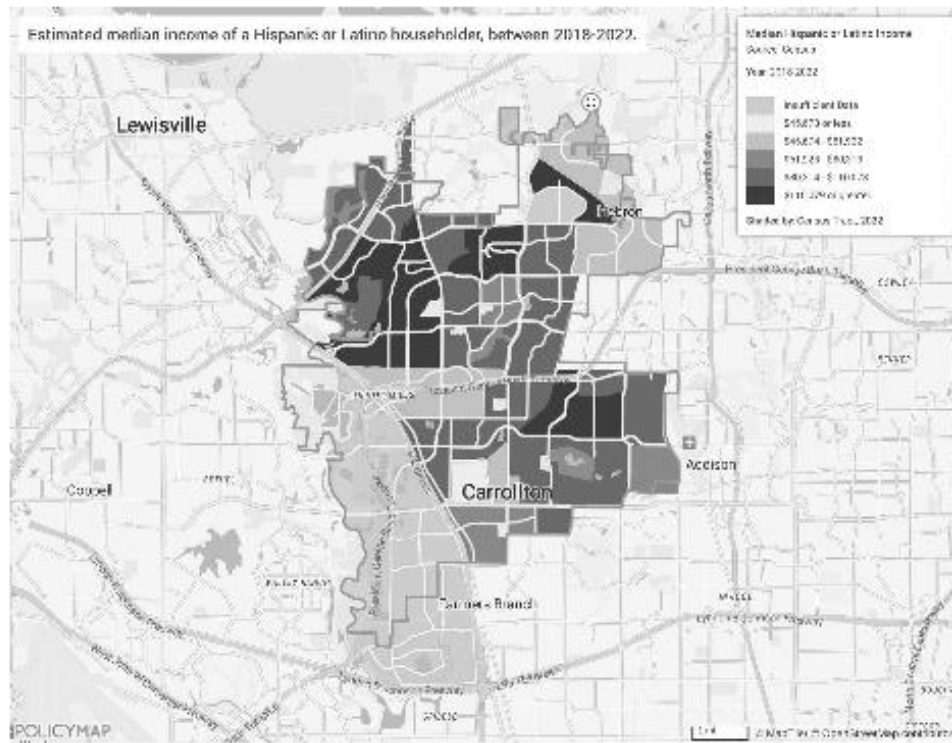
Figure 2-6: Median household income of Black householders (2022 5-Year ACS)



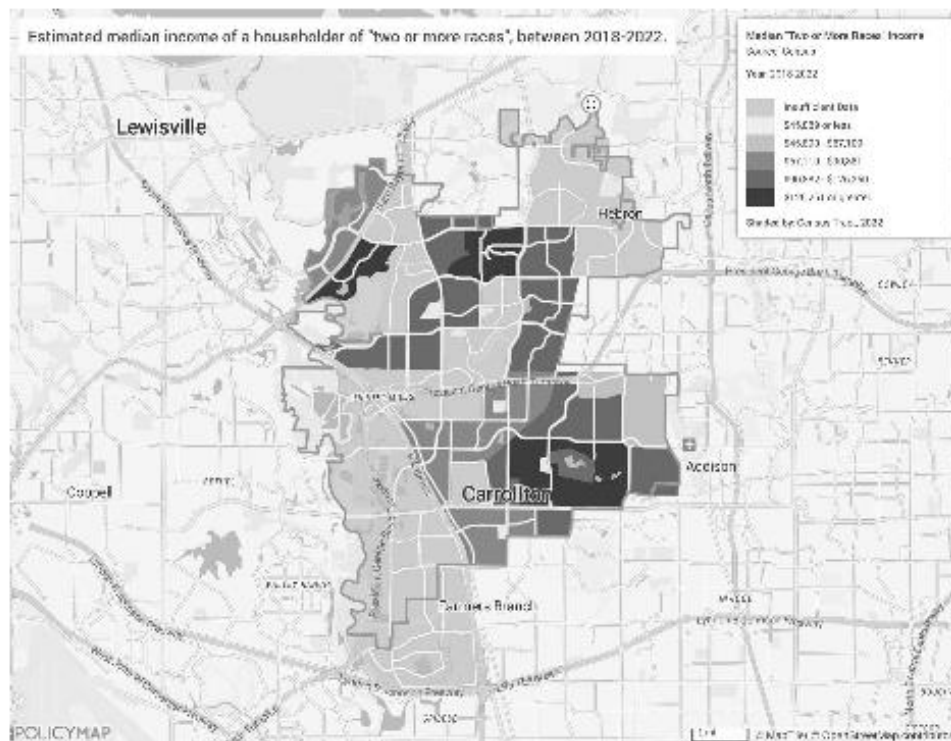
**Figure 2-7: Median household income of Asian householders (2022 5-Year ACS)**



**Figure 2-8: Median household income of White householders (2022 5-Year ACS)**



**Figure 2-9: Median household income Hispanic or Latino Household (2021 5-Year ACS)**



**Figure 2-10: Median household income Two or More Races Householders (2022 5-Year ACS)**

#### *Work Commute*

In the past five years, the share of workers who reported working from home jumped dramatically from 5.1% to 17.8%. Many Carrollton residents are employed in "white collar" jobs that lend themselves to hybrid or permanent work-from-home job schedules.

For all other Carrollton residents who do not work from home, they saw a slight reduction in their average commute time, which decreased from 25.2 minutes to 24.4 minutes, which was a statistically significant change. Seventy-two percent of Carrollton residents commute to work alone in a car, while only 2% take public transportation or walk to work.

| Trends in Commuting to Work                  |                        |                        |                             |
|--|------------------------|------------------------|-----------------------------|
| Means of Transportation                      | 2018-2022<br>Estimates | 2013-2017<br>Estimates | Statistical<br>Significance |
| Workers 16 years and over                    | 76,870                 | 71,594                 | *                           |
| Car, truck, or van -- drove alone            | 71.7%                  | 82.0%                  | *                           |
| Car, truck, or van -- carpool                | 7.1%                   | 9.4%                   | *                           |
| Public transportation (excluding<br>taxicab) | 1.3%                   | 1.6%                   |                             |
| Walked                                       | 0.7%                   | 1.3%                   | *                           |
| Other means                                  | 1.4%                   | 0.6%                   | *                           |
| Worked from home                             | 17.8%                  | 5.1%                   | *                           |
| Mean travel time to work<br>(minutes)        | 24.4                   | 25.2                   | *                           |

Figure 2-11: Commuting trends by method of commute (2017 & 2022 5-Year ACS)

#### Health Insurance

Nearly 85% of Carrollton residents have health insurance coverage, which is a statistically significant improvement from 2017, when approximately 81% of Carrollton residents had health insurance coverage.

Slightly more than 72% of Carrollton residents have private health insurance coverage, which is an increase from 66.4% in 2017. The slight increase in Carrollton residents who have private health insurance coverage coincided with a slight drop in the percentage of residents who relied on public health insurance coverage. The percentage of residents with no health insurance coverage also dropped within the past five years from 18.6% to 15.1%.

| Trends in Health Insurance Coverage         |                        |                        |                             |
|---|------------------------|------------------------|-----------------------------|
| Health Insurance Coverage                   | 2018-2022<br>Estimates | 2013-2017<br>Estimates | Statistical<br>Significance |
| Civilian noninstitutionalized<br>population | 131,755                | 130,701                | *                           |
| With health insurance coverage              | 84.9%                  | 81.4%                  | *                           |
| With private health insurance               | 72.2%                  | 66.4%                  | *                           |
| With public coverage                        | 19.7%                  | 20.9%                  |                             |
| No health insurance coverage                | 15.1%                  | 18.6%                  | *                           |

Figure 2-12: Health insurance coverage trends (2017 & 2022 5-Year ACS)

## Poverty

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### Definitions

**Poverty Thresholds** - The U.S. Census Bureau issues annual poverty thresholds that it uses to calculate the number of people in poverty. The poverty thresholds consist of a 48-cell matrix of thresholds that vary by characteristics such as family size, number of children and elderly status of persons in a household. The official poverty definition uses money income before taxes and does not include capital gains or noncash benefits (such as public housing, Medicaid, and food stamps).

**Poverty Guidelines** - The Department of Health and Human issues annual poverty guidelines, which are a simplified version of the federal poverty thresholds. The poverty guidelines are used for administrative purposes, such as determining financial eligibility for certain federal programs.

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Carrollton's poverty rate is 5.2% for families and 6.8% for individuals.

The city's poverty rates have declined for families, individuals, and across all subgroups since 2017. The biggest decline in poverty rate occurred for individuals under age 18, which declined from 17% in 2017 to 9.1% in 2022. It is likely pandemic-related direct assistance programs, such as the increased child tax credit, was one of the main causes of the decline.

Examined geographically, **Figure 2-15** shows there is one census tract located in southern Carrollton where over 21% of residents are living in poverty.

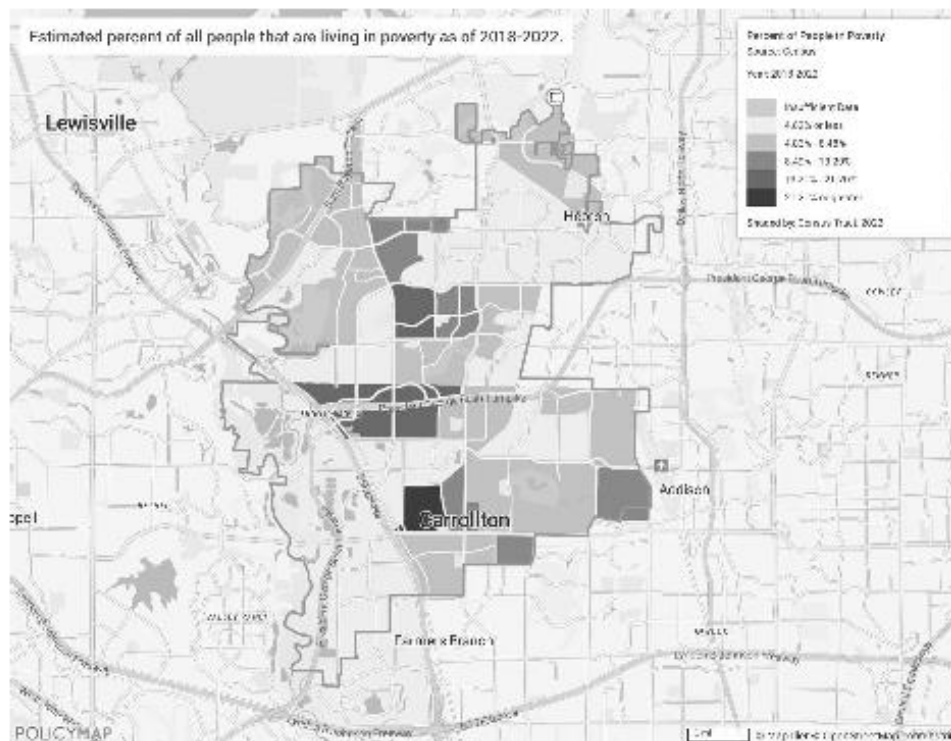
| 2024 POVERTY GUIDELINES FOR THE 48 CONTIGUOUS STATES AND THE DISTRICT OF COLUMBIA         |                   |
|---|-------------------|
| Persons in family/household   | Poverty guideline |
| 1   | \$15,060          |
| 2   | \$20,440          |
| 3   | \$25,820          |
| 4   | \$31,200          |
| 5   | \$36,580          |
| 6   | \$41,960          |
| 7   | \$47,340          |
| 8   | \$52,720          |
| For families/households with more than 8 persons, add \$5,380 for each additional person. |                   |

Figure 2-13: 2024 federal poverty guidelines (U.S. Dept. of Health & Human Services, 2024)

| Trends in Poverty Rates                                     |                     |                     |                          |
|---|---------------------|---------------------|--------------------------|
| Percentage of People Experiencing Poverty                   | 2018-2022 Estimates | 2013-2017 Estimates | Statistical Significance |
| All families  | 5.2%                | 8.2%                | *                        |
| With related children of the householder under 18 years     | 7.8%                | 12.8%               | *                        |
| With related children of the householder under 5 years only | 6.6%                | 9.9%                |                          |
| All people  | 6.8%                | 10.1%               | *                        |
| Under 18 years  | 9.1%                | 17.0%               | *                        |
| 18 to 64 years  | 6.3%                | 8.2%                | *                        |
| 65 years and over   | 5.5%                | 6.2%                |                          |

Figure 2-14: Poverty rate trends (2017 & 2022 5-Year ACS)





**Figure 2-15: Percent of all people living in poverty (2022 5-Year ACS)**

#### Selected Economic Characteristics by Disability Status

Carrollton residents who are disabled participate in the labor force at lower percentages than non-disabled residents. Whereas 75.2% of non-disabled residents are in the labor force and employed, only 37.7% of disabled residents are in the labor force and employed.

Compared to non-disabled persons, a significantly smaller percentage of disabled residents have obtained a college degree; only 28.1% of disabled Carrollton residents obtained a bachelor's degree or higher whereas 43.8% of non-disabled Carrollton residents obtained a bachelor's degree or higher.

The lower education levels and lower employment rates negatively impact the earning potential of disabled residents. The median earnings in the past 12 months for disabled Carrollton residents is \$10,000 lower than the median earnings of non-disabled residents - \$40,859 for disabled residents compared to \$50,088 for non-disabled residents. Higher percentages of disabled residents also experience poverty – 10.7% of disabled residents are living in poverty compared to 5.9% of non-disabled residents. From a geographic standpoint, **Figure 2-17** shows there are two census tracts in the city where more than one third of disabled residents are living in poverty.

| Selected Economic Characteristics by Disability Status |                  |                   |               |
|--|------------------|-------------------|---------------|
|  | Total Population | With a Disability | No Disability |
| Population Age 16 and Over                             | 108,995          | 10,274            | 98,721        |
| <b>Employment Status</b>                               |                  |                   |               |
| Employed   | 71.7%            | 37.7%             | 75.2%         |
| Not in Labor Force                                     | 25.6%            | 60.1%             | 22.0%         |
| <b>Educational Attainment</b>                          |                  |                   |               |
| Population age 25 and Over                             | 94,273           | 9,587             | 84,686        |
| Less than high school graduate                         | 10.6%            | 16.1%             | 10.0%         |
| High school graduate                                   | 19.4%            | 23.5%             | 18.9%         |
| Some college or associate's degree                     | 27.8%            | 32.3%             | 27.3%         |
| Bachelor's degree or higher                            | 42.2%            | 28.1%             | 43.8%         |
| <b>Earning in Past 12 Months</b>                       |                  |                   |               |
| Median Earnings  | \$49,442         | \$40,859          | \$50,088      |
| <b>Poverty Status in the Past 12 Months</b>            |                  |                   |               |
| Below 100 percent of the poverty level                 | 6.4%             | 10.7%             | 5.9%          |

Figure 2-16: Selected economic characteristics by disability status (2022 5-Year ACS)

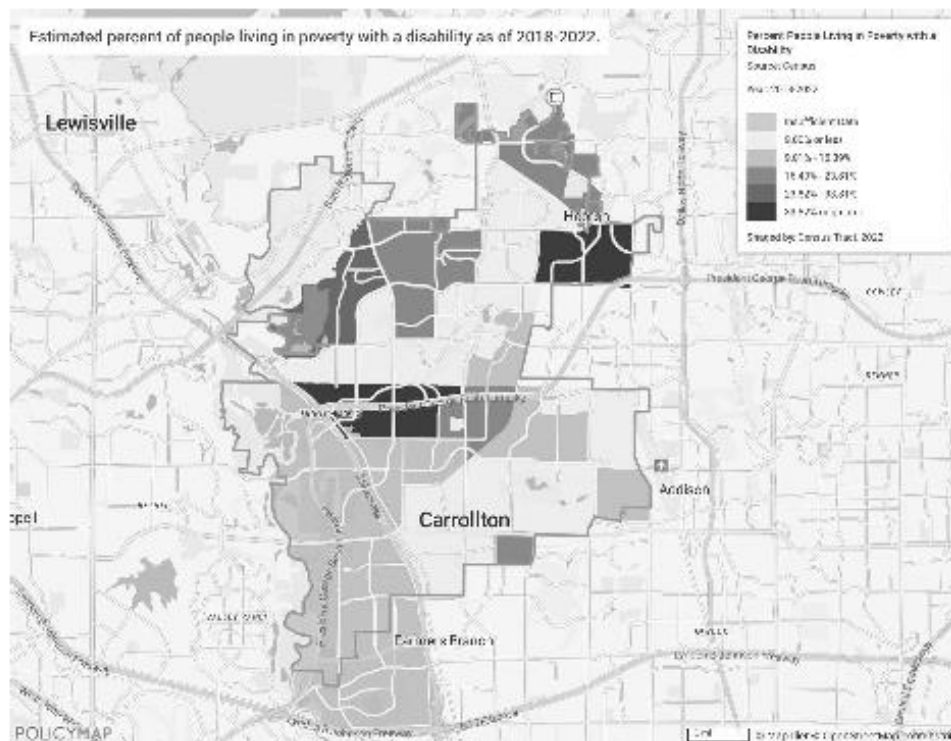


Figure 2-17: Percent of all people living in poverty with a disability (2022 5-Year ACS)

#### Additional Data

- Labor Force Participation** – An estimated 84% of the people employed in Carrollton are private wage and salary workers; 8.6% are federal, state, or local government workers; and 7.3% are self-employed in their own (not incorporated) business. For families with at least one young child (i.e. who was less than 6 years old), 71.1% of such families have all of the parents in the family in the labor force. This was an increase from 5 years ago, when only 64.1% of such families had all parents in the labor force.
- Earnings** – Median earnings for full-time year-round workers are \$49,406. Male full-time year-round workers have median earnings of \$67,027. Female full-time year-round workers have median earnings of \$56,085.
- Poverty and Household Type**– Poverty rates vary widely depending on household types. Only 3.7% of married couple families are living in poverty whereas 11.6 of female-headed households are living in poverty. For female-headed households with at least one child, the poverty rate is even higher at 15.8%.

The following figures were included in this analysis:

- **Figure 2-1:** Labor force trends (2017 & 2022 5-Year ACS)
- **Figure 2-2:** Employment trends by industry (2017 & 2022 5-Year ACS)
- **Figure 2-3:** Income and benefit trends by type of income and household type (2017 & 2022 5-Year ACS)
- **Figure 2-4:** Income and benefit trends by amount of income (2017 & 2022 5-Year ACS)
- **Figure 2-5:** Median household income (2022 5-Year ACS)
- **Figure 2-6:** Median household income of Black householders (2022 5-Year ACS)
- **Figure 2-7:** Median household income of Asian householders (2022 5-Year ACS)
- **Figure 2-8:** Median household income of White householders (2022 5-Year ACS)
- **Figure 2-9:** Median household income Hispanic or Latino Householders (2022 5-Year ACS)
- **Figure 2-10:** Median household income of Two or More Races householders (2022 5-Year ACS)
- **Figure 2-11:** Commuting trends by method of commute (2017 & 2022 5-Year ACS)
- **Figure 2-12:** Health insurance coverage trends (2017 & 2022 5-Year ACS)
- **Figure 2-13:** 2023 federal poverty guidelines (U.S. Dept. of Health & Human Services, 2024)
- **Figure 2-14:** Poverty rate trends (2017 & 2022 5-Year ACS)
- **Figure 2-15:** Percent of all people living in poverty (2022 5-Year ACS)
- **Figure 2-16:** Selected economic characteristics by disability status (2022 5-Year ACS)
- **Figure 2-17:** Percent of all people living in poverty with a disability (2022 5-Year ACS)

Data Source for Maps: PolicyMap, [www.policymap.com](http://www.policymap.com)

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**Definitions**

**Median and Average Income** - The U.S. Census Bureau collects and publishes data related to median and average income for families and households. This data is published for various geographies including census tracts, census block groups, cities, and zip code tabulation areas. Median/Average Household Income is often less than Median/Average Family Income because households can be as small as one person living alone, whereas the minimum family size is at least two related persons living together. Additionally, families tend to have more people who are earning an income, as compared to households, which may have only one person (who may be elderly and on a fixed-income).

**Area Median Income and Income Limits** - The Department of Housing & Urban Development (HUD) uses income data collected by the U.S. Census Bureau to estimate Median Family Income (MFI) for states, non-metropolitan counties and metropolitan statistical areas (a combination of counties). HUD then uses the MFI to calculate income limits for its programs, such as the Community Development Block Grant Program. These income limits are calculated as percentages of MFI and include adjustments for families of different sizes. The adjusted income limits are commonly referred to as Area Median Income (AMI) or HUD Area Median Family Income (HAMFI).

**Comprehensive Housing Affordability Strategy (CHAS) data** - According to HUD, "CHAS consists of 'custom tabulations' of data from the U.S. Census Bureau that are generally not otherwise publicly available...The primary purpose of the CHAS data is to demonstrate the number of households in need of housing assistance. This is estimated by the number of households that have certain housing problems and have income low enough to qualify for HUD's programs (primarily 30, 50, and 80 percent of median income)." Similar to the 5-Year ACS dataset, the CHAS provides data related to housing costs as a percentage of a household's income. However, while the ACS publishes income in various dollar ranges, the CHAS categorizes income in relation to the HUD Area Median Family Income (HAMFI) for a jurisdiction.

**CHAS-Designated Housing Problems** - (1) housing unit lacks complete kitchen facilities, (2) housing unit lacks complete plumbing facilities, (3) household is overcrowded, and (4) household is cost-burdened.

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#### Housing Tenure

Carrollton is a majority homeowner city with 58.3% of occupied housing units being owner-occupied and 41.7% of units being renter-occupied. **Figure 3-1** shows there are several census tracts in the city where more than 85% of residents are homeowners. Likewise, **Figure 3-2** shows the concentration of renters.

As shown in **Figure 3-3**, when housing tenure is examined by race and ethnicity, it is evident White, Asian, and Multiracial households are more likely to be homeowners than Black households. Whereas 70% of White households are homeowners, only 22% of Black households are homeowners. Hispanic households' homeownership rate of 49% is nearly ten percent lower than the city's overall homeownership rate of 58%.

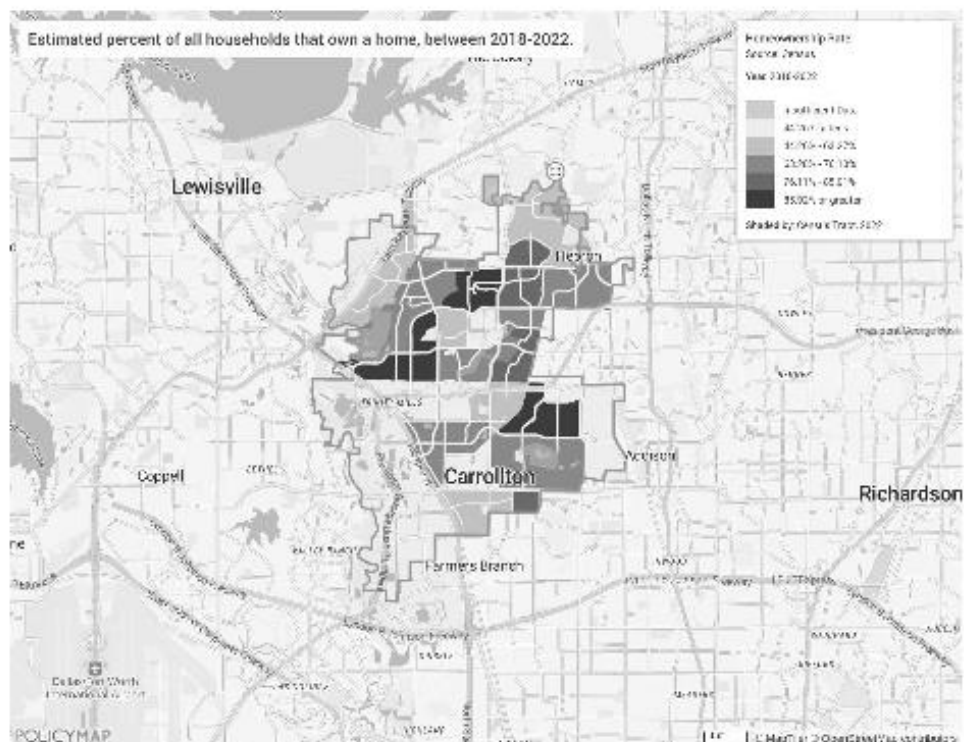


Figure 3-1: Percent of all households that own a home (2022 5-Year ACS)



| Owner- and Renter-Occupied Housing Units by Race and Ethnicity |                              |                |     |                 |     |
|--|------------------------------|----------------|-----|-----------------|-----|
|  | Total Occupied Housing Units | Owner occupied | %   | Renter occupied | %   |
|  | 50,369                       | 29,357         | 58% | 21,012          | 42% |
| <b>Race</b>  |                              |                |     |                 |     |
| White alone  | 23,856                       | 16,671         | 70% | 7,185           | 30% |
| Black  | 6,049                        | 1,315          | 22% | 4,734           | 78% |
| Asian  | 6,930                        | 4,581          | 66% | 2,349           | 34% |
| Some other race  | 1,958                        | 1,092          | 56% | 866             | 44% |
| Two or more races  | 4,304                        | 2,467          | 57% | 1,837           | 43% |
| <b>Ethnicity</b>   |                              |                |     |                 |     |
| Hispanic or Latino   | 12,119                       | 5,904          | 49% | 6,215           | 51% |

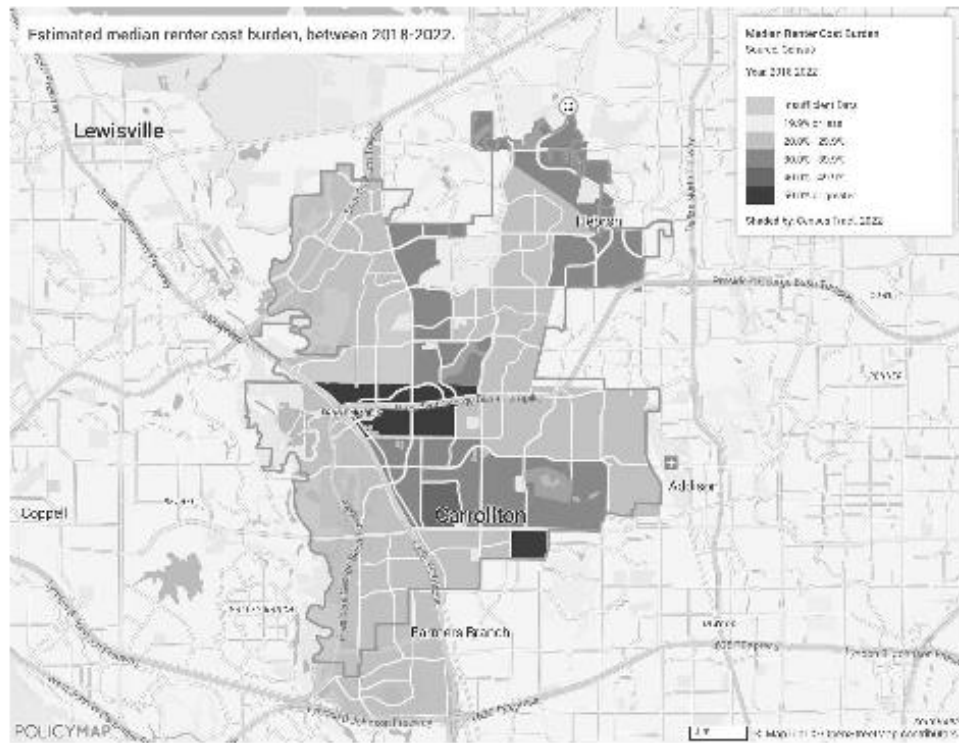
Figure 3-3: Owner- and renter-occupied units by race and ethnicity (2022 5-Year ACS)

#### Housing Problems

**Figures 3-4 through 3-6** depict the census tracts in Carrollton where renters are experiencing housing cost burdens. **Figure 3-4** reveals there are census tracts in central Carrollton where the *median* cost-burden experienced by renters is 50% or greater, meaning they are spending 50% or more of their income on housing costs. Households who spend 50% or more of their income on housing costs are considered *severely cost-burdened*. **Figures 3-5 and 3-6** show the census tracts in the city where a *significant percentage* of renters are cost-burdened or severely cost-burdened.

Similarly, **Figures 3-7 through 3-9** depict the census tracts in Carrollton where homeowners are experiencing housing cost burdens. These three maps demonstrate a significantly smaller percentage of homeowners experience housing cost-burdens as compared to renters. **Figure 3-7** indicates there are no census tracts in Carrollton where the *median* cost-burden experienced by homeowners is greater than 30%. **Figures 3-8 and 3-9** show the census tracts in the city where a *significant percentage* of homeowners are cost-burdened or severely cost-burdened.





**Figure 3-4: Median renter cost-burden (2022 5-Year ACS)**

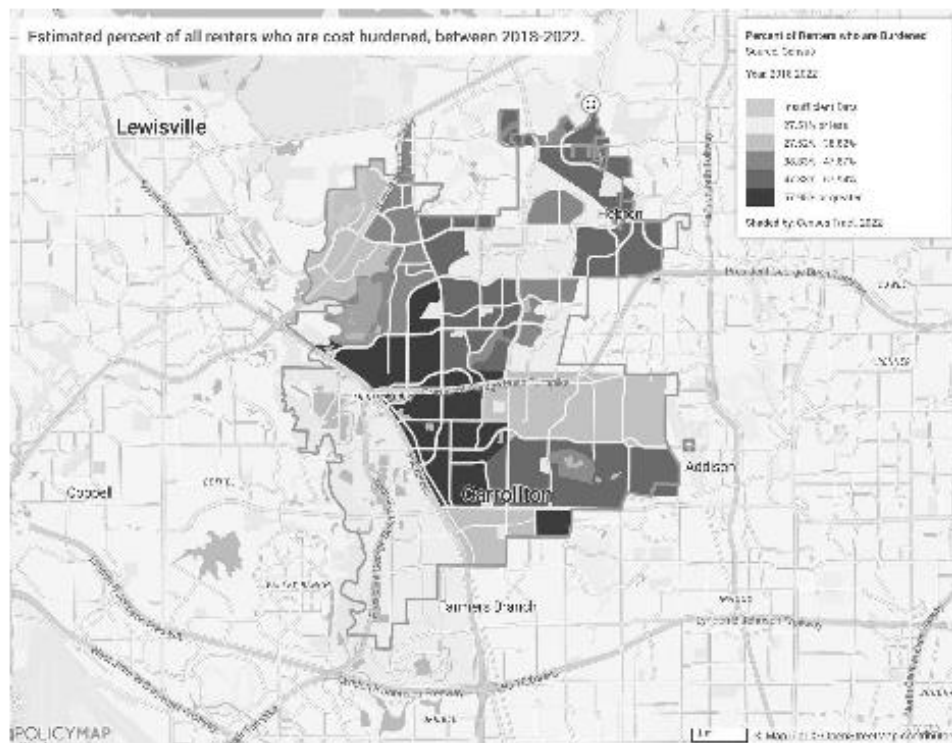
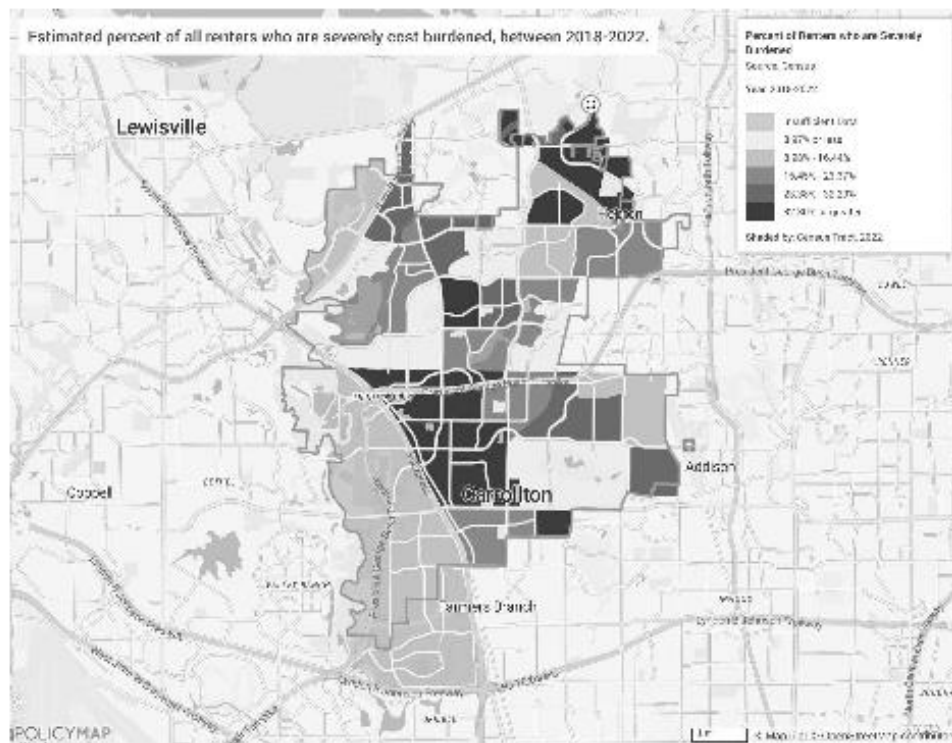
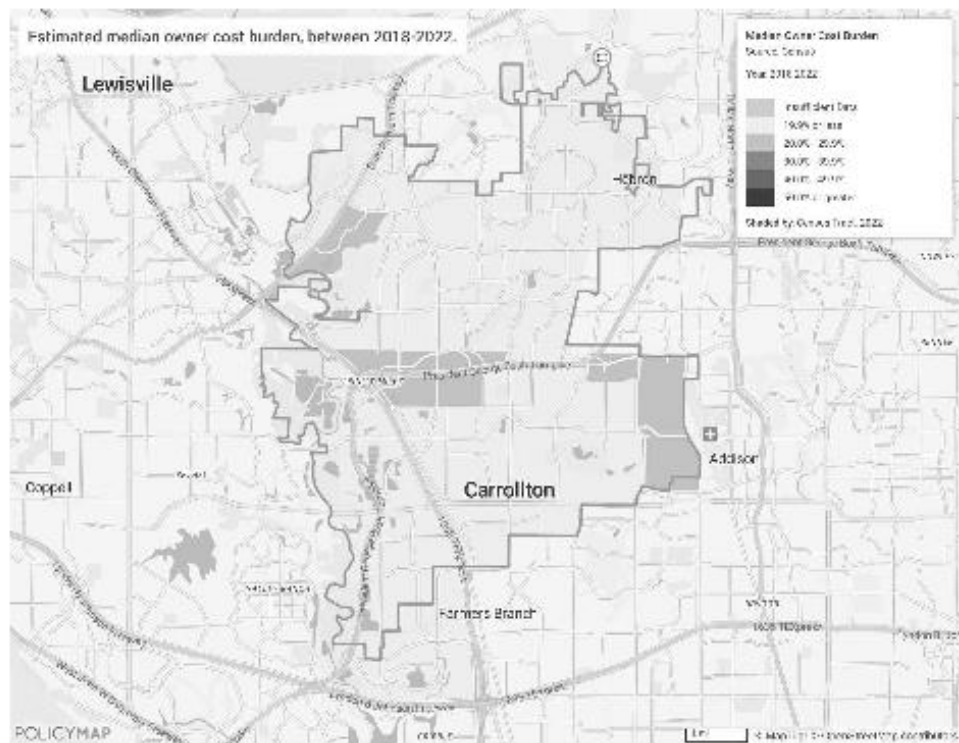


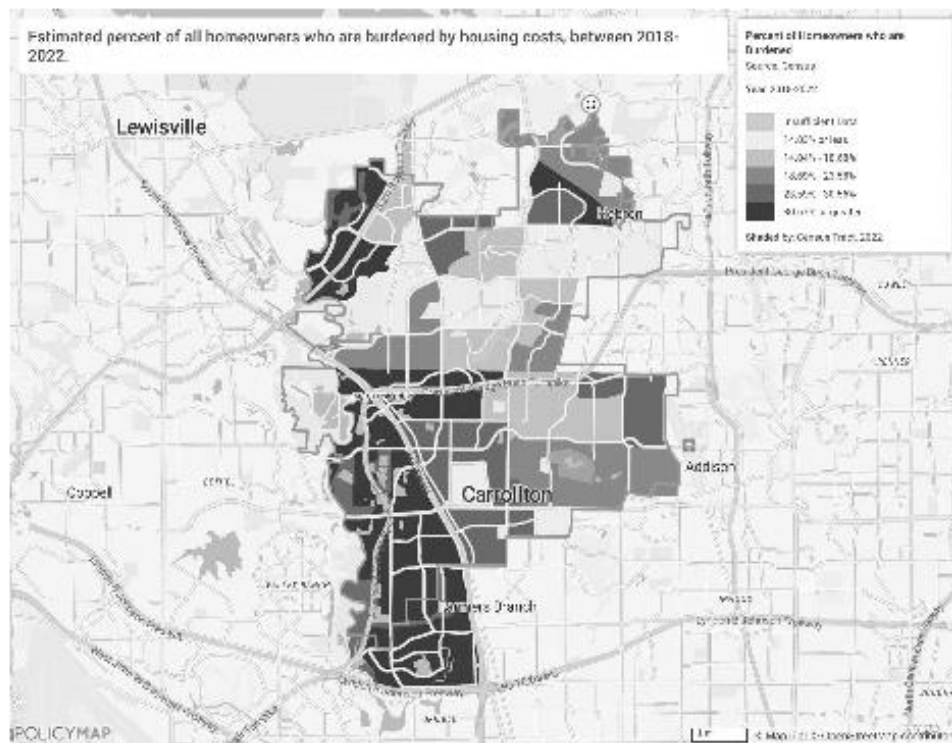
Figure 3-5: Percent of all renters who are cost-burdened (2022 5-Year ACS)



**Figure 3-6: Percent of all renters who are severely cost-burdened (2022 5-Year ACS)**



**Figure 3-7: Median homeowner cost-burden (2022 5-Year ACS)**



**Figure 3-8: Percent of all homeowners who are cost-burdened (2022 5-Year ACS)**

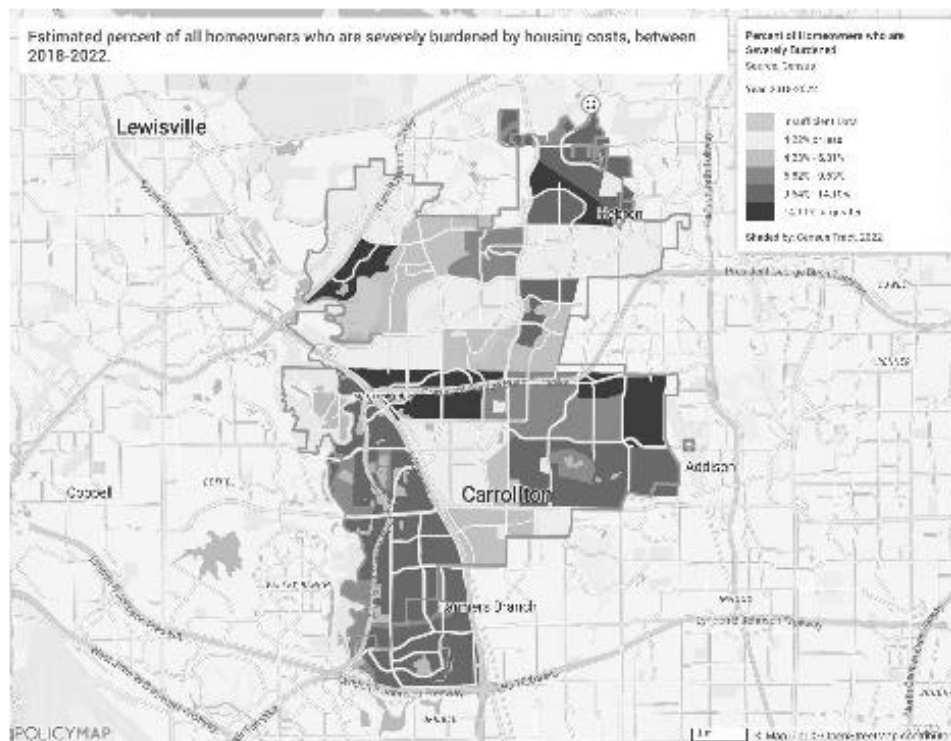


Figure 3-9: Percent of all homeowners who are severely cost-burdened (2022 5-Year ACS)

**Note: Cost-Burdened Households** - Several different data sets were used to examine how housing costs are affecting households. Therefore, there are slight differences in total number of households by tenure and in the amount of cost-burdened households.

**Cost-Burdened Renter Households** – As displayed in **Figure 3-10**, there are 20,634 renter households in Carrollton and 45.2% of these households are housing cost-burdened, meaning they are paying 30% or more of their income on housing. An analysis of housing cost-burden by household income, as shown in **Figure 3-11**, reveals nearly every renter household in Carrollton earning less than \$35,000 per year is housing cost-burdened. In fact, nearly half (47.8%) of renter households earning slightly higher incomes – between \$50,000 to \$75,000 per year – are housing-cost burdened. However, the data indicates once a renter’s annual household income rises above \$75,000, most renter households are able to secure housing that is affordable based on their income, since only 7.6% of these households report being housing-cost burdened.

An examination of trends related to housing cost-burdens reveals housing cost-burdens have risen dramatically for renters over the past 5 years. Whereas 57.4% of renter-households earning between \$35,000-\$49,999 were cost-burdened in 2017, nearly 90% of these renter households were cost-burdened

in 2022. Likewise, while only 16.9% of renter-households earning between \$50,000-\$74,999 were cost-burdened in 2017, nearly half (47.8) of these renter households were cost-burdened in 2022.

| Trends in Gross Rent as a Percentage of Income<br>(Renters) |                     |                     |                          |
|---|---------------------|---------------------|--------------------------|
| Gross Rent as a Percentage of Income                        | 2018-2022 Estimates | 2013-2017 Estimates | Statistical Significance |
| Occupied units paying rent                                  | 20,634              | 18,540              | *                        |
| Less than 15.0 percent                                      | 8.50%               | 12.90%              | *                        |
| 15.0 to 19.9 percent  | 15.90%              | 15.70%              |                          |
| 20.0 to 24.9 percent  | 18.20%              | 16.40%              |                          |
| 25.0 to 29.9 percent  | 12.10%              | 11.80%              |                          |
| 30.0 to 34.9 percent  | 9.40%               | 8.90%               |                          |
| 35.0 percent or more  | 35.80%              | 34.30%              |                          |
| Not computed  | 378                 | 543                 |                          |

Figure 3-10: Gross rent as a percentage of income trends (GRAPI) (2017 & 2022 5-Year ACS)

| Housing Cost Burdens - Owners and Renters |                     |                    |                     |                    |
|---|---------------------|--------------------|---------------------|--------------------|
| Housing Cost Burden                       | 2018-2022 Estimates |                    | 2013-2017 Estimates |                    |
|   | # of Housing Units  | % of Housing Units | # of Housing Units  | % of Housing Units |
| Total Housing Units                       | 50,369              |                    | 47,263              |                    |
| <b>Owner-occupied housing units:</b>      | <b>29,357</b>       |                    | <b>28,180</b>       |                    |
| Income less than \$20,000                 | 1,019               |                    | 1,225               |                    |
| Less than 20 percent                      | 0                   | 0.0%               | 39                  | 3.2%               |
| 20 to 29 percent                          | 13                  | 1.3%               | 150                 | 12.2%              |
| 30 percent or more                        | 1,006               | 98.7%              | 1,036               | 84.6%              |
| Income between \$20,000 to \$34,999       | 1,387               |                    | 2,485               |                    |
| Less than 20 percent                      | 87                  | 6.3%               | 336                 | 13.5%              |
| 20 to 29 percent                          | 338                 | 24.4%              | 505                 | 20.3%              |
| 30 percent or more                        | 962                 | 69.4%              | 1,644               | 66.2%              |
| Income between \$35,000 to \$49,999       | 1,654               |                    | 2,394               |                    |
| Less than 20 percent                      | 265                 | 16.0%              | 634                 | 26.5%              |
| 20 to 29 percent                          | 354                 | 21.4%              | 526                 | 22.0%              |
| 30 percent or more                        | 1,035               | 62.6%              | 1,234               | 51.5%              |
| Income between \$50,000 to \$74,999       | 3,293               |                    | 4,274               |                    |
| Less than 20 percent                      | 1,263               | 38.4%              | 1,612               | 37.7%              |
| 20 to 29 percent                          | 710                 | 21.6%              | 1,309               | 30.6%              |
| 30 percent or more                        | 1,320               | 40.1%              | 1,353               | 31.7%              |
| Income \$75,000 or more                   | 21,915              |                    | 17,708              |                    |
| Less than 20 percent                      | 15,604              | 71.2%              | 13,526              | 76.4%              |
| 20 to 29 percent                          | 4,871               | 22.2%              | 3,466               | 19.6%              |
| 30 percent or more                        | 1,440               | 6.6%               | 716                 | 4.0%               |
| Zero or negative income                   | 89                  |                    | 94                  |                    |
| <b>Renter-occupied housing units:</b>     | <b>21,012</b>       |                    | <b>19,083</b>       |                    |
| Income less than \$20,000                 | 1,715               |                    | 2,505               |                    |
| Less than 20 percent                      | 0                   | 0.0%               | 8                   | 0.3%               |
| 20 to 29 percent                          | 10                  | 0.6%               | 85                  | 3.4%               |
| 30 percent or more                        | 1,705               | 99.4%              | 2,412               | 96.3%              |
| Income between \$20,000 to \$34,999       | 2,373               |                    | 2,865               |                    |
| Less than 20 percent                      | 0                   | 0.0%               | 0                   | 0.0%               |
| 20 to 29 percent                          | 38                  | 1.6%               | 230                 | 8.0%               |
| 30 percent or more                        | 2,335               | 98.4%              | 2,635               | 92.0%              |
| Income between \$35,000 to \$49,999       | 2,447               |                    | 3,477               |                    |
| Less than 20 percent                      | 0                   | 0.0%               | 46                  | 1.3%               |
| 20 to 29 percent                          | 275                 | 11.2%              | 1,435               | 41.3%              |
| 30 percent or more                        | 2,172               | 88.8%              | 1,996               | 57.4%              |
| Income between \$50,000 to \$74,999       | 5,114               |                    | 4,427               |                    |
| Less than 20 percent                      | 148                 | 2.9%               | 1,144               | 25.8%              |
| 20 to 29 percent                          | 2,524               | 49.4%              | 2,534               | 57.2%              |
| 30 percent or more                        | 2,442               | 47.8%              | 749                 | 16.9%              |
| Income \$75,000 or more                   | 8,985               |                    | 5,266               |                    |
| Less than 20 percent                      | 4,897               | 54.5%              | 4,097               | 77.8%              |
| 20 to 29 percent                          | 3,409               | 37.9%              | 955                 | 18.1%              |
| 30 percent or more                        | 679                 | 7.6%               | 214                 | 4.1%               |
| Zero or negative income                   | 171                 |                    | 225                 |                    |
| No cash rent                              | 207                 |                    | 318                 |                    |

Figure 3-11: Housing cost burdens trends for owners and renters (2017 & 2022 5-Year ACS)



**Cost-Burdened Homeowner Households** - As displayed in **Figure 3-12**, there are 19,293 owner households in Carrollton who have a mortgage and 9,975 homeowners without a mortgage (i.e. their home is "paid off"). Nearly one-quarter of owner households with a mortgage – 24.5% – are housing cost-burdened. However, less than 11% of homeowners without a mortgage are housing cost-burdened.

**Note** - **Figure 3-11**, which displays an analysis of housing cost-burden by household income, also includes data related to homeowners. However, **Figure 3-11** does not distinguish between homeowners who have a mortgage and those who do not.

| Trends in Monthly Housing Costs as a Percentage of Income<br>(Homeowners) |                        |                        |                             |
|---|------------------------|------------------------|-----------------------------|
| Housing Costs as a Percentage of Income                                   | 2018-2022<br>Estimates | 2013-2017<br>Estimates | Statistical<br>Significance |
| <b>Housing Units with a Mortgage</b>                                      | 19,293                 | 19,960                 |                             |
| Less than 20.0 percent  | 48.10%                 | 48.90%                 |                             |
| 20.0 to 24.9 percent  | 17.30%                 | 15.50%                 |                             |
| 25.0 to 29.9 percent  | 10.20%                 | 9.60%                  |                             |
| 30.0 to 34.9 percent  | 6.10%                  | 6.70%                  |                             |
| 35.0 percent or more  | 18.40%                 | 19.30%                 |                             |
| Not computed  | 15                     | 53                     |                             |
| <b>Housing Units without a Mortgage</b>                                   | 9,975                  | 8,126                  | *                           |
| Less than 10.0 percent  | 48.70%                 | 50.50%                 |                             |
| 10.0 to 14.9 percent  | 18.40%                 | 18.70%                 |                             |
| 15.0 to 19.9 percent  | 12.60%                 | 9.40%                  |                             |
| 20.0 to 24.9 percent  | 5.90%                  | 5.70%                  |                             |
| 25.0 to 29.9 percent  | 4.00%                  | 5.80%                  |                             |
| 30.0 to 34.9 percent  | 1.20%                  | 2.30%                  |                             |
| 35.0 percent or more  | 9.30%                  | 7.60%                  |                             |
| Not computed  | 74                     | 41                     |                             |

**Figure 3-12: Selected monthly ownership costs as a percentage of income trends (SMOCAPI)  
(2017 & 2022 5-Year ACS)**

Nearly all owner households earning less than \$20,000 per year are housing cost-burdened. The percentage of cost-burdened homeowners drops for owner households earning \$50,000 to \$75,000 – but nevertheless approximately 40% are housing-cost burdened. And, similar to the renter data, once an owner's household income rises above \$75,000, a small percentage of owner households are housing cost-burdened, since less than 7% of these households report being housing-cost burdened.

#### **CHAS Data**

##### **Moderate Income and Cost Burden**

**Renter Households:** 465 of renter households with a household income greater than 80% and less than 100% of HAMFI reported being housing cost-burdened, and 65 renter households within this income range reported being severely housing cost-burdened.

**Owner Households:** 710 owner households with a household income greater than 80% and less than 100% of HAMFI reported being housing cost-burdened, and 50 owner households within this income range reported being severely housing cost-burdened.

##### **Low Income and Cost Burden**

**Renter Households:** 2,530 renter households with a household income greater than 50% and less than 80% of HAMFI reported being housing cost-burdened, and 335 renter households within this income range reported being severely housing cost-burdened.

**Owner Households:** 1,065 owner households with a household income greater than 50% and less than 80% of HAMFI reported being housing cost-burdened, and 315 owner households within this income range reported being severely housing cost-burdened.

##### **Very Low Income and Cost Burden**

**Renter Households:** 1,110 renter households with a household income greater than 30% and less than 50% of HAMFI reported being housing cost-burdened, and 1,090 renter households within this income range reported being severely housing cost-burdened.

**Owner Households:** 450 owner households with a household income greater than 30% and less than 50% of HAMFI reported being housing cost-burdened, and 730 owner households within this income range reported being severely housing cost-burdened.

##### **Extremely Low Income and Cost Burden**

**Renter Households:** 25 renter households with a household income less than 30% of HAMFI reported being housing cost-burdened, and 1,810 renter households within this income range reported being severely housing cost-burdened.

**Owner Households:** 200 owner households with a household income less than 30% of HAMFI reported being housing cost-burdened, and 870 owner households within this income range reported being severely housing cost-burdened.

#### **Overcrowding**

According to Census ACS (non-CHAS) data, only 2.9% of occupied housing units have between 1.01 and 1.5 occupants per room (overcrowded housing), and 1.2% of occupied housing units have more than 1.5 occupants per room (severely overcrowded housing). The percentage of severely overcrowded housing units increased slightly over the past 5 years. **Figure 3-14** depicts the census tracts in Carrollton where severe overcrowding in renter-occupied housing units exists. There are 3 census tracts spread throughout the city where more than six percent of renter-occupied housing units are overcrowded. As depicted in **Figure 3-15**, overcrowded housing units are less of a concern for homeowners.

| Trends in Occupants Per Room |                        |                        |                             |
|------------------------------|------------------------|------------------------|-----------------------------|
| Occupants                    | 2018-2022<br>Estimates | 2013-2017<br>Estimates | Statistical<br>Significance |
| Total housing units          | 52,646                 | 48,770                 | *                           |
| Occupied housing units       | 50,369                 | 47,263                 | *                           |
| 1.00 or less                 | 95.8%                  | 96.1%                  |                             |
| 1.01 to 1.50                 | 2.9%                   | 3.3%                   |                             |
| 1.51 or more                 | 1.2%                   | 0.6%                   | *                           |

Figure 3-13: Occupants per room trends (2017 & 2022 5-Year ACS)

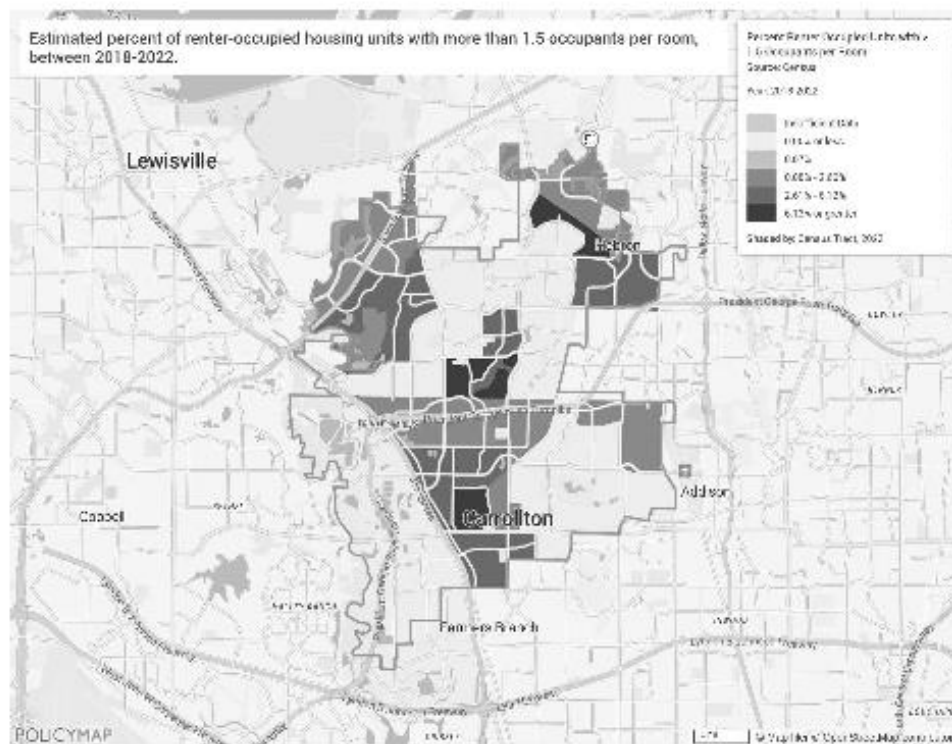
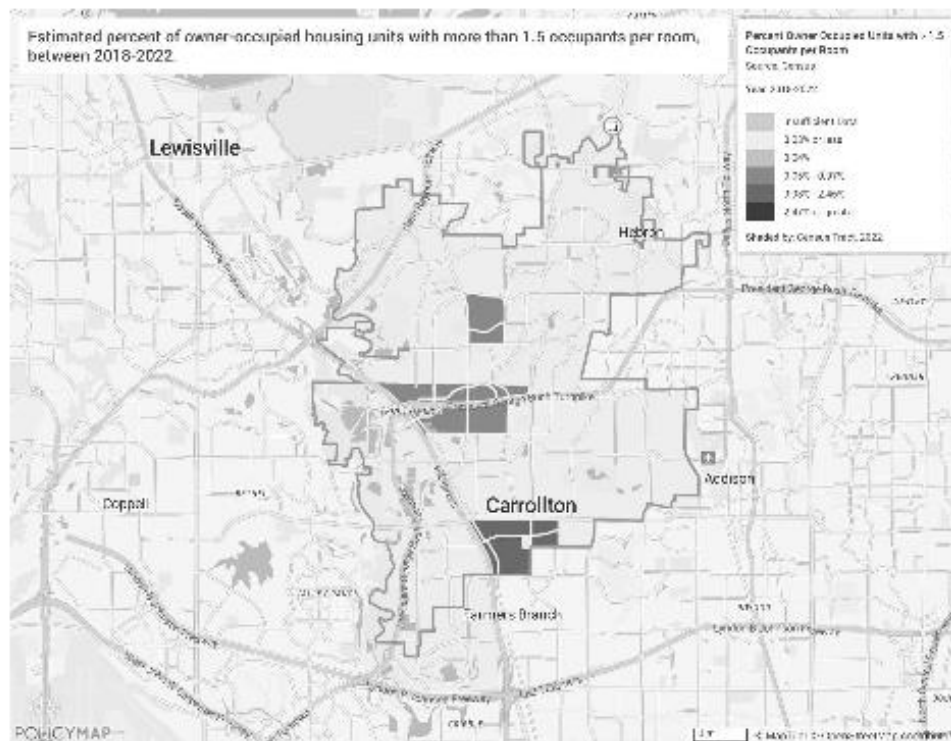


Figure 3-14: Percent of all renter-occupied housing units with more than 1.5 occupants per room (2017 & 2022 5-Year ACS)



**Figure 3-15: Percent of all owner-occupied housing units with more than 1.5 occupants per room (2017 & 2022 5-Year ACS)**

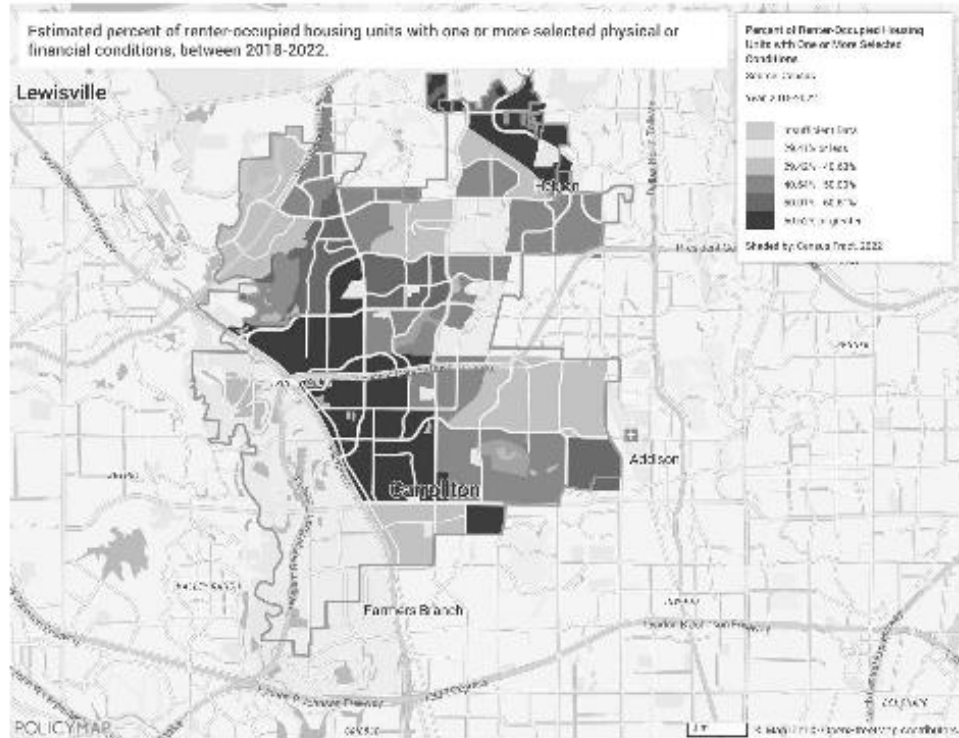
#### *Substandard Housing*

Less than one percent of occupied housing units in Carrollton lack either complete plumbing facilities or complete kitchen facilities. The percentage of occupied housing units that lack complete kitchen facilities has risen slightly over the past five years from 0.3% to 0.6%.

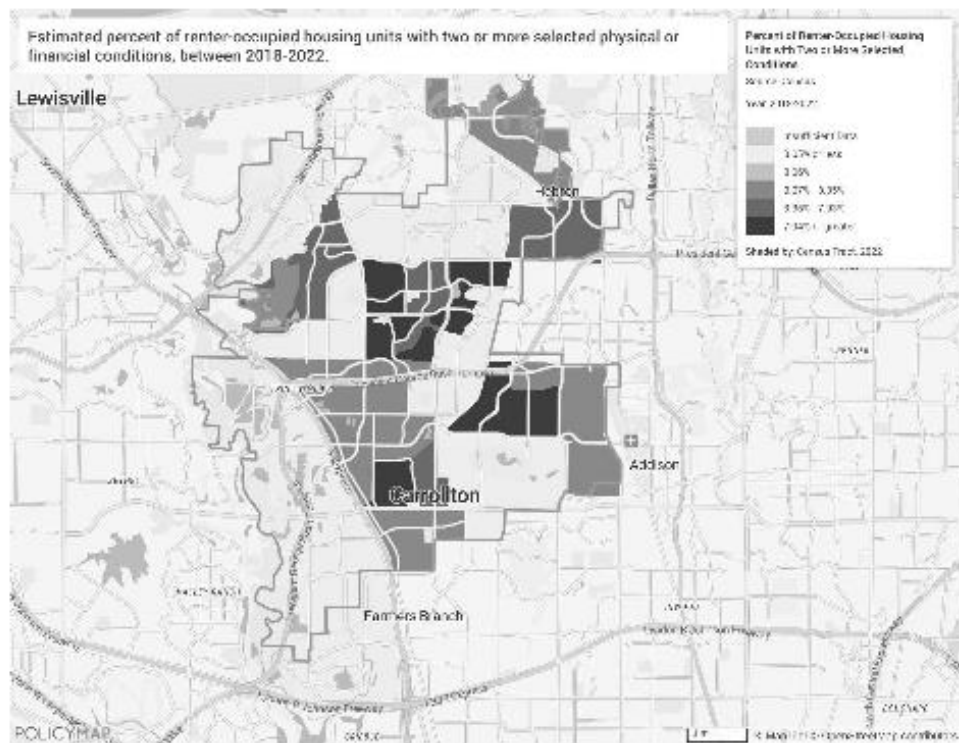
Over half of Carrollton's housing stock (57.6%) was built prior to 1990. Looking back further, 28.3% of Carrollton's housing stock was built prior to 1980. Housing built prior to 1978 poses an increased risk of exposure to lead paint. Nearly one quarter of renter-occupied housing units in Carrollton were built prior to 1980 and nearly one-third of owner-occupied housing units in Carrollton were built prior to 1980.

While an aging housing stock is not necessarily an indicator of substandard quality per se, increasing investment in maintenance is usually needed to maintain the quality of older housing stock. Cost-burdened owner households may struggle to maintain their aging dwelling units. And while renter households rely on their landlords to invest in upkeep, cost-burdened renters may not have an option to move if their landlord does not maintain their rental unit. Renters may also be less likely to report

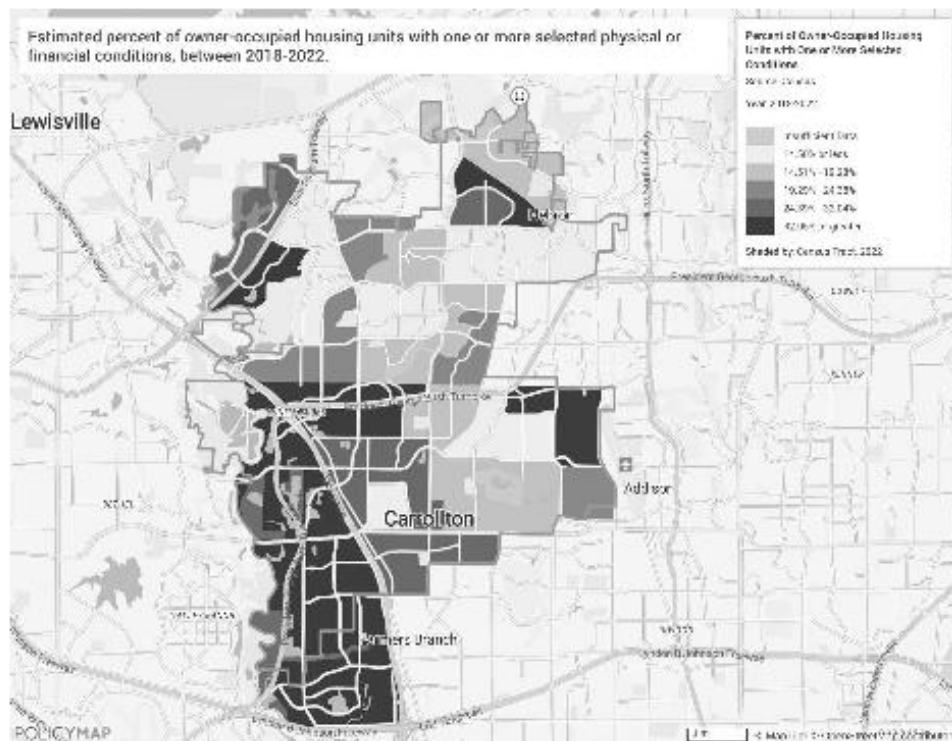
substandard housing conditions, since landlords may increase rents if they are forced to bring their rental units into a state of good repair.



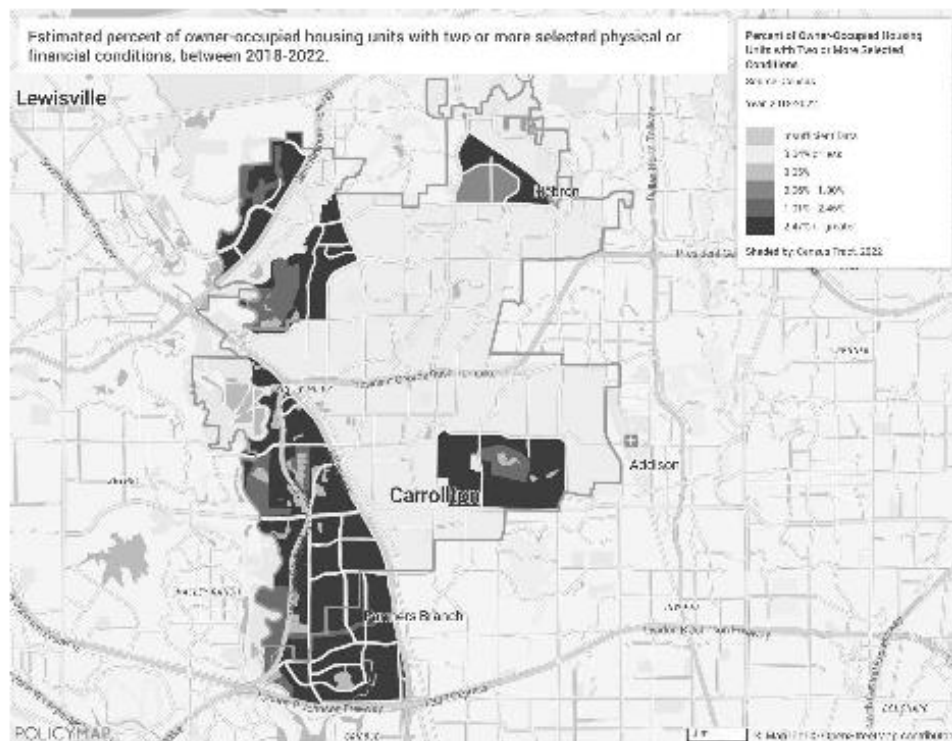
**Figure 3-16: Percent of all renter-occupied housing units with one or more selected physical or financial condition (2017 & 2022 5-Year ACS)**



**Figure 3-17: Percent of all renter-occupied housing units with two or more selected physical or financial condition (2017 & 2022 5-Year ACS)**



**Figure 3-18: Percent of all owner-occupied housing units with one or more selected physical or financial condition (2017 & 2022 5-Year ACS)**



**Figure 3-19: Percent of all owner-occupied housing units with two or more selected physical or financial conditions (2017 & 2022 5-Year ACS)**

**Describe the number and type of single person households in need of housing assistance.**

Single-person households comprise 16.1% of all owner-occupied housing units and 36.8% of all renter-occupied housing units in Carrollton. The median income of single-person households is \$57,072, which is significantly lower than Carrollton's overall median income, which is \$95,380.

Single-person households, due to their lower median household income, are likely to be housing cost-burdened or severely housing cost-burdened at higher rates than larger households. Therefore, they may need housing assistance in the form of rental assistance, property tax relief, or home repair assistance.

**Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault or stalking.**

**Disabled**

About eight percent of Carrollton residents are disabled. The percentage of persons living with a disability varies by age – 1.3% of people under 5 years old, 3.8% of people aged 5-17 years old, 3.8% of people 18



to 64 years old, 7.2% of people aged 35-64 years old, 18.3% of people aged 65-74 years old, and 45.9% of those aged 75 and over.

Older residents experience all forms of disability at higher rates than their younger counterparts. For example, 11.8% of the population aged 65 years and over experiences a hearing difficulty whereas only 1.7% of the population aged 18 to 64 years experiences this disability. Likewise, 18.2 of the population aged 65 years and over experiences an ambulatory difficulty whereas only 2.4% of the population aged 18 to 64 years experiences this disability.

Disabled renters who experience disabilities may need to live in accessible rental housing units that have been modified to allow the owner to safely enter and move around in the unit. Homeowners who become disabled may need housing assistance in the form of accessibility modifications that allow the homeowner to safely remain in their home.

### **Domestic Violence and Sexual Assault**

According to Safe Housing Partnerships.org, "Domestic and sexual violence is a leading cause of homelessness for women and children, and the need for safe and affordable housing is one of the most pressing concerns for survivors of violence and abuse. Many survivors face unique barriers to accessing shelter and affordable housing due to the power and control dynamics involved in these types of abuse and the economic and trauma impacts that result. These barriers are often exacerbated for those most marginalized in our society and with the least access to resources, including many survivors of color, Native Americans, immigrants, those living in poverty and in geographic isolation, formerly incarcerated survivors, and survivors with disabilities. In addition, systemic factors such as institutional discrimination and the lack of affordable housing in communities create further challenges for many survivors. At the same time, housing programs can provide critical services for survivors and are often a key component in helping survivors find safety and stability."

**Texas Department of Public Safety** - The Texas Department of Public Safety publishes an annual report of crime statistics reported by local law enforcement agencies. Below is a summary of data related to domestic/family violence, dating, violence, sexual assault and human trafficking, including the gender and age of victims.

**Domestic/Family Violence<sup>1</sup>**- According to the *Texas Crime Report for 2022* published by the Texas Department of Public Safety, the Carrollton Police Department reported 494 incidents of family violence in 2022. This compares to 243 incidents in Farmers Branch and 103 in Coppell during the same time period. Between 2018 and 2022, incidents of family violence rose 33.3% across the state. Approximately 71% of family violence victims were female, and approximately 20.5% of all victims were between the ages of 25-39 years old.

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<sup>1</sup> The Texas Family Code, Chapter 71.004, defines Family Violence as "an act by a member of a family or household against another member of the family or household that is intended to result in physical harm, bodily injury, assault, or sexual assault or that is a threat that reasonably places the member in fear of imminent physical harm, bodily injury, assault, or sexual assault, but does not include defensive measures to protect oneself." The law includes abuse, defined as physical injury that results in substantial harm or genuine threat; sexual contact, intercourse, or conduct; or compelling or encouraging the child to engage in sexual conduct. The law excludes the reasonable discipline of a child. For Family Violence Reporting, the law defines "family" to include individuals related by consanguinity (blood) or affinity, marriage or former marriage, biological parents of the same child, foster children, foster parents, and members or former members of the same household (including roommates regardless of gender). This definition includes "Dating Violence" in the family violence reporting. The law defines a "Dating Relationship" as a relationship between individuals who have or have had a continuing relationship of a romantic or intimate nature. (Source: Texas Crime Report for 2021, Texas Department of Public Safety)

**Sexual Assault** - According to the *Texas Crime Report for 2022*, the Carrollton Police Department reported 55 incidents of sexual assault in 2022. This compares to 15 incidents in Farmers Branch and 13 in Coppell during the same time period. Ninety percent (90.3%) of sexual assault victims were female, and 56.5% of all victims were under the age of 20 years old.

| <b>DALLAS COUNTY</b>         | <b>24,830</b> |
|------------------------------|---------------|
| ADDISON PD                   | 257           |
| BALCH SPRINGS PD             | 184           |
| CARROLLTON PD                | 494           |
| CEDAR HILL PD                | 212           |
| COCKRELL HILL PD             | 12            |
| COPPELL PD                   | 103           |
| DALLAS CO SO                 | 30            |
| DALLAS PD                    | 14,070        |
| DESOTO PD                    | 514           |
| DUNCANVILLE PD               | 252           |
| FARMERS BRANCH PD            | 243           |
| GARLAND PD                   | 2,153         |
| GLENN HEIGHTS PD             | 108           |
| GRAND PRAIRIE PD             | 1,092         |
| HIGHLAND PARK PD             | 9             |
| HUTCHINS PD                  | 66            |
| IRVING PD                    | 2,180         |
| LANCASTER ISD PD             | 17            |
| LANCASTER PD                 | 385           |
| MESQUITE PD                  | 1,396         |
| OVILLA PD                    | 9             |
| RICHARDSON PD                | 328           |
| ROWLETT PD                   | 451           |
| SACHSE PD                    | 112           |
| SEAGOVILLE PD                | 59            |
| SOUTHERN METHODIST UNIV PD   | 3             |
| SUNNYVALE PD                 | 12            |
| UNIV OF TX: DALLAS PD        | 5             |
| UNIV OF TX: SW MED SCHOOL PD | 11            |
| UNIVERSITY PARK PD           | 13            |
| WILMER PD                    | 50            |

**Figure 3-20: Reported family violence incidents (Texas Crime Report 2022)**

**Service Provider Insight** – The Texas Council on Family Violence (TCFV) regularly surveys domestic violence service providers across the state regarding the demographics, experiences, and needs of persons who have experienced domestic violence. In its most recent report titled 2022 *State of the State*, TCFV reported the following regarding the connection between domestic violence and housing instability:

- Housing continues to be the number one need requested by survivors; 71.4% of survivors need help finding housing.
- Family violence is a major contributor to housing problems for an estimated one in every three-to-four homeless women.
- Fifty-one percent (51%) of requests that could not be met were for emergency shelters, hotels, and other housing.
- There were 261,978 evictions in 2022—a 72% increase from 2021.

#### **What are the most common housing problems?**

As stated earlier, the most common housing problem faced by Carrollton residents is housing cost-burden. Nearly every renter household in Carrollton earning less than \$35,000 per year is housing cost-burdened. In fact, nearly half (47.8%) of renter households earning slightly higher incomes – between \$50,000 to \$75,000 per year – are housing-cost burdened. However, the data indicates once a renter’s annual household income rises above \$75,000, most renter households are able to secure housing that is affordable based on their income, since only 7.6% of these households report being housing-cost burdened.

An examination of trends related to housing cost-burdens reveals housing cost-burdens have risen dramatically for renters over the past 5 years. Whereas 57.4% of renter-households earning between \$35,000-\$49,999 were cost-burdened in 2017, nearly 90% of these renter households were cost-burdened in 2022. Likewise, while only 16.9% of renter-households earning between \$50,000-\$74,999 were cost-burdened in 2017, nearly half (47.8%) of these renter households were cost-burdened in 2022.

Nearly all owner households earning less than \$20,000 per year are housing cost-burdened. The percentage of cost-burdened homeowners drops for owner households earning \$50,000 to \$75,000 – but nevertheless approximately 40% are housing-cost burdened. And, similar to the renter data, once an owner’s household income rises above \$75,000, a small percentage of owner households are housing cost-burdened, since less than 7% of these households report being housing-cost burdened.

#### **Are any populations/household types more affected than others by these problems?**

Renter households are more likely than owner households to experience one or more housing problems.

Additionally, housing cost burdens have a greater impact on households with lower incomes than households with higher incomes, since their income left over for non-housing expenses is a smaller dollar amount.

**Describe the characteristics and needs of low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance.**

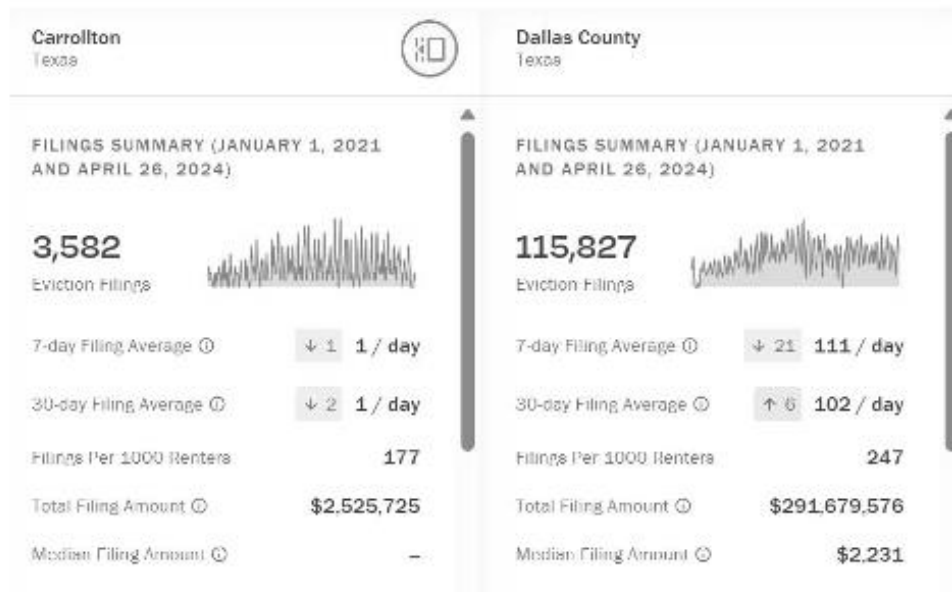
**Rental Rates, Vacancy, and Eviction Data** – Individuals and families who are extremely low-income often struggle to afford market rate rents, especially when they live in strong real estate markets. Over the past three years, the Carrollton apartment rental market has been very strong as evidenced by consistently rising rents and low vacancy rates.

**Rental Rates** – Rental data was compiled using Moody’s Analytics REIS, which characterizes the City of Carrollton as part of a larger commercial real estate apartment leasing submarket includes the cities/towns of Carrollton, Addison, and Coppell.

Average asking rents for apartment units in Carrollton/Addison/Coppell have risen from \$820 in 2009 to \$1,370 in 2023, which is an increase of \$550 or nearly 67% over the past 14 years.

Rising rental rates can hit low-income households especially hard because these households are less likely to have money saved up they can use to cover the increased rental costs. Therefore, these households become vulnerable to evictions when rental rates rise.

**Eviction Filings** - The most recent Carrollton eviction data published by the North Texas Eviction Project indicates there were 3,582 evictions filed from January 1, 2021 to April 26, 2024. This equates to a rate of 177 evictions filed per 1000 renters.



**Figure 3-21: Carrollton Eviction Data (North Texas Eviction Project,**  
<https://northtexasevictions.org/#/series/cities/efr/mhi/2021-01-01/2024-04-26/12.709/32.991/-96.898?locations=4813024&group=avg7>, website last accessed April 30, 2024)

**Vacancy Rates** – Apartment complexes in Carrollton have consistently had very low vacancy rates. Average rental unit vacancy rates in the Carrollton/Addison/Coppell submarket are currently below 5%, indicating a high demand for rental units throughout the city. Starting in 2012, vacancy rates in Carrollton/Addison/Coppell dipped below 5% and have remained below 5% ever since.

When vacancy rates are low, there is less incentive for landlords to work with tenants who have fallen behind on their rent, since there is a strong likelihood the landlord will be able to quickly lease the unit to a new tenant. Additionally, with the turnover in tenants, the landlord is often able to lease the unit at a higher monthly rate.

Low-income tenants who fall behind in their rent and are unable to resolve the delinquency are faced with two choices: (1) the renter can voluntarily leave their rental unit before the landlord obtains an order of eviction, which may result in the renter becoming homeless if they can't find another housing unit to lease or they are unable to stay with friends or family, or (2) the renter can stay housed for a slightly longer period of time and leave the rental unit only after the final eviction order has been entered. In the second instance, the renter's eviction record will make it more difficult for the renter to lease a conventional rental unit, since Carrollton's low vacancy rates allow landlords to choose to rent to only the most qualified tenants. Thus, renters with eviction records are highly susceptible to becoming homeless.

**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:**

N/A

**Specify particular housing characteristics have been linked with instability and an increased risk of homelessness.**

As stated earlier, rapidly rising housing costs – especially rents – and low rental vacancy rates are linked with housing instability for low-income households because they do not have the savings to pay for increasing housing costs. When vacancy rates are low, low-income households become especially vulnerable to eviction because the landlord can feel confident they will quickly find a new tenant after evicting the struggling, low-income household. Additionally, families experiencing domestic violence are also at increased risk of homelessness.

The following figures were included in this analysis:

- **Figure 3-1:** Percent of all households that own a home (2022 5-Year ACS)
- **Figure 3-2:** Percent of all households that rent a home (2022 5-Year ACS)
- **Figure 3-3:** Owner- and renter-occupied units by race and ethnicity (2022 5-Year ACS)
- **Figure 3-4:** Median renter cost-burden (2022 5-Year ACS)
- **Figure 3-5:** Percent of all renters who are cost-burdened (2022 5-Year ACS)
- **Figure 3-6:** Percent of all renters who are severely cost-burdened (2022 5-Year ACS)
- **Figure 3-7:** Median homeowner cost-burden (2022 5-Year ACS)
- **Figure 3-8:** Percent of all homeowners who are cost-burdened (2022 5-Year ACS)
- **Figure 3-9:** Percent of all homeowners who are severely cost-burdened (2022 5-Year ACS)
- **Figure 3-10:** Gross rent as a percentage of income trends (GRAPI) (2017 & 2022 5-Year ACS)
- **Figure 3-11:** Housing cost burdens trends for owners and renters (2017 & 2022 5-Year ACS)
- **Figure 3-12:** Selected monthly ownership costs as a percentage of income trends (SMOCAP) (2017 & 2022 5-Year ACS)
- **Figure 3-13:** Occupants per room trends (2017 & 2022 5-Year ACS)
- **Figure 3-14:** Percent of all renter-occupied housing units with more than 1.5 occupants per room (2017 & 2022 5-Year ACS)
- **Figure 3-15:** Percent of all owner-occupied housing units with more than 1.5 occupants per room (2017 & 2022 5-Year ACS)
- **Figure 3-16:** Percent of all renter-occupied housing units with one or more selected physical or financial condition (2017 & 2022 5-Year ACS)
- **Figure 3-17:** Percent of all renter-occupied housing units with two or more selected physical or financial condition (2017 & 2022 5-Year ACS)
- **Figure 3-18:** Percent of all owner-occupied housing units with one or more selected physical or financial condition (2017 & 2022 5-Year ACS)
- **Figure 3-19:** Percent of all owner-occupied housing units with two or more selected physical or financial conditions (2017 & 2022 5-Year ACS)
- **Figure 3-20:** Reported family violence incidents (Texas Crime Report 2022)
- **Figure 3-21:** Carrollton Eviction Data  
(North Texas Eviction Project, <https://northtexasevictions.org/#/series/cities/efr/mhi/2021-01-01/2024-04-26/12.709/32.991/-96.898?locations=4813024&group=avg7>, website last accessed April 30, 2024)

Data Sources for Maps: PolicyMap, [www.policymap.com](http://www.policymap.com)

## NA-15 Disproportionately Greater Need: Housing Problems

### Introduction

This section compares the existence of housing problems amongst racial and ethnic groups against that of the jurisdiction as a whole in an effort to see if any group(s) share a disproportionate burden of the area's housing problems. For this purpose, HUD guidelines deem a "disproportionately greater need" to exist when households of a particular racial or ethnic group experience housing problems at a rate at least 10 percentage points higher than the jurisdiction as a whole. The 2016-2020 CHAS tables provided by HUD were used for this analysis.

The following series of tables looks at the existence of housing problems amongst different racial and ethnic groups across the 0%-30%, 30%-50%, 50%-80%, and 80%-100% AMI cohorts.

\*The four housing problems are:

1. Lacks complete kitchen facilities
2. Lacks complete plumbing facilities
3. Between 1.0 and 1.5 persons per room
4. Cost Burden over 30%

#### 0%-30% of Area Median Income

| Housing Problems               | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole        | 3,365                                    | 200                                   | 290  |
| White                          | 1,045                                    | 80                                    | 45   |
| Black / African American       | 485                                      | 85                                    | 40   |
| Asian                          | 430                                      | 10                                    | 164  |
| American Indian, Alaska Native | 4  | 0                                     | 0  |
| Pacific Islander               | 45                                       | 0                                     | 0  |
| Hispanic                       | 1,350                                    | 20                                    | 39   |

HUD Table - Disproportionately Greater Need 0 - 30% AMI

**30%-50% of Area Median Income**

| Housing Problems               | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole        | 3,675                                    | 985                                   | 0  |
| White                          | 1,240                                    | 330                                   | 0  |
| Black / African American       | 350                                      | 35                                    | 0  |
| Asian                          | 355                                      | 115                                   | 0  |
| American Indian, Alaska Native | 24                                       | 0                                     | 0  |
| Pacific Islander               | 0  | 0                                     | 0  |
| Hispanic                       | 1,705                                    | 469                                   | 0  |

HUD Table - Disproportionally Greater Need 30 - 50% AMI

**50%-80% of Area Median Income**

| Housing Problems               | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole        | 4,595                                    | 3,475                                 | 0  |
| White                          | 1,755                                    | 1,520                                 | 0  |
| Black / African American       | 710                                      | 345                                   | 0  |
| Asian                          | 480                                      | 375                                   | 0  |
| American Indian, Alaska Native | 15                                       | 15                                    | 0  |
| Pacific Islander               | 20                                       | 0                                     | 0  |
| Hispanic                       | 1,545                                    | 1,200                                 | 0  |

HUD Table - Disproportionally Greater Need 50 - 80% AMI



**80%-100% of Area Median Income**

| Housing Problems               | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole        | 1,410                                    | 3,020                                 | 0  |
| White                          | 590                                      | 1,315                                 | 0  |
| Black / African American       | 205                                      | 425                                   | 0  |
| Asian                          | 210                                      | 315                                   | 0  |
| American Indian, Alaska Native | 0  | 35                                    | 0  |
| Pacific Islander               | 0  | 0                                     | 0  |
| Hispanic                       | 390                                      | 915                                   | 0  |

HUD Table - Disproportionally Greater Need 80 - 100% AMI

**Discussion**

By HUD's definition of disparity as 10% or higher, a few different racial and ethnic groups experience a disproportionately greater need when it comes to housing problems. Below are breakdowns of the proportion of the jurisdiction as a whole experiencing housing problems within each income cohort, and the racial/ethnic groups experiencing disproportionately greater need related to housing problems within each income cohort.

**0-30% AMI:**

- Within this income cohort, 87% of households experience one or more of the four housing problems.
- American Indian, Alaska Native households in this cohort experience disproportionately greater need, with 100% of American Indian, Alaska Native households (4 out of 4 total) experiencing one or more of the four housing problems.

**30-50% AMI:**

- Within this income cohort, 79% of households experience one or more of the four housing problems.
- Black/African American households in this cohort experience disproportionately greater need, with 91% of Black/African American households (350 of 385 total) experiencing one or more of the four housing problems.
- American Indian, Alaska Native households in this cohort experience disproportionately greater need, with 100% of American Indian, Alaska Native households (24 out of 24 total) experiencing one or more of the four housing problems.

**50-80% AMI:**

- Within this income cohort, 57% of households experience one or more of the four housing problems.
- Black/African American households in this cohort experience disproportionately greater need, with 67% of Black/African American households (710 of 1,055 total) experiencing one or more of the four housing problems.
- Pacific Islander households in this cohort experience disproportionately greater need, with 100% of Pacific Islander households (20 of 20 total) experiencing one or more of the four housing problems.

**80-100% AMI:**

- Within this income cohort, 32% of households experience one or more of the four housing problems.
- No households in this cohort experience disproportionately greater need.

## NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

### Introduction

This section compares the existence of severe housing problems\* amongst racial and ethnic groups against that of the jurisdiction as a whole in an effort to see if any groups share a disproportionate burden of the area's severe housing problems. For this purpose, HUD guidelines deem a disproportionately greater need to exist when households of a particular racial or ethnic group experience severe housing problems at a rate at least 10 percentage points higher than the jurisdiction as a whole. The 2016-2020 CHAS tables provided by HUD were used for this analysis.

The following series of tables looks at the existence of severe housing problems amongst different racial and ethnic groups across the 0%-30%, 30%-50%, 50%-80%, and 80%-100% AMI cohorts.

\*The four severe housing problems are:

1. Lacks complete kitchen facilities
2. Lacks complete plumbing facilities
3. More than 1.5 persons per room
4. Cost Burden over 50%

#### 0%-30% of Area Median Income

| Severe Housing Problems*       | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole        | 3,130                                    | 440                                   | 290  |
| White                          | 990                                      | 135                                   | 45   |
| Black / African American       | 470                                      | 100                                   | 40   |
| Asian                          | 385                                      | 50                                    | 164  |
| American Indian, Alaska Native | 4  | 0                                     | 0  |
| Pacific Islander               | 45                                       | 0                                     | 0  |
| Hispanic                       | 1,230                                    | 140                                   | 39   |

HUD Table – Severe Housing Problems 0 - 30% AMI

**30%-50% of Area Median Income**

| Severe Housing Problems*       | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole        | 2,190                                    | 2,470                                 | 0  |
| White                          | 700                                      | 875                                   | 0  |
| Black / African American       | 200                                      | 185                                   | 0  |
| Asian                          | 240                                      | 225                                   | 0  |
| American Indian, Alaska Native | 24                                       | 0                                     | 0  |
| Pacific Islander               | 0  | 0                                     | 0  |
| Hispanic                       | 1,035                                    | 1,140                                 | 0  |

HUD Table – Severe Housing Problems 30 - 50% AMI

**50%-80% of Area Median Income**

| Severe Housing Problems*       | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole        | 1,050                                    | 7,020                                 | 0  |
| White                          | 285                                      | 2,990                                 | 0  |
| Black / African American       | 74                                       | 980                                   | 0  |
| Asian                          | 195                                      | 655                                   | 0  |
| American Indian, Alaska Native | 0  | 30                                    | 0  |
| Pacific Islander               | 20                                       | 0                                     | 0  |
| Hispanic                       | 465                                      | 2,275                                 | 0  |

HUD Table – Severe Housing Problems 50 - 80% AMI

**80%-100% of Area Median Income**

| Severe Housing Problems*       | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole        | 425                                      | 4,000                                 | 0  |
| White                          | 80                                       | 1,830                                 | 0  |
| Black / African American       | 10                                       | 620                                   | 0  |
| Asian                          | 105                                      | 425                                   | 0  |
| American Indian, Alaska Native | 0  | 35                                    | 0  |
| Pacific Islander               | 0  | 0                                     | 0  |
| Hispanic                       | 235                                      | 1,070                                 | 0  |

**HUD Table – Severe Housing Problems 80 - 100% AMI****Discussion**

By HUD's definition of disparity as 10% or higher, a few different racial and ethnic groups experience a disproportionately greater need when it comes to severe housing problems. Below are breakdowns of the proportion of the jurisdiction as a whole experiencing severe housing problems within each income cohort, and the racial/ethnic groups experiencing disproportionately greater need related to severe housing problems within each income cohort.

**0-30% AMI:**

- Within this income cohort, 81% of households experience one or more of the four severe housing problems.
- American Indian or Alaska Native households in this cohort experience disproportionately greater need, with 100% of American Indian or Alaska Native households (4 out of 4 of total) experiencing one or more of the four severe housing problems.

**30-50% AMI:**

- Within this income cohort, 47% of households experience one or more of the four severe housing problems.
- American Indian or Alaska Native households in this cohort experience disproportionately greater need, with 100% of American Indian or Alaska Native households (24 out of 24 total) experiencing one or more of the four severe housing problems.

**50-80% AMI:**

- Within this income cohort, 13% of households experience one or more of the four severe housing problems.
- Asian households in this cohort experience disproportionately greater need, with 23% of Asian households (195 of 850 total) experiencing one or more of the four severe problems.
- Pacific Islander households in this cohort experience disproportionately greater need, with 100% of Pacific Islander households (20 of 20 total) experiencing one or more of the four severe housing problems.

**80-100% AMI:**

- Within this income cohort, 10% of households experience one or more of the four severe housing problems.
- Asian households in this cohort experience disproportionately greater need, with 20% of Asian households (105 of 530 total) experiencing one or more of the four severe problems.

## NA-25 Disproportionately Greater Need: Housing Cost Burdens

### Introduction

This section compares the existence of housing cost burden and severe cost burden amongst racial and ethnic groups against that of the jurisdiction as a whole in an effort to see if any group(s) share a disproportionate burden of the area's cost burden. For this purpose, HUD guidelines deem a disproportionately greater need to exist when households of a particular racial or ethnic group experience housing problems at a rate at least 10 percentage points higher than the jurisdiction as a whole. The 2016-2020 CHAS tables provided by HUD were used for this analysis.

A household is considered to be cost burdened if they spend between 30% and 50% of monthly income on housing costs, and severely cost burdened if they spend more than 50% of monthly income on housing costs.

### Housing Cost Burden

| Housing Cost Burden            | <=30%  | 30-50% | >50%  | No / negative income (not computed) |
|--------------------------------|--------|--------|-------|-------------------------------------|
| Jurisdiction as a whole        | 33,610 | 7,790  | 5,535 | 320                                 |
| White                          | 18,850 | 3,170  | 1,965 | 45                                  |
| Black / African American       | 3,250  | 1,135  | 730   | 40                                  |
| Asian                          | 4,095  | 885    | 710   | 189                                 |
| American Indian, Alaska Native | 150    | 15     | 24    | 0                                   |
| Pacific Islander               | 0      | 0      | 65    | 0                                   |
| Hispanic                       | 6,880  | 2,480  | 2,040 | 45                                  |

HUD Table – Greater Need: Housing Cost Burdens AMI

### Discussion

#### Housing Cost Burdens (30-50%)

- For Carrollton's total population, 16% of households were housing cost-burdened.
- No households in this cohort experience disproportionately greater need.

#### Severe Housing Cost Burdens (>50%)

- For Carrollton's total population, 12% of households were severely housing cost-burdened.
- Pacific Islander households in this cohort experience disproportionately greater need, with 100% of Pacific Islander households (65 of 65 total) experiencing severe housing cost burdens.

## NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

**Are there any income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?**

### **0-30% AMI:**

- American Indian, Alaska Native households in this cohort experience disproportionately greater need related to *housing problems*, with 100% of American Indian, Alaska Native households (4 out of 4 total) experiencing one or more of the four housing problems. They also experience disproportionately greater need related to *severe housing problems*, with 100% of American Indian, Alaska Native households (4 out of 4 total) experiencing one or more of the four housing problems.

### **30-50% AMI:**

- Black/African American households in this cohort experience disproportionately greater need related to *housing problems*, with 91% of Black/African American households (350 of 385 total) experiencing one or more of the four housing problems.
- American Indian, Alaska Native households in this cohort experience disproportionately greater need related to *housing problems*, with 100% of American Indian, Alaska Native households (24 out of 24 total) experiencing one or more of the four housing problems. They also experience disproportionately greater need related to *severe housing problems*, with 100% of American Indian or Alaska Native households (24 out of 24 total) experiencing one or more of the four severe housing problems.

### **50-80% AMI:**

- Black/African American households in this cohort experience disproportionately greater need related to *housing problems*, with 67% of Black/African American households (710 of 1,055 total) experiencing one or more of the four housing problems.
- Pacific Islander households in this cohort experience disproportionately greater related to *housing problems*, with 100% of Pacific Islander households (20 of 20 total) experiencing one or more of the four housing problems. They also experience disproportionately greater need related to *severe housing problems*, with 100% of Pacific Islander households (20 of 20 total) experiencing one or more of the four severe housing problems.
- Asian households in this cohort experience disproportionately greater need related to *severe housing problems*, with 23% of Asian households (195 of 850 total) experiencing one or more of the four severe problems.



**80-100% AMI:**

- Asian households in this cohort experience disproportionately greater need related to *severe housing problems*, with 20% of Asian households (105 of 530 total) experiencing one or more of the four severe problems.

**If they have needs not identified above, what are those needs?**

A higher percentage of older Carrollton residents experience one or more disabilities when compared to their younger peers. There is likely a need for new, accessible rental units and for modifications to existing rental units and owner-occupied housing units disabled residents can safely reside in their residences.

**Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?**

There are areas in south central Carrollton where Hispanic residents are concentrated, as depicted in ***Figures 1-12 and 1-13.***

# NA-35 Public Housing

## Totals in Use

|                            | Certificate | Mod-Rehab | Public Housing | Program Type |                 |                |                                     |                            |            |
|----------------------------|-------------|-----------|----------------|--------------|-----------------|----------------|-------------------------------------|----------------------------|------------|
|                            |             |           |                | Vouchers     |                 |                | Special Purpose Voucher             |                            |            |
|                            |             |           |                | Total        | Project - based | Tenant - based | Veterans Affairs Supportive Housing | Family Unification Program | Disabled * |
| # of units vouchers in use | 0           | 0         | 0              | 1,450        | 0               | 1,439          | 0                                   | 1                          | 0          |

HUD Table - Public Housing by Program Type

\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

# Characteristics of Residents

|   | Certificate | Mod-Rehab | Public Housing | Program Type |                 |                |                                     |                            |
|---|-------------|-----------|----------------|--------------|-----------------|----------------|-------------------------------------|----------------------------|
|   |             |           |                | Vouchers     |                 |                | Special Purpose Voucher             |                            |
|   |             |           |                | Total        | Project - based | Tenant - based | Veterans Affairs Supportive Housing | Family Unification Program |
| Average Annual Income                           | 0           | 0         | 0              | 12,406       | 0               | 12,307         | 0                                   | 16,176                     |
| Average length of stay                          | 0           | 0         | 0              | 5            | 0               | 5              | 0                                   | 6                          |
| Average Household size                          | 0           | 0         | 0              | 2            | 0               | 2              | 0                                   | 2                          |
| # Homeless at admission                         | 0           | 0         | 0              | 0            | 0               | 0              | 0                                   | 0                          |
| # of Elderly Program Participants (>62)         | 0           | 0         | 0              | 398          | 0               | 398            | 0                                   | 0                          |
| # of Disabled Families                          | 0           | 0         | 0              | 344          | 0               | 341            | 0                                   | 1                          |
| # of Families requesting accessibility features | 0           | 0         | 0              | 1,450        | 0               | 1,439          | 0                                   | 1                          |
| # of HIV/AIDS program participants              | 0           | 0         | 0              | 0            | 0               | 0              | 0                                   | 0                          |
| # of DV victims                                 | 0           | 0         | 0              | 0            | 0               | 0              | 0                                   | 0                          |

HUD Table – Characteristics of Public Housing Residents by Program Type

#### Race of Residents

| Race   | Certificate | Mod-Rehab | Public Housing | Program Type      |                    |                   |  |                                  |               |
|--|-------------|-----------|----------------|-------------------|--------------------|-------------------|--|----------------------------------|---------------|
|  |             |           |                | Vouchers<br>Total | Project -<br>based | Tenant -<br>based | Special Purpose Voucher                      |                                  |               |
|  |             |           |                |                   |                    |                   | Veterans<br>Affairs<br>Supportive<br>Housing | Family<br>Unification<br>Program | Disabled<br>* |
| White  | 0           | 0         | 0              | 780               | 0                  | 777               | 0  | 0                                | 0             |
| Black/African American   | 0           | 0         | 0              | 627               | 0                  | 619               | 0  | 1                                | 0             |
| Asian  | 0           | 0         | 0              | 37                | 0                  | 37                | 0  | 0                                | 0             |
| American Indian/Alaska<br>Native   | 0           | 0         | 0              | 5                 | 0                  | 5                 | 0  | 0                                | 0             |
| Pacific Islander   | 0           | 0         | 0              | 1                 | 0                  | 1                 | 0  | 0                                | 0             |
| Other  | 0           | 0         | 0              | 0                 | 0                  | 0                 | 0  | 0                                | 0             |
| *includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition |             |           |                |                   |                    |                   |  |                                  |               |

HUD Table – Race of Public Housing Residents by Program Type

#### Ethnicity of Residents

| Ethnicity  | Certificate | Mod-Rehab | Public Housing | Program Type |                 |                |                                     |                            |            |
|--|-------------|-----------|----------------|--------------|-----------------|----------------|-------------------------------------|----------------------------|------------|
|  |             |           |                | Vouchers     |                 |                | Special Purpose Voucher             |                            |            |
|  |             |           |                | Total        | Project - based | Tenant - based | Veterans Affairs Supportive Housing | Family Unification Program | Disabled * |
| Hispanic   | 0           | 0         | 0              | 193          | 0               | 193            | 0                                   | 0                          | 0          |
| Not Hispanic   | 0           | 0         | 0              | 1,257        | 0               | 1,246          | 0                                   | 1                          | 0          |
| *includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition |             |           |                |              |                 |                |                                     |                            |            |

HUD Table – Ethnicity of Public Housing Residents by Program Type

**Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:**

Not applicable.

**What are the number and type of families on the waiting lists for public housing and section 8 tenant-based rental assistance? Based on the information above, and any other information available to the jurisdiction, what are the most immediate needs of residents of public housing and Housing Choice voucher holders?**

Not applicable. (Although see discussion of Fair Market Rents and voucher use in Section MA-15).

**How do these needs compare to the housing needs of the population at large?**

Not applicable.

## NA-40 Homeless Needs Assessment

### Introduction

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#### **Definitions**

**Sheltered:** Individuals and families staying in an emergency shelter or transitional housing facility that is dedicated to serving homeless persons. This also includes persons who are staying in a hotel or motel with a voucher or other form of payment assistance from a homeless assistance provider.

**Unsheltered:** Individuals and families who are sleeping in locations not intended for human habitation (e.g., cars, streets, parks, alleys, abandoned buildings, buses, bus stations, or camping grounds).

---

#### **Homeless Needs Assessment**

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

---

#### **Definitions**

**Diversion** - A housing intervention used to assist households seeking housing outside of emergency shelter by helping them identify immediate alternative housing arrangements, and if necessary, contacting them with services and/or financial assistance to return to permanent housing.

**Rapid Re-Housing (RRH)** - A housing intervention that provides medium to long-term housing to bridge households from homelessness to permanent housing.

**Permanent Supportive Housing (PSH)** - A Housing Intervention that provides long-term assistance along with intensive wrap around services (i.e., transportation, education, and employment) to chronically homeless households that could not support themselves otherwise.

---

| Homeless Needs Assessment                          |  |             |  |  |   |  |
|--|--|-------------|--|--|---|--|
| Population   | Estimate the # of persons experiencing homelessness on a given night |             | Estimate the # experiencing homelessness each year | Estimate the # becoming homeless each year | Estimate the # exiting homelessness each year | Estimate the # of days persons experience homelessness |
|  | Sheltered  | Unsheltered |  |  |   |  |
| Persons in Households with Adult(s) and Child(ren) | 0  | 0           |  |  |   |  |
| Persons in Households with Only Children           | 0  | 0           |  |  |   |  |
| Persons in Households with Only Adults             | 0  | 51          |  |  |   |  |
| Chronically Homeless Individuals                   | 0  | 20          |  |  |   |  |
| Chronically Homeless Families                      | 0  | 0           |  |  |   |  |
| Veterans   | 0  | 0           |  |  |   |  |
| Unaccompanied Child                                | 0  | 0           |  |  |   |  |
| Persons with HIV                                   | 0  | 0           |  |  |   |  |

Figure 3-22: Homeless Needs Assessment (2024 Carrollton PIT Count)

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

#### *Overview of PIT Count Trends*

Metrocrest Services, a social services agency based in Carrollton, serves as the coordinating agency for the Point-in-Time count for the cities of Carrollton, Farmers Branch, Addison, and Coppell.

During the night of the 2024 Point-in-Time (PIT) Count, there were 33 unsheltered homeless individuals who were surveyed in Carrollton and another 14 individuals were observed and identified as potentially being homeless. There are no emergency shelters operating in Carrollton.

The number of unsheltered homeless individuals identified in the PIT Count in Carrollton has fluctuated over the past 3 years. In 2022, 41 unsheltered homeless persons were identified. The number of unsheltered homeless persons jumped to 53 in 2023 and then dropped to 33 in 2024.

Slightly less than half of the individuals who completed a survey on the night of the 2024 Carrollton PIT count met the definition of "chronically homeless." The most common sleeping locations for these chronically homeless persons were either bus/train stations, a street or sidewalk, or an outdoor encampment.

During the 2023 count, Metrocrest Services also gathered information on individuals and families who were "housing insecure," including people who were living in motels for an extended period of time.

Metrocrest surveyed local motel operators and asked them to report the number of people who had been living at the motel for months or years. Carrollton motel operators reported a total of 291 people.

Metrocrest Services reported the following data related to homeless students in 2023 and 2024:

- Total students in 2023 = 322
- CFB ISD = 201
- Coppell ISD = 61
- LISD (North Carrollton) = 60
- Total students in 2024 = 353
- CFB ISD = 228
- Coppell ISD = 65
- LISD (North Carrollton) = 60

**Nature and Extent of Homelessness: (Optional)**

**Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.**

According to the Denton County Homeless Data Report (2023), “on average across 2022, families with children under the age of 18 accounted for 11% of Denton County’s Housing Priority List. Currently, there are 21 shelter rooms available for families in Denton County.”

Families living in poverty are more likely to experience housing instability, including homelessness, because they have less income available to pay housing expenses. In Carrollton, the poverty rate for families is 5.2% and 6.8% for individuals. However, poverty rates vary widely depending on household types. Only 3.7% of married couple families are living in poverty whereas 11.6 of female-headed households are living in poverty. For female-headed households with at least one child, the poverty rate is even higher at 15.8%.

**Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.**

PIT Count data is as follows:

- Hispanic/Latino – 11
- White – 14
- Black or African American – 7
- Asian – 0
- American Indian or Alaska Native - 0
- Native Hawaiian or Other Pacific Islander – 0
- Multiple Races – 2

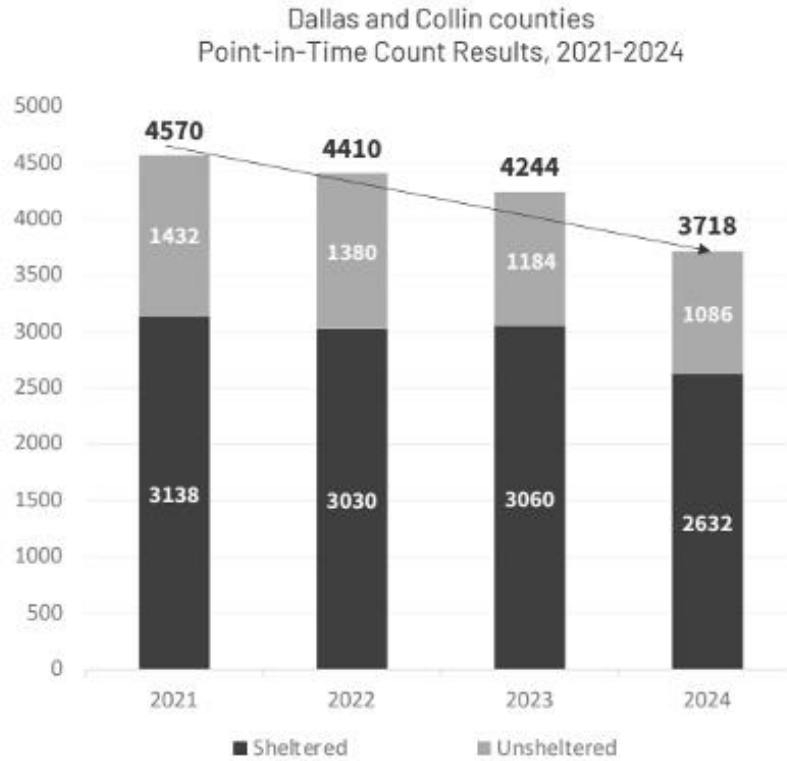
*Race and ethnicity was not collected for 17 individuals.*

**Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.**

Within the Dallas City and County, Irving Continuum of Care (TX-600), the homeless population, both unsheltered and sheltered, has been declining since 2021. In Denton County (Denton County Homeless



Coalition), the homeless population has been rising. In 2020, there were a total of 258 homeless individuals identified in the Denton County PIT, 59 of whom were sheltered, 132 who were unsheltered, and 67 of whom were "observed" (but no survey conducted). In 2024, 522 persons were identified in the Denton County PIT, 210 of whom were sheltered, 221 who were unsheltered, and 91 of whom were "observed" (but no survey conducted).



**Figure 3-22: Unsheltered and sheltered homeless population trends for TX-600 CoC (The 2024 State of Homelessness, Housing Forward, 2024)**

## NA-45 Non-Homeless Special Needs Assessment

### Introduction

Persons living with HIV/AIDS are members of a non-homeless population that requires stable, supportive housing. Specifically, the Department of Health and Human Services (HHS) states on its website ([www.HIV.gov](http://www.HIV.gov)) that "[s]table housing is closely linked to successful HIV outcomes. With safe, decent, and affordable housing, people with HIV are better able to access medical care and supportive services, get on HIV treatment, take their HIV medication consistently, and see their health care provider regularly. In short: the more stable your living situation, the better you do in care. Individuals with HIV who are homeless or lack stable housing, on the other hand, are more likely to delay HIV care and less likely to access care consistently or to adhere to their HIV treatment."

Furthermore, HHS recognizes persons living with HIV/AIDS have special housing needs when compared to the general population because they are likely to experience greater difficulties finding and retaining suitable housing "due to such factors as stigma and discrimination, increased medical costs and limited incomes or reduced ability to keep working due to HIV-related illnesses."

### **Describe the characteristics of special needs populations in your community:**

**Note:** Data regarding the population of people living with HIV/AIDS is reported by the federal government at the MSA level. Therefore, the discussion below uses the most recent data related to the Dallas-Fort Worth-Arlington MSA.

The number of persons living with HIV/AIDS in the Dallas Metro Area who were Ryan White HIV/AIDS Program ("Program") clients from 2018-2022 has fluctuated from a high of 14,717 in 2022 to a low of 11,994 in 2018.

In 2022, 3.7% of Program clients were aged 24 years old or younger, 21.5% were aged 25-34 years old, 24.3% were aged 35-44 years old, 21.6% were aged 45-54 years old, 21.3% were aged 55-64 years old, and 7.5% were aged 65 years or older. Data on the race and ethnicity of Program clients was not reported for Dallas because of data quality issues.

Nearly 64% of all Program clients had incomes at or below the federal poverty level in 2022 while another 13.3% had incomes that ranged between 101-138% of the federal poverty level and 16.9% had incomes that ranged between 139-250% of the federal poverty level.

### **What are the housing and supportive service needs of these populations and how are these needs determined?**

Nearly 54% of clients reported a stable housing status in 2022, while 24.1% reported their housing status was unstable and 22.2% of clients reported having a housing status that involved temporary housing.

Due to the high percentage of Program clients who are living at or below the federal poverty level, individuals living with HIV/AIDS have an acute need for affordable housing. Therefore, many Program clients may need direct financial assistance for housing in the form of a voucher or will need to locate a rent-restricted unit in an affordable housing development.

Supportive services needs include health care, mental health and substance abuse therapy, meals, case management, support groups, housing, utilities, medications, transportation, food, and clothes.

**Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:**

According to the most recent data published by AIDSVU.org, the number of adults and adolescents residing in Dallas County who were newly diagnosed with HIV in 2021 was 820 persons. In 2021, there were 20,268 people living with HIV in Dallas County. Nearly 82% of the HIV population is male. The race/ethnicity of people living with HIV in Dallas County is as follows: 43.3% Black, 27.3% Hispanic, and 23.05 White. The age ranges of people living with HIV in Dallas County is as follows: 3.2% aged 13-24, 45.2% aged 25-44, 35.3% aged 45-59, and 16.3% aged 60 or older.

## NA-50 Non-Housing Community Development Needs

### **Describe the jurisdiction's need for Public Facilities:**

According to HUD, "Examples of public facilities include centers for seniors, persons with disabilities, youth, and childcare centers, community centers, homeless shelters, housing for people with special needs, libraries, health clinics, and neighborhood fire stations. Parks and recreational facilities are also public facilities as are buildings owned by non-profit organizations that serve the public... Acquisition, construction, reconstruction, rehabilitation, and installation of public facilities and improvements are eligible activities." (<https://www.hudexchange.info/sites/onecpd/assets/File/CDBG-Public-Facilities-Improvements-Introduction-Transcript.pdf>, last accessed July 3, 2024).

City staff have identified the need to remove accessibility barriers at public facilities so disabled Carrollton residents can access public facilities. City staff also identified the need for park improvements.

The public facilities survey respondents most wanted to see in their communities were: *Parks, Playgrounds and Recreational Areas* (53%), *Healthcare Centers* (32%), and *Youth/Childcare Centers* (31%). In their written comments, residents were interested in: expanding the animal shelter, more picnic areas, enhanced recreation centers, pickleball courts, improved healthcare facilities, an indoor swimming pool, and "natural" playgrounds.

### **How were these needs determined?**

In order to solicit online feedback from stakeholders regarding the Consolidated Plan, Carrollton conducted a stakeholder survey. The SurveyMonkey platform was selected because it has a mobile-friendly interface which allows stakeholders to easily access the survey from a computer or any type of mobile device, including a cell phone. The survey was made available in both English and Spanish. Carrollton also held focus group meetings. Staff also reviewed existing plans and needs assessments.

### **Describe the jurisdiction's need for Public Improvements:**

According to HUD, public improvements include "streets and sidewalks, water and sewer improvements, utility lines, flood and drainage systems, and tree planting. Such improvements can also include public art installations and aesthetic improvements like decorative street lighting, benches and planters."

(<https://www.hudexchange.info/sites/onecpd/assets/File/CDBG-Public-Facilities-Improvements-Introduction-Transcript.pdf>, last accessed July 15, 2024).

City staff identified the need to complete public infrastructure projects in Carrollton Heights, Phase 2. Additionally, city staff identified the need to replace alleys and streets in CDBG-eligible census tracts.

The public improvements respondents most wanted to see in their communities were: *Improving Streets/Alleys* (57%), *Improving Sidewalks, including Access for Persons with Disabilities* (44%) and *Improving Water, Sewer, and Drainage Infrastructure* (40%). Respondents indicated through written responses the following priorities: repainting lane markings on streets, improved maintenance of landscaping on medians, streetlight repairs, installation of speed bumps, addition of protected crosswalks (i.e. flashing lights) and bike lanes, and removal of dangerous trees near power lines, and sidewalk and curb cut improvements near bus stops.

**How were these needs determined?**

In order to solicit online feedback from stakeholders regarding the Consolidated Plan, Carrollton conducted a stakeholder survey. The SurveyMonkey platform was selected because it has a mobile-friendly interface which allows stakeholders to easily access the survey from a computer or any type of mobile device, including a cell phone. The survey was made available in both English and Spanish. Carrollton also held focus group meetings. Staff also reviewed existing plans and needs assessments.

**Describe the jurisdiction's need for Public Services:**

City staff identified the need to provide services to prevent homelessness and respond to the needs of homeless persons.

The three issues prioritized most by residents were: *Children's/Youth services* (51%), *Mental Health Services* (47%), and *Senior Services* (45%). In their written comments, residents also added: drug abuse prevention services, more programming for youth at existing recreation centers, and services for active older adults.

**How were these needs determined?**

In order to solicit online feedback from stakeholders regarding the Consolidated Plan, Carrollton conducted a stakeholder survey. The SurveyMonkey platform was selected because it has a mobile-friendly interface which allows stakeholders to easily access the survey from a computer or any type of mobile device, including a cell phone. The survey was made available in both English and Spanish. Carrollton also held focus group meetings. Staff also reviewed existing plans and needs assessments.

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- **Figure 3-22:** Homeless Needs Assessment (2024 Carrollton PIT Count, Metrocrest Services)
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## Market Analysis

### MA-05 Overview

The Market Analysis involves a review of the existing conditions in the Carrollton real estate market, including the condition and cost of housing, as well as an analysis of the barriers to affordable housing. The Market Analysis also includes a review of the existence of housing and public facilities that serve special needs and homeless populations.

As a result of the Market Analysis coupled with stakeholder feedback, several key insights were elevated:

1. **Housing Costs** - Housing costs have risen faster than annual pay, making it very difficult for low- and moderate-income homebuyers to purchase a home in Carrollton and putting low- and moderate-income renters at risk of eviction.
2. **Missing Middle Housing** - In Carrollton, homes are primarily one-unit detached structures (i.e. single-family homes) or units in mid- to large apartment complexes. However, the share of the housing stock that is considered "missing middle" housing – duplexes, townhomes, and units in 3-4 unit multifamily structures – has increased slightly over the past five years.
3. **Aging Housing Units** – Sixty-four percent (64%) of homes were built before 1980. A higher percentage of owner-occupied units were built prior to 1980 as compared to renter-occupied units.
4. **New Housing Construction** – In 2023, there was a stark slow-down in the number of single-family building permits issued in Carrollton. Multifamily permits were above historical averages.
5. **Affordable/Subsidized Housing Units** – Carrollton has a total of 1089 affordable housing units. However, 781 units are "at-risk" of converting to market rate units within the next few years.



## MA-10 Number of Housing Units

### Residential Properties and Housing Tenure

#### Occupancy and Vacancy

Carrollton has 52,646 housing units, of which 95.7% are occupied, while the remaining 4.3% are vacant. Since 2017, an additional 3,876 housing units have been added in Carrollton.

The percentage of homes occupied by owners (also known as the homeownership rate) is 58.3% while renters occupy 41.7% of homes. The homeowner vacancy rate is extremely low – at 0.4%, while the rental vacancy rate is 5.2%.

Nearly seven percent of Carrollton residents have lived in the same home within Carrollton since at least 1989, while 36.5% have lived in the same home since 2000 or earlier. About 4% of residents have moved into their home within the past few years (2021 or later).

| Housing Occupancy Trends |                        |                        |                             |
|--------------------------|------------------------|------------------------|-----------------------------|
|                          | 2018-2022<br>Estimates | 2013-2017<br>Estimates | Statistical<br>Significance |
| Total housing units      | 52,646                 | 48,770                 | *                           |
| <b>Housing Occupancy</b> |                        |                        |                             |
| Occupied housing units   | 95.7%                  | 96.9%                  | *                           |
| Vacant housing units     | 4.3%                   | 3.1%                   | *                           |
| <b>Vacancy Rate</b>      |                        |                        |                             |
| Homeowner vacancy rate   | 0.4                    | 0.5                    |                             |
| Rental vacancy rate      | 5.2                    | 3.1                    | *                           |

Figure 4-1: Housing occupancy trends (2017 & 2022 5-Year ACS)

| Trends in Housing Tenure & Household Size      |                        |                        |                             |
|--|------------------------|------------------------|-----------------------------|
|  | 2018-2022<br>Estimates | 2013-2017<br>Estimates | Statistical<br>Significance |
| Total housing units                            | 52,646                 | 48,770                 | *                           |
| Occupied housing units                         | 50,369                 | 47,263                 | *                           |
| <b>Tenure</b>                                  |                        |                        |                             |
| Owner-occupied                                 | 58.3%                  | 59.6%                  |                             |
| Renter-occupied                                | 41.7%                  | 40.4%                  |                             |
| <b>Household Size</b>                          |                        |                        |                             |
| Average household size of owner-occupied unit  | 2.8                    | 2.88                   |                             |
| Average household size of renter-occupied unit | 2.34                   | 2.59                   | *                           |

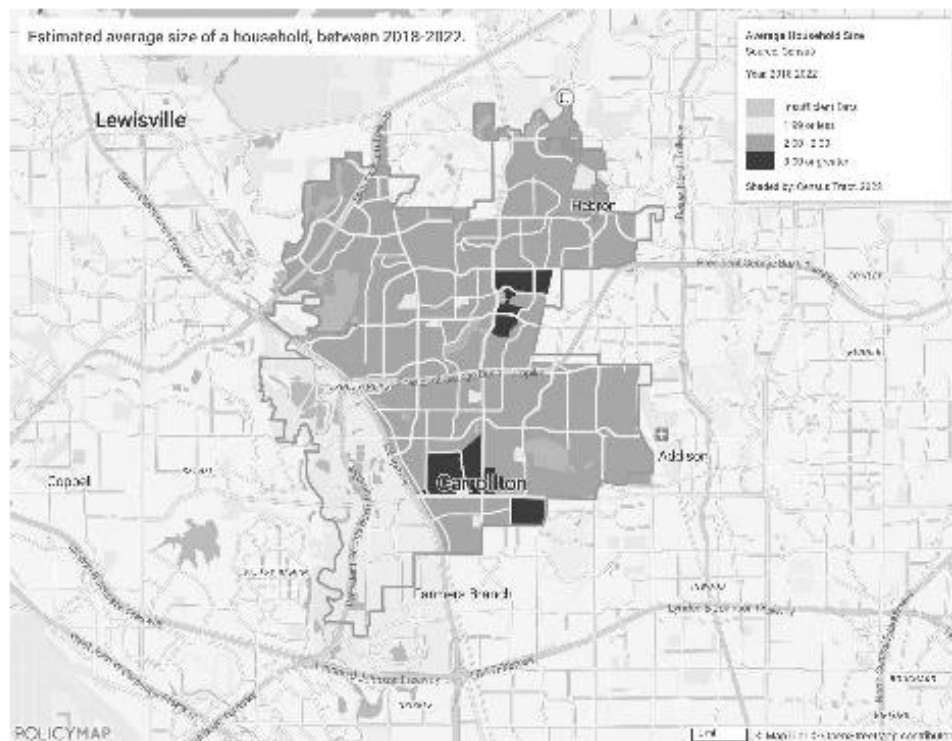
Figure 4-2: Housing tenure and household size trends (2017 & 2022 5-Year ACS)

| Year Householder Moved into Housing Unit |                        |
|--|------------------------|
| Year of Move                             | 2018-2022<br>Estimates |
| Total housing units                      | 52,646                 |
| Occupied housing units                   | 50,369                 |
| Moved in 2021 or later                   | 4.40%                  |
| Moved in 2018 to 2020                    | 24.20%                 |
| Moved in 2010 to 2017                    | 34.90%                 |
| Moved in 2000 to 2009                    | 18.70%                 |
| Moved in 1990 to 1999                    | 11.20%                 |
| Moved in 1989 and earlier                | 6.60%                  |

Figure 4-3: Year householder moved into unit (2022 5-Year ACS)

#### Household Size

The average household size of owner-occupied homes is 2.8 and is 2.34 for renter-occupied homes. **Figure 4-4** depicts the average size of a household for each census tract.



**Figure 4-4: Average size of a household (2022 5-Year ACS)**

#### *Housing Types – Units in Structure and Number of Bedrooms*

In Carrollton, homes are primarily one-unit detached structures (i.e. single-family homes) or units in mid-to large apartment complexes. However, over the past five years, the percentage of homes that are one-unit detached structures has decreased from 61.3% of the total housing stock to 58.7%. The share of the housing stock that is considered “missing middle” housing – duplexes, townhomes, and units in 3-4 unit multifamily structures – has increased slightly over the past five years. Additionally, the share of the housing stock that is larger multifamily structures (20 or more units) has increased from 9.1% to 13.2%.

| Trends in Units in Structure (Residential) |                        |                        |                             |
|--|------------------------|------------------------|-----------------------------|
| Housing Type                               | 2018-2022<br>Estimates | 2013-2017<br>Estimates | Statistical<br>Significance |
| Total housing units                        | 52,646                 | 48,770                 | *                           |
| 1-unit, detached                           | 58.7%                  | 61.3%                  | *                           |
| 1-unit, attached                           | 4.8%                   | 3.7%                   | *                           |
| 2 units                                    | 1.1%                   | 0.6%                   | *                           |
| 3 or 4 units                               | 4.6%                   | 4.7%                   |                             |
| 5 to 9 units                               | 8.9%                   | 10.8%                  | *                           |
| 10 to 19 units                             | 8.3%                   | 9.4%                   |                             |
| 20 or more units                           | 13.2%                  | 9.1%                   | *                           |
| Mobile home                                | 0.3%                   | 0.3%                   |                             |
| Boat, RV, van, etc.                        | 0.1%                   | 0.0%                   |                             |

Figure 4-5: Units in structure trends (2017 & 2022 5-Year ACS)

Carrollton has a sizable share of housing units that are 2-, 3-, or 4-bedroom units. Only 15.3% of the housing stock is 1-bedroom units, 21.6% is 2-bedroom units, 35.9% is three-bedroom units and 20.8% is 4-bedroom units. Larger units with more than 3 bedrooms comprise nearly 60% of the housing stock. However, as will be discussed later, very few apartment rental units have more than 3 bedrooms. Unit sizes have remained stable over the past five years, although there has been a statistically significant increase in the number of “no bedroom” units, which are likely to be studio apartments.

| Trends in Number of Bedrooms in Housing Unit |                        |                        |                             |
|--|------------------------|------------------------|-----------------------------|
| Bedrooms                                     | 2018-2022<br>Estimates | 2013-2017<br>Estimates | Statistical<br>Significance |
| Total housing units                          | 52,646                 | 48,770                 | *                           |
| No bedroom                                   | 2.3%                   | 0.8%                   | *                           |
| 1 bedroom                                    | 15.3%                  | 14.8%                  |                             |
| 2 bedrooms                                   | 21.6%                  | 21.6%                  |                             |
| 3 bedrooms                                   | 35.9%                  | 37.8%                  |                             |
| 4 bedrooms                                   | 20.8%                  | 21.3%                  |                             |
| 5 or more bedrooms                           | 4.0%                   | 3.7%                   |                             |

Figure 4-6: Number of bedrooms in housing unit trends (2017 & 2022 5-Year ACS)

#### Tenure by Housing Type

The vast majority of homeowner households live in one-unit detached or attached structures (97.9%). However, 18% of renters also live in one-unit detached or attached structures. Another 40% of renters live in smaller apartment buildings with 5 to 19 units. Only 19.3% of renters live in apartment buildings with 50 or more units.

| Types of Housing Units Occupied by Owners |        |            |
|---|--------|------------|
|   | Number | Percentage |
| Total owner-occupied housing units        | 29,357 |            |
| 1, detached or attached                   | 28,736 | 97.9%      |
| 2 to 4                                    | 337    | 1.1%       |
| 5 to 19                                   | 135    | 0.5%       |
| 20 to 49                                  | 13     | 0.0%       |
| 50 or more                                | 41     | 0.1%       |
| Mobile home, boat, RV, van, etc.          | 95     | 0.3%       |

Figure 4-7: Types of housing units occupied by owners (2022 5-Year ACS)

| Types of Housing Units Occupied by Renters |        |            |
|--|--------|------------|
|  | Number | Percentage |
| Total renter-occupied housing units        | 21,012 |            |
| 1, detached or attached                    | 3,802  | 18.1%      |
| 2 to 4                                     | 2610   | 12.4%      |
| 5 to 19                                    | 8442   | 40.2%      |
| 20 to 49                                   | 2047   | 9.7%       |
| 50 or more                                 | 4063   | 19.3%      |
| Mobile home, boat, RV, van, etc.           | 48     | 0.2%       |

Figure 4-8: Types of housing units occupied by renters (2022 5-Year ACS)

#### Year Units Were Built

Slightly more than 13% of the housing stock is comprised of houses built since 2010, while 64% of homes were built before 1980. **Figure 4-10** shows the city's newer housing stock is concentrated in the southwest areas of Carrollton as well as a few census tracts in the northern areas of Carrollton. In comparison, in many census tracts in the central and southern areas of Carrollton, the median year a housing unit was built is 1979 or earlier.

| Trends in Year Structure Built |                     |                     |                          |
|--------------------------------|---------------------|---------------------|--------------------------|
| Year Structure Built           | 2018-2022 Estimates | 2013-2017 Estimates | Statistical Significance |
| Total housing units            | 52,646              | 48,770              | *                        |
| Built 2020 or later            | 0.4%                | (X)                 |                          |
| Built 2010 to 2019             | 12.9%               | (X)                 |                          |
| Built 2000 to 2009             | 11.6%               | 12.2%               |                          |
| Built 1990 to 1999             | 17.4%               | 17.9%               |                          |
| Built 1980 to 1989             | 29.3%               | 35.0%               | *                        |
| Built 1970 to 1979             | 19.2%               | 20.4%               |                          |
| Built 1960 to 1969             | 5.8%                | 5.5%                |                          |
| Built 1950 to 1959             | 2.5%                | 2.3%                |                          |
| Built 1940 to 1949             | 0.4%                | 0.3%                |                          |
| Built 1939 or earlier          | 0.4%                | 0.5%                |                          |

Figure 4-9: Year structure built trends (2017 & 2022 5-Year ACS)

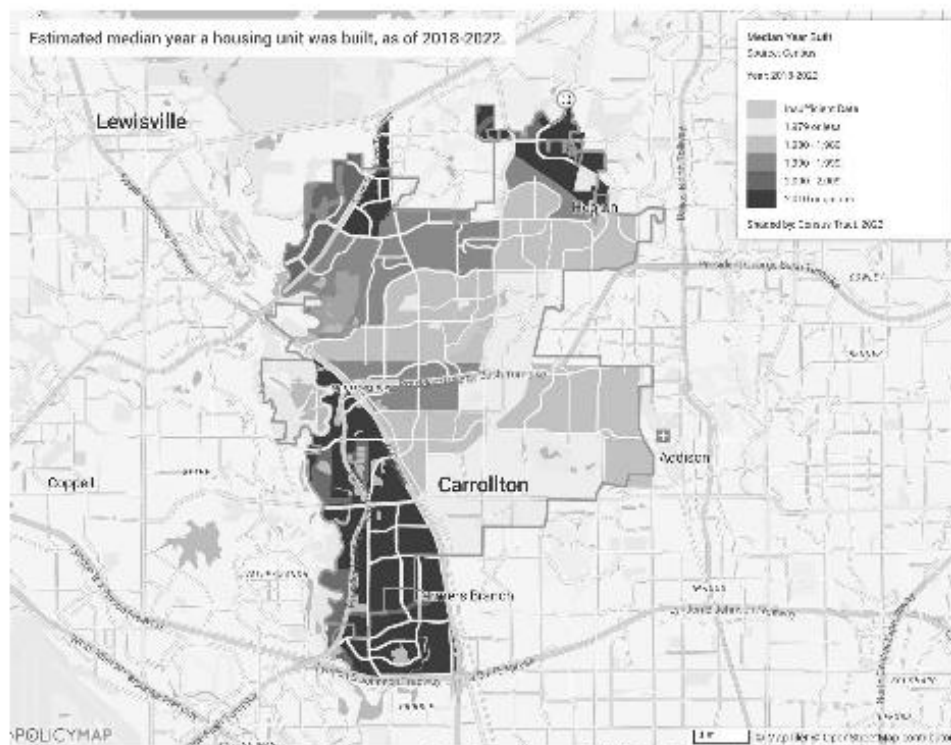


Figure 4-10: Median year a housing unit was built (2022 5-Year ACS)

#### *Building Trends*

Building permit data published by the U.S. Census Bureau (**Figure 4-11**) indicates, in 2023, there were a total of 36 single family building permits issued in Carrollton, which represents a steep decline in building permits compared to recent years. In the same year, building permits were issued for a total of 767 multifamily units located within 2 separate multifamily structures in Carrollton.

Historically, the amount of single-family construction per year has varied considerably, with an average of 276 single family permits issued each year since 2000. Since 2000, the highest number of single-family permits issued was 571 permits in 2018 and the lowest amount issued was 36 permits in 2023.

Multifamily construction permit trends have been volatile since 2000. There were several years when no multifamily permits were issued (2004, 2006, 2009, 2015, 2019, 2022). On average, though, permits for 341 units have been issued per year.

| Trends in Single Family and Multifamily Building Permits |                 |             |               |                     |                     |                       |                   |                   |
|--|-----------------|-------------|---------------|---------------------|---------------------|-----------------------|-------------------|-------------------|
| Survey Date  | Total buildings | Total units | Total value   | Single family units | Single family value | Multifamily buildings | Multifamily units | Multifamily value |
| 1992   | 694             | 738         | \$82,784,630  | 684                 | \$81,134,629        | 10                    | 54                | \$1,650,001       |
| 1993   | 724             | \$724       | 84,434,176    | 724                 | \$84,434,176        | 0                     | 0                 | \$0               |
| 1994   | 516             | \$742       | 68,910,291    | 478                 | \$58,030,924        | 38                    | 264               | \$10,879,367      |
| 1995   | 453             | 779         | \$60,175,163  | 411                 | \$46,250,163        | 42                    | 368               | \$13,925,000      |
| 1996   | 547             | 547         | \$63,304,659  | 547                 | \$63,304,659        | 0                     | 0                 | \$0               |
| 1997   | 643             | 1,128       | \$97,427,769  | 603                 | \$76,386,769        | 40                    | 525               | \$21,041,000      |
| 1998   | 798             | 1,144       | \$101,196,059 | 784                 | \$88,296,629        | 14                    | 360               | \$12,899,430      |
| 1999   | 801             | 1,529       | \$156,912,589 | 727                 | \$115,492,001       | 74                    | 802               | \$41,420,588      |
| 2000   | 538             | 790         | \$106,678,347 | 520                 | \$95,026,926        | 18                    | 270               | \$11,651,421      |
| 2001   | 371             | 639         | \$90,383,956  | 355                 | \$76,057,286        | 16                    | 284               | \$14,326,670      |
| 2002   | 311             | 774         | \$74,595,744  | 282                 | \$49,651,833        | 29                    | 492               | \$24,943,911      |
| 2003   | 264             | 547         | \$68,224,857  | 249                 | \$54,814,293        | 15                    | 298               | \$13,410,564      |
| 2004   | 503             | 503         | \$112,305,796 | 503                 | \$112,305,796       | 0                     | 0                 | \$0               |
| 2005   | 254             | 371         | \$73,288,202  | 242                 | \$67,551,902        | 12                    | 129               | \$5,736,300       |
| 2006   | 218             | 218         | \$71,520,767  | 218                 | \$71,520,767        | 0                     | 0                 | \$0               |
| 2007   | 211             | 488         | \$84,549,191  | 199                 | \$67,370,693        | 12                    | 289               | \$17,178,498      |
| 2008   | 201             | 894         | \$92,885,157  | 167                 | \$44,294,580        | 34                    | 727               | \$48,590,577      |
| 2009   | 166             | 166         | \$46,935,193  | 166                 | \$46,935,193        | 0                     | 0                 | \$0               |
| 2010   | 151             | 623         | \$73,500,910  | 131                 | \$48,052,710        | 20                    | 492               | \$25,448,200      |
| 2011   | 168             | 646         | \$72,433,113  | 155                 | \$47,363,113        | 13                    | 491               | \$25,070,000      |
| 2012   | 203             | 351         | \$71,244,940  | 202                 | \$61,244,940        | 1                     | 149               | \$10,000,000      |
| 2013   | 259             | 502         | \$173,179,912 | 258                 | \$84,179,912        | 1                     | 244               | \$89,000,000      |
| 2014   | 389             | 1586        | \$206,458,498 | 363                 | \$144,610,361       | 26                    | 1223              | \$61,848,137      |
| 2015   | 345             | 345         | \$133,644,691 | 345                 | \$133,644,691       | 0                     | 0                 | \$0               |
| 2016   | 322             | 1020        | \$191,748,404 | 308                 | \$116,833,471       | 14                    | 712               | \$74,914,933      |
| 2017   | 307             | 889         | \$196,553,960 | 301                 | \$134,877,960       | 6                     | 588               | \$61,676,000      |
| 2018   | 589             | 1209        | \$266,174,544 | 571                 | \$223,860,359       | 18                    | 638               | \$42,314,185      |
| 2019   | 349             | 349         | \$95,360,135  | 349                 | \$95,360,135        | 0                     | 0                 | \$0               |
| 2020   | 207             | 463         | \$79,030,576  | 205                 | \$48,107,367        | 2                     | 258               | \$30,923,209      |
| 2021   | 328             | 467         | \$94,285,079  | 327                 | \$77,505,043        | 1                     | 140               | \$16,780,036      |
| 2022   | 171             | 171         | \$42,795,018  | 171                 | \$42,795,018        | 0                     | 0                 | \$0               |
| 2023   | 38              | 803         | \$167,376,339 | 36                  | \$9,780,385         | 2                     | 767               | \$157,595,954     |

Figure 4-11: Building permit trends (U.S. Census Bureau Building Permits Survey, 2023)

**Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.**

In the City of Carrollton, affordable housing is provided through two federal programs: (1) the Housing Choice Voucher Program, which is administered by local public housing authorities and (2) the federal Low Income Housing Tax Credit Program, which is administered by the Texas Department of Housing and Community Services. The City of Carrollton does not operate any local programs that provide funding directly to developers or owners of affordable housing units.

HUD's Office of Policy Development and Research (PD&R) publishes a Picture of Subsidized Households database that provides information on the households who receive housing assistance through public



housing programs, tenant-based housing assistance (i.e. housing vouchers), and privately owned, project-based subsidies (i.e. project-based vouchers). All programs covered in the database provide subsidies that reduce rents for low-income tenants who meet program eligibility requirements.

According to the most recent data, there are 307 households using housing vouchers in Carrollton. Their average annual household income is \$21,131 and 92% of assisted households are considered very low income. On average, these assisted households pay \$551 for housing each month, with the housing voucher making up the difference between the household's affordable rental payment and the contract rent. Thirty-two percent of households have at least one household member who is disabled. Sixty-nine percent of households are headed by a Black, non-Hispanic person and 5% of households are headed by a Hispanic person.

**Provide an assessment of units expected to be lost from affordable housing inventory for any reason, such as expiration of Section 8 contracts.**

**Figure 4-12** lists the apartment communities in Carrollton that previously received an allocation of Low Income Housing Tax Credits (LIHTC) and are required to provide rent-restricted units to income-qualified households for a 30-year period. Five rental housing communities are included on the list (for a total of 1089 affordable housing units). Several of these rental housing communities will be released from their obligation to provide affordable housing units within the next two years. If all of the "at-risk" units exit the LIHTC program at Year 30, Carrollton will lose 781 units from its affordable housing inventory. Additionally, **Figure 4-13** shows the majority of existing LIHTC units are located in census tracts with poverty rates ranging from 5%-13%.

| Low Income Housing Tax Credit Units in Inventory |                      |          |                        |                     |             |                  |         |         |  |
|--|----------------------|----------|------------------------|---------------------|-------------|------------------|---------|---------|--|
| Project Name                                     | Address              | Zip Code | Year Placed In Service | Construction Type   | Total Units | Low Income Units | Year 15 | Year 30 |  |
| Coltrane Apartments                              | 1010 Walnut Hill     | 75009    | 2005                   | Acquisition & Rehab | 245         | 245              | 2010    | 2025    |  |
| Hebron Trail Apartments                          | 1100 Hebron Trail    | 75010    | 2005                   | New Construction    | 144         | 144              | 2010    | 2025    |  |
| Fountains of Rosemeade                           | 3440 Rosemeade Place | 75007    | 2005                   | Acquisition & Rehab | 232         | 232              | 2010    | 2025    |  |
| Millers on Rockford                              | 1100 Rockford Rd     | 75007    | 2011                   |                     | 130         | 77               | 2020    | 2041    |  |
| Evergreen at Anne Hills                          | 2816 Anne Hill       | 75010    | 2015                   |                     | 134         | 134              | 2020    | 2045    |  |
| Total Units                                      |                      |          |                        |                     | 1089        | 328              |         |         |  |
| At-Risk Units                                    |                      |          |                        |                     |             | 781              |         |         |  |

**Figure 4-12: Low Income Housing Tax Credit Units (LIHTC) (HUD 2024, unit data)**

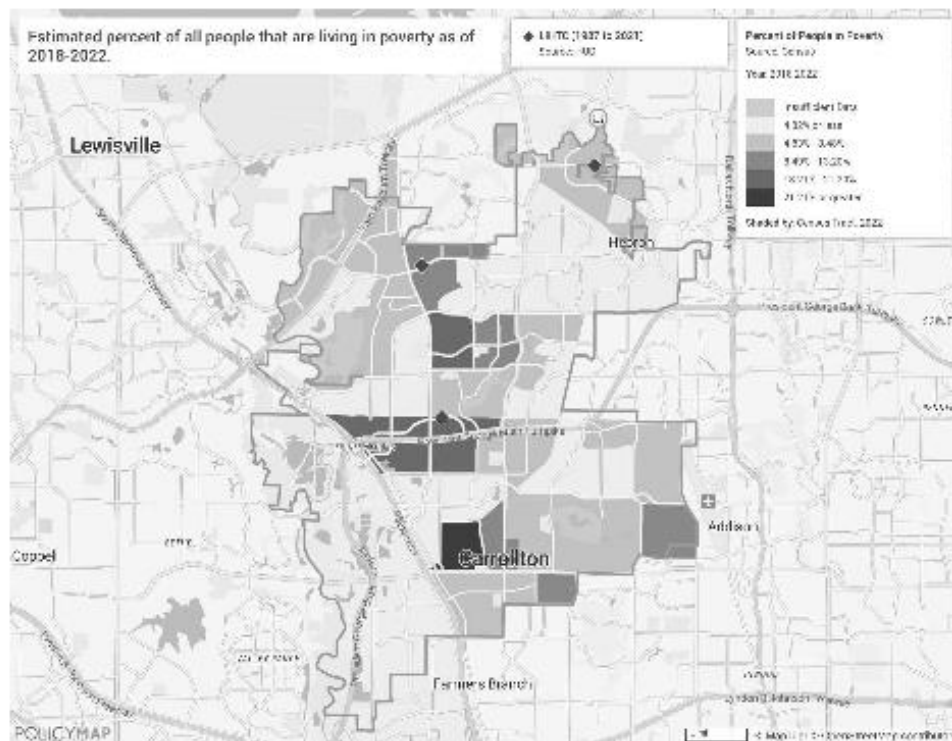


Figure 4-13: Percent of people living in poverty and location of LIHTC units (2022 5-Year ACS)

#### Does the availability of housing units meet the needs of the population?

At a basic level, the availability of housing units appears to meet the needs of the population. During the past five years, the total number of households living in Carrollton has grown approximately 6.6% (from 47,263 to 50,369), while the number of housing units increased approximately 8%, from 48,770 total units to 52,646 total units. Additionally, census data indicates very few households are living in overcrowded housing units.

#### Describe the need for specific types of housing.

**Starter homes** – The availability of “entry level” for-sale homes in Carrollton - homes priced under \$200,000 - dropped from 74.3% of home sales in 2011 to less than 1% of home sales in 2023. The share of homes priced at \$500,000 or above has risen dramatically, constituting 1.1% in 2011 but now accounting for 28.1% of home sales in 2023.

The following figures were included in this analysis:

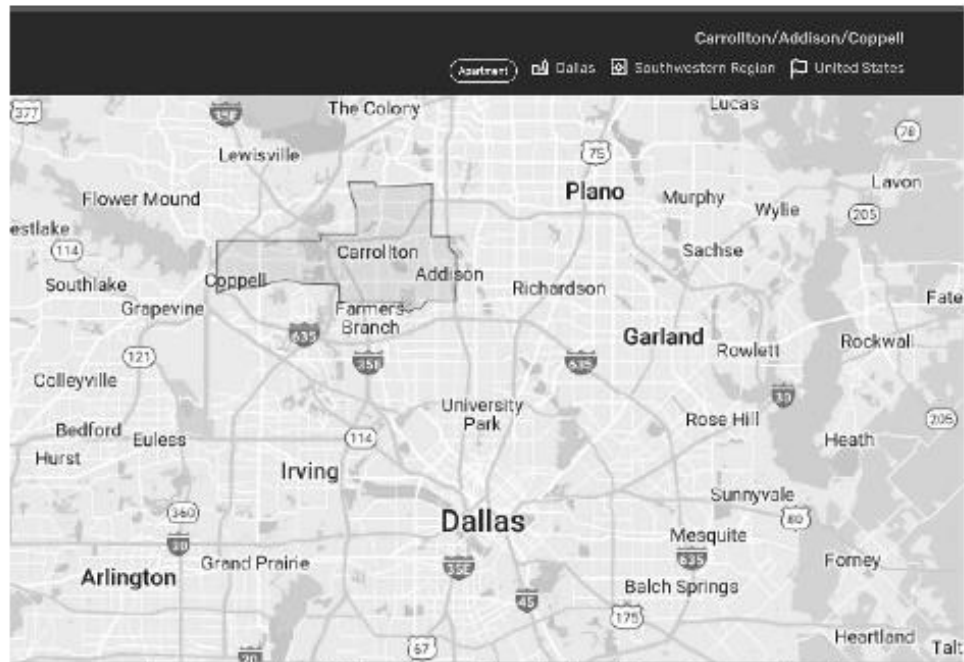
- **Figure 4-1:** Housing occupancy trends (2017 & 2022 5-Year ACS)
- **Figure 4-2:** Housing tenure and household size trends (2017 & 2022 5-Year ACS)
- **Figure 4-3:** Year householder moved into unit (2022 5-Year ACS)
- **Figure 4-4:** Average size of a household (2022 5-Year ACS)
- **Figure 4-5:** Units in structure trends (2017 & 2022 5-Year ACS)
- **Figure 4-6:** Number of bedrooms in housing unit trends (2017 & 2022 5-Year ACS)
- **Figure 4-7:** Types of housing units occupied by owners (2022 5-Year ACS)
- **Figure 4-8:** Types of housing units occupied by renters (2022 5-Year ACS)
- **Figure 4-9:** Year structure built trends (2017 & 2022 5-Year ACS)
- **Figure 4-10:** Median year a housing unit was built (2022 5-Year ACS)
- **Figure 4-11:** Building permit trends (U.S. Census Bureau Building Permits Survey, 2023)
- **Figure 4-12:** Low Income Housing Tax Credit Units (LIHTC) (HUD 2024, unit data)
- **Figure 4-13:** Percent of people living in poverty and location of LIHTC units (2022 5-Year ACS)

*Data Sources for Maps: PolicyMap, [www.policymap.com](http://www.policymap.com)*

## MA-15 Cost of Housing

### Cost of Housing and Housing Affordability

Steady price increases have been observed in both the renter and owner real estate markets in Carrollton. Regarding the apartment rental market, Moody's Analytics, a commercial real estate analytics firm, identifies twenty-five distinct geographic concentrations of the larger Dallas commercial market-rate apartment market, which are also known as "submarkets." Carrollton's city boundaries are within the submarket known as Carrollton/Addison/Coppell. **Figure 5-1** shows the boundaries of this submarket.



**Figure 5-1: Carrollton/Addison/Coppell submarket (Moody's Analytics, April 2024)**

### Carrollton/Addison/Coppell Rents

According to Moody's REIS data, monthly "asking rent" (a weighted average of advertised rent for all unit types) in the Carrollton/Addison/Coppell submarket was \$835 in 2011, \$917 in 2014, \$1,109 in 2017, \$1,126 in 2020 and \$1,370 in 2023. This represents an increase of \$535 since 2011. **Figure 5-2** shows the asking monthly rent distribution in the Carrollton/Addison/Coppell submarket. The minimum monthly rent offered in the submarket is \$1,048 and the maximum monthly rent is \$2,521. Compared to the larger Dallas market, the Carrollton/Addison/Coppell submarket's rent distribution is very narrow, since there is only a roughly \$1,500 difference between the minimum monthly rent and the maximum monthly rent offered in the submarket.

Rent Distribution Benchmark (Per Unit)

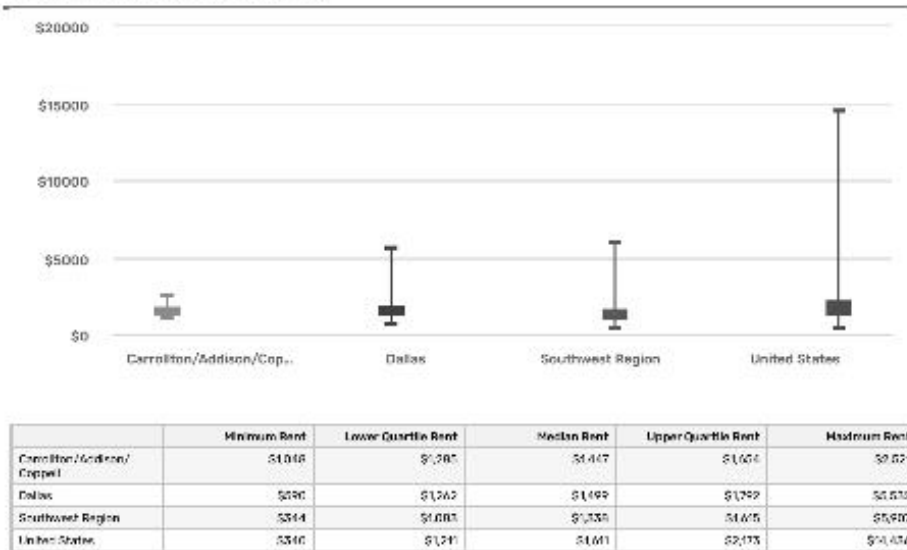


Figure 5-2: Carrollton/Addison/Coppell asking rent distribution (Moody's Analytics, April 2024)

Figure 5-3 shows asking rents and vacancy rates by the year multifamily units in Carrollton/Addison/Coppell were built. The data shows units built before 1970 command asking rents approximately \$600-\$800 less than newer units. Units built before 1970 also have a higher vacancy rate than units built between 1970-2019. Newer units, those built after 2019, also have a higher-than-average vacancy rates.

| Carrollton/Addison/Coppell Multifamily Rental Inventory & Asking Rents |                        |              |             |
|--|------------------------|--------------|-------------|
| Year Built   | Asking Rent (per Unit) | Vacancy Rate | Inventory % |
| Before 1970  | \$1,458                | 7.3%         | 3.0%        |
| 1970-1979  | \$1,571                | 3.2%         | 12.0%       |
| 1980-1989  | \$1,604                | 4.5%         | 48.0%       |
| 1990-1999  | \$1,893                | 3.3%         | 17.0%       |
| 2000-2009  | \$1,751                | 3.5%         | 8.0%        |
| 2010-2019  | \$2,014                | 2.8%         | 9.0%        |
| After 2019   | \$2,157                | 10.3%        | 4.0%        |
| All Years  | \$1,384                | 4.2%         | 100.0%      |

Figure 5-3: Carrollton/Addison/Coppell multifamily rental inventory by vintage and asking rents (Moody's Analytics, April 2024)

**Figure 5-4** shows the unit mix, inventory and asking rents in the Carrollton/Addison/Coppell submarket and compares this data to the larger Dallas market, Southwest region, and the national market. In general, Carrollton/Addison/Coppell multifamily units of all sizes command slightly less than the average asking rent for the Dallas market. Regarding unit mix, it is notable nearly 60% of all multifamily units in the Carrollton/Addison/Coppell submarket are either studio or 1-bedroom units. Only 4% of units are 3-bedroom units.

| Carrollton/Addison/Coppell Unit Mix, Inventory and Asking Rents |                            |             |                      |                      |
|---|----------------------------|-------------|----------------------|----------------------|
| Unit Type   | Location                   | Inventory % | Avg. Unit Size in SF | Asking Rent per Unit |
| Studio  | Carrollton/Addison/Coppell | 4.0%        | 525                  | \$1,132              |
| Studio  | Dallas                     | 3.1%        | 527                  | \$1,228              |
| Studio  | Southwestern Region        | 3.1%        | 552                  | \$1,042              |
| Studio  | United States              | 5.7%        | 568                  | \$1,614              |
| 1 Bedroom   | Carrollton/Addison/Coppell | 54.9%       | 732                  | \$1,226              |
| 1 Bedroom   | Dallas                     | 55.4%       | 761                  | \$1,412              |
| 1 Bedroom   | Southwestern Region        | 53.2%       | 795                  | \$1,210              |
| 1 Bedroom   | United States              | 45.0%       | 817                  | \$1,648              |
| 2 Bedroom   | Carrollton/Addison/Coppell | 37.0%       | 1,052                | \$1,582              |
| 2 Bedroom   | Dallas                     | 36.4%       | 1,097                | \$1,781              |
| 2 Bedroom   | Southwestern Region        | 38.4%       | 1,151                | \$1,478              |
| 2 Bedroom   | United States              | 42.7%       | 1,150                | \$1,945              |
| 3 Bedroom   | Carrollton/Addison/Coppell | 4.0%        | 1,283                | \$1,913              |
| 3 Bedroom   | Dallas                     | 5.0%        | 1,364                | \$2,067              |
| 3 Bedroom   | Southwestern Region        | 5.3%        | 1,448                | \$1,749              |
| 3 Bedroom   | United States              | 6.6%        | 1,465                | \$2,401              |

**Figure 5-4: Carrollton/Addison/Coppell unit mix, inventory and asking rents (Moody's Analytics, April 2024)**

#### Home Sales Prices

According to the Texas A&M Real Estate Center, (**Figure 5-5**) in 2011, the median home sales price in Carrollton was \$158,000. By 2014, the median home sales price had risen to \$195,000 and by 2020 it was \$310,000. As of 2023, the median homes sales price was \$425,000. Consistently since 2012, the ratio of new houses for sale to new houses sold (i.e., "months inventory") in Carrollton has hovered close to 1 month. At the end of 2023, Carrollton had 1.15 months of for-sale inventory. According to Realtor.com Economic Research, "[a] balanced market typically equates to 6-7 months of supply."

**Figure 5-5** shows how homes sales have been distributed across various sales price ranges over time. This table shows the availability of "entry level" homes in Carrollton - homes priced under \$200,000 - dropped from 74.3% of home sales in 2011 to less than 1% of home sales in 2023. The share of homes priced at

\$500,000 and above has risen dramatically, constituting 1.1% in 2011 but now accounting for 28.1% of home sales in 2023.

| Home Sales and Average Prices in Carrollton |       |               |              |                |                  |
|---|-------|---------------|--------------|----------------|------------------|
| Date  | Sales | Average Price | Median Price | Total Listings | Months Inventory |
| 2011  | 1,133 | \$173,265     | \$158,000    | 554            | 4.15             |
| 2012  | 1,323 | \$173,805     | \$159,900    | 355            | 2.23             |
| 2013  | 1,600 | \$194,863     | \$180,000    | 248            | 1.44             |
| 2014  | 1,633 | \$215,385     | \$195,000    | 192            | 0.85             |
| 2015  | 1,656 | \$242,316     | \$225,000    | 179            | 0.9              |
| 2016  | 1,721 | \$264,072     | \$245,000    | 200            | 1.07             |
| 2017  | 1,675 | \$293,725     | \$271,000    | 234            | 1.21             |
| 2018  | 1,577 | \$307,799     | \$288,700    | 262            | 1.95             |
| 2019  | 1,682 | \$317,720     | \$297,500    | 297            | 1.38             |
| 2020  | 1,570 | \$327,540     | \$310,000    | 196            | 0.81             |
| 2021  | 1,607 | \$377,204     | \$359,000    | 117            | 0.43             |
| 2022  | 1,297 | \$452,306     | \$425,000    | 128            | 1.19             |
| 2023  | 1,119 | \$463,750     | \$425,000    | 130            | 1.15             |

Figure 5-5: Home sales and average price trends (Texas A&M Real Estate Center, through 2023)

| Percent Distribution of Home Sales Prices in Carrollton |       |       |       |       |       |       |       |       |       |       |       |       |       |
|---|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| Price Range   | 2011  | 2012  | 2013  | 2014  | 2015  | 2016  | 2017  | 2018  | 2019  | 2020  | 2021  | 2022  | 2023  |
| \$0 - \$69,999  | 6.9%  | 4.6%  | 1.3%  | 0.4%  | 0.3%  | 0.1%  | 0.0%  | 0.0%  | 0.0%  | 0.0%  | 0.0%  | 0.0%  | 0.0%  |
| \$70,000 - \$99,999                                     | 11.0% | 9.4%  | 6.9%  | 4.8%  | 2.2%  | 0.4%  | 0.3%  | 0.1%  | 0.1%  | 0.1%  | 0.0%  | 0.0%  | 0.0%  |
| \$100,000 - \$149,999                                   | 26.7% | 29.1% | 21.5% | 13.3% | 8.7%  | 7.3%  | 2.4%  | 1.6%  | 1.1%  | 0.8%  | 0.8%  | 0.0%  | 0.1%  |
| \$150,000 - \$199,999                                   | 29.7% | 29.6% | 32.1% | 33.8% | 23.4% | 15.9% | 10.9% | 8.1%  | 5.6%  | 4.0%  | 2.4%  | 0.6%  | 0.4%  |
| \$200,000 - \$249,999                                   | 11.7% | 15.1% | 19.2% | 23.5% | 28.7% | 28.1% | 23.0% | 17.8% | 16.5% | 12.6% | 6.7%  | 3.3%  | 3.3%  |
| \$250,000 - \$299,999                                   | 5.7%  | 6.4%  | 9.4%  | 11.2% | 17.3% | 22.7% | 27.2% | 28.4% | 27.9% | 27.1% | 13.3% | 5.2%  | 4.3%  |
| \$300,000 - \$399,999                                   | 4.9%  | 3.4%  | 6.7%  | 7.8%  | 11.8% | 15.7% | 23.0% | 29.4% | 33.6% | 37.1% | 43.8% | 28.9% | 30.8% |
| \$400,000 - \$499,999                                   | 2.4%  | 1.4%  | 2.2%  | 3.7%  | 5.3%  | 6.9%  | 7.7%  | 8.8%  | 8.4%  | 12.7% | 21.2% | 34.7% | 33.1% |
| \$500,000 - \$749,999                                   | 1.1%  | 0.8%  | 0.8%  | 1.4%  | 2.1%  | 2.7%  | 5.1%  | 5.3%  | 6.4%  | 5.2%  | 10.7% | 22.6% | 22.8% |
| \$750,000 - \$999,999                                   | 0.0%  | 0.0%  | 0.0%  | 0.1%  | 0.1%  | 0.4%  | 0.4%  | 0.6%  | 0.4%  | 0.4%  | 0.9%  | 4.1%  | 3.8%  |
| \$1,000,000 +   | 0.0%  | 0.1%  | 0.0%  | 0.1%  | 0.0%  | 0.0%  | 0.0%  | 0.1%  | 0.1%  | 0.1%  | 0.4%  | 0.6%  | 1.5%  |

Figure 5-6: Percent distribution of home sales prices (Texas A&M Real Estate Center, through 2023)

Rapidly rising home sales prices and steadily increasing rents are issues that will negatively affect the ability of low- and moderate-income city residents to secure housing that is affordable. While rising home sales prices benefit existing homeowners who choose to sell their homes or borrow against their home's equity, these higher sales prices prevent low- and moderate-income homebuyers from being able to purchase a home.

If low- and moderate-income homebuyers are priced out of the single-family housing market, they will either leave Carrollton to find housing that is affordable or will be forced to rent a housing unit, which prevents them from building wealth through homeownership. Additionally, a steady trend of rising rents

in the city means renting a housing unit may also be out of reach for low- and moderate-income households.

#### **Is there sufficient housing for households at all income levels?**

##### ***Alignment of Incomes with Housing Costs***

While it is evident housing costs have been rising for both homeowner and renters, housing costs are only one element of the housing affordability equation. A household's housing budget (i.e. its ability to pay for housing) is impacted by its total household income. Therefore, **Figure 5-7** uses current average wage data for the DFW region (Dallas County\*) to calculate the amount of money a person or a family earning the average wage could afford to spend on housing. Since affordability is usually defined as spending no more than 30% of household income on housing, the Average Monthly Wage was multiplied by 0.3 (30%) in order to calculate the Affordable Rent. Regarding homebuying, a household can usually afford to purchase a home that is approximately three times their annual wage. Therefore, in order to calculate the Affordable Purchase Price, the Average Annual Wage was multiplied by 3. These rough calculations provide valuable insight regarding housing affordability.

*\*The City of Carrollton is located within both Dallas, Denton, and Collin County. For purposes of the wage calculation, only wage data from Dallas County was used.*

##### ***Rental***

As discussed above, according to Moody's Analytics, the 2023 average weighted rent in the Carrollton/Addison/Coppell submarket was \$1,370. Therefore, workers employed in most industries would be able to afford the average weighted rent in Carrollton. The exceptions are workers employed in Retail Trade and Accommodation and Food Services, who can only afford to pay a monthly rent of \$1,190 and \$763 respectively.

##### ***Homeownership***

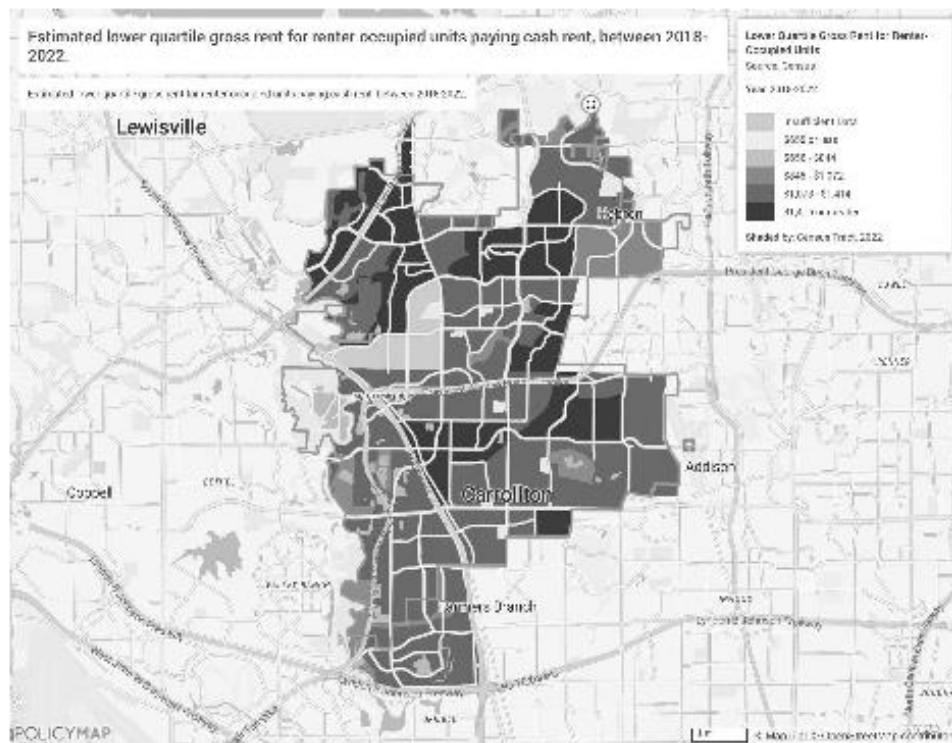
Calculations regarding homebuyer affordability reveal very few workers earning the average wage would be able to afford to purchase the median-priced home in Carrollton (\$463,750). Only workers employed in mining, quarrying, and oil and gas extraction, with an average annual wage of \$161,408 would be able to afford to purchase such a home.

Finally, **Figures 5-8 through 5-10** were included to provide another visualization of where households of varying sizes and income levels could afford to live in Carrollton.

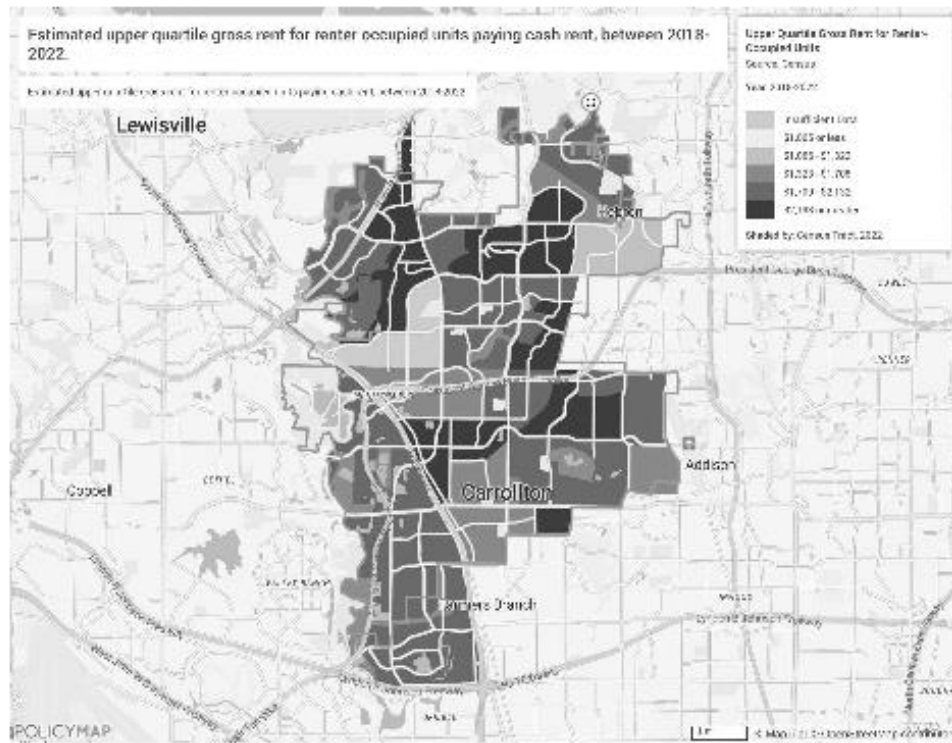


| Wages and Affordable Housing Payments   |                     |                     |                         |                           |
|---|---------------------|---------------------|-------------------------|---------------------------|
| NAICS Sector  | Average Weekly Wage | Average Annual Wage | Affordable Monthly Rent | Affordable Purchase Price |
| NAICS 11 Agriculture, forestry, fishing and hunting                               | \$1,174             | \$61,048            | \$1,526.20              | \$183,144                 |
| NAICS 21 Mining, quarrying, and oil and gas extraction                            | \$3,104             | \$161,408           | \$4,035.20              | \$484,224                 |
| NAICS 22 Utilities  | \$2,353             | \$122,356           | \$3,058.90              | \$367,068                 |
| NAICS 23 Construction   | \$1,586             | \$82,472            | \$2,061.80              | \$247,416                 |
| NAICS 31-33 Manufacturing   | \$1,644             | \$85,488            | \$2,137.20              | \$256,464                 |
| NAICS 42 Wholesale Trade  | \$2,161             | \$112,372           | \$2,809.30              | \$337,116                 |
| NAICS 44-45 Retail trade  | \$916               | \$47,632            | \$1,190.80              | \$142,896                 |
| NAICS 48-49 Transportation and warehousing  | \$1,206             | \$62,712            | \$1,567.80              | \$188,136                 |
| NAICS 51 Information  | \$2,588             | \$134,576           | \$3,364.40              | \$403,728                 |
| NAICS 52 Finance and insurance  | \$2,349             | \$122,148           | \$3,053.70              | \$366,444                 |
| NAICS 53 Real estate and rental and leasing                                       | \$1,823             | \$94,796            | \$2,369.90              | \$284,388                 |
| NAICS 54 Professional, scientific, and technical services                         | \$2,339             | \$121,628           | \$3,040.70              | \$364,884                 |
| NAICS 55 Management of companies and enterprises                                  | \$2,835             | \$147,420           | \$3,685.50              | \$442,260                 |
| NAICS 56 Administrative and support and waste management and remediation services | \$1,150             | \$59,800            | \$1,495.00              | \$179,400                 |
| NAICS 61 Educational services   | \$1,202             | \$62,504            | \$1,562.60              | \$187,512                 |
| NAICS 62 Health care and social assistance  | \$1,364             | \$70,928            | \$1,773.20              | \$212,784                 |
| NAICS 71 Arts, entertainment, and recreation                                      | 1216                | \$63,232            | \$1,580.80              | \$189,696                 |
| NAICS 72 Accommodation and food services  | 587                 | \$30,524            | \$763.10                | \$91,572                  |
| NAICS 81 Other services (except public administration)                            | 1074                | \$55,848            | \$1,396.20              | \$167,544                 |
| NAICS 99 Unclassified   | \$1,145             | \$59,540            | \$1,488.50              | \$178,620                 |

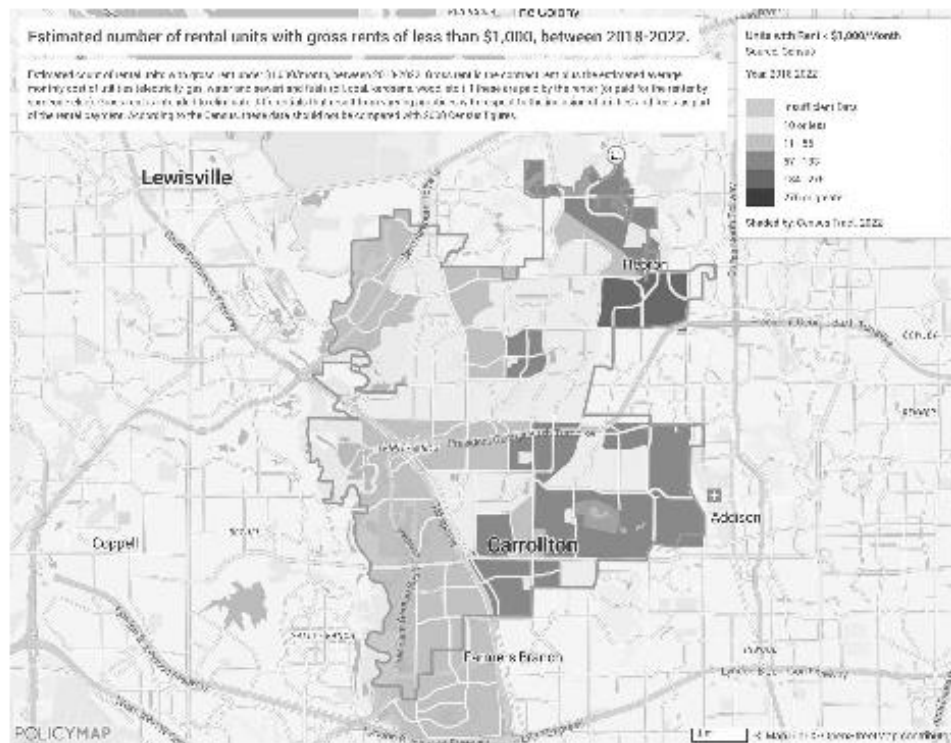
**Figure 5-7: Wages and affordable housing payments 2023**  
 (Bureau of Labor Statistics, Quarterly Census of Employment and Wages, third quarter 2023, all establishment sizes, average hourly wages for selected industries)



**Figure 5-8: Lower quartile gross rent for renter occupied units paying cash rent (2022 5-Year ACS)**



**Figure 5-9: Upper quartile gross rent for renter occupied units paying cash rent (2022 5-Year ACS)**



**How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?**

---

*Definitions*

*Fair Market Rents – According to HUD, Section 8 of the United States Housing Act of 1937 (USHA) (42 U.S.C. 1437f) authorizes housing assistance to aid lower-income families in renting safe and decent housing. Housing assistance payments are limited by FMRs established by HUD for different geographic areas.*

*The FMR is the basis for determining the “payment standard amount” used to calculate the maximum monthly subsidy for an assisted family (see 24 CFR 982.503). In general, the FMR for an area is the amount that would be needed to pay the gross rent (shelter rent plus utilities) of privately owned, decent, and safe rental housing of a modest (non-luxury) nature with suitable amenities.*

*FMRs are used to determine payment standard amounts for the Housing Choice Voucher program, to determine initial renewal rents for some expiring project-based Section 8 contracts, to determine initial rents for housing assistance payment (HAP) contracts in the Moderate Rehabilitation Single Room Occupancy program (Mod Rehab), rent ceilings for rental units in both the HOME Investment Partnerships program and the Emergency Solution Grants program, calculation of maximum award amounts for Continuum of Care recipients and the maximum amount of rent a recipient may pay for property leased with Continuum of Care funds, and calculation of flat rents in Public Housing units.*

---

| Dallas, TX HUD Metro FMR Area Small Area FMRs By Unit Bedrooms |              |              |              |               |              |
|--|--------------|--------------|--------------|---------------|--------------|
| ZIP Code   | Efficiency   | One-Bedroom  | Two-Bedroom  | Three-Bedroom | Four-Bedroom |
| 75006  | \$1,480      | \$1,550      | \$1,820      | \$2,290       | \$2,950      |
| 75007  | \$1,500      | \$1,580      | \$1,850      | \$2,330       | \$3,000      |
| 75010  | \$1,590      | \$1,670      | \$1,960      | \$2,470       | \$3,170      |
| 75011  | \$1,410      | \$1,480      | \$1,740      | \$2,190       | \$2,810      |
| DHA Utility Allowance Schedule                                 |              |              |              |               |              |
| Utility  | Efficiency   | One-Bedroom  | Two-Bedroom  | Three-Bedroom | Four-Bedroom |
| Heating - Gas  | \$40         | \$43         | \$45         | \$47          | \$49         |
| Heating - Electric   | \$17         | \$19         | \$23         | \$27          | \$34         |
| Cooking - Gas  | \$3          | \$4          | \$5          | \$7           | \$8          |
| Cooking - Electric   | \$6          | \$7          | \$10         | \$13          | \$16         |
| Other Electric   | \$22         | \$26         | \$36         | \$45          | \$55         |
| Air Conditioning   | \$18         | \$21         | \$28         | \$35          | \$42         |
| Water Heating - Gas  | \$7          | \$8          | \$11         | \$15          | \$18         |
| Water Heating - Electric                                       | \$13         | \$16         | \$20         | \$24          | \$27         |
| Water  | \$24         | \$28         | \$51         | \$107         | \$175        |
| Sewer  | \$42         | \$46         | \$72         | \$112         | \$152        |
| Trash Collection   | \$34         | \$34         | \$34         | \$34          | \$34         |
| <b>Total w/Gas</b>   | <b>\$190</b> | <b>\$210</b> | <b>\$282</b> | <b>\$402</b>  | <b>\$533</b> |
| <b>Total w/Electric</b>  | <b>\$176</b> | <b>\$197</b> | <b>\$274</b> | <b>\$397</b>  | <b>\$535</b> |

**Figure 5-11: HUD Fair Market Rents and DHA Utility Allowance Schedule  
(HUD and Dallas Housing Authority, 2024)**

*\*For purposes of Housing Choice Voucher administration, the City of Carrollton is located within the service boundaries of both the Dallas Housing Authority and the Denton Housing Authority. For purposes of the utility allowance calculation, only data from the Dallas Housing Authority was used.*

*Note about utility allowances – To determine if a market rate unit qualifies to be leased as part of a program using federal payment standards, the published market rent and the monthly utility allowance must be added together to determine the gross rent. The gross rent cannot exceed the applicable payment standard.*

*The Dallas Housing Authority (Housing Solutions for North Texas) publishes utility standards by unit size that are applicable to programs administered by DHA, including the Housing Choice Voucher Program. Utility allowances in **Figure 5-11** were estimated using DHA's utility standards.*

**Efficiency Units** - Fair Market Rents compare favorably to market rents in the Carrollton/Addison/Coppell submarket. The average market rent is \$1,132 and the FMRs range from \$1,410 to \$1,590.

**1 Bedroom Units** - Fair Market Rents compare favorably to market rents in the Carrollton/Addison/Coppell submarket. The average market rent is \$1,226 and the FMRs range from \$1,480 to \$1,670.

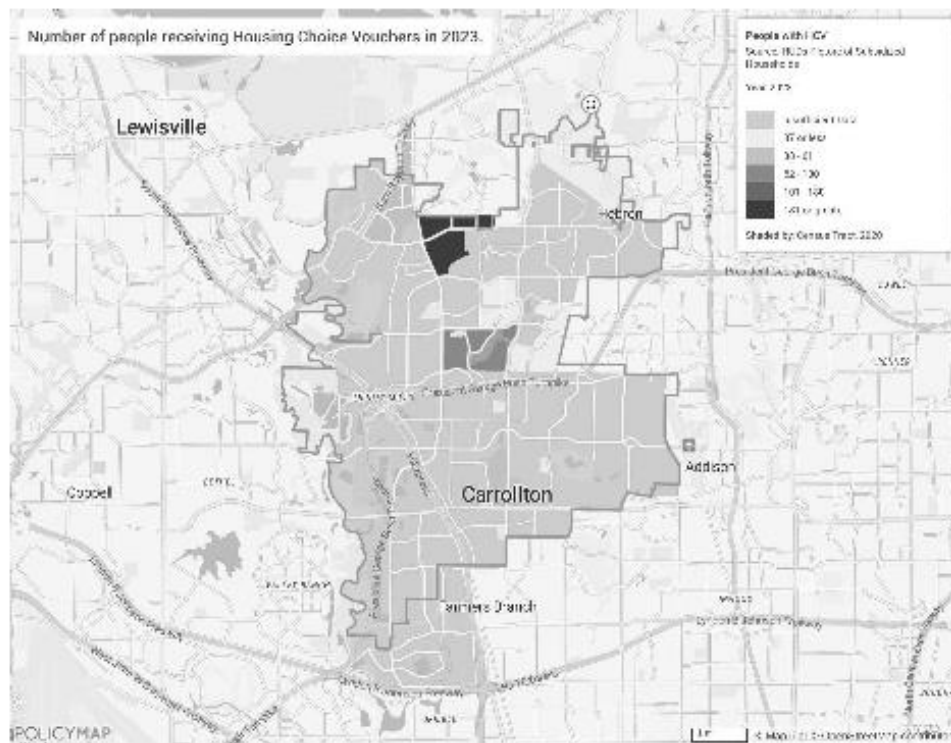
**2 Bedroom Units** - Fair Market Rents compare favorably to market rents in the Carrollton/Addison/Coppell submarket. The average market rent is \$1,582 and the FMRs range from \$1,740 to \$1,960.

**3 Bedroom Units** - Fair Market Rents compare favorably to market rents in the Carrollton/Addison/Coppell submarket. The average market rent is \$1,913 and the FMRs range from \$2,190 to \$2,470.

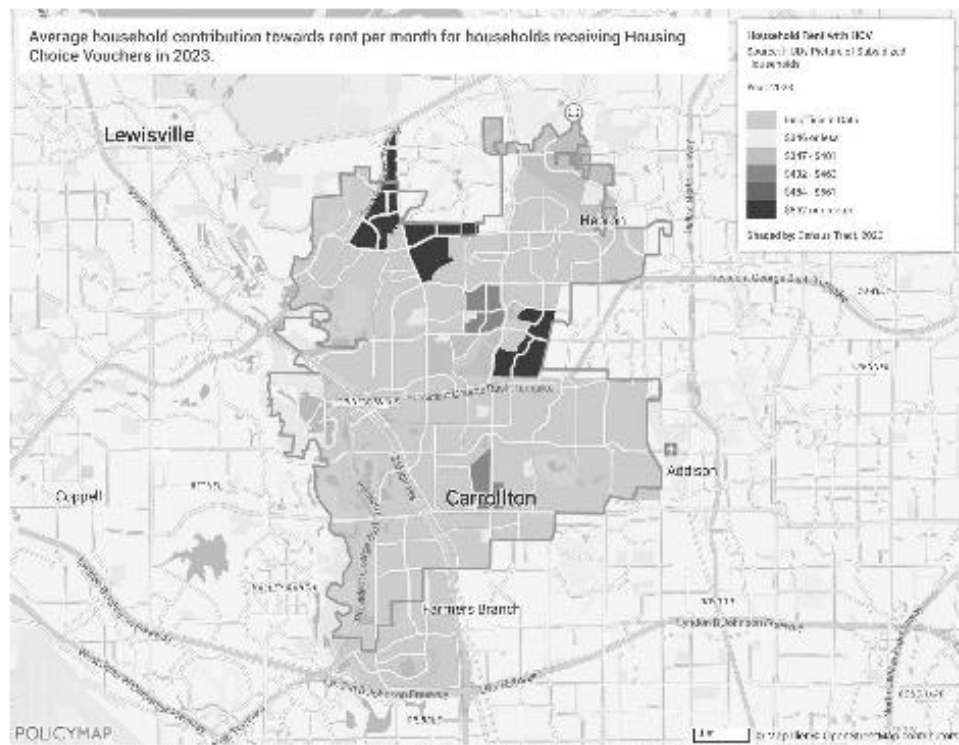
The alignment of FMRs with current asking rents provides an opportunity for Carrollton to market federal housing programs, such as the Housing Choice Voucher program or the Continuum of Care Rapid Re-Housing Program, to local landlords who may be under the misconception federal payment standards have not kept pace with rising market rents.

**Figures 5-12 through 5-14** were included to show the following regarding vouchers:

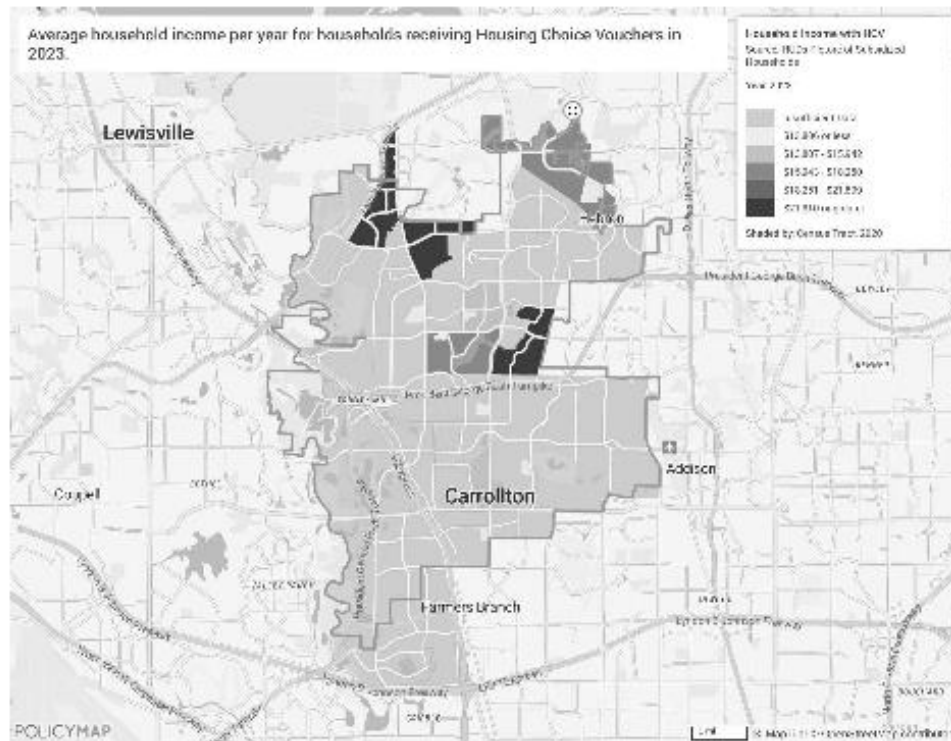
- **Figure 5-12** – This map shows vouchers are accepted in very few areas of Carrollton. All of the areas grayed-out do not have any rental units which accept vouchers.
- **Figure 5-13** – This map shows the range of rental payment amounts contributed by voucher holders. If a household is able to secure a housing voucher, they are only required to contribute 30% of their actual income towards rent. This means voucher households are often paying far less than market rate for rent.
- **Figure 5-14** – This map shows the range of incomes earned by households which qualify for a housing voucher.







**Figure 5-13: Average household contribution towards rent per month for households receiving Housing Choice Vouchers (HUD, 2023)**



**Figure 5-14: Average household income for households receiving Housing Choice Vouchers (HUD, 2023)**

The following figures were included in this analysis:

- **Figure 5-1:** Carrollton/Addison/Coppell submarket (Moody's Analytics, April 2024)
- **Figure 5-2:** Carrollton/Addison/Coppell asking rent distribution (Moody's Analytics, April 2024)
- **Figure 5-3:** Carrollton/Addison/Coppell multifamily rental inventory by vintage and asking rents (Moody's Analytics, April 2024)
- **Figure 5-4:** Carrollton/Addison/Coppell unit mix, inventory and asking rents (Moody's Analytics, April 2024)
- **Figure 5-5:** Home sales and average price trends (Texas A&M Real Estate Center, through 2023)
- **Figure 5-6:** Percent distribution of home sales prices (Texas A&M Real Estate Center, through 2023)
- **Figure 5-7:** Wages and affordable housing payments 2023 (Bureau of Labor Statistics, Quarterly Census of Employment and Wages, third quarter 2023, all establishment sizes, average hourly wages for selected industries)
- **Figure 5-8:** Lower quartile gross rent for renter occupied units paying cash rent (2022 5-Year ACS)
- **Figure 5-9:** Upper quartile gross rent for renter occupied units paying cash rent (2022 5-Year ACS)
- **Figure 5-10:** Rental units with gross rents of less than \$1000 (2022 5-Year ACS)
- **Figure 5-11:** HUD Fair Market Rents and DHA Utility Allowance Schedule (HUD and Dallas Housing Authority, 2024)
- **Figure 5-12:** Number of people receiving Housing Choice Vouchers (HUD, 2023)
- **Figure 5-13:** Average household contribution towards rent per month for households receiving Housing Choice Vouchers (HUD, 2023)
- **Figure 5-14:** Average household income for households receiving Housing Choice Vouchers (HUD, 2023)

*Data Source for Maps:* PolicyMap, [www.policymap.com](http://www.policymap.com)

## MA-20 Condition of Housing

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### Definitions

**Substandard Condition** – Any building or portion thereof that is determined to be an unsafe building in accordance with section 102 of the building code, or any building or portion thereof, including any dwelling unit, guest room or suite of rooms, or the premises on which the same is located, in which there exists any of the conditions referenced in this section to an extent that endangers the life, limb, health, property, safety or welfare of the public or the occupants thereof, shall be deemed and hereby are declared to be substandard buildings.

**Substandard Condition but suitable for rehabilitation** – Whenever the structure in which a nonconforming use is housed, operated or maintained is damaged by fire or other causes to the extent of more than 50 percent, but less than the total, of the reasonable value of the structure on the date of the damage, the right to operate such nonconforming use shall cease, except upon action of the Board of Adjustment to permit reconstruction of such structure and continuance of the nonconforming use. Such action by the Board of Adjustment shall have due regard for the property rights of the person or persons affected, and shall be considered in regard to the public welfare, character of the area surrounding such structure, and the conservation, preservation and protection of property.

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### Aging homes

Slightly more than 28% of Carrollton's housing units were built before 1980. **Figure 6-1** displays the areas in Carrollton where a significant percentage of housing units were built before 1980. More owner-occupied units were built prior to 1980 as compared to renter-occupied units. Specifically, 32.5% of Carrollton's owner-occupied units were built prior to 1980, whereas 23.8% of renter-occupied units were built prior to 1980. Housing built prior to 1980 poses an increased risk of exposure to lead paint since lead-based paints were not banned for residential use until 1978.

### Vacant Homes

The U.S. Census defines a housing unit as "vacant" if "no one is living in it at the time of the interview, unless its occupants are only temporarily absent....New units not yet occupied are classified as vacant housing units if construction has reached a point where all exterior windows and doors are installed, and final usable floors are in place."

Vacant housing units account for 4.3% of Carrollton's total housing units. The homeowner vacancy rate is extremely low, at less than one percent, which indicates there are very few vacant and abandoned homes in the city. The overall rental vacancy rate is 5.2% – which is a healthy vacancy rate for rental units. **Figure 6-2** depicts residential vacancy by census tract.

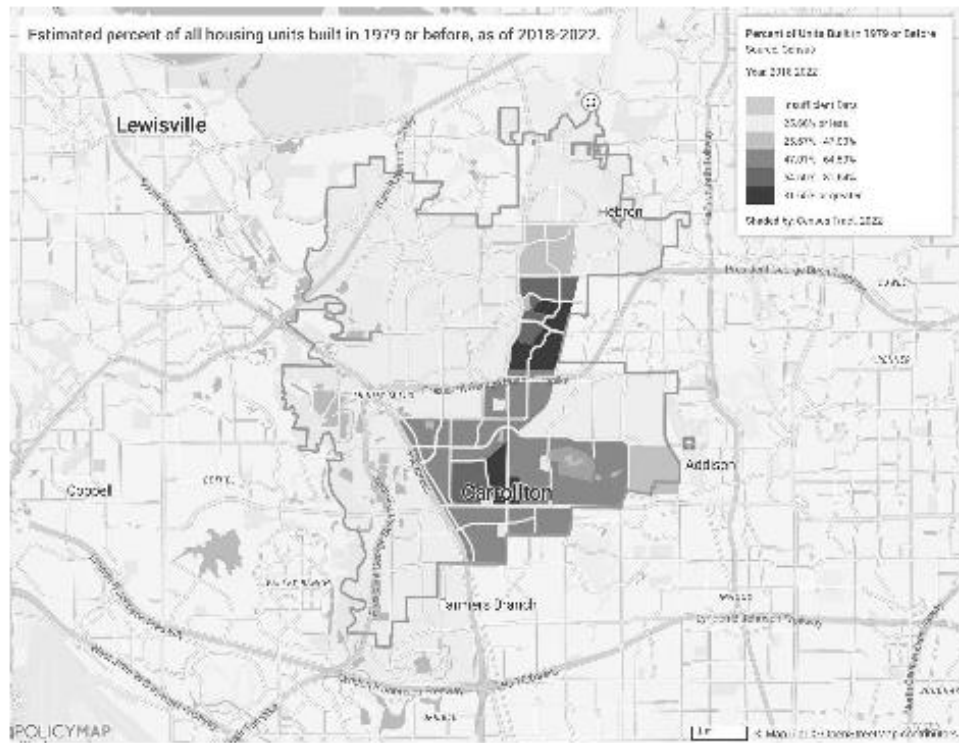
#### *Housing Problems*

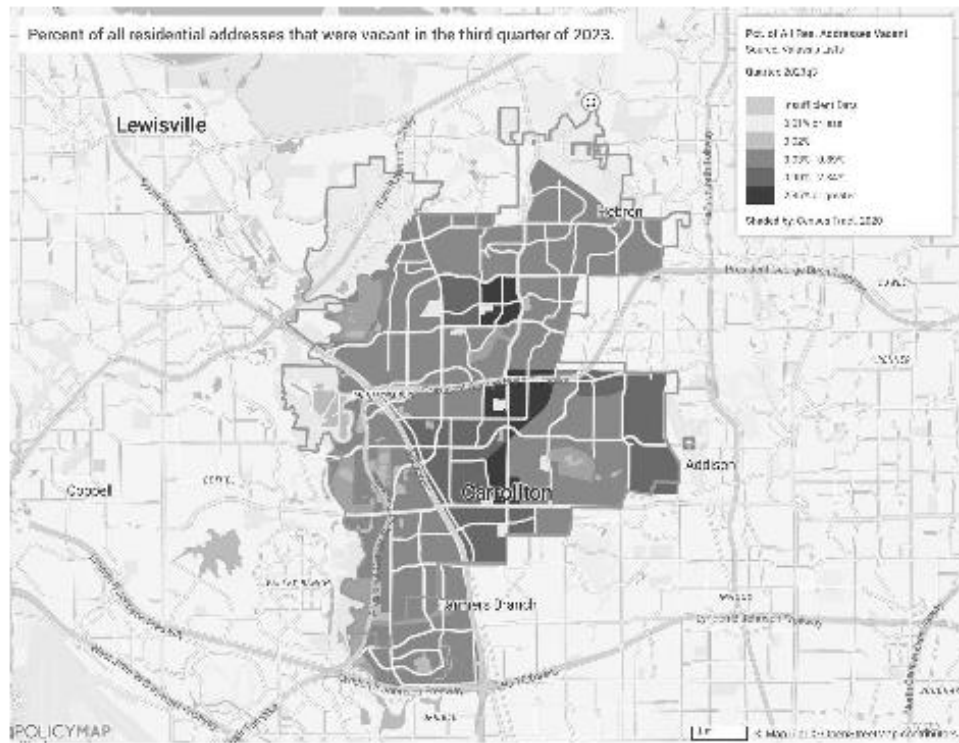
HUD's Comprehensive Housing Affordability Strategy (CHAS) defines four types of Housing Problems: (1) housing unit lacks complete kitchen facilities, (2) housing unit lacks complete plumbing facilities, (3) household is overcrowded; and (4) household is cost-burdened.

According to CHAS data for Carrollton, 5,665 owners and 8,575 renters are facing at least one housing problem. Although Carrollton has an aging housing stock, it is unlikely many residents are living in units that lack complete kitchen or plumbing facilities. Therefore, these reported problems are likely associated with the other two HUD-defined housing problems - affordability or overcrowding. **Figures 6-3 through 6-6** show the variation of where owner and renters report experiencing housing problems.

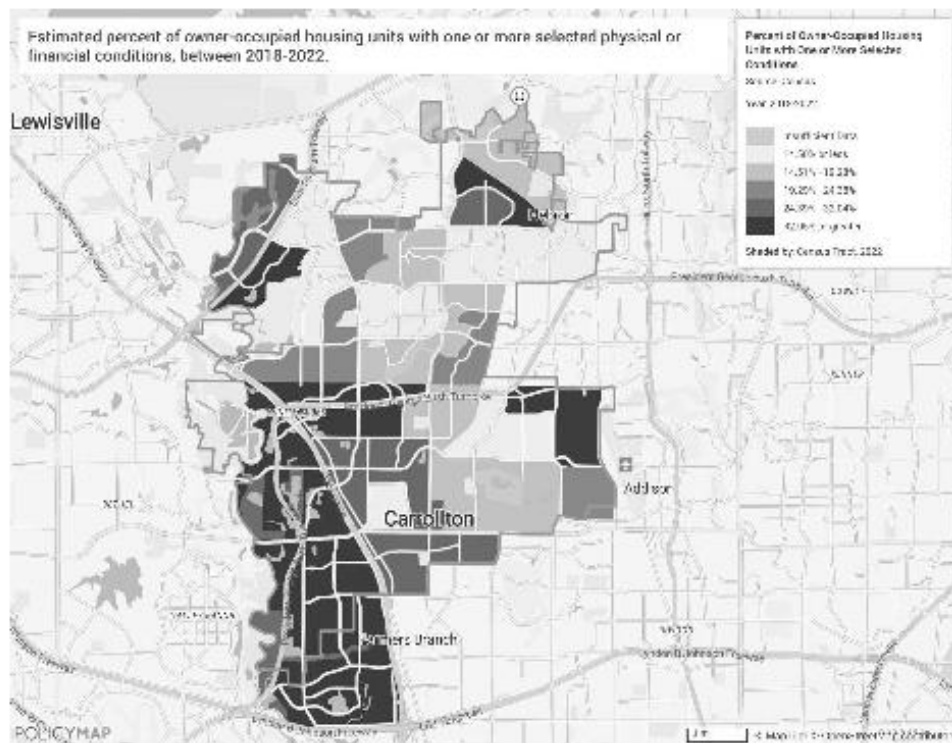
#### *Lead-Based Paint Hazards*

Since nearly one-third of housing units in Carrollton were built before 1980, it is likely some homeowners and renters are at risk of being exposed to lead-based paint hazards. PolicyMap.com publishes a Lead Risk Index takes into account risk factors for lead exposure including age of housing stock and area poverty rate. Per PolicyMap.com, "the lead risk index is used to rank census tracts based on relative risk of exposure to lead. These categories correspond to quartiles based on the raw lead exposure score. Tracts marked 'High' are in the top 25% of tracts according to their risk of lead exposure." **Figure 6-7** shows there is one census tract in southern Carrollton that is categorized as having housing units which are at "moderate" risk of lead exposure.



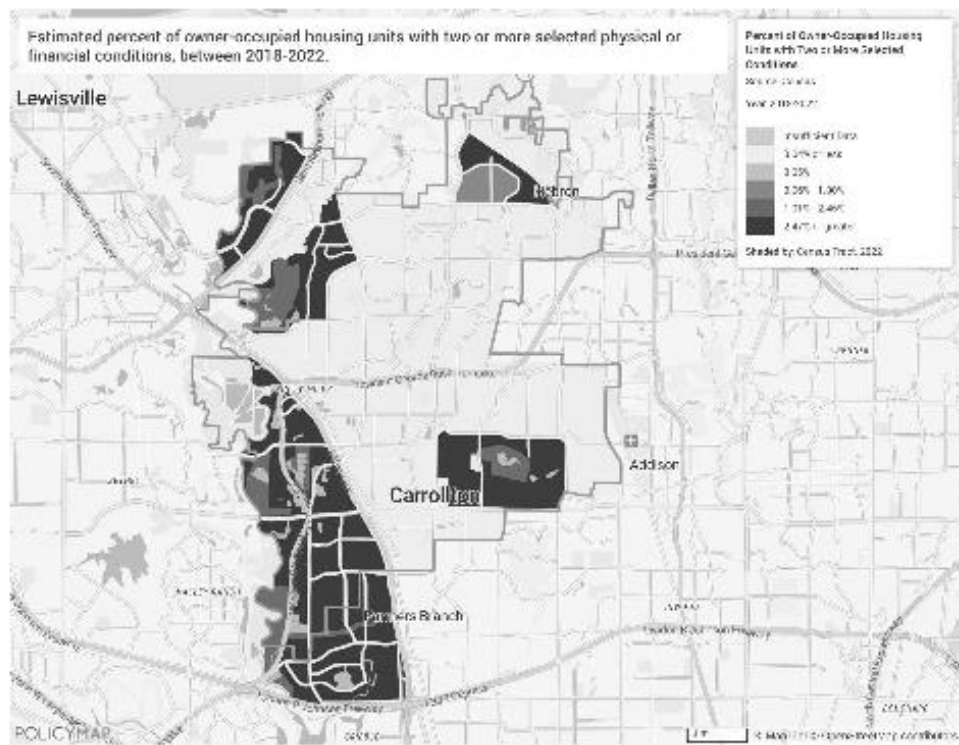


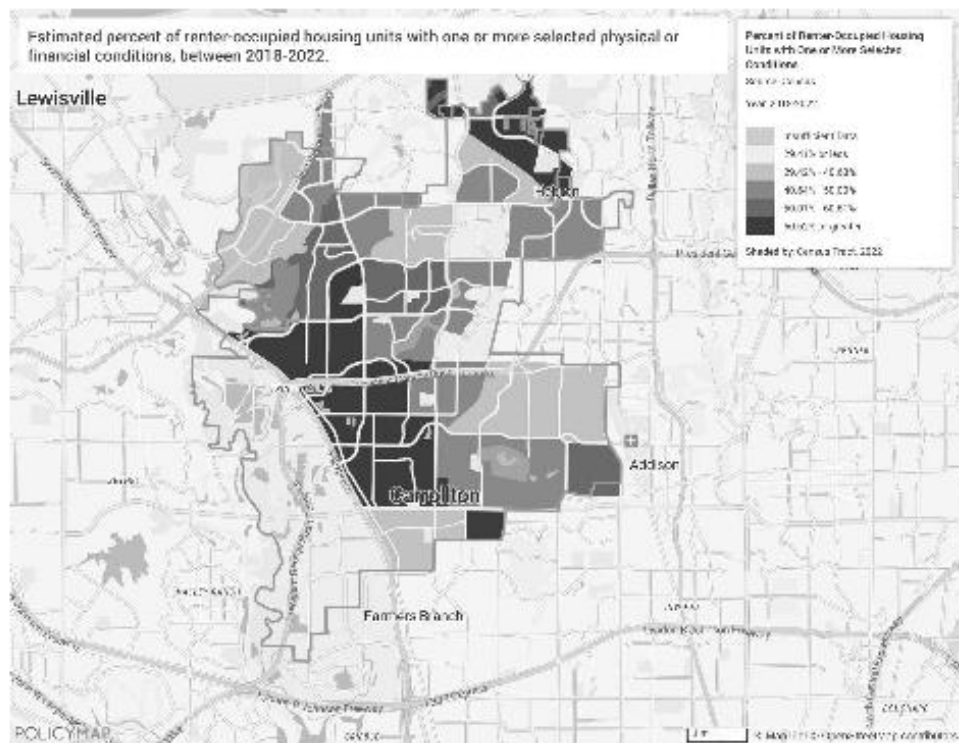
**Figure 6-2: Percent of all residential addresses that were vacant in the third quarter of 2023 (Valassis Lists)**



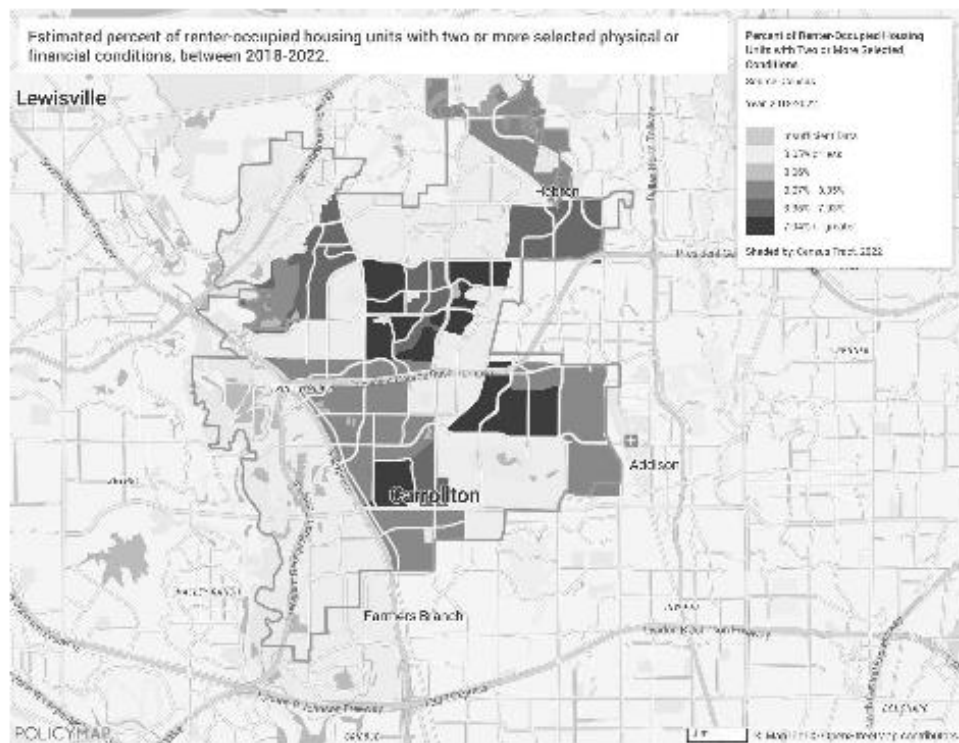
**Figure 6-3: Estimated number of owner-occupied housing units with one or more selected physical or financial conditions (2022 5-Year ACS)**



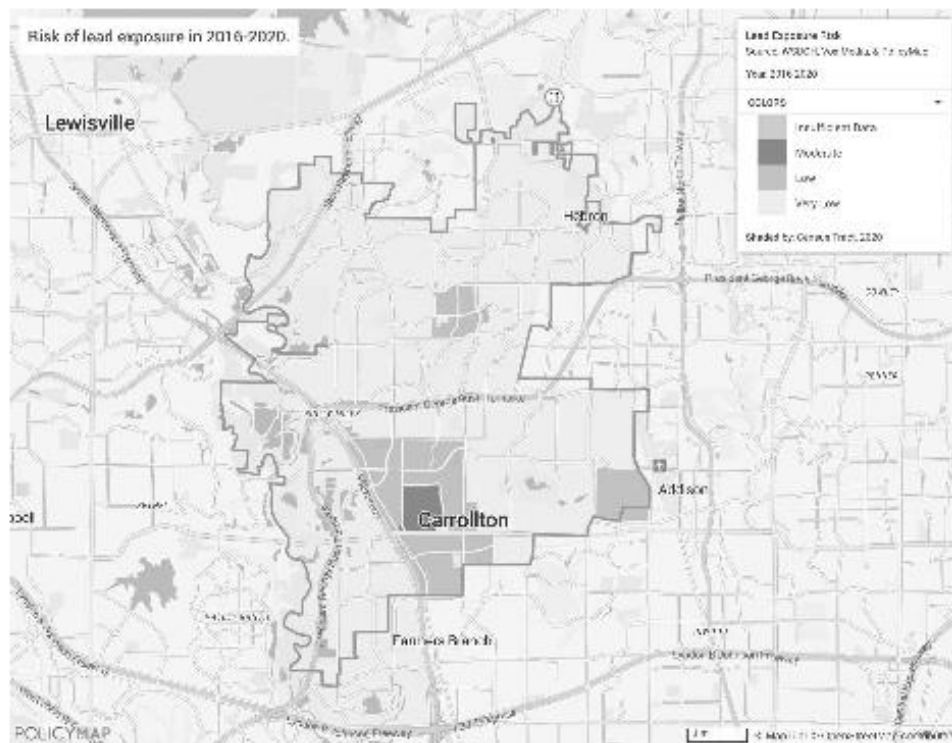




**Figure 6-5: Estimated number of renter-occupied housing units with one or more selected physical or financial conditions (2022 5-Year ACS)**



**Figure 6-6: Estimated number of renter-occupied housing units with two or more selected physical or financial conditions (2022 5-Year ACS)**



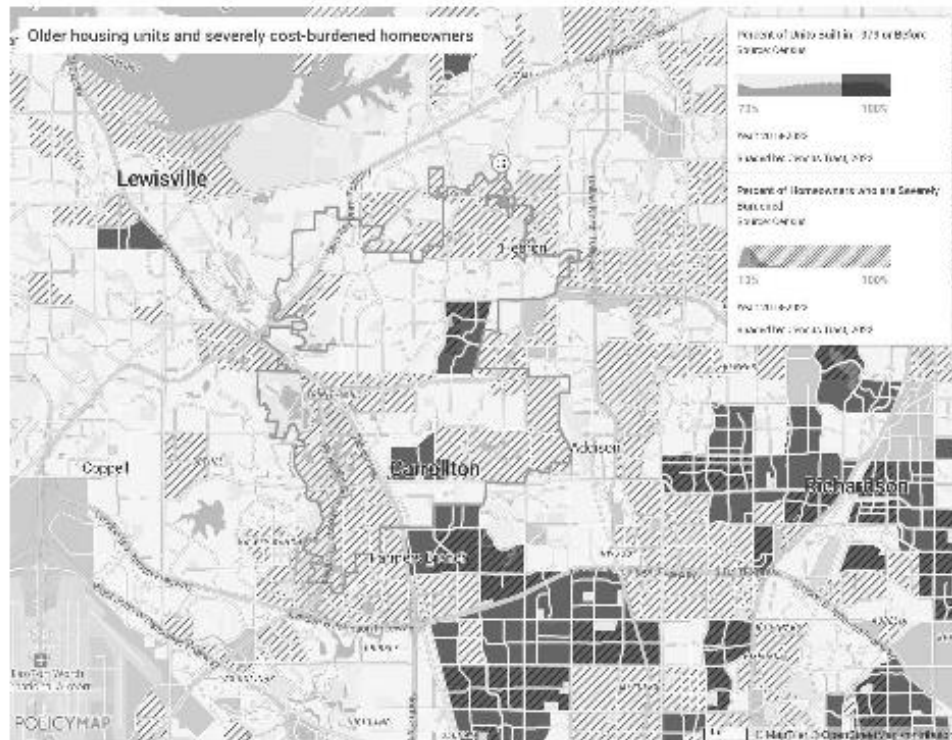


Figure 6-8: Older housing units and severely cost burdened homeowners (2022 5-Year ACS)

Describe the need for owner and rental rehabilitation based on the condition of the jurisdiction's housing.

**Owner-Occupied Housing Rehabilitation Needs** - Figure 6-8 depicts two sets of data – (1) the census tracts where more than 70% of homes were built before 1980 (depicted in blue) and (2) the census tracts where more than 10% of homeowners are severely cost-burdened (depicted with cross hatches). There is one census tract in Carrollton that meets both of these criteria – 216.14. This census tract may be a good target for home repair programs, since there is an overlap between older homes and severely cost-burdened homeowners who are unlikely to be able to pay for maintenance of their homes.

**Rental Housing Rehabilitation Needs** - Currently the city has 2,873 single-family rental homes in the city. There is no major area of concentration as they are found equally in all neighborhoods and at all income levels.

Carrollton also has 98 multi-family complexes, totaling 19,737 units. Of these, 38 multi-family complexes are located within the LMI target areas of the city, which amounts to 6,188 units, or 31.3% of all apartment

units in the city. The city's code enforcement department attempts to inspect 10% of each complexes' units each year.

**Estimate the number of housing units within the jurisdiction that are occupied by low- or moderate-income families that contain lead-based paint hazards.**

As discussed above, there is one census tract – 137.17 - located in southern Carrollton that is categorized as "moderate risk" of lead exposure according to PolicyMap's Lead Risk Index takes into account risk factors for lead exposure including age of housing stock and area poverty rate. There are 2,671 people, including 152 children under the age of five, living in the census tract as of the 2020 census. Nearly half of the households living in the census tract have a household income less than \$50,000 and 73% of the population is Hispanic.

Units built before 1980 with children present pose the greatest risks of *harmful* lead-based paint exposure. According to the Centers for Disease Control and Prevention (CDC), "[l]ead-based paints were banned for residential use in 1978. Homes built in the U.S. before 1978 are likely to have some lead-based paint. When the paint peels and cracks, it makes lead paint chips and dust. Any surface covered with lead-based paint where the paint may wear by rubbing or friction is likely to cause lead dust including windows, doors, floors, porches, stairways, and cabinets. Children can be exposed to lead if they chew on surfaces coated with lead-based paint, such as window sills, and door edges. They can also be exposed if they eat flaking paint chips or eat or breathe in lead dust."

**The following figures were included in this analysis:**

- **Figure 6-1:** Percent of all housing units built in 1979 or before (2022 5-Year ACS)
- **Figure 6-2:** Percent of all residential addresses that were vacant in the third quarter of 2023 (Valassis Lists)
- **Figure 6-3:** Estimated number of owner-occupied housing units with one or more selected physical or financial conditions (2022 5-Year ACS)
- **Figure 6-4:** Estimated number of owner-occupied housing units with two or more selected physical or financial conditions (2022 5-Year ACS)
- **Figure 6-5:** Estimated number of renter-occupied housing units with one or more selected physical or financial conditions (2022 5-Year ACS)
- **Figure 6-6:** Estimated number of renter-occupied housing units with two or more selected physical or financial conditions (2022 5-Year ACS)
- **Figure 6-7:** Risk of lead exposure (Washington State Department of Health, Vox Media and PolicyMap, 2016-2020 ACS)
- **Figure 6-8:** Older housing units and severely cost burdened homeowners (2022 5-Year ACS)

*Data Source for Maps: PolicyMap, [www.policymap.com](http://www.policymap.com)*

## MA-25 Public Housing

**Describe the supply of public housing developments:**

Not applicable.

**Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:**

Not applicable.

**Describe the restoration and revitalization needs of public housing units in the jurisdiction:**

Not applicable.

**Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:**

Not applicable.

## MA-30 Homeless Facilities and Services

### Introduction

The City of Carrollton is a member of the Texas Balance of State Continuum of Care (CoC), which covers the areas of the state that do not have the resources to establish their own CoC.

There are no emergency or transitional homeless shelters operating within the City of Carrollton. Likewise, there are no permanent supportive housing beds within the city. In order to meet the housing and social services needs of its homeless residents, the City of Carrollton has traditionally provided funding to local service providers who provide a range of services to persons who are low- or moderate-income, including persons who are experiencing homelessness or who are at risk of experiencing homelessness.

### Facilities and Housing Targeted to Homeless Households

| Housing Inventory Count                 |                                 |                                    |                           |                                   |                   |
|---|---------------------------------|------------------------------------|---------------------------|-----------------------------------|-------------------|
|   | Emergency Shelter Beds          |                                    | Transitional Housing Beds | Permanent Supportive Housing Beds |                   |
|   | Year Round Beds (Current & New) | Voucher / Seasonal / Overflow Beds | Current & New             | Current & New                     | Under Development |
| Households with Adult(s) and Child(ren) | 0                               | 0                                  | 0                         | 0                                 | 0                 |
| Households with Only Adults             | 0                               | 0                                  | 0                         | 0                                 | 0                 |
| Chronically Homeless Households         | 0                               | 0                                  | 0                         | 0                                 | 0                 |
| Veterans                                | 0                               | 0                                  | 0                         | 0                                 | 0                 |
| Unaccompanied Youth                     | 0                               | 0                                  | 0                         | 0                                 | 0                 |

Figure 7-1: Housing inventory count (Carrollton 2024)

**Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons:**

The list below contains information about the non-profit organizations who are providing services to Carrollton residents. While this list is not exhaustive, it encompasses the organizations that have received funding from the City of Carrollton and were most frequently mentioned by local stakeholders.



### **Antipoverty Services**

#### **Metrocrest Services**

1145 N. Josey Lane, Carrollton, Texas 75006

Phone: 972-446-2100 Fax: 214-694-2171

Website: [www.metrocrestsocialservices.org](http://www.metrocrestsocialservices.org)

Metrocrest Services provides information, referral and short-term emergency assistance for rent, utilities, food, clothing, medical and other financial needs in time of family crisis. Other services include job assistance, food bank and thrift store. Metrocrest Services collaborates and partners with local governments, business and non-profits for mobilization and maximization of resources.

#### **Christian Community Action**

200 South Mill St., Lewisville, TX 75057

Phone: 972-219-4379 Fax: 972-219-4339

Website: [www.ccahelps.org](http://www.ccahelps.org)

CCA provides Carrollton residents with the following services; weekly food, rental/utility assistance, transportation, vocational training, gas vouchers and healthcare. Some residents also enroll on CCA's Vocational Training programs that include the following classes; General Educational Development (GED), English as a Second Language (ESL), Computer Training, Budgeting and Job Search.

### **Senior Services**

#### **Metrocrest Services**

1145 N. Josey Lane, Carrollton, Texas 75006

Phone: 972-446-2100 Fax: 214-694-2171

Website: [www.metrocrestsocialservices.org](http://www.metrocrestsocialservices.org)

Metrocrest Services provides information, referral and short-term emergency assistance for rent, utilities, food, clothing, medical and other financial needs in time of family crisis. Other services include job assistance, food bank and thrift store. Metrocrest Services collaborates and partners with local governments, business and non-profits for mobilization and maximization of resources.

### **Disabled Services**

#### **MOSAIC of Dallas**

2245 Midway Rd. | Ste. 300, Carrollton, TX 75006-4958

Phone: 972.866.9989 website: [www.mosaicinfo.org](http://www.mosaicinfo.org)

Mosaic is a faith-based organization serving people with intellectual disabilities. They have five ICF-ID (Intermediate Care Facilities for people with Intellectual Disabilities) group homes that provide 24-hour

supports. Three homes are in Carrollton and two homes are located in Richardson. They provide Residential Group Homes, Supported Apartments, Host Homes, In-Home Supports, Coordination of Health Care Services, Vocational Training, Day Services, Transportation, Social/Recreational/Spiritual Activities and the Texas Home Living Waiver Program (TxHmL).

#### **Health Services**

##### **Woven (Formerly Metrocrest Community Clinic)**

Plaza 1, Suite 149, One Medical Parkway, Farmers Branch, TX 75234

Phone: 972-484-8444, Fax: 972-484-0051

The Metrocrest Community Clinic provides low cost primary care and a limited number of specialty services to uninsured low income residents between the ages of 16 and 65. The focus of the clinic is on providing patients a medical home which will help them improve and maintain their health by regular visits with a physician, educational services and access to resources for Metrocrest Community Clinic.

#### **Victim Services**

##### **CASA of Denton County, Inc.**

614 N. Bell Avenue, Denton, Texas 76209

Phone: 940-243-2272 Fax: 940-243-1605

Website: [www.casadenton.org](http://www.casadenton.org)

CASA of Denton County, Inc. serves children (ages 0 to 18) who have been removed from their homes by Child Protective Services due to abuse or neglect. Their service area is Denton County and includes children from the portion of Carrollton within Denton County. CASA provides independent, objective guidance in court regarding the children's best interests and is a constant provider of support during that experience.

##### **Children's Advocacy Center for Denton County**

1854 Cain Drive; Lewisville, Texas 75077

Phone: 972-317-2818 Fax: 972-317-6989

Website: [www.cacdc.org](http://www.cacdc.org)

This is a child-friendly environment for joint child abuse investigations by police and Child Protective Services. Some of the functions include video-taped interviews, comprehensive therapy services, information and referral and facilitation of joint investigations. Multiple professionals are involved in investigations including a Carrollton Police Child Abuse Investigator.

##### **The Family Place**

P.O. Box 7999; Dallas, Texas 75209

Phone: 214-559-2170 Fax: 214-443-7797

Website: [www.familyplace.org](http://www.familyplace.org)

The Family Place provides proactive prevention and intervention, extensive community education, and caring advocacy and assistance for victims of family violence.

#### **Youth Services**

##### **Make It Count (formerly Bea's Kids)**

P.O. Box 110165 Carrollton, TX 75011- 0065

Phone: 469-892-6300 Fax: 469-892-6304

Website: [www.beaskids.org](http://www.beaskids.org)

Make It Count is a non-profit 501(c)(3) organization that has been serving underprivileged children and parents since 1990. Services include educational, cultural, recreational and sports programs and activities. The program also provides food, clothing and medical/dental care. Bea's Kids leads a crusade against hunger, illiteracy, domestic strife, parental neglect, drugs, violence, gangs, school dropouts and poverty.

##### **CASA of Denton County, Inc.**

614 N. Bell Avenue, Denton, Texas 76209

Phone: 940-243-2272 Fax: 940-243-1605

Website: [www.casadenton.org](http://www.casadenton.org)

CASA of Denton County, Inc. serves children (ages 0 to 18) who have been removed from their homes by Child Protective Services due to abuse or neglect. Their service area is Denton County and includes children from the portion of Carrollton within Denton County. CASA provides independent, objective guidance in court regarding the children's best interests and is a constant provider of support during that experience.

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This is a child-friendly environment for joint child abuse investigations by police and Child Protective Services. Some of the functions include video-taped interviews, comprehensive therapy services, information and referral and facilitation of joint investigations. Multiple professionals are involved in investigations including a Carrollton Police Child Abuse Investigator.

**List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.**

As discussed above, there are no emergency or transitional homeless shelters operating within the City of Carrollton. Likewise, there are no permanent supportive housing beds within the city. In order to meet

the housing and social services needs of its homeless residents, the City of Carrollton has traditionally provided funding to local service providers who provide a range of services to persons who are low- or moderate-income, including persons who are experiencing homelessness or who are at risk of experiencing homelessness.

**The following figure was included in this analysis:**

- **Figure 7-1:** Housing inventory count (Carrollton 2024)

## MA-35 Special Needs Facilities and Services

**Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs**

In general, individuals with supportive housing needs may need housing navigation services that allow them to exercise their independent living options and to pursue integrated, affordable, and accessible housing opportunities.

When providing supportive services, best practices and/or evidence-based strategies should be utilized, and measurable outcomes should be used to gauge the performance of the supportive services.

**Persons with HIV/AIDS** – Individuals may need case managers who are trained to use the Health Resources and Services Administration, HIV/AIDS Bureau, Division of Service Systems' Client-level outcomes-based guidelines. Measurable outcomes are results or benefits for an individual client, including psychosocial measures such as improved levels of human functional status and/or mental health status, biological measures such as improved CD4 count or viral load or morbidity measures such as reduction in opportunistic conditions; system-level outcomes are results for all clients receiving services, such as reduced morbidity or mortality rates.

**Frail elderly and persons with a disability exiting an intermediate care facility or a nursing home** – Individuals may also need assistance to access ongoing long-term services and supports through the Medicaid program.

**Homeless individuals suffering from severe mental illness** – Due to the complexity of their needs, such individuals may need to be provided with a housing unit that has been specifically reserved for persons experiencing homelessness and severe mental illness.

**Individuals with an intellectual disability** – Individuals may need community-based housing that includes supportive services such 24-hour staff who are available to assist individuals with identified needs, access to medical care, the opportunity to attend Day Habilitation or similar programs, and access to community activities.

**Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing**

The Texas Department of Health and Human Services administers the Project Access Pilot Program which, according to HHS, "provides people who are leaving a psychiatric hospital with housing rental assistance. The goal is to help people with disabilities pay for a place to live while they recover and reconnect with family, friends and the community following a stay in a psychiatric hospital. Once the person is established in a residence, they can receive ongoing housing supports from their LMHA or LBHA. The Project Access Pilot program is part of the larger Project Access program. Qualifying applicants are also eligible for and placed on the Texas Department of Housing and Community Affairs, Project Access program wait list."

**Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)**

Carrollton's Neighborhood Advisory Commission is comprised of neighborhood leaders who oversee and guide the City's general fund expenditures supporting Carrollton's most vulnerable populations, including homelessness. The City of Carrollton will continue to work with the Neighborhood Advisory Commission to fund social services providers who address the housing and supportive services needs with respect to persons who are not homeless but have other special needs.

## MA-40 Barriers to Affordable Housing

### Negative Effects of Public Policies on Affordable Housing and Residential Investment

In the prior Consolidated Plan, the City of Carrollton identified several land use and zoning changes that might further the city's efforts to increase affordable housing and affirmatively further fair housing.

For example, the City examined the implications of removing the definition of "family" from its land use and zoning codes. The City defines "family" as "Any number of individuals living together as a single housekeeping unit, in which not more than four individuals are unrelated by blood, marriage or adoption." The City restricts the occupancy of single-family detached dwellings to not more than one family. Similarly, the City's definition of a "personal care home" encompasses establishments providing personal care services to "five or more elderly or handicapped persons who are not related by blood, marriage or adoption to the owner of the establishment." Personal Care Homes are required to obtain a Special Use Permit in order to operate.

After careful consideration, the City decided to retain the definition of "family" because it served an important role in preventing overcrowding of single-family dwellings.

As a result of conducting the Needs Assessment, Market Analysis, and stakeholder consultation, the following factors have been identified that may serve as barriers to affordable housing and residential investment:

- The City of Carrollton does not currently operate any programs that provide funding (grants or loans) for the development or rehabilitation of affordable multifamily housing units.
- The City of Carrollton does not currently operate any programs that provide funding (grants or loans) for the development or rehabilitation of affordable single-family housing units. The City does provide funding to homeowners who agree to demolish their existing home and rebuild a new home onsite; however, this program is not limited to low- or moderate-income homeowners.
- No multifamily housing projects have been developed or rehabilitated in Carrollton via the federal Low Income Housing Tax Credit (LIHTC) program since 2015.

## MA-45 Non-Housing Community Development Assets

As discussed in **NA-10**, approximately 74% of Carrollton's population 16 years of age and over is in the labor force, which is essentially the same percentage reported five years ago. For people in the labor force, the unemployment rate has also remained steady at 3.7%.

In the past 5 years, Carrollton's civilian employed population has risen from 73,174 to 78,096. **Figure 2-2** (included earlier in the Consolidated Plan) is included to depict the major industries in Carrollton.

| Trends in Employment (by Industry)   |                        |                        |                             |
|--|------------------------|------------------------|-----------------------------|
| Employment by Industry   | 2018-2022<br>Estimates | 2013-2017<br>Estimates | Statistical<br>Significance |
| Civilian employed population 16 years and over   | 78,096                 | 73,174                 | *                           |
| Agriculture, forestry, fishing and hunting, and mining                                     | 0.5%                   | 0.7%                   | *                           |
| Construction   | 7.6%                   | 7.1%                   |                             |
| Manufacturing  | 9.0%                   | 10.2%                  |                             |
| Wholesale trade  | 3.1%                   | 4.5%                   | *                           |
| Retail trade   | 11.4%                  | 11.9%                  |                             |
| Transportation and warehousing, and utilities  | 5.8%                   | 4.8%                   |                             |
| Information  | 2.1%                   | 3.0%                   | *                           |
| Finance and insurance, and real estate and rental and leasing                              | 10.6%                  | 9.5%                   |                             |
| Professional, scientific, and management, and administrative and waste management services | 15.6%                  | 13.7%                  | *                           |
| Educational services, and health care and social assistance                                | 18.6%                  | 17.2%                  |                             |
| Arts, entertainment, and recreation, and accommodation and food services                   | 8.1%                   | 9.7%                   | *                           |
| Other services, except public administration   | 5.7%                   | 5.9%                   |                             |
| Public administration  | 2.1%                   | 1.7%                   |                             |

**Figure 2-2: Employment trends by industry (2017 & 2022 5-Year ACS) \*repeated table**



**Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?**

The industries which employ the greatest share of Carrollton residents include: Educational services, and health care and social assistance (18.6%); Professional, scientific, and management, and administrative and waste management services (15.6%); Retail trade (11.4%); and Finance insurance, and real estate and rental and leasing (10.6%).

**Describe the workforce and infrastructure needs of the business community:**

The U.S. Census collects and publishes data on employers and employees via the Longitudinal Employer-Household Dynamics (LEHD) program. LEHD data may be visualized via the OntheMap application. **Figure 8-1** uses the OntheMap application to show the inflow and outflow of workers in Carrollton. It shows more workers live outside of Carrollton and commute into the city to work (85,259) than those who reside in Carrollton and commute to other cities for work (63,443). Only 8,014 residents reside and work within Carrollton. **Figure 8-2** shows jobs are concentrated in a few specific census tracts in Carrollton, with over 27,000 jobs located in census tract 140.02, which is located in southeast Carrollton. (Note – This census tract also includes parts of the City of Farmers Branch.)

**Figure 8-3** provides insight into the availability of jobs in Carrollton based on a worker's educational attainment. Nearly 44% of existing jobs are filled by workers who have completed at least some college or have an Associate degree. However, 13,506 jobs (or 14.5% of all jobs) are filled by workers who have less than a high school diploma.

According to the most recent Comprehensive Economic Development Strategy (CEDS) was completed in 2022 by the North Central Texas Council of Governments, one of the leading strategies to promote economic growth in the DFW region is to support the development of "industry clusters." The CEDS defines "industry clusters" as "geographic concentrations of competing, complementary, or interdependent firms and industries that do business with each other and/or have common needs for talent, technology, and infrastructure."

The CEDS identifies the following industry clusters that are well-suited to the DFW region: Aerospace, Healthcare, High Tech Infrastructure, Logistics, Manufacturing, and Technology.

In order to promote the aforementioned industry clusters, the CEDS recognizes it is necessary to develop a workforce that has the education and skills necessary to support growth of businesses in the targeted industry clusters. Specifically, the CEDS states, "[e]ducation is the foundation of our regional economy and there is an ever-increasing need to develop a globally competitive workforce that encourages businesses to start, locate and expand in the North Central Texas region." The CEDS recognizes, in order to develop a suitable workforce, there must be close collaboration among numerous partners to promote alignment of economic and workforce development goals. The CEDS identifies there is a need for "advocacy for emphasizing secondary, and postsecondary education and skills training to support high-growth, high-wage jobs. This will require a continued partnership with local universities within the region to increase the production of knowledge-based workers in science and technology sectors."

**Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.**

There are no major changes anticipated at this time that would lead to a large increase or decrease in job/business growth in Carrollton. Workforce development is always needed by all companies in all sectors right now. This has been the number one need brought to the city's attention by local employers.

**How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?**

Carrollton's adult population is highly educated – over 42% of residents 25 years of age or older have a bachelor's degree or higher. However, 10.6% of residents 25 years of age or older are not high school graduates. These residents are like unemployed, underemployed, or are employed in low-wage jobs.

Carrollton-Farmers Branch Independent School District (CFBISD) has expanded its Career Technical Education (CTE) programs to assist local companies in their hiring efforts. In the past, workforce needs and the technical education provided by local school districts have not been closely aligned. However, in recent years, thanks to CFBISD's efforts, they are more aligned. The Economic Development Department hosts regular meetings with CFBISD and local businesses to bring awareness to these programs, and there has been an increase in internships with local companies, as well as an increase in companies providing their expertise to these programs.

**Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.**

- **Metrocrest Chamber of Commerce** - According to its website, the Metrocrest Chamber of Commerce, "is an Economic Development organization focusing on existing business and community development issues and collaborates with the cities of Addison, Carrollton and Farmers Branch to develop and implement initiatives that contribute to the enhancement of the local economy." The Metrocrest Chamber of Commerce has several standing committees, including the Workforce/Talent Development & Education Committee, which "aims to enhance public education in the Metrocrest area by collaborating with schools and educators. It will establish a premier talent development initiative to secure a high-quality workforce for the future. Additionally, it will assess business community requirements and create tailored workforce programs to fulfill them."
- **City of Carrollton Economic Development Department** - Currently, the Economic Development Department has been working to facilitate local workforce programs by connecting Carrollton companies with Dallas College, CFBISD and the Dallas Workforce Solutions in an effort to explore available state and federal funds for workforce training. It is the desire of the City to tap into these funds to increase the amount of job training in Carrollton, whether it is for a company expansion, or for attracting new companies to Carrollton.

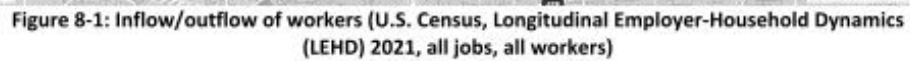
**Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?**

Yes.

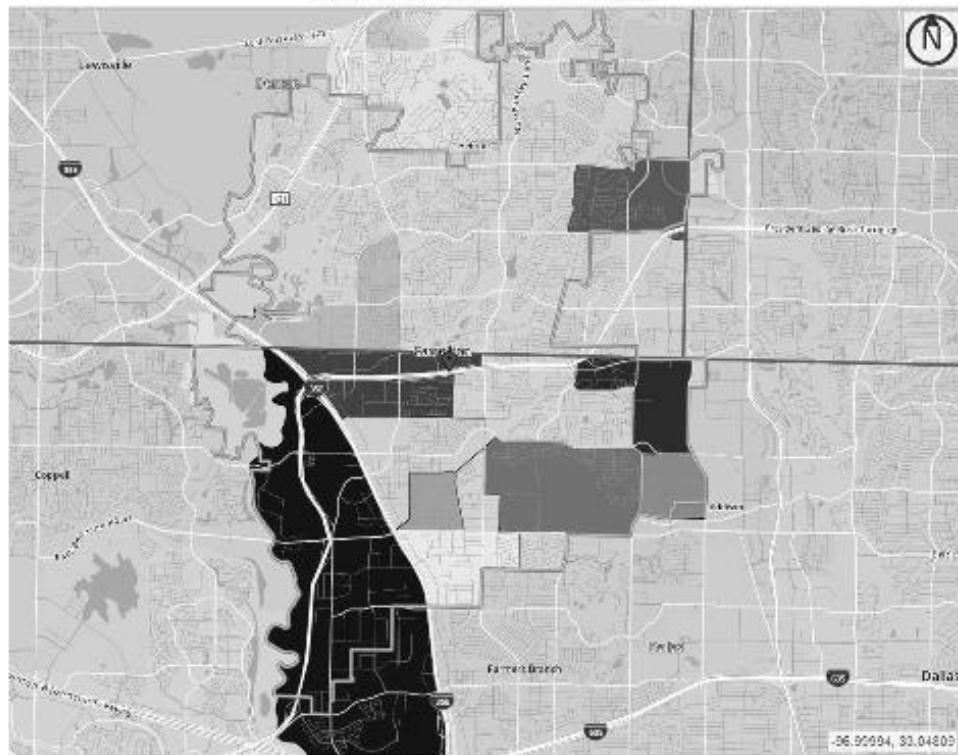
**If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.**

The City of Carrollton's Economic Development Department works with the Dallas Regional Chamber of Commerce to attract national and international businesses to Carrollton. The Economic Development Department also works with the Texas Governor's Office of Economic Development to pursue national and international businesses. City staff tap into several local incentive programs, authorized by the Carrollton City Council, to make it attractive for businesses to relocate or expand in Carrollton. The city also taps into programs offered by the State for the same purpose.

- ➡ Employed and Live In Selection Area
- ➡ Employed in Selection Area, Live Outside
- ➡ Live in Selection Area, Employed Outside



| Job Counts by Census Tracts in 2021 - All Jobs |        |
|--|--------|
|  | Total  |
| All Census Tracts                              | 93,273 |
| 140.02 (Dallas, TX) (Partial)                  | 27,514 |
| 137.22 (Dallas, TX) (Partial)                  | 9,151  |
| 137.19 (Dallas, TX)                            | 7,646  |
| 215.32 (Denton, TX) (Partial)                  | 5,579  |
| 207 (Dallas, TX) (Partial)                     | 6,353  |
| 137.25 (Dallas, TX) (Partial)                  | 5,032  |
| 137.17 (Dallas, TX)                            | 4,460  |
| 215.21 (Denton, TX) (Partial)                  | 3,408  |
| 137.16 (Dallas, TX)                            | 3,192  |
| 137.29 (Dallas, TX) (Partial)                  | 2,906  |
| All Other Census Tracts                        | 18,055 |



**Figure 8-2: Job counts by census tract (U.S. Census, Longitudinal Employer-Household Dynamics (LEHD) 2021, all jobs, all workers)**

**Jobs by Worker Educational Attainment**

|   | 2021   |       |
|---|--------|-------|
|   | Count  | Share |
| Less than high school   | 13,506 | 14.5% |
| High school or equivalent, no college                             | 18,033 | 19.3% |
| Some college or Associate degree                                  | 21,510 | 23.1% |
| Bachelor's degree or advanced degree                              | 19,335 | 20.7% |
| Educational attainment not available (workers aged 29 or younger) | 20,869 | 22.4% |

**Figure 8-3: Jobs by worker educational attainment (U.S. Census, Longitudinal Employer-Household Dynamics (LEHD) 2021, all jobs, all workers, workers employed in Carrollton)**

The following figures were included in this analysis:

- **Figure 8-1:** Inflow/outflow of workers (U.S. Census, Longitudinal Employer-Household Dynamics (LEHD) 2021, all jobs, all workers)
- **Figure 8-2:** Job counts by census tract (U.S. Census, Longitudinal Employer-Household Dynamics (LEHD) 2021, all jobs, all workers)
- **Figure 8-3:** Jobs by worker educational attainment (U.S. Census, Longitudinal Employer-Household Dynamics (LEHD) 2021, all jobs, all workers, workers employed in Carrollton)

## MA-50 Needs and Market Analysis Discussion

### **Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")**

For purposes of this analysis, the City defines "concentration" as areas where the extent of housing problems are 10 or more percent points higher than the city average. In Carrollton, the prevalence of owners experiencing multiple housing problems is 0.6% and the prevalence of renters experiencing multiple housing problems is 3.2%.

Using this definition of concentration:

- **Owners** – There were no census tracts in Carrollton where the percentage of owners experiencing multiple housing problems was 10 or more percentage points higher than the city average. However, it is important to note in Census tract 216.40, 8% of owners reported experiencing multiple housing problems and in census tract 216.46, 6% of owners reported experiencing multiple housing problems. **Figure 9-1** depicts the areas with a concentration of owners who are experiencing multiple housing problems.
- **Renters** - In census tract 216.12, 20.6% of renters reported experiencing multiple housing problems. In census tract 216.11, 14.4% of renters reported experiencing multiple housing problems. In census tract 137.21, 13.5% of renters reported experiencing multiple housing problems. And in census tract 216.14, 13% of renters reported experiencing multiple housing problems. **Figure 9-2** depicts the areas with a concentration of renters who are experiencing multiple housing problems.

### **Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")**

For purposes of this analysis, the City defines "concentration" as areas where the total percentage of racial or ethnic minority households or low-income families exceeds the percentage of racial, ethnic, or low-income family's representation within the general City population by 10 or more percent points.

The three largest minority populations in Carrollton are Black or African American persons, Asian persons, and, in terms of ethnicity, Hispanic persons. Slightly more than 57% of Carrollton residents identify as White (57.3%), 10% identify as Black, 15.5% of residents identify as Asian and 12% identify as two or more races. About 32% of Carrollton residents identify their ethnicity as Hispanic or Latino (of any race).

As discussed in **NA-10**, while Carrollton is a diverse city, certain neighborhoods experience racial and/or ethnic segregation. **Figures 1-9 through 1-12** in **NA-10** depict the concentration of one race or ethnicity in census tracts throughout the city. **Figure 1-13** provides another means of looking at segregation by displaying the predominant racial or ethnic group in each census tract.

The data indicates a moderate level of housing segregation experienced by Black individuals. **Figure 1-9** identifies two census tracts (one in the far northeast and one in the far east of the city) where the census tract's population is between 20-40% Black. Since Black individuals account for only 10% of Carrollton's total population, further inquiry is needed to determine possible reasons why Black persons are concentrated in these two census tracts.

While Asian persons account for 15.5% of Carrollton's total population, **Figure 1-10** shows Asian residents are overrepresented in certain census tracts located in central Carrollton and northwest Carrollton where Asian persons represent 40%-60% of the population.

Non-Hispanic White individuals are not concentrated any specific area of Carrollton. However, Non-Hispanic White households are more prevalent in northern Carrollton (areas north of the President George Bush Tollway).

Finally, **Figure 1-12** shows there are census tracts in south central Carrollton where Hispanic residents are concentrated. While Hispanic persons account for 32% of Carrollton's total population, the estimated percentage of the population in census tracts in southern Carrollton is between 60%-80%. In comparison, there are no census tracts on the far western side of Carrollton that have a Hispanic population higher than 20%. Further inquiry is needed to determine possible reasons why Hispanic persons are concentrated in southern Carrollton.

**What are the characteristics of the market in these areas/neighborhoods?**

Southern Carrollton was the first part of the City to be developed and, therefore, both the infrastructure and the housing stock in the area have traditionally been older. Many census tracts in southern Carrollton have a median household income less than half of the median household income of southern Carrollton's highest income census tracts.

In its prior 5-Year Consolidated Plan, the City of Carrollton estimated there was a \$200 million backlog in necessary street and related infrastructure improvements in the city with many of the infrastructure needs concentrated in southern Carrollton. Over the past five years, the City of Carrollton has invested CDBG funding and General Obligation bond funding to significantly upgrade the infrastructure in southern Carrollton neighborhoods. These neighborhoods were designated as "NOTICE Priority Neighborhoods" and were selected based on their infrastructure needs and CDBG eligibility.

**Are there any community assets in these areas/neighborhoods?**

The southern area of Carrollton has access to the Josey Ranch Library and Crosby Recreation Center as direct city facilities. The residents in the LMI area of southern Carrollton have access to eight (8) parks, the A.W. Perry Museum, and the Parks Department Green Trail which runs from southern Carrollton to central Carrollton near City Hall.

For travel purposes, residents of the southern area of Carrollton have easy access to I-35E, DART bus stops in the area, and the DART Green Line light rail system is available in the downtown area. Expansion of the DART downtown station is currently occurring for opening of the Silver Line which will run from Plano in the east, to DFW airport in the west also giving light rail riders access to stations in Coppell, Addison, Richardson, and Plano.

There are four (4) elementary schools, two (2) middle/junior high schools, and one (1) high school located in the LMI area. Each of these schools have a "B" rating as reported by the state.

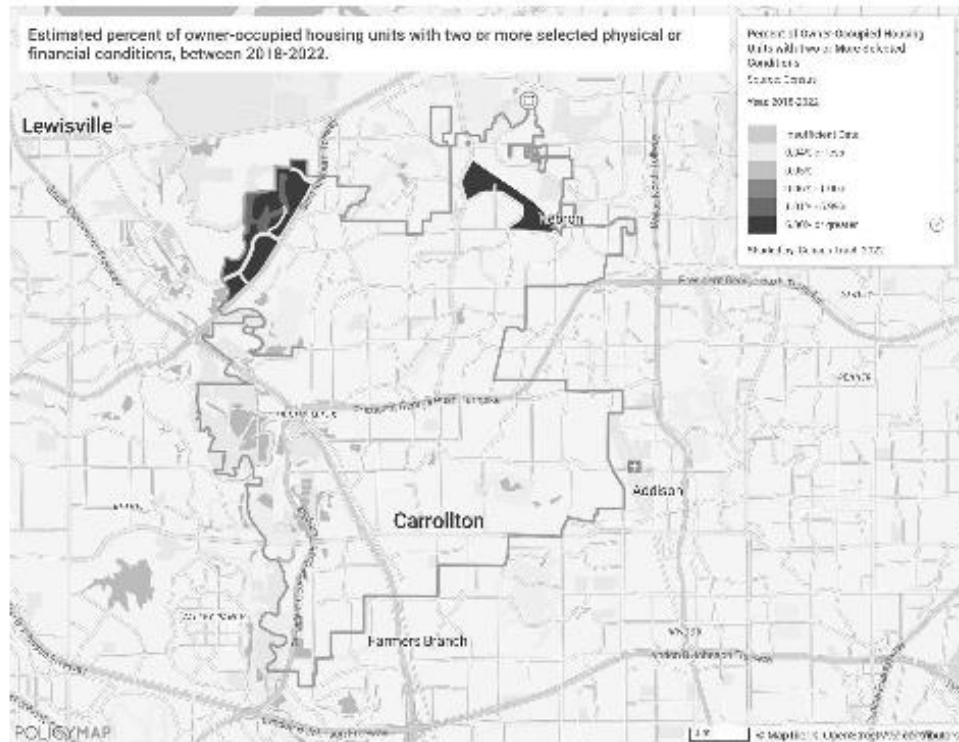
**Are there other strategic opportunities in any of these areas?**

Residents of southern Carrollton live in close proximity to Carrollton's downtown area, which is the only transit intersection in the Dallas-Fort Worth region capable of three or more transit lines outside of

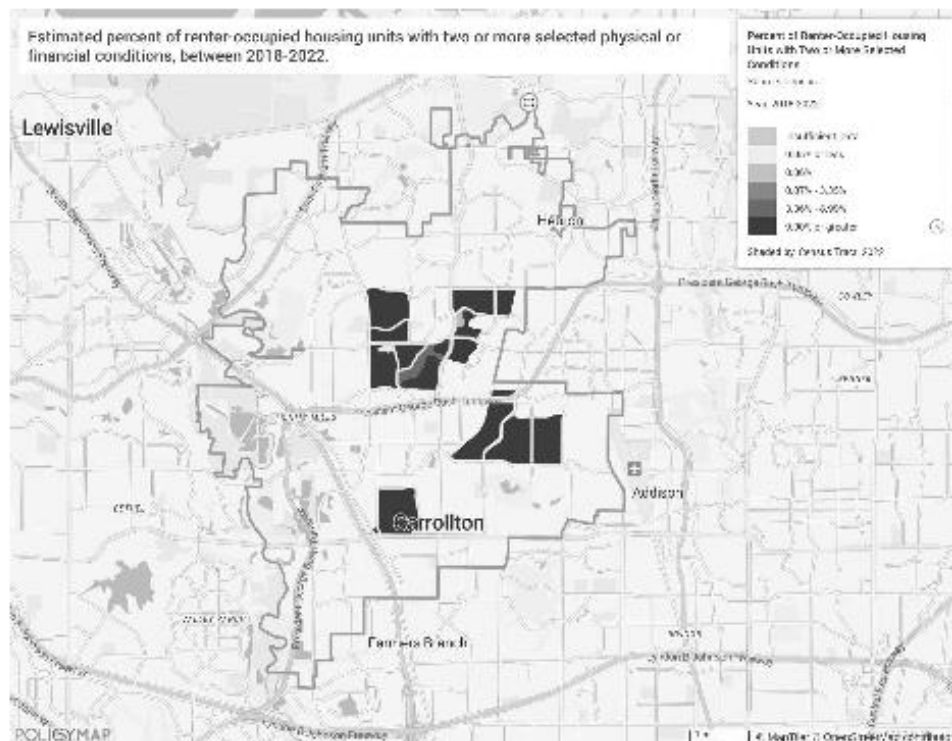


downtown Dallas in the foreseeable future, and as a result, is ripe for development, including real estate, commercial and investment opportunities. It's also predicted this station will be the fourth largest transportation hub after Downtown Dallas, Downtown Fort Worth and DFW Airport, making Carrollton a place truly poised to be "Where Connections Happen."

Carrollton's Trinity Mills Station is North Texas' largest publicly owned transit-oriented development site. The City and DART own more than 25 acres.



**Figure 9-1: Estimated percent of owner-occupied housing units with two or more selected physical or financial conditions (2022 5-Year ACS, census tracts with 6% or more of selected population experiencing two or more problems)**



**Figure 9-2: Estimated percent of renter-occupied housing units with two or more selected physical or financial conditions (2022 5-Year ACS, census tracts with 9% or more of selected population experiencing two or more problems)**

The following figures were included in this analysis:

- **Figure 9-1:** Estimated percent of owner-occupied housing units with two or more selected physical or financial conditions (2022 5-Year ACS, census tracts with 6% or more of selected population experiencing two or more problems)
- **Figure 9-2:** Estimated percent of renter-occupied housing units with two or more selected physical or financial conditions (2022 5-Year ACS, census tracts with 9% or more of selected population experiencing two or more problems)

## MA-60 Broadband Needs of Housing Occupied by Low- and Moderate-Income Households

**Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.**

Nearly 99% of households in Carrollton have a computer, and 93.5% have a broadband internet subscription.

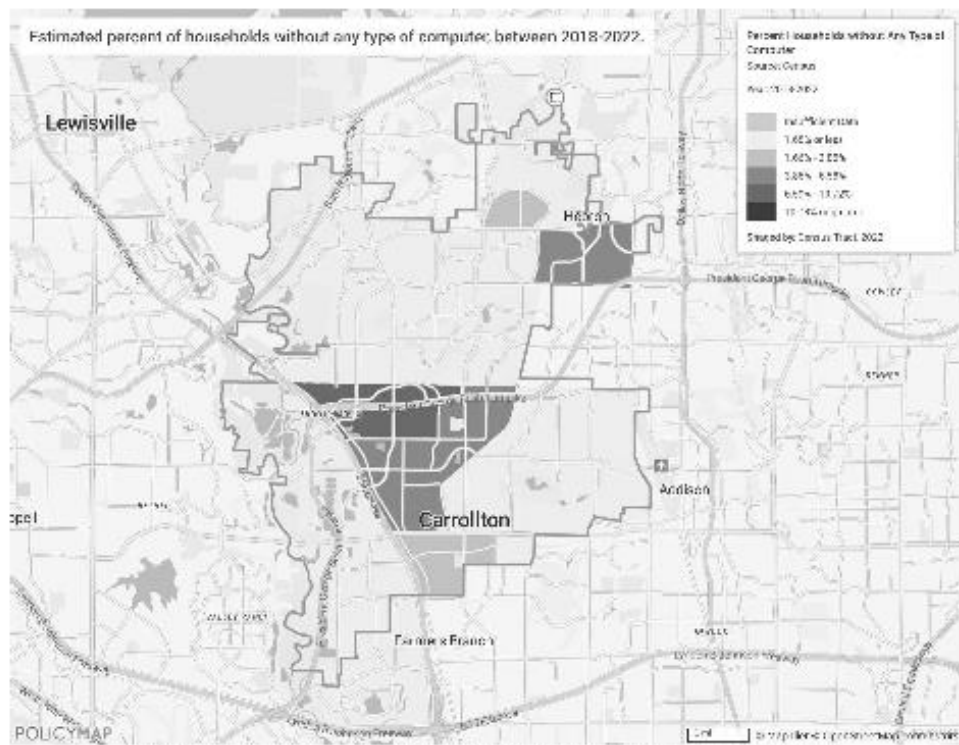
An estimated 89.3% of households have a desktop or laptop computer, 95.4% have a smartphone, 69.6% have a tablet or other portable wireless computer, and 2.8% have some other type of computer.

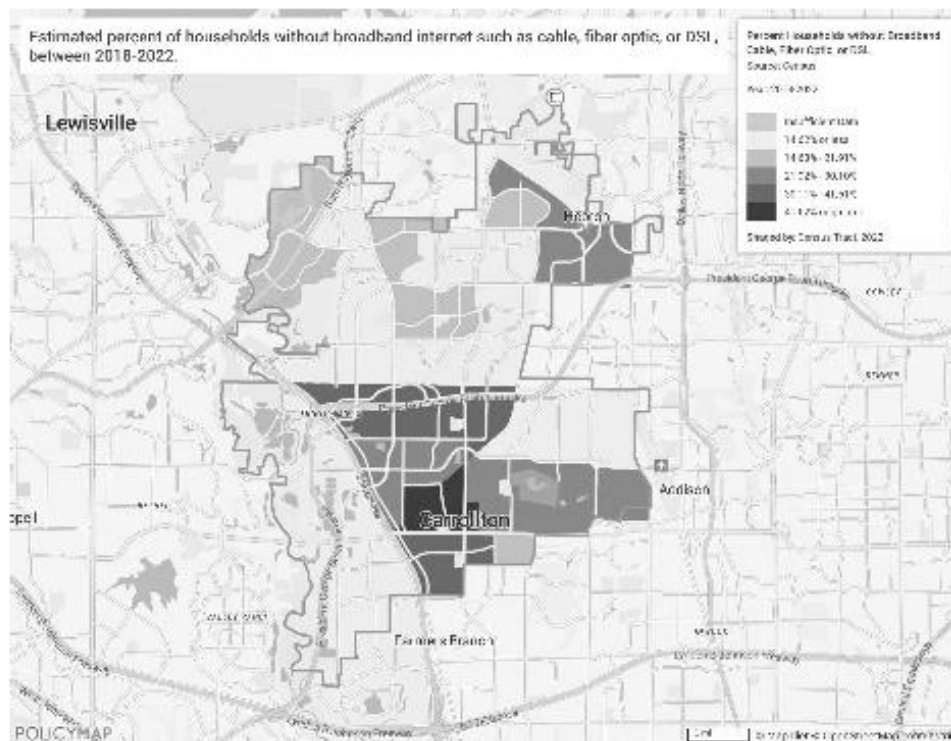
Among all households, only 6.5% of households have no internet subscription. For the majority of households that do have one or more internet subscriptions, 89.5% have a cellular data plan; 81.5% have a broadband subscription such as cable, fiber optic, or DSL; 5.4% have a satellite internet subscription; and 0.1% have dial-up alone.

**Figure 10-2** examines computer access from a geographic perspective and shows residents of southern Carrollton (areas south of the President George Bush Tollway) are more likely to not have any type of computer compared to residents of northern Carrollton (areas north of the President George Bush Tollway).

| Trends in Computer & Broadband Internet Access |                     |                     |                          |
|--|---------------------|---------------------|--------------------------|
| Computer & Broadband Internet Access           | 2018-2022 Estimates | 2013-2017 Estimates | Statistical Significance |
| Total households                               | 50,369              | 47,263              | *                        |
| With a computer                                | 98.6%               | 95.4%               | *                        |
| With a broadband Internet subscription         | 93.5%               | 85.7%               | *                        |

**Figure 10-1:** Computer and broadband internet access trends (2017 & 2022 5-Year ACS)





**Figure 10-3: Percent of households without broadband (2022 5-Year ACS)**

**Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.**

Residents of Carrollton can choose from numerous broadband internet service providers including AT&T, Spectrum, T-Mobile, and Frontier. According to the website HighSpeedInternet.com, both Spectrum and Frontier high speed internet services are available to 98% of Carrollton residents.

**The following figures were included in this analysis:**

- **Figure 10-1:** Computer and broadband internet access trends (2017 & 2022 5-Year ACS)
- **Figure 10-2:** Percent of households without any type of computer (2022 5-Year ACS)
- **Figure 10-3:** Percent of households without broadband (2022 5-Year ACS)

*Data Source for Maps: PolicyMap, [www.policymap.com](http://www.policymap.com)*

## MA-65 Hazard Mitigation

### **Describe the jurisdiction's increased natural hazard risks associated with climate change.**

Hazard mitigation is discussed in depth in the regional planning document entitled the "Dallas County Hazard Mitigation Action Plan Update 2020: Maintaining a Safe, Secure, and Sustainable Community" produced by the Dallas County Office of Homeland Security (HSEM) in conjunction with the Dallas County Hazard Mitigation Action Plan (HazMAP) Working Group. The purpose of the Hazard Mitigation Plan is "to protect people and structures and to minimize the costs of disaster response and recovery." The goal of the plan is "to minimize or eliminate long-term risks to human life and property from known hazards by identifying and implementing cost-effective hazard mitigation actions."

The City of Carrollton was one of 21 participating jurisdictions that contributed to the 2020 Hazard Mitigation Action Plan Update. The 2020 Hazard Mitigation Action Plan Update defines "climate change" and discusses Texas's vulnerability to climate changes as follows:

Climate change is defined as a long-term hazard which can increase or decrease the risk of other weather hazards. It directly endangers property due to sea level rise and biological organisms due to habitat destruction. Global climate change is expected to exacerbate the risks of certain types of natural hazards impacted through rising sea levels, warmer ocean temperatures, higher humidity, the possibility of stronger storms, and an increase in wind and flood damages due to storm surges. While sea level rise is a natural phenomenon and has been occurring for several thousand years, the general scientific consensus is that the rate has increased in the past 200 years, from 0.5 millimeters per year to 2 millimeters per year.

Texas is considered one of the more vulnerable states in the U.S. to both abrupt climate changes and to the impact of gradual climate changes to the natural and built environments. Mega-droughts can trigger abrupt changes to regional ecosystems and the water cycle, drastically increase extreme summer temperature and fire risk, and reduce availability of water resources, as Texas experienced during 2011-2012. Paleoclimate records also show the climate over Texas had large changes between periods of frequent mega-droughts and the periods of mild droughts that Texas is currently experiencing. While the cause of these fluctuations is unclear, it would be wise to anticipate that such changes could occur again and may even be occurring now.

The 2020 Hazard Mitigation Action Plan Update defines the three main categories of hazards and notes the specific hazards in each main category were identified as "significant" for the Dallas County region. They are as follows:

Atmospheric hazards are events or incidents associated with weather generated phenomenon. Atmospheric hazards have been identified as significant for the Planning Area include extreme heat, hail, lightning, thunderstorm wind, tornado, and winter storm.

Hydrologic hazards are events or incidents associated with water related damage and account for over 75% of Federal disaster declarations in the United States. Hydrologic hazards identified as significant for the planning area include flood and drought.

Technological hazards refer to the origins of incidents that can arise from human activities, such as the construction and maintenance of dams. They are distinct from natural hazards primarily because they originate from human activity. The risks presented by natural hazards may be increased or decreased as a result of human activity, however they are not inherently human-induced. Therefore, dam/levee failure is classified as a quasi-technological hazard and referred to as “technological,” in Table 4-1 for purposes of description.

For the Risk Assessment, the earthquake and wildfire hazards are considered “other,” since these hazards are not considered atmospheric, hydrologic, nor technological.

Dallas County is currently in the process of updating its Hazard Mitigation Access Plan.

**Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.**

According to PolicyMap, “Social vulnerability refers to populations that are particularly vulnerable to disruption and health problems as a result of natural disasters, human-made disasters, climate change, and extreme weather. The Geospatial Research, Analysis, and Services Program (GRASP) within the CDC created the Social Vulnerability Index (SVI) to help flag areas that will be in greatest need of support and recovery assistance in the case of a disaster or extreme weather event. The index is comprised of four categories of vulnerability—socioeconomic status, household composition and disability, minority status and language, and housing and transportation. Data from the 2016-2020 ACS informs the score for each category.”

The Social Vulnerability Index’s four categories of vulnerability are:

**Socioeconomic status** – Estimates of the population of people who fall into one or more of the following categories: below 150% of the poverty level, unemployed, housing-cost burdened, do not have a high school diploma, and do not have health insurance.

**Household characteristics** - Estimates of the population of people who fall into one or more of the following categories: adults aged 65 or older, children aged 17 or younger, people over age 5 with a disability, single parent households, and people with limited English language proficiency.

**Racial and ethnic minority status** – Estimates of the population of people who fall into one or more of the following categories: people of any race (or combination of races) or ethnicity other than non-Hispanic White.

**Housing type and transportation** – Estimates of the population of people who fall into one or more of the following categories: living in housing units in multifamily buildings, mobile homes, or crowded housing units (housing units with more than 1 person per room), households with no available vehicle, and people living in group quarters (e.g., dormitories, institutions).

Understanding these dimensions of social vulnerability can help communities prepare and respond to natural hazards by allocating funding, supplies, and personnel resources where it is most needed; locate

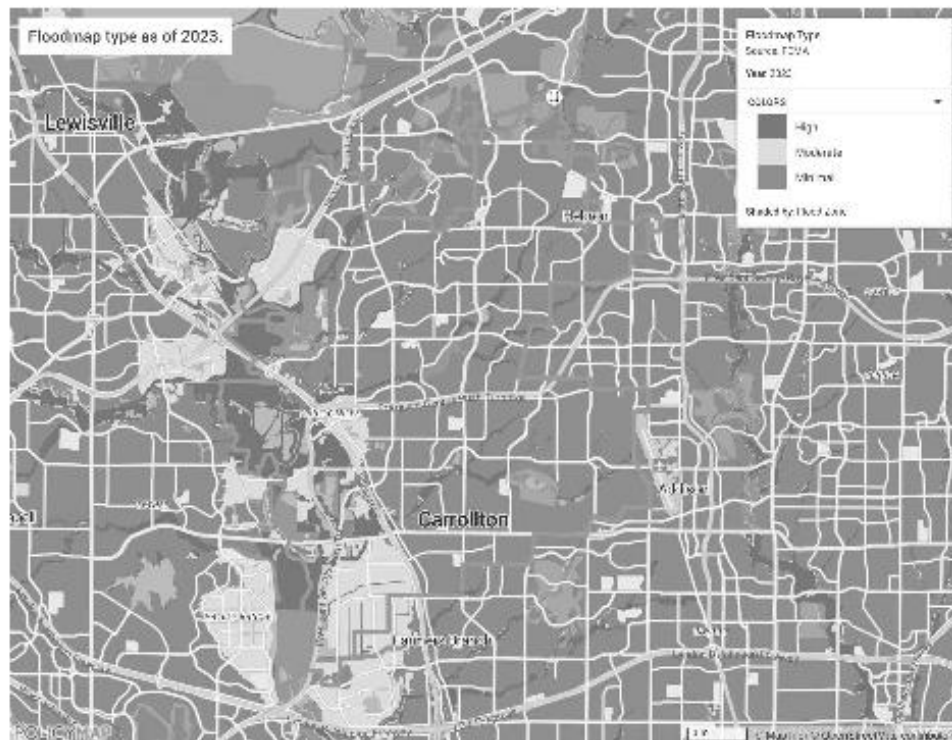
shelters to respond to the greatest level of need; and create plans for evacuation that reach people with special needs, including households which do not have vehicles, have limited English proficiency, and have limited mobility due to age or disability.

**Figure 11-1** depicts the areas in Carrollton that have a high or moderate risk of flooding. The areas are primarily on the western areas of the city.

**Figure 11-2** shows the social vulnerability of persons based on the CDC's Social Vulnerability Index (discussed above).

An examination of these two maps shows, in general, residents of southern and central Carrollton have higher social vulnerability levels than residents of northern or western Carrollton. However, residents of western Carrollton are most at risk of experiencing a flooding event.

Finally, **Figure 11-3** provides data on the number of vehicles available per household in Carrollton. With only 3.3 of households lacking access to at least one vehicle, Carrollton residents are likely to be able to evacuate in the event of a community-wide disaster without needing public transportation assistance.



**Figure 11-1: Flooding risk (FEMA 2023)**



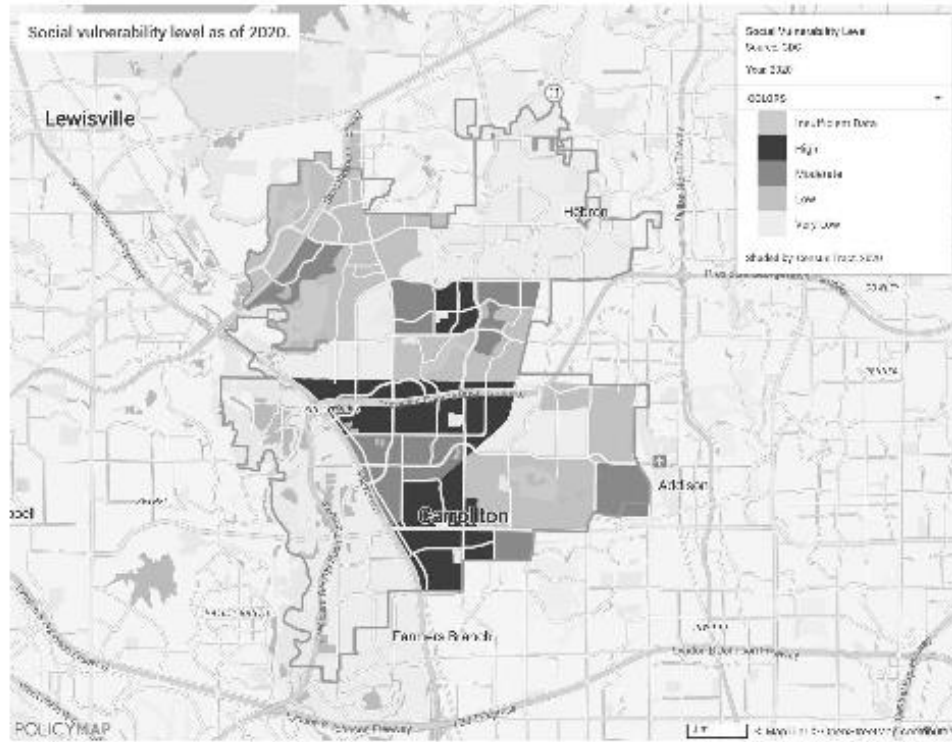


Figure 11-2: Social vulnerability level (CDC GRASP 2020)

| Trends in Vehicles Available |                        |                        |                             |
|------------------------------|------------------------|------------------------|-----------------------------|
| Vehicles                     | 2018-2022<br>Estimates | 2013-2017<br>Estimates | Statistical<br>Significance |
| Total housing units          | 52,646                 | 48,770                 | *                           |
| Occupied housing units       | 50,369                 | 47,263                 | *                           |
| No vehicles available        | 3.3%                   | 2.1%                   | *                           |
| 1 vehicle available          | 31.1%                  | 32.9%                  |                             |
| 2 vehicles available         | 43.4%                  | 43.1%                  |                             |
| 3 or more vehicles available | 22.2%                  | 21.9%                  |                             |

Figure 11-3: Vehicles available trends (2017 & 2022 5-Year ACS)

The following figures were included in this analysis:

- **Figure 11-1:** Flooding risk (FEMA 2023)
- **Figure 11-2:** Social vulnerability level (CDC GRASP 2020)
- **Figure 11-3:** Vehicles available trends (2017 & 2022 5-Year ACS)

*Data Source for Maps: PolicyMap, [www.policymap.com](http://www.policymap.com)*

## *List of Figures Used in the Market Analysis*

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- **Figure 4-3:** Year householder moved into unit (2022 5-Year ACS)
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- **Figure 5-12:** Number of people receiving Housing Choice Vouchers (HUD 2023)
- **Figure 5-13:** Average household contribution towards rent per month for households receiving Housing Choice Vouchers (HUD 2023)
- **Figure 5-14:** Average household income for households receiving Housing Choice Vouchers (HUD 2023)

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- **Figure 6-1:** Percent of all housing units built in 1979 or before (2022 5-Year ACS)
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- **Figure 6-3:** Estimated number of owner-occupied housing units with one or more selected physical or financial conditions (2022 5-Year ACS)
- **Figure 6-4:** Estimated number of owner-occupied housing units with two or more selected physical or financial conditions (2022 5-Year ACS)
- **Figure 6-5:** Estimated number of renter-occupied housing units with one or more selected physical or financial conditions (2022 5-Year ACS)
- **Figure 6-6:** Estimated number of renter-occupied housing units with two or more selected physical or financial conditions (2022 5-Year ACS)
- **Figure 6-7:** Risk of lead exposure (Washington State Department of Health, Vox Media and PolicyMap, 2016-2020 ACS)
- **Figure 6-8:** Older housing units and severely cost burdened homeowners (2022 5-Year ACS)

#### **MA-30 – Homeless Facilities and Services**

- **Figure 7-1:** Housing inventory count (Carrollton 2024)

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- **Figure 8-1:** Inflow/outflow of workers (U.S. Census, Longitudinal Employer-Household Dynamics (LEHD) 2021, all jobs, all workers)
- **Figure 8-2:** Job counts by census tract (U.S. Census, Longitudinal Employer-Household Dynamics (LEHD) 2021, all jobs, all workers)
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#### **MA-50 – Needs and Market Analysis Discussion**

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#### **MA-60 – Broadband Needs of Housing Occupied by Low- and Moderate-Income Households**

- **Figure 10-1:** Computer and broadband internet access trends (2017 & 2022 5-Year ACS)
- **Figure 10-2:** Percent of households without any type of computer (2022 5-Year ACS)
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**MA-65 – Hazard Mitigation**

- **Figure 11-1:** Flooding risk (FEMA 2023)
- **Figure 11-2:** Social vulnerability level (CDC GRASP 2020)
- **Figure 11-3:** Vehicles available trends (2017 & 2022 5-Year ACS)

## Strategic Plan

### SP-05 Overview

Based on the Needs Assessment, Market Analysis, stakeholder feedback and citizen participation, the City of Carrollton identified priority needs and accompanying strategies that are designed to address the significant concerns about housing affordability and the resulting social services supports that are needed when individuals and families spend an increasingly larger share of their monthly income on housing costs.

## SP-10 Geographic Priorities

### **Geographic priority areas**

The City of Carrollton will prioritize its investments for infrastructure type projects within LMI census tracts (2024-2028 LMI Target Areas). Geographic prioritization will not be used for other programs, such as home repair grants or public services, because program eligibility will be determined based on household income rather than location of residence. Likewise, the City does not intend to limit its land acquisition opportunities based on geography; the City will pursue potential acquisition opportunities throughout the city. Once a home is built or repaired on the acquired land, occupancy will be limited to LMI households.

### **Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)**

The City of Carrollton is continuing its practice of completing infrastructure projects in targeted LMI census tracts as a means of using public funding as a catalyst for private investment. Improvements in the LMI Target Areas may include:

1. Assessment of improvements to infrastructure in the various city parks within the LMI Target Area.
2. Possible future infrastructure projects for:
  - a. Carrollton Heights
  - b. Brake/Kirby/Cox neighborhood
3. Rehabilitation of the Historical Carrollton Black Cemetery

## SP-25 Priority Needs

|                                    |   |
|------------------------------------|---|
| <b>Priority Need</b>               | <i>Neighborhood Infrastructure Improvements</i>   |
| <b>Priority Level</b>              | High  |
| <b>Population</b>                  | Extremely Low<br>Low<br>Moderate<br>Large Families<br>Families with Children<br>Elderly<br>Frail Elderly<br>Persons with Mental Disabilities<br>Non-housing Community Development   |
| <b>Geographic Area</b>             | 2024-2028 NOTICE Priority Neighborhoods   |
| <b>Associated Goals</b>            | Improve Neighborhood Infrastructure   |
| <b>Description</b>                 | Improvements to public infrastructure in residential areas. Includes streets, alley, sidewalk, water and sewer line repairs.  |
| <b>Basis for Relative Priority</b> | The basis for this prioritization is the need to preserve and maintain housing stock in Carrollton's older neighborhoods, in which low income households, racial and ethnic minority residents, seniors and residents with special needs reside. Infrastructure improvements are needed to maintain the quality of the neighborhoods and existing housing.  |
| <b>Priority Need</b>               | <i>Housing and Neighborhood Improvements</i>  |
| <b>Priority Level</b>              | High  |
| <b>Population</b>                  | Extremely Low<br>Low<br>Moderate<br>Large Families<br>Families with Children<br>Elderly<br>Frail Elderly<br>Persons with Physical Disabilities<br>Non-housing Community Development   |
| <b>Geographic Area</b>             | 2014-2028 NOTICE Priority Neighborhoods and Citywide  |
| <b>Associated Goals</b>            | Enhanced Code Enforcement<br>Preserve Existing Housing Stock  |
| <b>Description</b>                 | Repairs to homes owned by low and moderate income households and enforcement of residential building codes in target neighborhoods.   |
| <b>Basis for Relative Priority</b> | The basis for this prioritization is the need to preserve and maintain housing stock in Carrollton's older neighborhoods, in which low income households, racial and ethnic minority residents, seniors and residents with special needs reside. Home repairs, that would otherwise be unaffordable and/or not made, are crucial to preserve existing, affordable housing. Code enforcement activities lengthens the life of neighborhood infrastructure and home repairs and improve overall neighborhood quality. |



|                                    |   |
|------------------------------------|---|
| <b>Priority Need</b>               | <i>Public Services/Social Supports</i>  |
| <b>Priority Level</b>              | High  |
| <b>Population</b>                  | Extremely Low<br>Low<br>Large Families<br>Families with Children<br>Public Housing Residents<br>Chronic Homelessness<br>Individuals<br>Families with Children<br>Victims of Domestic Violence<br>Unaccompanied Youth<br>Elderly<br>Frail Elderly<br>Persons with Mental Disabilities<br>Persons with Physical Disabilities<br>Persons with Developmental Disabilities<br>Victims of Domestic Violence |
| <b>Geographic Area</b>             | None  |
| <b>Associated Goals</b>            | Assist Service Providers  |
| <b>Description</b>                 | Ensure that residents living in poverty, those with special needs and residents experiencing or at risk of homelessness are able to access the social supports they need.   |
| <b>Basis for Relative Priority</b> | An effective social support system is a necessary component of a healthy, sustainable city. If residents should experience financial or social crises, it is important that they can access the services they need to keep them in their homes, stay employed, maintain healthy relationships and provide positive family environments for their children.  |
| <b>Priority Need</b>               | <i>Historical Rehabilitation</i>  |
| <b>Priority Level</b>              | High  |
| <b>Population</b>                  | Extremely Low<br>Low<br>Moderate<br>Non-housing Community Development   |
| <b>Geographic Area</b>             | 2014-2028 NOTICE Priority Neighborhoods   |
| <b>Associated Goals</b>            | Historical Rehabilitation   |
| <b>Description</b>                 | Ensure that the early history of the City of Carrollton is preserved, with a focus on projects that preserve the history of LMI residents of Carrollton.  |
| <b>Basis for Relative Priority</b> | The City of Carrollton has several historical cemeteries that have been neglected and/or abandoned and where the boundaries of the cemetery have not been clearly marked. There is no signage in the public right of way that guides visitors to the historic site and that explains the historic significance of the site.   |

|                                    |   |
|------------------------------------|---|
| <b>Priority Need</b>               | <i>Land Acquisition</i>   |
| <b>Priority Level</b>              | High  |
| <b>Population</b>                  | Extremely Low<br>Low<br>Moderate<br>Large Families<br>Families with Children<br>Elderly<br>Frail Elderly<br>Persons with Physical Disabilities<br>Non-housing Community Development |
| <b>Geographic Area</b>             | None  |
| <b>Associated Goals</b>            | Land Acquisition  |
| <b>Description</b>                 | Acquire land (with or without improvements) that can be transferred to a private organization for the purposes of providing affordable housing to LMI households,                   |
| <b>Basis for Relative Priority</b> | The Needs Assessment and Market Analysis indicated that there is a dire need for affordable for-sale and rental housing for low- and moderate-income households.                    |

## SP-30 Influence of Market Conditions

| Program Type                               | Description  |
|--|--|
| <b>Tenant Based Rental Assistance</b>      | Due to housing costs rising at a greater rate than annual pay, an increasing number of Carrollton residents are considered "housing cost-burdened," meaning that they spend 30% or more of their monthly income on housing expenses. Lower-income residents are especially hard-hit by rising housing costs. There are 20,634 renter households in Carrollton and 45.2 percent of these households are housing cost-burdened. An analysis of housing cost-burden by household income reveals that nearly every renter household in Carrollton earning less than \$35,000 per year is housing cost-burdened. In fact, nearly half (47.8%) of renter households earning slightly higher incomes – between \$50,000 to \$75,000 per year – are housing-cost burdened. However, the data indicates that once a renter's annual household income rises above \$75,000, most renter households are able to secure housing that is affordable based on their income, since only 7.6 percent of these households report being housing-cost burdened. |
| <b>TBRA for Non-Homeless Special Needs</b> | About eight percent of Carrollton residents are disabled. Older residents experience all forms of disability at higher rates than their younger counterparts. Carrollton residents who are disabled participate in the labor force at lower percentages than non-disabled residents and a significantly smaller percentage of disabled residents obtain a college degree. The lower education levels and lower employment rates negatively impact the earning potential of disabled residents such that higher percentages of disabled residents experience poverty – 10.7 percent of disabled residents are living in poverty compared to 5.9 percent of non-disabled residents.  |
| <b>New Unit Production</b>                 | In 2023, there was a stark slow-down in the number of single-family building permits issued in Carrollton. Multifamily permits were above historical averages.   |
| <b>Rehabilitation</b>                      | Less than one percent of occupied housing units in Carrollton lack either complete plumbing facilities or complete kitchen facilities. The percentage of occupied housing units that lack complete kitchen facilities has risen slightly over the past five years from 0.3% to 0.6%. Slightly more than 28 percent of Carrollton's housing units were built before 1980. More owner-occupied units were built prior to 1980 as compared to renter-occupied units. Specifically, 32.5 percent of Carrollton's owner-occupied units were built prior to 1980, whereas 23.8 percent of renter-occupied units were built prior to 1980. Housing built prior to 1980 poses an increased risk of exposure to lead paint since lead-based paints were not banned for residential use until 1978.  |
| <b>Acquisition, Including Preservation</b> | Carrollton has a total of 1089 affordable housing units. However, 781 units are "at-risk" of converting to market rate units within the next few years.  |

## SP-35 Anticipated Resources

| Program                                     | Source of Funds | Uses of Funds   | Expected Amount Available Year 1 |                   |                         |             | Expected Amount Available Remainder of ConPlan |
|---|-----------------|---|----------------------------------|-------------------|-------------------------|-------------|--|
|   |                 |   | Annual Allocation \$             | Program Income \$ | Prior Year Resources \$ | Total \$    |  |
| CDBG  | Public-Federal  | Acquisition, Admin & Planning, Economic Development, Housing, Public Improvements, Public Facilities, Public Services | \$711,716                        | \$0               | \$1,187,734             | \$1,899,450 | \$2,846,864                                    |
| Total Federal Funding Expected Over 5 Years |                 |   |                                  |                   |                         |             | \$4,746,314                                    |

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

On an annual basis, Carrollton expects to provide general funds in the amount of \$490,000 to social service agencies serving Carrollton. Additionally, over the next 5 years, Carrollton anticipates that it will spend \$175,000 on administrative expenses such as staff training and legal notices that support the implementation of CDBG program activities. Therefore, \$175,000 of Anticipated Resources are not allocated to any of the Goals.

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

The City may use publicly owned land to fulfill the goals of the 2024-2028 Five-year Consolidated Plan. However, the City intends to start researching the location of developable parcels of land (with or without improvements) that could be acquired by the City and transferred to a private organization for the purposes of providing affordable housing to LMI households.

## SP-40 Institutional Delivery Structure

| Responsible Entity | Responsible Entity Type | Role  | Geographic Area Served |
|--------------------|-------------------------|---|------------------------|
| Carrollton         | Government              | Homelessness, non-homeless special needs, ownership, planning, rental | Jurisdiction           |

### Assess the strengths and gaps in the institutional delivery system.

The City of Carrollton Community Services Division recommends funding and institutional partners to the Carrollton City Council. The full Council considers all requests and establishes a budget for public services.

The institutional delivery structure in Carrollton is efficient and serves a variety of community needs. Carrollton is fortunate to be part of a regional network of service providers, which allows the leveraging of resources across the Dallas MSA. Metrocrest Services serves as a “backbone” organization that provides a comprehensive suites of services to clients and coordinates social services efforts with other non-profit organizations and local governments.

Service providers who were consulted during the development of this plan provided the following insight regarding the institutional delivery structure:

- 1. Carrollton’s Location – Opportunities and Challenges** - The City of Carrollton’s location within the DFW metroplex creates many employment and entrepreneurship opportunities for residents, but it also poses unique challenges for residents and non-profit service providers who must navigate program and funding requirements from Denton and Dallas Counties.
- 2. Transportation Needs** - Non-profit service providers frequently mentioned Carrollton residents who depend on public transportation experience significant complications and delays when they need to travel across county lines or into the larger cities of Dallas or Denton.
- 3. Housing and Related Service Needs** – Non-profit service providers and individual focus group members noted there is not a sufficient supply of affordable housing units or emergency shelter beds with Carrollton. Survey respondents indicated the City of Carrollton should prioritize investments in home repair programs, energy efficiency upgrades for homes, and code enforcement.
- 4. Other Service Needs** – Non-profit service providers consistently raised the need for more language translation capacity across service agencies and local governments so Limited English Proficient (LEP) residents can access services. Survey respondents indicated the City of Carrollton should prioritize investments in children’s/youth services, mental health services, and senior services.

**Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)**

The City of Carrollton continues to work with service providers and lead agencies for the local CoCs to coordinate efforts to address the needs of the homeless population. Carrollton currently supports the efforts of area service providers to address the needs of persons who are homeless. Services funded include counseling, childcare, transitional housing, health care, drug and alcohol detoxification, classes on parenting skills, access to medical facilities and community-based family support centers.

**Describe the strengths and gaps of the service delivery system for special needs populations and persons experiencing homelessness, including but not limited to, the services listed above.**

Carrollton, through a partnership with Metrocrest Services, now conducts an annual Point-in-Time count within the city, which allows the City and its partners to understand the nature and extent of homelessness in the city. The largest gap in meeting the needs of Carrollton's special needs populations and homeless persons is lack of funding and lack of any emergency shelter or transitional housing beds within the city.

**Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs.**

The City of Carrollton will continue to support Metrocrest Services and other organizations in their endeavor to provide assistance to the homeless and/or near homeless population in Carrollton.

The City also plans to supplement the work of the various City-funded social service agencies to end chronic homelessness by promoting the preservation and maintenance of existing housing through its Home Rehabilitation Program.

## SP-45 Goals

| Goal 1                           | <i>Improve Neighborhood Infrastructure</i>  |
|----------------------------------|---|
| <b>Description</b>               | <p>Due to the City's aging neighborhoods and unique circumstances involving soil quality in the Carrollton area, significant public infrastructure repairs are needed throughout the City. Rather than randomly address necessary repairs, the City has elected to systematically implement needed street, alley, sidewalk and water and sewer line repairs one neighborhood at a time until the entire public infrastructure in that area has been repaired or reconstructed. Once repairs have been completed the City ensures that the neighborhoods are well preserved through code enforcement activities. These two efforts are called the Neighborhood Oriented Targeted Infrastructure and Code Enforcement program, or NOTICE.</p> <p>Goal 1 relates to the first element of NOTICE: infrastructure improvement. Through the NOTICE program, the City will repair and reconstruct all public infrastructure in 2 to 3 low and moderate income neighborhoods over the next five years. This will include all necessary repairs to street, alley, sidewalk and water and sewer line infrastructure until the entire neighborhood is repaired or reconstructed. NOTICE project goals will be realized by leveraging the CDBG funds with General Funds, Bond Funds and Utility Funds. As needed, the City will also update and revise existing ranking system as needed to determine priority neighborhoods for program.</p> <p>The City will also fund a NOTICE Neighborhood Revitalization projects as needed for parks and public facilities located in the low to moderate income areas of the city.</p> |
| <b>Category</b>                  | Non-Housing Community Development   |
| <b>Start Year</b>                | 2024  |
| <b>End Year</b>                  | 2028  |
| <b>Outcome</b>                   | Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit:<br>128770 Persons Assisted   |
| <b>Geographic Areas Included</b> | 2024-2028 NOTICE Priority Neighborhoods   |
| <b>Priority Need Addressed</b>   | Neighborhood Infrastructure Improvements  |
| <b>Funding Allocated</b>         | \$2,176,314   |
| Goal 2                           | <i>Enhance Code Enforcement</i>   |
| <b>Description</b>               | Continue to fund enhanced code enforcement that preserves multi-family rental housing to ensure healthy and safe living space for residents to live in.   |
| <b>Category</b>                  | Non-Housing Community Development   |
| <b>Start Year</b>                | 2024  |
| <b>End Year</b>                  | 2028  |
| <b>Outcome</b>                   | Housing Code Enforcement/Foreclosed Property Care: 3750 Household Housing Unit  |
| <b>Geographic Areas Included</b> | 2014-2028 NOTICE Priority Neighborhoods   |
| <b>Priority Need Addressed</b>   | Housing and Neighborhood Improvements   |
| <b>Funding Allocated</b>         | \$475,000   |

|                                  |  |
|----------------------------------|--|
| <b>Goal 3</b>                    | <b><i>Preserve Existing Housing Stock</i></b>  |
| <b>Description</b>               | Continue to fund the City's Home Rehabilitation program to assist low to moderate income homeowners complete home repairs that they otherwise would be unable to afford. This program will have two activities: Minor Home Repair and Emergency Home Repair. |
| <b>Category</b>                  | Affordable housing, Non-Housing Community Development  |
| <b>Start Year</b>                | 2024   |
| <b>End Year</b>                  | 2028   |
| <b>Outcome</b>                   | Homeowner Housing Rehabilitated: 75 Household Housing Unit   |
| <b>Geographic Areas Included</b> |  |
| <b>Priority Need Addressed</b>   | Housing and Neighborhood Improvements  |
| <b>Funding Allocated</b>         | \$620,000  |
| <b>Goal 4</b>                    | <b><i>Assist Service Providers</i></b>   |
| <b>Description</b>               | Continue to provide grants and donations for Carrollton service providers that target low to moderate income residents.  |
| <b>Category</b>                  | Homeless, Non-Homeless Special Needs, Non-Housing Community Development  |
| <b>Start Year</b>                | 2024   |
| <b>End Year</b>                  | 2028   |
| <b>Outcome</b>                   | Homelessness Prevention: 750 Persons Assisted  |
| <b>Geographic Areas Included</b> |  |
| <b>Priority Need Addressed</b>   | Public Services/Social Supports  |
| <b>Funding Allocated</b>         | \$530,000  |
| <b>Goal 5</b>                    | <b><i>Historical Rehabilitation</i></b>  |
| <b>Description</b>               | Identify historical cemeteries located in LMI census tracts that are in need of an assessment of boundaries, historical signage, wayfinding signage, fencing and other improvements.   |
| <b>Category</b>                  | Non-Housing Community Development  |
| <b>Start Year</b>                | 2024   |
| <b>End Year</b>                  | 2028   |
| <b>Outcome</b>                   | Other: 1   |
| <b>Geographic Areas Included</b> |  |
| <b>Priority Need Addressed</b>   | Historical Rehabilitation  |
| <b>Funding Allocated</b>         | \$395,000  |
| <b>Goal 6</b>                    | <b><i>Land Acquisition</i></b>   |
| <b>Description</b>               | Acquire land (with or without improvements) that can be transferred to a private organization for the purposes of providing affordable housing to LMI households.  |
| <b>Category</b>                  | Housing  |
| <b>Start Year</b>                | 2024   |
| <b>End Year</b>                  | 2028   |
| <b>Outcome</b>                   | Homeowner Housing Added: 2 Household Housing Unit  |
| <b>Geographic Areas Included</b> |  |
| <b>Priority Need Addressed</b>   | Land Acquisition   |
| <b>Funding Allocated</b>         | \$375,000  |



**Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)**

The City anticipates approximately 75 families will be assisted over the next five years through the Minor Home Repair and Emergency Home Repair Grant Programs funded through the CDBG grant.

SP-50 Public Housing Accessibility and Involvement

**Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)**

Not applicable.

**Activities to Increase Resident Involvements**

Not applicable.

**Is the public housing agency designated as troubled under 24 CFR part 902?**

Not applicable.

**Plan to remove the 'troubled' designation**

Not applicable.

## SP-55 Barriers to Affordable Housing

### Strategy to Remove or Ameliorate the Barriers to Affordable Housing

#### **Describe the specific efforts to be undertaken to reduce the barrier to affordable housing.**

**Goal** – Within the next five years, the City of Carrollton intends to identify developable parcels of land (improved or unimproved), acquire these parcels, and transfer the parcels to one or more organizations that have the financial capacity and experience to develop or rehabilitate housing on the parcels of land. The city's affordable housing acquisition program will begin to address the lack of affordable for-sale and rental housing units in the city.

**Goal** – Within the next five years, the City will consult with affordable housing developers who are active in the region to determine why no housing tax credit-financed housing units have been developed or rehabilitated in the City in almost a decade. Based on the feedback received, the City will take steps to address the barriers which have prevented such investments from occurring.

## SP-60 Homelessness Strategy

### **Describe the jurisdiction's strategy for reaching out to homeless persons and assessing their individual needs.**

Outreach to persons experiencing homelessness is done through the City's partners, primarily Metrocrest Services. Carrollton allocates a portion of general funds each year to supporting these organizations and their efforts to prevent homelessness and provide needed services to the homeless population. The needs of persons who are homeless are assessed routinely as part of the program provision.

Additionally, City of Carrollton staff participate in the annual Point-in-Time count and review the annual data with partners analyze trends and to develop strategies to address the needs of subpopulations of homeless persons.

### **Describe the jurisdiction's strategy for addressing the emergency shelter and transitional housing needs of homeless persons.**

Area homeless service providers would like a more sophisticated and coordinated effort to address the needs of the homeless and at-risk population in Carrollton; this includes some type of transitional shelter or housing. Funding constraints have been the primary barrier to creation of a more comprehensive approach to homelessness in Carrollton.

Chronically homeless persons require wrap around services that are not always cost effective to provide in a small community like Carrollton; as such, Carrollton service providers and City staff sometimes must refer individuals back to urban centers to access needed services.

The City of Carrollton will continue to support strengthening the capacity of local service providers to assist persons who are homeless or at-risk of homelessness through general fund contributions. This includes funding organizations to provide counseling services, childcare, transitional housing, health care, drug and alcohol detoxification, classes on parenting skills, access to medical facilities and community-based family support centers, job training, and rental and utility payment assistance.

At the core of Carrollton's current homelessness strategy is a partnership with Metrocrest Services, the City's lead homeless prevention provider. Services provided by Metrocrest to families who are experiencing housing instability, including the homeless population and those on the verge of homelessness.

**Describe the jurisdiction's strategy for 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.**

See above.

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.

As discussed in **SP-70**, the City of Carrollton works with its education and workforce training partners to enhance training opportunities and to ensure existing training is aligned with the workforce needs of local employers. Workforce training opportunities are offered to persons who are exiting corrections programs and institutions.

Additionally, the City of Carrollton annually provides funding to local service providers, who provide employment coaching and job readiness services along with housing stability services.

## SP-65 Lead-Based Paint Hazards

**Outline the actions proposed or being taken to evaluate and reduce lead-based paint hazards, describe how the plan for the reduction of lead-based paint hazards is related to the extent of lead poisoning and hazards, and describe how the plan for reduction will be integrated into housing policies and programs.**

For residents receiving assistance under the City's Housing Rehabilitation program where a lead-based paint hazard is present, the City complies with federal regulations when levels are greater than *de minimus* standards. To determine if a lead based paint hazard is present, houses built before 1978 are tested for the presence of lead by a certified technician. About 10 homes are tested each year, with one or two testing positive for lead. In the event lead based paint is present, the City follows HUD guidelines in conjunction with the City's program specifications to remediate the lead issues. All CDBG-funded projects will meet all applicable regulations related to lead-based paint.

The City also provides—and will continue to provide—information to all program applicants regarding the hazards of lead based paint during the Five-year Consolidated Planning cycle.

**Describe how the extent of lead poisoning and hazards will affect the jurisdiction's plan of action. For example, a jurisdiction may give higher priority to homes with children or neighborhoods with higher incidence rates of poisoning.**

In 2022, 26,671 children in Dallas County under six years of age were tested for elevated blood lead levels (EBLLs). The rate of elevation was 1.44 per 100. In Denton County, 3,728 children were tested and the rate of elevation was 1.15 per 100. Compared to statewide EBLL rates, the rates of elevation for children living in Dallas and Denton counties are relatively low.

As discussed in **MA-20**, there is one census tract – 137.17 - located in southern Carrollton that is categorized as at "moderate risk" of lead exposure according to PolicyMap's Lead Risk Index that takes into account risk factors for lead exposure including age of housing stock and area poverty rate. There are 2,671 people, including 152 children under the age of five, living in the census tract as of the 2020 census. Nearly half of the households living in the census tract have a household income less than \$50,000 and 73% of the population is Hispanic.

The City of Carrollton will continue to market its Home Repair programs to low- and moderate-income households, including households with young children.

**Indicate how the plan and actions will be integrated into the housing policies and procedures.**

Since inception of the CDBG program, all homes older than 1978 scheduled for rehabilitation activities receive lead-based paint testing to determine the extent of lead hazards. The City will continue to take the following steps this program year to meet lead based paint requirements including:

- Distribute the "Protect Your Family From Lead in Your Home" pamphlet to homeowners receiving housing rehabilitation services or homebuyer assistance,
- Identification of potential lead hazards for all houses which were built before 1978 which receive

HUD-funded rehabilitation/homebuyer assistance,

- Treatment of lead hazards on HUD-funded rehabilitation projects as mandated by HUD, the Environmental Protection Agency (EPA) and Texas Department of Health (TDH) regulations and requirements,
- Provision of lead-based paint training for participating contractors and nonprofit organizations in preparation for state-required examinations, to ensure the sub-recipient and contractor activities are fully in compliance, and
- Provision of lead-based paint certification for workers and supervisors working on grant-funded projects which require lead based paint reduction activities.

## SP-70 Anti-Poverty Strategy

**Describe the jurisdiction's goals, programs and policies for reducing the number of poverty-level families. How are resources being targeted to have an impact on people in poverty? Describe how the number of families in poverty will be reduced as opposed to how families in poverty are provided services.**

The City's Anti-poverty efforts during the next 5 years will consist of the following:

- **Continue to enhance career and technical education at the high school level so that public school graduates who desire to enter the workforce immediately upon graduation are workforce ready** - Carrollton Farmers Branch Independent School District (CFBISD) has expanded its Career Tech Education (CTE) programs to assist local companies in their hiring efforts. In the past, workforce needs and CTE training have not always been aligned, but, thanks to CFBISD's efforts, they are now more aligned. The Economic Development Department hosts regular meetings with CFBISD and local businesses to bring awareness to these programs, and there has been an increase in internships with local companies, as well as an increase in companies providing their expertise to these programs.
- **Continue to increase the number and variety of workforce training programs that are offered to adults** - Currently, the City of Carrollton Economic Development Department has been working to facilitate local workforce programs by connecting Carrollton companies with Dallas College, CFBISD and the Dallas Workforce Solutions in an effort to explore available state and federal funds for workforce training. It is the desire of the City to tap into these funds to increase the amount of job training in Carrollton, whether it is for a company expansion, or for attracting new companies to Carrollton.
- **Strategically provide support to local non-profit organizations that seek to meet the existing needs of people in poverty and that provide services design to help people exit poverty** - In addition to anti-poverty efforts directed by the City, Carrollton annually allocates General Fund dollars to partner nonprofit organizations serving residents in poverty, helping these families become self-sufficient. For example, the City has partnered closely with Metrocrest Services, which is an organization that "offers a comprehensive bundle of services to address gaps in finances, employment, and nutrition to holistically help end poverty."

**How are the jurisdiction's poverty-reducing goals, programs, and policies coordinated with this affordable housing plan?**

The City's anti-poverty efforts seek to increase the economic mobility of residents so they are able to earn a living wage and pay for market rate housing.



## SP-80 Monitoring

**Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements**

Programs and projects administered and implemented by the City of Carrollton are monitored on a daily basis. Staff maintain ledgers on individual projects to ensure all required procedures have been observed and completed. A year-end report details expenditures, revenue, beneficiary information and major accomplishments is required for all programs and projects.

For the Housing Rehabilitation Programs, staff administers and continuously monitors all projects implemented under the program. Projects requested by residents are evaluated during an on-site evaluation by staff to determine if the project falls within the scope of the program. The City hires contractors to perform the work on the project. Use of specialized contractors ensures the quality of services is maintained at the highest level.

The City also tracks its performance and success in meeting goals at a broader level. This includes:

The City of Carrollton completes an annual analysis of the strategies and objectives as identified in the current Consolidated Plan with actual program accomplishments. Based on that analysis, the City considers amending or making updates to the adopted Consolidated Plan.

Established reporting standards and procedures are implemented into contracts with the City for the provision of public services. These reporting standards have allowed the City to be more strategic in the allocation of public service funding. Future funding from the General Fund for these services will be assessed annually based on the performance of each service provider.

Each year the Community Services Division reviews and updates its own strategic business plan. Review and updates to the plan are completed on a semi-annual basis. In addition, staff keeps track of program performance measures on a regular basis and submits a Performance Management Plan to the Finance Department.

# Grantee SF-424's and Certification(s)

OMB Number 4040-0004  
Expiration Date: 12/31/2022

| Application for Federal Assistance SF-424  |                            |  |
|--|----------------------------|--|
| * 1. Type of Submission:<br><input type="checkbox"/> Preapplication<br><input checked="" type="checkbox"/> Application<br><input type="checkbox"/> Charges/Corrected Application |                            |  |
| * 2. Type of Application:<br><input type="checkbox"/> New<br><input checked="" type="checkbox"/> Continuation<br><input type="checkbox"/> Revision                               |                            |  |
| * 3. Revision, select appropriate letter(s):<br><input type="checkbox"/> Other (Specify):  |                            |  |
| * 3. Date Received:<br>09/09/2021  |                            | 4. Applicant Identifier:<br>City of Carrollton   |
| 5a. Federal Entity Identifier:<br>00000000000000000000000000000000   |                            | 5b. Federal Award Identifier:<br>B-24-MD-40-0007 |
| <b>State Use Only:</b>   |                            |  |
| 6. Date Received by State:   |                            | 7. State Application Identifier:                 |
| <b>8. APPLICANT INFORMATION:</b>   |                            |  |
| * a. Legal Name: City of Carrollton, Texas   |                            |  |
| * b. Employer/Taxpayer Identification Number (EIN/TIN):<br>756000478   |                            | * c. LEI:<br>Y75QHXFD53C4                        |
| <b>d. Address:</b>   |                            |  |
| * Street1:   | 303 E. Jackson Road        |  |
| * Street2:   |                            |  |
| * City:  | Carrollton                 |  |
| * County/Parish:   |                            |  |
| * State:   | TX: Texas                  |  |
| * Province:  |                            |  |
| * Country:   | USA: UNITED STATES         |  |
| * Zip / Postal Code:   | 75006-1737                 |  |
| <b>e. Organizational Unit:</b>   |                            |  |
| Department Name:<br>Environmental Services   |                            | Division Name:<br>Community Services             |
| <b>f. Name and contact information of person to be contacted on matters involving this application:</b>  |                            |  |
| * First Name:  | Brian                      |  |
| * Middle Name:   |                            |  |
| * Last Name:   | Cassavatore                |  |
| * Suffix:  |                            |  |
| * Title:   | Community Services Manager |  |
| Organizational Address:<br>City of Carrollton  |                            |  |
| * Telephone Number:  | (572) 465-1201             | * Fax Number: (572) 465-0195                     |
| * Email: brian.cassavatore@cityofcarrollton.com  |                            |  |

| Application for Federal Assistance SF-424   |                              |
|---|------------------------------|
| 16. Congressional Districts Of:   |                              |
| * a. Applicant: 24.26.  | * b. Program/Project: 24.26. |
| Attach an additional list of Program/Project Congressional Districts if needed.   |                              |
| Congressional Districts: Carrollton Texas 2   |                              |
| <input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>   |                              |
| 17. Proposed Project:   |                              |
| * a. Start Date: 10/01/2024   | * b. End Date: 09/30/2025    |
| 18. Estimated Funding (\$):   |                              |
| * a. Federal:   | 911,916.00                   |
| * b. Applicant:   |                              |
| * c. State:   |                              |
| * d. Local:   |                              |
| * e. Other:   |                              |
| * f. Program Income:  |                              |
| * g. TOTAL:   | 911,916.00                   |
| 19. Is Application Subject to Review By State Under Executive Order 12372 Process?  |                              |
| <input type="checkbox"/> a. This application was made available to the State under the Executive Order 12372 Process for review on:   |                              |
| <input type="checkbox"/> b. Program is subject to E.O. 12372 but has not been selected by the State for review.   |                              |
| <input checked="" type="checkbox"/> c. Program is not covered by E.O. 12372   |                              |
| 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)   |                              |
| <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No   |                              |
| If "Yes", provide explanation and attach:   |                              |
| <input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>   |                              |
| 21. "By signing this application, I certify (1) to the statements contained in the list of certifications" and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances" and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 28, Section 1001) |                              |
| <input checked="" type="checkbox"/> I AGREE   |                              |
| <small>** The list of certifications and assurances, or an internal site where you may obtain this list is contained in the announcement or agency specific instructions.</small>   |                              |
| Authorized Representative:  |                              |
| Prefix: Mrs.  | * First Name: Erin           |
| Middle Name:  |                              |
| * Last Name: Rinehart   |                              |
| Suffix:   |                              |
| * Title: City Manager   |                              |
| * Telephone Number: (872) 455-3005  | Fax Number:                  |
| * Email: erin.rinehart@tybocscarrollton.com   |                              |
| * Signature of Authorized Representative:   | * Date Signed: 7/31/24       |

### Specific CDBG Certifications

The Entitlement Community certifies that:

**Citizen Participation** -- It is in full compliance and following a detailed citizen participation plan that satisfies the requirements of 24 CFR 91.105.

**Community Development Plan** -- Its consolidated housing and community development plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that provided decent housing, expand economic opportunities primarily for persons of low and moderate income. (See CFR 24 570.2 and CFR 24 part 570)

**Following a Plan** -- It is following a current consolidated plan (or Comprehensive Housing Affordability Strategy) that has been approved by HUD.

**Use of Funds** -- It has complied with the following criteria:

1. **Maximum Feasible Priority.** With respect to activities expected to be assisted with CDBG funds, it certifies that it has developed its Action Plan so as to give maximum feasible priority to activities which benefit low and moderate income families or aid in the prevention or elimination of slums or blight. The Action Plan may also include activities which the grantee certifies are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and other financial resources are not available;
2. **Overall Benefit.** The aggregate use of CDBG funds including section 108 guaranteed loans during program year 2022 shall principally benefit persons of low and moderate income in a manner that insures that at least 70 percent of the amount is expended for activities that benefit such persons during the designated period;
3. **Special Assessments.** It will not attempt to recover any capital costs of public improvements assisted with CDBG funds including Section 108 loan guaranteed funds by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements.

However, if CDBG funds are used to pay the proportion of a fee or assessment that relates to the capital costs of public improvements (assisted in part with CDBG funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds.

The jurisdiction will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108, unless CDBG funds are used to pay the proportion of fee or assessment attributable to the capital costs of public improvements financed from other revenue sources. In this case, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds. Also, in the case of properties owned and occupied by moderate-income (not low-income) families, an assessment or charge may be made against the property for public improvements financed by a source other than CDBG funds if the jurisdiction certifies that it lacks CDBG funds to cover the assessment.

**Excessive Force** -- It has adopted and is enforcing:

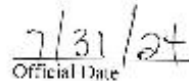
1. A policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in non-violent civil rights demonstrations, and
2. A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location which is the subject of such non-violent civil rights demonstrations within its jurisdiction;

**Compliance With Anti-discrimination laws** -- The grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 USC 2000d), the Fair Housing Act (42 USC 3601-3619), and implementing regulations.

**Lead-Based Paint** -- Its activities concerning lead-based paint will comply with the requirements of 24 CFR Part 35, subparts A, B, J, K and R;

**Compliance with Laws** -- It will comply with applicable laws.

  
Erin Buehert, City Manager  
City Manager  
Position Title

  
Official Date

# ASSURANCES - CONSTRUCTION PROGRAMS

OMB Number: 4340-0009  
Expiration Date: 02/28/2025

Public reporting burden for this collection of information is estimated to average 15 minutes per response, including time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Office of Management and Budget, Paperwork Reduction Project (0348-0042): Washington, DC 20503

**PLEASE DO NOT RETURN YOUR COMPLETED FORM TO THE OFFICE OF MANAGEMENT AND BUDGET. SEND IT TO THE ADDRESS PROVIDED BY THE SPONSORING AGENCY.**

**NOTE:** Certain of these assurances may not be applicable to your project or program. If you have questions, please contact the Awarding Agency. Further, certain Federal assistance awarding agencies may require applicants to certify to additional assurances. If such is the case, you will be notified.

As the duly authorized representative of the applicant, I certify that the applicant:

1. Has the legal authority to apply for Federal assistance, and the institutional, managerial and financial capability (including funds sufficient to pay the non-Federal share of project costs) to ensure proper planning, management and completion of project described in this application
2. Will give the awarding agency, the Comptroller General of the United States and, if appropriate, the State, the right to examine all records, books, papers, or documents related to the assistance; and will establish a proper accounting system in accordance with generally accepted accounting standards or agency directives
3. Will not dispose of, modify the use of, or change the terms of the real property title or other interest in the site and facilities without permission and instructions from the awarding agency. Will record the Federal awarding agency directives and will include a covenant in the title of real property acquired in whole or in part with Federal assistance funds to assure non-discrimination during the useful life of the project.
4. Will comply with the requirements of the assistance awarding agency with regard to the drafting, review and approval of construction plans and specifications.
5. Will provide and maintain competent and adequate engineering supervision at the construction site to ensure that the complete work conforms with the approved plans and specifications and will furnish progressive reports and such other information as may be required by the assistance awarding agency or State.
6. Will initiate and complete the work within the applicable time frame after receipt of approval of the awarding agency.
7. Will establish safeguards to prohibit employees from using their positions for a purpose that constitutes or presents the appearance of personal or organizational conflict of interest, or personal gain
8. Will comply with the Intergovernmental Personnel Act of 1970 (42 U.S.C. §§4728-4763) relating to prescribed standards of merit systems for programs funded under one of the 19 statutes or regulations specified in Appendix A of OPM's Standards for a Merit System of Personnel Administration (5 C.F.R. 900, Subpart F).
9. Will comply with the Lead-Based Paint Poisoning Prevention Act (42 U.S.C. §§4801 et seq.) which prohibits the use of lead-based paint in construction or rehabilitation of residence structures.
10. Will comply with all Federal statutes relating to non-discrimination. These include but are not limited to: (a) Title VI of the Civil Rights Act of 1964 (P.L. 88-352) which prohibits discrimination on the basis of race, color or national origin; (b) Title IX of the Education Amendments of 1972, as amended (20 U.S.C. §§1681-1683, and 1685-1686), which prohibits discrimination on the basis of sex; (c) Section 504 of the Rehabilitation Act of 1973, as amended (29 U.S.C. §794), which prohibits discrimination on the basis of handicaps; (d) the Age Discrimination Act of 1975, as amended (42 U.S.C. §§6101-6107), which prohibits discrimination on the basis of age; (e) the Drug Abuse Office and Treatment Act of 1972 (P.L. 92-255), as amended relating to nondiscrimination on the basis of drug abuse; (f) the Comprehensive Alcohol Abuse and Alcoholism Prevention, Treatment and Rehabilitation Act of 1970 (P.L. 91-616), as amended, relating to nondiscrimination on the basis of alcohol abuse or alcoholism; (g) §§523 and 527 of the Public Health Service Act of 1912 (42 U.S.C. §§290 dd-3 and 290 ee 3), as amended, relating to confidentiality of alcohol and drug abuse patient records; (h) Title VIII of the Civil Rights Act of 1968 (42 U.S.C. §§3601 et seq.), as amended, relating to nondiscrimination in the sale, rental or financing of housing; (i) any other nondiscrimination provisions in the specific statute(s) under which application for Federal assistance is being made; and (j) the requirements of any other nondiscrimination statute(s) which may apply to the application.


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Prescribed by OMB Circular A-102



11. Will comply, or has already complied, with the requirements of Titles II and III of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (P.L. 91-645) which provide for fair and equitable treatment of persons displaced or whose property is acquired as a result of Federal and federally-assisted programs. These requirements apply to all interests in real property acquired for project purposes regardless of Federal participation in purchases.
12. Will comply with the provisions of the Hatch Act (5 U.S.C. §§1501-1509 and 7324-7328) which limit the political activities of employees whose principal employment activities are funded in whole or in part with Federal funds.
13. Will comply, as applicable, with the provisions of the Davis-Bacon Act (40 U.S.C. §§276a to 276a-7), the Copeland Act (40 U.S.C. §276c and 18 U.S.C. §574), and the Contract Work Hours and Safety Standards Act (40 U.S.C. §§327-335) regarding labor standards for federally assisted construction subagreements.
14. Will comply with flood insurance purchase requirements of Section 102(a) of the Flood Disaster Protection Act of 1973 (P.L. 93-234) which requires recipients in a special flood hazard area to participate in the program and to purchase flood insurance if the total cost of insurable construction and acquisition is \$10,000 or more.
15. Will comply with environmental standards which may be prescribed pursuant to the following: (a) institution of environmental quality control measures under the National Environmental Policy Act of 1969 (P.L. 91-190) and Executive Order (EO) 11514; (b) notification of violating facilities pursuant to EO 11738; (c) protection of wetlands pursuant to EO 11990; (d) evaluation of flood hazards in floodplains in accordance with EO 11988; (e) assurance of project consistency with the approved State management program developed under the Coastal Zone Management Act of 1972 (16 U.S.C. §§1451 et seq.); (f) conformity of Federal actions to State (Clean Air) Implementation Plans under Section 175(c) of the Clean Air Act of 1955, as amended (42 U.S.C. §§7401 et seq.); (g) protection of underground sources of drinking water under the Safe Drinking Water Act of 1974, as amended (P.L. 93-523); and (h) protection of endangered species under the Endangered Species Act of 1973, as amended (P.L. 93-205).
16. Will comply with the Wild and Scenic Rivers Act of 1968 (16 U.S.C. §§1271 et seq.) related to protecting components or potential components of the national wild and scenic rivers system.
17. Will assist the awarding agency in assuring compliance with Section 106 of the National Historic Preservation Act of 1966, as amended (16 U.S.C. §470), EO 11595 (identification and protection of historic properties), and the Archaeological and Historic Preservation Act of 1974 (16 U.S.C. §§469a-1 et seq.).
18. Will cause to be performed the required financial and compliance audits in accordance with the Single Audit Act Amendments of 1996 and OMB Circular No. A-133, "Audits of States, Local Governments, and Non-Profit Organizations."
19. Will comply with all applicable requirements of all other Federal laws, executive orders, regulations, and policies governing this program.
20. Will comply with the requirements of Section 106(g) of the Trafficking Victims Protection Act (TVPA) of 2000, as amended (22 U.S.C. 7104) which prohibits grant award recipients or a sub-recipient from (1) Engaging in severe forms of trafficking in persons during the period of time that the award is in effect (2) Procuring a commercial sex act during the period of time that the award is in effect or (3) Using forced labor in the performance of the award or subawards under the award.

|  |                           |
|--|---------------------------|
| SIGNATURE OF AUTHORIZED CERTIFYING OFFICIAL<br> | TITLE<br>City Manager     |
| APPLICANT ORGANIZATION<br>City of Carrollton, Texas  | DATE SUBMITTED<br>7/31/24 |

SF-424D (Rev. 7-97) Back

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**Discharge Policy**

U.S. Department of Housing and Urban Development  
Interagency Council on the Homeless

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Required of all State and local government applicants. Submit this certification along with the HUD Form SF 424. (You may submit a single certification covering all of your projects.)

I hereby certify that as a condition for any funding received as a result of this competition, our government agrees to develop and implement, to the maximum extent practicable and where appropriate, 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. I understand that this condition for award is intended to emphasize that States and units of general local government are primarily responsible for the care of these individuals, and that McKinney-Vento Act funds are not to be used to assist such persons in place of State and local resources.

  
Lynn Rinchart

City Manager  
Position Title

7/31/24  
Date



## Appendix - Alternate/Local Data Sources

|   |   |
|---|---|
| 1 | <b>Data Source Name</b><br>2024 City of Carrollton Point in Time Count  |
|   | <b>List the name of the organization or individual who originated the data set.</b><br>Metrocrest Services  |
|   | <b>Provide a brief summary of the data set.</b><br>Data from surveys completed by volunteers during the 2024 City of Carrollton Point in Time Count.  |
|   | <b>What was the purpose for developing this data set?</b><br>Assessing the size, demographics, and needs of the population of homeless persons in Carrollton.                                     |
|   | <b>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</b><br>Specific to the City of Carrollton |
|   | <b>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</b><br>2024   |
|   | <b>What is the status of the data set (complete, in progress, or planned)?</b><br>Complete  |
|   |   |