Texas City
COMMUNITY DEVELOPMENT

2025-2029 CONSOLIDATED PLAN & 2025 ANNUAL ACTION PLAN

COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG)

CITY OF TEXAS CITY
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Grant Administration
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Executive Summary

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

1. Introduction

The City of Texas City is proud to present its **2025 Community Development Block Grant (CDBG) Consolidated Plan**, which outlines a strategic vision for community investment over the next five years. This Plan serves as a blueprint for how the City will utilize CDBG funds to address critical housing and community development needs, improve infrastructure, and enhance the quality of life for residents—particularly those with low and moderate incomes.

The Consolidated Plan reflects the City's commitment to creating a safe, inclusive, and resilient community through thoughtful planning and resource allocation. Guided by data, community input, and an understanding of local priorities, the Plan identifies key goals, measurable outcomes, and programmatic strategies for the 2025–2029 period. These efforts will support neighborhood revitalization, affordable housing initiatives, public services, and economic opportunities that benefit the entire community.

With this Plan, Texas City reaffirms its dedication to promoting livable neighborhoods, fostering economic growth, and ensuring that all residents have access to essential resources and services.

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

This assessment features a series of detailed tables and charts that present key statistical indicators, highlighting disproportionately greater housing needs among various racial and ethnic groups across a broad range of income levels. It examines multiple household types, including single-person households, renters, homeowners, families with children, and seniors.

Additional analysis focuses on households living in substandard conditions, experiencing overcrowding, facing one or more housing problems, or paying more than 30% or 50% of their income toward housing, commonly referred to as cost-burdened or severely cost-burdened households.

Beyond general housing needs, this section also addresses special populations and services, including Public Housing, individuals and families experiencing homelessness, those with special needs, and broader non-housing community development concerns. Together, these elements guide the City in identifying and prioritizing its most urgent needs, ensuring federal funding is directed where it can have the greatest impact.

3. Evaluation of past performance

Over the past several program years, the City of Texas City has continued to refine and improve the administration of its Community Development Block Grant (CDBG) program. The 2020–2024 Consolidated Plan cycle focused on advancing housing stability, enhancing public services, and strengthening internal capacity to meet HUD's national objectives and local priorities.

One of the City's most consistent accomplishments has been the successful delivery of housing rehabilitation assistance to low- and moderate-income homeowners. This program preserved aging housing stock, addressed safety concerns, and allowed residents to remain in their homes with improved living conditions. The City also supported a range of nonprofit-led public service activities that served youth, seniors, and households at risk of housing instability.

Throughout this period, Texas City emphasized improved program administration. Efforts included streamlining application and reporting processes, strengthening monitoring procedures, and enhancing coordination with subrecipients. The City also made adjustments in response to challenges such as increased construction costs and workforce shortages, which impacted project timelines. These experiences have informed updated approaches to project scoping, procurement, and contractor engagement.

CDBG-CV funds were deployed to expand rental and utility assistance during the height of the COVID-19 pandemic. This targeted use of federal relief dollars helped stabilize vulnerable households and prevent displacement during a period of economic uncertainty.

Overall, the City's past performance reflects a growing focus on strategic planning, outcome-based evaluation, and the efficient use of federal resources. These improvements will serve as a foundation for future programming under the 2025–2029 Consolidated Plan.

4. Summary of citizen participation process and consultation process

The development of the 2025 Consolidated Plan for the City of Texas City was guided by the City's adopted Citizen Participation Plan, which ensures meaningful public involvement and

transparency throughout the planning process. Community input and agency consultation played a central role in identifying needs, setting priorities, and shaping program strategies.

The City held public hearings during the development of the Plan to gather input from residents and stakeholders. Public notices were published in the local newspaper and posted on the City's website to inform the public of the hearings and encourage participation. These hearings provided opportunities for residents to voice concerns, share ideas, and comment on the City's community development and housing needs.

In addition to public hearings, the City conducted targeted outreach to local nonprofit organizations, housing agencies, and service providers through individual consultations and small group discussions. These stakeholders contributed valuable insights into the challenges faced by low- and moderate-income households, including barriers to housing stability, service access, and economic opportunity.

Input gathered through the citizen participation and consultation process directly informed the priorities and goals outlined in the Consolidated Plan. This process ensures that CDBG resources are aligned with the most pressing community needs and delivered in a manner consistent with HUD requirements and local values.

5. Summary of public comments

There have been no public comments to-date.

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

There have been no public comments to-date.

7. Summary

The City of Texas City's 2025 Consolidated Plan outlines a five-year strategy for the effective use of Community Development Block Grant (CDBG) funds to support housing, public services, and community development initiatives that benefit low- and moderate-income residents. The Plan identifies priority needs and sets goals for the 2025–2029 program years, building on lessons learned and progress made during the previous planning cycle.

Through a combination of public hearings and consultation with local service providers, housing agencies, and community organizations, the City identified key areas of focus: preservation of affordable housing, access to supportive services, neighborhood improvements, and continued

administrative capacity to deliver programs effectively. These priorities reflect both community input and an analysis of demographic and economic data.

The Plan also reviews past performance, highlighting successful housing rehabilitation efforts, responsive use of CDBG-CV funds during the COVID-19 pandemic, and strengthened coordination with local partners. Moving forward, the City is committed to outcome-driven programming that addresses root causes of need, promotes equity, and supports long-term community resilience.

This Consolidated Plan serves as a framework for decision-making and funding allocations under the CDBG program, ensuring that resources are used efficiently to create safe, vibrant, and inclusive neighborhoods for all Texas City residents.

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
Lead Agency	TEXAS CITY	
CDBG Administrator	TEXAS CITY	Community Development Department
HOPWA Administrator		
HOME Administrator		
HOPWA-C Administrator		

Table 1 – Responsible Agencies

Narrative

The **City of Texas City's Community Development Department** is the lead agency responsible for the preparation of the 2025 Consolidated Plan. The Department oversees all aspects of plan development, including data collection and analysis, community engagement, coordination with partner organizations, and drafting of the final document in accordance with U.S. Department of Housing and Urban Development (HUD) regulations.

In addition to preparing the Consolidated Plan, the Community Development Department is also responsible for the administration of the Community Development Block Grant (CDBG) Entitlement Program. This includes program implementation, subrecipient oversight, financial management, reporting, compliance monitoring, and ensuring that all funded activities meet HUD's national objectives.

The Department serves as the City's primary liaison to HUD and works closely with other municipal departments, nonprofit organizations, and community partners to carry out eligible activities under the CDBG program. These efforts are supported by City leadership to ensure effective delivery of programs that address housing, economic development, and community needs for low- and moderate-income residents.

Consolidated Plan Public Contact Information

For questions, comments, or requests related to the City of Texas City's 2025 Consolidated Plan or CDBG program, please contact:

City of Texas City – Community Development Department
Attn: Community Development Director
Address: 928 5th Avenue North, Texas City, TX 77590
Phone: (409) 643-5731
Email: communitydevelopment@texascitytx.gov
Website: https://www.texascitytx.gov

The Community Development Department welcomes public input and encourages residents and stakeholders to reach out with questions or to participate in future planning efforts.

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

1. Introduction

The City of Texas City coordinates the development of the 2025-2029 Consolidated Plan and 2025 Annual Action Plan. The consolidated planning process serves as a framework for identifying housing and community development priorities, utilizing data and community input. The City of Texas City utilized qualitative data tools and resources made available by HUD and other data services platforms to develop a needs assessment and market analysis. In addition, the City of Texas City underwent a comprehensive community engagement strategy that included stakeholder consultations and public hearings.

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(l)).

The City of Texas City, TX, actively enhances coordination between public and assisted housing providers and health, mental health, and service agencies through several initiatives:

Fair Housing Enforcement: Texas City collaborates with HUD's Office of Fair Housing and Equal Opportunity to eliminate housing discrimination. The City's Fair Housing Administrator investigates complaints and promotes civil rights and economic opportunity through housing.

Community Resource Coordination: While the Community Development Department does not provide direct assistance, it connects residents to local organizations offering housing, rental, food, and other related support services across Galveston County.

These efforts demonstrate Texas City's commitment to fostering collaboration among housing providers and health and service agencies to support the well-being of its residents.

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

The City of Texas City collaborates with the Texas Balance of State Continuum of Care (TX BoS CoC) to address homelessness. This partnership involves coordinated efforts with local

organizations such as the Gulf Coast Homeless Coalition to streamline services for individuals and families experiencing or at risk of homelessness.

A key component of this collaboration is the implementation of a Coordinated Entry (CE) system, managed by the Texas Homeless Network. This system standardizes the process of assessing and prioritizing individuals based on their needs, ensuring that resources are allocated effectively. The CE system is particularly focused on vulnerable populations, including chronically homeless individuals, families with children, veterans, and unaccompanied youth

While Texas City does not directly receive Emergency Solutions Grant (ESG) funds, it plays a vital role by referring residents to appropriate services and participating in regional planning efforts. These coordinated actions aim to provide comprehensive support to those in need and work towards the goal of ending homelessness in the community.

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

As mentioned, while Texas City does not directly receive Emergency Solutions Grant (ESG) funds, it plays a vital role by referring residents to appropriate services and participating in regional planning efforts. These coordinated actions aim to provide comprehensive support to those in need and work towards the goal of ending homelessness in the community.

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	**Agency/Group/Organization**	Texas City Economic Development Corporation
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Community Development Department and the Economic Development Director met to discuss the economic development needs of the city. It is anticipated that the two organizations will continue to work together and share resources to assist LMI residents.
2	**Agency/Group/Organization**	Texas City Housing Authority
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Persons with Disabilities Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Public Housing Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Community Development Department and the TCHA Executive Director discussed current disparities and will coordinate on addressing low-income housing needs.
3	**Agency/Group/Organization**	Texas City Public Works Department
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Non-Housing Community Development Needs

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Director of Community Development Department and Grants Administration and the Director of Public Works met on multiple occasions and discussed how LMI neighborhood infrastructure can be improved. It is anticipated that the two departments will work together to improve the infrastructure in LMI neighborhoods with special emphasis on the target areas.
4	**Agency/Group/Organization**	City of Texas City, Dept. of Emergency Management
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Hazard Mitigation
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Director of Community Development & Grants Administration and the Emergency Management Coordinator met on multiple occasions and discussed hazard mitigation efforts to protect low-income areas in the city.

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

There were no agency types not consulted.

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	Texas Homeless Network	The strategic plan submitted by the City is in direct connection with the Texas Homeless Network whereby the City being a conduit as a referral service to the services and homeless programs that the Network currently has in place.

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))

Cooperation and Coordination with Other Public Entities – 91.215(l)

The City of Texas City actively coordinates with a range of public entities to implement the goals of the Consolidated Plan. This includes ongoing collaboration with Galveston County and the State of Texas to align resources and avoid duplication of efforts. Coordination with state agencies such as the Texas Department of Housing and Community Affairs (TDHCA) ensures that local housing and infrastructure priorities are in sync with state-level initiatives and funding opportunities.

Texas City also engages with adjacent units of general local government, particularly through regional planning efforts and interlocal agreements. These partnerships help address shared challenges such as housing affordability, disaster preparedness, and transportation connectivity.

In addition, the City works closely with local public agencies, such as school districts, transit authorities, and workforce development boards, to promote integrated community development strategies that leverage multiple sources of funding and expertise.

Narrative (optional):

The City of Texas City engaged in a comprehensive consultation process with a wide range of public agencies, departments, and community stakeholders in the development of the Consolidated Plan. This process ensured that the Plan reflects local priorities, addresses gaps in services, and coordinates effectively with related planning efforts.

Entities consulted included:

- Texas City Economic Development Corporation
- The Moore Public Library
- Texas City Housing Authority
- City of Texas City Department of Public Works
- Department of Parks, Recreation, & Tourism
- Department of Emergency Management
- Department of Engineering & Planning

- Executive Director of Management Services
- The Mayor of Texas City
- Texas City Commission
- Texas City Police Department
- Texas City Fire Department
- Gulf Coast Center
- Mayor's Task Force on Homelessness

These consultations were carried out through meetings, interdepartmental coordination, public input sessions, and targeted outreach. The City also coordinated with regional and state agencies to align goals and leverage resources where possible. This collaborative approach ensures that the Consolidated Plan is responsive to community needs and builds on existing local knowledge, services, and infrastructure.

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 Texas City followed its Citizen Participation Plan by conducting public hearings and outreach to solicit community input during the development of the 2025 Consolidated Plan. Despite efforts to encourage broad participation through public notices and accessible meeting times, overall citizen turnout was limited.

Although public input was received from a small number of residents and local stakeholders, their feedback was carefully reviewed and helped inform the Plan's priorities. Key themes that emerged included the need for affordable housing rehabilitation, increased supportive services, and enhanced program effectiveness.

In addition, consultations with community organizations and service providers supplemented limited public participation, providing valuable insight into ongoing community needs and service gaps. This combined input guided the development of realistic and focused goals aimed at addressing critical challenges faced by low- and moderate-income residents.

While citizen participation was lower than desired, the City remains committed to expanding engagement efforts in future planning cycles to better capture the full diversity of community perspectives.

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	Public Hearing	Non-targeted/broad community	The first public hearing was held at the City's June 4, 2025 Commission meeting. It was attended by City leadership and community members.	No comments were received.	No comments were not accepted.	
2	Public Hearing	Non-targeted/broad community	The second public hearing will be held at the City's August 6, 2025 Commission meeting. It will be attended by City leadership and community members.	N/A	N/A	
3	Newspaper Ad	Non-targeted/broad community	N/A	N/A	N/A	

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The Needs Assessment section of the Consolidated Plan provides a comprehensive analysis of the critical housing challenges facing Texas City. Utilizing data made available by the U.S. Department of Housing and Urban Development (HUD)—including recent findings from the U.S. Census, the American Community Survey (ACS), and the Comprehensive Housing Affordability Strategy (CHAS)—the City is able to evaluate local housing conditions and strategically allocate limited resources to address pressing needs for safe and affordable housing.

This assessment features a series of detailed tables and charts presenting key statistical indicators that highlight disproportionately greater housing needs among various racial and ethnic groups across a broad range of income levels. It examines multiple household types, including single-person households, renters, homeowners, families with children, and seniors.

Additional analysis focuses on households living in substandard conditions, experiencing overcrowding, facing one or more housing problems, or paying more than 30% or 50% of their income toward housing—commonly referred to as cost-burdened or severely cost-burdened households.

Beyond general housing needs, this section also addresses special populations and services, including individuals and families experiencing homelessness, those with special needs, and broader non-housing community development concerns. Together, these elements guide the City in identifying and prioritizing its most urgent needs, ensuring federal funding is directed where it can have the greatest impact.

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

Summary of Housing Needs

Texas City faces a range of housing challenges that disproportionately affect low- and moderate-income households. The most pressing needs include access to affordable rental housing, preservation of existing housing stock, and resources to assist households experiencing housing instability or cost burdens.

A significant portion of renter and homeowner households in Texas City are **cost-burdened**, meaning they spend more than 30% of their income on housing. This burden is particularly high among very low-income renters, many of whom face difficulty securing safe, decent, and affordable housing options within the city limits.

The city's aging housing stock presents an additional challenge, particularly for low-income homeowners who may lack the resources to complete necessary repairs or modifications. Housing conditions such as outdated systems, roof damage, and accessibility barriers can compromise health and safety and increase the risk of displacement.

Additionally, while homelessness in Texas City is not as visible as in larger urban centers, service providers have noted increasing demand for emergency housing assistance, particularly among families and individuals facing temporary crises. There is also a need for more transitional and permanent supportive housing options.

Texas City's housing needs highlight the importance of continued investment in housing rehabilitation, rental assistance, and collaborative solutions to address affordability and stability. These needs have been prioritized in the Consolidated Plan to ensure that limited resources are directed where they can have the most impact.

Demographics	Base Year: 2009	Most Recent Year: 2020	% Change
Population	46,265	51,898	12.2%
Households	16,610	21,558	29.8%

Demographics	Base Year: 2009	Most Recent Year: 2020	% Change
Median Income	$43,702.00	$65,447.00	49%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2020 Census (Base Year), 2017-2021 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	2,810	2,975	3,480	1,815	6,415
Small Family Households	935	1,145	1,275	810	3,480
Large Family Households	120	360	405	205	595
Household contains at least one person 62-74 years of age	630	955	815	400	1,360
Household contains at least one person age 75 or older	395	375	620	235	680
Households with one or more children 6 years old or younger	490	605	795	190	610

Table 6 - Total Households Table

Data Source: 2016-2020 CHAS

Housing Needs Summary Tables

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

	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										
Substandard Housing - Lacking complete plumbing or kitchen facilities	40	0	0	0	40	0	0	20	0	20
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	0	15	50	0	65	0	15	40	10	65
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	20	95	55	0	170	0	0	10	20	30
Housing cost burden greater than 50% of income (and none of the above problems)	1,535	385	35	0	1,955	450	335	140	0	925

	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
Housing cost burden greater than 30% of income (and none of the above problems)	240	765	425	30	1,460	75	135	195	45	450
Zero/negative Income (and none of the above problems)	135	0	0	0	135	45	0	0	0	45

Table 7 – Housing Problems Table

Data Source: 2016-2020 CHAS

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	1,595	495	140	0	2,230	450	350	210	25	1,035
Having none of four housing problems	545	1,180	1,420	810	3,955	220	955	1,710	980	3,865

	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
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

Data Source: 2016-2020 CHAS

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	695	510	160	1,365	85	215	170	470
Large Related	65	225	45	335	45	95	0	140
Elderly	420	305	155	880	275	165	90	530
Other	660	215	140	1,015	115	4	70	189
Total need by income	1,840	1,255	500	3,595	520	479	330	1,329

Table 9 – Cost Burden > 30%

Data Source: 2016-2020 CHAS

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	145	145	75	160	0	235
Large Related	0	0	100	100	45	95	0	140

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Elderly	345	80	20	445	235	85	15	335
Other	0	560	80	640	90	0	0	90
Total need by income	345	640	345	1,330	445	340	15	800

Table 10 – Cost Burden > 50%

Data Source: 2016-2020 CHAS

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	0	105	10	0	115	0	10	10	30	50
Multiple, unrelated family households	20	4	85	0	109	0	10	40	0	50
Other, non-family households	0	0	10	0	10	0	0	0	0	0
Total need by income	20	109	105	0	234	0	20	50	30	100

Table 11 – Crowding Information – 1/2

Data Source: 2016-2020 CHAS

							Owner					
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% HAMFI	>100% HAMFI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% HAMFI	>100% HAMFI	Total
Income Distribution Overview	800	1,230	1,850	1,060	5,560	1060	2,100	1,740	1,670	1,100	2,280	8,895

Table 12 – Income

Data Source Comments:

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

Single-person households make up a significant portion of those in need of housing assistance in Texas City. According to HUD Comprehensive Housing Affordability Strategy (CHAS) data, a large share of these individuals fall into very low- and extremely low-income categories and often experience housing cost burdens, unstable housing, or live in substandard conditions.

Most single-person households in need include:

- **Elderly individuals living alone**, many of whom are on fixed incomes such as Social Security and struggle to keep up with rising housing costs, maintenance needs, or accessibility improvements.
- **Working-age adults** who may be unemployed, underemployed, or employed in low-wage occupations. Many live paycheck-to-paycheck and are vulnerable to eviction or utility shutoffs.
- **Individuals with disabilities or chronic health conditions** who may require accessible housing and supportive services but face limited affordable housing options.
- **Young adults living independently**, often just entering the workforce, who may lack rental history or sufficient income to secure stable housing without assistance.

These single-person households often lack informal support networks and are at heightened risk of homelessness or housing instability. The City's Consolidated Plan prioritizes housing rehabilitation, rental assistance, and partnerships with service providers to better support this vulnerable population.

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.

Families facing disabilities or violence-related trauma are among the most vulnerable populations in need of housing assistance in Texas City. While exact numbers are limited due to data confidentiality and underreporting, available local and national data provide a reasonable basis for estimates.

Families with Disabilities

According to recent American Community Survey (ACS) estimates, approximately **15%–18% of households in Texas City include at least one member with a disability**. Among low- and moderate-income households, this percentage is likely higher due to the connection between disability and economic hardship.

Families with one or more disabled members face unique housing challenges, including:

- Limited income from SSI, SSDI, or fixed sources
- Need for accessible or modified units
- Difficulty maintaining housing stability due to health conditions

Based on CHAS data and local service provider feedback, it is estimated that **between 800 and 1,200 families in Texas City with disabled members may need housing assistance**, either through rental support, home modifications, or relocation to more suitable housing.

Families Experiencing Domestic Violence, Dating Violence, Sexual Assault, or Stalking

While precise local figures are difficult to obtain, regional data from domestic violence shelters and law enforcement agencies indicate that **hundreds of families in the Galveston County area, including Texas City, seek emergency housing or support services each year** due to domestic violence or related trauma.

Based on state-level incidence rates and local shelter capacity, it is estimated that **150–250 families in Texas City annually experience housing instability due to domestic violence, dating violence, sexual assault, or stalking**. These families often require immediate access to safe emergency shelter, transitional housing, and long-term supportive housing options.

Families in this category frequently face additional barriers such as:

- Sudden displacement and loss of income
- Safety concerns that limit housing choices
- Need for trauma-informed support services

The Consolidated Plan recognizes these vulnerable groups as high-priority populations and encourages partnerships with organizations that provide housing and supportive services for survivors of violence and families affected by disability.

What are the most common housing problems?

Texas City residents, particularly those with low and moderate incomes, face a range of housing-related challenges. According to HUD's definitions and CHAS data, the four most common housing problems are:

1. **Housing Cost Burden (Paying more than 30% of income on housing)** This is the most widespread housing problem in Texas City. Many renters and homeowners, especially those earning less than 80% of Area Median Income (AMI), are cost burdened. Severely cost-burdened households (paying more than 50% of income on housing) are at high risk of housing instability or homelessness.
2. **Substandard Housing (Housing lacking complete kitchen or plumbing facilities)** Though less common, some lower-income households occupy homes that lack basic infrastructure such as functioning kitchens or bathrooms. These issues are more frequently found in aging housing stock and mobile homes, especially among very low-income and elderly homeowners.
3. **Overcrowding (More than one person per room)** Overcrowding affects some larger families, particularly among low-income renters. It is often a result of families doubling up to afford rent or living in units that do not accommodate their household size.
4. **Deteriorated or Aging Housing Stock** A significant portion of Texas City's housing was built before 1980. Many low-income homeowners lack the resources to make critical repairs, leading to issues such as roof damage, failing HVAC systems, or outdated electrical/plumbing systems.

These problems often overlap, particularly for vulnerable populations such as seniors, people with disabilities, and extremely low-income families. Addressing housing affordability and the preservation of existing units is a key priority in the Consolidated Plan to reduce these issues and improve housing stability in the community.

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

Analysis of HUD CHAS data and local conditions reveals that certain populations and household types in Texas City experience housing problems — including cost burden, substandard housing, and overcrowding — at significantly higher rates than others. These include:

Extremely Low-Income Households (≤30% AMI)

- This group faces the **highest incidence of severe housing cost burden**, with many spending more than 50% of their income on rent or utilities.
- These households are often one unexpected expense away from eviction or homelessness.

Renters

- Renters are **more likely than homeowners** to face cost burden and overcrowding.
- Many live in older rental units that may be poorly maintained or lack modern safety features.

Single-Parent Households, Especially Female-Headed

- These households are more likely to live in poverty and often struggle to afford safe, adequate housing.
- Limited income and childcare responsibilities make housing stability more precarious.

Elderly Households

- Many older adults live on fixed incomes and cannot afford repairs or rising housing costs.
- They are particularly vulnerable to **deferred maintenance issues**, accessibility challenges, and displacement.

People with Disabilities

- This group faces a **dual challenge**: affordability and the need for accessible housing.
- Few affordable units are adapted to accommodate mobility or sensory impairments, limiting housing choices.

Large Families (5+ persons)

- These families often experience **overcrowding**, especially among renters with limited affordable unit options.
- They also face higher utility costs, increasing the likelihood of cost burden.

Households Experiencing or At Risk of Domestic Violence

- Survivors of domestic violence may need to leave housing suddenly and face barriers to securing new, safe, and affordable accommodations.
- Emergency and transitional housing options are often limited.

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

In Texas City, **low-income individuals and families with children**, especially those with **extremely low incomes (≤30% of Area Median Income)**, are particularly vulnerable to housing instability. While they may currently be housed, these households often live paycheck to paycheck, in precarious or substandard housing conditions, and face multiple risk factors that place them at **imminent risk of homelessness**.

Common Characteristics:

- **Severe cost burden**, with rent and utilities consuming over 50% of monthly income
- **Employment instability**, such as part-time or seasonal work with no paid leave
- **Reliance on informal housing arrangements**, such as doubling up with friends or family
- **Living in units with code violations**, eviction notices, or uninhabitable conditions
- **Limited access to childcare or transportation**, which increases job insecurity and limits mobility

Households in this situation are often **one crisis away**—such as a car repair, job loss, or illness—from losing their housing. Many do not qualify for or are not connected to available housing support services until a formal eviction occurs or they become unsheltered.

Needs of Formerly Homeless Households Nearing Termination of Rapid Re-Housing Assistance

For families and individuals who have exited homelessness through **rapid re-housing (RRH) programs**, the transition to long-term housing stability remains fragile. As temporary rental subsidies and supportive services phase out, these households face renewed challenges.

Common Needs and Vulnerabilities:

- **Insufficient income growth** during the subsidy period, leaving households unable to cover full rent
- **Ongoing barriers to employment**, such as limited education, lack of transportation, or caregiving responsibilities
- **Behavioral health challenges or trauma**, particularly for survivors of domestic violence or long-term homelessness
- **Difficulty navigating the housing market**, especially when landlords are reluctant to rent to tenants with prior evictions, criminal records, or gaps in housing history

Without ongoing support, these households are at high risk of **returning to homelessness**. Continued access to **case management, rental assistance extensions, or permanent affordable housing options** is critical to preventing housing loss and stabilizing their progress.

Implications for the Consolidated Plan

The City of Texas City recognizes that addressing imminent risk and housing instability requires **early intervention**, **flexible financial assistance**, and **strong referral networks** between housing providers, schools, social services, and employment support agencies. The Consolidated Plan prioritizes efforts to both prevent homelessness and support long-term housing retention among those who have recently exited it.

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:

To estimate the number of individuals and families **at imminent risk of homelessness** in Texas City, the City applied a definition consistent with **HUD's At-Risk of Homelessness criteria (24 CFR 91.5)** and commonly used best practices in local needs assessment.

Operational Definition of At-Risk Populations

For the purposes of this Consolidated Plan, the City defines *at-risk households* as those who meet **all or most** of the following criteria:

- Have **annual incomes below 30% of the Area Median Income (AMI)**
- Do **not have sufficient resources** or support networks to prevent them from becoming homeless (e.g., family or friends able to help)
- Exhibit at least one of the following risk factors: Are **housing cost-burdened** (paying more than 50% of income toward housing). Are living in **overcrowded or substandard housing.** Are facing a **pending eviction** or have a recent history of housing instability (e.g., frequent moves, doubling up). Are exiting institutional care (e.g., hospitals, foster care, incarceration) without stable housing secured.

Methodology for Estimating At-Risk Population

The estimate of at-risk populations was developed using the following sources:

- **HUD CHAS data** for extremely low-income households experiencing cost burden and/or housing deficiencies
- **ACS Public Use Microdata Sample (PUMS)** to identify households in Galveston County/Texas City with high housing cost burdens, particularly among renters and families with children
- Local data and trends from **nonprofit service providers, eviction filings, and utility assistance requests**, which indicate housing instability
- Input from **local school districts** identifying students experiencing housing transitions (McKinney-Vento eligible)

Based on this analysis, it is estimated that approximately **1,200 to 1,500 households** in Texas City meet the above criteria and are at elevated risk of homelessness. This includes **a large proportion of renter households with children** and **single adults with fixed incomes**, particularly seniors and people with disabilities.

These estimates are intended to inform prevention strategies, funding priorities, and targeted service delivery within the Consolidated Plan framework.

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

Certain housing conditions and circumstances are strongly correlated with **housing instability** and a heightened **risk of homelessness**, particularly for low-income residents in Texas City. These risk factors often intersect with broader economic vulnerabilities, making it difficult for households to maintain stable housing without intervention or support.

1. Severe Housing Cost Burden

- Households spending **more than 50% of monthly income on rent or mortgage** are considered severely cost-burdened.
- Such households are at high risk of housing loss due to even minor financial disruptions (e.g., illness, job loss, car repairs).

2. Substandard Housing Conditions

- Units with **incomplete plumbing, no heating or cooling, mold, leaking roofs, or exposed wiring** contribute to physical and mental health risks and may be subject to condemnation or code enforcement action.
- Tenants in these units often lack alternative housing options and may face displacement without assistance.

3. Overcrowding

- Households with **more than one person per room** often reflect families doubling up to afford rent.
- Overcrowding is associated with tenant stress, strained living conditions, and increased eviction risk, particularly in informal lease situations.

4. Lack of a Lease or Legal Protections

- Residents in **informal housing arrangements** (e.g., subleasing, staying with family, or verbal agreements) often lack tenant rights or legal recourse in the event of a conflict or eviction.
- These households are highly vulnerable to displacement without notice or legal remedy.

5. Short-Term or Month-to-Month Leases

- Tenants on **month-to-month or short-term leases** are at greater risk of non-renewal, unexpected rent increases, or displacement with limited legal protections.

6. Eviction History or Threat of Eviction

- Households with a **recent eviction** or those facing eviction proceedings experience long-term barriers to securing new housing and often cycle between unstable or emergency accommodations.

7. Location in Disinvested or Disaster-Prone Areas

- Housing in **flood-prone zones, industrial corridors, or neighborhoods with poor infrastructure** may be lower-cost but poses long-term risks for health, displacement, or damage from environmental hazards.

Discussion

The risk of homelessness in Texas City is closely tied to a combination of **housing market conditions, personal vulnerabilities, and systemic gaps** in affordable housing access. As outlined above, households that are extremely low-income, severely cost-burdened, living in substandard or overcrowded units, or lacking formal rental protections are particularly susceptible to housing instability.

Populations most at risk include:

- **Renters with incomes below 30% of AMI**
- **Single-parent families**, particularly female-headed households
- **Seniors on fixed incomes**
- **Persons with disabilities**
- **Formerly homeless individuals nearing the end of rapid re-housing support**

Despite efforts to increase affordable housing options and provide emergency services, **gaps persist** in prevention resources, accessible units, and long-term rental assistance. Many residents live in precarious housing situations, often one unexpected event away from homelessness. For those exiting homelessness, short-term rental subsidies without a corresponding increase in income or access to affordable units lead to repeated cycles of instability.

Texas City's Consolidated Plan acknowledges that **effective homelessness prevention** requires more than just emergency shelter. It must include targeted investment in **affordable housing development**, **tenant-based assistance**, **rehabilitation of aging units**, and **coordination with supportive service providers**. Continued focus on identifying at-risk households early—before eviction or displacement occurs—will be key to reducing homelessness and promoting housing stability throughout the community.

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

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

Introduction

As part of its Consolidated Planning responsibilities, the City of Texas City has reviewed available HUD CHAS data to evaluate whether any racial or ethnic groups experience housing problems at rates significantly higher than the population as a whole.

Overview

While Texas City is home to a diverse population, housing needs are primarily driven by **economic circumstances** and **household income**, rather than race or ethnicity alone. Nonetheless, analysis of federal data reveals that some groups experience higher rates of cost burden and housing challenges, typically tied to **income level, housing type, and employment opportunity**.

Findings

- **Black or African American households** are more likely to be renters and more frequently reside in older housing stock that may require repair or replacement. Like all low-income renters, they are more likely to face rent burdens due to market constraints.
- **Hispanic households**, especially those in larger family units, tend to live in multifamily or mobile homes, where crowding or code deficiencies are more common. This reflects **market choice** and **economic factors**, not systemic housing exclusion.
- These needs are **not the result of housing discrimination**, but rather a reflection of long-standing **socioeconomic trends, income inequality, and personal economic conditions**. The City's focus is on addressing need **regardless of demographic background**, ensuring **equal access** to opportunity through **local partnerships, private investment, and reduced barriers to economic advancement**.

Conclusion

The City of Texas City will continue to ensure that its housing and development programs serve all residents equitably, while emphasizing **efficiency, accountability, and community-based solutions**. Housing policies will support working families, expand housing choice, and encourage self-sufficiency without adding unnecessary regulatory burdens on local property owners or small businesses.

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	2,360	455	0
White	870	165	0
Black / African American	975	215	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	450	35	0

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	1,750	1,225	0
White	620	655	0
Black / African American	745	230	0
Asian	10	15	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	10	0
Hispanic	300	305	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	970	2,515	0
White	445	810	0
Black / African American	225	885	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	285	780	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	100	1,720	0
White	35	695	0
Black / African American	25	345	0

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
Asian	10	25	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	24	645	0

Table 16 - Disproportionally 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

The City of Texas City recognizes that housing challenges exist across all demographic groups and are most commonly tied to **economic conditions, market limitations, and personal circumstances**, rather than race or ethnicity alone. While HUD data identifies some racial and ethnic groups with higher rates of housing cost burden or overcrowding, these outcomes are largely reflective of **household income, family size, and housing preference**, rather than systemic exclusion.

In line with the City's approach to self-governance and fiscal responsibility, housing programs will continue to focus on:

- **Expanding opportunity for all residents**
- **Encouraging private investment in housing**
- **Reducing regulatory barriers to development and rehabilitation**
- **Promoting individual self-sufficiency and upward mobility**

Rather than focusing exclusively on group characteristics, Texas City prioritizes **needs-based assistance**, targeting programs to support low- and moderate-income residents regardless of background. This approach ensures that resources are directed to where they will have the

greatest impact, while maintaining a commitment to fairness, transparency, and **locally driven solutions**.

As Texas City continues to grow, the City will work with its partners in the public and private sectors to **preserve housing choice, expand economic opportunity, and ensure that all residents have access to safe and affordable housing options** without increasing administrative burden or limiting personal freedom.

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

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

Introduction

Severe housing problems, as defined by HUD, include one or more of the following:

- Lacking complete kitchen facilities
- Lacking complete plumbing facilities
- Overcrowding (more than 1.5 persons per room)
- Severe cost burden (paying more than 50% of household income toward housing)

Using HUD's CHAS (Comprehensive Housing Affordability Strategy) data, Texas City has assessed whether any racial or ethnic group experiences these conditions at a **rate 10 percentage points or more above the jurisdiction-wide average**.

Findings from CHAS Data

Across all income levels, **severe housing problems are most prevalent among low-income renters**, especially those earning below 50% of the Area Median Income (AMI). The following trends emerge:

- **Black or African American households** show a **disproportionately high rate of severe housing problems**, especially among extremely low-income renters. These households are more likely to face **severe cost burden and live in older housing stock**, where deferred maintenance may result in substandard conditions.
- **Hispanic or Latino households** also exhibit **above-average rates** of severe housing problems. Overcrowding is more common among larger households, and cost burdens remain high due to limited affordable housing availability.
- **White (non-Hispanic) households** experience severe housing problems, but **generally at or below the citywide average**, particularly among owner-occupied homes.

These patterns are shaped by a range of local factors, including **income inequality, household size, housing age and condition, and rental market constraints**.

Conclusion

The analysis indicates that **Black and Hispanic households in Texas City are disproportionately affected by severe housing problems**, primarily driven by economic barriers and housing

quality issues. Although these challenges are not exclusively racial, the data suggest targeted investment is warranted to ensure these populations have improved access to **safe, decent, and affordable housing**.

To address these disparities, Texas City will prioritize housing programs that:

- Support **rehabilitation of substandard housing**
- Expand **affordable rental options**
- Provide assistance to **extremely low-income households**
- Ensure **fair access to housing assistance** for all eligible residents

This approach aligns with the City's commitment to **local, needs-based solutions** that reduce severe housing problems without imposing unnecessary regulatory burdens on housing providers or developers.

The following provides an assessment of the need of any racial and ethnic groups that have disproportionately greater need in comparison to the needs of that category of need as a whole, with a cost burden of 50% or more of their income.

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	2,045	765	0
White	730	305	0
Black / African American	885	310	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	415	65	0

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	845	2,135	0
White	355	920	0
Black / African American	330	640	0
Asian	0	25	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	10	0
Hispanic	130	475	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	350	3,130	0
White	100	1,150	0
Black / African American	95	1,015	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0

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
Hispanic	150	915	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	25	1,790	0
White	25	705	0
Black / African American	0	375	0
Asian	0	35	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	670	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

Disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least 10 percentage points higher than the percentage of persons in a category as a whole. Below are breakdowns of the proportion of the jurisdiction experiencing severe housing problems within each income cohort, and the racial/ethnic groups experiencing disproportionately greater need related to housing problems within each income cohort.

Based on the definition of disproportionate greater need, within this cohort, 72.24% (2,030 of 2,810) of households earning 0-30% of AMI have one or more of four severe housing problems in the jurisdiction as a whole. The racial and ethnic groups breakdown resulted in Whites affected at 25% (730 of 2,810), Black/African Americans at 34.49% (885 of 2,810), and Hispanics at 14.76% (450 of 2,810), each group experiencing disproportionately great need.

Households earning 30%-50% AMI are affected at 27.34% (815 of 2980), with Whites at 11.91% (355 of 2,980), Black/African American at 11.07% (330 of 2,980), and Hispanics at 4.36% (130 of 2,980). Whites and Black/African Americans households in this cohort experience disproportionately great need of the four server housing problems.

Analysis of data in Table 19- Severe Housing Problems 50%-80% AMI and Table 20- Sever Housing Problems 80%-100% AMI do not show households experiencing disproportionately greater needs as each cohort is under the baseline of 10%.

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

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

Introduction:

Housing cost burden is defined by HUD as households paying **more than 30% of their income on housing costs**, while **severe cost burden** refers to households paying **more than 50%**. Cost burden is a key indicator of housing instability, particularly for low- and moderate-income families.

Citywide Overview

Across Texas City, cost burden affects a significant portion of low- and moderate-income households. While the issue is widespread, **some racial and ethnic groups experience these burdens at a disproportionately higher rate**, based on HUD CHAS data.

Racial and Ethnic Disparities

- **Black or African American (non-Hispanic) households** show a higher incidence of both cost burden and severe cost burden when compared to the citywide average. These households are more likely to be renters with limited access to higher-wage employment and affordable housing options.
- **Hispanic or Latino households** also demonstrate above-average rates of cost burden, especially among larger families and those living in multifamily or manufactured housing. Language barriers, job sector concentration, and immigration status may also contribute to economic instability in some cases.
- **White (non-Hispanic) households**, while also affected by cost burden, tend to report these issues at rates closer to or below the citywide average, particularly among owner-occupied units.

Conclusion

The data show that **Black and Hispanic households in Texas City are disproportionately impacted by housing cost burdens**, especially among renters and those earning below 50% of Area Median Income (AMI). While race alone is not the cause of housing stress, the intersection of income, housing market constraints, and family size contributes to greater vulnerability among these groups.

Texas City's housing strategy will continue to prioritize **need-based solutions** that expand affordable housing options, reduce cost burdens, and ensure fair access to resources. The City remains committed to addressing these disparities while promoting **personal opportunity, self-sufficiency, and long-term community stability**.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	12,240	2,120	2,960	180
White	5,730	855	1,080	105
Black / African American	2,905	690	1,240	55
Asian	100	35	0	0
American Indian, Alaska Native	45	0	0	0
Pacific Islander	25	0	0	0
Hispanic	3,295	440	595	4

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2016-2020 CHAS

Discussion:

The 2016–2020 CHAS data for Texas City reveals significant variations in housing cost burden across racial and ethnic groups. Of the total 17,500 households assessed, 12,240 are spending 30% or less of their income on housing, which is considered affordable. However, 2,120 households fall into the moderate cost burden category, spending between 30% and 50% of their income on housing, while 2,960 households experience a severe cost burden, spending more than half of their income on housing expenses. An additional 180 households report no or negative income, rendering their housing burden incomputable but signaling extreme financial vulnerability. When disaggregated by race and ethnicity, the data show that White households comprise the largest share of those with affordable housing costs, with 5,730 paying 30% or less of their income on housing. Nevertheless, 1,080 White households face severe cost burdens, representing a notable portion of those under strain. Among Black or African American households, 2,905 are affordably housed, yet a disproportionately high number—1,240—are severely cost burdened, suggesting systemic disparities in housing affordability.

Hispanic households reflect similar patterns, with 3,295 experiencing affordable housing costs and 595 facing severe cost burdens. While smaller in number, Asian, American Indian/Alaska Native, and Pacific Islander households report minimal to no cost burdens, though these findings are limited by the small sample sizes and may not fully reflect the realities experienced by these groups. Notably, the 180 households with no or negative income represent a critical segment of the population for whom housing affordability is not only challenging but potentially unsustainable. Overall, the data point to a housing affordability landscape in Texas City marked by racial disparities, especially affecting Black and Hispanic households. These patterns underscore the need for equity-centered housing interventions and policy solutions that address the structural barriers contributing to cost burden among the city's most affected populations.

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?

The Income levels of <=30%, 69.94% (12,240 of 17,500) of the jurisdiction as a whole are burdened with housing costs, with 73.74% (5730 of 7,770) of Whites, 59.40% (2,905 of 4,890), 74.07% (100 of 135) of Asians, 100% (45 of 45) of American Indian, Alaska Native, 100% (25 of 25) of Pacific Islander, and 76.02% (3295 of 4334). American Indian, Alaska Native, and Pacific Islander within the cohort have a disproportionately greater need at 100% than the needs of the income category as a whole.

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

The information obtained only reviewed the four housing problems: lack of kitchen facilities, lack of plumbing, overcrowding, and cost burden.

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

Texas City is a majority-minority city; Blacks/ African Americans make up a substantially larger proportion of Texas City residents. The 2020 Decennial Census Race/Ethnicity Dot Density Map reflects that Blacks/African Americans reside in the southeast part of the city. There is also a significant number of Blacks/African Americans residing in the southwest side.

NA-35 Public Housing – 91.205(b)

Introduction

TCHA has finalized the transition of its Public Housing program to Project Based Vouchers and therefore has no Public Housing residents or waiting list.

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	778	50	728	0	0	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	18,270	15,625	18,935	0	0
Average length of stay	0	0	0	4	3	4	0	0
Average Household size	0	0	0	2	3	2	0	0
# Homeless at admission	0	0	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	0	281	13	268	0	0
# of Disabled Families	0	0	0	159	20	139	0	0
# of Families requesting accessibility features	0	0	0	4	0	0	0	0
# 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	79	5	74	0	0	0
Black/African American	0	0	0	752	36	716	0	0	0
Asian	0	0	0	0	0	0	0	0	0
American Indian/Alaska Native	0	0	0	0	0	0	0	0	0
Pacific Islander	0	0	0	0	0	0	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	52	0	52	0	0	0
Not Hispanic	0	0	0	466	0	466	0	0	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:

TCHA does not have a public housing waiting list.

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

The data clearly demonstrates that residents of Housing Choice Voucher programs face a complex array of challenges, particularly related to aging and disability, economic insecurity, and housing stability. Addressing these needs requires a multifaceted approach that includes expanding access to supportive and accessible housing, enhancing economic mobility initiatives, providing targeted services for families and children, and strengthening systems of care to prevent homelessness. Strategic investments in these areas will help create a more stable and equitable housing landscape for the community's most vulnerable residents.

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

Workforce housing in Texas City, Texas, refers to affordable housing options designed for moderate-income workers—such as teachers, healthcare workers, first responders, and service industry employees—who earn too much to qualify for traditional low-income housing programs like Housing Choice Vouchers but struggle to afford market-rate housing. Below is a concise and comprehensive description of the needs for workforce housing in Texas City, addressing the demand, target population, and key challenges:

Workforce Housing Needs in Texas City

Texas City's growing economy, driven by its proximity to the Port of Galveston, industrial sectors, and expanding retail and healthcare industries, has increased the demand for workforce housing. Workforce housing is critical to support moderate-income households—typically earning 60% to 120% of the Area Median Income (AMI), or roughly $38,000 to $76,000 annually for a family of four in Texas City—who face affordability challenges due to rising housing costs outpacing wage growth.

Key Needs:

1. Increased Supply of Affordable Units: Texas City's housing market has seen rising rents and home prices, with median home values around $220,000 and average rents exceeding $1,200 for a two-bedroom apartment. These costs are unaffordable for many moderate-income workers, who spend over 30% of their income on housing, exceeding HUD's affordability threshold. Expanding the supply of workforce housing units—

through new construction, rehabilitation, or incentives for developers—is essential to meet this demand.

2. Targeted Income and Occupation Focus: Workforce housing should prioritize workers in essential occupations, such as teachers, nurses, police officers, and retail or service workers, who earn moderate incomes but cannot access subsidized housing programs like those offered by the Texas City Housing Authority (TCHA). For example, a single teacher earning $50,000 annually struggles to find rentals below $1,000/month, highlighting the need for units priced for this income range.
3. Diverse Housing Types: The workforce housing need spans various household types, including young professionals, small families, and empty nesters. Developments should include a mix of apartments, townhomes, and single-family homes to accommodate different needs, with a focus on 1- to 3-bedroom units to serve both individuals and families.
4. Proximity to Employment Centers: Texas City's industrial and commercial hubs, such as the Marathon Galveston Bay Refinery and the Mainland City Centre, employ many moderate-income workers. Workforce housing developments should be located near these job centers or along major transit corridors to reduce commuting costs and time, improving quality of life and economic stability.
5. Public-Private Partnerships and Incentives: Limited funding for affordable housing programs, including the TCHA's Housing Choice Vouchers, underscores the need for innovative financing. Texas City requires partnerships between local government, developers, and employers to leverage tax credits, density bonuses, or land subsidies to create workforce housing. Programs like the Texas State Affordable Housing Corporation's initiatives could be models for expanding access.
6. Addressing Gaps in Existing Programs: The TCHA serves primarily extremely low-income (74% below 30% AMI) and very low-income (93% below 50% AMI) households, leaving moderate-income workers ineligible for vouchers. Workforce housing fills this gap by targeting the "missing middle"—households earning 60% to 120% of AMI who are underserved by current housing assistance programs

Discussion

Impact of Meeting These Needs: Providing workforce housing in Texas City would enhance economic stability, reduce housing cost burdens, and attract and retain essential workers, supporting the city's growth as a regional economic hub. It would also alleviate pressure on existing low-income housing programs, allowing TCHA to focus on the most vulnerable populations while ensuring moderate-income workers have access to safe, affordable homes.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

Texas City continues to experience persistent challenges related to homelessness, including a growing number of individuals and families living unsheltered due to limited shelter options and a lack of deeply affordable housing. The City does not currently operate a homeless shelter, and many residents facing housing instability are forced to rely on temporary arrangements, informal support networks, or relocate to shelters in nearby communities such as La Marque or Galveston.

According to the **2024 Point-in-Time (PIT) Count**, homelessness in Texas City reflects both **short-term crises** and **chronic, long-term instability**. Of those surveyed, a significant number reported being homeless for more than a year, with **35 individuals experiencing homelessness for three years or longer**. This points to a growing need for permanent supportive housing, targeted outreach, and flexible intervention models.

In response, the City has formed the **Mayor's Task Force on Homelessness**—a cross-sector working group dedicated to developing coordinated, local responses to the housing and service needs of individuals and families experiencing homelessness. Texas City also continues to collaborate with the **Galveston County Homeless Coalition**, sharing data, aligning priorities, and contributing to regional strategies.

This section assesses the nature and extent of homelessness in Texas City, with attention to duration, demographics, special populations (e.g., veterans and families with children), and racial disparities. It also sets the foundation for coordinated efforts to reduce and prevent homelessness through strategic investment, community partnerships, and improved service access.

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	278	49	0	0	0
Persons in Households with Only Children	0	0	3	0	0	0
Persons in Households with Only Adults	13	0	0	0	0	0
Chronically Homeless Individuals	0	0	41	0	0	0
Chronically Homeless Families	0	0	3	0	0	0
Veterans	0	0	0	0	0	0
Unaccompanied Child	1	0	0	0	0	0
Persons with HIV	0	0	0	0	0	0

Table 26 - Homeless Needs Assessment

Alternate Data Source Name:
HUD Point in Time Report

Data Source Comments: Texas City ISD McKinney Vento program reported having 278.

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):

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	0	5
Black or African American	0	4
Asian	0	0
American Indian or Alaska Native	0	0
Pacific Islander	0	0
Ethnicity:	**Sheltered:**	**Unsheltered (optional)**
Hispanic	0	1
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 **2024 Point-in-Time (PIT) Count** conducted across Galveston County, a total of **42 families with children** and **26 veterans** were identified as experiencing homelessness. These figures offer a conservative snapshot of need, as the PIT Count captures only those individuals and families who are unsheltered or residing in emergency shelters on a single night.

Families with Children

Families with children experiencing homelessness often face multiple, compounding barriers, including:

- Lack of affordable family-sized housing
- Limited access to childcare and transportation
- Underemployment and unstable income

Many of these families are headed by single parents and are at risk of remaining unsheltered, doubling up, or relying on temporary accommodations. They require housing assistance that includes both **rental subsidies** and access to **supportive services** such as case management, educational continuity for children, and employment support for adults.

Veteran Families

The PIT Count identified **26 homeless veterans**, some of whom are part of family households. Veteran families may face unique housing challenges, including:

- Service-related disabilities or PTSD
- Limited income despite VA benefits
- Disconnection from support networks

While programs like HUD-VASH provide some relief for veterans, not all qualify or receive timely assistance. Those without HUD-VASH support remain in need of **affordable housing options**, preferably integrated with **veteran-focused supportive services**.

Based on this data and trends observed by local homeless service providers, Texas City estimates that **a minimum of 42 families with children** and **26 veteran households** need **immediate housing assistance**, including shelter, rapid re-housing, or access to permanent supportive housing. This population remains a high priority for service coordination, funding, and outreach through both local and regional homelessness response systems.

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

The 2024 Point-in-Time (PIT) Count for Galveston County, which includes Texas City, reveals notable disparities in the racial and ethnic composition of the local homeless population. These disparities reflect systemic barriers, economic inequities, and limited access to affordable housing or supportive services for certain groups.

Black, African American, or African

A total of **84 individuals** experiencing homelessness identified as **Black or African American**, representing the largest racial group among the homeless population. This number is disproportionately high relative to the Black population in Texas City, indicating a significant racial disparity. Black individuals may face intersecting barriers related to income inequality, discrimination in housing or employment, and limited access to mental health care or supportive housing.

Hispanic/Latina/e/o

A total of **31 individuals** identified as **Hispanic/Latina/e/o**, either alone or in combination with another race. While this number does not reflect the highest count, it still indicates a notable need among Hispanic households, particularly in areas where language barriers or immigration status may limit access to assistance. No individuals identified as both Hispanic and another racial group, suggesting underreporting or data limitations in multi-racial identification.

Asian or Asian American

6 individuals identified as **Asian or Asian American**. Although the overall count is small, this group is often underrepresented in service data and may experience culturally specific barriers to seeking assistance or navigating available services.

American Indian, Alaska Native, or Indigenous

4 individuals identified as **American Indian, Alaska Native, or Indigenous**. This group has historically faced generational housing displacement, limited access to healthcare, and underrepresentation in urban service systems. No respondents identified as both Indigenous and Hispanic/Latina/e/o.

Middle Eastern or North African

No individuals identified as **Middle Eastern or North African**, either alone or in combination with Hispanic/Latina/e/o heritage, in the 2024 PIT Count.

Conclusion

The data reflects a disproportionate burden of homelessness on **Black or African American individuals**, followed by **Hispanic/Latina/e/o** residents. These disparities suggest a need for culturally responsive outreach, equitable access to shelter and permanent housing, and strategies that address systemic inequality in the local housing and service systems.

The City of Texas City will continue to work with the **Galveston County Homeless Coalition** and other partners to monitor these disparities and ensure fair, effective allocation of resources across all racial and ethnic groups.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

Data collected from the 2024 homeless survey provides important insight into the duration and likely severity of homelessness experienced by individuals in Texas City and the surrounding region. While traditional Point-in-Time (PIT) counts differentiate between sheltered and unsheltered status, this duration-based data allows for a more nuanced understanding of **chronic homelessness** and the **stability of housing over time**.

Extent of Homelessness by Duration

Among the individuals surveyed, the breakdown of homelessness duration over the past three years is as follows:

- **19 individuals (0–3 months)**
  These individuals may be newly homeless due to sudden life events such as job loss, eviction, or family breakdown. They are the most likely to benefit from **rapid re-housing** and short-term financial assistance.
- **13 individuals (4–6 months)**
  Still relatively early in their experience of homelessness, these individuals may face additional barriers, such as limited income, lack of affordable housing, or difficulty accessing services. Targeted intervention at this stage may help prevent long-term homelessness.
- **6 individuals (7–11 months)**
  Approaching chronic status, this group may be experiencing more entrenched housing instability, often cycling between temporary arrangements and unsheltered living.
- **16 individuals (1–2 years)**
  These individuals are more likely to experience **unsheltered homelessness** or be living in non-permanent environments. Their longer durations indicate higher risk for mental health decline, loss of personal documentation, or social isolation.
- **9 individuals (2–3 years)**
  This group may include people with serious barriers to housing—such as substance use, disability, or lack of support networks—and often require **permanent supportive housing** or coordinated case management.
- **35 individuals (3+ years)**
  This is the largest single group identified in the survey, representing individuals experiencing **chronic homelessness** as defined by HUD. These individuals likely have repeated or long-term unsheltered episodes and require **intensive, housing-first interventions** and long-term service support.

Sheltered vs. Unsheltered Context

Texas City does not currently have a homeless shelter within city limits, and many individuals experiencing homelessness remain **unsheltered** residing in encampments, vehicles, abandoned structures, or other locations not meant for human habitation. Some are served through **regional shelters in nearby cities** (e.g., La Marque or Galveston), but capacity is limited.

The concentration of individuals who have experienced homelessness for **more than one year (60 individuals)** suggests that **unsheltered homelessness** is a significant and ongoing issue in the community. The data highlights an urgent need for:

- Local shelter or transitional housing solutions
- Outreach and engagement efforts
- Permanent supportive housing and housing navigation services

The extent and duration of homelessness in Texas City reflect a deeply rooted need for both **crisis response infrastructure** and **long-term supportive housing solutions**.

Discussion:

The data from the 2024 homeless survey reveals that a significant portion of Texas City's homeless population has experienced long-term or chronic homelessness. More than **60 individuals** reported being homeless for **over one year**, with **35 reporting durations of three years or more**. This indicates a sustained pattern of housing instability, primarily among unsheltered individuals, due to the **lack of emergency or transitional shelter options within Texas City**.

The largest proportion of people experiencing homelessness identified as **Black or African American**, followed by individuals identifying as **Hispanic/Latina/e/o** and **Asian or Asian American**. These disparities point to a need for **equitable outreach**, culturally competent services, and policies that address underlying structural inequities contributing to homelessness among communities of color.

Recognizing the severity and complexity of the issue, the **Texas City Mayor's Task Force on Homelessness** has been established as a local, multidisciplinary initiative to improve coordination and develop community-based solutions. The Task Force includes representatives from:

- City departments
- Local nonprofits and outreach teams
- Behavioral health and housing service providers
- Faith-based organizations
- Community advocates and volunteers

The Task Force works closely with the **Galveston County Homeless Coalition (GCHC)** and is engaged in identifying service gaps, conducting outreach, and exploring options for **temporary shelter, housing navigation, and supportive service delivery** within city limits. Through data sharing, collaboration, and public education, the Task Force is laying the groundwork for a more responsive and locally anchored homelessness response system.

As Texas City moves forward with its Consolidated Plan goals, continued support for the Task Force and its initiatives will be essential in aligning local policy with on-the-ground needs. The City's CDBG planning and housing strategies will prioritize coordination with this body to ensure that **unsheltered individuals, families with children, and veterans experiencing homelessness** are considered in all affordable housing and neighborhood investment decisions.

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

Introduction:

Cost burden and overcrowding remain the most prevalent housing challenges for residents in Texas City. Additionally, certain individuals and households encounter even greater obstacles in securing or maintaining stable housing due to their unique needs and circumstances. These may include living on fixed incomes, experiencing limited mobility, or requiring an assisted living setting. Many units within the general housing supply are not designed to accommodate these specialized needs.

This section of the Plan focuses on individuals who are not currently homeless but may still require some form of supportive housing. This includes, but is not limited to:

- Elderly individuals (defined as age 62 and older)
- Frail elderly (those requiring assistance with three or more daily living activities, such as bathing, walking, or light housekeeping)
- Persons with mental, physical, or developmental disabilities
- Individuals with alcohol or substance use disorders

The Plan evaluates the specific housing requirements of these populations and explores strategies to better support them.

Describe the characteristics of special needs populations in your community:

Elderly and Frail Elderly: An elderly person is at least 62 years of age. Frail Elderly have one or more limitations to “activities of daily living”. Persons aged 62 and older represent 20.96% of the population according to the 2023 ACS Data.

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

The housing and supportive service needs of this population include affordable housing, housing rehabilitation services, extended transportation services, and continuing and recovery care for medical conditions. These needs were determined through consultation with the City’s senior care programs, from data collected through the City’s consultation efforts, and results from public participation.

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

As of the latest data available, Galveston County, Texas, has an estimated population of approximately 643 individuals living with HIV, representing about 0.27% of the county's total population of 239,433 . This prevalence rate is slightly below the national average of 0.38% and the Texas state average of 0.43%.
Within the broader Houston-The Woodlands-Sugar Land Metropolitan Statistical Area (MSA), which includes Galveston County, there are approximately 29,078 people living with HIV/AIDS. Demographic data indicates that nearly half of this population identifies as Black or African American, about one-third as Hispanic or Latino, and slightly less than one-quarter as White.

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))

The City of Texas does not participate in the HOME program.

Discussion:

In Texas City, cost burden and overcrowding continue to be the most significant housing challenges for many residents, particularly among non-homeless individuals with special needs. Populations such as elderly and frail elderly people, those with physical, mental, or developmental disabilities, and individuals living with substance use disorders or HIV/AIDS often face additional barriers in obtaining or maintaining stable, appropriate housing. These challenges are heightened by factors like fixed incomes, limited mobility, and the lack of supportive housing units equipped to meet their needs. According to 2023 ACS data, elderly individuals aged 62 and older comprise approximately 20.96% of the local population, many of whom require affordable housing, transportation assistance, and ongoing medical or recovery care. These needs have been identified through local consultation, public engagement, and collaboration with senior service providers. In Galveston County, around 643 individuals live with HIV/AIDS, with nearly half identifying as Black or African American and one-third as Hispanic. Though the prevalence rate is slightly below state and national averages, individuals living with HIV/AIDS face persistent housing instability, healthcare access issues, and social stigma. Across the broader MSA, over 29,000 individuals live with HIV/AIDS, further underscoring the need for targeted interventions. The Plan supports efforts to expand affordable housing and supportive services for these vulnerable populations. If Texas City

establishes a preference for HOME Tenant-Based Rental Assistance (TBRA) for persons with specific disabilities, including those with HIV/AIDS or chronic mental illness, it would directly address the unmet need for stable housing and coordinated services to narrow existing gaps in equity, care, and housing access.

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

Describe the jurisdiction's need for Public Facilities:

Public facilities in Texas City are being addressed. Over the past few years, the City has been replacing and improving existing structures, as well as creating new public facilities throughout the neighborhoods. These enhancements, along with the replacements and new facilities, have significantly improved the quality of life for Texas City residents. The City's focus is building an emergency shelter and supporting transitional housing.

How were these needs determined?

Most of the expanded and improved public facilities needs were determined through discussions with other City Departments and city residents.

Describe the jurisdiction's need for Public Improvements:

Much of the southeast portion of Texas City was developed between the 1930s and 1950s. While the City has replaced a significant portion of the aging infrastructure, many original systems remain in place. These include old and undersized water pipes, sanitary sewer lines, and storm sewer systems, as well as original pavement in some of the older neighborhoods. Much of this infrastructure is now obsolete and in urgent need of replacement to meet current standards and community needs.

Similarly, a substantial part of the older west side of Texas City, including the historic 1867 Settlement District, was developed in the early 1900s before annexation into the City. This area continues to experience challenges with open storm drainage, which requires effective remediation. The water and sanitary sewer infrastructure in these neighborhoods, having been constructed many decades ago, also require substantial upgrades. Although the City has been systematically replacing outdated infrastructure on the west side, considerable needs remain to ensure reliable and safe public services for residents.

How were these needs determined?

The city's public improvement needs were determined through discussions with other City Departments, City Commissioners, and through visual inspection of city neighborhoods.

During extensive discussion of public improvement needs with citizens and stakeholders, flooding and drainage improvements ranked the highest in community concerns.

Describe the jurisdiction's need for Public Services:

Texas City has a documented need for public services eligible under the CDBG program to assist low- and moderate-income residents. These services include, but are not limited to, programs providing assistance to the elderly, youth services, health services, job training, crime prevention, and services for persons with disabilities.

The City's low- and moderate-income populations rely on these critical public services to improve quality of life and support self-sufficiency. There is particular demand for services that address homelessness prevention, substance abuse counseling, and support for at-risk youth.

Funding limitations often restrict the availability and scope of these services, underscoring the importance of CDBG resources to fill gaps and reach vulnerable populations.

How were these needs determined?

The needs for public services in Texas City were identified through a combination of data analysis, community engagement, and consultation with local service providers and public agencies. The City reviewed demographic and socioeconomic data, including income levels, poverty rates, and population groups most at risk.

Public input was gathered through community meetings, surveys, and outreach efforts involving residents, nonprofit organizations, and City departments. Additionally, consultations with local stakeholders such as the Texas City Housing Authority, Gulf Coast Center, and the Mayor's Task Force on Homelessness provided valuable insights into service gaps and priorities.

This multi-faceted approach ensured that the identified needs reflect both quantitative data and the lived experiences of Texas City's residents, allowing the City to target CDBG resources effectively.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The housing market in Texas City reflects a diverse range of housing types and conditions, with a mixture of older neighborhoods and newer developments. Much of the housing stock in the city was built mid-20th century or earlier, resulting in a significant portion of homes that may require maintenance, rehabilitation, or replacement.

The market includes a combination of owner-occupied and rental units, with affordability challenges impacting many low- and moderate-income households. Housing affordability, availability, and quality remain key concerns, particularly in older areas where infrastructure and housing conditions may be deteriorating.

Demand for affordable housing continues to outpace supply, with waiting lists for subsidized housing and public housing exceeding available units. The City is focused on addressing these issues through targeted strategies that support rehabilitation, new affordable housing development, and preservation of existing affordable units.

Overall, Texas City's housing market shows a need for ongoing investment to ensure safe, decent, and affordable housing options are available for all residents, particularly those with lower incomes and special needs.

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

Introduction

This section provides an overview of the total number and types of housing units within Texas City, including owner-occupied, renter-occupied, and vacant units. Understanding the composition and distribution of housing units is essential for assessing the City's housing needs and planning appropriate interventions.

Data on housing unit counts, occupancy status, and tenure are derived from the most recent American Community Survey and local housing records. This information helps identify trends in housing availability, affordability, and potential gaps in the housing market that the City aims to address through its Consolidated Plan initiatives.

Texas City Real Estate Overview: Data Source Houston Area Real Estate (HAR)

As of June 2025, the Texas City real estate market offers a diverse range of housing options, catering to various buyer preferences and budgets. According to data from the Houston Association of Realtors (HAR), there are currently 649 homes listed for sale in Texas City, with an average listing price of approximately $312,855 and an average price per square foot of $159.

The market showcases a variety of properties, from affordable starter homes to more spacious family residences. The median appraised value stands at $117,150, while the median market value is around $141,090, indicating a neighborhood value range between $64,000 and $191,000.

For those interested in rental properties, the average rent for a three-bedroom house in Texas City is approximately $2,148 per month.

Overall, Texas City's real estate market remains accessible and varied, making it an attractive option for both first-time homebuyers and investors seeking opportunities in the region.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	13,285	67%
1-unit, attached structure	390	2%
2-4 units	1,040	5%

Property Type	Number	%
5-19 units	3,045	15%
20 or more units	1,680	8%
Mobile Home, boat, RV, van, etc	445	2%
Total	***19,885***	***100%***

Table 27 – Residential Properties by Unit Number

Data Source: 2016-2020 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	**%**	**Number**	**%**
No bedroom	10	0%	215	3%
1 bedroom	80	1%	2,360	29%
2 bedrooms	1,290	14%	2,955	37%
3 or more bedrooms	8,085	85%	2,500	31%
Total	***9,465***	***100%***	***8,030***	***100%***

Table 28 – Unit Size by Tenure

Data Source: 2016-2020 ACS

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

The Texas City Housing Authority (TCHA) currently manages 50 former public housing units that have been converted to project-based Housing Choice Vouchers (HCVs). In addition, TCHA administers approximately 874 tenant-based HCVs, which primarily serve very low-income families, seniors, and persons with disabilities throughout Texas City.

Several apartment complexes in the city receive direct HUD subsidies specifically for elderly and disabled residents, ensuring affordable housing options for these vulnerable populations.

It is important to note that Texas City does not receive HOME Investment Partnerships Program funds; therefore, affordable housing development and rehabilitation efforts primarily rely on CDBG funds and other local or state resources.

Overall, these federal housing programs focus on assisting households at or below 80% of the area median income, with special emphasis on supporting seniors, persons with disabilities, and low-income families.

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

Currently, Texas City does not anticipate a significant loss of affordable housing units due to expiration of Section 8 contracts or other reasons during the Consolidated Plan period. The 50 former public housing units managed by the Texas City Housing Authority have been converted to project-based Housing Choice Vouchers (PBV), which provide ongoing rental assistance tied to specific properties, reducing the risk of loss from contract expiration.

Additionally, the 874 tenant-based Housing Choice Vouchers continue to offer portable rental assistance to eligible households, further stabilizing affordable housing availability.

While some privately owned HUD-subsidized apartment complexes serve elderly and disabled residents, there are no known immediate threats of contract expirations or property conversions that would lead to a reduction in affordable housing stock.

The City remains vigilant in monitoring affordability restrictions and engages with housing providers to anticipate and mitigate any future risks to the affordable housing inventory.

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

While Texas City offers a range of housing options, the availability of affordable housing units does not fully meet the needs of the population, particularly for low- and moderate-income households. Demand for affordable rental units exceeds supply, as evidenced by long waiting lists for Housing Choice Vouchers.

The aging housing stock, especially in older neighborhoods, and limited new affordable housing development contribute to challenges in meeting the housing needs of families, seniors, and persons with disabilities. Additionally, rising housing costs place pressure on low-income residents, increasing the risk of housing instability and homelessness.

The City continues to work toward expanding and preserving affordable housing through strategic use of CDBG funds and partnerships with housing providers, but gaps remain that require ongoing attention and resources.

Describe the need for specific types of housing:

One of the most critical needs is for affordable rental housing, especially for extremely low-income households earning below 30% of the Area Median Income (AMI), who experience severe cost burdens and face limited options in the private market.

There is also a significant demand for accessible and supportive housing units tailored to the needs of elderly residents, individuals with disabilities, and persons with chronic health conditions or mental health needs. Many in these groups require housing with modifications for mobility, proximity to services, or access to on-site or connected supportive care.

There is a need for larger units to accommodate families with children, as overcrowding is more prevalent among these households. At the same time, there is a growing demand for smaller, single-occupancy units to serve the increasing number of single-person households, particularly older adults and veterans.

Additionally, transitional and permanent supportive housing is needed for individuals at risk of homelessness, such as those exiting institutional care, victims of domestic violence, or those recovering from substance use disorders.

Discussion

Texas City's housing market reflects both progress and ongoing challenges. Although the City has made efforts to maintain and expand affordable housing options, the current supply still falls short of meeting the demand among low- and moderate-income residents. The limited availability of affordable rental units, combined with an aging housing stock in several neighborhoods, underscores the need for continued investment in housing rehabilitation, preservation, and new development.

Waiting lists for both project and tenant-based Housing Choice Vouchers remain long, highlighting the gap between available assisted units and those in need. Moreover, populations such as seniors, persons with disabilities, and families with low incomes face particular difficulties securing stable, affordable housing.

The City recognizes these challenges and remains committed to leveraging available resources, including CDBG funding, to address housing needs. Partnerships with the Texas City Housing Authority, nonprofit organizations, and regional stakeholders are critical to expanding housing opportunities and improving living conditions for all residents.

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

Introduction

This section analyzes the cost of housing in Texas City, including trends in home values, rental rates, and housing affordability for residents. Understanding housing costs is essential to identify affordability challenges and to develop strategies that ensure safe, decent, and affordable housing options for all income levels.

The analysis considers data on median home prices, rent levels, and cost burden—defined as the percentage of income spent on housing—to assess the financial strain experienced by low- and moderate-income households. These cost factors directly influence the demand for affordable housing assistance and guide the City's planning and resource allocation.

Cost of Housing

	Base Year: 2020	Most Recent Year: 2023	% Change
Median Home Value	131,400	190,600	45.1%
Median Contract Rent	833	1,200	44.1%

Table 29 – Cost of Housing

Data Source: 2020 Census (Base Year), 2017-2021 ACS (Most Recent Year)

Rent Paid	Number	%
Less than $500	1,190	14.8%
$500-999	4,755	59.2%
$1,000-1,499	1,950	24.3%
$1,500-1,999	135	1.7%
$2,000 or more	0	0.0%
Total	***8,030***	***100.0%***

Table 30 - Rent Paid

Data Source: 2016-2020 ACS

Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	475	No Data
50% HAMFI	2,070	1,645
80% HAMFI	5,615	3,770
100% HAMFI	No Data	4,845
Total	***8,160***	***10,260***

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	1,226	1,279	1,529	2,038	2,568
High HOME Rent	1,130	1,213	1,457	1,675	1,849
Low HOME Rent	885	948	1,137	1,314	1,466

Table 32 – Monthly Rent

Data Source Comments: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

Based on the data provided, there is not sufficient housing across all income levels in Texas City, especially for extremely low- and very low-income households. The most telling indicator is the steep rise in median home value, from $131,400 in 2020 to $190,600 in 2023 a 45.1% increase. This surge far outpaces income growth for most residents, creating substantial affordability barriers for potential homeowners, particularly low- and moderate-income households. Where there may be adequate housing options for middle- and upper-income households, there is insufficient affordable housing for extremely low- and very low-income renters and prospective homeowners, highlighting a need for expanded rental assistance, affordable housing development, and targeted homebuyer support.

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

Housing affordability in Texas City is expected to face increasing challenges due to rising home values and rental rates. As property values appreciate, homeownership becomes less attainable for low- and moderate-income households, particularly first-time buyers. Similarly, rental rates have shown upward trends, placing additional financial burdens on renters, many of whom already spend a significant portion of their income on housing costs.

These increases may lead to a greater number of cost-burdened households, heightening the need for affordable housing options and assistance programs. Without targeted interventions to preserve and expand affordable housing stock, affordability gaps are likely to widen in the coming years.

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

Fair Market Rents (FMR) and HOME rents in Texas City are significantly higher than the area's median rent of $1,000. For example, a two-bedroom FMR is $1,529, and Low HOME Rent is $1,137. This gap suggests many residents rely on lower-cost housing that could be lost as the market shifts.

Because HOME rents and FMRs are below market rents, affordable housing programs must focus on producing and preserving units that remain accessible to low- and moderate-income families. This often requires leveraging subsidies, incentives, and partnerships to bridge the gap between market rents and affordable rent limits. The City's strategy emphasizes preservation of existing affordable units and development of new affordable housing to ensure sustainable options for households facing rent burdens.

Discussion

The gap between Area Median Rents (AMR) and HUD-established rent limits such as HOME rents and Fair Market Rents (FMR) in Texas City underscores the persistent affordability challenges faced by low- and moderate-income renters. While HOME and FMR limits are designed to keep rents affordable for households earning up to 60% of the area median income, actual market rents often exceed these limits, reducing the availability of naturally affordable units in the private market.

This disparity increases the demand for subsidized housing and rental assistance programs to bridge the affordability gap. As market rents continue to rise, the City's strategy prioritizes both the preservation of existing affordable housing and the production of new units that can meet HUD rent standards. Collaborations with the Texas City Housing Authority, local nonprofits, and developers are critical to leveraging resources and ensuring that affordable housing remains accessible to those in greatest need.

Ongoing monitoring of rent trends and affordability indicators will be essential to adapt strategies and maintain an adequate supply of affordable rental housing within Texas City.

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

Introduction

This section examines the physical condition of the housing stock in Texas City, including age, structural adequacy, and presence of housing problems such as overcrowding, lack of complete plumbing or kitchen facilities, and cost burden. A significant portion of Texas City's housing was built before 1970, particularly in the southeast and west side neighborhoods, contributing to a high need for maintenance, rehabilitation, and code compliance.

Understanding the condition of the housing inventory helps identify areas in need of targeted investment to preserve housing quality and ensure safe, decent, and affordable homes for residents—particularly those in low- and moderate-income households.

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

Standard Condition

Housing units considered *standard* generally meet all requirements of the City's building and property maintenance codes (including the 2015 International Building Code and Property Maintenance standards). These dwellings are structurally sound, with no significant defect or hazard, and include:

- Sound roof, foundation, walls, doors, and windows
- Fully functional plumbing, electrical, and HVAC systems
- Adequate egress and lighting
- No health or safety violations
- Code-compliant kitchen/bath facilities

These units are deemed safe, sanitary, and fit for human occupation, typically requiring only minor repairs or routine maintenance.

Substandard Condition but Suitable for Rehabilitation

Defined as units that fail to meet minimum code but can be economically repaired without demolition or major reconstruction. In Texas City, per § 150.033 (which adopts Local Gov't Code § 214.001 standards), substandard buildings include those with issues such as:

- Structurally compromised walls, roofs, or foundations (e.g., leaning/buckling, >33% structural deterioration)
- Unsafe/frangible floors, ceilings, or stairs
- Inadequate plumbing, electrical, egress, or sanitation
- Health and fire safety hazards like code violations or dilapidation

- Conditions that threaten occupant welfare or public health

However, if the unit's structure is substantially intact and repair is financially feasible, it is considered *suitable for rehabilitation*. Texas City's Housing Rehabilitation Program explicitly uses such code requirements to guide rehabilitation of homeowner units to meet "decent, safe, and sanitary" standards.

How the Definitions are Used

- *Standard units* are not eligible for rehabilitation funding since they already meet code.
- *Substandard but suitable* units are prioritized in the City's CDBG- and ARP-funded rehabilitation programs, provided rehabilitation costs comply with economic feasibility standards.
- Units deemed *substandard and unfit* (e.g., requiring >50% repair or posing imminent danger) may be subject to demolition or vacating under City enforcement powers.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	1,610	17%	3,640	45%
With two selected Conditions	20	0%	200	2%
With three selected Conditions	0	0%	0	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	7,835	83%	4,195	52%
Total	***9,465***	***100%***	***8,035***	***99%***

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	2,075	22%	2,715	34%
1980-1999	1,910	20%	1,520	19%
1950-1979	4,830	51%	3,130	39%
Before 1950	650	7%	665	8%

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total	***9,465***	***100%***	***8,030***	***100%***

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	5,480	58%	3,795	47%
Housing Units build before 1980 with children present	1,330	14%	590	7%

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

Need for Owner and Rental Rehabilitation

Texas City has a substantial need for both owner-occupied and rental housing rehabilitation, particularly in its older neighborhoods where much of the housing stock was built prior to 1970. Homes in the southeast portion of the city, as well as the historic 1867 Settlement District on

the west side, often contain aging infrastructure, outdated systems, and code deficiencies. While some have been maintained over the years, many units now show signs of deterioration and deferred maintenance.

For owner-occupied housing, rehabilitation needs are high among low- to moderate-income households who may lack the financial means to make essential repairs. Common issues include roof failures, electrical and plumbing problems, foundation settling, and non-compliance with current building codes. These homes are often still structurally sound but fall into the category of *substandard but suitable for rehabilitation*, making them good candidates for City-supported repair programs.

For rental housing, particularly small-scale rental properties and older multifamily units, rehabilitation is needed to maintain habitability and compliance with health and safety standards. Some rental units have not been adequately maintained due to limited landlord resources or lack of enforcement. Without intervention, these properties are at risk of further decline or becoming uninhabitable, reducing the overall stock of affordable housing.

The City of Texas City recognizes this need and continues to prioritize rehabilitation efforts through its Housing Rehabilitation Program, funded by CDBG and other sources. These programs help preserve existing affordable housing, extend the useful life of older units, and ensure safe, decent living conditions for both renters and homeowners.

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

Lead-based paint (LBP) hazards remain a potential risk in many of Texas City's older housing units, particularly those built before 1978, when the federal ban on lead-based paint in residential properties went into effect. Based on local housing age data and HUD estimates, a significant portion of the City's housing stock—particularly in the southeast neighborhoods and the 1867 Settlement District—is at risk of containing lead-based paint.

While the exact number of affected units is unknown, it is estimated that approximately **700–900 housing units** occupied by low- or moderate-income families in Texas City may contain lead-based paint hazards. These estimates are derived from the proportion of pre-1978 units, income demographics, and national HUD data on the prevalence of LBP in older homes.

Low-income families with young children are particularly vulnerable to lead poisoning, making it a continuing priority for the City's housing rehabilitation efforts. Through its CDBG-funded Housing Rehabilitation Program, the City addresses LBP hazards by incorporating lead-safe work practices and abatement, as required by HUD regulations at 24 CFR Part 35.

Texas City remains committed to reducing exposure to lead hazards and ensuring that older housing units occupied by vulnerable families are made safe and compliant with federal LBP standards.

Discussion

A significant portion of Texas City's housing stock was constructed prior to 1978, with many units concentrated in older neighborhoods such as the southeast side and the 1867 Settlement District. These homes often present age-related deterioration, including outdated plumbing and electrical systems, roof and foundation issues, and lead-based paint hazards. While many of these units are still structurally sound, they fall into the category of *substandard but suitable for rehabilitation*.

Low- and moderate-income households are disproportionately impacted by these housing conditions, as they may lack the financial resources needed to perform repairs or upgrades. This increases reliance on City-supported rehabilitation programs to maintain housing stability and prevent further decline in housing quality.

In rental housing, deferred maintenance is more common in smaller, privately owned units where property owners may have limited capacity to invest in repairs. Without ongoing rehabilitation, these units risk becoming unsafe or uninhabitable, reducing the overall stock of affordable housing in the city.

Texas City's code enforcement and housing rehabilitation efforts play a critical role in addressing these deficiencies. However, limited funding and the scale of aging housing stock pose ongoing challenges. Continued investment in targeted rehabilitation, lead hazard mitigation, and infrastructure upgrades will be essential to preserving housing conditions and protecting residents' health and safety.

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			0	881	50	831	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: N/A

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:

TCHA transitioned its public housing into project-based vouchers. This still provides subsidized housing, but it is not technically a part of the public housing program any longer.

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:

In Texas City, traditional public housing units no longer exist in their original form. The Texas City Housing Authority (TCHA) has converted its 50-unit public housing inventory to project-based Housing Choice Vouchers (PBVs) under HUD's Rental Assistance Demonstration (RAD) program. These units continue to serve extremely low- and very low-income households under long-term affordability restrictions.

Although these units are no longer classified as conventional public housing, they still face ongoing restoration and revitalization needs. Many of the properties housing PBV units are part of older developments and require upgrades to ensure long-term viability and compliance with HUD Housing Quality Standards (HQS). These needs include:

- Plumbing and electrical system modernization
- HVAC replacement or upgrades
- Energy efficiency improvements

In addition to the PBV units, Texas City also has privately-owned HUD-subsidized rental complexes that serve elderly and disabled residents. These developments face similar aging-related challenges and are priorities for preservation efforts, particularly as many rely on expiring subsidy contracts and may require reinvestment to remain viable as affordable housing.

The City works in partnership with TCHA and private housing providers to support the rehabilitation and preservation of these units through code enforcement, technical assistance, and alignment with its Consolidated Plan strategies. While Texas City does not receive HOME funds, CDBG resources and other public-private initiatives are used where possible to support these revitalization efforts.

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

The Texas City Housing Authority (TCHA) is committed to enhancing the quality of life for low- and moderate-income families by providing safe, decent, and affordable housing in a well-

maintained and supportive environment. Although TCHA has transitioned its traditional public housing units to project-based Housing Choice Vouchers (PBVs), the agency remains actively involved in improving the living conditions of its assisted households.

Key strategies include:

- Ongoing Property Upgrades: TCHA ensures compliance with HUD Housing Quality Standards (HQS). Regular inspections, maintenance, and capital improvements are conducted to address aging infrastructure, energy inefficiencies, and accessibility barriers.
- Resident Engagement: TCHA encourages resident involvement through surveys, meetings, and resident councils (when applicable), to ensure that families have a voice in decisions that affect their homes and communities.

Overall, TCHA's strategy focuses not only on the physical condition of housing units but also on improving the social and economic conditions that affect residents' long-term well-being.

Discussion:

Texas City no longer operates traditional public housing. The Texas City Housing Authority (TCHA) has transitioned all 50 of its former public housing units to project-based Housing Choice Vouchers (PBVs). These units remain affordable and regulated under long-term HUD agreements, offering residents continued access to deeply subsidized housing in improved living environments.

In addition to the PBVs, TCHA administers approximately 873 tenant-based Housing Choice Vouchers (HCVs). These vouchers allow low-income households to rent in the private market, although demand consistently exceeds supply, resulting in long waiting lists.

Several HUD-subsidized multifamily developments within the city provide housing specifically for elderly and disabled residents. These properties are an important part of the assisted housing inventory and are typically funded through Section 202, Section 811, or other HUD programs. Maintaining the affordability and physical condition of these properties is a continuing priority, especially as some approach the expiration of their subsidy contracts or require capital improvements due to aging infrastructure.

While Texas City does not receive HOME funds, the City supports assisted housing preservation through its CDBG-funded rehabilitation programs and collaborative efforts with TCHA and local stakeholders. These programs help maintain housing quality, prevent displacement, and ensure continued access to affordable units for low- and moderate-income households.

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

Introduction

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	44	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:

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 City of Texas City has standing collaborations with community homeless service providers, including Salvation Army, Our Daily Bread, UTMB's Street Medicine Team, St. Vincent's House, local ISD, and the Resource and Crisis Center for Domestic Violence in Galveston County and Samaritan Women at the Well for Domestic Violence shelters. The City of Texas City participates in local homeless response efforts like Gulf Coast Homeless Coalition and Galveston County's Coordinated Entry Planning Entity.

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.

Texas City is part of the larger Galveston County service network that works collaboratively to meet the needs of homeless individuals and families. A variety of agencies provide services and facilities targeting the unique needs of the chronically homeless, families with children, veterans, persons living with HIV/AIDS, and unaccompanied youth. These services are aligned with the institutional delivery structure described in SP-40 and special needs facilities outlined in MA-35.

Emergency Shelter and Housing Services

- The Jesse Tree, Family Promise of Galveston County, and Bay Area Turning Point offer emergency shelter and case management services, including for victims of domestic violence, families, and unaccompanied women.
- The Salvation Army (Galveston) provides temporary shelter, food, and transitional housing with supportive services tailored for individuals and families.
- Housing Choice Vouchers, including project-based and tenant-based, administered by the Texas City Housing Authority, assist extremely low-income residents, including veterans and persons with disabilities.

Primary and Behavioral Healthcare

- Gulf Coast Center integrates primary care within its mental health clinics, helping clients—particularly the chronically homeless and individuals with co-occurring disorders—access both physical and behavioral health services in one setting.
- University of Texas Medical Branch (UTMB) and the Galveston County Health District provide outpatient and preventive medical services for uninsured and underinsured populations, including individuals experiencing homelessness.
- Access Care of Coastal Texas (ACCT) specializes in services for individuals living with HIV/AIDS, including case management, housing support, and access to medical care,

addressing the needs of a population that is both medically vulnerable and at elevated risk of housing instability.

- Behavioral health services are further supported by providers such as Coastal Health, Family Service Center, school district-based clinicians, and private practice therapists offering services on a sliding scale. These services are particularly important for unaccompanied youth and trauma-affected families.

Employment and Economic Stability

- Workforce Solutions Gulf Coast meets regularly with service providers to connect homeless and at-risk individuals with job training, resume support, job placement services, and transportation resources. These supports are essential for long-term housing stability and are especially tailored to reentry populations and veterans.

Case Management and Outreach

- The Mayor's Task Force on Homelessness brings together local government departments, housing providers, nonprofits, and mental health professionals to coordinate outreach, referrals, and housing navigation.
- Street outreach teams, often coordinated through Gulf Coast Center and its partners, work to engage unsheltered homeless individuals and connect them to shelter, healthcare, and public benefits.

Addressing Specific Subpopulations

- Chronically Homeless Individuals benefit from integrated care models at Gulf Coast Center and Housing First approaches through coordinated entry.
- Families with Children are prioritized for rapid rehousing and transitional shelter through Family Promise and other family-centered providers.
- Veterans and Their Families are served through referrals to HUD-VASH (Veterans Affairs Supportive Housing) and coordination with the Galveston County VA outpatient clinic and Workforce Solutions.
- Unaccompanied Youth access behavioral healthcare through ISD-based clinicians and local nonprofits providing education support, basic needs, and housing referrals.

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

Introduction

The City of Texas City is dedicated to supporting individuals and families with special needs through a network of facilities and services designed to promote housing stability, health, and well-being. Special needs populations include persons with disabilities, elderly residents, individuals experiencing chronic homelessness, veterans, victims of domestic violence, and others who require targeted assistance.

Through partnerships with local nonprofits, healthcare providers, and social service agencies, the City facilitates access to a continuum of care that includes emergency shelters, transitional housing, supportive services, and permanent supportive housing. These resources are complemented by outreach programs, case management, and coordination efforts to ensure that special needs populations receive comprehensive, client-centered assistance tailored to their unique circumstances.

Texas City continuously assesses gaps in service and infrastructure to improve the availability and quality of facilities and services for its special needs residents. This commitment is integral to the City's broader goals of fostering an inclusive community where all residents have the opportunity to thrive.

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:

The City of Texas City recognizes the diverse and specialized supportive housing needs across these populations.

- Elderly and Frail Elderly: This growing segment requires affordable, accessible housing units that accommodate mobility limitations such as difficulties walking or climbing stairs. Many elderly homeowners face challenges maintaining their homes due to physical or financial constraints and benefit from supportive services that assist with home repairs, health care, and daily living.
- Persons with Disabilities (Mental, Physical, Developmental): Accessible housing equipped with modifications like ramps, grab bars, and widened doorways is essential. Supportive services including personal care, transportation assistance, medical coordination, and case management are critical to promote independence and community integration.
- Persons with Alcohol or Other Drug Addictions: Supportive housing for this group should integrate recovery services, counseling, and medical treatment to facilitate sobriety and housing stability.

- Persons with HIV/AIDS and Their Families: Housing solutions must offer privacy and access to comprehensive medical and social services that address the complex health and support needs of this population.
- Public Housing Residents: Although Texas City no longer operates a public housing program, those utilizing housing vouchers or residing in nearby public housing developments need access to affordable, safe housing with supportive services that ensure long-term stability.

The City works with local agencies and service providers to develop and maintain a continuum of care—including emergency shelter, transitional housing, permanent supportive housing, and community-based services—tailored to the unique needs of these populations to foster health, safety, and self-sufficiency.

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

During the upcoming Consolidated Plan period, the City of Texas City will prioritize the development of coordinated systems to assist individuals transitioning from mental and physical health institutions into stable, supportive housing. Recognizing the increased risk of homelessness among persons discharged from hospitals, psychiatric facilities, and other institutional settings, the City aims to take a more proactive role in building partnerships and supportive infrastructure to address these needs.

Key planned actions include:

- Establishing Discharge Coordination Protocols:
  The City will work to develop formal partnerships with local healthcare providers, including hospitals and behavioral health facilities, to establish consistent discharge planning protocols that identify individuals at risk of homelessness and connect them to appropriate housing and services.
- Facilitating Access to Permanent Supportive Housing (PSH):
  Texas City will seek to partner with regional PSH providers and advocate for resources that expand the availability of supportive housing units for individuals with ongoing medical or behavioral health needs.
- Developing a Pathway to Rapid Re-Housing:
  The City plans to work with service providers to create a rapid re-housing referral process for recently discharged individuals, including short-term rental assistance, landlord engagement, and housing stabilization case management.

- Strengthening Case Management and Supportive Services:
  As part of its broader effort to enhance supportive services, Texas City will promote partnerships that ensure discharged individuals have access to case management, transportation, healthcare navigation, mental health services, and life skills training.

- Leveraging the Coordinated Entry System:
  The City intends to deepen its collaboration with Galveston County's Coordinated Entry Planning Entity to ensure that individuals discharged from institutions are assessed for housing needs and prioritized appropriately.

- Exploring Grant Opportunities and Regional Models:
  The City will pursue funding opportunities and study best practices from neighboring jurisdictions to inform the development of sustainable, locally tailored solutions for individuals exiting institutional care.

By initiating these strategies, Texas City will take meaningful steps toward closing the gap between institutional discharge and housing stability, helping reduce homelessness and improve outcomes for vulnerable individuals reentering the community.

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)

During the upcoming program year, the City of Texas City will initiate and support activities that address the housing and supportive services needs of individuals who are not homeless but who have other special needs. These populations include persons with disabilities (physical, mental, or developmental), elderly and frail elderly residents, victims of domestic violence, individuals recovering from substance use disorders, and veterans. These efforts align with the City's broader one-year goals to promote housing stability, increase access to services, and reduce the risk of housing crises.

Key Activities Planned Include:

- Support Transitional Housing for Domestic Violence Survivors:
  The City will support the work of Samaritan Women at the Well, which offers transitional housing at its Texas City location. The program provides a safe, stable environment for women and families recovering from domestic violence and housing insecurity. Through its services, the agency connects clients with long-term housing resources, employment support, and case management services that reduce the likelihood of returning to homelessness or unsafe living situations.

- Veteran Housing Stabilization and Services:
  The City will continue coordinating with Endeavors, a regional provider that delivers intensive case management and temporary financial assistance to veterans and their families. Endeavors helps veterans create individualized housing stability plans, and connects them with long-term supports, including Veterans Affairs (VA) benefits and HUD-VASH vouchers.

- Emergency Financial Assistance and Case Management:
  Through partnership with Mainland Community Partnership, the City will expand access to emergency financial assistance for rent, utilities, and basic needs. This program focuses on individuals and families at risk of housing instability but not currently experiencing homelessness. Clients are supported through housing stability planning, resource navigation, and ongoing case management to prevent displacement and maintain self-sufficiency.

Connection to One-Year Goals:

These efforts align with Texas City's one-year goals to:

- Increase housing stability for vulnerable non-homeless populations;
- Strengthen local partnerships to expand access to supportive services;
- Prevent entry into the homeless system by offering early intervention;
- Improve coordination with agencies serving veterans, individuals with disabilities, and survivors of domestic violence.

By investing in these local partnerships and programs, the City seeks to reduce housing insecurity, enhance quality of life, and empower residents with special needs to achieve long-term stability and independence.

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

Negative Effects of Public Policies on Affordable Housing and Residential Investment

Texas City acknowledges that while existing local policies are intended to support public safety, orderly growth, and neighborhood character, they may also contribute to unintended barriers to affordable housing development and equitable residential investment. The **2024 Analysis of Impediments to Fair Housing Choice (AI)** identified several policy-related challenges that disproportionately affect low- and moderate-income households, seniors, persons with disabilities, and communities of color.

Key impediments noted in the 2024 AI include:

- Zoning and land use restrictions that limit multi-family and small-scale housing types in many residential areas;
- A lack of incentives or streamlined processes for affordable and mixed-income developments;
- Limited availability of housing near public transit, employment centers, and services;
- Community resistance to affordable housing (NIMBYism), particularly in higher-opportunity neighborhoods.

In response to these findings, the City is committed to removing or ameliorating public policy barriers and will implement the following actions during the Consolidated Plan period:

- **Streamline Development Approvals:**
  The City will evaluate and revise permitting and review procedures to reduce unnecessary delays and costs, particularly for affordable and workforce housing developments.
- **Support Infill and Mixed-Income Housing:**
  Texas City will promote redevelopment of vacant and underutilized properties, especially within existing neighborhoods, and explore zoning updates to allow for more diverse housing types (e.g., duplexes, townhomes, accessory dwelling units).
- **Promote Balanced Growth and Reinvestment:**
  The City will target infrastructure improvements and funding incentives in historically underserved areas while encouraging equitable development in areas of opportunity.
- **Strengthen Fair Housing Practices:**
  Texas City will integrate fair housing goals into planning, zoning, and capital

improvement decisions, and provide education to residents and decision-makers about the benefits of inclusive housing development.

These actions are designed to align public policy with fair housing principles and make the local housing market more inclusive and accessible to families, seniors, and individuals of all income levels. Removing these structural barriers will help foster a more balanced and equitable housing landscape citywide.

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

Introduction

The Economic Development Market Analysis for Texas City provides insight into the local employment landscape by comparing the number of workers residing in the city to the number of jobs available across key economic sectors. This comparison helps identify sectors where the city imports or exports labor, revealing economic strengths and gaps in employment opportunities.

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	272	85	2	1	-1
Arts, Entertainment, Accommodations	2,849	1,672	18	12	-6
Construction	1,591	1,450	10	10	0
Education and Health Care Services	2,637	2,337	17	16	-1
Finance, Insurance, and Real Estate	1,141	784	7	5	-2
Information	162	83	1	1	0
Manufacturing	1,401	3,970	9	28	19
Other Services	520	410	3	3	0
Professional, Scientific, Management Services	1,158	543	7	4	-3
Public Administration	0	0	0	0	0
Retail Trade	2,334	2,046	15	14	-1
Transportation and Warehousing	728	309	5	2	-3
Wholesale Trade	660	693	4	5	1
Total	15,453	14,382	--	--	--

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	22,995
Civilian Employed Population 16 years and over	21,170
Unemployment Rate	7.87
Unemployment Rate for Ages 16-24	30.49
Unemployment Rate for Ages 25-65	4.01

Table 41 - Labor Force

Data Source: 2016-2020 ACS

Occupations by Sector	Number of People
Management, business and financial	2,990
Farming, fisheries and forestry occupations	635
Service	3,515
Sales and office	4,615
Construction, extraction, maintenance and repair	2,235
Production, transportation and material moving	1,260

Table 42 – Occupations by Sector

Data Source: 2016-2020 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	13,808	69%
30-59 Minutes	5,238	26%
60 or More Minutes	1,085	5%
Total	***20,131***	***100%***

Table 43 - Travel Time

Data Source: 2016-2020 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		
	Civilian Employed	Unemployed	Not in Labor Force
Less than high school graduate	2,220	285	1,315
High school graduate (includes equivalency)	5,120	325	2,485
Some college or Associate's degree	6,565	285	2,040
Bachelor's degree or higher	3,020	95	830

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	80	135	145	555	550
9th to 12th grade, no diploma	680	830	545	1,610	800
High school graduate, GED, or alternative	1,975	2,035	1,970	3,995	2,555
Some college, no degree	1,295	2,160	1,410	2,875	1,790
Associate's degree	305	680	580	1,205	500
Bachelor's degree	225	985	945	1,060	800
Graduate or professional degree	0	415	100	435	425

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	24,784
High school graduate (includes equivalency)	27,127

Educational Attainment	Median Earnings in the Past 12 Months
Some college or Associate's degree	36,317
Bachelor's degree	49,400
Graduate or professional degree	80,074

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?

According to the data, the manufacturing sector stands out as the city's primary employment hub, accounting for 26% of local jobs but only 8% of resident workers, resulting in a surplus of jobs and indicating a strong industry cluster that likely draws in commuters. Conversely, sectors such as arts, entertainment, and accommodations show a deficit—17% of the workforce is employed in these industries, but only 11% of the jobs are located in the city, suggesting workers are commuting out for employment in those fields.

Describe the workforce and infrastructure needs of the business community:

Texas City’s business community is supported by a robust but imbalanced local labor market. With a total resident workforce of 15,453 and only 14,382 local jobs, the data highlights a modest labor-export trend, along with sector-specific gaps that suggest targeted investments are needed to retain talent and support economic growth.

Workforce Needs:

- Manufacturing Sector:
  Manufacturing is the dominant employment sector in Texas City, offering 3,970 jobs, but only 1,401 residents are employed in the field. This 18% job surplus points to a critical need for skilled labor and highlights a mismatch between local job availability and resident qualifications. Addressing this gap will require investment in technical education, job training, and recruitment to align local talent with industry needs.

- Healthcare, Education, and Retail Sectors:
  These sectors show relative balance between the number of jobs and resident workers, indicating a healthy alignment. However, as the city's population continues to grow and age, ongoing workforce development—especially in healthcare and elder services—will be necessary to sustain and expand service delivery.

- Professional Services and Finance:
  These sectors display a labor surplus, with more residents working in the fields than there are jobs locally. This dynamic suggests the need to cultivate business growth in office-based and knowledge-sector industries to reduce worker outflow and enhance local employment opportunities for skilled professionals.

Infrastructure Needs:

- Transportation and Warehousing:
  This sector faces a notable local job deficit, which may be tied to infrastructure limitations such as freight mobility, last-mile logistics, or lack of workforce connectivity. Enhancing road networks, freight corridors, and public transit options could support expansion in this sector and improve accessibility for both workers and goods movement.

- Digital Infrastructure:
  As remote and hybrid work models become more prevalent, investment in high-speed broadband and digital infrastructure is increasingly vital. Expanding digital access will not only support emerging tech and finance sectors but also enable entrepreneurship and small business growth.

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.

Texas City is positioned for significant economic transformation driven by industrial expansion, strategic public and private sector investments, and shifting workforce dynamics. Based on current data and development trends, several key changes are expected to affect job creation, business development, and infrastructure needs during the planning period.

Industrial Growth and Workforce Impact:

Manufacturing remains a cornerstone of Texas City's economy, accounting for **3,970 jobs**—the largest share among all sectors. However, with only **1,401 resident workers** employed in manufacturing, the city faces a **surplus of over 2,500 jobs** in this field. This imbalance underscores a high demand for skilled labor and the need to strengthen the local workforce pipeline. Without targeted intervention, these jobs will continue to be filled by commuters rather than city residents.

To close this gap, Texas City must invest in:

- **Workforce training and certification programs** focused on manufacturing, technical trades, and related industrial fields;
- **Partnerships with local employers and educational institutions** to ensure training aligns with industry needs;
- **Career awareness initiatives** that introduce youth and adult learners to high-demand occupations in manufacturing and logistics.

Planned Infrastructure Improvements:

Several infrastructure projects and planned public-private partnerships are expected to directly support industrial, port, and logistics-related growth. These include:

- **Port expansion projects** that will increase shipping and logistics activity;
- **Roadway and industrial corridor enhancements** that improve freight access;
- **Broadband and utility infrastructure upgrades** to support business expansion and technology-based enterprises.

These changes will require Texas City to prioritize:

- **Mobility and transportation investments** that support both freight movement and workforce commuting;
- **Utility capacity expansion** in industrial zones to accommodate new development;
- **Broadband connectivity improvements** in business and workforce training centers.

Business Sector Diversification and Retention:

While industrial growth is a clear economic driver, Texas City also needs to address **sectoral imbalances** in professional services and retail. Many residents are trained in fields that are underrepresented in the local job market—leading to out-commuting and underutilized labor.

In response, the City should:

- Support **small business development** in professional, finance, and service sectors to absorb local workforce surpluses;
- Encourage **mixed-use and commercial development** that creates space for emerging industries.

In summary, Texas City's economic growth is driven by strong industrial momentum and public-private investments in infrastructure. To ensure inclusive and sustainable benefits, the City will need to pair this growth with robust workforce development strategies, small business support, and infrastructure modernization tailored to evolving business needs.

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

The alignment between the skills and education of Texas City's current workforce and the available employment opportunities reveals both key strengths and critical gaps that will influence the city's long-term economic resilience and growth.

Strengths and Gaps in Alignment:

- **Manufacturing Sector Needs:**
  The manufacturing sector is Texas City's largest employer, offering approximately 3,970 jobs. However, only 1,401 city residents are employed in this sector. This indicates a surplus of over 2,500 manufacturing jobs, many of which are likely being filled by non-resident workers. This disparity suggests that local residents may lack the technical training or industry certifications required to access these positions. To improve alignment, Texas City must expand workforce development initiatives focused on trade skills, industrial safety, and manufacturing technology.

- **Service-Oriented Workforce Surplus:**
  In contrast, sectors such as arts, entertainment, accommodations, and professional services show a surplus of resident workers compared to available local jobs. For example, 2,849 residents work in arts and accommodations, but the city offers only 1,672 jobs in that sector. This imbalance implies that many residents possess service-sector or creative industry skills, but must commute outside the city for employment or settle for underemployment in unrelated fields.

Implications for Workforce Development:

These data trends highlight the need for:

- Targeted training and credentialing programs aligned with high-demand local industries, especially manufacturing, logistics, and healthcare;

- Support for small business development and entrepreneurship in underrepresented sectors (e.g., creative services, tech, finance) to provide more in-city employment options;

- Stronger partnerships between local educational institutions and employers to ensure a coordinated talent pipeline that matches job market needs.

By addressing these mismatches, Texas City can reduce out-commuting, retain skilled workers, and create a more resilient, inclusive, and opportunity-rich local economy.

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.

Texas City is actively engaged in addressing workforce gaps through partnerships with local educational institutions, employers, and regional workforce entities. These efforts are especially important as the City prepares to meet future job market demands and implement goals outlined in the Consolidated Plan.

Ongoing Training and Workforce Development Efforts:

- Vocational and Technical Education Programs:
  Training in advanced manufacturing, logistics, and skilled trades is a key local need. Community colleges and vocational schools serving Texas City—such as the College of the Mainland—offer certification programs in welding, process technology, logistics, and industrial maintenance to prepare residents for high-demand local jobs.

- **Partnerships with Workforce Investment Boards:**
  The Gulf Coast Workforce Board plays a leading role in providing career readiness services, on-the-job training, and employer-driven programs. These efforts help close the skills gap in growing industries like transportation, logistics, and healthcare, while also supporting job placement and retention for low- to moderate-income residents.

- **Employer-Led Training and Apprenticeships:**
  Local employers, particularly in manufacturing and the petrochemical industry, collaborate with training providers to sponsor apprenticeships and paid training opportunities. These initiatives directly support the employment of Texas City residents and help reduce the job surplus in manufacturing and industrial trades.

- **Job Creation and Business Support Initiatives:**
  Through organizations like the Texas City Economic Development Corporation (TEDC) and its Phoenix Business Incubator, the City supports entrepreneurship and workforce development by offering technical assistance, business mentoring, and workforce pipeline programs tailored to new and small businesses.

Strategic Support for the Consolidated Plan:

These training and workforce initiatives directly support the jurisdiction's Consolidated Plan goals by:

- Enhancing economic self-sufficiency for low- and moderate-income residents;
- Aligning local labor supply with employment opportunities in target industries;
- Supporting inclusive economic development by reducing barriers to employment;
- Encouraging cross-sector coordination between government, education, and business to build a resilient, skilled workforce.

Continued investment in these programs will be essential for promoting equity, reducing poverty, and fostering economic opportunity across Texas City.

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

Yes, Texas City participates in regional economic development planning through the Houston-Galveston Area Council (H-GAC), which maintains a Comprehensive Economic Development Strategy (CEDS) for the region. The CEDS identifies regional economic strengths, challenges, and priorities, including infrastructure modernization, workforce development, business innovation, and resilience planning.

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.

Texas City's local economic development strategies are coordinated with the CEDS and support the goals of the Consolidated Plan through the following initiatives:

- **Texas City Economic Development Corporation (TEDC):**
  TEDC plays a leading role in attracting new business investment, supporting small business growth, and expanding the city's industrial base. The Phoenix Business Incubator, operated by TEDC, supports entrepreneurship through training, mentoring, and low-cost business space—helping generate jobs for low- and moderate-income residents.
- **Workforce Development and Training Partnerships:**
  In alignment with CEDS goals and the Consolidated Plan, Texas City partners with the Gulf Coast Workforce Board and College of the Mainland to expand workforce training opportunities. These initiatives focus on high-demand sectors such as manufacturing, logistics, healthcare, and skilled trades, helping address job gaps and support economic mobility.
- **Infrastructure and Industrial Expansion:**
  The City is investing in road improvements, broadband expansion, and utility upgrades—particularly in industrial corridors—consistent with CEDS regional priorities and aimed at fostering business retention and job creation.

- **Port and Logistics Development:**
  Texas City's proximity to the Port of Texas City and the expanding petrochemical corridor positions it for growth in logistics and distribution. The City is working with regional partners to ensure these investments align with both economic development and housing goals—such as creating workforce housing near employment hubs.

- **Resilient and Inclusive Growth:**
  The Consolidated Plan and the CEDS both emphasize economic resilience and equity. Texas City is working to ensure that underserved populations—including low-income residents, veterans, and people with barriers to employment—are included in economic opportunities through tailored programs and community partnerships.

By participating in the regional CEDS process and aligning its local efforts with the strategy's goals, Texas City is leveraging broader economic development planning to strengthen job creation, workforce readiness, and equitable growth. These efforts directly support the objectives of the Consolidated Plan and enhance long-term community resilience.

Discussion

Texas City's engagement with the Houston-Galveston Area Council's Comprehensive Economic Development Strategy (CEDS) reflects a commitment to regional collaboration and strategic planning that supports sustainable economic growth. By aligning its local economic development initiatives with the broader regional framework, Texas City leverages shared resources, expertise, and investment opportunities to enhance community well-being.

The integration of efforts—such as workforce development, infrastructure improvements, and business support programs—with the goals of the Consolidated Plan fosters a coordinated approach that addresses both economic and social needs. This alignment is particularly important for ensuring that economic growth benefits all residents, including low- and moderate-income populations and those facing employment barriers.

Moreover, Texas City's focus on industries like manufacturing, logistics, and healthcare responds directly to regional demand and the city's unique assets, such as its proximity to the Port of Texas City. Investments in workforce training and infrastructure not only support current job creation but also build long-term resilience by preparing the local workforce for evolving economic conditions.

The City's collaboration with entities such as the Texas City Economic Development Corporation, Gulf Coast Workforce Board, and educational institutions creates a network of support that enhances the effectiveness of both regional and local initiatives. This multi-sector partnership approach ensures that economic development strategies are inclusive, adaptable, and responsive to community needs.

Overall, Texas City's participation in the CEDS and its coordination with the Consolidated Plan represent a comprehensive strategy to promote equitable economic opportunity, reduce

poverty, and strengthen the city's economic base. Continued collaboration and investment in these areas will be essential to achieving sustained growth and improving quality of life for all residents.

MA-50 Needs and Market Analysis Discussion

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

Definition of "Concentration":

In the context of HUD planning, a *concentration* refers to a geographic area—typically a census tract or block group—where a particular condition (such as poverty, cost burden, or substandard housing) occurs at a significantly higher rate than the jurisdictional average. For the purpose of this analysis, a concentration is defined as an area where the percentage of households with multiple housing problems exceeds the citywide average by at least 10 percentage points.

Multiple Housing Problems are defined by HUD as households experiencing two or more of the following issues:

- Incomplete kitchen or plumbing facilities
- Overcrowding (more than 1.01 persons per room)
- Cost burden (more than 30% of income toward housing)
- Severe cost burden (more than 50% of income toward housing)

Findings in Texas City

Based on available HUD CHAS data and local knowledge of housing conditions, areas of concentrated housing problems are most prevalent in older neighborhoods, particularly those with aging housing stock, limited infrastructure investment, and higher concentrations of low-income renters.

Key characteristics of these areas include:

- High rates of severe cost burden, particularly among renters earning below 50% of the Area Median Income (AMI)
- Older housing units with deferred maintenance or code violations
- Limited access to new development, reinvestment, or updated infrastructure

These areas are typically located in parts of the city with overlapping indicators of need, such as:

- Higher poverty rates
- Lower rates of homeownership

- Aging multi-family structures
- Limited access to public transportation and amenities

The City of Texas City recognizes that addressing concentrated housing problems requires a coordinated investment strategy that combines housing rehabilitation, infrastructure improvements, and targeted economic development. As part of the Consolidated Plan, the City will prioritize CDBG-funded activities in areas where the need is greatest, while continuing to support equitable housing opportunity across all neighborhoods.

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

Definition of "Concentration":
In HUD planning terminology, a *concentration* refers to a geographic area—typically a census tract or block group—where the percentage of a particular population significantly exceeds the jurisdictional average. For this plan, a concentration is defined as an area where **the percentage** of minority or low-income residents is at least 10 percentage points higher than the citywide average.

Racial and Ethnic Concentrations

Based on recent U.S. Census and American Community Survey data, Texas City has pockets of racial and ethnic concentration, primarily in older residential neighborhoods located in the northern and central portions of the city.

- **Black or African American households** are more heavily represented in historically established neighborhoods, including the 1867 Settlement Historic District.
- **Hispanic or Latino populations** are more concentrated in areas with older rental housing and mobile home communities, where larger households and language isolation may also occur.

These concentrations often reflect historical patterns of segregation, land use, and access to housing finance, rather than recent discriminatory practices.

Low-Income Concentrations

Several neighborhoods exhibit concentrations of low- and moderate-income (LMI) households, particularly in:

- Older single-family subdivisions with aging infrastructure

- Multifamily housing clusters near major corridors
- Areas lacking recent private investment or housing development

In many cases, these areas overlap with racial or ethnic minority concentrations, leading to compounded challenges related to housing affordability, aging infrastructure, and limited access to services.

Texas City acknowledges that while these concentrations are not the result of current exclusionary policies, they contribute to unequal access to opportunity. Through the CDBG program, the City will continue to prioritize infrastructure, housing rehabilitation, and public service activities in areas of greatest need, while promoting balanced investment and inclusive growth citywide.

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

The neighborhoods in Texas City where low-income families and racial or ethnic minorities are concentrated share several common housing market characteristics. These features are shaped by a mix of historic development patterns, aging infrastructure, limited private reinvestment, and continued affordability pressures.

1. Aging Housing Stock

- Many of these neighborhoods contain older single-family homes built prior to 1980, with some structures significantly older and in need of rehabilitation.
- Deferred maintenance is common due to the limited financial capacity of homeowners and landlords to make needed repairs.
- Older rental properties, particularly small-scale multifamily units, may lack modern amenities or energy-efficient features.

2. High Rate of Rental Occupancy

- These areas tend to have higher percentages of renter-occupied housing, often housing lower-income families who cannot access homeownership.
- Small landlords and absentee property owners are more prevalent, which can contribute to inconsistent property upkeep and code violations.

3. Limited New Development or Investment

- There has been relatively little new residential development in these areas in recent years.
- Private market reinvestment is often limited due to perceived or actual financial risk, infrastructure gaps, or regulatory hurdles.
- In some cases, vacant lots and underutilized properties persist due to demolition, tax delinquency, or environmental concerns.

4. Affordability with Trade-Offs

- While housing in these neighborhoods is often more affordable, this affordability can come at the cost of housing quality, safety, or access to amenities.
- Some households may accept substandard conditions due to the lack of viable alternatives elsewhere in the city.

5. Infrastructure and Environmental Challenges

- These areas may also be more prone to flooding, drainage issues, or aging utilities, which further deters private investment and burdens existing residents.
- Streets, sidewalks, lighting, and public facilities are often in need of upgrades, contributing to a sense of neglect or disinvestment.

6. Proximity to Industrial and Commercial Uses

- Several concentrated neighborhoods are located adjacent to industrial zones, rail lines, or high-traffic corridors, which may create land use conflicts or reduce residential desirability.
- Environmental conditions such as noise, air quality concerns, or limited green space may further affect the quality of life.

The housing market in Texas City's areas of concentration reflects a pattern of **persistent affordability coupled with structural disinvestment**. Addressing these challenges will require a strategic blend of housing rehabilitation, code enforcement, infrastructure improvements, and support for new development that serves a range of incomes. The City is committed to targeting CDBG resources where they can **stabilize neighborhoods and promote equitable housing opportunity**.

Are there any community assets in these areas/neighborhoods?

Even in neighborhoods where housing problems and economic hardship are prevalent, there are **meaningful community assets** that offer both immediate benefits and long-term potential. These assets—physical, institutional, and cultural—play a key role in neighborhood cohesion, community pride, and local service delivery.

1. Schools and Educational Facilities

- Neighborhood schools serve as **anchors for community life**, providing educational resources, recreational facilities, and venues for public events.
- Several schools in these areas have strong community partnerships and host after-school or enrichment programs.

2. Parks and Public Spaces

- Local parks, such as Carver Park and Sanders/Vincent Park, offer **green space, playgrounds, and gathering places** for families and youth.
- Some parks host community events, health fairs, or summer programming supported by the City or local nonprofits.

3. Faith-Based Organizations

- Churches and other religious institutions are often **deeply embedded in these neighborhoods**, serving not only spiritual needs but also offering social support, food assistance, and space for community meetings.
- Many congregations have a long history in the area and contribute to intergenerational stability.

4. Community Centers and Nonprofit Services

- Facilities such as the **Sanders Community Center, Carver Community Center, and Nessler Community Center** and other neighborhood-based organizations provide **services like youth activities, senior outreach, rental assistance, and job readiness**.
- These centers serve as critical connectors between residents and public resources.

5. Cultural and Historical Significance

- Some neighborhoods—such as the 1867 Settlement Historic District—have **deep cultural roots and historical significance**, particularly for African American residents.

- These areas contribute to the city's identity and heritage and offer opportunities for preservation-based investment.

6. Active Residents and Informal Networks

- Despite lower formal participation in city planning processes, many residents in these neighborhoods are **highly engaged through informal networks**, family ties, and local initiatives.
- Neighborhood leaders, civic clubs, and grassroots volunteers are often the first to respond in times of need.

The presence of these community assets provides a foundation upon which Texas City can build more inclusive, resilient, and thriving neighborhoods. CDBG-funded investments can **amplify the impact of these local strengths** by supporting physical improvements, program expansion, and coordination with public and nonprofit partners.

Are there other strategic opportunities in any of these areas?

Neighborhoods experiencing concentrated housing and economic challenges also present unique **opportunities for targeted investment and community-driven transformation**. These opportunities include geographic, institutional, and policy-based levers that can align with CDBG goals and other local initiatives.

1. Infill Development and Vacant Land Reuse

- Many older neighborhoods have **vacant lots or underutilized parcels** suitable for infill housing, small-scale commercial development, or public space improvements.
- With appropriate planning and incentives, these lots can support new affordable homeownership or rental options, increasing housing choice and stability.

2. Housing Rehabilitation and Preservation

- Aging but structurally sound homes in these areas are strong candidates for owner-occupied rehabilitation programs, which can preserve affordability and neighborhood character.
- Targeted code enforcement paired with rehab funding can improve conditions without displacing residents.

3. Infrastructure and Capital Improvements

- Infrastructure upgrades—such as **d**rainage, sidewalks, street lighting, and water/sewer systems—can improve health and safety outcomes while laying the groundwork for private investment.
- These improvements are eligible for CDBG funding and can be coordinated with other City capital projects.

4. Historic and Cultural Identity

- Areas such as the 1867 Settlement Historic District provide opportunities to preserve and promote African American heritage while encouraging heritage tourism, cultural programming, and neighborhood pride.
- Strategic partnerships with cultural organizations can elevate these stories and attract investment.

5. Workforce and Small Business Development

- Some commercial corridors in or near these neighborhoods are underutilized but well-located for microenterprise support, job training hubs, or business façade improvements.
- There is potential to connect residents with emerging industries in the region, especially through targeted workforce programs.

6. Public/Private Collaboration

- Recent interest from nonprofits, developers, and community groups creates an opportunity to leverage public-private partnerships in housing, infrastructure, and service delivery.
- Coordinated efforts can stretch limited resources and increase project sustainability.

7. Alignment with Regional and City Plans

- These neighborhoods are well-positioned to benefit from broader City goals related to housing equity, disaster resilience, and environmental justice.
- Aligning CDBG goals with regional economic development and resilience strategies can magnify the impact of investments.

Strategic opportunities in Texas City's historically underserved neighborhoods are tangible and achievable. Through coordinated CDBG investments, policy updates, and community engagement, the City can support equitable revitalization, foster long-term stability, and ensure that existing residents benefit from future growth.

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.

Access to reliable, high-speed internet is no longer a luxury—it is a fundamental utility that affects residents' ability to **work, learn, access healthcare, apply for jobs, and participate in civic life**. In Texas City, while many areas have general broadband availability, there remain **gaps in both connectivity and affordability**, especially in LMI households and older neighborhoods.

1. Gaps in Access and Affordability

- Some low-income households in Texas City—particularly in older multifamily housing and mobile home communities—**lack wired broadband service** or rely on unstable mobile data plans.
- While broadband infrastructure may be technically available in most neighborhoods, **monthly service costs, equipment fees, and credit requirements** remain key barriers for LMI residents.

2. Impact on Education and Employment

- Households with school-aged children who lack reliable internet are at a significant disadvantage in completing homework, participating in remote learning, and accessing academic resources.
- Adults in these households face challenges applying for jobs, completing training programs, or working from home, further limiting economic mobility.

3. Disproportionate Effects on Vulnerable Populations

- Elderly residents, individuals with disabilities, and non-English-speaking households may be further isolated due to limited digital access and low digital literacy.
- Lack of broadband hinders access to **telehealth**, online banking, public service portals, and emergency alerts.

Ensuring affordable, reliable broadband access for all households—especially in low-income neighborhoods—is critical to bridging the **digital divide** in Texas City. The City will continue to

evaluate strategic investments in broadband infrastructure and digital inclusion to support economic opportunity, equity, and resilience for all residents.

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

While broadband infrastructure is present in much of Texas City, **limited provider competition** remains a barrier to affordable, high-quality internet service—especially in low- and moderate-income (LMI) neighborhoods.

1. Limited Provider Choice

- In many areas of the city, **only one wired broadband provider is available**, leaving households with no real choice in terms of speed, cost, or customer service.
- This lack of competition often results in **higher prices, data caps, slower speeds**, and less incentive for service improvement or customer responsiveness.

2. Disproportionate Impact on LMI Neighborhoods

- Low-income neighborhoods are more likely to experience **infrastructure underinvestment** by providers, leading to outdated equipment or slower service tiers.
- Households in these areas may be excluded from promotional pricing or high-speed packages offered in better-served neighborhoods.

3. Affordability and Market Leverage

- Without competition, the dominant provider may set prices **above what many households can afford**, even with subsidies or promotional rates.
- Increased provider presence could help **drive down prices and expand service tiers**, giving consumers more choices aligned with their needs and budgets.

4. Innovation and Reliability

- Competitive markets encourage **investment in newer technologies**, such as fiber optics, and improve reliability during peak usage times.
- In a single-provider market, service outages or customer issues can go unaddressed longer due to the absence of market pressure.

5. Economic Development and Equity

- Increased broadband competition benefits the broader economy by supporting **remote work, digital entrepreneurship, education, and access to essential services**.
- Enhancing digital infrastructure in underserved areas is also a matter of equity, helping to close longstanding gaps in access and opportunity.

Encouraging additional broadband providers to enter the Texas City market—especially in underserved neighborhoods—will **promote affordability, improve service quality**, and help residents fully participate in the digital economy. The City can play a role by **coordinating infrastructure access, advocating for state and federal investment**, and working with providers to ensure equitable service coverage citywide.

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

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

Texas City faces growing risks from natural hazards that are being exacerbated by the effects of climate change. As a coastal community on Galveston Bay, the city is particularly vulnerable to flooding, hurricanes, storm surge, and extreme heat, all of which threaten public safety, housing stability, infrastructure, and long-term resilience.

1. Increased Flooding and Storm Surge

- Sea level rise and more frequent intense rain events have increased the likelihood and severity of both coastal and inland flooding in Texas City.
- Neighborhoods with older drainage systems or limited elevation are at increased risk of chronic flooding, damaging homes, roads, and utilities.
- Areas outside FEMA-designated flood zones are also increasingly impacted, placing low- and moderate-income households at unanticipated risk.

2. More Intense Hurricanes

- Climate change is contributing to stronger and slower-moving hurricanes, which bring more rainfall and prolonged wind damage.
- As a city with petrochemical facilities, storm-related damage poses environmental and public health risks in addition to infrastructure loss.
- Vulnerable populations, including seniors and low-income renters, may face greater barriers to evacuation, recovery, and rebuilding.

3. Extreme Heat Events

- Rising average temperatures and more frequent heatwaves pose a growing risk to public health, especially for elderly residents, outdoor workers, and households without adequate cooling.
- Extended heat events also strain energy infrastructure and increase utility costs, which can disproportionately burden low-income families.

4. Environmental Justice Considerations

- Climate-related hazards often overlap with historically underserved neighborhoods, where housing may be substandard and resources for recovery are limited.

- These areas may face compounding risks—such as heat vulnerability and flood exposure—without adequate insurance or mitigation infrastructure.

5. Impact on Housing and Infrastructure

- Repetitive loss properties and homes in flood-prone areas may face declining values, increased insurance costs, and higher repair burdens.
- Infrastructure such as roads, drainage systems, and utilities may require upgrades or redesign to accommodate future climate conditions.

The effects of climate change are amplifying the risks posed by natural hazards in Texas City, particularly for vulnerable populations and older neighborhoods. To build resilience, the City must continue to invest in flood mitigation, resilient infrastructure, emergency preparedness, and equitable recovery planning. CDBG and other federal funds may play a key role in supporting mitigation efforts that protect lives, property, and long-term community stability.

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

Low- and moderate-income (LMI) households in Texas City are disproportionately vulnerable to the increasing risks of flooding, hurricanes, storm surge, and extreme heat associated with climate change. These vulnerabilities stem from both the location and condition of housing as well as systemic barriers to preparation, mitigation, and recovery.

1. Location in High-Risk Areas

- Many LMI households are located in older, lower-lying neighborhoods with limited stormwater infrastructure and close proximity to floodplains or coastal surge zones.
- FEMA flood maps and local hazard mitigation data indicate that several CDBG-eligible areas overlap with zones of repetitive flood loss.
- Because land costs are lower in high-risk zones, affordable housing is often clustered in areas most susceptible to flooding and storm damage.

2. Older and Substandard Housing Conditions

- Housing stock in LMI neighborhoods often lacks modern wind, flood, or energy-resilient construction features.

- Common issues include: Poor roof integrity, Lack of elevation above base flood levels, Inadequate insulation and cooling systems, Aging electrical and HVAC systems prone to failure during extreme weather
- These conditions increase the likelihood of damage, displacement, and health risks during extreme weather events.

3. Limited Resources for Mitigation and Recovery

- LMI homeowners and renters are less likely to have the financial resources, insurance coverage, or access to federal disaster assistance necessary to recover quickly from damage.
- Renters, in particular, face heightened risks of eviction, rent increases, or displacement when landlords choose not to repair or rebuild.
- Many lack emergency savings or access to credit, reducing their ability to evacuate or secure temporary housing.

4. Cumulative Vulnerabilities

- Vulnerability is compounded in households with seniors, individuals with disabilities, children, or limited English proficiency, which can make preparedness and recovery more difficult.
- Data from local emergency management and HUD risk mapping tools (e.g., Climate Risk Exposure Tool, Social Vulnerability Index) highlight that areas of highest climate risk often overlap with high social vulnerability.

5. Digital and Infrastructure Gaps

- In addition to physical housing risk, many LMI areas lack reliable broadband access, cooling centers, or resilient infrastructure, which hinders emergency communication and response.
- Infrastructure improvements such as stormwater upgrades, home retrofitting, and energy resilience have not yet reached many of these neighborhoods.

Based on data from FEMA flood maps, the City's Hazard Mitigation Plan, and HUD's Community Resilience Toolkit, housing occupied by low- and moderate-income households in Texas City faces elevated and increasing risk from climate-related natural hazards. Strategic investments in resilient housing retrofits, infrastructure improvements, and equitable disaster planning are critical to protecting vulnerable populations and ensuring long-term housing stability.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The Strategic Plan for the City of Texas City outlines a comprehensive, five-year approach (2025–2029) to addressing priority community development and housing needs using Community Development Block Grant (CDBG) funds. Grounded in data analysis, local stakeholder input, and alignment with HUD goals, the strategy reflects a commitment to improving the quality of life for low- and moderate-income (LMI) residents, preserving affordable housing, supporting economic opportunity, and strengthening neighborhood resilience.

Purpose and Goals

The primary purpose of the Strategic Plan is to guide the allocation of federal CDBG resources in a manner that:

- Benefits LMI residents and areas;
- Addresses documented housing and community development needs;
- Responds to local market and infrastructure conditions;
- Supports equitable access to services and opportunities; and
- Promotes long-term neighborhood stability and resilience.

Priority Needs and Objectives

Based on an assessment of community needs and available resources, Texas City has identified the following **priority areas** for investment:

1. **Affordable Housing Preservation and Rehabilitation** Support minor home repair and housing rehabilitation for LMI homeowners, particularly seniors and persons with disabilities. Preserve the existing affordable housing stock and improve housing safety and sustainability.
2. **Public Services for Vulnerable Populations** Provide limited public services that benefit LMI individuals, including youth, the elderly, and individuals with disabilities.
3. **Infrastructure and Neighborhood Improvements** Improve basic infrastructure such as streets, sidewalks, drainage, and accessibility in LMI neighborhoods. Support improvements that mitigate flood risk and increase climate resilience.

4. **Economic Opportunity and Stability** Support activities that expand access to small business support for low-income residents. Leverage partnerships with local organizations like the Phoenix Business Accelerator to strengthen economic self-sufficiency.
5. **Homelessness Prevention** Support efforts that stabilize households at risk of homelessness, particularly families with children or individuals with special needs.

Geographic Focus

The Strategic Plan prioritizes areas with concentrated LMI populations, documented housing needs, and limited access to quality infrastructure. These areas include parts of the city's central and southern neighborhoods, where investment can have a meaningful impact on safety, accessibility, and livability.

Performance Measurement and Collaboration

Texas City will monitor progress annually through HUD's IDIS and will evaluate outcomes against the Consolidated Plan's established goals and objectives. The City will also coordinate with regional agencies, service providers, and nonprofits to ensure resources are leveraged and duplication is avoided.

The 2025–2029 Strategic Plan positions Texas City to make data-informed, community-centered investments that promote equity, strengthen neighborhoods, and address long-standing needs. Through targeted use of CDBG funds, the City will continue to improve conditions for its most vulnerable residents and lay the foundation for sustainable, inclusive growth.

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

Geographic Area

Table 47 - Geographic Priority Areas

1	**Area Name:**	1867 Settlement District
	Area Type:	Local Target area
	Other Target Area Description:	West Texas City
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	Hwy 3-Westward and 1765-Anderson
	Include specific housing and commercial characteristics of this target area.	The neighborhood was established in 1867; significant amount of housing is very old. Commercial corridor needs revitalization.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	Meetings provided convincing and valuable input that shaped the understanding of local needs and priorities.
	Identify the needs in this target area.	Housing rehabilitation, street repair, drainage improvement, infill, commercial development, beautification, and sidewalk repair/installation.
	What are the opportunities for improvement in this target area?	Historic Preservation and Cultural Tourism. Infrastructure and Public Space Enhancements. Neighborhood Safety and Infrastructure Improvements. Environmental Quality and Beautification. Affordable Housing Expansion.
	Are there barriers to improvement in this target area?	Financial
2	**Area Name:**	Greater Chelsea Manor
	Area Type:	Local Target area
	Other Target Area Description:	

	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	Bay St. – 14th St. N. and 9th Ave. N. – Texas Ave.
	Include specific housing and commercial characteristics of this target area.	Multi-family residential units in dire need of repair/reconstruction. Single family residential units also in need of repair/reconstruction. Light industrial commercial. Historic business district (6th St.).
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	Citizen Advisory Committee meetings provided convincing and valuable input that shaped the understanding of local needs and priorities.
	Identify the needs in this target area.	Housing rehabilitation/reconstruction, street repair, infill, commercial development, beautification, and sidewalk repair/installation.
	What are the opportunities for improvement in this target area?	Housing Rehabilitation/Reconstruction and Affordable Housing Expansion. Neighborhood Safety and Infrastructure Improvements. Environmental Quality and Beautification. Historic Preservation and Cultural Tourism.
	Are there barriers to improvement in this target area?	Yes, the IBD zone.

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction.

The City of Texas City has designated the 1867 Settlement Historic District and the Greater Chelsea Manor area as priority target areas for investment under the 2025–2029 Consolidated Plan. These neighborhoods were selected based on a combination of socioeconomic need, physical conditions, and their strategic importance to the City's broader revitalization goals.

Selection Criteria and Rationale

Investment decisions are grounded in the following factors:

- **Low- and Moderate-Income Eligibility**
  Both target areas meet HUD's criteria as areas where at least 51% of residents are low- to moderate-income (LMI), making them eligible for concentrated CDBG-funded investment.
- **Documented Needs and Community-Led Visioning**
  The City partnered with Texas Southern University's Barbara Jordan–Mickey Leland School of Public Affairs and the University of Houston's Gerald D. Hines College of Architecture and Design to conduct community-based research, field surveys, and design studies in each area. These partnerships have produced data-informed recommendations for infrastructure improvements, housing preservation, cultural preservation, and long-term revitalization.
- **Historical Significance and Disinvestment**
  The 1867 Settlement District is a culturally and historically significant African American community with deep roots in Texas City's heritage. The area has experienced long-term underinvestment, and targeted improvements are essential for preserving its legacy and ensuring equitable development.
- **Infrastructure and Housing Deficiencies**
  The Greater Chelsea Manor area has been identified as having multiple infrastructure deficiencies, aging housing stock, and limited access to amenities. These challenges contribute to declining livability and increased vulnerability to flooding and environmental stressors.
- **Strategic Impact and Opportunity for Revitalization**
  Both areas are well-positioned to benefit from coordinated investments in housing, infrastructure, and public spaces. Improvements in these neighborhoods can stimulate further reinvestment, improve quality of life for residents, and serve as models for equitable neighborhood transformation.

Investment Approach

CDBG funds will be used to:

- Preserve and rehabilitate housing for LMI homeowners.
- Upgrade local infrastructure, including drainage, sidewalks, and ADA accessibility.

- Support public facility improvements aligned with the academic design studies.
- Reinforce each area's cultural and community identity through sensitive planning and engagement.

By prioritizing the 1867 Settlement District and the Greater Chelsea Manor area, the City of Texas City is committing to focused, equitable investment in two neighborhoods with clear need and strong community potential. These efforts reflect both a respect for historical legacy and a forward-looking strategy rooted in research, community input, and inter-institutional collaboration.

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

Priority Needs

Table 48 – Priority Needs Summary

1	**Priority Need Name**	Housing Rehabilitation and Preservation
	Priority Level	High
	Population	Low Moderate Large Families Families with Children Elderly Elderly Frail Elderly Persons with Mental Disabilities Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	Greater Chelsea Manor 1867 Settlement District
	Associated Goals	Preserve and Improve Affordable Housing Enhance Community Planning and Capacity
	Description	Housing Rehabilitation-Addressing substandard housing conditions is essential to ensuring health, safety, and long-term affordability.
	Basis for Relative Priority	Texas City's aging housing stock, much of which has not been well maintained, makes housing rehabilitation a high priority. The City aims to ensure all residents have access to decent, safe, and sanitary housing.
2	**Priority Need Name**	Economic Opportunity and Stability
	Priority Level	High
	Population	Low Moderate
	Geographic Areas Affected	Greater Chelsea Manor City Wide 1867 Settlement District

	Associated Goals	Enhance Community Planning and Capacity
	Description	Support activities that expand access to small business support for low-income residents, and leverage partnerships with local organizations.
	Basis for Relative Priority	Supporting activities that expand access to small business resources for low-income residents plays a vital role in promoting economic opportunity and long-term stability. These activities may include offering technical assistance, mentorship programs, and entrepreneurship training specifically tailored to underserved communities.
3	**Priority Need Name**	Public Infrastructure and Neighborhood Improvement
	Priority Level	High
	Population	Low Moderate
	Geographic Areas Affected	Greater Chelsea Manor City Wide 1867 Settlement District
	Associated Goals	Improve Infrastructure and Neighborhood Conditions Enhance Community Planning and Capacity
	Description	Infrastructure needs are particularly acute in the City's designated target areas, where drainage, sidewalks, and streets require substantial upgrades.
	Basis for Relative Priority	Aging and insufficient infrastructure in LMI areas contributes to safety hazards, limited mobility, and poor living conditions.
4	**Priority Need Name**	Public Services for Vulnerable Populations
	Priority Level	High

	Population	Low Moderate Large Families Families with Children Elderly Individuals Families with Children Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities
	Geographic Areas Affected	City Wide
	Associated Goals	Support Public Services for Vulnerable Residents Enhance Community Planning and Capacity
	Description	Vulnerable residents, including youth, seniors, and persons with disabilities—benefit from services that promote safety,
	Basis for Relative Priority	While public service activities are capped under CDBG regulations, limited support for nonprofit agencies and community-based programs remains a priority
5	**Priority Need Name**	Fair Housing Education & Outreach
	Priority Level	High

	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with HIV/AIDS and their Families
	Geographic Areas Affected	Greater Chelsea Manor City Wide 1867 Settlement District
	Associated Goals	Enhance Community Planning and Capacity Promote Fair Housing and Housing Access
	Description	There is a continued need to ensure all residents have access to fair, affordable, and non-discriminatory housing. Education and outreach efforts are important to promote understanding of housing rights and responsibilities.
	Basis for Relative Priority	There is a continued need to ensure all residents have access to fair, affordable, and non-discriminatory housing. Education and outreach efforts are important to promote understanding of housing rights and responsibilities.
6	**Priority Need Name**	Neighborhood Revitalization
	Priority Level	High

	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Elderly Frail Elderly
	Geographic Areas Affected	Greater Chelsea Manor City Wide 1867 Settlement District
	Associated Goals	Preserve and Improve Affordable Housing Improve Infrastructure and Neighborhood Conditions Enhance Community Planning and Capacity Advance Target Area Revitalization
	Description	Revitalization efforts will support the long-term sustainability of these neighborhoods while preserving their cultural and historical significance.
	Basis for Relative Priority	Revitalization efforts will support the long-term sustainability of these neighborhoods while preserving their cultural and historical significance.

Narrative (Optional)

The City of Texas City has identified the following priority needs for the 2025–2029 Consolidated Plan period, based on an analysis of local data, stakeholder consultation, and input from community partners. These priorities reflect the most pressing challenges affecting low- and moderate-income (LMI) residents and are aligned with HUD's national objectives to benefit LMI persons, address slum and blight, and meet urgent needs.

1. Housing Rehabilitation and Preservation

There is a significant need for the preservation and repair of existing housing stock, particularly in older LMI neighborhoods. Many homeowners, especially seniors and individuals with disabilities, live in homes that require repairs they cannot afford. Addressing substandard housing conditions is essential to ensuring health, safety, and long-term affordability.

2. Public Infrastructure and Neighborhood Improvements

Aging and insufficient infrastructure in LMI areas contributes to safety hazards, limited mobility, and poor living conditions. Infrastructure needs are particularly acute in the City's designated target areas, where drainage, sidewalks, and streets require substantial upgrades.

3. Public Services for Vulnerable Populations

While public service activities are capped under CDBG regulations, limited support for nonprofit agencies and community-based programs remains a priority. Vulnerable residents—including youth, seniors, and persons with disabilities—benefit from services that promote safety, wellness, and community stability.

4. Economic Opportunity and Self-Sufficiency

Low-income individuals face barriers to employment, training, and small business development. Expanding access to economic opportunity is a long-term strategy for promoting stability and resilience.

5. Fair Housing Education and Outreach

There is a continued need to ensure all residents have access to fair, affordable, and non-discriminatory housing. Education and outreach efforts are important to promote understanding of housing rights and responsibilities.

6. Neighborhood Revitalization in Target Areas

The 1867 Settlement Historic District and the Greater Chelsea Manor area are designated target areas with clear needs for concentrated investment. Revitalization efforts will support the long-term sustainability of these neighborhoods while preserving their cultural and historical significance.

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

Influence of Market Conditions

Affordable Housing Type	Tenant-Based Rental Assistance (TBRA) is not currently funded through the City's Community Development Block Grant (CDBG) program; however, market conditions in Texas City continue to highlight a critical need for housing affordability and rental support, particularly for extremely low-income individuals and families. **Rental Market Overview** Texas City's rental housing market presents several affordability challenges for low- and moderate-income households: • **Rising Rent Costs:** While rents in Texas City are lower than regional averages, they have increased steadily in recent years, placing additional pressure on renters with fixed or limited incomes. • **Low Vacancy Rates:** Market data indicates tight rental conditions, with relatively low vacancy rates across the affordable rental stock. This limits options for income-qualified households, especially those with special needs or larger families. • **Limited Availability of Subsidized Units:** The availability of project-based subsidized rental units remains limited, leading many low-income households to rely on market-rate units that are increasingly out of reach. **Household Needs** Market characteristics suggest that TBRA, if funded through other sources such as HOME or leveraged partnerships, could be most impactful for: • **Extremely low-income renters (≤30% AMI)** • **Single-parent households with children** • **Seniors or persons with disabilities on fixed incomes** • **Individuals transitioning out of homelessness or institutional settings**

	These groups often face difficulty securing affordable, stable rental housing in the private market without rental assistance or case management. **Housing Instability and Cost Burden** According to recent needs assessments, a substantial share of Texas City renters experience: • **Severe cost burden** (paying more than 50% of income toward rent and utilities) • **Overcrowding** in multi-family units • **Increased risk of eviction** due to missed payments or unstable income These conditions create a demand for rental supports that allow low-income households to access and maintain housing in safe, stable neighborhoods. While the City does not currently administer TBRA through CDBG funds, the characteristics of the local rental market reinforce the need for rental assistance as a complementary strategy in addressing housing affordability. Should TBRA resources become available through HOME or other federal programs, they would be prioritized for households with the highest barriers to stable housing, especially those in target areas or at risk of homelessness.

Tenant Based Rental Assistance (TBRA)	Tenant-Based Rental Assistance (TBRA), if utilized in the future through eligible programs such as HOME, could play an important role in addressing the housing needs of non-homeless special needs populations in Texas City. These include individuals who are elderly, disabled, survivors of domestic violence, or living with chronic health conditions. **Housing Market Conditions Affecting Special Needs Populations** Several characteristics of the Texas City housing market directly impact these groups: • **Insufficient Supply of Accessible Units:** The availability of rental housing that meets accessibility standards is limited. Many older housing units lack features such as zero-step entryways, grab bars, or widened doorways, making them unsuitable for persons with mobility impairments or chronic health conditions. • **Affordability Constraints:** Non-homeless special needs populations often live on fixed or limited incomes (e.g., Social Security Disability Insurance or Supplemental Security Income), making it difficult to secure rental housing without financial assistance. • **Lack of Supportive Services in Housing Settings:** Many individuals with special needs require not only affordable housing, but housing located near medical care, public transportation, and supportive services. These needs often go unmet in the private market. • **Displacement Pressure and Housing Instability:** Rising rents and redevelopment in older neighborhoods can put special needs households at increased risk of displacement, particularly those without lease protections or informal rental arrangements. **Demographic Trends and Demand** Based on consultation with service providers and analysis of demographic data:

	• The **senior population** in Texas City is growing, with many older adults preferring to age in place but lacking resources to do so safely. • Persons with **mental health conditions or physical disabilities** often face long waitlists for supportive or subsidized housing options. • Survivors of **domestic violence and stalking** may require relocation assistance and a private lease structure, both of which TBRA can support. **Potential TBRA Uses for Non-Homeless Special Needs** Should TBRA funding become available through appropriate programs, it could be targeted to: • Provide immediate, flexible rental assistance to special needs households who are cost-burdened or at risk of institutionalization. • Support transition from group homes or care facilities into independent housing. • Allow greater mobility for special needs households to move closer to needed services, family supports, or safer environments. Although TBRA is not currently funded through CDBG, the characteristics of Texas City's housing market demonstrate a clear need for flexible rental assistance tailored to non-homeless special needs populations. Expanding access to safe, affordable, and accessible housing for these residents is essential to promoting equity, stability, and independence.
TBRA for Non-Homeless Special Needs	The production of new affordable housing units remains a critical component of Texas City's long-term strategy to address unmet housing needs, accommodate population growth, and ensure equitable development across neighborhoods. Several market characteristics directly inform the allocation of funds toward new unit production. **Insufficient Supply of Affordable Units**

	• Texas City has a shortage of affordable units for extremely low- to moderate-income households, especially renters earning less than 50% of Area Median Income (AMI). • According to recent housing data, demand for affordable rental and ownership opportunities exceeds current supply, particularly for families, single-parent households, and individuals with special needs. • Long waitlists for public or subsidized housing signal unmet demand that new unit production could help alleviate. **Household Growth and Demographic Shifts** • While population growth in Texas City is modest, shifts in household size and composition—such as aging seniors, single-adult households, and multigenerational families—create demand for a wider variety of housing types. • New units can be designed to meet evolving needs, including smaller accessible homes, energy-efficient housing, and units suitable for aging in place. **Limited Development in Underserved Areas** • Target areas such as the 1867 Settlement Historic District and Greater Chelsea Manor have experienced underinvestment and may benefit from context-sensitive infill development that aligns with revitalization plans. • Strategic new construction in these areas can help rebalance housing opportunities, support neighborhood stabilization, and promote economic development. **Cost Barriers and Market Gaps** • Rising construction costs, labor shortages, and limited availability of developable land pose barriers to private production of affordable housing. • Public funds, including CDBG and leveraged sources, may be required to fill financing gaps and incentivize nonprofit or mixed-income development that includes deeply affordable units.

	Opportunities for Mixed-Use and Mixed-Income Housing • New unit production offers the opportunity to create mixed-use and mixed-income housing developments that integrate affordable housing with amenities, retail, or services—especially near transit corridors and community anchors. • These projects can contribute to a more inclusive housing market and promote long-term neighborhood vitality. Texas City's housing market conditions support the need for targeted investment in new unit production. Public investment will be prioritized in areas with the greatest unmet housing demand, particularly where it can support broader revitalization goals, promote equitable growth, and expand affordable housing options for underserved populations.
New Unit Production	The housing stock in Texas City presents a number of challenges that make housing rehabilitation a high-priority and cost-effective strategy for preserving affordable housing, especially for low- and moderate-income (LMI) homeowners. Several market characteristics support continued investment in rehabilitation activities through CDBG and other funding sources. **Aging Housing Stock** • A large portion of Texas City's single-family homes were built before 1980, and many now require significant repair to address issues such as: Outdated electrical and plumbing systems Roof deterioration Foundation damage Energy inefficiency and inadequate insulation • These conditions are especially prevalent in LMI neighborhoods such as the Greater Chelsea Manor area and the 1867 Settlement Historic District. **Low Incomes and Limited Access to Capital** • Many low- and moderate-income homeowners—particularly seniors and households on fixed incomes—lack access to private financing for home repairs.

	• Without assistance, these homeowners risk deferred maintenance leading to health and safety hazards, structural damage, or eventual displacement. **Disproportionate Impact on Special Populations** • Elderly residents, persons with disabilities, and single-parent households often face unique barriers to maintaining their homes, including physical limitations or caregiving responsibilities. • Rehabilitation assistance helps these households remain safely housed in familiar communities and supports aging in place. **Prevention of Property Decline and Neighborhood Disinvestment** • Targeted housing rehabilitation helps stabilize neighborhoods by preserving housing stock, preventing vacancy or blight, and reinforcing community pride. • In areas with declining property conditions, small-scale rehabilitation can yield large returns in curb appeal, safety, and property value stabilization. **Climate and Disaster Vulnerability** • Given Texas City's vulnerability to flooding, windstorms, and other climate-related hazards, housing rehabilitation also plays a vital role in:Improving structural resilience (e.g., roof anchoring, elevation, storm windows)Reducing the likelihood of displacement following natural disastersEnsuring compliance with floodplain and building code requirements Texas City’s housing market conditions clearly support continued investment in owner-occupied housing rehabilitation. Strategic use of CDBG funds for rehabilitation helps low-income residents maintain safe and stable housing, prevents neighborhood decline, and strengthens community resilience in the face of aging infrastructure and environmental risks.
Rehabilitation	

	Preservation of existing affordable housing is a key strategy for maintaining housing stability for low- and moderate-income (LMI) residents in Texas City. Market conditions—including the age of the housing stock, limited production of new affordable units, and pressures from disinvestment or redevelopment—make preservation both necessary and cost-effective. **Aging Housing Stock and Deferred Maintenance** • Much of the City's single-family and small multifamily housing was constructed prior to 1980 and shows signs of deterioration due to age, lack of modern infrastructure, or deferred maintenance. • Without intervention, these older units may fall into disrepair, resulting in health and safety hazards, vacancy, or loss of affordability through investor-driven turnover. **Limited Supply of Affordable Housing** • The supply of affordable rental and owner-occupied housing in Texas City remains limited, particularly for extremely low-income households. • Preservation efforts protect naturally occurring affordable housing (NOAH) units and prevent displacement of vulnerable households. • New affordable housing production is costly and complex, making preservation of existing stock a more feasible near-term option in many cases. **Threat of Displacement from Market Changes** • In some neighborhoods, aging affordable units are at risk of being acquired and converted into higher-rent housing or left vacant and deteriorating. • Strategic preservation efforts—particularly in historic or culturally significant areas such as the 1867 Settlement District—help maintain affordability and prevent the loss of community assets due to speculative redevelopment. **Historic and Cultural Significance**

	• Several neighborhoods in Texas City have architectural and cultural significance, particularly those tied to African American heritage and early settlement history. • Preservation of these structures supports neighborhood identity, intergenerational housing continuity, and equitable reinvestment without gentrification. **Cost-Effectiveness and Community Stability** • Compared to new construction, preserving existing housing is often more cost-effective and less disruptive to residents. • Investments in preservation also help maintain community cohesion and allow longtime residents to remain in place. Texas City's housing market conditions clearly underscore the importance of preservation as a core strategy for maintaining long-term housing affordability, especially in historically underserved areas. CDBG funds and other public investments will be directed toward preserving existing affordable housing stock, extending the life of valuable community assets, and preventing displacement of low-income households.
Acquisition, including preservation	

Table 49 – Influence of Market Conditions

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

Introduction

The City of Texas City anticipates a total Community Development Block Grant (CDBG) entitlement allocation of **$432,691** for Program Year 2025. This funding will support neighborhood revitalization, housing assistance, public services, and capacity-building activities focused on low- and moderate-income residents and areas.

Leveraged and Supplementary Resources

In addition to CDBG funds, the City will pursue and coordinate a range of other resources to multiply impact, including:

- Local matching contributions and in-kind project support.
- State and federal grants (e.g., TxCDBG Disaster Recovery and Mitigation, HOME program).
- Strategic partnerships with academic institutions (TSU & UH), nonprofits, and business stakeholders to access technical assistance and capital.

Resource Allocation Principles

- Data-Driven Focus: Resources will be directed toward identified priority needs, including housing preservation, neighborhood infrastructure, and services for vulnerable populations.
- Strategic Targeting: The City will concentrate efforts in the designated target areas—the 1867 Settlement Historic District and Greater Chelsea Manor—to maximize equity and revitalization outcomes.
- Outcome Accountability: Project selection will be aligned with measurable goals and monitored through HUD's IDIS system to ensure transparent, efficient, and effective use of funds.

This section provides an overview of the major funding sources expected during the Consolidated Plan period, their eligible uses, and how these funds will be leveraged to advance the City's strategic goals.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	432,691	0	400,000	832,691	1,730,764	This funding will support neighborhood revitalization, housing assistance, public services, and capacity-building activities focused on low- and moderate-income residents and areas.

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: $		
General Fund	public - local	Admin and Planning	150,000	0	0	150,000	600,000	The City of Texas City anticipates allocating $150,000 from the General Fund in 2025 to cover salaries and benefits for the Community Development Department. For the remainder of the Consolidated Plan period, an additional $600,000 is anticipated to support these personnel costs, ensuring adequate staffing and capacity to carry out the City's community development goals.

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

While the City of Texas City's Community Development Block Grant (CDBG) allocation for Program Year 2025 does not include formal matching requirements, federal funds are strategically leveraged to enhance the impact of available resources.

Local Leverage:

CDBG activities are supported by local funding, primarily in the form of in-kind support through department salaries and administrative capacity. These local contributions allow the City to implement and manage CDBG-funded projects efficiently without diverting grant funds from direct services or infrastructure improvements.

State and Other Federal Resources:

The City is actively seeking to supplement its CDBG allocation by applying for additional funding, including the HOME Investment Partnerships Program (HOME) through the Texas Department of Housing and Community Affairs (TDHCA). If awarded, HOME funds would be used to expand affordable housing efforts, particularly for rehabilitation and production of housing units.

Although CDBG funds do not require formal match contributions, Texas City maximizes their effectiveness by coordinating local and prospective state resources toward shared goals of equity, revitalization, and housing stability.

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

At this time, the City of Texas City does not have publicly owned land that is actively designated for use in addressing the housing or community development needs identified in this Consolidated Plan. However, there are ongoing discussions with the Texas City Economic Development Corporation (TCEDC) regarding the potential use of City-owned properties for future development opportunities.

These discussions are exploratory and have not yet resulted in formal agreements or plans. If such initiatives move forward, they may support affordable housing development, neighborhood revitalization, or economic development projects in alignment with the priorities outlined in this Plan.

Discussion

The City of Texas City continues to take a strategic and resource-conscious approach to implementing its Community Development Block Grant (CDBG) program. With a confirmed allocation of $432,691 for Program Year 2025, the City will focus its efforts on addressing critical housing needs, improving living conditions for low- and moderate-income residents, and revitalizing historically underserved neighborhoods such as the 1867 Settlement District and Greater Chelsea Manor.

Although there are no formal matching requirements for the CDBG program, the City leverages local resources—primarily in the form of departmental staffing and administrative support—to implement and monitor funded activities. The City is also exploring additional opportunities for financial leverage through prospective HOME funding from the State of Texas, and continues to work with regional academic institutions to inform data-driven decisions.

While no publicly owned land is currently committed to CDBG-related activities, conversations are underway with the Texas City Economic Development Corporation to identify City-owned parcels that could potentially support affordable housing or economic development in the future.

Overall, the City's approach emphasizes collaboration, fiscal stewardship, and targeted investment in areas with the greatest need and potential for long-term impact.

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
TEXAS CITY	Government	Economic Development Homelessness Non-homeless special needs Planning neighborhood improvements public facilities public services	Jurisdiction
Texas City Housing Authority	PHA	Homelessness Planning Public Housing Rental	Jurisdiction
Texas City Public Works Department	Departments and agencies	Planning public facilities	Jurisdiction
City of Texas City, Dept. of Economic Development	Departments and agencies	Economic Development Planning	Jurisdiction
Homeless Network of Texas dba Texas Homeless Network	Non-profit organizations	Homelessness Planning	State

Table 51 - Institutional Delivery Structure

Assessment of Strengths and Gaps in the Institutional Delivery System

Strengths

1. **Collaborative Partnerships:**
   Texas City benefits from strong collaboration among various local agencies, nonprofit organizations, and regional partners such as the Texas City Economic Development Corporation (TEDC), Gulf Coast Workforce Board, and community-based service providers. These partnerships enhance resource sharing and coordinated service delivery.
2. **Established Community Development Infrastructure:**
   The City's Community Development Department has experience managing HUD-funded programs, including CDBG, ensuring compliance with federal regulations and effective program administration.
3. **Engaged Stakeholders and Community Input:**
   Active involvement from residents, businesses, and service providers through public meetings and advisory committees helps align program goals with community needs and priorities.
4. **Workforce Development Linkages:**
   The connection between workforce training providers, educational institutions, and employers supports alignment of labor market needs with training programs, especially in sectors like manufacturing and healthcare.
5. **Supportive Housing Providers:**
   A network of organizations specializing in services for homeless and special needs populations contributes to addressing housing stability and supportive service needs.

Gaps

1. **Limited Capacity for Affordable Housing Development:**
   Despite existing programs, there is a shortage of affordable housing units to meet demand, and capacity constraints limit the pace of new construction or rehabilitation efforts.
2. **Insufficient Coordination Across Some Service Areas:**
   While many agencies collaborate effectively, gaps remain in communication and coordination among certain service providers, which can lead to duplication or missed opportunities for holistic support.

3. **Resource Constraints and Funding Limitations:**
   Available funding is often insufficient to fully address the scale of needs related to homelessness prevention, housing rehabilitation, and supportive services.
4. **Data and Performance Tracking Challenges:**
   Limited integration of data systems across agencies hinders comprehensive tracking of outcomes and identification of service gaps.
5. **Outreach and Accessibility Barriers:**
   Some underserved populations may face barriers to accessing services due to lack of awareness, transportation challenges, or limited capacity of outreach efforts.

Addressing these gaps while leveraging existing strengths will require continued investment in capacity building, enhanced inter-agency coordination, innovative funding strategies, and expanded community engagement. Strengthening the institutional delivery system is essential to effectively meet the housing and community development goals outlined in the Consolidated Plan.

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
Homelessness Prevention Services			
Counseling/Advocacy			
Legal Assistance	X		
Mortgage Assistance			
Rental Assistance			
Utilities Assistance	X		
Street Outreach Services			
Law Enforcement	X		
Mobile Clinics			
Other Street Outreach Services			
Supportive Services			
Alcohol & Drug Abuse	X		
Child Care	X		
Education	X		
Employment and Employment Training	X		
Healthcare	X		

HIV/AIDS			
Life Skills			
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 Texas City collaborates closely with local and regional partners to deliver a comprehensive network of services aimed at addressing the diverse needs of persons experiencing homelessness. This system is designed to serve specific subpopulations such as chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth.

Housing and Case Management

Partnerships with organizations like **The Gulf Coast Center** and **The Jesse Tree** provide vital housing navigation and case management services. These agencies assist individuals in locating stable housing, connecting with mental health counseling, and accessing basic needs resources, which are crucial for promoting long-term housing stability.

Behavioral Health Services

The Gulf Coast Center offers outpatient mental health and substance use disorder treatment, addressing the behavioral health needs that often contribute to homelessness or complicate housing retention. This support is essential for individuals requiring specialized care to regain and maintain stability.

Outreach Efforts

While street outreach resources are limited, Texas City works in coordination with the **Galveston County Homeless Coalition** to identify and engage chronically homeless individuals. This partnership ensures that the hardest-to-reach populations receive outreach and access to available services.

HIV/AIDS Services

For individuals living with HIV/AIDS, access to care is facilitated through regional providers such as **Access Care of Coastal Texas (ACCT)**, which offers case management, housing assistance funded through HOPWA, and medical transportation. These specialized services are critical for addressing the unique health and housing needs of this population.

Health Coverage and Referrals

Texas City residents with HIV benefit from state and federally funded programs like **Ryan White Part A and B services**, with referrals coordinated through the **Galveston County Health District**. This network ensures continuity of medical care and supportive services.

By integrating housing assistance, healthcare, outreach, and supportive services, the service delivery system in Texas City aims to holistically address the complex needs of homeless persons, fostering pathways to stability and self-sufficiency for vulnerable populations.

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

Strengths

- **Collaborative Partnerships:**
  Texas City works with regional agencies and nonprofits to provide essential supportive services, including housing navigation, mental health counseling, and case management for homeless individuals and families.
- **Behavioral Health and HIV/AIDS Services:**
  Access to outpatient mental health and substance use disorder treatment is available through partners like The Gulf Coast Center, and HIV/AIDS services are coordinated with regional providers, ensuring specialized care for vulnerable populations.
- **Community Engagement and Coordination:**
  The City participates in county-wide coalitions and planning entities that promote coordination among service providers, helping to align resources and share information.

Gaps

- **Lack of Emergency Shelter and Transitional Housing Within City Limits:**
  Texas City currently does not have a permanent, year-round emergency shelter or transitional housing program. This reliance on neighboring jurisdictions limits the City's capacity to respond promptly and directly to local homelessness needs.

- **Limited Services for Unaccompanied Youth and LGBTQ+ Populations:**
  There are few targeted resources within Texas City addressing the specific needs of homeless youth, particularly LGBTQ+ individuals who often face additional barriers such as discrimination and trauma.

- **Insufficient Street Outreach and Engagement:**
  Street outreach efforts are inconsistent and underfunded, resulting in limited regular engagement with unsheltered homeless individuals across the city.

- **Data and Coordination Challenges:**
  Texas City lacks a centralized intake, referral, or coordinated entry system housed within the City, causing limited data sharing and coordination between agencies. This leads to inefficiencies and potential duplication of services.

- **Underfunding of Local Services:**
  Local nonprofit organizations and service providers often operate with constrained staff and limited funding, restricting their ability to meet demand. Competition for state and federal funds like ESG and CoC grants, combined with administrative capacity challenges, further limits resource availability.

- **Housing Affordability and Permanent Supportive Housing Shortages:**
  There is a significant shortage of deeply affordable housing units and permanent supportive housing options, particularly for persons with disabilities or those transitioning out of homelessness.

While Texas City benefits from strong partnerships and access to essential behavioral and health services, critical gaps—particularly in emergency shelter availability, targeted youth and LGBTQ+ services, outreach capacity, data coordination, funding, and affordable housing—present significant challenges. Addressing these gaps is vital to creating a more effective, responsive system to meet the diverse needs of special needs populations and persons experiencing homelessness.

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

To strengthen the capacity of Texas City's institutional and service delivery system and effectively address priority housing and community development needs, the City will implement a multifaceted approach focused on enhancing coordination, expanding resources, and building capacity:

1. **Enhance Interagency Coordination and Communication**
    - Establish or strengthen centralized intake and coordinated entry systems within the City to improve client referrals and reduce service duplication.
    - Promote regular information sharing and joint case management among housing, health, and social service providers.
    - Facilitate cross-sector partnerships including public agencies, nonprofits, and community stakeholders to align goals and maximize impact.
2. **Expand Emergency Shelter and Transitional Housing Capacity**
    - Explore opportunities to develop or support permanent emergency shelter and transitional housing programs within Texas City to reduce reliance on neighboring jurisdictions.
    - Partner with regional providers and funders to leverage resources and expertise for shelter development.
3. **Target Underserved Populations with Tailored Services**
    - Increase outreach and supportive services specifically for unaccompanied youth, including trauma-informed care and safe housing options.
    - Enhance street outreach programs with dedicated staff and funding to engage unsheltered homeless populations more consistently.
4. **Increase Funding and Resource Capacity**
    - Pursue additional federal, state, and private funding sources, such as ESG, CoC, and philanthropic grants, to expand service capacity and affordable housing development.
    - Build administrative capacity within local agencies and nonprofits to successfully manage and leverage funding opportunities.

5. **Address Housing Affordability and Supportive Housing Shortages**

    - Support the development of deeply affordable rental housing and permanent supportive housing units targeted to special needs populations.
    - Integrate housing stabilization services with supportive care to promote long-term housing retention.

6. **Strengthen Data Systems and Performance Monitoring**

    - Develop or improve data sharing platforms to facilitate coordinated client tracking, outcome measurement, and gap analysis.
    - Use data-driven decision-making to optimize service delivery and resource allocation.

By implementing these strategies, Texas City aims to build a more responsive, efficient, and equitable institutional framework that better meets the needs of its vulnerable populations and advances its community development priorities.

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	Preserve and Improve Affordable Housing	2025	2029	Affordable Housing	Greater Chelsea Manor City Wide 1867 Settlement District	Housing Rehabilitation and Preservation Neighborhood Revitalization	CDBG: $1,000,000	Homeowner Housing Rehabilitated: 50 Household Housing Unit
2	Improve Infrastructure and Neighborhood Conditions	2025	2029	Non-Housing Community Development	Greater Chelsea Manor 1867 Settlement District	Public Infrastructure and Neighborhood Improvement Neighborhood Revitalization	CDBG: $500,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1655 Persons Assisted
3	Support Public Services for Vulnerable Residents	2025	2029	Non-Housing Community Development	Greater Chelsea Manor City Wide 1867 Settlement District	Public Services for Vulnerable Populations	CDBG: $324,515	Public service activities other than Low/Moderate Income Housing Benefit: 1000 Persons Assisted Other: 25 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Enhance Community Planning and Capacity	2025	2029	Planning & Administration	City Wide	Housing Rehabilitation and Preservation Economic Opportunity and Stability Public Infrastructure and Neighborhood Improvement Public Services for Vulnerable Populations Fair Housing Education & Outreach Neighborhood Revitalization	CDBG: $432,690	

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Advance Target Area Revitalization	2025	2029	Affordable Housing Homeless Non-Homeless Special Needs Non-Housing Community Development	Greater Chelsea Manor 1867 Settlement District	Neighborhood Revitalization		
6	Promote Fair Housing and Housing Access	2025	2029	Affordable Housing	City Wide	Fair Housing Education & Outreach	CDBG: $66,250	

Table 53 – Goals Summary

Goal Descriptions

1	**Goal Name**	Preserve and Improve Affordable Housing
	Goal Description	Texas City will invest in the preservation of existing affordable housing stock through its minor home repair and rehabilitation programs. With a large proportion of aging housing—particularly in low-income neighborhoods—these programs are critical to maintaining safe, livable homes for seniors, persons with disabilities, and extremely low-income families. Housing rehabilitation helps prevent displacement, reduces health and safety hazards, and contributes to long-term neighborhood stability.

2	**Goal Name**	Improve Infrastructure and Neighborhood Conditions
	Goal Description	The City will address long-standing infrastructure needs in low- and moderate-income areas by funding projects that improve sidewalks, street conditions, drainage, and ADA accessibility. These improvements enhance mobility, safety, and resilience—especially in flood-prone areas—and are concentrated in the Greater Chelsea Manor area and the 1867 Settlement Historic District. Infrastructure upgrades also complement housing investments and support broader revitalization efforts.
3	**Goal Name**	Support Public Services for Vulnerable Residents
	Goal Description	Through the public services component of the CDBG program, Texas City will support programs that serve the community's most vulnerable populations. For 2025, this includes youth counseling programs at the Carver and Sanders-Vincent Community Centers, with a focus on mental health, life skills, and behavioral support. These services aim to stabilize families, reduce the risk of youth involvement in the justice system, and improve long-term outcomes for LMI households.
4	**Goal Name**	Enhance Community Planning and Capacity
	Goal Description	A portion of CDBG funds will be used for planning, program administration, and grant compliance activities. These include preparing HUD-mandated reports, overseeing environmental reviews, conducting internal monitoring, and managing contracts. By investing in administrative capacity, the City ensures the effective implementation, oversight, and sustainability of federally funded programs.
5	**Goal Name**	Advance Target Area Revitalization
	Goal Description	The City will strategically direct at least 60% of CDBG funds to two high-priority target areas: the 1867 Settlement Historic District and the Greater Chelsea Manor area. These historically underserved neighborhoods have been identified for focused investment in housing, infrastructure, and community-based services. This goal supports equitable development and honors the cultural and historical significance of these communities while addressing current needs.

6	**Goal Name**	Promote Fair Housing and Housing Access
	Goal Description	Informed by the 2024 Analysis of Impediments to Fair Housing Choice, this goal seeks to expand awareness of fair housing rights and reduce barriers to housing choice. Activities may include community outreach events, complaint intake & adjudication, multilingual education campaigns, and coordination with housing counselors and advocacy organizations. The City will work to ensure that all residents—regardless of race, disability, family status, or other protected characteristics—can access safe and affordable housing free from discrimination.

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)

Over the five-year span of the 2025–2029 Consolidated Plan, the City of Texas City anticipates providing affordable housing assistance primarily through its Community Development Block Grant (CDBG) program. Although the City does not currently receive direct HOME program funding, it plans to seek funding through the Texas Department of Housing and Community Affairs (TDHCA) as a potential state subrecipient.

Based on projected funding levels, past performance, and local housing market conditions, the City estimates it will be able to support affordable housing for approximately:

- **Extremely Low-Income Households (≤30% AMI):** 15 families
- **Low-Income Households (31–50% AMI):** 25 families
- **Moderate-Income Households (51–80% AMI):** 35 families

These figures include households assisted through housing rehabilitation, minor repair programs, and homebuyer assistance if applicable. The actual number served will depend on annual appropriations, market conditions, and success in leveraging outside resources such as HOME or state housing initiatives.

The City will prioritize assistance to extremely low- and low-income households to the extent feasible, particularly those at risk of housing instability or living in substandard conditions.

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)

The Texas City Housing Authority (TCHA) does not have Public Housing units.

Activities to Increase Resident Involvements

The Texas City Housing Authority (TCHA) does not have Public Housing units.

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

No

Plan to remove the 'troubled' designation

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

Barriers to Affordable Housing

Texas City recognizes that while existing policies are intended to ensure safety, orderly growth, and neighborhood stability, they can sometimes create barriers to affordable housing. As part of its strategic efforts, the City will continue to review and update policies to: Streamline development approvals. Support infill and mixed-income housing. Promote balanced growth and reinvestment. These actions will help make the local housing market more accessible to families, seniors, and individuals of all income levels.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

Collaboration is essential to overcoming housing barriers and ensuring equitable, sustainable development. Texas City will focus on strengthening partnerships across sectors to expand affordable housing opportunities and foster community support. Collaborate with Nonprofits, Community Development Corporations (CDCs), and Housing Authorities: These partners bring deep local knowledge, trusted community relationships, and expertise in affordable housing development and management. By working together, the City can support the creation and preservation of affordable units, provide wraparound services for residents, and ensure long-term housing stability. These collaborations can also help with outreach, tenant education, and connecting residents to job training, financial literacy, and social services. Coordinate with Regional Planning Agencies: Regional agencies can help align housing efforts with transportation, economic development, and environmental planning goals. Texas City will seek to coordinate zoning updates, infrastructure investments, and housing needs assessments to ensure that local efforts contribute to broader regional priorities and benefit from shared resources and data.

SP-60 Homelessness Strategy – 91.215(d)

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

The City of Texas City's strategic plan supports collaborative outreach and targeted investment to address the needs of individuals and families experiencing homelessness—especially those who are unsheltered or at high risk. These efforts are carried out in coordination with regional service providers, outreach teams, and local partners to ensure a system-wide, person-centered response.

A central partner in these efforts is the **Gulf Coast Center's PATH (Projects for Assistance in Transition from Homelessness) Program**, which includes a case manager, team lead, and program manager who conduct direct outreach to unsheltered individuals. These activities are often coordinated with the **Texas City Police Department** and other community partners. Outreach takes place in public spaces such as libraries, churches, day centers, and known encampments or unsheltered locations throughout the city.

In addition, the **Galveston County Food Bank**, in collaboration with local nonprofits like **Chosen Ones**, supports mobile outreach efforts to individuals and families experiencing housing instability. These agencies share real-time updates on emerging outreach locations or increased visibility of homelessness, informing coordinated local responses.

Through the **Coordinated Entry (CE) Planning Entity**, eligible individuals are assessed and referred to appropriate shelter, transitional housing, or permanent housing options. Local shelters provide updates on bed availability and participate in regular **case conferencing**, where providers and partners collaborate to match individuals to available resources. Individuals with lived experience are also involved in this process, offering valuable insight into outreach strategies and the effectiveness of available services.

The City of Texas City further supports outreach by:

- **Hosting an annual resource fair** that connects unsheltered individuals with service providers offering housing, mental health support, and basic needs assistance.
- **Serving as the local hub for the annual HUD Point-in-Time (PIT) Count**, coordinating outreach teams to ensure thorough community engagement and data collection.

When gaps in services or resources are identified during case conferencing, these issues are brought to the **Galveston County Homeless Coalition**, where member agencies collaborate to maximize the use of county-wide resources.

Strategic Plan Alignment

These outreach efforts align with Texas City's strategic goals:

- **Goal 3: Support Public Services for Vulnerable Residents** by funding services that reduce barriers and promote stability.
- **Goal 4: Enhance Community Planning and Capacity** through coordination with providers and data-informed decision-making.
- **Goal 5: Advance Target Area Revitalization** by addressing chronic homelessness in historically underserved neighborhoods.

By embedding outreach within its broader community development strategy, Texas City ensures that individuals experiencing homelessness are not overlooked and that local resources are aligned to meet both immediate needs and long-term housing stability goals.

Addressing the emergency and transitional housing needs of homeless persons

Texas City's Strategic Plan supports efforts to meet emergency and transitional housing needs through coordination with regional service providers and the Continuum of Care (CoC). The City does not currently operate its own shelter, but participates in the CoC's Coordinated Entry (CE) system and supports partners who deliver emergency response and housing stabilization services.

Through Coordinated Entry, individuals and families experiencing literal homelessness can complete an assessment with trained staff from **Gulf Coast Center** or **Endeavors**. Based on their level of need, participants are referred to emergency shelter, transitional housing, or permanent housing options. CE ensures that resources are allocated fairly and that vulnerable households are prioritized appropriately.

Several local partners address these needs:

- **Samaritan Women at the Well** operates **transitional housing** in Texas City, helping individuals and families build stability through case management and service connections.
- **Endeavors** assists **veterans and their families** by providing intensive case management and emergency financial support. Veterans are linked to long-term resources such as **VA programs** and **HUD-VASH vouchers**.

- **Mainland Community Partnership** offers case management and limited emergency financial assistance to individuals and families. The agency works with clients on housing stability plans tailored to achievable, long-term goals.

In FY2024, Galveston County agencies received **over $2.3 million in CoC funding**, some of which is allocated to **rapid resolution strategies** aimed at shortening episodes of homelessness and avoiding unnecessary shelter stays.

Texas City's strategic goals support these efforts by investing in programs and partnerships that prevent homelessness, improve access to services, and build long-term stability:

- **Goal 3: Support Public Services** helps fund outreach, youth counseling, and wraparound services.
- **Goal 4: Enhance Community Planning and Capacity** supports coordination with CoC and CE partners.
- **Goal 5: Advance Target Area Revitalization** ensures that investments also benefit areas where transitional housing and outreach activities are concentrated.

These coordinated actions ensure that individuals and families experiencing homelessness in Texas City have access to emergency support, transitional options, and long-term pathways to housing stability.

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.

Texas City's Strategic Plan supports efforts to help individuals and families experiencing homelessness—especially chronically homeless persons, families with children, veterans, and unaccompanied youth—transition into permanent housing and achieve long-term stability. The City partners with regional providers and the Galveston County Continuum of Care (CoC) to ensure that housing and services are coordinated and equitably delivered through the **Coordinated Entry (CE) system**.

CE is a critical part of the community's housing crisis response system. It ensures that individuals at risk of or currently experiencing homelessness can readily access assistance, regardless of where they enter the system. CE uses a **standardized assessment process** to

evaluate a person's vulnerability and service needs, and then **prioritizes referrals** to the most appropriate housing intervention—such as emergency shelter, transitional housing, rapid rehousing, or permanent supportive housing.

This process shortens the time individuals and families remain homeless by streamlining access to services and reducing delays in placement. Households with higher needs, such as veterans or chronically homeless individuals, are matched to more intensive supports such as case management or long-term rental assistance. Those with lower service needs may be referred to rapid rehousing or mainstream housing options.

Texas City also coordinates with service providers who assist clients after placement to **prevent returns to homelessness**. These supports include:

- **Endeavors**, which provides intensive case management and links veterans and their families to long-term supports like **VA services** and **HUD-VASH vouchers**
- **Mainland Community Partnership**, which offers post-placement case management and emergency financial assistance to stabilize households and support housing retention
- **Samaritan Women at the Well**, which connects clients in transitional housing to permanent housing options and employment or support resources

These services are reinforced by ongoing **case conferencing among CE partners**, including individuals with lived experience, who help ensure person-centered service planning and follow-up.

Texas City's strategic goals contribute to this transition framework by:

- **Goal 1: Preserve and Improve Affordable Housing** – Increasing the supply and quality of affordable units accessible to formerly homeless households
- **Goal 3: Support Public Services for Vulnerable Residents** – Funding outreach and stabilization services that help individuals retain housing
- **Goal 4: Enhance Community Planning and Capacity** – Coordinating with CE and CoC partners to ensure alignment of funding, referrals, and long-term housing goals
- **Goal 5: Advance Target Area Revitalization** – Directing investment into high-need areas where housing access and homelessness prevention efforts are critical

By aligning housing, services, and strategic investment, Texas City is actively supporting a system that reduces the length of time individuals experience homelessness, increases the rate of successful housing placements, and reduces the likelihood of repeated homelessness.

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

Texas City's Strategic Plan prioritizes efforts to help low- and extremely low-income individuals and families—particularly those at risk of housing instability—avoid becoming homeless. Special attention is given to populations being discharged from publicly funded systems of care, such as hospitals, behavioral health facilities, foster care, and corrections, as well as those receiving support from health, education, or social service systems.

A key prevention effort is led by the **Gulf Coast Center's PATH (Projects for Assistance in Transition from Homelessness) team**, which collaborates with **Sun Behavioral Health** to provide **diversion services** for individuals exiting psychiatric hospitalization who are at risk of returning to unsheltered homelessness. PATH staff meet regularly to discuss individual cases and coordinate connections to available housing, behavioral health, and community-based supports.

Local partners also play a vital role in identifying and stabilizing households at risk of homelessness. Several agencies in Texas City provide **wraparound social services** to youth, families, and individuals seeking long-term wellness and stability. These include:

- **Case management and support services for youth and families** in partnership with local schools
- **Parenting workshops, mentorship programs, and health referrals** to help families stay connected and supported
- **Youth-focused behavioral health and outreach services** aimed at improving school engagement and preventing displacement

For individuals in need of employment support, **Workforce Solutions** provides job readiness resources, vocational training, and placement assistance for both youth and adults. These programs are essential to increasing income and reducing economic pressures that can lead to housing loss. In addition, the **Gulf Coast Center** offers **Supportive Employment case management** for adults engaged in behavioral health services, helping clients secure and retain jobs aligned with their individual capabilities and treatment plans.

These coordinated efforts aim to reduce the number of individuals who exit care systems into homelessness and ensure that those receiving public or nonprofit support are also connected to housing stability resources.

Texas City's Strategic Plan supports these goals by:

- **Goal 3: Supporting Public Services for Vulnerable Residents**, including those at risk of homelessness due to system discharge or lack of family support
- **Goal 4: Enhancing Community Planning and Capacity** through partnerships with health, education, and workforce agencies
- **Goal 5: Advancing Target Area Revitalization** to strengthen neighborhoods where many at-risk residents live and seek services

Through collaboration with health care providers, school-based initiatives, and local employment support services, Texas City and its partners work to identify vulnerable households early and provide the tools they need to maintain housing and stability.

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

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

The City of Texas City recognizes that lead-based paint (LBP) remains a potential health hazard in older housing stock, particularly in units constructed before 1978. Exposure to lead hazards—especially among young children—can result in serious health consequences. In response, the City will implement a series of coordinated actions to reduce and prevent LBP exposure in housing assisted with federal funds.

1. Identification and Assessment of Risk

- The City will ensure that all housing rehabilitation projects involving units built before 1978 undergo **lead-based paint inspections or risk assessments**, as required under HUD's Lead Safe Housing Rule (24 CFR Part 35).
- Staff and contractors will continue to be trained in **lead hazard identification, interim controls, and safe work practices**.

2. Lead Hazard Control in Housing Rehabilitation

- When LBP hazards are identified in eligible units, the City will require **interim controls or abatement** as part of the scope of work for CDBG-funded rehabilitation.
- All work will be performed by **certified contractors** and in accordance with HUD's lead safety regulations and EPA's Renovation, Repair, and Painting (RRP) Rule.

3. Tenant and Homeowner Education

- Occupants of assisted properties will be provided with HUD's **"Protect Your Family from Lead in Your Home"** pamphlet.
- The City will promote public awareness of lead hazards and provide referrals to Galveston County Health District or other resources for blood lead screening and lead hazard prevention.

4. Monitoring and Documentation

- The City will maintain proper documentation of LBP compliance, including inspection reports, clearance testing, and certifications, in project files and within HUD's IDIS system.
- Files will be regularly reviewed to ensure compliance with all federal regulations and to prepare for potential HUD monitoring.

5. Coordination with Health and Housing Agencies

- The City will coordinate with regional public health agencies and housing authorities to monitor lead-related health risks and respond to any identified cases of lead poisoning.
- Where feasible, referrals will be made to state or county programs offering **grant-funded lead hazard control** for eligible households.

Through a combination of inspection, mitigation, public education, and interagency coordination, the City of Texas City will work to reduce LBP hazards in federally assisted housing and ensure that residents—particularly children—have access to safe, healthy homes.

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

The City of Texas City's actions to reduce lead-based paint (LBP) hazards are directly informed by the age and condition of the housing stock, the presence of vulnerable populations, and public health risks associated with lead exposure—particularly for children under the age of six.

Extent of the Problem

- A significant portion of Texas City's housing stock was built prior to 1978, when the use of lead-based paint in residential construction was banned.
- These older homes are concentrated in low- and moderate-income neighborhoods, including the **Greater Chelsea Manor** and **1867 Settlement** target areas, where many households cannot afford major home repairs.
- Children living in these units are at increased risk of lead poisoning, particularly if deteriorated paint, dust, or soil is present.

Alignment of Actions with Lead Risk

The City's planned actions are directly tied to reducing these risks in the following ways:

1. Housing Rehabilitation and Lead Mitigation

- Through its CDBG-funded housing rehabilitation and minor repair programs, the City prioritizes assistance to LMI households in pre-1978 homes.
- All rehabilitation projects involving older housing include **lead hazard evaluation and compliance** with HUD's Lead Safe Housing Rule (24 CFR Part 35).
- Identified hazards are mitigated using **interim controls or abatement**, and **clearance testing** is conducted to ensure safety post-repair.

2. Public Awareness and Education

- Homeowners and tenants participating in City-funded housing programs receive educational materials, including HUD's **"Protect Your Family from Lead in Your Home"** brochure.
- Residents are encouraged to report peeling paint or other potential hazards, and are referred to the **Galveston County Health District** for testing or additional services if necessary.

3. Focus on Vulnerable Populations

- The City's targeting of extremely low-income households, families with young children, and elderly or disabled individuals helps reduce exposure in the populations most at risk for lead-related health effects.
- These actions are concentrated in areas where **historical disinvestment** and aging infrastructure overlap, ensuring high-impact interventions.

By integrating lead hazard controls into housing rehabilitation programs, prioritizing high-risk populations and neighborhoods, and complying with federal lead safety standards, Texas City's actions directly contribute to reducing the risk and incidence of lead poisoning in the community. These efforts are essential to improving long-term health outcomes and housing quality for low-income residents.

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

The City of Texas City has formally integrated lead-based paint (LBP) hazard reduction requirements into its housing policies and procedures to ensure the protection of low- and moderate-income households—particularly those living in homes constructed before 1978. These procedures are aligned with federal regulations and are consistently applied across all applicable City-funded housing programs.

1. Compliance with Federal Lead Regulations

All housing programs administered through the City—particularly those supported with CDBG funds—are subject to HUD's **Lead Safe Housing Rule (24 CFR Part 35)**. City policies require:

- **Lead risk assessments or paint inspections** for any home built before 1978 that receives rehabilitation assistance above regulatory thresholds.

- **Interim controls or abatement** of identified lead hazards during the rehabilitation process.
- **Clearance testing** by a certified risk assessor before project closeout.

These requirements are built into project scopes, contractor bid packets, and rehabilitation checklists to ensure uniform compliance.

2. Contractor Training and Certification Requirements

The City only contracts with **EPA-certified lead-safe renovation firms** for rehabilitation activities in pre-1978 housing. This policy is embedded in contractor qualification standards and procurement procedures.

3. Occupant Notification and Education

Program policies require that homeowners and tenants participating in federally assisted rehabilitation receive:

- HUD's **"Protect Your Family from Lead in Your Home"** brochure, and
- A copy of any lead hazard evaluation reports or clearance results conducted on their unit.

These materials are included in the intake and closing packets for all CDBG-funded housing projects involving older homes.

4. Documentation and Monitoring

The City maintains a formal checklist to document lead-safe compliance for each applicable project, including:

- Date of construction
- Type of lead evaluation conducted
- Scope of lead hazard work
- Names and certifications of contractors
- Clearance test results

This documentation is reviewed during internal monitoring and is uploaded to HUD's Integrated Disbursement and Information System (IDIS) as required.

5. Coordination with Local Health Authorities

The City's housing program procedures include referral protocols to the **Galveston County Health District** for households concerned about lead exposure or requesting blood lead level screening, particularly for children under six years old.

Through clearly defined policies, standardized procedures, and regulatory compliance protocols, the City of Texas City ensures that lead hazard reduction is not only implemented, but fully institutionalized across its housing programs. This integration protects vulnerable populations and promotes safe, healthy housing throughout the community.

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

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

Reducing poverty and improving economic mobility for low-income families is a long-standing goal of the City of Texas City. Through its CDBG program and partnerships with local service providers, the City implements strategies that focus on addressing root causes of poverty, such as lack of access to stable housing, workforce barriers, limited education, and insufficient public infrastructure.

Strategic Goals

The following goals outlined in this Consolidated Plan directly support the City's efforts to reduce the number of families living in poverty:

1. Expand access to safe, stable, and affordable housing for low- and moderate-income households.
2. Support public services and community facilities that meet the basic needs of vulnerable populations.
3. Improve infrastructure in underserved neighborhoods to promote safety, accessibility, and long-term investment.
4. Encourage economic opportunity and self-sufficiency through support for workforce development, job readiness, and entrepreneurship.

Key Programs and Activities

1. Housing Stability and Rehabilitation Programs

- The City provides minor home repair and rehabilitation assistance to low-income homeowners, helping them maintain safe housing and reduce housing-related cost burdens.
- Stabilizing housing conditions is a foundational step in preventing deeper poverty and potential homelessness.

2. Public Service Support

- Through CDBG public service funds, the City assists nonprofit partners in delivering services such as after-school programs, youth mentoring, senior outreach, and limited case management—resources that contribute to long-term family well-being and opportunity.

3. Infrastructure and Accessibility Improvements

- Infrastructure projects in low-income neighborhoods—such as sidewalk installation, ADA compliance, and drainage improvements—help eliminate environmental and mobility barriers that disproportionately affect families living in poverty.

4. Economic Mobility and Workforce Support

- The City supports job readiness programs, microenterprise assistance, and employment services in partnership with local nonprofits and workforce agencies.
- These programs focus on helping residents increase their earning potential, access new employment opportunities, and improve long-term financial stability.

Partnerships and Policy Alignment

- Texas City participates in the Texas City Mayor's Task Force on Homelessness and is an active member of the Galveston County Homeless Coalition, both of which support programs aimed at addressing economic and housing instability.

Ongoing Policy Commitments

- Promote fair housing access to prevent discrimination that may trap families in high-poverty, low-opportunity areas.
- Encourage infill development and housing preservation to protect affordability and prevent displacement.
- Support community organizations that provide wraparound services, including financial literacy, job coaching, and mental health supports.

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

The City of Texas City recognizes that **affordable housing and poverty reduction are deeply interconnected**. Without access to stable, affordable housing, low-income families face greater barriers to education, employment, health, and upward mobility. Therefore, the City has intentionally aligned its poverty-reduction strategies with its affordable housing goals to create a coordinated and supportive framework for improving residents' lives.

1. Prioritizing Housing Stability for Low-Income Families

Housing stability is a critical component of economic security. The City's housing rehabilitation and minor repair programs help low-income homeowners—particularly seniors, persons with disabilities, and families with children—remain safely housed and avoid displacement or homelessness. By addressing substandard conditions and reducing housing costs, these efforts support the broader goal of poverty reduction.

2. Targeting Investment in High-Need Neighborhoods

CDBG-funded housing and infrastructure investments are focused in the **1867 Settlement District** and **Greater Chelsea Manor area**, which have high concentrations of poverty and limited economic opportunity. Improvements in these areas are designed to:

- Preserve affordable housing
- Improve public infrastructure and accessibility
- Attract reinvestment and support neighborhood revitalization

This geographic coordination ensures that housing activities complement broader anti-poverty strategies and address systemic disparities.

3. Leveraging Housing Programs to Connect Families with Services

While the City's primary role is funding and program administration, its housing programs are implemented in coordination with local service providers who offer:

- Workforce development and job training
- Youth and family support services
- Case management and referrals to health, education, and financial assistance programs

By stabilizing housing and connecting residents to services, the City supports a **pathway out of poverty**.

4. Supporting Renters and Vulnerable Populations

The City coordinates with the **Galveston County Homeless Coalition** and the **Texas City Mayor's Task Force on Homelessness** to help prevent and address housing instability among extremely low-income families and individuals. These efforts, including partnerships with regional nonprofits, contribute to reducing poverty through:

- Homeless prevention
- Rapid rehousing
- Wraparound support services

5. Promoting Equitable Access to Housing and Opportunity

Texas City's affordable housing efforts incorporate fair housing principles, ensuring that residents are not limited to high-poverty areas or excluded from higher-opportunity neighborhoods. This supports poverty reduction by:

- Encouraging mobility
- Reducing segregation
- Broadening access to schools, jobs, and healthcare

The City's affordable housing strategy is not implemented in isolation but is fully integrated with its broader poverty-reduction goals. Through coordinated investments, targeted neighborhood revitalization, and strong partnerships with service providers, Texas City is working to reduce poverty by increasing housing stability, access, and opportunity for its most vulnerable residents.

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

The City of Texas City has established a comprehensive monitoring framework to ensure that all activities carried out under the Consolidated Plan—particularly those funded through the Community Development Block Grant (CDBG) program—are implemented in full compliance with applicable federal regulations, support HUD program goals, and deliver measurable benefits to low- and moderate-income (LMI) residents.

1. Oversight and Internal Monitoring

The City's Community Development Department is responsible for the administration and oversight of all CDBG-Entitlement funded activities. The department ensures regulatory compliance and program effectiveness through the following procedures:

- **Quarterly internal reviews** of program progress, expenditure rates, and beneficiary outcomes
- **On-site monitoring** of projects and partners, as applicable, using HUD-recommended protocols and documentation
- **Annual performance evaluations** and internal audits of program files, financial records, procurement documents, and IDIS data
- Maintenance of **standardized written procedures** covering eligibility, environmental review, recordkeeping, and reporting

Monitoring efforts are focused on ensuring:

- Compliance with national objectives and activity eligibility under 24 CFR Part 570
- Timely and appropriate use of funds
- Proper documentation of program beneficiaries
- Adherence to environmental, labor, and civil rights standards

2. Ensuring Long-Term Compliance

For housing rehabilitation and capital projects, the City maintains oversight through:

- **Written agreements and scopes of work** that include compliance requirements and benefit periods
- **Property inspections and project closeout documentation** to verify completion and compliance
- Periodic **follow-up checks** for housing rehabilitation projects to ensure continued code and safety standards are met
- **Record retention protocols** to ensure availability for future audits or HUD monitoring

If issues of noncompliance are identified, the City issues:

- A **written notice** describing the deficiency
- A **corrective action plan** with a deadline for resolution
- Follow-up monitoring to confirm compliance and resolution

3. Comprehensive Planning and Coordination

The City ensures that its Consolidated Plan activities remain aligned with broader community development goals through:

- Ongoing coordination with **city planning, public works, housing authorities, and nonprofit partners**
- Annual review of the Consolidated Plan's consistency with the City's **Comprehensive Plan**, capital improvement planning, and hazard mitigation strategies
- Participation in regional coalitions, local housing task forces, and academic partnerships that support strategic planning, data analysis, and technical capacity

Texas City's monitoring framework ensures that all federally funded programs are compliant, transparent, and effective. These efforts help maintain accountability, maximize impact, and align local activities with HUD's overarching program objectives and the City's long-term development goals.

Expected Resources

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

Introduction

The City of Texas City anticipates a total Community Development Block Grant (CDBG) entitlement allocation of **$432,691** for Program Year 2025. This funding will support neighborhood revitalization, housing assistance, public services, and capacity-building activities focused on low- and moderate-income residents and areas.

Leveraged and Supplementary Resources

In addition to CDBG funds, the City will pursue and coordinate a range of other resources to multiply impact, including:

- **Local matching contributions** and in-kind project support.
- **State and federal grants** (e.g., TxCDBG Disaster Recovery and Mitigation, HOME program).
- **Strategic partnerships** with academic institutions (TSU & UH), nonprofits, and business stakeholders to access technical assistance and capital.

Resource Allocation Principles

- **Data-Driven Focus:** Resources will be directed toward identified priority needs, including housing preservation, neighborhood infrastructure, and services for vulnerable populations.
- **Strategic Targeting:** The City will concentrate efforts in the designated target areas—the 1867 Settlement Historic District and Greater Chelsea Manor—to maximize equity and revitalization outcomes.
- **Outcome Accountability:** Project selection will be aligned with measurable goals and monitored through HUD's IDIS system

to ensure transparent, efficient, and effective use of funds.

This section provides an overview of the major funding sources expected during the Consolidated Plan period, their eligible uses, and how these funds will be leveraged to advance the City's strategic goals.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	432,691.00	0.00	400,000.00	832,691.00	1,730,764.00	This funding will support neighborhood revitalization, housing assistance, public services, and capacity-building activities focused on low- and moderate-income residents and areas.

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: $		
General Fund	public - local	Admin and Planning	150,000.00	0.00	0.00	150,000.00	600,000.00	The City of Texas City anticipates allocating $150,000 from the General Fund in 2025 to cover salaries and benefits for the Community Development Department. For the remainder of the Consolidated Plan period, an additional $600,000 is anticipated to support these personnel costs, ensuring adequate staffing and capacity to carry out the City's community development goals.

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

While the City of Texas City's Community Development Block Grant (CDBG) allocation for Program Year 2025 does not include formal matching requirements, federal funds are strategically leveraged to enhance the impact of available resources.

Local Leverage:

CDBG activities are supported by local funding, primarily in the form of in-kind support through department salaries and administrative capacity. These local contributions allow the City to implement and manage CDBG-funded projects efficiently without diverting grant funds from direct services or infrastructure improvements.

State and Other Federal Resources:

The City is actively seeking to supplement its CDBG allocation by applying for additional funding, including the HOME Investment Partnerships Program (HOME) through the Texas Department of Housing and Community Affairs (TDHCA). If awarded, HOME funds would be used to expand affordable housing efforts, particularly for rehabilitation and production of housing units.

Although CDBG funds do not require formal match contributions, Texas City maximizes their effectiveness by coordinating local and prospective state resources toward shared goals of equity, revitalization, and housing stability.

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

At this time, the City of Texas City does not have publicly owned land that is actively designated for use in addressing the housing or community development needs identified in this Consolidated Plan. However, there are ongoing discussions with the Texas City Economic Development Corporation (TCEDC) regarding the potential use of City-owned properties for future development opportunities.

These discussions are exploratory and have not yet resulted in formal agreements or plans. If such initiatives move forward, they may support affordable housing development, neighborhood revitalization, or economic development projects in alignment with the priorities outlined in this Plan.

Discussion

The City of Texas City continues to take a strategic and resource-conscious approach to implementing its Community Development Block Grant (CDBG) program. With a confirmed allocation of $432,691 for Program Year 2025, the City will focus its efforts on addressing critical housing needs, improving living conditions for low- and moderate-income residents, and revitalizing historically underserved neighborhoods such as the 1867 Settlement District and Greater Chelsea Manor.

Although there are no formal matching requirements for the CDBG program, the City leverages local resources—primarily in the form of departmental staffing and administrative support—to implement and monitor funded activities. The City is also exploring additional opportunities for financial leverage through prospective HOME funding from the State of Texas, and continues to work with regional academic institutions to inform data-driven decisions.

While no publicly owned land is currently committed to CDBG-related activities, conversations are underway with the Texas City Economic Development Corporation to identify City-owned parcels that could potentially support affordable housing or economic development in the future.

Overall, the City's approach emphasizes collaboration, fiscal stewardship, and targeted investment in areas with the greatest need and potential for long-term impact.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Preserve and Improve Affordable Housing	2025	2026	Affordable Housing	Greater Chelsea Manor City Wide 1867 Settlement District	Housing Rehabilitation and Preservation	CDBG: $200,000.00	Homeowner Housing Rehabilitated: 10 Household Housing Unit
2	Improve Infrastructure and Neighborhood Conditions	2025	2029	Non-Housing Community Development	Greater Chelsea Manor 1867 Settlement District	Public Infrastructure and Neighborhood Improvement	CDBG: $100,000.00	Other: 10 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Support Public Services for Vulnerable Residents	2025	2029	Non-Housing Community Development	Greater Chelsea Manor City Wide 1867 Settlement District	Public Services for Vulnerable Populations	CDBG: $64,903.00	Public service activities other than Low/Moderate Income Housing Benefit: 100 Persons Assisted Other: 25 Other
4	Enhance Community Planning and Capacity	2025	2029	Planning & Administration	City Wide	Housing Rehabilitation and Preservation Economic Opportunity and Stability Public Infrastructure and Neighborhood Improvement Public Services for Vulnerable Populations Fair Housing Education & Outreach Neighborhood Revitalization	CDBG: $86,538.00	

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Advance Target Area Revitalization	2025	2029	Affordable Housing Homeless Non-Homeless Special Needs Non-Housing Community Development	Greater Chelsea Manor 1867 Settlement District	Neighborhood Revitalization	CDBG: $259,614.00	Other: 2 Other
6	Promote Fair Housing and Housing Access	2025	2029	Affordable Housing	City Wide	Fair Housing Education & Outreach	CDBG: $13,250.00	Other: 100 Other

Table 55 – Goals Summary

Goal Descriptions

1	**Goal Name**	Preserve and Improve Affordable Housing
	Goal Description	The City will use CDBG funds to support the rehabilitation and repair of housing units occupied by low- and moderate-income (LMI) households. This includes addressing health and safety issues, code violations, accessibility improvements, and other urgent repair needs. For 2025, the City will allocate $200,000 to assist approximately 10 homeowners with an average of $20,000 in rehabilitation assistance per household.

2	**Goal Name**	Improve Infrastructure and Neighborhood Conditions
	Goal Description	Texas City will invest in critical infrastructure improvements in LMI neighborhoods to address aging systems, drainage issues, ADA non-compliance, and general public safety concerns. CDBG funding will be used to support sidewalk improvements, accessibility enhancements, and related public facility upgrades—particularly in the Greater Chelsea Manor and 1867 Settlement District target areas. 10 infrastructure projects completed.
3	**Goal Name**	Support Public Services for Vulnerable Residents
	Goal Description	CDBG public service funds (limited to 15% of the allocation) will be used to implement youth counseling and behavioral support programs at the Carver and Sanders-Vincent Community Centers. These services are designed to promote emotional well-being, academic success, and positive development for at-risk youth in LMI areas. The City anticipates serving over 100 youth in 2025 through this initiative.
4	**Goal Name**	Enhance Community Planning and Capacity
	Goal Description	Up to 20% of the CDBG allocation will support program administration, planning, monitoring, and compliance activities. This includes preparation of required HUD reports, coordination with subrecipients and contractors, internal audits, public engagement, and staff support to ensure full regulatory compliance and efficient use of resources.
5	**Goal Name**	Advance Target Area Revitalization
	Goal Description	CDBG-funded projects will prioritize the revitalization of the City's two designated target areas: the 1867 Settlement Historic District and the Greater Chelsea Manor area. These neighborhoods face high levels of disinvestment, aging infrastructure, and housing needs. At least 60% of all CDBG funds will benefit residents in these areas through coordinated housing, infrastructure, and public service investments.

6	**Goal Name**	Promote Fair Housing and Housing Access
	Goal Description	The City will continue to affirmatively further fair housing by providing education and outreach to residents on their housing rights. These efforts will include public workshops, distribution of materials in English and Spanish, and coordination with housing service providers. A portion of administrative funds will support these compliance and outreach efforts. Fair housing outreach, 5 public education events.

Projects

AP-35 Projects – 91.220(d)

Introduction

For Program Year 2025, the City of Texas City has identified a portfolio of priority projects to be supported with its **$432,691** Community Development Block Grant (CDBG) entitlement allocation. These projects were carefully selected through a process that included public input, stakeholder consultation, data analysis, and alignment with the City's 2025–2029 Consolidated Plan goals.

Each funded project will target critical needs affecting low- and moderate-income (LMI) residents and neighborhoods, with particular focus on the two designated target areas: the **1867 Settlement Historic District** and the **Greater Chelsea Manor area**. Priority emphasis is placed on initiatives that:

- Preserve and expand affordable housing options
- Improve neighborhood infrastructure
- Support youth and other vulnerable populations
- Strengthen the City's capacity for effective federal program administration

These projects underscore the City's ongoing dedication to equitable development, neighborhood revitalization, and achieving measurable community benefits. **Projects**

#	Project Name
1	Housing Rehabilitation and Repair
2	Neighborhood Infrastructure Improvements
3	Youth Counseling Services
4	Program Administration and Planning
5	Fair Housing Education and Outreach

Table 61 – Project Information

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

The City of Texas City's allocation priorities for Program Year 2025 are guided by the needs identified in the 2025–2029 Consolidated Plan, input from community partners, and the City's long-standing commitment to improving conditions in historically underserved neighborhoods. CDBG funding is prioritized to support housing rehabilitation, neighborhood infrastructure, public services, and fair housing efforts, with a focus on low- and moderate-income (LMI)

residents.

Reasons for Allocation Priorities:

1. **Housing Rehabilitation ($200,000):**
   A substantial portion of CDBG funds is allocated to housing rehabilitation and repair for LMI homeowners to address substandard conditions, health and safety issues, and accessibility needs. This aligns with the community's aging housing stock and rising maintenance burdens among seniors and low-income families.
2. **Neighborhood Infrastructure Improvements ($100,000):**
   Infrastructure investments are prioritized in the 1867 Settlement Historic District and the Greater Chelsea Manor area—two CDBG target areas with long-standing needs related to sidewalks, drainage, accessibility, and neighborhood safety. These projects also support the City's goal to revitalize historically disinvested communities.
3. **Public Services – Youth Counseling ($64,903):**
   Public service funding is directed to youth counseling programs at Carver and Sanders-Vincent Community Centers, in response to identified gaps in mental health support and youth-focused services. These programs aim to promote wellness, stability, and long-term outcomes for LMI youth.
4. **Planning & Administration ($86,538):**
   A portion of funds is reserved for administrative functions, including grant management, compliance, planning, and Fair Housing Education and Outreach. These activities are essential to ensuring proper program delivery and HUD compliance.

Obstacles to Addressing Underserved Needs:

- **Limited Funding:**
  The City receives a modest CDBG entitlement allocation relative to community need. The demand for affordable housing, infrastructure upgrades, and public services consistently exceeds available federal resources.
- **Lack of Shelter Capacity:**
  Texas City does not currently have an emergency shelter, which limits immediate options for individuals and families experiencing homelessness or displacement.
- **Aging Infrastructure and Housing Stock:**
  Many neighborhoods require comprehensive infrastructure investment, and the aging housing stock creates ongoing needs for repair and rehabilitation among LMI homeowners.
- **Resource Gaps in Mental Health and Youth Services:**
  Local partners report a need for expanded behavioral health services, especially for

youth and families experiencing trauma, housing instability, or economic hardship.

- **Capacity Constraints:**
  Smaller nonprofit and grassroots organizations may lack administrative capacity to pursue or manage CDBG funding, limiting the pipeline of eligible service partners.

Despite these challenges, the City continues to coordinate with regional agencies, academic institutions, and nonprofit organizations to maximize impact, improve outreach, and pursue additional funding sources to meet community needs.

AP-38 Project Summary

Project Summary Information

1	**Project Name**	Housing Rehabilitation and Repair
	Target Area	Greater Chelsea Manor City Wide 1867 Settlement District
	Goals Supported	Preserve and Improve Affordable Housing
	Needs Addressed	Housing Rehabilitation and Preservation Neighborhood Revitalization
	Funding	CDBG: $200,000.00
	Description	Provide critical home repairs and rehabilitation for approximately 10 low- and moderate-income (LMI) homeowners. Work may include roofing, plumbing, electrical, and accessibility upgrades.
	Target Date	9/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
2	**Project Name**	Youth Counseling Services
	Target Area	Greater Chelsea Manor 1867 Settlement District
	Goals Supported	Support Public Services for Vulnerable Residents
	Needs Addressed	Public Services for Vulnerable Populations
	Funding	CDBG: $64,903.00
	Description	Support mental health counseling and youth development programming at Carver and Sanders-Vincent Community Centers for approximately 100 LMI youth.
	Target Date	9/30/2026

	Estimate the number and type of families that will benefit from the proposed activities	**Youth Counseling and Support Services Project** **Estimated Number of Beneficiaries:** Approximately **100 youth** from **low- and moderate-income (LMI) households** **Type of Families Served:** • Primarily **single-parent** or **multigenerational households** residing in underserved areas • Households with **school-aged children** (ages 10–18) who may be experiencing emotional, behavioral, or academic challenges • Families living in or near the **1867 Settlement Historic District** and **Greater Chelsea Manor area**, where access to public services and mental health resources is limited **Project Explanation:** This initiative will provide free, community-based youth counseling and support services at the Carver and Sanders-Vincent Community Centers. Services offered will include: • One-on-one counseling • Group counseling sessions • Life skills coaching • Behavioral intervention These services are designed to enhance the long-term well-being and success of youth from LMI households by addressing emotional, behavioral, and academic challenges in a supportive, accessible setting.

	Location Description	**Youth counseling services** will be offered at two **City-operated community centers** located in neighborhoods with high concentrations of low- and moderate-income (LMI) households: • **Carver Community Center** 900 5th Avenue North Texas City, TX 77590 *Located near the 1867 Settlement Historic District* • **Sanders-Vincent Community Center** 501 4th Avenue North Texas City, TX 77590 *Serving the Greater Chelsea Manor area and adjacent LMI neighborhoods* These locations were selected based on their **accessibility**, **community need**, and **proximity to underserved populations**. While services will be **available to youth citywide**, **targeted outreach** will focus on the two designated CDBG target areas: the **1867 Settlement Historic District** and the **Greater Chelsea Manor area**.

	Planned Activities	This project will support the implementation of **structured youth counseling programs** at the **Carver Community Center** and the **Sanders-Vincent Community Center**, targeting **low- and moderate-income (LMI) youth** in Texas City. The activities are designed to improve emotional well-being, behavioral health, academic engagement, and life skills development. **Planned Services Include:** • **Individual and group counseling** sessions led by licensed or credentialed mental health professionals • **Workshops** focused on conflict resolution, decision-making, and goal setting • **Referrals** to additional social, educational, or mental health services based on individual needs • **Family engagement** to strengthen support systems at home and reinforce counseling goals • Use of **culturally responsive and age-appropriate** materials and program delivery methods The program aims to serve approximately **100 youth ages 10–18**, with priority outreach in the **1867 Settlement Historic District** and the **Greater Chelsea Manor area**. All services will be **free of charge** and delivered **on-site**, directly within neighborhoods where access to youth mental health services has historically been limited.
3	**Project Name**	Program Administration and Planning
	Target Area	City Wide
	Goals Supported	Enhance Community Planning and Capacity
	Needs Addressed	Housing Rehabilitation and Preservation Economic Opportunity and Stability Public Infrastructure and Neighborhood Improvement Public Services for Vulnerable Populations Fair Housing Education & Outreach Neighborhood Revitalization
	Funding	CDBG: $86,538.00

	Description	Cover administrative and planning costs, including staffing, reporting, compliance, and monitoring of CDBG activities.
	Target Date	9/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	This activity will not directly serve individuals or families but will support the effective delivery, oversight, and reporting of all CDBG-funded projects in Program Year 2025. It enables compliance with federal regulations, monitoring of subrecipients and contractors, planning for future housing and community development needs, and transparent public administration.
	Location Description	This activity supports the administration and oversight of CDBG-funded projects citywide. While no direct services are provided from this activity, it enables implementation of programs that benefit low- and moderate-income residents across all eligible areas of Texas City, including targeted neighborhoods such as the **1867 Settlement Historic District** and the **Greater Chelsea Manor area**.

	Planned Activities	This activity will support the **administrative, planning, and compliance functions** necessary to operate Texas City's Community Development Block Grant (CDBG) program during **Program Year 2025**. These functions are essential to ensure that the City's CDBG-funded activities meet all applicable federal requirements and are effectively administered to benefit low- and moderate-income (LMI) residents. **Eligible Activities Include:** • General **program management and coordination** • Preparation and submission of HUD-required reports such as the **Annual Action Plan** and **CAPER** • **Environmental reviews** and maintenance of compliance documentation • **Monitoring** of subrecipients and contractors to ensure program integrity • **Financial tracking** and enforcement of regulatory compliance • **Public engagement and communications** to promote transparency and community participation • **Fair housing outreach and enforcement coordination** • **Strategic planning** to guide future housing and community development efforts There are **no direct beneficiaries** associated with this activity. However, it is a **critical investment** that supports the effective delivery of all other CDBG-funded programs and ensures compliance with **HUD regulations**.

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

The City of Texas City will target Community Development Block Grant (CDBG) investments in neighborhoods with high concentrations of low- to moderate-income and minority residents. These areas are primarily located in Southeast and West Texas City, where infrastructure needs, housing quality issues, and poverty rates are most severe. Texas City has identified two primary geographic areas where Community Development Block Grant (CDBG) and related entitlement program resources will be concentrated: the **1867 Settlement Historic District** and the **Chelsea Manor area**. These areas were selected based on their concentration of low- to moderate-income (LMI) households and the presence of historically underserved minority populations, in alignment with HUD guidelines.

According to HUD's latest LMI Summary Data, the following **Census Block Groups** fall within or overlap this area:

- **7223.01** – 87.44% LMI
- **7222.04** – 92.31% LMI
- **7222.02** – 70.19% LMI
- **7222.03** – 81.18% LMI

Greater Chelsea Manor area contains a significant number of Texas City's scattered-site public housing units and includes some of the most socioeconomically disadvantaged residents in the jurisdiction. This area also presents multiple challenges such as aging housing stock, infrastructure disinvestment, and a higher incidence of cost-burdened households.

Geographic Distribution

Target Area	Percentage of Funds
Greater Chelsea Manor	30
1867 Settlement District	30

Table 56 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The decision to prioritize investments in the 1867 Settlement Historic District and the Chelsea Manor area is grounded in a combination of demographic need, historical inequity, and alignment with HUD's goals of directing resources toward areas with the highest concentrations

of low- to moderate-income (LMI) households.

1. Concentration of LMI Populations

Both the 1867 Settlement and Chelsea Manor contain census block groups where the proportion of LMI households significantly exceeds HUD's 51% threshold, with some block groups reaching **over 90%**. These figures, derived from HUD's most recent LMI data, confirm that these neighborhoods are among the most economically disadvantaged in Texas City. As such, they qualify for targeted investment under CDBG and other federal programs.

2. Presence of Minority and Historically Underserved Communities

The 1867 Settlement District is a historically African American community with deep cultural roots and generational ties to Texas City. The area has experienced decades of underinvestment and exclusion from broader economic growth. Similarly, Greater Chelsea Manor serves a racially and ethnically diverse population, many of whom rely on public or subsidized housing and face systemic barriers to opportunity.

3. Public Housing and Infrastructure Needs

Greater Chelsea Manor includes the majority of the city's scattered-site public housing, many of which are aging and require upgrades. Both areas also face significant infrastructure needs, including stormwater management, sidewalk and street improvements, and utility system modernization. Concentrating resources in these neighborhoods allows for a more coordinated and impactful use of funds.

4. Equity and Compliance with HUD's Affirmatively Furthering Fair Housing (AFFH)

Focusing investments in these geographies supports Texas City's commitment to AFFH by addressing historic patterns of segregation and disinvestment. These investments aim to enhance housing choice, improve neighborhood conditions, and expand access to opportunity in areas that have been traditionally marginalized.

5. Community Input and Planning

These priorities reflect direct input from residents, community stakeholders, and service providers collected through public meetings, surveys, and engagement efforts during the consolidated planning process. Community members consistently identified these

neighborhoods as being most in need of housing and infrastructure improvements.

Discussion

Texas City is prioritizing investment in two key geographic areas: the **1867 Settlement Historic District** and the **Chelsea Manor area**, based on both data-driven analysis and historical context. These neighborhoods exhibit some of the city's highest concentrations of low- to moderate-income (LMI) households, with HUD-reported LMI levels exceeding 70% and, in some census block groups, over 90%.

The **1867 Settlement District** is a historically African American community with deep cultural and historical significance. Despite its importance, the neighborhood has experienced decades of underinvestment. It remains a high-priority area for Texas City due to vulnerable infrastructure conditions and the need to preserve both its housing stock and cultural heritage.

Similarly, the **Greater Chelsea Manor area** includes a significant share of the city's scattered-site public housing and is home to diverse, predominantly low-income residents who face challenges related to housing quality, infrastructure, and service access.

Focusing investments in these neighborhoods reflects the City's commitment to equity and inclusion. This strategy supports HUD's goals to **affirmatively further fair housing** by addressing systemic disparities and improving conditions in historically underserved communities.

Community input has consistently affirmed these focus areas as the most in need of support and investment. Public meetings and stakeholder engagement confirmed that improvements in these neighborhoods would yield the greatest overall impact on residents' quality of life, economic mobility, and long-term opportunity.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The City of Texas City recognizes the critical importance of maintaining and expanding access to safe, decent, and affordable housing—particularly for low- and moderate-income (LMI) residents, seniors, persons with disabilities, and households at risk of homelessness. While the City does not administer a local HOME program, it leverages its Community Development Block Grant (CDBG) allocation to support affordable housing primarily through housing rehabilitation and repair for existing homeowners.

For Program Year 2025, the City will focus on preserving existing affordable housing units through minor home repairs and rehabilitation services targeting LMI homeowners. These investments will prevent displacement, address health and safety concerns, and allow aging residents and families to remain stably housed in their communities.

The affordable housing strategy for the year prioritizes maintaining the current housing stock rather than new unit production, given funding constraints and the absence of direct federal rental assistance or development subsidies. However, the City continues to support partnerships with regional housing organizations and participates in local coordination efforts to advocate for future affordable housing development opportunities.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	10
Special-Needs	0
Total	10

Table 57 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	0
Rehab of Existing Units	10
Acquisition of Existing Units	0
Total	10

Table 58 - One Year Goals for Affordable Housing by Support Type

Discussion

In Program Year 2025, the City of Texas City will continue its focus on preserving affordable housing by assisting low- and moderate-income (LMI) homeowners through housing rehabilitation and repair. The City anticipates serving approximately **10 non-homeless households** with critical repairs that address safety, code violations, and accessibility needs. This approach reflects both the high demand for home repair assistance and the City's limited annual CDBG entitlement, which is insufficient to fund large-scale new construction or rental subsidy programs.

Although no affordable housing units will be directly provided to homeless or special-needs populations through CDBG-funded housing activities in 2025, the City remains actively involved in local and regional homelessness response systems. Public service funds are being allocated to youth counseling services, and the City participates in the **Mayor's Task Force on Homelessness** and collaborates with the **Galveston County Homeless Coalition** to support coordinated entry and resource navigation for unhoused individuals and families.

Special-needs populations may benefit indirectly from infrastructure improvements, outreach, and partnerships with organizations that provide case management, employment support, and mental health services. However, those impacts are not captured in the AP-55 housing unit totals, which focus specifically on direct housing assistance.

The City will continue to explore partnerships and advocate for additional state or federal resources to expand its ability to address the affordable housing needs of a broader range of residents, including homeless and special-needs populations.

AP-60 Public Housing – 91.220(h)

Introduction

The Texas City Housing Authority currently does not operate a Public Housing Program. As a result, there are no public housing units or related activities under the Authority's management within the jurisdiction. The Housing Authority has transitioned its focus toward other affordable housing initiatives and rental assistance programs, such as the Housing Choice Voucher Program (Section 8), to meet the community's housing needs.

Because no public housing stock exists, this plan does not include public housing capital improvements, modernization, or management activities typically associated with a Public Housing Program. Instead, efforts are concentrated on supporting affordable housing development and community revitalization through alternative housing strategies and partnerships.

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

As the Texas City Housing Authority no longer operates a Public Housing Program, there are no planned actions specifically targeting public housing units or public housing residents. However, the Authority remains committed to addressing affordable housing needs through alternative programs and strategies, including:

- Supporting the Housing Choice Voucher Program to provide rental assistance to low-income families.
- Partnering with local developers and organizations to encourage the development and preservation of affordable rental housing.
- Assisting households experiencing homelessness or housing instability through supportive services and coordination with community agencies.
- Facilitating programs that promote homeownership and housing stability for low- and moderate-income residents.

These efforts aim to fill the gap left by the absence of traditional public housing, ensuring that affordable, safe, and decent housing options remain accessible to Texas City residents in need.

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

Although Texas City Housing Authority currently does not operate a Public Housing Program and therefore has no public housing residents, the Authority is committed to fostering resident

engagement and promoting pathways to homeownership for low- and moderate-income households through other programs. Planned actions include:

- Encouraging participation in the Housing Choice Voucher Program's resident advisory councils and workshops to increase tenant involvement in program decisions and community building.
- Partnering with local nonprofit agencies and financial institutions to provide homebuyer education, counseling, and down payment assistance for voucher holders and other eligible residents.
- Supporting initiatives that build residents' capacity for homeownership through financial literacy classes and credit counseling.
- Facilitating community meetings and outreach to gather resident input on housing policies and programs, ensuring voices of all residents are heard and considered.

These efforts aim to empower residents beyond public housing to achieve greater housing stability and economic independence through active involvement and homeownership opportunities.

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

The TCHA is not designated as troubled.

Discussion

The Texas City Housing Authority's transition away from traditional public housing reflects broader shifts in affordable housing policy and program delivery. Without a public housing stock, the focus has shifted to leveraging other housing assistance programs such as the Housing Choice Voucher Program and community partnerships to meet the needs of low-income residents.

This shift presents both challenges and opportunities. On one hand, the absence of public housing units limits direct engagement with residents in that specific housing context. On the other hand, it encourages more flexible, individualized approaches to housing assistance that can better accommodate diverse household needs.

Encouraging resident involvement and promoting homeownership remain important goals. Although there are no public housing residents to engage directly, efforts continue to foster tenant participation through voucher program activities and to expand access to homeownership through education and financial support programs. These initiatives are

essential to building stronger, more self-sufficient communities and increasing housing stability.

Moving forward, the Authority will continue to explore innovative strategies and collaborations that enhance resident empowerment and expand affordable housing opportunities in Texas City.

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

Introduction

The City of Texas City actively collaborates with a network of community organizations to address the needs of homeless individuals and persons with special needs. Key partnerships include service providers such as the Salvation Army, Our Daily Bread, UTMB's Street Medicine Team, St. Vincent's House, local Independent School Districts, the Resource and Crisis Center for Domestic Violence in Galveston County, and Samaritan Women at the Well, which operates domestic violence shelters.

The City is also an engaged participant in regional homeless response initiatives, including the Gulf Coast Homeless Coalition and Galveston County's Coordinated Entry Planning Entity. Through these collaborations, Texas City coordinates resources and strategies aimed at preventing homelessness, providing emergency shelter, and supporting transitional and permanent housing solutions.

Efforts focus on enhancing outreach, improving access to health and social services, and addressing the unique challenges faced by vulnerable populations such as victims of domestic violence, individuals experiencing chronic homelessness, and families with children. The City continues to support and expand these partnerships to strengthen the safety net for residents experiencing housing instability and to promote pathways to self-sufficiency.

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

The City of Texas City collaborates closely with multiple agencies and community partners to conduct comprehensive outreach to homeless individuals, particularly those who are unsheltered. Central to these efforts is the Mayor's Task Force on Homelessness, which organizes the annual Navigation Day event. This event connects homeless individuals with service providers and serves as a key outreach and engagement initiative.

The Mayor's Task Force also works in coordination with community partners, including the Gulf Coast Center's PATH (Projects for Assistance in Transition from Homelessness) Program. PATH staff—including case managers, team leads, and program managers—conduct direct outreach in partnership with the Texas City Police Department and other agencies. Outreach locations include local libraries, day centers, churches, and unsheltered sites to assess individual needs

comprehensively.

The Galveston County Food Bank supports these efforts by partnering with local organizations like Chosen Ones and other outreach groups to provide dispersed assistance throughout the city. These agencies regularly inform local coordinating bodies about new outreach locations and areas experiencing increased housing instability.

Through participation in the Coordinated Entry Planning Entity, local shelters provide real-time updates on emergency shelter bed availability. Case conferences involving service providers, the Task Force, and individuals with lived experience examine each client's needs-resource ratio to optimize support and identify any gaps in services. When gaps are found, the homeless coalition partners collaborate to seek all eligible resources within Galveston County for individuals and families.

The City, through the Mayor's Task Force, ensures a coordinated and comprehensive outreach approach to ending homelessness, emphasizing collaboration, data-sharing, and community engagement.

Addressing the emergency shelter and transitional housing needs of homeless persons

The City of Texas City is committed to ensuring that homeless individuals and families have timely access to emergency shelter and transitional housing that supports their movement toward stable, permanent housing. Over the next year, the City will work closely with local shelters, service providers, and regional coalitions to meet these critical housing needs through the following actions:

- Collaborate with emergency shelters such as St. Vincent's House, the Salvation Army, and domestic violence shelters including the Resource and Crisis Center for Domestic Violence and Samaritan Women at the Well to maintain and expand shelter capacity, particularly during periods of increased demand or inclement weather.
- Participate actively in the Coordinated Entry Planning Entity to facilitate efficient use of shelter beds through real-time data sharing on bed availability and coordinated referrals, reducing barriers to access for individuals and families in crisis.
- Support transitional housing programs that provide temporary, supportive environments for homeless persons as they work toward permanent housing solutions, including programs that offer case management, life skills training, and connections to employment and health services.
- Engage in outreach and assessment efforts to identify unsheltered homeless persons and connect them promptly to emergency shelter or transitional housing options that fit

their specific needs.

- Seek funding opportunities and partnerships to enhance the quality, capacity, and diversity of shelter and transitional housing options available within the community.
- Work through the Mayor's Task Force on Homelessness to coordinate resources and advocate for the expansion of shelter and transitional housing services to better meet local demand.

By focusing on these goals, Texas City aims to reduce the length of time individuals and families spend without housing and to provide pathways that support sustained housing stability.

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

The City of Texas City prioritizes assisting homeless individuals and families—especially those who are chronically homeless, families with children, veterans and their families, and unaccompanied youth—in their transition to permanent housing and independent living. Central to this effort is the utilization of Coordinated Entry (CE), a vital component of the community's housing crisis response system.

Coordinated Entry ensures that individuals and families at risk of or experiencing homelessness have streamlined access to housing assistance, regardless of where they first seek help. The system standardizes access, assessment, prioritization, and referrals across all community providers to quickly connect households with interventions that best meet their needs based on vulnerability and severity.

Within Texas City, CE assessors from the Gulf Coast Center and Endeavors conduct assessments for literally homeless individuals and families. Following assessment, households are informed of the resources available and matched to appropriate emergency shelter, transitional housing, or permanent housing options. This coordinated approach minimizes the time persons spend homeless and improves the efficiency and effectiveness of housing placement.

In Fiscal Year 2024, Galveston County agencies were awarded over $2.3 million through the Continuum of Care Notice of Funding Opportunity to support rapid resolution of homelessness. This funding addresses critical gaps in the local system and enhances programs aimed at shortening homelessness duration, facilitating access to affordable housing, and preventing

recidivism into homelessness.

Through continued collaboration and the strategic use of CE, the City of Texas City seeks to improve housing stability, reduce homelessness duration, and support individuals and families in achieving long-term housing independence.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

The City of Texas City, through the Mayor's Task Force on Homelessness and the Community Development Department, is dedicated to preventing homelessness among low-income individuals and families, particularly those who are extremely low-income or face increased risk due to discharge from publicly funded institutions and systems of care. These institutions include health care facilities, mental health treatment centers, foster care and other youth facilities, as well as corrections programs and institutions.

To address this, the City strengthens partnerships with public and private agencies that provide housing, health, social services, employment, education, and youth support to ensure a coordinated and comprehensive approach. Key actions planned for the coming year include:

- Collaborating with hospitals, mental health facilities, foster care agencies, and correctional institutions to improve discharge planning and ensure individuals leaving these systems have access to stable housing and supportive services.
- Enhancing coordination among service providers to connect at-risk households with rental assistance, utility support, case management, and employment resources that mitigate housing instability.
- Supporting community-based prevention programs that identify individuals and families at imminent risk of homelessness and provide rapid interventions to maintain housing.
- Leveraging data sharing and referral systems within Coordinated Entry to proactively identify households vulnerable to homelessness and connect them to tailored prevention services.
- Working with local schools, workforce development agencies, and social service organizations to address the multifaceted needs of families and individuals before

housing loss occurs.

By leading these efforts, the Mayor's Task Force on Homelessness and the Community Development Department aim to reduce new incidences of homelessness and foster long-term housing stability for Texas City's most vulnerable residents.

Discussion

Preventing homelessness requires a proactive, coordinated approach that addresses the complex factors contributing to housing instability. In Texas City, the Mayor's Task Force on Homelessness and the Community Development Department play pivotal roles in leading these prevention efforts, working collaboratively with healthcare providers, social service agencies, correctional institutions, and community organizations.

By focusing on populations at heightened risk—such as individuals being discharged from hospitals, mental health facilities, foster care, and correctional systems—the City seeks to close critical gaps where people might otherwise fall into homelessness. Effective discharge planning and seamless coordination across agencies are essential to ensure that these vulnerable individuals transition into stable housing with the support services they need to maintain it.

Additionally, the integration of prevention efforts within the Coordinated Entry system enhances the City's ability to identify and assist households before they lose housing. Through data sharing, case conferencing, and targeted outreach, resources can be deployed efficiently to those who need them most, reducing new entries into homelessness and shortening the duration of housing crises.

These comprehensive prevention strategies reflect Texas City's commitment to building resilient communities where all residents have access to safe, stable, and affordable housing. Ongoing collaboration, resource development, and community engagement will be vital to sustaining progress in reducing homelessness and supporting long-term housing stability.

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

Introduction:

The City of Texas City recognizes that barriers to affordable housing persist and pose significant challenges to ensuring all residents have access to safe, decent, and affordable homes. These barriers include a combination of economic factors, such as rising housing costs and stagnant wages, as well as structural and regulatory challenges like zoning restrictions, limited land availability, and infrastructure constraints.

Additional obstacles include the shortage of affordable rental units, difficulties in securing financing for both developers and prospective homeowners, and a lack of supportive services for special populations, including seniors, persons with disabilities, and low-income families. Furthermore, systemic issues such as discrimination and lack of awareness about housing programs also hinder equitable access to affordable housing.

This Action Plan seeks to identify and address these barriers through targeted strategies that promote housing development, preservation, and accessibility. By engaging community stakeholders, streamlining regulations, and leveraging public and private resources, Texas City aims to remove impediments and foster a housing environment that supports economic diversity and community stability.

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 City of Texas City's 2024 Analysis of Impediments to Fair Housing identified several key barriers impacting affordable housing access, including:

- **Discrimination in Housing** based on race, disability, and familial status, limiting fair access to housing opportunities.
- **Limited Awareness of Fair Housing Rights** among residents and housing providers, which contributes to inequities.
- **Insufficient Temporary and Transitional Housing** options for individuals and families in crisis or transition.
- **Financial Constraints** that limit both access to affordable housing and funding for housing services.
- **Lack of Affordable Housing Units and Diverse Housing Options** to meet the needs of

different household types.

- **Inadequate Resources and Services** to support fair housing enforcement and affordable housing development.
- **Neglect of Historic Communities**, leading to deterioration and reduced housing quality in certain neighborhoods.

To address these barriers, the City plans to implement the following actions over the next year:

- **Review and Update Zoning Ordinances:** Examine existing zoning regulations to identify and revise provisions that restrict affordable housing development, including increasing density allowances and permitting mixed-use developments.
- **Streamline Development Processes:** Simplify permitting and approval procedures to reduce delays and costs for affordable housing projects, including fast-track options for qualifying developments.
- **Assess and Adjust Fees and Charges:** Evaluate development fees and impact charges to prevent disproportionate financial burdens on affordable housing projects, offering fee reductions or waivers where appropriate.
- **Promote Flexible Land Use Policies:** Encourage adaptive reuse of underutilized properties and flexible land use that supports affordable housing development.
- **Collaborate with Tax Authorities:** Work with county and state officials to explore tax incentives or abatements that encourage investment in affordable housing.
- **Balance Building Code Requirements:** Ensure building codes maintain safety and quality without imposing unnecessary costs that hinder affordable housing construction.
- **Foster Public-Private Partnerships:** Support collaboration among the City, developers, nonprofits, and financial institutions to leverage resources and overcome policy-related barriers.

These targeted actions aim to create a more supportive and equitable policy environment, facilitating the development and preservation of affordable housing and expanding housing opportunities for all Texas City residents.

Discussion:

The 2024 Analysis of Impediments to Fair Housing clearly highlights persistent barriers that limit access to affordable housing within Texas City. These barriers range from discriminatory practices and lack of fair housing awareness to structural issues embedded in land use policies, zoning ordinances, and development processes. Addressing these challenges requires a multifaceted strategy that balances regulatory oversight with flexibility to encourage the

creation and preservation of affordable housing.

Texas City recognizes that zoning and land use controls, while necessary for orderly development, can inadvertently restrict affordable housing opportunities if they impose overly restrictive density limits, minimum lot sizes, or prohibit certain housing types. Likewise, development fees and building codes, if not carefully calibrated, can increase costs and deter investment in affordable housing projects.

The City's commitment to reviewing and revising these policies, streamlining permitting processes, and exploring incentives reflects a proactive stance toward removing unnecessary hurdles. Furthermore, collaboration with tax authorities and fostering public-private partnerships will help maximize resources and expertise to better serve residents' housing needs.

Equally important is addressing social barriers such as housing discrimination and limited community awareness of fair housing rights. Texas City plans to enhance education and enforcement efforts to promote equitable access.

Through these comprehensive efforts, Texas City aims to create a housing environment that supports diversity, affordability, and long-term community stability. Continued evaluation and stakeholder engagement will be critical to sustaining progress and ensuring that housing barriers are effectively reduced over time.

AP-85 Other Actions – 91.220(k)

Introduction:

The City of Texas City recognizes that addressing housing and community development needs requires more than providing affordable housing alone. In addition to its core programs, the City implements a range of complementary actions to overcome barriers to underserved needs, enhance coordination among service providers, improve institutional capacity, and support the most vulnerable populations.

Through the Community Development Department and in collaboration with local agencies, nonprofits, and regional partners, the City focuses on strengthening the delivery of services, expanding economic opportunities, and promoting long-term housing stability. These efforts are guided by local data, stakeholder input, and the priorities identified in the Consolidated Plan and Annual Action Plan.

The following section outlines the City's strategies to address obstacles to underserved needs, reduce poverty, improve affordable housing access, enhance coordination, and support public housing and institutional structures.

Actions planned to address obstacles to meeting underserved needs

The City of Texas City recognizes that underserved populations—including low-income households, individuals experiencing homelessness, persons with disabilities, seniors, and at-risk youth—face multiple barriers to accessing stable housing and essential services. To help address these challenges, the City will implement the following actions:

- **Strengthen Partnerships with Community Organizations:** The City will continue to collaborate with local nonprofits, faith-based groups, and regional coalitions to coordinate services and improve access for underserved residents. These partnerships help ensure that services such as housing support, health care navigation, and emergency shelter remain available to those most in need.
- **Enhance Community Engagement and Outreach:** The City will focus on improving communication with underserved populations, especially those who may not be aware of available programs. Outreach strategies will include targeted engagement through public events, social media, printed materials, and direct contact with trusted local partners.
- **Utilize Coordinated Entry and Local Data to Guide Response:** Through participation in the Coordinated Entry system and other regional planning efforts, the City will identify service gaps, prioritize needs, and support a coordinated community response to

housing instability and homelessness.

- **Provide Technical Assistance to Local Partners:** While the City does not currently allocate CDBG funds directly to services like food, transportation, or job readiness, it supports the efforts of community-based organizations working in these areas by offering guidance, planning support, and access to relevant data and training opportunities.
- **Explore Future Funding and Resource Alignment:** The City will continue to assess community needs and evaluate opportunities to align future resources—whether through CDBG or other local, state, or federal funding streams—with areas of highest unmet need.

By focusing on outreach, coordination, and capacity-building, Texas City aims to address the root causes of service gaps and expand equitable access to housing and supportive services across all populations.

Actions planned to foster and maintain affordable housing

The City of Texas City is committed to fostering the development of new affordable housing and preserving existing units to ensure long-term housing stability for low- and moderate-income households. The following actions will be undertaken in the next program year to support that goal:

- **Support Affordable Housing Development and Rehabilitation:** The City will encourage the development of new affordable housing units through partnerships with non-profit and private developers. Rehabilitation of existing housing stock, particularly in older neighborhoods, will be supported to prevent deterioration and displacement of current residents.
- **Promote Use of Housing Choice Vouchers:** The City will continue to collaborate with the Texas City Housing Authority to expand access to affordable rental units through the Housing Choice Voucher Program. This includes outreach to landlords to encourage participation and increase the supply of voucher-accepting units.
- **Leverage Public Land and Local Incentives:** The City will explore opportunities to use publicly owned land or properties for affordable housing development and evaluate potential local incentives (e.g., fee reductions, density bonuses) to encourage private-sector participation.
- **Support Housing Preservation in Historic Areas:** In alignment with the needs identified in the 2024 Analysis of Impediments to Fair Housing, the City will support efforts to preserve housing in historically underserved communities, including the 1867

Settlement Historic District and Greater Chelsea Manor Area.

- **Coordinate with Regional Housing Partners:** Texas City will remain actively involved in regional planning efforts, including those led by the Gulf Coast Homeless Coalition and Galveston County Coordinated Entry system, to align local affordable housing strategies with broader efforts to reduce housing instability.
- **Monitor and Evaluate Affordability Trends:** The City will monitor local housing market data to assess trends in affordability and availability and use that information to guide policy and funding decisions.

By implementing these strategies, the City aims to expand and sustain a range of affordable housing options for individuals and families at various income levels, while preserving neighborhood character and preventing displacement.

Actions planned to reduce lead-based paint hazards

The City of Texas City recognizes the serious health risks associated with lead-based paint, particularly for children and pregnant women. In compliance with federal regulations and public health standards, the City will implement the following actions during the upcoming program year to reduce and eliminate lead-based paint hazards in housing:

- **Enforce Lead-Safe Housing Rules:** The City will continue to comply with HUD's Lead Safe Housing Rule (24 CFR Part 35) in all CDBG-assisted rehabilitation activities. This includes lead hazard evaluation, risk assessments, safe work practices, clearance testing, and required disclosures to tenants and homeowners.
- **Prioritize Rehabilitation of Pre-1978 Housing Units:** Because lead-based paint is most commonly found in homes built before 1978, the City will target rehabilitation efforts in these units, especially those occupied by low-income families with young children.
- **Support Lead Testing and Abatement:** For eligible properties undergoing repair or rehabilitation, the City will coordinate lead-based paint inspections and clearance testing by certified professionals. When hazards are identified, the City will ensure abatement or interim controls are carried out in accordance with EPA and HUD standards.
- **Educate Residents and Contractors:** The City will continue to provide information to residents about the dangers of lead exposure and distribute EPA-approved materials on lead-safe practices. Contractors involved in federally funded projects will be required to have current lead-safe work practice certifications.
- **Collaborate with Public Health Agencies:** The City will maintain communication with Galveston County Health District and other local health entities to track cases of lead poisoning and identify areas with elevated risk. This information helps prioritize

interventions in high-risk housing.

- **Monitor Compliance and Maintain Records:** The City's Community Development Department will document all lead-based paint compliance activities in federally funded projects and conduct internal reviews to ensure proper procedures are followed.

Through these combined actions, Texas City aims to protect the health of its residents and reduce the presence and impact of lead hazards in its housing stock.

Actions planned to reduce the number of poverty-level families

Reducing poverty aligns closely with increasing residents' access to sustainable incomes, economic opportunity, and comprehensive supportive services. Texas City advances this goal through a multifaceted approach involving workforce, housing, and economic development initiatives:

- **Support Workforce Development & Certification:**
  Partner with local colleges, Workforce Solutions, and community providers to offer job readiness, vocational training, and employment placement—helping families secure living-wage employment.
- **Empower Through Financial Education & Entrepreneurship:**
  Collaborate with nonprofit partners to deliver financial literacy, credit-building services, and business-startup assistance—all vital tools for economic growth.
- **Engage the Phoenix Business Accelerator:**
  The Texas City Economic Development Corporation (TCEDC) supports entrepreneurship through the **Phoenix Business Accelerator**, a hub that offers low-cost office space, digital platforms, in-person coaching, and access to educational tracks for startups and small businesses in their first 1–3 years. By providing mentors, workspaces, mixer events, and skill-building programs, Phoenix cultivates new business growth and job creation in the local economy .
- **Support Small Business via Incentives:**
  The TCEDC administers local incentives—including Chapter 380/381 economic grants, Chapter 312 tax abatements, Foreign-Trade Zone opportunities, and support for awnings, signage, and Chamber dues—to help small businesses and startups offset costs and expand operations.
- **Enhance Access to Supportive Services:**
  Coordinate with local nonprofits to help families access childcare, healthcare, and transportation—reducing barriers to employment and economic mobility.
- **Preserve & Expand Affordable Housing:**
  Continue to develop and maintain affordable units, allowing families to stabilize and

retain income for long-term financial health.

- **Build Strong Public-Private Partnerships:**
  Leverage relationships between the City, TCEDC, nonprofits, and private funders to drive inclusive economic development and ensure families benefit directly from local growth.

These efforts, anchored by business incubation and local incentive programs, aim to empower families with tools and opportunities to lift themselves out of poverty sustainably.

Actions planned to develop institutional structure

The City of Texas City recognizes that an effective institutional structure is critical for the successful delivery of housing, community development, and public service programs. Strengthening the capacity of internal departments, external partners, and coordination systems is essential to improving service delivery, reducing duplication, and addressing community needs comprehensively.

Over the next program year, the City will take the following actions to enhance its institutional framework:

- **Strengthen Coordination Across Departments and Agencies:**
  The City's Community Development Department will continue to serve as the hub for coordination between internal municipal departments and external stakeholders, including housing providers, social service agencies, and regional coalitions.
- **Support the Mayor's Task Force on Homelessness:**
  Through continued investment in the Mayor's Task Force on Homelessness, the City will promote inter-agency collaboration, data sharing, and service alignment to more effectively respond to homelessness and housing instability in Texas City.
- **Enhance Capacity of Nonprofit and Community-Based Organizations:**
  The City will provide technical assistance, training, and support to nonprofit partners to improve their capacity to manage grants, report outcomes, and implement federally funded programs, particularly those addressing housing, fair housing education, and supportive services.
- **Leverage Regional Partnerships:**
  Texas City will continue participating in regional entities such as the Gulf Coast Homeless Coalition and the Galveston County Coordinated Entry Planning Entity to promote cross-jurisdictional coordination and resource alignment.
- **Improve Internal Systems for Program Management:**
  The Community Development Department will assess internal systems and procedures

to improve efficiency in program delivery, including compliance monitoring, procurement processes, and documentation protocols for HUD-funded activities.

- **Promote Equity and Transparency in Program Delivery:**
  The City will incorporate equity principles into program planning and evaluation, ensuring that programs are accessible and responsive to historically underserved populations.

Through these efforts, the City aims to maintain a responsive, accountable, and well-coordinated institutional structure that supports the long-term success of its community development objectives.

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

The City of Texas City understands that strong coordination between public institutions, private housing developers, and social service agencies is essential to delivering effective, comprehensive support to low- and moderate-income residents. To that end, the City will take the following steps to strengthen partnerships, align resources, and improve communication among key stakeholders:

- **Convene Regular Stakeholder Meetings:**
  The City, through its Community Development Department and the Mayor's Task Force on Homelessness, will facilitate regular meetings with affordable housing providers, supportive service agencies, nonprofit partners, and regional coalitions to share information, align services, and address gaps in care.
- **Collaborate Through Coordinated Entry Systems:**
  Continued participation in the Galveston County Coordinated Entry Planning Entity ensures real-time coordination among shelters, mental health providers, domestic violence agencies, and other partners to prioritize and match clients to housing and supportive services based on need.
- **Partner with the Texas City Housing Authority (TCHA):**
  While the TCHA no longer operates a public housing program, the City will continue to coordinate with the agency on voucher programs and rental assistance strategies, particularly to increase landlord participation and maintain stable housing options.
- **Strengthen Public-Private Housing Partnerships:**
  The City will engage with for-profit and nonprofit housing developers to support affordable housing projects, including through zoning support, infrastructure coordination, and access to funding opportunities such as CDBG or state-level housing

credits.

- **Coordinate with Health and Behavioral Health Providers:**
  The City will maintain strong relationships with providers like Gulf Coast Center, UTMB's Street Medicine Team, and St. Vincent's House to connect residents with mental health, addiction recovery, and medical care services that support housing stability.
- **Align Economic Development and Social Services:**
  Through collaboration with the Texas City Economic Development Corporation and initiatives like the Phoenix Business Accelerator, the City will bridge the gap between workforce development, housing, and supportive services to promote long-term economic mobility.
- **Improve Communication and Resource Sharing:**
  The City will continue to use shared referral platforms, public meetings, community events, and outreach materials to improve public awareness and ensure residents can navigate available housing and service resources more effectively.

By fostering a collaborative network of housing and service agencies, Texas City aims to deliver more integrated, efficient, and client-centered responses to the community's most pressing needs.

Discussion:

The City of Texas City recognizes that addressing complex housing and community development needs requires a coordinated, well-functioning institutional structure supported by engaged partners across public entities and the nonprofit sector. Through the leadership of the Community Development Department and the Mayor's Task Force on Homelessness, the City continues to enhance collaboration with local service providers, housing agencies, and regional coalitions to streamline efforts and expand impact.

Strengthening institutional capacity includes technical assistance for nonprofit partners, improved internal systems for managing federal funds, and data-driven approaches to identify gaps and deploy resources efficiently. The Texas City Economic Development Corporation (TCEDC), as a city-affiliated entity, plays a critical role in economic growth initiatives such as the Phoenix Business Accelerator. This program exemplifies the City's commitment to fostering entrepreneurship, job creation, and sustainable economic opportunities for residents.

Coordination through platforms like the Galveston County Coordinated Entry system and ongoing partnerships with organizations such as Gulf Coast Center, St. Vincent's House, and local housing developers ensures that residents in need are connected to timely support. By

aligning housing, economic development, and social service initiatives, Texas City is better equipped to serve vulnerable populations and advance equity across the community.

These institutional enhancements reflect the City's broader commitment to building a responsive, inclusive, and forward-thinking network that can meet both current and future community needs.

Program Specific Requirements

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

Introduction:

The City of Texas City does not anticipate receiving any program income during this program year. There are no urgent need activities planned for funding. The City will ensure that at least 80% of the CDBG funds benefit low- and moderate-income persons, in accordance with HUD requirements.

Community Development Block Grant Program (CDBG)
Reference 24 CFR 91.220(l)(1)

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

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

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	80.00%

Texas City continues to prioritize the use of CDBG funds to benefit low- and moderate-income residents, focusing on activities that promote stable and sustainable community development.

The lack of anticipated program income reflects the City's current program structure and funding sources. No urgent need activities are planned, as the City's ongoing projects and priorities address long-term community needs. The City remains committed to meeting the 80% low- and moderate-income benefit threshold to maximize the positive impact on vulnerable populations.

Appendix - Alternate/Local Data Sources

1	**Data Source Name** HUD Point in Time Report
	List the name of the organization or individual who originated the data set. Texas Balance of State
	Provide a brief summary of the data set.
	What was the purpose for developing this data set?
	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?
	What time period (provide the year, and optionally month, or month and day) is covered by this data set? Texas Balance of State 2025 PIT Count on 06/04/2025 generated report from the regional Command Center for
	What is the status of the data set (complete, in progress, or planned)? Complete

Executive Summary

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

1. Introduction

The City of Texas City is proud to present its **2025 Community Development Block Grant (CDBG) Consolidated Plan**, which outlines a strategic vision for community investment over the next five years. This Plan serves as a blueprint for how the City will utilize CDBG funds to address critical housing and community development needs, improve infrastructure, and enhance the quality of life for residents—particularly those with low and moderate incomes.

The Consolidated Plan reflects the City's commitment to creating a safe, inclusive, and resilient community through thoughtful planning and resource allocation. Guided by data, community input, and an understanding of local priorities, the Plan identifies key goals, measurable outcomes, and programmatic strategies for the 2025–2029 period. These efforts will support neighborhood revitalization, affordable housing initiatives, public services, and economic opportunities that benefit the entire community.

With this Plan, Texas City reaffirms its dedication to promoting livable neighborhoods, fostering economic growth, and ensuring that all residents have access to essential resources and services.

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

This assessment features a series of detailed tables and charts that present key statistical indicators, highlighting disproportionately greater housing needs among various racial and ethnic groups across a broad range of income levels. It examines multiple household types, including single-person households, renters, homeowners, families with children, and seniors.

Additional analysis focuses on households living in substandard conditions, experiencing overcrowding, facing one or more housing problems, or paying more than 30% or 50% of their income toward housing, commonly referred to as cost-burdened or severely cost-burdened households.

Beyond general housing needs, this section also addresses special populations and services, including Public Housing, individuals and families experiencing homelessness, those with special needs, and

broader non-housing community development concerns. Together, these elements guide the City in identifying and prioritizing its most urgent needs, ensuring federal funding is directed where it can have the greatest impact.

3. Evaluation of past performance

Over the past several program years, the City of Texas City has continued to refine and improve the administration of its Community Development Block Grant (CDBG) program. The 2020–2024 Consolidated Plan cycle focused on advancing housing stability, enhancing public services, and strengthening internal capacity to meet HUD's national objectives and local priorities.

One of the City's most consistent accomplishments has been the successful delivery of housing rehabilitation assistance to low- and moderate-income homeowners. This program preserved aging housing stock, addressed safety concerns, and allowed residents to remain in their homes with improved living conditions. The City also supported a range of nonprofit-led public service activities that served youth, seniors, and households at risk of housing instability.

Throughout this period, Texas City emphasized improved program administration. Efforts included streamlining application and reporting processes, strengthening monitoring procedures, and enhancing coordination with subrecipients. The City also made adjustments in response to challenges such as increased construction costs and workforce shortages, which impacted project timelines. These experiences have informed updated approaches to project scoping, procurement, and contractor engagement.

CDBG-CV funds were deployed to expand rental and utility assistance during the height of the COVID-19 pandemic. This targeted use of federal relief dollars helped stabilize vulnerable households and prevent displacement during a period of economic uncertainty.

Overall, the City's past performance reflects a growing focus on strategic planning, outcome-based evaluation, and the efficient use of federal resources. These improvements will serve as a foundation for future programming under the 2025–2029 Consolidated Plan.

4. Summary of citizen participation process and consultation process

The development of the 2025 Consolidated Plan for the City of Texas City was guided by the City's adopted Citizen Participation Plan, which ensures meaningful public involvement and transparency throughout the planning process. Community input and agency consultation played a central role in identifying needs, setting priorities, and shaping program strategies.

The City held public hearings during the development of the Plan to gather input from residents and stakeholders. Public notices were published in the local newspaper and posted on the City's website to inform the public of the hearings and encourage participation. These hearings provided opportunities for residents to voice concerns, share ideas, and comment on the City's community development and housing needs.

In addition to public hearings, the City conducted targeted outreach to local nonprofit organizations, housing agencies, and service providers through individual consultations and small group discussions. These stakeholders contributed valuable insights into the challenges faced by low- and moderate-income households, including barriers to housing stability, service access, and economic opportunity.

Input gathered through the citizen participation and consultation process directly informed the priorities and goals outlined in the Consolidated Plan. This process ensures that CDBG resources are aligned with the most pressing community needs and delivered in a manner consistent with HUD requirements and local values.

5. Summary of public comments

There have been no public comments to-date.

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

There have been no public comments to-date.

7. Summary

The City of Texas City's 2025 Consolidated Plan outlines a five-year strategy for the effective use of Community Development Block Grant (CDBG) funds to support housing, public services, and community development initiatives that benefit low- and moderate-income residents. The Plan identifies priority needs and sets goals for the 2025–2029 program years, building on lessons learned and progress made during the previous planning cycle.

Through a combination of public hearings and consultation with local service providers, housing agencies, and community organizations, the City identified key areas of focus: preservation of affordable housing, access to supportive services, neighborhood improvements, and continued administrative capacity to deliver programs effectively. These priorities reflect both community input and an analysis of demographic and economic data.

The Plan also reviews past performance, highlighting successful housing rehabilitation efforts, responsive use of CDBG-CV funds during the COVID-19 pandemic, and strengthened coordination with

local partners. Moving forward, the City is committed to outcome-driven programming that addresses root causes of need, promotes equity, and supports long-term community resilience.

This Consolidated Plan serves as a framework for decision-making and funding allocations under the CDBG program, ensuring that resources are used efficiently to create safe, vibrant, and inclusive neighborhoods for all Texas City residents.

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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
Lead Agency	TEXAS CITY	
CDBG Administrator	TEXAS CITY	Community Development & Grants Administration
HOPWA Administrator		
HOME Administrator		
HOPWA-C Administrator		

Table 1 – Responsible Agencies

Narrative

The **City of Texas City's Community Development Department** is the lead agency responsible for the preparation of the 2025 Consolidated Plan. The department oversees all aspects of plan development, including data collection and analysis, community engagement, coordination with partner organizations, and drafting of the final document in accordance with U.S. Department of Housing and Urban Development (HUD) regulations.

In addition to preparing the Consolidated Plan, the Community Development Department is also responsible for the **administration of the Community Development Block Grant (CDBG) program**, including all annual entitlement funding. This includes program implementation, subrecipient oversight, financial management, reporting, compliance monitoring, and ensuring that all funded activities meet HUD's national objectives.

The department serves as the City's primary liaison to HUD and works closely with other municipal departments, nonprofit organizations, and community partners to carry out eligible activities under the CDBG program. These efforts are supported by City leadership to ensure effective delivery of programs that address housing, economic development, and community needs for low- and moderate-income residents.

Consolidated Plan Public Contact Information

For questions, comments, or requests related to the City of Texas City's 2025 Consolidated Plan or CDBG program, please contact:

City of Texas City – Community Development Department
Attn: Community Development Director
Address: 928 5th Avenue North, Texas City, TX 77590
Phone: (409) 643-5731
Email: communitydevelopment@texascitytx.gov
Website: https://www.texascitytx.gov

The Community Development Department welcomes public input and encourages residents and stakeholders to reach out with questions or to participate in future planning efforts.

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

1. Introduction

The City of Texas City coordinates the development of the 2025-2029 Consolidated Plan and 2025 Annual Action Plan. The consolidated planning process serves as a framework for identifying housing and community development priorities, utilizing data and community input. The City of Texas City utilized qualitative data tools and resources made available by HUD and other data services platforms to develop a needs assessment and market analysis. In addition, the City of Texas City underwent a comprehensive community engagement strategy that included stakeholder consultations and public hearings.

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(l)).

The City of Texas City, TX, actively enhances coordination between public and assisted housing providers and health, mental health, and service agencies through several initiatives:

Fair Housing Enforcement: Texas City collaborates with HUD's Office of Fair Housing and Equal Opportunity to eliminate housing discrimination. The city's Fair Housing Administrator investigates complaints and promotes civil rights and economic opportunity through housing.

Community Resource Coordination: While the Community Development Department does not provide direct assistance, it connects residents to local organizations offering housing, rental, food, and other related support services across Galveston County.

These efforts demonstrate Texas City's commitment to fostering collaboration among housing providers and health and service agencies to support the well-being of its residents

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

The City of Texas City collaborates with the Texas Balance of State Continuum of Care (TX BoS CoC) to address homelessness in Galveston County. This partnership involves coordinated efforts with local organizations such as the Gulf Coast Homeless Coalition and The Children's Center, Inc., to streamline services for individuals and families experiencing or at risk of homelessness.

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A key component of this collaboration is the implementation of a Coordinated Entry (CE) system, managed by the Texas Homeless Network. This system standardizes the process of assessing and prioritizing individuals based on their needs, ensuring that resources are allocated effectively. The CE system is particularly focused on vulnerable populations, including chronically homeless individuals, families with children, veterans, and unaccompanied youth

While Texas City does not directly receive Emergency Solutions Grant (ESG) funds, it plays a vital role by referring residents to appropriate services and participating in regional planning efforts. These coordinated actions aim to provide comprehensive support to those in need and work towards the goal of ending homelessness in the community.

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

As mentioned, while Texas City does not directly receive Emergency Solutions Grant (ESG) funds, it plays a vital role by referring residents to appropriate services and participating in regional planning efforts. These coordinated actions aim to provide comprehensive support to those in need and work towards the goal of ending homelessness in the community.

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

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Table 2 – Agencies, groups, organizations who participated

1	**Agency/Group/Organization**	Texas City Economic Development Corporation
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The CDBG Dept. and the Economic Development Director met to discuss the economic development needs of the city.
2	**Agency/Group/Organization**	Texas City Housing Authority
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Persons with Disabilities Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Public Housing Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The CDBG Dept. and the TCHA Deputy Director discussed current disparities and coordinate on addressing any needs.
3	**Agency/Group/Organization**	Texas City Public Works Department
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Non-Housing Community Development Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The CDBG department provided questions regarding emergency planning efforts to protect low-income areas in the city.
4	**Agency/Group/Organization**	City of Texas City, Dept. of Emergency Management
	Agency/Group/Organization Type	Other government - Local

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	What section of the Plan was addressed by Consultation?	Hazard Mitigation
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The CDBG department provided survey questions regarding emergency planning efforts to protect low-income areas in the city.
5	**Agency/Group/Organization**	City of Texas City - Dept. of Recreation and Tourism
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Non-Housing Community Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The CDBG department provided questions regarding planning efforts to protect low-income areas in the city.

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

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	Texas Homeless Network	The strategic plan submitted by the City is in direct connection with the Texas Homeless Network whereby the City being a conduit as a referral service to the services and homeless programs that the Network currently has in place.

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))

As previously noted in the discussion on coordination among housing providers, health, welfare, mental health, and homeless service agencies, there has been significant collaboration in recent years among the City of Texas City, Galveston County, the Texas Homeless Network, and the Texas City Housing Authority. This coordination has focused heavily on the development of permanent supportive and affordable housing within the community, involving the sharing of financial resources, information, and strategic efforts.

Narrative (optional):

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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 Texas City followed its Citizen Participation Plan by conducting public hearings and outreach to solicit community input during the development of the 2025 Consolidated Plan. Despite efforts to encourage broad participation through public notices and accessible meeting times, overall citizen turnout was limited.

Although public input was received from a small number of residents and local stakeholders, their feedback was carefully reviewed and helped inform the Plan's priorities. Key themes that emerged included the need for affordable housing rehabilitation, increased supportive services, and enhanced program effectiveness.

In addition, consultations with community organizations and service providers supplemented limited public participation, providing valuable insight into ongoing community needs and service gaps. This combined input guided the development of realistic and focused goals aimed at addressing critical challenges faced by low- and moderate-income residents.

While citizen participation was lower than desired, the City remains committed to expanding engagement efforts in future planning cycles to better capture the full diversity of community perspectives.

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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	Public Hearing	Non-targeted/broad community	The first public hearing was held at the City's June 4, 2025 Commission meeting. It was attended by City leadership and community members.	No comments were received.	No comments were not accepted.	
2	Public Hearing	Non-targeted/broad community	The second public hearing will be held at the City's August 6, 2025, Commission meeting. It will be attended by City leadership and community members.	N/A	N/A	
3	Newspaper Ad	Non-targeted/broad community	N/A	N/A	N/A	

Table 4 – Citizen Participation Outreach

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Needs Assessment

NA-05 Overview

Needs Assessment Overview

The Needs Assessment section of the Consolidated Plan provides a comprehensive analysis of the critical housing challenges facing Texas City. Utilizing data made available by the U.S. Department of Housing and Urban Development (HUD)—including recent findings from the U.S. Census, the American Community Survey (ACS), and the Comprehensive Housing Affordability Strategy (CHAS)—the City is able to evaluate local housing conditions and strategically allocate limited resources to address pressing needs for safe and affordable housing.

This assessment features a series of detailed tables and charts presenting key statistical indicators that highlight disproportionately greater housing needs among various racial and ethnic groups across a broad range of income levels. It examines multiple household types, including single-person households, renters, homeowners, families with children, and seniors.

Additional analysis focuses on households living in substandard conditions, experiencing overcrowding, facing one or more housing problems, or paying more than 30% or 50% of their income toward housing—commonly referred to as cost-burdened or severely cost-burdened households.

Beyond general housing needs, this section also addresses special populations and services, including Public Housing, individuals and families experiencing homelessness, those with special needs, and broader non-housing community development concerns. Together, these elements guide the City in identifying and prioritizing its most urgent needs, ensuring federal funding is directed where it can have the greatest impact.

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

Summary of Housing Needs

Texas City faces a range of housing challenges that disproportionately affect low- and moderate-income households. The most pressing needs include access to affordable rental housing, preservation of existing housing stock, and resources to assist households experiencing housing instability or cost burdens.

A significant portion of renter and homeowner households in Texas City are **cost-burdened**, meaning they spend more than 30% of their income on housing. This burden is particularly high among very low-income renters, many of whom face difficulty securing safe, decent, and affordable housing options within the city limits.

The city's aging housing stock presents an additional challenge, particularly for low-income homeowners who may lack the resources to complete necessary repairs or modifications. Housing conditions such as outdated systems, roof damage, and accessibility barriers can compromise health and safety and increase the risk of displacement.

Additionally, while homelessness in Texas City is not as visible as in larger urban centers, service providers have noted increasing demand for emergency housing assistance, particularly among families and individuals facing temporary crises. There is also a need for more transitional and permanent supportive housing options.

Texas City's housing needs highlight the importance of continued investment in housing rehabilitation, rental assistance, and collaborative solutions to address affordability and stability. These needs have been prioritized in the Consolidated Plan to ensure that limited resources are directed where they can have the most impact.

Demographics	Base Year: 2009	Most Recent Year: 2020	% Change
Population	46,265	49,470	7%
Households	16,610	17,500	5%
Median Income	$43,702.00	$49,229.00	13%

Table 5 - Housing Needs Assessment Demographics

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

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Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	2,810	2,975	3,480	1,815	6,415
Small Family Households	935	1,145	1,275	810	3,480
Large Family Households	120	360	405	205	595
Household contains at least one person 62-74 years of age	630	955	815	400	1,360
Household contains at least one person age 75 or older	395	375	620	235	680
Households with one or more children 6 years old or younger	490	605	795	190	610

Table 6 - Total Households Table

Data Source: 2016-2020 CHAS

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Housing Needs Summary Tables

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

	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										
Substandard Housing - Lacking complete plumbing or kitchen facilities	40	0	0	0	40	0	0	20	0	20
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	0	15	50	0	65	0	15	40	10	65
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	20	95	55	0	170	0	0	10	20	30
Housing cost burden greater than 50% of income (and none of the above problems)	1,535	385	35	0	1,955	450	335	140	0	925

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	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
Housing cost burden greater than 30% of income (and none of the above problems)	240	765	425	30	1,460	75	135	195	45	450
Zero/negative Income (and none of the above problems)	135	0	0	0	135	45	0	0	0	45

Table 7 – Housing Problems Table

Data Source: 2016-2020 CHAS

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	1,595	495	140	0	2,230	450	350	210	25	1,035
Having none of four housing problems	545	1,180	1,420	810	3,955	220	955	1,710	980	3,865
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

Data Source: 2016-2020 CHAS

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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	695	510	160	1,365	85	215	170	470
Large Related	65	225	45	335	45	95	0	140
Elderly	420	305	155	880	275	165	90	530
Other	660	215	140	1,015	115	4	70	189
Total need by income	1,840	1,255	500	3,595	520	479	330	1,329

Table 9 – Cost Burden > 30%

Data Source: 2016-2020 CHAS

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	145	145	75	160	0	235
Large Related	0	0	100	100	45	95	0	140
Elderly	345	80	20	445	235	85	15	335
Other	0	560	80	640	90	0	0	90
Total need by income	345	640	345	1,330	445	340	15	800

Table 10 – Cost Burden > 50%

Data Source: 2016-2020 CHAS

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	0	105	10	0	115	0	10	10	30	50

	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	20	4	85	0	109	0	10	40	0	50
Other, non-family households	0	0	10	0	10	0	0	0	0	0
Total need by income	20	109	105	0	234	0	20	50	30	100

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 make up a significant portion of those in need of housing assistance in Texas City. According to HUD Comprehensive Housing Affordability Strategy (CHAS) data, a large share of these individuals fall into very low- and extremely low-income categories and often experience housing cost burdens, unstable housing, or live in substandard conditions.

Most single-person households in need include:

- **Elderly individuals living alone**, many of whom are on fixed incomes such as Social Security and struggle to keep up with rising housing costs, maintenance needs, or accessibility improvements.
- **Working-age adults** who may be unemployed, underemployed, or employed in low-wage occupations. Many live paycheck-to-paycheck and are vulnerable to eviction or utility shutoffs.
- **Individuals with disabilities or chronic health conditions** who may require accessible housing and supportive services but face limited affordable housing options.
- **Young adults living independently**, often just entering the workforce, may lack rental history or sufficient income to secure stable housing without assistance.

These single-person households often lack informal support networks and are at heightened risk of homelessness or housing instability. The City's Consolidated Plan prioritizes housing rehabilitation, rental assistance, and partnerships with service providers to better support this vulnerable population.

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.

Families facing disabilities or violence-related trauma are among the most vulnerable populations in need of housing assistance in Texas City. While exact numbers are limited due to data confidentiality and underreporting, available local and national data provide a reasonable basis for estimates.

Families with Disabilities

According to recent American Community Survey (ACS) estimates, approximately 15%–18% of households in Texas City include at least one member with a disability. Among low- and moderate-income households, this percentage is likely higher due to the connection between disability and economic hardship.

Families with one or more disabled members face unique housing challenges, including:

- Limited income from SSI, SSDI, or fixed sources
- Need for accessible or modified units
- Difficulty maintaining housing stability due to health conditions

Based on CHAS data and local service provider feedback, it is estimated that between 800 and 1,200 families in Texas City with disabled members may need housing assistance, either through rental support, home modifications, or relocation to more suitable housing.

Families Experiencing Domestic Violence, Dating Violence, Sexual Assault, or Stalking

While precise local figures are difficult to obtain, regional data from domestic violence shelters and law enforcement agencies indicate that hundreds of families in the Galveston County area, including Texas City, seek emergency housing or support services each year due to domestic violence or related trauma.

Based on state-level incidence rates and local shelter capacity, it is estimated that **150–250 families in** Texas City annually experience housing instability due to domestic violence, dating violence, sexual assault, or stalking. These families often require immediate access to safe emergency shelter, transitional housing, and long-term supportive housing options.

Families in this category frequently face additional barriers such as:

- Sudden displacement and loss of income
- Safety concerns that limit housing choices
- Need for trauma-informed support services

The Consolidated Plan recognizes these vulnerable groups as high-priority populations and encourages partnerships with organizations that provide housing and supportive services for survivors of violence and families affected by disability.

What are the most common housing problems?

Texas City residents, particularly those with low and moderate incomes, face a range of housing-related challenges. According to HUD's definitions and CHAS data, the four most common housing problems are:

1. **Housing Cost Burden (Paying more than 30% of income on housing)**This is the most widespread housing problem in Texas City. Many renters and homeowners, especially those earning less than 80% of Area Median Income (AMI), are cost-burdened. Severely cost-burdened households (paying more than 50% of income on housing) are at high risk of housing instability or homelessness.
2. **Substandard Housing (Housing lacking complete kitchen or plumbing facilities)**Though less common, some lower-income households occupy homes that lack basic infrastructure such as functioning kitchens or bathrooms. These issues are more frequently found in aging housing stock and mobile homes, especially among very low-income and elderly homeowners.
3. **Overcrowding (More than one person per room)**Overcrowding affects some larger families, particularly among low-income renters. It is often a result of families doubling up to afford rent or living in units that do not accommodate their household size.
4. **Deteriorated or Aging Housing Stock**A significant portion of Texas City's housing was built before 1980.Many low-income homeowners lack the resources to make critical repairs, leading to issues such as roof damage, failing HVAC systems, or outdated electrical/plumbing systems.

These problems often overlap, particularly for vulnerable populations such as seniors, people with disabilities, and extremely low-income families. Addressing housing affordability and the preservation of existing units is a key priority in the Consolidated Plan to reduce these issues and improve housing stability in the community.

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

Analysis of HUD CHAS data and local conditions reveals that certain populations and household types in Texas City experience housing problems — including cost burden, substandard housing, and overcrowding — at significantly higher rates than others. These include:

Extremely Low-Income Households (≤30% AMI)

- This group faces the highest incidence of severe housing cost burden, with many spending more than 50% of their income on rent or utilities.
- These households are often one unexpected expense away from eviction or homelessness.

Renters

- Renters are **more likely than homeowners** to face cost burden and overcrowding.
- Many live in older rental units that may be poorly maintained or lack modern safety features.

Single-Parent Households, Especially Female-Headed

- These households are more likely to live in poverty and often struggle to afford safe, adequate housing.
- Limited income and childcare responsibilities make housing stability more precarious.

Elderly Households

- Many older adults live on fixed incomes and cannot afford repairs or rising housing costs.
- They are particularly vulnerable to deferred maintenance issues, accessibility challenges, and displacement.

People with Disabilities

- This group faces a dual challenge: affordability and the need for accessible housing.
- Few affordable units are adapted to accommodate mobility or sensory impairments, limiting housing choices.

Large Families (5+ persons)

- These families often experience overcrowding, especially among renters with limited affordable unit options.
- They also face higher utility costs, increasing the likelihood of cost burden.

Households Experiencing or At Risk of Domestic Violence

- Survivors of domestic violence may need to leave housing suddenly and face barriers to securing new, safe, and affordable accommodations.
- Emergency and transitional housing options are often limited.

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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

In Texas City, low-income individuals and families with children, especially those with extremely low incomes (≤30% of Area Median Income), are particularly vulnerable to housing instability. While they may currently be housed, these households often live paycheck to paycheck, in precarious or substandard housing conditions, and face multiple risk factors that place them at imminent risk of homelessness.

Common Characteristics:

- **Severe cost burden**, with rent and utilities consuming over 50% of monthly income
- **Employment instability**, such as part-time or seasonal work with no paid leave
- **Reliance on informal housing arrangements**, such as doubling up with friends or family
- **Living in units with code violations**, eviction notices, or uninhabitable conditions
- **Limited access to child care or transportation**, which increases job insecurity and limits mobility

Households in this situation are often one crisis away—such as a car repair, job loss, or illness—from losing their housing. Many do not qualify for or are not connected to available housing support services until a formal eviction occurs or they become unsheltered.

Needs of Formerly Homeless Households Nearing Termination of Rapid Re-Housing Assistance

For families and individuals who have exited homelessness through rapid re-housing (RRH) programs, the transition to long-term housing stability remains fragile. As temporary rental subsidies and supportive services phase out, these households face renewed challenges.

Common Needs and Vulnerabilities:

- Insufficient income growth during the subsidy period, leaving households unable to cover full rent
- Ongoing barriers to employment, such as limited education, lack of transportation, or caregiving responsibilities
- Behavioral health challenges or trauma, particularly for survivors of domestic violence or long-term homelessness
- Difficulty navigating the housing market, especially when landlords are reluctant to rent to tenants with prior evictions, criminal records, or gaps in housing history

Without ongoing support, these households are at high risk of returning to homelessness. Continued access to case management, rental assistance extensions, or permanent affordable housing options is critical to preventing housing loss and stabilizing their progress.

Implications for the Consolidated Plan

The City of Texas City recognizes that addressing imminent risk and housing instability requires early intervention, flexible financial assistance, and strong referral networks between housing providers, schools, social services, and employment support agencies. The Consolidated Plan prioritizes efforts to both prevent homelessness and support long-term housing retention among those who have recently exited it.

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:

To estimate the number of individuals and families **at imminent risk of homelessness** in Texas City, the City applied a definition consistent with **HUD's At-Risk of Homelessness criteria (24 CFR 91.5)** and commonly used best practices in local needs assessment.

Operational Definition of At-Risk Populations

For the purposes of this Consolidated Plan, the City defines *at-risk households* as those who meet all or most of the following criteria:

- Have annual incomes below 30% of the Area Median Income (AMI)
- Do not have sufficient resources or support networks to prevent them from becoming homeless (e.g., family or friends able to help)
- Exhibit at least one of the following risk factors: Are housing cost-burdened (paying more than 50% of income toward housing). Are living in overcrowded or substandard housing. Are facing a pending eviction or have a recent history of housing instability (e.g., frequent moves, doubling up). Are exiting institutional care (e.g., hospitals, foster care, incarceration) without stable housing secured

Methodology for Estimating At-Risk Population

The estimate of at-risk populations was developed using the following sources:

- HUD CHAS data for extremely low-income households experiencing cost burden and/or housing deficiencies
- ACS Public Use Microdata Sample (PUMS) to identify households in Galveston County/Texas City with high housing cost burdens, particularly among renters and families with children

- Local data and trends from nonprofit service providers, eviction filings, and utility assistance requests, which indicate housing instability
- Input from local school districts identifying students experiencing housing transitions (McKinney-Vento eligible)

Based on this analysis, it is estimated that approximately 1,200 to 1,500 households in Texas City meet the above criteria and are at elevated risk of homelessness. This includes a large proportion of renter **households with children** and **single adults with fixed incomes**, particularly seniors and people with disabilities.

These estimates are intended to inform prevention strategies, funding priorities, and targeted service delivery within the Consolidated Plan framework.

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

Certain housing conditions and circumstances are strongly correlated with **housing instability** and a heightened **risk of homelessness**, particularly for low-income residents in Texas City. These risk factors often intersect with broader economic vulnerabilities, making it difficult for households to maintain stable housing without intervention or support.

1. Severe Housing Cost Burden

- Households spending **more than 50% of monthly income on rent or mortgage** are considered severely cost-burdened.
- Such households are at high risk of housing loss due to even minor financial disruptions (e.g., illness, job loss, car repairs).

2. Substandard Housing Conditions

- Units with **incomplete plumbing, no heating or cooling, mold, leaking roofs, or exposed wiring** contribute to physical and mental health risks and may be subject to condemnation or code enforcement action.
- Tenants in these units often lack alternative housing options and may face displacement without assistance.

3. Overcrowding

- Households with **more than one person per room** often reflect families doubling up to afford rent.

- Overcrowding is associated with tenant stress, strained living conditions, and increased eviction risk, particularly in informal lease situations.

4. Lack of a Lease or Legal Protections

- Residents in **informal housing arrangements** (e.g., subleasing, staying with family, or verbal agreements) often lack tenant rights or legal recourse in the event of a conflict or eviction.
- These households are highly vulnerable to displacement without notice or legal remedy.

5. Short-Term or Month-to-Month Leases

- Tenants on **month-to-month or short-term leases** are at greater risk of non-renewal, unexpected rent increases, or displacement with limited legal protections.

6. Eviction History or Threat of Eviction

- Households with a **recent eviction** or those facing eviction proceedings experience long-term barriers to securing new housing, and often cycle between unstable or emergency accommodations.

7. Location in Disinvested or Disaster-Prone Areas

- Housing in **flood-prone zones, industrial corridors, or neighborhoods with poor infrastructure** may be lower-cost but poses long-term risks for health, displacement, or damage from environmental hazards.

Discussion

The risk of homelessness in Texas City is closely tied to a combination of **housing market conditions, personal vulnerabilities, and systemic gaps** in affordable housing access. As outlined above, households that are extremely low-income, severely cost-burdened, living in substandard or overcrowded units, or lacking formal rental protections are particularly susceptible to housing instability.

Populations most at risk include:

- **Renters with incomes below 30% of AMI**
- **Single-parent families**, particularly female-headed households
- **Seniors on fixed incomes**
- **Persons with disabilities**
- **Formerly homeless individuals nearing the end of rapid re-housing support**

Despite efforts to increase affordable housing options and provide emergency services, **gaps persist** in prevention resources, accessible units, and long-term rental assistance. Many residents live in precarious housing situations, often one unexpected event away from homelessness. For those exiting homelessness, short-term rental subsidies without a corresponding increase in income or access to affordable units lead to repeated cycles of instability.

Texas City's Consolidated Plan acknowledges that **effective homelessness prevention** requires more than just emergency shelter. It must include targeted investment in **affordable housing development**, **tenant-based assistance**, **rehabilitation of aging units**, and **coordination with supportive service providers**. Continued focus on identifying at-risk households early—before eviction or displacement occurs—will be key to reducing homelessness and promoting housing stability throughout the community.

DRAFT

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

As part of its Consolidated Planning responsibilities, the City of Texas City has reviewed available HUD CHAS data to evaluate whether any racial or ethnic groups experience housing problems at rates significantly higher than the population as a whole.

Overview

While Texas City is home to a diverse population, housing needs are primarily driven by **economic circumstances** and **household income**, rather than race or ethnicity alone. Nonetheless, analysis of federal data reveals that some groups experience higher rates of cost burden and housing challenges, typically tied to **income level, housing type, and employment opportunity**.

Findings

- **Black or African American households** are more likely to be renters and more frequently reside in older housing stock that may require repair or replacement. Like all low-income renters, they are more likely to face rent burdens due to market constraints.
- **Hispanic households**, especially those in larger family units, tend to live in multifamily or mobile homes, where crowding or code deficiencies are more common. This reflects **market choice** and **economic factors**, not systemic housing exclusion.
- These needs are **not the result of housing discrimination**, but rather a reflection of long-standing **socioeconomic trends, income inequality, and personal economic conditions**. The City's focus is on addressing need **regardless of demographic background**, ensuring **equal access** to opportunity through **local partnerships, private investment, and reduced barriers to economic advancement**.

Conclusion

The City of Texas City will continue to ensure that its housing and development programs serve all residents equitably, while emphasizing **efficiency, accountability, and community-based solutions**. Housing policies will support working families, expand housing choice, and encourage self-sufficiency without adding unnecessary regulatory burdens on local property owners or small businesses.

DRAFT

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	2,360	455	0
White	870	165	0
Black / African American	975	215	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	450	35	0

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	1,750	1,225	0
White	620	655	0
Black / African American	745	230	0
Asian	10	15	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	10	0
Hispanic	300	305	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%

DRAFT

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	970	2,515	0
White	445	810	0
Black / African American	225	885	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	285	780	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	100	1,720	0
White	35	695	0
Black / African American	25	345	0
Asian	10	25	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	24	645	0

Table 16 - Disproportionally 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

DRAFT

The City of Texas City recognizes that housing challenges exist across all demographic groups and are most commonly tied to **economic conditions, market limitations, and personal circumstances**, rather than race or ethnicity alone. While HUD data identifies some racial and ethnic groups with higher rates of housing cost burden or overcrowding, these outcomes are largely reflective of **household income, family size, and housing preference**, rather than systemic exclusion.

In line with the City's approach to self-governance and fiscal responsibility, housing programs will continue to focus on:

- **Expanding opportunity for all residents**
- **Encouraging private investment in housing**
- **Reducing regulatory barriers to development and rehabilitation**
- **Promoting individual self-sufficiency and upward mobility**

Rather than focusing exclusively on group characteristics, Texas City prioritizes **needs-based assistance**, targeting programs to support low- and moderate-income residents regardless of background. This approach ensures that resources are directed to where they will have the **greatest impact**, while maintaining a commitment to fairness, transparency, and **locally driven solutions**.

As Texas City continues to grow, the City will work with its partners in the public and private sectors to **preserve housing choice, expand economic opportunity, and ensure that all residents have access to safe and affordable housing options** without increasing administrative burden or limiting personal freedom.

DRAFT

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

Severe housing problems, as defined by HUD, include one or more of the following:

- Lacking complete kitchen facilities
- Lacking complete plumbing facilities
- Overcrowding (more than 1.5 persons per room)
- Severe cost burden (paying more than 50% of household income toward housing)

Using HUD's CHAS (Comprehensive Housing Affordability Strategy) data, Texas City has assessed whether any racial or ethnic group experiences these conditions at a **rate 10 percentage points or more above the jurisdiction-wide average**.

Findings from CHAS Data

Across all income levels, **severe housing problems are most prevalent among low-income renters**, especially those earning below 50% of the Area Median Income (AMI). The following trends emerge:

- **Black or African American households** show a **disproportionately high rate of severe housing problems**, especially among extremely low-income renters. These households are more likely to face **severe cost burden and live in older housing stock**, where deferred maintenance may result in substandard conditions.
- **Hispanic or Latino households** also exhibit **above-average rates** of severe housing problems. Overcrowding is more common among larger households, and cost burdens remain high due to limited affordable housing availability.
- **White (non-Hispanic) households** experience severe housing problems, but **generally at or below the citywide average**, particularly among owner-occupied homes.

These patterns are shaped by a range of local factors, including **income inequality, household size, housing age and condition, and rental market constraints**.

Conclusion

The analysis indicates that **Black and Hispanic households in Texas City are disproportionately affected by severe housing problems**, primarily driven by economic barriers and housing quality issues. Although

these challenges are not exclusively racial, the data suggest targeted investment is warranted to ensure these populations have improved access to **safe, decent, and affordable housing**.

To address these disparities, Texas City will prioritize housing programs that:

- Support **rehabilitation of substandard housing**
- Expand **affordable rental options**
- Provide assistance to **extremely low-income households**
- Ensure **fair access to housing assistance** for all eligible residents

This approach aligns with the City's commitment to **local, needs-based solutions** that reduce severe housing problems without imposing unnecessary regulatory burdens on housing providers or developers.

The following provides an assessment of the need of any racial and ethnic groups that have disproportionately greater need in comparison to the needs of that category of need as a whole, with a cost burden of 50% or more of their income.

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	2,045	765	0
White	730	305	0
Black / African American	885	310	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	415	65	0

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%

DRAFT

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	845	2,135	0
White	355	920	0
Black / African American	330	640	0
Asian	0	25	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	10	0
Hispanic	130	475	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	350	3,130	0
White	100	1,150	0
Black / African American	95	1,015	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	150	915	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%

DRAFT

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	25	1,790	0
White	25	705	0
Black / African American	0	375	0
Asian	0	35	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	670	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

Disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least 10 percentage points higher than the percentage of persons in a category as a whole. Below are breakdowns of the proportion of the jurisdiction experiencing severe housing problems within each income cohort, and the racial/ethnic groups experiencing disproportionately greater need related to housing problems within each income cohort.

Based on the definition of disproportionate greater need, within this cohort, 72.24% (2,030 of 2,810) of households earning 0-30% of AMI have one or more of four severe housing problems in the jurisdiction as a whole. The racial and ethnic groups breakdown resulted in Whites affected at 25% (730 of 2,810), Black/African Americans at 34.49% (885 of 2,810), and Hispanics at 14.76% (450 of 2,810), each group experiencing disproportionately great need.

Households earning 30%-50% AMI are affected at 27.34% (815 of 2980), with Whites at 11.91% (355 of 2,980), Black/African American at 11.07% (330 of 2,980), and Hispanics at 4.36% (130 of 2,980). Whites and Black/African Americans households in this cohort experience disproportionately great need of the four server housing problems.

DRAFT

Analysis of data in Table 19- Severe Housing Problems 50%-80% AMI and Table 20- Sever Housing Problems 80%-100% AMI do not show households experiencing disproportionately greater needs as each cohort is under the baseline of 10%.

DRAFT

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:

Housing cost burden is defined by HUD as households paying more than 30% of their income on housing costs, while severe cost burden refers to households paying more than 50%. Cost burden is a key indicator of housing instability, particularly for low- and moderate-income families.

Citywide Overview

Across Texas City, cost burden affects a significant portion of low- and moderate-income households. While the issue is widespread, some racial and ethnic groups experience these burdens at a disproportionately higher rate, based on HUD CHAS data.

Racial and Ethnic Disparities

- **Black or African American households** show a higher incidence of both cost burden and severe cost burden when compared to the citywide average. These households are more likely to be renters with limited access to higher-wage employment and affordable housing options.
- **Hispanic or Latino households** also demonstrate above-average rates of cost burden, especially among larger families and those living in multifamily or manufactured housing. Language barriers, job sector concentration, and immigration status may also contribute to economic instability in some cases.
- **White (non-Hispanic) households**, while also affected by cost burden, tend to report these issues at rates closer to or below the citywide average, particularly among owner-occupied units.

Conclusion

The data show that Black and Hispanic households in Texas City are disproportionately impacted by housing cost burdens, especially among renters and those earning below 50% of Area Median Income (AMI). While race alone is not the cause of housing stress, the intersection of income, housing market constraints, and family size contributes to greater vulnerability among these groups.

Texas City's housing strategy will continue to prioritize need-based solutions that expand affordable housing options, reduce cost burdens, and ensure fair access to resources. The City remains committed to addressing these disparities while promoting personal opportunity, self-sufficiency, and long-term community stability.

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Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	12,240	2,120	2,960	180
White	5,730	855	1,080	105
Black / African American	2,905	690	1,240	55
Asian	100	35	0	0
American Indian, Alaska Native	45	0	0	0
Pacific Islander	25	0	0	0
Hispanic	3,295	440	595	4

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2016-2020 CHAS

Discussion:

The 2016–2020 CHAS data for Texas City reveals significant variations in housing cost burden across racial and ethnic groups. Of the total 17,500 households assessed, 12,240 are spending 30% or less of their income on housing, which is considered affordable. However, 2,120 households fall into the moderate cost burden category, spending between 30% and 50% of their income on housing, while 2,960 households experience a severe cost burden, spending more than half of their income on housing expenses. An additional 180 households report no or negative income, rendering their housing burden incomputable but signaling extreme financial vulnerability. When disaggregated by race and ethnicity, the data show that White households comprise the largest share of those with affordable housing costs, with 5,730 paying 30% or less of their income on housing. Nevertheless, 1,080 White households face severe cost burdens, representing a notable portion of those under strain. Among Black or African American households, 2,905 are affordably housed, yet a disproportionately high number—1,240—are severely cost burdened, suggesting systemic disparities in housing affordability. Hispanic households reflect similar patterns, with 3,295 experiencing affordable housing costs and 595 facing severe cost burdens. While smaller in number, Asian, American Indian/Alaska Native, and Pacific Islander households report minimal to no cost burdens, though these findings are limited by the small sample sizes and may not fully reflect the realities experienced by these groups. Notably, the 180 households with no or negative income represent a critical segment of the population for whom housing affordability is not only challenging but potentially unsustainable. Overall, the data point to a housing affordability landscape in Texas City marked by racial disparities, especially affecting Black and Hispanic households. These patterns underscore the need for equity-centered housing interventions and policy solutions that

address the structural barriers contributing to cost burden among the city’s most affected populations.</p>

DRAFT

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?

The Income levels of <=30%, 69.94% (12,240 of 17,500) of the jurisdiction as a whole are burdened with housing costs, with 73.74% (5730 of 7,770) of Whites, 59.40% (2,905 of 4,890), 74.07% (100 of 135) of Asians, 100% (45 of 45) of American Indian, Alaska Native, 100% (25 of 25) of Pacific Islander, and 76.02% (3295 of 4334). American Indian, Alaska Native, and Pacific Islander within the cohort have a disproportionately greater need at 100% than the needs of the income category as a whole.

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

The information obtained only reviewed the four housing problems: lack of kitchen facilities, lack of plumbing, overcrowding, and cost burden.

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

Texas City is a majority-minority city; Blacks/ African Americans make up a substantially larger proportion of Texas City residents. The 2020 Decennial Census Race/Ethnicity Dot Density Map reflects that Blacks/African Americans reside in the southeast part of the city. There is also a significant amount of Blacks/African Americans residing in the southwest side.

DRAFT

NA-35 Public Housing – 91.205(b)

Introduction

TCHA has finalized the transition of its Public Housing program to Project Based Vouchers and therefore has no Public Housing residents or waiting list.

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	64	518	0	518	0	0	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	11,114	11,850	0	11,850	0	0
Average length of stay	0	0	6	3	0	3	0	0

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Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project - based	Tenant - based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
Average Household size	0	0	3	2	0	2	0	0
# Homeless at admission	0	0	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	8	97	0	97	0	0
# of Disabled Families	0	0	7	108	0	108	0	0
# of Families requesting accessibility features	0	0	64	518	0	518	0	0
# 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	19	109	0	109	0	0	0
Black/African American	0	0	44	409	0	409	0	0	0

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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 *
Asian	0	0	1	0	0	0	0	0	0
American Indian/Alaska Native	0	0	0	0	0	0	0	0	0
Pacific Islander	0	0	0	0	0	0	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	9	52	0	52	0	0	0
Not Hispanic	0	0	55	466	0	466	0	0	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)

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

TCHA does not have a public housing waiting list.

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

The data clearly demonstrate that residents of Public Housing and Housing Choice Voucher programs face a complex array of challenges, particularly related to aging and disability, economic insecurity, and housing stability. Addressing these needs requires a multifaceted approach that includes expanding access to supportive and accessible housing, enhancing economic mobility initiatives, providing targeted services for families and children, and strengthening systems of care to prevent homelessness. Strategic investments in these areas will help create a more stable and equitable housing landscape for the community's most vulnerable residents.

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

Workforce housing in Texas City, Texas, refers to affordable housing options designed for moderate-income workers—such as teachers, healthcare workers, first responders, and service industry employees—who earn too much to qualify for traditional low-income housing programs like Housing Choice Vouchers but struggle to afford market-rate housing. Below is a concise and comprehensive description of the needs for workforce housing in Texas City, addressing the demand, target population, and key challenges:

Workforce Housing Needs in Texas City

Texas City's growing economy, driven by its proximity to the Port of Galveston, industrial sectors, and expanding retail and healthcare industries, has increased the demand for workforce housing. Workforce housing is critical to support moderate-income households—typically earning 60% to 120% of the Area Median Income (AMI), or roughly $38,000 to $76,000 annually for a family of four in Texas City—who face affordability challenges due to rising housing costs outpacing wage growth.

Key Needs:

1. Increased Supply of Affordable Units: Texas City's housing market has seen rising rents and home prices, with median home values around $220,000 and average rents exceeding $1,200 for a two-bedroom apartment. These costs are unaffordable for many moderate-income workers, who spend over 30% of their income on housing, exceeding HUD's affordability threshold. Expanding the supply of workforce housing units—through new construction, rehabilitation, or incentives for developers—is essential to meet this demand.
2. Targeted Income and Occupation Focus: Workforce housing should prioritize workers in essential occupations, such as teachers, nurses, police officers, and retail or service workers,

who earn moderate incomes but cannot access subsidized housing programs like those offered by the Texas City Housing Authority (TCHA). For example, a single teacher earning $50,000 annually struggles to find rentals below $1,000/month, highlighting the need for units priced for this income range.

3. Diverse Housing Types: The workforce housing need spans various household types, including young professionals, small families, and empty-nesters. Developments should include a mix of apartments, townhomes, and single-family homes to accommodate different needs, with a focus on 1- to 3-bedroom units to serve both individuals and families.
4. Proximity to Employment Centers: Texas City's industrial and commercial hubs, such as the Marathon Galveston Bay Refinery and the Mainland City Centre, employ many moderate-income workers. Workforce housing developments should be located near these job centers or along major transit corridors to reduce commuting costs and time, improving quality of life and economic stability.
5. Public-Private Partnerships and Incentives: Limited funding for affordable housing programs, including the TCHA's Housing Choice Vouchers, underscores the need for innovative financing. Texas City requires partnerships between local government, developers, and employers to leverage tax credits, density bonuses, or land subsidies to create workforce housing. Programs like the Texas State Affordable Housing Corporation's initiatives could be models for expanding access.
6. Addressing Gaps in Existing Programs: The TCHA serves primarily extremely low-income (74% below 30% AMI) and very low-income (93% below 50% AMI) households, leaving moderate-income workers ineligible for vouchers or public housing. Workforce housing fills this gap by targeting the "missing middle"—households earning 60% to 120% of AMI who are underserved by current housing assistance programs

Discussion

Impact of Meeting These Needs: Providing workforce housing in Texas City would enhance economic stability, reduce housing cost burdens, and attract and retain essential workers, supporting the city's growth as a regional economic hub. It would also alleviate pressure on existing low-income housing programs, allowing TCHA to focus on the most vulnerable populations while ensuring moderate-income workers have access to safe, affordable homes.

DRAFT

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

Texas City continues to experience persistent challenges related to homelessness, including a growing number of individuals and families living unsheltered due to limited shelter options and a lack of deeply affordable housing. The City does not currently operate a homeless shelter, and many residents facing housing instability are forced to rely on temporary arrangements, informal support networks, or relocate to shelters in nearby communities such as La Marque or Galveston.

According to the 2024 Point-in-Time (PIT) Count, homelessness in Texas City reflects both short-term crises and chronic, long-term instability. Of those surveyed, a significant number reported being homeless for more than a year, with 35 individuals experiencing homelessness for three years or longer. This points to a growing need for permanent supportive housing, targeted outreach, and flexible intervention models.

In response, the City has formed the Mayor's Task Force on Homelessness—a cross-sector working group dedicated to developing coordinated, local responses to the housing and service needs of individuals and families experiencing homelessness. Texas City also continues to collaborate with the Galveston County Homeless Coalition, sharing data, aligning priorities, and contributing to regional strategies.

This section assesses the nature and extent of homelessness in Texas City, with attention to duration, demographics, special populations (e.g., veterans and families with children), and racial disparities. It also sets the foundation for coordinated efforts to reduce and prevent homelessness through strategic investment, community partnerships, and improved service access.

DRAFT

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	278	49	0	0	0
Persons in Households with Only Children	0	0	3	0	0	0
Persons in Households with Only Adults	13	0	0	0	0	0
Chronically Homeless Individuals	0	0	41	0	0	0
Chronically Homeless Families	0	0	3	0	0	0
Veterans	0	0	0	0	0	0
Unaccompanied Child	1	0	0	0	0	0
Persons with HIV	0	0	0	0	0	0

Table 26 - Homeless Needs Assessment

Alternate Data Source Name:
HUD Point in Time Report

Data Source Comments: Texas City ISD McKinney Vento program reported having 278.

Indicate if the homeless population is: Has No Rural Homeless

DRAFT

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):

DRAFT

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	0	5
Black or African American	0	4
Asian	0	0
American Indian or Alaska Native	0	0
Pacific Islander	0	0
Ethnicity:	**Sheltered:**	**Unsheltered (optional)**
Hispanic	0	1
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 2024 Point-in-Time (PIT) Count conducted across Galveston County, a total of 42 families with children and 26 veterans were identified as experiencing homelessness. These figures offer a conservative snapshot of need, as the PIT Count captures only those individuals and families who are unsheltered or residing in emergency shelters on a single night.

Families with Children

Families with children experiencing homelessness often face multiple, compounding barriers, including:

- Lack of affordable family-sized housing
- Limited access to child care and transportation
- Underemployment and unstable income

Many of these families are headed by single parents and are at risk of remaining unsheltered, doubling up, or relying on temporary accommodations. They require housing assistance that includes both rental subsidies and access to supportive services such as case management, educational continuity for children, and employment support for adults.

Veteran Families

The PIT Count identified 26 homeless veterans, some of whom are part of family households. Veteran families may face unique housing challenges, including:

- Service-related disabilities or PTSD
- Limited income despite VA benefits
- Disconnection from support networks

While programs like HUD-VASH provide some relief for veterans, not all qualify or receive timely assistance. Those without HUD-VASH support remain in need of affordable housing options, preferably integrated with veteran-focused supportive services.

Based on this data and trends observed by local homeless service providers, Texas City estimates that a minimum of 42 families with children and 26 veteran households are in need of immediate housing assistance, including shelter, rapid re-housing, or access to permanent supportive housing. This population remains a high priority for service coordination, funding, and outreach through both local and regional homelessness response systems.

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

The 2024 Point-in-Time (PIT) Count for Galveston County, which includes Texas City, reveals notable disparities in the racial and ethnic composition of the local homeless population. These disparities reflect systemic barriers, economic inequities, and limited access to affordable housing or supportive services for certain groups.

Black, African American, or African

A total of 84 individuals experiencing homelessness identified as Black or African American, representing the largest racial group among the homeless population. This number is disproportionately high relative to the Black population in Texas City, indicating a significant racial disparity. Black individuals may face intersecting barriers related to income inequality, discrimination in housing or employment, and limited access to mental health care or supportive housing.

Hispanic/Latina/e/o

A total of 31 individuals identified as Hispanic/Latina/e/o, either alone or in combination with another race. While this number does not reflect the highest count, it still indicates a notable need among Hispanic households, particularly in areas where language barriers or immigration status may limit access to assistance. No individuals identified as both Hispanic and another racial group, suggesting underreporting or data limitations in multi-racial identification.

Asian or Asian American

6 individuals identified as Asian or Asian American. Although the overall count is small, this group is often underrepresented in service data, and may experience culturally specific barriers to seeking assistance or navigating available services.

American Indian, Alaska Native, or Indigenous

4 individuals identified as American Indian, Alaska Native, or Indigenous. This group has historically faced generational housing displacement, limited access to healthcare, and underrepresentation in urban service systems. No respondents identified as both Indigenous and Hispanic/Latina/e/o.

Middle Eastern or North African

No individuals identified as Middle Eastern or North African, either alone or in combination with Hispanic/Latina/e/o heritage, in the 2024 PIT Count.

Conclusion

The data reflects a disproportionate burden of homelessness on Black or African American individuals, followed by Hispanic/Latina/e/o residents. These disparities suggest a need for culturally responsive outreach, equitable access to shelter and permanent housing, and strategies that address systemic inequality in the local housing and service systems.

The City of Texas City will continue to work with the Galveston County Homeless Coalition and other partners to monitor these disparities and ensure fair, effective allocation of resources across all racial and ethnic groups.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

Data collected from the 2024 homeless survey provides important insight into the duration and likely severity of homelessness experienced by individuals in Texas City and the surrounding region. While traditional Point-in-Time (PIT) counts differentiate between sheltered and unsheltered status, this duration-based data allows for a more nuanced understanding of chronic homelessness and the stability of housing over time.

Extent of Homelessness by Duration

Among the individuals surveyed, the breakdown of homelessness duration over the past three years is as follows:

- **19 individuals (0–3 months)**
  These individuals may be newly homeless due to sudden life events such as job loss, eviction, or family breakdown. They are the most likely to benefit from rapid re-housing and short-term financial assistance.
- **13 individuals (4–6 months)**
  Still relatively early in their experience of homelessness, these individuals may face additional barriers, such as limited income, lack of affordable housing, or difficulty accessing services. Targeted intervention at this stage may help prevent long-term homelessness.
- **6 individuals (7–11 months)**
  Approaching chronic status, this group may be experiencing more entrenched housing instability, often cycling between temporary arrangements and unsheltered living.
- **16 individuals (1–2 years)**
  These individuals are more likely to experience unsheltered homelessness or be living in non-permanent environments. Their longer durations indicate higher risk for mental health decline, loss of personal documentation, or social isolation.
- **9 individuals (2–3 years)**
  This group may include people with serious barriers to housing—such as substance use, disability, or lack of support networks—and often require permanent supportive housing or coordinated case management.
- **35 individuals (3+ years)**
  This is the largest single group identified in the survey, representing individuals experiencing chronic homelessness as defined by HUD. These individuals likely have repeated or long-term unsheltered episodes and require intensive, housing-first interventions and long-term service support.

Sheltered vs. Unsheltered Context

Texas City does not currently have a homeless shelter within city limits, and many individuals experiencing homelessness remain unsheltered—residing in encampments, vehicles, abandoned structures, or other locations not meant for human habitation. Some are served through regional shelters in nearby cities (e.g., La Marque or Galveston), but capacity is limited.

The concentration of individuals who have experienced homelessness for more than one year (60 individuals) suggests that unsheltered homelessness is a significant and ongoing issue in the community. The data highlights an urgent need for:

- Local shelter or transitional housing solutions
- Outreach and engagement efforts
- Permanent supportive housing and housing navigation services

The extent and duration of homelessness in Texas City reflect a deeply rooted need for both crisis response infrastructure and long-term supportive housing solutions.

Discussion:

The data from the 2024 homeless survey reveals that a significant portion of Texas City's homeless population has experienced long-term or chronic homelessness. More than 60 individuals reported being homeless for over one year, with 35 reporting durations of three years or more. This indicates a sustained pattern of housing instability, primarily among unsheltered individuals, due to the lack of emergency or transitional shelter options within Texas City.

The largest proportion of people experiencing homelessness identified as Black or African American, followed by individuals identifying as Hispanic/Latina/e/o and Asian or Asian American. These disparities point to a need for equitable outreach, culturally competent services, and policies that address underlying structural inequities contributing to homelessness among communities of color.

Recognizing the severity and complexity of the issue, the Texas City Mayor's Task Force on Homelessness has been established as a local, multidisciplinary initiative to improve coordination and develop community-based solutions. The Task Force includes representatives from:

- City departments
- Local nonprofits and outreach teams
- Behavioral health and housing service providers
- Faith-based organizations
- Community advocates and volunteers

The Task Force works closely with the Galveston County Homeless Coalition (GCHC) and is engaged in identifying service gaps, conducting outreach, and exploring options for temporary shelter, housing navigation, and supportive service delivery within city limits. Through data sharing, collaboration, and public education, the Task Force is laying the groundwork for a more responsive and locally anchored homelessness response system.

As Texas City moves forward with its Consolidated Plan goals, continued support for the Task Force and its initiatives will be essential in aligning local policy with on-the-ground needs. The City's CDBG planning and housing strategies will prioritize coordination with this body to ensure that unsheltered individuals, families with children, and veterans experiencing homelessness are considered in all affordable housing and neighborhood investment decisions.

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

Introduction:

Cost burden and overcrowding remain the most prevalent housing challenges for residents in Texas City. Additionally, certain individuals and households encounter even greater obstacles in securing or maintaining stable housing due to their unique needs and circumstances. These may include living on fixed incomes, experiencing limited mobility, or requiring an assisted living setting. Many units within the general housing supply are not designed to accommodate these specialized needs.

This section of the Plan focuses on individuals who are not currently homeless but may still require some form of supportive housing. This includes, but is not limited to:

- Elderly individuals (defined as age 62 and older)
- Frail elderly (those requiring assistance with three or more daily living activities, such as bathing, walking, or light housekeeping)
- Persons with mental, physical, or developmental disabilities
- Individuals with alcohol or substance use disorders

The Plan evaluates the specific housing requirements of these populations and explores strategies to better support them.

Describe the characteristics of special needs populations in your community:

Elderly and Frail Elderly: An elderly person is at least 62 years of age. Frail Elderly have one or more limitations to “activities of daily living”. Persons aged 62 and older represent 20.96% of the population according to the 2023 ACS Data.

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

The housing and supportive service needs of this population includes affordable housing, housing rehabilitation services, extended transportation services, and continuing and recovery care for medical conditions. These needs were determined through consultation with the city’s senior care programs, from data collected through the city’s consultation efforts, and results from public participation.

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

As of the latest available data, Galveston County, Texas, has an estimated population of approximately 643 individuals living with HIV, representing about 0.27% of the county's total population of 239,433 .

This prevalence rate is slightly below the national average of 0.38% and the Texas state average of 0.43%.
Within the broader Houston-The Woodlands-Sugar Land Metropolitan Statistical Area (MSA), which includes Galveston County, there are approximately 29,078 people living with HIV/AIDS. Demographic data indicates that nearly half of this population identifies as Black or African American, about one-third as Hispanic or Latino, and slightly less than one-quarter as White.

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))

The City of Texas does not participate in the HOME program.

Discussion:

In Texas City, cost burden and overcrowding continue to be the most significant housing challenges for many residents, particularly among non-homeless individuals with special needs. Populations such as elderly and frail elderly persons, those with physical, mental, or developmental disabilities, and individuals living with substance use disorders or HIV/AIDS often face additional barriers in obtaining or maintaining stable, appropriate housing. These challenges are heightened by factors like fixed incomes, limited mobility, and the lack of supportive housing units equipped to meet their needs. According to 2023 ACS data, elderly individuals aged 62 and older comprise approximately 20.96% of the local population, many of whom require affordable housing, transportation assistance, and ongoing medical or recovery care. These needs have been identified through local consultation, public engagement, and collaboration with senior service providers. In Galveston County, around 643 individuals live with HIV/AIDS, with nearly half identifying as Black or African American and one-third as Hispanic. Though the prevalence rate is slightly below state and national averages, individuals living with HIV/AIDS face persistent housing instability, healthcare access issues, and social stigma. Across the broader MSA, over 29,000 individuals live with HIV/AIDS, further underscoring the need for targeted interventions. The Plan supports efforts to expand affordable housing and supportive services for these vulnerable populations. If Texas City establishes a preference for HOME Tenant-Based Rental Assistance (TBRA) for persons with specific disabilities, including those with HIV/AIDS or chronic mental illness, it would directly address the unmet need for stable housing and coordinated services to narrow existing gaps in equity, care, and housing access.

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

Describe the jurisdiction's need for Public Facilities:

Public facilities in Texas City are being addressed. Over the past few years, the city has been replacing and improving existing structures, as well as creating new public facilities throughout the neighborhoods. These enhancements, along with the replacements and new facilities, have significantly improved the quality of life for Texas City residents. The City's focus is building an emergency shelter and supporting transitional housing

Emergency shelters provide immediate, short-term housing for individuals and families who are homeless. They offer a safe place to sleep, basic hygiene facilities, meals, and sometimes limited case management or referrals.

Transitional housing is a bridge between emergency shelter and permanent housing. It provides longer-term (usually 6–24 months) housing along with supportive services such as job training, mental health care, substance abuse treatment, and life skills development.

How were these needs determined?

Many of the expanded and improved public facilities needs are determined through the city's Capital Improvement Plan, updated annually, and through discussions with other City Departments. The needs of neighborhoods and services in low-income and moderate-income neighborhoods are discussed in public hearings, community discussion groups, and other City Departments

Describe the jurisdiction's need for Public Improvements:

Much of the Southeast portion of Texas City was developed in the 1930s through the 1950s. Although the City has replaced a significant portion of the aged infrastructure, much of the original infrastructure remains, such as old, undersized water pipes, sanitary sewer, and storm sewer lines. Original pavement still exists through some of the older neighborhoods. Much of this infrastructure is now obsolete and in need of replacement.

A significant portion of the older sections of West Texas City were developed in the early 1900s before being annexed into the city. Open storm drainage remains an issue in this area, which needs to be addressed. The water and sanitary sewer lines were constructed in those neighborhoods many years ago, but they now need to be addressed again. Although the city has been systematically replacing old infrastructure on its eastside, much of it still requires attention.

The City urgently needs transitional housing to break the cycle of homelessness. Many individuals face complex challenges like mental illness, addiction, job loss, or domestic violence—issues that require

time and support to overcome. Transitional housing provides that stability, offering a structured, goal-oriented environment where people can rebuild their lives with help from case managers and supportive services. Unlike emergency shelters, which only meet immediate needs, transitional housing helps individuals move toward lasting independence. Without it, people often return to the streets, trapped in a cycle of chronic homelessness with no clear way forward.

How were these needs determined?

The city's public improvement needs were determined through a discussion with other City Departments, City Commissioners, a review of the city's Capital Improvement Plan, citizen comments obtained during citizen meetings, and through visual inspection of city neighborhoods.

During extensive discussion of public improvement needs with citizens and stakeholders, flooding and drainage improvements ranked the highest in community concerns. Most public infrastructure projects are identified through the City's Capital Improvement Plan (CIP), which is also a five-year plan updated annually that prioritizes and identifies funding sources for infrastructure improvements

Describe the jurisdiction's need for Public Services:

The public service needs of low -and moderate-income individuals and families in Texas City remain critical. These needs include:

- Health services, including mental health and substance abuse treatment services
- Youth Development services (mentoring, on-the-job training/internships)
- Emergency housing services (rent, mortgage, and utility assistance)
- Transportation services - Enhanced public safety services - Education and job training opportunities for skilled and unskilled workers

How were these needs determined?

Through comments and feedback received in the preparation of this 2025-2029 Consolidated Plan, as well as public service agency representatives in Texas City and Galveston County.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

Texas City and other parts of Galveston County are ideally positioned in the path of growth emanating from Houston and other major cities in Texas. Inland cities have a tendency to grow in the direction of the nearest coast. The Interstate 45 corridor that connects Houston directly with the Gulf of Mexico is already experiencing intense development and growth, as are the communities adjacent to it. The City's small town ambiance, and stable regional job base, in combination with recreational opportunities associated with the Dike, Texas City is ideally situated for its own rapid growth.

Over the five-year span, Texas City's housing market has demonstrated resilience amid economic shifts. After a peak in 2023 and a subsequent correction in 2024, early 2025 data suggests a market rebound. The current buyer's market conditions present opportunities for purchasers, while sellers may need to adjust expectations and pricing strategies. This Housing Market Analysis will review the general characteristics of the supply of housing by studying the number of housing units, the cost of housing, and housing conditions. The analysis will consider the existing public housing, assisted housing and housing and services for homeless and non-homeless persons with special needs

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

Introduction

The City of Texas City has a majority of 1-unit detached structures making up 67% of the total housing stock. The second most common housing type is multi-family structures with 5-19 units, making up 15% of the housing stock.

The majority of residents in Texas City are homeowners who own a 3 or more bedroom house and this represent 85% of the occupied housing within the city. While the majority of renters occupy a 2-bedroom rental unit, these make up 37% of the housing market. Texas City continues to be a city of predominantly homeowners with an increasing need for affordable rental housing.

Texas City Real Estate Overview: Data Source Houston Area Real Estate (HAR)

As of June 2025, the Texas City real estate market offers a diverse range of housing options, catering to various buyer preferences and budgets. According to data from the Houston Association of Realtors (HAR), there are currently 649 homes listed for sale in Texas City, with an average listing price of approximately $312,855 and an average price per square foot of $159.

The market showcases a variety of properties, from affordable starter homes to more spacious family residences. The median appraised value stands at $117,150, while the median market value is around $141,090, indicating a neighborhood value range between $64,000 and $191,000.

For those interested in rental properties, the average rent for a three-bedroom house in Texas City is approximately $2,148 per month.

Overall, Texas City's real estate market remains accessible and varied, making it an attractive option for both first-time homebuyers and investors seeking opportunities in the region.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	13,285	67%
1-unit, attached structure	390	2%
2-4 units	1,040	5%
5-19 units	3,045	15%
20 or more units	1,680	8%
Mobile Home, boat, RV, van, etc	445	2%
Total	***19,885***	***100%***

Table 27 – Residential Properties by Unit Number

Data Source: 2016-2020 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	10	0%	215	3%
1 bedroom	80	1%	2,360	29%
2 bedrooms	1,290	14%	2,955	37%
3 or more bedrooms	8,085	85%	2,500	31%
Total	***9,465***	***100%***	***8,030***	***100%***

Table 28 – Unit Size by Tenure

Data Source: 2016-2020 ACS

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

There are 874 families and individuals residing in federally assisted and public housing units in Texas City.

These federally assisted units serve a range of extremely low, very low, and low-moderate income households. These existing affordable housing units are federally subsidized through the Section 8 Housing Choice Voucher program, the State low-income housing tax credits, and federally assisted Public Housing units. Specifically, families with children, individuals, the elderly, persons with disabilities, and low-income persons reside in the assisted housing.

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

The Texas City Housing Authority no longer has a Public Housing Program and has transitioned to a project-based voucher program.

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

he City of Texas City's Consolidated Plan identifies a clear and growing need for specific types of housing to meet the diverse demands of its residents, particularly those in the low- to moderate-income cohort. The availability of housing units does not meet the needs of the population.

Describe the need for specific types of housing:

One of the most critical needs is for affordable rental housing, especially for extremely low-income households earning below 30% of the Area Median Income (AMI), who experience severe cost burdens and face limited options in the private market.

There is also a significant demand for accessible and supportive housing units tailored to the needs of elderly residents, individuals with disabilities, and persons with chronic health conditions or mental health needs. Many in these groups require housing with modifications for mobility, proximity to services, or access to on-site or connected supportive care.

There is a need for larger units to accommodate families with children, as overcrowding is more prevalent among these households. At the same time, there is a growing demand for smaller, single-occupancy units to serve the increasing number of single-person households, particularly older adults and veterans.

Additionally, transitional and permanent supportive housing is needed for individuals at risk of homelessness, such as those exiting institutional care, victims of domestic violence, or those recovering from substance use disorders.

Discussion

When considering housing unit size by tenure, the data show that the vast majority of owner-occupied units 85% consist of homes with three or more bedrooms, with only a small percentage of owner units being smaller (14% with two bedrooms, 1% with one bedroom, and virtually none with no bedroom). In contrast, rental units are more varied in size: 3% have no bedrooms, 29% have one bedroom, 37% have two bedrooms, and 31% have three or more bedrooms. This suggests a greater diversity of unit sizes in the rental market, likely serving a broader range of household types and sizes, while owner-occupied housing is more heavily concentrated in larger units intended for families. These patterns inform the city's housing planning efforts by highlighting the need to preserve and develop more small- and mid-sized rental units while also addressing potential gaps in ownership opportunities for smaller households.

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

Introduction

he Cost of Housing analysis examines the affordability and availability of housing in Texas City across income levels. Between 2020 and 2023, median home values rose by over 44% and rents increased by 20%, outpacing wage growth and intensifying cost burdens. While the majority of renters pay under $1,000 per month, Fair Market Rents and HOME rent limits are considerably higher, indicating potential gaps in affordability. The data suggests that housing options for extremely low- to moderate-income households are limited, highlighting a growing need for both preservation and development of affordable housing units.

Cost of Housing

	Base Year: 2009	Most Recent Year: 2020	% Change
Median Home Value	95,700	131,400	37%
Median Contract Rent	669	833	25%

Table 29 – Cost of Housing

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

Rent Paid	Number	%
Less than $500	1,190	14.8%
$500-999	4,755	59.2%
$1,000-1,499	1,950	24.3%
$1,500-1,999	135	1.7%
$2,000 or more	0	0.0%
Total	***8,030***	***100.0%***

Table 30 - Rent Paid

Data Source: 2016-2020 ACS

Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	475	No Data
50% HAMFI	2,070	1,645
80% HAMFI	5,615	3,770
100% HAMFI	No Data	4,845
Total	***8,160***	***10,260***

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	1,226	1,279	1,529	2,038	2,568
High HOME Rent	1,130	1,213	1,457	1,675	1,849
Low HOME Rent	885	948	1,137	1,314	1,466

Table 32 – Monthly Rent

Data Source Comments:

Is there sufficient housing for households at all income levels?

Based on the data provided, there is not sufficient housing across all income levels in Texas City, especially for extremely low- and very low-income households. The most telling indicator is the steep rise in median home value, which more than doubled from $131,400 in 2020 to $296,900 in 2023 a 44.25% increase. This surge far outpaces income growth for most residents, creating substantial affordability barriers for potential homeowners, particularly low- and moderate-income households. Where may be adequate housing options for middle- and upper-income households, there is insufficient affordable housing for extremely low- and very low-income renters and prospective homeowners, highlighting a need for expanded rental assistance, affordable housing development, and targeted homebuyer support.

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

Affordability of housing in Texas City is likely to worsen if current trends in home values and rents continue. Between 2020 and 2023, the median home value rose by 44.25%, jumping from $131,400 to $296,900. This dramatic increase far exceeds typical income growth rates, making homeownership increasingly out of reach for low- and moderate-income households, especially first-time buyers. At the same time, median contract rent increased by 20.04%, from $833 to $1,000. While this rise is less steep than home values, it still outpaces inflation-adjusted wage growth for many renters. The fact that 74% of renters currently pay less than $1,000 suggests that a large portion of the population may soon be priced out of the market if these increases continue. Adding further pressure, HUD’s Fair Market Rents (FMRs) for the region significantly exceed what many residents currently pay—indicating that as older, more affordable units cycle out of the market or are upgraded, tenants could face higher asking rents not matched by their income. Unless affordable housing development is accelerated or intervention strategies such as subsidies, rental assistance, or zoning reform are implemented, the gap between housing costs and what households can afford will

likely continue to grow—deepening housing instability, especially for renters and low-income families.</p>

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

Fair Market Rents (FMR) and HOME rents in Texas City are significantly higher than the area's median rent of $1,000. For example, a two-bedroom FMR is $1,529, and Low HOME Rent is $1,137. This gap suggests many residents rely on lower-cost housing that could be lost as the market shifts. To address this, Texas City should prioritize preserving existing affordable units and producing new housing at or below HOME rent limits to meet the needs of low-income households.

Discussion

The data reveals growing affordability challenges in Texas City's housing market. Median home values have more than doubled since 2020, increasing by 44%, while contract rents rose by 20%. Most renters over 59% pay between $500 and $999 monthly, yet Fair Market and HOME rents far exceed these amounts. With only 475 rental units affordable to households at 30% of HAMFI and just 2,070 for those at 50%, the supply of affordable housing is not keeping pace with demand. These trends suggest that low-income households face increasing difficulty securing and maintaining housing, emphasizing the urgent need for targeted affordability strategies.

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

Introduction

The Housing Market Analysis for Texas City evaluates the condition and characteristics of the local housing stock to inform planning and preservation efforts. Data from the 2016-2020 ACS shows that the majority of owner-occupied units, 83%, are free of major physical conditions, while a significant portion of renter-occupied units, 45%, exhibit at least one condition affecting their quality. Most housing units were built between 1950 and 1979, with 51% of owner-occupied and 39% of renter-occupied homes falling into this age range. Older housing raises concerns about lead-based paint hazards, as 58% of owner-occupied and 47% of renter-occupied units were constructed before 1980. Importantly, many of these older homes house children, increasing the need for targeted interventions. Understanding the condition and age of housing units is crucial to addressing safety, habitability, and rehabilitation needs in the community.

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

In Texas City, the definitions of "standard condition" and "substandard condition but suitable for rehabilitation" align with guidelines established by the U.S. Department of Housing and Urban Development (HUD). These definitions are integral to the city's housing policies, particularly concerning rehabilitation and preservation efforts. “Standard condition" refers to dwelling units that comply with all applicable local housing codes and standards. These units are considered safe, habitable, and in good repair, requiring no significant intervention to meet health and safety requirements. “Substandard condition but suitable for rehabilitation" pertains to units that, while not meeting standard conditions, are structurally sound and financially feasible to rehabilitate. These units may have deficiencies such as outdated systems or cosmetic issues, but can be restored to standard condition through appropriate investment and repairs.
These definitions are crucial for determining eligibility for housing assistance programs, guiding decisions on rehabilitation projects, and ensuring compliance with HUD's requirements for housing quality and safety.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	1,610	17%	3,640	45%
With two selected Conditions	20	0%	200	2%
With three selected Conditions	0	0%	0	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	7,835	83%	4,195	52%
Total	***9,465***	***100%***	***8,035***	***99%***

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	2,075	22%	2,715	34%
1980-1999	1,910	20%	1,520	19%
1950-1979	4,830	51%	3,130	39%
Before 1950	650	7%	665	8%
Total	***9,465***	***100%***	***8,030***	***100%***

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	5,480	58%	3,795	47%
Housing Units build before 1980 with children present	1,330	14%	590	7%

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

Need for Owner and Rental Rehabilitation

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

To estimate the number of housing units occupied by low- or moderate-income families that contain lead-based paint hazards, we focus on units built before 1980, as these are most at risk for lead-based paint.

From the data:

- Owner-occupied units built before 1980: 5,480
- Renter-occupied units built before 1980: 3,795
- Total units built before 1980: 9,275

We know these units have a higher risk of lead-based paint hazards.

To estimate how many of these are occupied by low- or moderate-income families, we can use the distribution of income groups from the CHAS data or similar sources. Although exact income breakdowns are not provided here, typically a significant share of renter-occupied units are by low- or moderate-income households, and a smaller but notable portion of owner-occupied units fall into this group.

For estimation purposes, assume:

- About 60% of renter-occupied units are low- or moderate-income (common in affordable housing analyses).
- About 30% of owner-occupied units are low- or moderate-income (due to higher homeownership costs).

Applying these percentages:

- Low/moderate-income renter units with lead risk: 3,795 * 60% = 2,277 units
- Low/moderate-income owner units with lead risk: 5,480 * 30% = 1,644 units

Estimated total low- or moderate-income housing units with lead-based paint hazards:
2,277 + 1,644 = 3,921 units

This estimate highlights the significant need for lead hazard control and rehabilitation programs targeted to vulnerable low- and moderate-income households in older housing stock.

Discussion

The condition of housing in the jurisdiction reveals a substantial portion of the housing stock, particularly renter-occupied units faces challenges related to age and physical condition. With nearly half of renter-occupied units exhibiting at least one selected condition, and a significant number of homes built before 1980, there is an ongoing risk of lead-based paint hazards, especially in units housing children. These factors underscore the critical need for targeted rehabilitation programs aimed at both owner and renter households to ensure safe, healthy, and habitable living environments. Addressing these issues is essential to preserving the existing housing stock and improving overall community wellbeing.

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			74	422			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:

TCHA transitioned its public housing to project-based vouchers. This still provides subsidized housing, but it is not technically a part of the public housing program any longer. This program, administered by local Public Housing Agencies (PHAs), allows voucher holders to choose their own housing and rent from private landlords. The PHA then pays a portion of the rent directly to the landlord, covering the difference between the voucher amount and the tenant's share.

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:

Information is not available

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

Housing Choice Vouchers—current housing stock allows for assisted families to find accessible units if desired. No shortage of accessible units has been identified by the Housing Authority. The Section 8 HCV program provides tenant-based rental assistance, allowing eligible households to choose housing in the private market, with TCHA paying a portion of the rent directly to landlords. Public housing units are owned and managed by TCHA, offering below-market-rate rentals based on income.

Discussion:

As noted in your earlier question, the funding for Housing Choice Vouchers does not meet the current supply of vouchers. For TCHA, the high percentage of ELI and very low-income households served (93% below 50% AMI) and the limited number of vouchers (831) compared to the demand (evidenced by the lottery system) suggest that funding constraints restrict the number of households that can be assisted. This results in a significant gap between the number of eligible households and available vouchers, contributing to prolonged waiting periods for applicants

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

Introduction

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	44	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:

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

The City of Texas City has standing collaborations with community homeless service providers, including Salvation Army, Our Daily Bread, UTMB's Street Medicine Team, St. Vincent's House, local ISD, and the Resource and Crisis Center for Domestic Violence in Galveston County and Samaritan Women at the Well for Domestic Violence shelters. The City of Texas City participates in local homeless response efforts like Gulf Coast Homeless Coalition and Galveston County's Coordinated Entry Planning Entity.

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.

Primary healthcare is made available through imbedded Integrated Healthcare in the Gulf Coast Center's Mental Health Clinics as well as University of Texas Medical Branch (UTMB), Galveston County Health District, and Access Care of Coastal Texas (ACCT) that provides comprehensive AIDS/HIV services. Behavioral healthcare is made available through Gulf Coast Center, Coastal Health, Family Service Center, UTMB clinics, ISD based clinicians, and private practicing partners who provide sliding scale services. Workforce Solutions makes available opportunities for job training and employment assistance and meet monthly with service providers, including those serving homeless individuals.

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

Introduction

The City of Texas City does not have any special needs facilities, emergency housing or transitional housing facilities; however, there are an abundance of facilities, housing, and supportive housing resources.

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

The growing elderly population in Texas City is increasing the demand for housing and supportive housing services for this population. Although there are several low-income and low-income housing tax credit units for seniors, some are still not affordable for the low and moderate-income residents. The housing and supportive housing needs for seniors include smaller units that are made for persons with walking or climbing difficulties. In addition, many seniors owning their homes have difficulty maintaining it.

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)

Samaritan Women at the Well offers transitional housing services to individuals at their Texas City location. The agency works to connect individuals and families to long-term housing and stability resources to reduce reengagement with the homeless crisis system. Endeavors support veterans and families with intensive case management and some emergency funds to stabilize those experiencing homelessness. With intensive case management, Endeavors works with veterans by connecting them to partners with long term services such as Veteran Affairs and VASH vouchers for long term housing. Mainland Community Partnership provides case management with some emergency financial assistance. Mainland Community Partnership works with individuals on a housing stability plan to collaborate with the individual/family on goals that are appropriate and attainable.

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))

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

Negative Effects of Public Policies on Affordable Housing and Residential Investment

Texas City recognizes that while existing policies are intended to ensure safety, orderly growth, and neighborhood stability, they can sometimes create **barriers to affordable housing**. As part of its strategic efforts, the City will continue to review and update policies to:

- **Streamline development approvals**
- **Support infill and mixed-income housing**
- **Promote balanced growth and reinvestment**

These actions will help make the local housing market more accessible to families, seniors, and individuals of all income levels.

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

Introduction

The Economic Development Market Analysis for Texas City provides insight into the local employment landscape by comparing the number of workers residing in the city to the number of jobs available across key economic sectors. This comparison helps identify sectors where the city imports or exports labor, revealing economic strengths and gaps in employment opportunities.

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	272	85	2	1	-1
Arts, Entertainment, Accommodations	2,849	1,672	18	12	-6
Construction	1,591	1,450	10	10	0
Education and Health Care Services	2,637	2,337	17	16	-1
Finance, Insurance, and Real Estate	1,141	784	7	5	-2
Information	162	83	1	1	0
Manufacturing	1,401	3,970	9	28	19
Other Services	520	410	3	3	0
Professional, Scientific, Management Services	1,158	543	7	4	-3
Public Administration	0	0	0	0	0
Retail Trade	2,334	2,046	15	14	-1
Transportation and Warehousing	728	309	5	2	-3
Wholesale Trade	660	693	4	5	1
Total	15,453	14,382	--	--	--

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	22,995
Civilian Employed Population 16 years and over	21,170
Unemployment Rate	7.87
Unemployment Rate for Ages 16-24	30.49
Unemployment Rate for Ages 25-65	4.01

Table 41 - Labor Force

Data Source: 2016-2020 ACS

Occupations by Sector	Number of People
Management, business and financial	2,990
Farming, fisheries and forestry occupations	635
Service	3,515
Sales and office	4,615
Construction, extraction, maintenance and repair	2,235
Production, transportation and material moving	1,260

Table 42 – Occupations by Sector

Data Source: 2016-2020 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	13,808	69%
30-59 Minutes	5,238	26%
60 or More Minutes	1,085	5%
Total	***20,131***	***100%***

Table 43 - Travel Time

Data Source: 2016-2020 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		
	Civilian Employed	Unemployed	Not in Labor Force
Less than high school graduate	2,220	285	1,315

Educational Attainment	In Labor Force		
	Civilian Employed	Unemployed	Not in Labor Force
High school graduate (includes equivalency)	5,120	325	2,485
Some college or Associate's degree	6,565	285	2,040
Bachelor's degree or higher	3,020	95	830

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	80	135	145	555	550
9th to 12th grade, no diploma	680	830	545	1,610	800
High school graduate, GED, or alternative	1,975	2,035	1,970	3,995	2,555
Some college, no degree	1,295	2,160	1,410	2,875	1,790
Associate's degree	305	680	580	1,205	500
Bachelor's degree	225	985	945	1,060	800
Graduate or professional degree	0	415	100	435	425

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	24,784
High school graduate (includes equivalency)	27,127
Some college or Associate's degree	36,317
Bachelor's degree	49,400
Graduate or professional degree	80,074

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?

According to the data, the manufacturing sector stands out as the city's primary employment hub, accounting for 26% of local jobs but only 8% of resident workers, resulting in a surplus of jobs and

indicating a strong industry cluster that likely draws in commuters. Conversely, sectors such as arts, entertainment, and accommodations show a deficit—17% of the workforce is employed in these industries, but only 11% of the jobs are located in the city, suggesting workers are commuting out for employment in those fields.

Describe the workforce and infrastructure needs of the business community:

The data reveals several key workforce and infrastructure needs for the business community in Texas City. The city has a total resident workforce of 15,453 but only 14,382 local jobs, indicating a slight mismatch between where people live and where they work. This gap reflects both workforce export and sector-specific imbalances.

Workforce Needs:

- Manufacturing is the dominant sector in terms of local jobs (3,970), but only 1,401 resident workers are employed in this field. This 18% surplus suggests a strong demand for skilled labor in manufacturing and a potential need for job training or recruitment programs to fill local positions with local talent.
- Healthcare, education, and retail sectors show near parity between resident workers and local jobs, suggesting these industries are well-aligned but may require ongoing workforce development to meet future demand as the population ages and grows.
- Professional services and finance sectors show deficits, with more local workers than available jobs. This may indicate a need to grow these industries locally to retain skilled professionals and reduce commuting outflows.

Infrastructure Needs:

- Transportation and Warehousing reflects a notable job deficit, suggesting potential barriers in freight logistics or connectivity. Enhancing roadways, freight access, and public transportation may support business growth in this sector.
- Digital infrastructure improvements could support expansion in professional, finance, and information sectors, especially as remote and hybrid work becomes more common.
- Workforce training centers and partnerships with local educational institutions are needed to align local labor skills with industry demand—especially in manufacturing, healthcare, and STEM fields.

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.

Texas City is positioned for economic transformation through a combination of industrial growth, strategic public and private investments, and workforce demands. Based on available data, several major trends and anticipated developments could significantly impact job and business growth during the planning period.

The city's manufacturing sector stands out as a dominant force, with 3,970 jobs compared to just 1,401 local workers—indicating a job surplus of over 2,500 positions. This surplus signals strong regional demand and makes manufacturing a key area for workforce development efforts. Strategic investment in training programs, trade certifications, and partnerships with employers will be critical to filling this gap locally, reducing commuter dependency, and increasing local employment.

Planned infrastructure upgrades and public-private partnerships—especially those tied to port expansion, logistics, and industrial corridor improvements—may further influence job growth. These changes will likely increase the demand for infrastructure enhancements such as road improvements, broadband expansion, and utility upgrades.

To align with these economic shifts, Texas City may need to focus on:

- Workforce development programs tailored to manufacturing, logistics, and technical trades.
- Support for small business growth in professional and service sectors to absorb local workforce surplus.
- Infrastructure investments that attract new employers and support mobility for workers.

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

The alignment between the skills and education of Texas City's current workforce and available employment opportunities reveals both strengths and gaps that could affect long-term economic stability and growth.

Data from the Economic Development Market Analysis shows that the manufacturing sector is the city's largest job provider, with 3,970 jobs but only 1,401 workers residing in the cityindicating a significant job surplus. This suggests that while employment opportunities exist, many local residents may lack the specific technical skills or certifications required for manufacturing roles, resulting in these jobs being filled by workers commuting from outside the city.

Similarly, sectors such as arts, entertainment, accommodations, and professional services show a surplus of local workers compared to available jobs. For instance, 2,849 workers are in arts and accommodations, but only 1,672 jobs exist in that sector locally. This implies that while residents may possess service-oriented skills, there are insufficient local employment opportunities in these fields, possibly leading to underemployment or out-commuting.

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.

Education, healthcare, construction, and retail show relative balance between jobs and local workers, suggesting that the current workforce is better aligned with these industries. However, growth in industries like transportation, logistics, and finance may still require upskilling or targeted training programs.

To address these mismatches, there is a clear need for:

- Vocational and technical training programs, especially in advanced manufacturing and logistics.
- Workforce alignment strategies, such as partnerships between employers, community colleges, and workforce boards.
- Local job creation incentives in sectors with workforce surpluses.

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

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

Overall, while Texas City has a diverse labor pool, workforce development efforts must be strengthened to better align resident skills with local job market demands.

MA-50 Needs and Market Analysis Discussion

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

Definition of "Concentration":

In the context of HUD planning, a *concentration* refers to a geographic area—typically a census tract or block group—where a particular condition (such as poverty, cost burden, or substandard housing) occurs at a significantly higher rate than the jurisdictional average. For the purpose of this analysis, a concentration is defined as an area where the percentage of households with multiple housing problems exceeds the citywide average by at least 10 percentage points.

Multiple Housing Problems are defined by HUD as households experiencing two or more of the following issues:

- Incomplete kitchen or plumbing facilities
- Overcrowding (more than 1.01 persons per room)
- Cost burden (more than 30% of income toward housing)
- Severe cost burden (more than 50% of income toward housing)

Findings in Texas City

Based on available HUD CHAS data and local knowledge of housing conditions, areas of concentrated housing problems are most prevalent in older neighborhoods, particularly those with aging housing stock, limited infrastructure investment, and higher concentrations of low-income renters.

Key characteristics of these areas include:

- High rates of severe cost burden, particularly among renters earning below 50% of the Area Median Income (AMI)
- Older housing units with deferred maintenance or code violations
- Limited access to new development, reinvestment, or updated infrastructure

These areas are typically located in parts of the city with overlapping indicators of need, such as:

- Higher poverty rates
- Lower rates of homeownership
- Aging multi-family structures
- Limited access to public transportation and amenities

Conclusion

The City of Texas City recognizes that addressing concentrated housing problems requires a coordinated investment strategy that combines housing rehabilitation, infrastructure improvements, and targeted economic development. As part of the Consolidated Plan, the City will prioritize CDBG-funded activities in areas where the need is greatest, while continuing to support equitable housing opportunity across all neighborhoods.

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

Definition of "Concentration":

In HUD planning terminology, a *concentration* refers to a geographic area—typically a census tract or block group—where the percentage of a particular population significantly exceeds the jurisdictional average. For this plan, a concentration is defined as an area where the percentage of minority or low-income residents is at least 10 percentage points higher than the citywide average.

Racial and Ethnic Concentrations

Based on recent U.S. Census and American Community Survey data, Texas City has pockets of racial and ethnic concentration, primarily in older residential neighborhoods located in the northern and central portions of the city.

- Black or African American households are more heavily represented in historically established neighborhoods, including the 1867 Settlement Historic District.
- Hispanic or Latino populations are more concentrated in areas with older rental housing and mobile home communities, where larger households and language isolation may also occur.

These concentrations often reflect historical patterns of segregation, land use, and access to housing finance, rather than recent discriminatory practices.

Low-Income Concentrations

Several neighborhoods exhibit concentrations of low- and moderate-income (LMI) households, particularly in:

- Older single-family subdivisions with aging infrastructure
- Multifamily housing clusters near major corridors
- Areas lacking recent private investment or housing development

In many cases, these areas overlap with racial or ethnic minority concentrations, leading to compounded challenges related to housing affordability, aging infrastructure, and limited access to services.

Conclusion

Texas City acknowledges that while these concentrations are not the result of current exclusionary policies, they contribute to unequal access to opportunity. Through the CDBG program, the City will continue to prioritize infrastructure, housing rehabilitation, and public service activities in areas of greatest need, while promoting balanced investment and inclusive growth citywide.

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

The neighborhoods in Texas City where low-income families and racial or ethnic minorities are concentrated share several common housing market characteristics. These features are shaped by a mix of historic development patterns, aging infrastructure, limited private reinvestment, and continued affordability pressures.

1. Aging Housing Stock

- Many of these neighborhoods contain older single-family homes built prior to 1980, with some structures significantly older and in need of rehabilitation.
- Deferred maintenance is common due to the limited financial capacity of homeowners and landlords to make needed repairs.
- Older rental properties, particularly small-scale multifamily units, may lack modern amenities or energy-efficient features.

2. High Rate of Rental Occupancy

- These areas tend to have higher percentages of renter-occupied housing, often housing lower-income families who cannot access homeownership.
- Small landlords and absentee property owners are more prevalent, which can contribute to inconsistent property upkeep and code violations.

3. Limited New Development or Investment

- There has been relatively little new residential development in these areas in recent years.
- Private market reinvestment is often limited due to perceived or actual financial risk, infrastructure gaps, or regulatory hurdles.
- In some cases, vacant lots and underutilized properties persist due to demolition, tax delinquency, or environmental concerns.

4. Affordability with Trade-Offs

- While housing in these neighborhoods is often more affordable, this affordability can come at the cost of housing quality, safety, or access to amenities.

- Some households may accept substandard conditions due to the lack of viable alternatives elsewhere in the city.

5. Infrastructure and Environmental Challenges

- These areas may also be more prone to flooding, drainage issues, or aging utilities, which further deters private investment and burdens existing residents.
- Streets, sidewalks, lighting, and public facilities are often in need of upgrades, contributing to a sense of neglect or disinvestment.

6. Proximity to Industrial and Commercial Uses

- Several concentrated neighborhoods are located adjacent to industrial zones, rail lines, or high-traffic corridors, which may create land use conflicts or reduce residential desirability.
- Environmental conditions such as noise, air quality concerns, or limited green space may further affect the quality of life.

Conclusion

The housing market in Texas City's areas of concentration reflects a pattern of persistent affordability coupled with structural disinvestment. Addressing these challenges will require a strategic blend of housing rehabilitation, code enforcement, infrastructure improvements, and support for new development that serves a range of incomes. The City is committed to targeting CDBG resources where they can stabilize neighborhoods and promote equitable housing opportunity.

Are there any community assets in these areas/neighborhoods?

Even in neighborhoods where housing problems and economic hardship are prevalent, there are meaningful community assets that offer both immediate benefits and long-term potential. These assets—physical, institutional, and cultural—play a key role in neighborhood cohesion, community pride, and local service delivery.

1. Schools and Educational Facilities

- Neighborhood schools serve as anchors for community life, providing educational resources, recreational facilities, and venues for public events.
- Several schools in these areas have strong community partnerships and host after-school or enrichment programs.

2. Parks and Public Spaces

- Local parks, such as Carver Park and Sanders/Vincent Park, offer green space, playgrounds, and gathering places for families and youth.
- Some parks host community events, health fairs, or summer programming supported by the City or local nonprofits.

3. Faith-Based Organizations

- Churches and other religious institutions are often deeply embedded in these neighborhoods, serving not only spiritual needs but also offering social support, food assistance, and space for community meetings.
- Many congregations have a long history in the area and contribute to intergenerational stability.

4. Community Centers and Nonprofit Services

- Facilities such as the Sanders Community Center and other neighborhood-based organizations provide services like youth activities, senior outreach, rental assistance, and job readiness.
- These centers serve as critical connectors between residents and public resources.

5. Cultural and Historical Significance

- Some neighborhoods—such as the 1867 Settlement Historic District—have deep cultural roots and historical significance, particularly for African American residents.
- These areas contribute to the city's identity and heritage and offer opportunities for preservation-based investment.

6. Active Residents and Informal Networks

- Despite lower formal participation in city planning processes, many residents in these neighborhoods are highly engaged through informal networks, family ties, and local initiatives.
- Neighborhood leaders, civic clubs, and grassroots volunteers are often the first to respond in times of need.

Conclusion

The presence of these community assets provides a foundation upon which Texas City can build more inclusive, resilient, and thriving neighborhoods. CDBG-funded investments can amplify the impact of these local strengths by supporting physical improvements, program expansion, and coordination with public and nonprofit partners.

Are there other strategic opportunities in any of these areas?

Neighborhoods experiencing concentrated housing and economic challenges also present unique opportunities for targeted investment and community-driven transformation. These opportunities include geographic, institutional, and policy-based levers that can align with CDBG goals and other local initiatives.

1. Infill Development and Vacant Land Reuse

- Many older neighborhoods have vacant lots or underutilized parcels suitable for infill housing, small-scale commercial development, or public space improvements.
- With appropriate planning and incentives, these lots can support new affordable homeownership or rental options, increasing housing choice and stability.

2. Housing Rehabilitation and Preservation

- Aging but structurally sound homes in these areas are strong candidates for owner-occupied rehabilitation programs, which can preserve affordability and neighborhood character.
- Targeted code enforcement paired with rehab funding can improve conditions without displacing residents.

3. Infrastructure and Capital Improvements

- Infrastructure upgrades—such as drainage, sidewalks, street lighting, and water/sewer systems—can improve health and safety outcomes while laying the groundwork for private investment.
- These improvements are eligible for CDBG funding and can be coordinated with other City capital projects.

4. Historic and Cultural Identity

- Areas such as the 1867 Settlement Historic District provide opportunities to preserve and promote African American heritage while encouraging heritage tourism, cultural programming, and neighborhood pride.
- Strategic partnerships with cultural organizations can elevate these stories and attract investment.

5. Workforce and Small Business Development

- Some commercial corridors in or near these neighborhoods are underutilized but well-located for microenterprise support, job training hubs, or business façade improvements.
- There is potential to connect residents with emerging industries in the region, especially through targeted workforce programs.

6. Public/Private Collaboration

- Recent interest from nonprofits, developers, and community groups creates an opportunity to leverage public-private partnerships in housing, infrastructure, and service delivery.
- Coordinated efforts can stretch limited resources and increase project sustainability.

7. Alignment with Regional and City Plans

- These neighborhoods are well-positioned to benefit from broader City goals related to housing equity, disaster resilience, and environmental justice.
- Aligning CDBG goals with regional economic development and resilience strategies can magnify the impact of investments.

Conclusion

Strategic opportunities in Texas City's historically underserved neighborhoods are tangible and achievable. Through coordinated CDBG investments, policy updates, and community engagement, the City can support equitable revitalization, foster long-term stability, and ensure that existing residents benefit from future growth.

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.

Access to reliable, high-speed internet is no longer a luxury—it is a fundamental utility that affects residents' ability to work, learn, access healthcare, apply for jobs, and participate in civic life. In Texas City, while many areas have general broadband availability, there remain gaps in both connectivity and affordability, especially in LMI households and older neighborhoods.

1. Gaps in Access and Affordability

- Some low-income households in Texas City—particularly in older multifamily housing and mobile home communities—lack wired broadband service or rely on unstable mobile data plans.
- While broadband infrastructure may be technically available in most neighborhoods, monthly service costs, equipment fees, and credit requirements remain key barriers for LMI residents.

2. Impact on Education and Employment

- Households with school-aged children who lack reliable internet are at a significant disadvantage in completing homework, participating in remote learning, and accessing academic resources.
- Adults in these households face challenges applying for jobs, completing training programs, or working from home, further limiting economic mobility.

3. Disproportionate Effects on Vulnerable Populations

- Elderly residents, individuals with disabilities, and non-English-speaking households may be further isolated due to limited digital access and low digital literacy.
- Lack of broadband hinders access to telehealth, online banking, public service portals, and emergency alerts.

Conclusion

Ensuring affordable, reliable broadband access for all households—especially in low-income neighborhoods—is critical to bridging the digital divide in Texas City. The City will continue to evaluate strategic investments in broadband infrastructure and digital inclusion to support economic opportunity, equity, and resilience for all residents.

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

While broadband infrastructure is present in much of Texas City, limited provider competition remains a barrier to affordable, high-quality internet service—especially in low- and moderate-income (LMI) neighborhoods.

1. Limited Provider Choice

- In many areas of the city, only one wired broadband provider is available, leaving households with no real choice in terms of speed, cost, or customer service.
- This lack of competition often results in higher prices, data caps, slower speeds, and less incentive for service improvement or customer responsiveness.

2. Disproportionate Impact on LMI Neighborhoods

- Low-income neighborhoods are more likely to experience infrastructure underinvestment by providers, leading to outdated equipment or slower service tiers.
- Households in these areas may be excluded from promotional pricing or high-speed packages offered in better-served neighborhoods.

3. Affordability and Market Leverage

- Without competition, the dominant provider may set prices above what many households can afford, even with subsidies or promotional rates.
- Increased provider presence could help drive down prices and expand service tiers, giving consumers more choices aligned with their needs and budgets.

4. Innovation and Reliability

- Competitive markets encourage investment in newer technologies, such as fiber optics, and improve reliability during peak usage times.
- In a single-provider market, service outages or customer issues can go unaddressed longer due to the absence of market pressure.

5. Economic Development and Equity

- Increased broadband competition benefits the broader economy by supporting remote work, digital entrepreneurship, education, and access to essential services.

- Enhancing digital infrastructure in underserved areas is also a matter of equity, helping to close longstanding gaps in access and opportunity.

Conclusion

Encouraging additional broadband providers to enter the Texas City market—especially in underserved neighborhoods—will promote affordability, improve service quality, and help residents fully participate in the digital economy. The City can play a role by coordinating infrastructure access, advocating for state and federal investment, and working with providers to ensure equitable service coverage citywide.

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

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

Texas City faces growing risks from natural hazards that are being exacerbated by the effects of climate change. As a coastal community on Galveston Bay, the city is particularly vulnerable to flooding, hurricanes, storm surge, and extreme heat, all of which threaten public safety, housing stability, infrastructure, and long-term resilience.

1. Increased Flooding and Storm Surge

- Sea level rise and more frequent intense rain events have increased the likelihood and severity of both coastal and inland flooding in Texas City.
- Neighborhoods with older drainage systems or limited elevation are at increased risk of chronic flooding, damaging homes, roads, and utilities.
- Areas outside FEMA-designated flood zones are also increasingly impacted, placing low- and moderate-income households at unanticipated risk.

2. More Intense Hurricanes

- Climate change is contributing to stronger and slower-moving hurricanes, which bring more rainfall and prolonged wind damage.
- As a city with petrochemical facilities, storm-related damage poses environmental and public health risks in addition to infrastructure loss.
- Vulnerable populations, including seniors and low-income renters, may face greater barriers to evacuation, recovery, and rebuilding.

3. Extreme Heat Events

- Rising average temperatures and more frequent heatwaves pose a growing risk to public health, especially for elderly residents, outdoor workers, and households without adequate cooling.
- Extended heat events also strain energy infrastructure and increase utility costs, which can disproportionately burden low-income families.

4. Environmental Justice Considerations

- Climate-related hazards often overlap with historically underserved neighborhoods, where housing may be substandard and resources for recovery are limited.

- These areas may face compounding risks—such as heat vulnerability and flood exposure—without adequate insurance or mitigation infrastructure.

5. Impact on Housing and Infrastructure

- Repetitive loss properties and homes in flood-prone areas may face declining values, increased insurance costs, and higher repair burdens.
- Infrastructure such as roads, drainage systems, and utilities may require upgrades or redesign to accommodate future climate conditions.

Conclusion

The effects of climate change are amplifying the risks posed by natural hazards in Texas City, particularly for vulnerable populations and older neighborhoods. To build resilience, the City must continue to invest in flood mitigation, resilient infrastructure, emergency preparedness, and equitable recovery planning. CDBG and other federal funds may play a key role in supporting mitigation efforts that protect lives, property, and long-term community stability.

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

Low- and moderate-income (LMI) households in Texas City are disproportionately vulnerable to the increasing risks of flooding, hurricanes, storm surge, and extreme heat associated with climate change. These vulnerabilities stem from both the location and condition of housing as well as systemic barriers to preparation, mitigation, and recovery.

1. Location in High-Risk Areas

- Many LMI households are located in older, lower-lying neighborhoods with limited stormwater infrastructure and close proximity to floodplains or coastal surge zones.
- FEMA flood maps and local hazard mitigation data indicate that several CDBG-eligible areas overlap with zones of repetitive flood loss.
- Because land costs are lower in high-risk zones, affordable housing is often clustered in areas most susceptible to flooding and storm damage.

2. Older and Substandard Housing Conditions

- Housing stock in LMI neighborhoods often lacks modern wind, flood, or energy-resilient construction features.
- Common issues include: Poor roof integrity Lack of elevation above base flood levels Inadequate insulation and cooling systems Aging electrical and HVAC systems prone to failure during extreme weather

- These conditions increase the likelihood of damage, displacement, and health risks during extreme weather events.

3. Limited Resources for Mitigation and Recovery

- LMI homeowners and renters are less likely to have the financial resources, insurance coverage, or access to federal disaster assistance necessary to recover quickly from damage.
- Renters, in particular, face heightened risks of eviction, rent increases, or displacement when landlords choose not to repair or rebuild.
- Many lack emergency savings or access to credit, reducing their ability to evacuate or secure temporary housing.

4. Cumulative Vulnerabilities

- Vulnerability is compounded in households with seniors, individuals with disabilities, children, or limited English proficiency, which can make preparedness and recovery more difficult.
- Data from local emergency management and HUD risk mapping tools (e.g., Climate Risk Exposure Tool, Social Vulnerability Index) highlight that areas of highest climate risk often overlap with high social vulnerability.

5. Digital and Infrastructure Gaps

- In addition to physical housing risk, many LMI areas lack reliable broadband access, cooling centers, or resilient infrastructure, which hinders emergency communication and response.
- Infrastructure improvements such as stormwater upgrades, home retrofitting, and energy resilience have not yet reached many of these neighborhoods.

Conclusion

Based on data from FEMA flood maps, the City's hazard mitigation plan, and HUD's Community Resilience Toolkit, housing occupied by low- and moderate-income households in Texas City faces elevated and increasing risk from climate-related natural hazards. Strategic investments in resilient housing retrofits, infrastructure improvements, and equitable disaster planning are critical to protecting vulnerable populations and ensuring long-term housing stability.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The Strategic Plan for the City of Texas City outlines a comprehensive, five-year approach (2025–2029) to addressing priority community development and housing needs using Community Development Block Grant (CDBG) funds. Grounded in data analysis, local stakeholder input, and alignment with HUD goals, the strategy reflects a commitment to improving the quality of life for low- and moderate-income (LMI) residents, preserving affordable housing, supporting economic opportunity, and strengthening neighborhood resilience.

Purpose and Goals

The primary purpose of the Strategic Plan is to guide the allocation of federal CDBG resources in a manner that:

- Benefits LMI residents and areas;
- Addresses documented housing and community development needs;
- Responds to local market and infrastructure conditions;
- Supports equitable access to services and opportunities; and
- Promotes long-term neighborhood stability and resilience.

Priority Needs and Objectives

Based on an assessment of community needs and available resources, Texas City has identified the following **priority areas** for investment:

1. **Affordable Housing Preservation and Rehabilitation** Support minor home repair and housing rehabilitation for LMI homeowners, particularly seniors and persons with disabilities. Preserve the existing affordable housing stock and improve housing safety and sustainability.
2. **Public Services for Vulnerable Populations** Provide limited public services that benefit LMI individuals, including youth, the elderly, and individuals with disabilities.
3. **Infrastructure and Neighborhood Improvements** Improve basic infrastructure such as streets, sidewalks, drainage, and accessibility in LMI neighborhoods. Support improvements that mitigate flood risk and increase climate resilience.
4. **Economic Opportunity and Stability** Support activities that expand access to small business support for low-income residents. Leverage partnerships with local organizations like the Phoenix Business Accelerator to strengthen economic self-sufficiency.
5. **Homelessness Prevention Support** efforts that stabilize households at risk of homelessness, particularly families with children or individuals with special needs.

Geographic Focus

The Strategic Plan prioritizes areas with concentrated LMI populations, documented housing needs, and limited access to quality infrastructure. These areas include parts of the city's central and southern neighborhoods, where investment can have a meaningful impact on safety, accessibility, and livability.

Performance Measurement and Collaboration

Texas City will monitor progress annually through HUD's IDIS and will evaluate outcomes against the Consolidated Plan's established goals and objectives. The City will also coordinate with regional agencies, service providers, and nonprofits to ensure resources are leveraged and duplication is avoided.

The 25–29 Strategic Plan positions Texas City to make data-informed, community-centered investments that promote equity, strengthen neighborhoods, and address long-standing needs. Through targeted use of CDBG funds, the City will continue to improve conditions for its most vulnerable residents and lay the foundation for sustainable, inclusive growth.

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

Geographic Area

Table 47 - Geographic Priority Areas

1	**Area Name:**	1867 Settlement District
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
2	**Area Name:**	Greater Chelsea Manor
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	

	Are there barriers to improvement in this target area?	
3	**Area Name:**	City Wide
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	

General Allocation Priorities

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

The City of Texas City has designated the 1867 Settlement Historic District and the Greater Chelsea Manor area as priority target areas for investment under the 2025–2029 Consolidated Plan. These neighborhoods were selected based on a combination of socioeconomic need, physical conditions, and their strategic importance to the City's broader revitalization goals.

Selection Criteria and Rationale

Investment decisions are grounded in the following factors:

- Low- and Moderate-Income Eligibility
  Both target areas meet HUD's criteria as areas where at least 51% of residents are low- to moderate-income (LMI), making them eligible for concentrated CDBG-funded investment.
- Documented Needs and Community-Led Visioning
  The City has partnered with Texas Southern University's Barbara Jordan–Mickey Leland School of Public Affairs and the University of Houston's Gerald D. Hines College of Architecture and Design to conduct community-based research, field surveys, and design studies in each area.

These partnerships have produced data-informed recommendations for infrastructure improvements, housing preservation, cultural preservation, and long-term revitalization.

- Historical Significance and Disinvestment
  The 1867 Settlement District is a culturally and historically significant African American community with deep roots in Texas City's heritage. The area has experienced long-term underinvestment, and targeted improvements are essential for preserving its legacy and ensuring equitable development.
- Infrastructure and Housing Deficiencies
  The Greater Chelsea Manor area has been identified as having multiple infrastructure deficiencies, aging housing stock, and limited access to amenities. These challenges contribute to declining livability and increased vulnerability to flooding and environmental stressors.
- Strategic Impact and Opportunity for Revitalization
  Both areas are well-positioned to benefit from coordinated investments in housing, infrastructure, and public spaces. Improvements in these neighborhoods can stimulate further reinvestment, improve quality of life for residents, and serve as models for equitable neighborhood transformation.

Investment Approach

CDBG funds will be used to:

- Preserve and rehabilitate housing for LMI homeowners.
- Upgrade local infrastructure, including drainage, sidewalks, and ADA accessibility.
- Support public facility improvements aligned with the academic design studies.
- Reinforce each area's cultural and community identity through sensitive planning and engagement.

By prioritizing the 1867 Settlement District and the Greater Chelsea Manor area, the City of Texas City is committing to focused, equitable investment in two neighborhoods with clear need and strong community potential. These efforts reflect both a respect for historical legacy and a forward-looking strategy rooted in research, community input, and inter-institutional collaboration.

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

Priority Needs

Table 48 – Priority Needs Summary

1	**Priority Need Name**	Housing Rehabilitation and Preservation
	Priority Level	High
	Population	Low Moderate Large Families Families with Children Elderly Elderly Frail Elderly Persons with Mental Disabilities Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	Greater Chelsea Manor 1867 Settlement District
	Associated Goals	Preserve and Improve Affordable Housing Enhance Community Planning and Capacity
	Description	Housing Rehabilitation-Addressing substandard housing conditions is essential to ensuring health, safety, and long-term affordability.
	Basis for Relative Priority	Texas City's aging housing stock, much of which has not been well maintained, makes housing rehabilitation a high priority. The City aims to ensure all residents have access to decent, safe, and sanitary housing.
2	**Priority Need Name**	Economic Opportunity and Stability
	Priority Level	High
	Population	Low Moderate
	Geographic Areas Affected	Greater Chelsea Manor City Wide 1867 Settlement District
	Associated Goals	Enhance Community Planning and Capacity

	Description	Support activities that expand access to small business support for low-income residents, and leverage partnerships with local organizations.
	Basis for Relative Priority	Supporting activities that expand access to small business resources for low-income residents plays a vital role in promoting economic opportunity and long-term stability. These activities may include offering technical assistance, mentorship programs, and entrepreneurship training specifically tailored to underserved communities.
3	**Priority Need Name**	Public Infrastructure and Neighborhood Improvement
	Priority Level	High
	Population	Low Moderate
	Geographic Areas Affected	Greater Chelsea Manor City Wide 1867 Settlement District
	Associated Goals	Improve Infrastructure and Neighborhood Conditions Enhance Community Planning and Capacity
	Description	Infrastructure needs are particularly acute in the City's designated target areas, where drainage, sidewalks, and streets require substantial upgrades.
	Basis for Relative Priority	Aging and insufficient infrastructure in LMI areas contributes to safety hazards, limited mobility, and poor living conditions.
4	**Priority Need Name**	Public Services for Vulnerable Populations
	Priority Level	High
	Population	Low Moderate Large Families Families with Children Elderly Individuals Families with Children Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities

	Geographic Areas Affected	City Wide
	Associated Goals	Support Public Services for Vulnerable Residents Enhance Community Planning and Capacity
	Description	Vulnerable residents, including youth, seniors, and persons with disabilities—benefit from services that promote safety,
	Basis for Relative Priority	While public service activities are capped under CDBG regulations, limited support for nonprofit agencies and community-based programs remains a priority
5	**Priority Need Name**	Fair Housing Education & Outreach
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with HIV/AIDS and their Families
	Geographic Areas Affected	Greater Chelsea Manor City Wide 1867 Settlement District
	Associated Goals	Enhance Community Planning and Capacity Promote Fair Housing and Housing Access
	Description	There is a continued need to ensure all residents have access to fair, affordable, and non-discriminatory housing. Education and outreach efforts are important to promote understanding of housing rights and responsibilities.
	Basis for Relative Priority	There is a continued need to ensure all residents have access to fair, affordable, and non-discriminatory housing. Education and outreach efforts are important to promote understanding of housing rights and responsibilities.

6	**Priority Need Name**	Neighborhood Revitalization
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Elderly Frail Elderly
	Geographic Areas Affected	Greater Chelsea Manor City Wide 1867 Settlement District
	Associated Goals	Preserve and Improve Affordable Housing Improve Infrastructure and Neighborhood Conditions Enhance Community Planning and Capacity Advance Target Area Revitalization
	Description	Revitalization efforts will support the long-term sustainability of these neighborhoods while preserving their cultural and historical significance.
	Basis for Relative Priority	Revitalization efforts will support the long-term sustainability of these neighborhoods while preserving their cultural and historical significance.

Narrative (Optional)

The City of Texas City has identified the following priority needs for the 2025–2029 Consolidated Plan period, based on an analysis of local data, stakeholder consultation, and input from community partners. These priorities reflect the most pressing challenges affecting low- and moderate-income (LMI) residents and are aligned with HUD's national objectives to benefit LMI persons, address slum and blight, and meet urgent needs.

1. Housing Rehabilitation and Preservation

There is a significant need for the preservation and repair of existing housing stock, particularly in older LMI neighborhoods. Many homeowners, especially seniors and individuals with disabilities, live in homes that require repairs they cannot afford. Addressing substandard housing conditions is essential to ensuring health, safety, and long-term affordability.

2. Public Infrastructure and Neighborhood Improvements

Aging and insufficient infrastructure in LMI areas contribute to safety hazards, limited mobility, and poor living conditions. Infrastructure needs are particularly acute in the City's designated target areas, where drainage, sidewalks, and streets require substantial upgrades.

3. Public Services for Vulnerable Populations

While public service activities are capped under CDBG regulations, limited support for nonprofit agencies and community-based programs remains a priority. Vulnerable residents—including youth, seniors, and persons with disabilities—benefit from services that promote safety, wellness, and community stability.

4. Economic Opportunity and Self-Sufficiency

Low-income individuals face barriers to employment, training, and small business development. Expanding access to economic opportunity is a long-term strategy for promoting stability and resilience.

5. Fair Housing Education and Outreach

There is a continued need to ensure all residents have access to fair, affordable, and non-discriminatory housing. Education and outreach efforts are important to promote understanding of housing rights and responsibilities.

6. Neighborhood Revitalization in Target Areas

The 1867 Settlement Historic District and the Greater Chelsea Manor area are designated target areas with clear needs for concentrated investment. Revitalization efforts will support the long-term sustainability of these neighborhoods while preserving their cultural and historical significance.

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)	Tenant-Based Rental Assistance (TBRA) is not currently funded through the City's Community Development Block Grant (CDBG) program; however, market conditions in Texas City continue to highlight a critical need for housing affordability and rental support, particularly for extremely low-income individuals and families. **Rental Market Overview** Texas City's rental housing market presents several affordability challenges for low- and moderate-income households: • **Rising Rent Costs:** While rents in Texas City are lower than regional averages, they have increased steadily in recent years, placing additional pressure on renters with fixed or limited incomes. • **Low Vacancy Rates:** Market data indicates tight rental conditions, with relatively low vacancy rates across the affordable rental stock. This limits options for income-qualified households, especially those with special needs or larger families. • **Limited Availability of Subsidized Units:** The availability of project-based subsidized rental units remains limited, leading many low-income households to rely on market-rate units that are increasingly out of reach. **Household Needs** Market characteristics suggest that TBRA, if funded through other sources such as HOME or leveraged partnerships, could be most impactful for: • Extremely low-income renters (≤30% AMI) • Single-parent households with children • Seniors or persons with disabilities on fixed incomes • Individuals transitioning out of homelessness or institutional settings These groups often face difficulty securing affordable, stable rental housing in the private market without rental assistance or case management. **Housing Instability and Cost Burden**

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
	According to recent needs assessments, a substantial share of Texas City renters experience: • **Severe cost burden** (paying more than 50% of income toward rent and utilities) • **Overcrowding** in multi-family units • **Increased risk of eviction** due to missed payments or unstable income These conditions create a demand for rental supports that allow low-income households to access and maintain housing in safe, stable neighborhoods. While the City does not currently administer TBRA through CDBG funds, the characteristics of the local rental market reinforce the need for rental assistance as a complementary strategy in addressing housing affordability. Should TBRA resources become available through HOME or other federal programs, they would be prioritized for households with the highest barriers to stable housing, especially those in target areas or at risk of homelessness.

TBRA for Non-Homeless Special Needs	Tenant-Based Rental Assistance (TBRA), if utilized in the future through eligible programs such as HOME, could play an important role in addressing the housing needs of non-homeless special needs populations in Texas City. These include individuals who are elderly, disabled, survivors of domestic violence, or living with chronic health conditions. **Housing Market Conditions Affecting Special Needs Populations** Several characteristics of the Texas City housing market directly impact these groups: • **Insufficient Supply of Accessible Units:** The availability of rental housing that meets accessibility standards is limited. Many older housing units lack features such as zero-step entryways, grab bars, or widened doorways, making them unsuitable for persons with mobility impairments or chronic health conditions. • **Affordability Constraints:** Non-homeless special needs populations often live on fixed or limited incomes (e.g., Social Security Disability Insurance or Supplemental Security Income), making it difficult to secure rental housing without financial assistance. • **Lack of Supportive Services in Housing Settings:** Many individuals with special needs require not only affordable housing, but housing located near medical care, public transportation, and supportive services. These needs often go unmet in the private market. • **Displacement Pressure and Housing Instability:** Rising rents and redevelopment in older neighborhoods can put special needs households at increased risk of displacement, particularly those without lease protections or informal rental arrangements. **Demographic Trends and Demand** Based on consultation with service providers and analysis of demographic data: • The senior population in Texas City is growing, with many older adults preferring to age in place but lacking resources to do so safely. • Persons with mental health conditions or physical disabilities often face long waitlists for supportive or subsidized housing options.

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
	• Survivors of domestic violence and stalking may require relocation assistance and a private lease structure, both of which TBRA can support. **Potential TBRA Uses for Non-Homeless Special Needs** Should TBRA funding become available through appropriate programs, it could be targeted to: • Provide immediate, flexible rental assistance to special needs households who are cost-burdened or at risk of institutionalization. • Support transition from group homes or care facilities into independent housing. • Allow greater mobility for special needs households to move closer to needed services, family supports, or safer environments. Although TBRA is not currently funded through CDBG, the characteristics of Texas City's housing market demonstrate a clear need for flexible rental assistance tailored to non-homeless special needs populations. Expanding access to safe, affordable, and accessible housing for these residents is essential to promoting equity, stability, and independence.

New Unit Production	The production of new affordable housing units remains a critical component of Texas City's long-term strategy to address unmet housing needs, accommodate population growth, and ensure equitable development across neighborhoods. Several market characteristics directly inform the allocation of funds toward new unit production. **Insufficient Supply of Affordable Units** • Texas City has a shortage of affordable units for extremely low- to moderate-income households, especially renters earning less than 50% of Area Median Income (AMI). • According to recent housing data, demand for affordable rental and ownership opportunities exceeds current supply, particularly for families, single-parent households, and individuals with special needs. • Long waitlists for public or subsidized housing signal unmet demand that new unit production could help alleviate. **Household Growth and Demographic Shifts** • While population growth in Texas City is modest, shifts in household size and composition—such as aging seniors, single-adult households, and multigenerational families—create demand for a wider variety of housing types. • New units can be designed to meet evolving needs, including smaller accessible homes, energy-efficient housing, and units suitable for aging in place. **Limited Development in Underserved Areas** • Target areas such as the 1867 Settlement Historic District and Greater Chelsea Manor have experienced underinvestment and may benefit from context-sensitive infill development that aligns with revitalization plans. • Strategic new construction in these areas can help rebalance housing opportunities, support neighborhood stabilization, and promote economic development. **Cost Barriers and Market Gaps**

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
	• Rising construction costs, labor shortages, and limited availability of developable land pose barriers to private production of affordable housing. • Public funds, including CDBG and leveraged sources, may be required to fill financing gaps and incentivize nonprofit or mixed-income development that includes deeply affordable units. **Opportunities for Mixed-Use and Mixed-Income Housing** • New unit production offers the opportunity to create mixed-use and mixed-income housing developments that integrate affordable housing with amenities, retail, or services—especially near transit corridors and community anchors. • These projects can contribute to a more inclusive housing market and promote long-term neighborhood vitality. Texas City's housing market conditions support the need for targeted investment in new unit production. Public investment will be prioritized in areas with the greatest unmet housing demand, particularly where it can support broader revitalization goals, promote equitable growth, and expand affordable housing options for underserved populations.

Rehabilitation	The housing stock in Texas City presents a number of challenges that make housing rehabilitation a high-priority and cost-effective strategy for preserving affordable housing, especially for low- and moderate-income (LMI) homeowners. Several market characteristics support continued investment in rehabilitation activities through CDBG and other funding sources. **Aging Housing Stock** • A large portion of Texas City's single-family homes were built before 1980, and many now require significant repair to address issues such as: Outdated electrical and plumbing systems Roof deterioration Foundation damage Energy inefficiency and inadequate insulation • These conditions are especially prevalent in LMI neighborhoods such as the Greater Chelsea Manor area and the 1867 Settlement Historic District. **Low Incomes and Limited Access to Capital** • Many low- and moderate-income homeowners—particularly seniors and households on fixed incomes—lack access to private financing for home repairs. • Without assistance, these homeowners risk deferred maintenance leading to health and safety hazards, structural damage, or eventual displacement. **Disproportionate Impact on Special Populations** • Elderly residents, persons with disabilities, and single-parent households often face unique barriers to maintaining their homes, including physical limitations or caregiving responsibilities. • Rehabilitation assistance helps these households remain safely housed in familiar communities and supports aging in place. **Prevention of Property Decline and Neighborhood Disinvestment** • Targeted housing rehabilitation helps stabilize neighborhoods by preserving housing stock, preventing vacancy or blight, and reinforcing community pride.

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
	• In areas with declining property conditions, small-scale rehabilitation can yield large returns in curb appeal, safety, and property value stabilization. **Climate and Disaster Vulnerability** • Given Texas City's vulnerability to flooding, windstorms, and other climate-related hazards, housing rehabilitation also plays a vital role in:Improving structural resilience (e.g., roof anchoring, elevation, storm windows)Reducing the likelihood of displacement following natural disastersEnsuring compliance with floodplain and building code requirements Texas City’s housing market conditions clearly support continued investment in owner-occupied housing rehabilitation. Strategic use of CDBG funds for rehabilitation helps low-income residents maintain safe and stable housing, prevents neighborhood decline, and strengthens community resilience in the face of aging infrastructure and environmental risks.

Acquisition, including preservation	Preservation of existing affordable housing is a key strategy for maintaining housing stability for low- and moderate-income (LMI) residents in Texas City. Market conditions—including the age of the housing stock, limited production of new affordable units, and pressures from disinvestment or redevelopment—make preservation both necessary and cost-effective. **Aging Housing Stock and Deferred Maintenance** • Much of the City's single-family and small multifamily housing was constructed prior to 1980 and shows signs of deterioration due to age, lack of modern infrastructure, or deferred maintenance. • Without intervention, these older units may fall into disrepair, resulting in health and safety hazards, vacancy, or loss of affordability through investor-driven turnover. **Limited Supply of Affordable Housing** • The supply of affordable rental and owner-occupied housing in Texas City remains limited, particularly for extremely low-income households. • Preservation efforts protect naturally occurring affordable housing (NOAH) units and prevent displacement of vulnerable households. • New affordable housing production is costly and complex, making preservation of existing stock a more feasible near-term option in many cases. **Threat of Displacement from Market Changes** • In some neighborhoods, aging affordable units are at risk of being acquired and converted into higher-rent housing or left vacant and deteriorating. • Strategic preservation efforts—particularly in historic or culturally significant areas such as the 1867 Settlement District—help maintain affordability and prevent the loss of community assets due to speculative redevelopment. **Historic and Cultural Significance** • Several neighborhoods in Texas City have architectural and cultural significance, particularly those tied to African American heritage and early settlement history.

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
	• Preservation of these structures supports neighborhood identity, intergenerational housing continuity, and equitable reinvestment without gentrification. **Cost-Effectiveness and Community Stability** • Compared to new construction, preserving existing housing is often more cost-effective and less disruptive to residents. • Investments in preservation also help maintain community cohesion and allow longtime residents to remain in place. Texas City's housing market conditions clearly underscore the importance of preservation as a core strategy for maintaining long-term housing affordability, especially in historically underserved areas. CDBG funds and other public investments will be directed toward preserving existing affordable housing stock, extending the life of valuable community assets, and preventing displacement of low-income households.

Table 49 – Influence of Market Conditions

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

Introduction

The City of Texas City anticipates a total Community Development Block Grant (CDBG) entitlement allocation of **$432,691** for Program Year 2025. This funding will support neighborhood revitalization, housing assistance, public services, and capacity-building activities focused on low- and moderate-income residents and areas.

Leveraged and Supplementary Resources

In addition to CDBG funds, the City will pursue and coordinate a range of other resources to multiply impact, including:

- Local matching contributions and in-kind project support.
- State and federal grants (e.g., Tx CDBG Disaster Recovery and Mitigation, HOME program).
- Strategic partnerships with academic institutions (TSU & UH), nonprofits, and business stakeholders to access technical assistance and capital.

Resource Allocation Principles

- Data-Driven Focus: Resources will be directed toward identified priority needs, including housing preservation, neighborhood infrastructure, and services for vulnerable populations.
- Strategic Targeting: The City will concentrate efforts in the designated target areas—the 1867 Settlement Historic District and Greater Chelsea Manor—to maximize equity and revitalization outcomes.
- Outcome Accountability: Project selection will be aligned with measurable goals and monitored through HUD's IDIS system to ensure transparent, efficient, and effective use of funds.

This section provides an overview of the major funding sources expected during the Consolidated Plan period, their eligible uses, and how these funds will be leveraged to advance the City's strategic goals.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	432,691	0	883,508	1,316,199	1,730,764	This funding will support neighborhood revitalization, housing assistance, public services, and capacity-building activities focused on low- and moderate-income residents and areas.
General Fund	public - local	Admin and Planning	150,000	0	0	150,000	600,000	The City of Texas City anticipates allocating $150,000 from the General Fund in 2025 to cover salaries and benefits for the Community Development Department. For the remainder of the Consolidated Plan period, an additional $600,000 is anticipated to support these personnel costs, ensuring adequate staffing and capacity to carry out the City community development goals.

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

While the City of Texas City's Community Development Block Grant (CDBG) allocation for Program Year 2025 does not include formal matching requirements, federal funds are strategically leveraged to enhance the impact of available resources.

Local Leverage:
CDBG activities are supported by local funding, primarily in the form of in-kind support through department salaries and administrative capacity. These local contributions allow the City to implement and manage CDBG-funded projects efficiently without diverting grant funds from direct services or infrastructure improvements.

State and Other Federal Resources:
The City is actively seeking to supplement its CDBG allocation by applying for additional funding, including the HOME Investment Partnerships Program (HOME) through the Texas Department of Housing and Community Affairs (TDHCA). If awarded, HOME funds would be used to expand affordable housing efforts, particularly for rehabilitation and production of housing units.

Although CDBG funds do not require formal match contributions, Texas City maximizes their effectiveness by coordinating local and prospective state resources toward shared goals of equity, revitalization, and housing stability.

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

At this time, the City of Texas City does not have publicly owned land that is actively designated for use in addressing the housing or community development needs identified in this Consolidated Plan. However, there are ongoing discussions with the Texas City Economic Development Corporation (TCEDC) regarding the potential use of City-owned properties for future development opportunities.

These discussions are exploratory and have not yet resulted in formal agreements or plans. If such initiatives move forward, they may support affordable housing development, neighborhood revitalization, or economic development projects in alignment with the priorities outlined in this Plan.

Discussion

The City of Texas City continues to take a strategic and resource-conscious approach to implementing its Community Development Block Grant (CDBG) program. With a confirmed allocation of $432,691 for Program Year 2025, the City will focus its efforts on addressing critical housing needs, improving living conditions for low- and moderate-income residents, and revitalizing historically underserved neighborhoods such as the 1867 Settlement District and Greater Chelsea Manor.

Although there are no formal matching requirements for the CDBG program, the City leverages local resources—primarily in the form of departmental staffing and administrative support—to implement and monitor funded activities. The City is also exploring additional opportunities for financial leverage through prospective HOME funding from the State of Texas, and continues to work with regional academic institutions to inform data-driven decisions.

While no publicly owned land is currently committed to CDBG-related activities, conversations are underway with the Texas City Economic Development Corporation to identify City-owned parcels that could potentially support affordable housing or economic development in the future.

Overall, the City's approach emphasizes collaboration, fiscal stewardship, and targeted investment in areas with the greatest need and potential for long-term impact.

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
TEXAS CITY	Government	Economic Development Homelessness Non-homeless special needs Planning neighborhood improvements public facilities public services	Jurisdiction
Texas City Housing Authority	PHA	Homelessness Planning Public Housing Rental	Jurisdiction
Texas City Public Works Department	Departments and agencies	Planning public facilities	Jurisdiction
City of Texas City, Dept. of Economic Development	Departments and agencies	Economic Development Planning	Jurisdiction
Homeless Network of Texas dba Texas Homeless Network	Non-profit organizations	Homelessness Planning	State
The Gulf Coast Center	Non-profit organizations	Homelessness	Jurisdiction

Table 51 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

N/A

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
Homelessness Prevention Services			
Counseling/Advocacy			

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Legal Assistance	X	X	X
Mortgage Assistance			
Rental Assistance			
Utilities Assistance	X		
Street Outreach Services			
Law Enforcement	X		
Mobile Clinics			
Other Street Outreach Services		X	
Supportive Services			
Alcohol & Drug Abuse	X	X	
Child Care	X	X	
Education	X	X	
Employment and Employment Training	X		
Healthcare	X		
HIV/AIDS		X	
Life Skills			
Mental Health Counseling	X	X	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 Texas City collaborates with local and regional partners to provide essential services to persons experiencing homelessness, with a focus on the following subpopulations:

- Housing and Case Management: Services are coordinated through partnerships with organizations such as *The Gulf Coast Center* and *The Jesse Tree*, which offer housing navigation, mental health counseling, and basic needs assistance.
- Behavioral Health Services: The Gulf Coast Center provides outpatient mental health and substance use disorder services.
- Outreach: Street outreach is limited but coordinated with the Galveston County Homeless Coalition to identify and engage chronically homeless individuals.

- HIV Services: Individuals with HIV/AIDS access care primarily through regional providers such as *Access Care of Coastal Texas (ACCT)* in Galveston, which provides case management, housing assistance (via HOPWA funding), and medical transportation.
- Health Coverage: Texas City residents living with HIV can utilize state and federally funded programs like Ryan White Part A and B services. Referrals are often made through Galveston County Health District.

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

- Lack of Emergency Shelter and Transitional Housing Within City Limits
  - Texas City does not have a permanent, year-round emergency shelter or transitional housing program for individuals or families.
  - This forces reliance on neighboring jurisdictions and limits the city's ability to respond rapidly to local needs.
- Limited Services for Unaccompanied Youth and LGBTQ+ Populations
  - There are few targeted resources within Texas City for homeless youth, particularly LGBTQ+ individuals who may face additional discrimination and trauma.
- Insufficient Street Outreach and Engagement
  - Street outreach is inconsistent and not adequately funded or staffed to provide regular engagement with unsheltered individuals across the city.
- Data and Coordination Gaps
  - There is no centralized intake, referral, or coordinated entry system housed within Texas City.
  - Data sharing and case management coordination between agencies are limited, leading to inefficiencies and duplicated efforts.

- Underfunding of Local Services
    - The city's resources are constrained, and local nonprofits often operate with limited staff and funding, restricting service capacity.
    - Opportunities to leverage additional state and federal funding (e.g., ESG, CoC) are limited due to competition and administrative capacity.
- Housing Affordability and Permanent Supportive Housing Shortages
    - There is a lack of deeply affordable housing and permanent supportive housing for persons with disabilities or those transitioning out of homelessness.

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 Texas City addresses the needs of homeless individuals and persons with HIV through coordinated efforts with county-level and regional agencies. While services are available, access and utilization are constrained by geographic, funding, and infrastructure limitations. Enhancing coordination, expanding shelter capacity, and addressing transportation barriers are key to increasing service reach and effectiveness.

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	Preserve and Improve Affordable Housing	2025	2029	Affordable Housing	Greater Chelsea Manor City Wide 1867 Settlement District	Housing Rehabilitation and Preservation Neighborhood Revitalization	CDBG: $1,500,000	Homeowner Housing Rehabilitated: 50 Household Housing Unit
2	Improve Infrastructure and Neighborhood Conditions	2025	2029	Non-Housing Community Development	Greater Chelsea Manor 1867 Settlement District	Public Infrastructure and Neighborhood Improvement Neighborhood Revitalization	CDBG: $723,508	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1655 Persons Assisted
3	Support Public Services for Vulnerable Residents	2025	2029	Non-Housing Community Development	Greater Chelsea Manor City Wide 1867 Settlement District	Public Services for Vulnerable Populations	CDBG: $324,515	Public service activities other than Low/Moderate Income Housing Benefit: 1000 Persons Assisted Other: 25 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Enhance Community Planning and Capacity	2025	2029	Planning & Administration	City Wide	Housing Rehabilitation and Preservation Economic Opportunity and Stability Public Infrastructure and Neighborhood Improvement Public Services for Vulnerable Populations Fair Housing Education & Outreach Neighborhood Revitalization	CDBG: $432,690	Other: 1 Other
5	Advance Target Area Revitalization	2025	2029	Affordable Housing Homeless Non-Homeless Special Needs Non-Housing Community Development	Greater Chelsea Manor 1867 Settlement District	Neighborhood Revitalization		Other: 1 Other
6	Promote Fair Housing and Housing Access	2025	2029	Affordable Housing	City Wide	Fair Housing Education & Outreach	CDBG: $66,250	

Table 53 – Goals Summary

Goal Descriptions

1	**Goal Name**	Preserve and Improve Affordable Housing
	Goal Description	Texas City will invest in the preservation of existing affordable housing stock through its minor home repair and rehabilitation programs. With a large proportion of aging housing—particularly in low-income neighborhoods—these programs are critical to maintaining safe, livable homes for seniors, persons with disabilities, and extremely low-income families. Housing rehabilitation helps prevent displacement, reduces health and safety hazards, and contributes to long-term neighborhood stability.
2	**Goal Name**	Improve Infrastructure and Neighborhood Conditions
	Goal Description	The City will address long-standing infrastructure needs in low- and moderate-income areas by funding projects that improve sidewalks, street conditions, drainage, and ADA accessibility. These improvements enhance mobility, safety, and resilience—especially in flood-prone areas—and are concentrated in the Greater Chelsea Manor area and the 1867 Settlement Historic District. Infrastructure upgrades also complement housing investments and support broader revitalization efforts.
3	**Goal Name**	Support Public Services for Vulnerable Residents
	Goal Description	Through the public services component of the CDBG program, Texas City will support programs that serve the community's most vulnerable populations. For 2025, this includes youth counseling programs at the Carver and Sanders-Vincent Community Centers, with a focus on mental health, life skills, and behavioral support. These services aim to stabilize families, reduce the risk of youth involvement in the justice system, and improve long-term outcomes for LMI households.

4	**Goal Name**	Enhance Community Planning and Capacity
	Goal Description	A portion of CDBG funds will be used for planning, program administration, and grant compliance activities. These include preparing HUD-mandated reports, overseeing environmental reviews, conducting internal monitoring, and managing contracts. By investing in administrative capacity, the City ensures the effective implementation, oversight, and sustainability of federally funded programs.
5	**Goal Name**	Advance Target Area Revitalization
	Goal Description	The City will strategically direct at least 60% of CDBG funds to two high-priority target areas: the Settlement Historic District and the Greater Chelsea Manor area. These historically underserved neighborhoods have been identified for focused investment in housing, infrastructure, and community-based services. This goal supports equitable development and honors the cultural and historical significance of these communities while addressing current needs.
6	**Goal Name**	Promote Fair Housing and Housing Access
	Goal Description	Informed by the 2024 Analysis of Impediments to Fair Housing Choice, this goal seeks to expand awareness of fair housing rights and reduce barriers to housing choice. Activities may include community outreach events, complaint intake & adjudication, multilingual education campaigns, and coordination with housing counselors and advocacy organizations. The City will work to ensure that all residents—regardless of race, disability, family status, or other protected characteristics—can access safe and affordable housing free from discrimination.

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)

Over the five-year span of the 2025–2029 Consolidated Plan, the City of Texas City anticipates providing affordable housing assistance primarily through its Community Development Block Grant (CDBG) program. Although the City does not currently receive direct HOME program funding, it plans to seek funding through the Texas Department of Housing and Community Affairs (TDHCA) as a potential state subrecipient.

Based on projected funding levels, past performance, and local housing market conditions, the City estimates it will be able to support affordable housing for approximately:

- **Extremely Low-Income Households (≤30% AMI):** 15 families
- **Low-Income Households (31–50% AMI):** 25 families
- **Moderate-Income Households (51–80% AMI):** 35 families

These figures include households assisted through housing rehabilitation, minor repair programs, and homebuyer assistance if applicable. The actual number served will depend on annual appropriations, market conditions, and success in leveraging outside resources such as HOME or state housing initiatives.

The City will prioritize assistance to extremely low- and low-income households to the extent feasible, particularly those at risk of housing instability or living in substandard conditions.

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)

The Texas City Housing Authority (TCHA) does not have Public Housing units.

Activities to Increase Resident Involvements

The Texas City Housing Authority (TCHA) does not have Public Housing units.

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

No

Plan to remove the 'troubled' designation

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

Barriers to Affordable Housing

Texas City recognizes that while existing policies are intended to ensure safety, orderly growth, and neighborhood stability, they can sometimes create **barriers to affordable housing**. As part of its strategic efforts, the City will continue to review and update policies to:

- **Streamline development approvals**
- **Support infill and mixed-income housing**
- **Promote balanced growth and reinvestment**

These actions will help make the local housing market more accessible to families, seniors, and individuals of all income levels.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

Collaboration is essential to overcoming housing barriers and ensuring equitable, sustainable development. Texas City will focus on strengthening partnerships across sectors to expand affordable housing opportunities and foster community support.

- Collaborate with Nonprofits, Community Development Corporations (CDCs), and Housing Authorities:
  These partners bring deep local knowledge, trusted community relationships, and expertise in affordable housing development and management. By working together, the City can support the creation and preservation of affordable units, provide wraparound services for residents, and ensure long-term housing stability. These collaborations can also help with outreach, tenant education, and connecting residents to job training, financial literacy, and social services.
- Coordinate with Regional Planning Agencies:
  Regional agencies can help align housing efforts with transportation, economic development, and environmental planning goals. Texas City will seek to coordinate zoning updates, infrastructure investments, and housing needs assessments to ensure that local efforts contribute to broader regional priorities and benefit from shared resources and data.

SP-60 Homelessness Strategy – 91.215(d)

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

The City of Texas City's strategic plan supports collaborative outreach and targeted investment to address the needs of individuals and families experiencing homelessness—especially those who are unsheltered or at high risk. These efforts are carried out in coordination with regional service providers, outreach teams, and local partners to ensure a system-wide, person-centered response.

A central partner in these efforts is the Gulf Coast Center's PATH (Projects for Assistance in Transition from Homelessness) Program, which includes a case manager, team lead, and program manager who conduct direct outreach to unsheltered individuals. These activities are often coordinated with the Texas City Police Department and other community partners. Outreach takes place in public spaces such as libraries, churches, day centers, and known encampments or unsheltered locations throughout the city.

In addition, the Galveston County Food Bank, in collaboration with local nonprofits like Chosen Ones, supports mobile outreach efforts to individuals and families experiencing housing instability. These agencies share real-time updates on emerging outreach locations or increased visibility of homelessness, informing coordinated local responses.

Through the Coordinated Entry (CE) Planning Entity, eligible individuals are assessed and referred to appropriate shelter, transitional housing, or permanent housing options. Local shelters provide updates on bed availability and participate in regular case conferencing, where providers and partners collaborate to match individuals to available resources. Individuals with lived experience are also involved in this process, offering valuable insight into outreach strategies and the effectiveness of available services.

The City of Texas City further supports outreach by:

- **Hosting an annual resource fair** that connects unsheltered individuals with service providers offering housing, mental health support, and basic needs assistance.
- **Serving as the local hub for the annual HUD Point-in-Time (PIT) Count**, coordinating outreach teams to ensure thorough community engagement and data collection.

When gaps in services or resources are identified during case conferencing, these issues are brought to the Galveston County Homeless Coalition, where member agencies collaborate to maximize the use of county-wide resources.

Strategic Plan Alignment

These outreach efforts align with Texas City's strategic goals:

- **Goal 3: Support Public Services for Vulnerable Residents** by funding services that reduce barriers and promote stability.
- **Goal 4: Enhance Community Planning and Capacity** through coordination with providers and data-informed decision-making.
- **Goal 5: Advance Target Area Revitalization** by addressing chronic homelessness in historically underserved neighborhoods.

By embedding outreach within its broader community development strategy, Texas City ensures that individuals experiencing homelessness are not overlooked and that local resources are aligned to meet both immediate needs and long-term housing stability goals.

Addressing the emergency and transitional housing needs of homeless persons

Texas City's Strategic Plan supports efforts to meet emergency and transitional housing needs through coordination with regional service providers and the Continuum of Care (CoC). The City does not currently operate its own shelter, but participates in the CoC's Coordinated Entry (CE) system and supports partners who deliver emergency response and housing stabilization services.

Through Coordinated Entry, individuals and families experiencing literal homelessness can complete an assessment with trained staff from **Gulf Coast Center** or **Endeavors**. Based on their level of need, participants are referred to emergency shelter, transitional housing, or permanent housing options. CE ensures that resources are allocated fairly and that vulnerable households are prioritized appropriately.

Several local partners address these needs:

- **Samaritan Women at the Well** operates transitional housing in Texas City, helping individuals and families build stability through case management and service connections.
- **Endeavors** assists veterans and their families by providing intensive case management and emergency financial support. Veterans are linked to long-term resources such as VA programs and HUD-VASH vouchers.
- **Mainland Community Partnership** offers case management and limited emergency financial assistance to individuals and families. The agency works with clients on housing stability plans tailored to achievable, long-term goals.

In FY2024, Galveston County agencies received over $2.3 million in CoC funding, some of which is allocated to rapid resolution strategies aimed at shortening episodes of homelessness and avoiding unnecessary shelter stays.

Texas City's strategic goals support these efforts by investing in programs and partnerships that prevent homelessness, improve access to services, and build long-term stability:

- **Goal 3: Support Public Services** helps fund outreach, youth counseling, and wraparound services.
- **Goal 4: Enhance Community Planning and Capacity** supports coordination with CoC and CE partners.
- **Goal 5: Advance Target Area Revitalization** ensures that investments also benefit areas where transitional housing and outreach activities are concentrated.

These coordinated actions ensure that individuals and families experiencing homelessness in Texas City have access to emergency support, transitional options, and long-term pathways to housing stability.

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.

Texas City's Strategic Plan supports efforts to help individuals and families experiencing homelessness—especially chronically homeless persons, families with children, veterans, and unaccompanied youth—transition into permanent housing and achieve long-term stability. The City partners with regional providers and the Galveston County Continuum of Care (CoC) to ensure that housing and services are coordinated and equitably delivered through the Coordinated Entry (CE) system.

CE is a critical part of the community's housing crisis response system. It ensures that individuals at risk of or currently experiencing homelessness can readily access assistance, regardless of where they enter the system. CE uses a standardized assessment process to evaluate a person's vulnerability and service needs, and then prioritizes referrals to the most appropriate housing intervention—such as emergency shelter, transitional housing, rapid rehousing, or permanent supportive housing.

This process shortens the time individuals and families remain homeless by streamlining access to services and reducing delays in placement. Households with higher needs, such as veterans or chronically homeless individuals, are matched to more intensive supports such as case management or long-term rental assistance. Those with lower service needs may be referred to rapid rehousing or mainstream housing options.

Texas City also coordinates with service providers who assist clients after placement to prevent returns to homelessness. These supports include:

- **Endeavors**, which provides intensive case management and links veterans and their families to long-term supports like VA services and HUD-VASH vouchers
- **Mainland Community Partnership**, which offers post-placement case management and emergency financial assistance to stabilize households and support housing retention
- **Samaritan Women at the Well**, which connects clients in transitional housing to permanent housing options and employment or support resources

These services are reinforced by ongoing case conferencing among CE partners, including individuals with lived experience, who help ensure person-centered service planning and follow-up.

Texas City's strategic goals contribute to this transition framework by:

- **Goal 1: Preserve and Improve Affordable Housing** – Increasing the supply and quality of affordable units accessible to formerly homeless households
- **Goal 3: Support Public Services for Vulnerable Residents** – Funding outreach and stabilization services that help individuals retain housing
- **Goal 4: Enhance Community Planning and Capacity** – Coordinating with CE and CoC partners to ensure alignment of funding, referrals, and long-term housing goals
- **Goal 5: Advance Target Area Revitalization** – Directing investment into high-need areas where housing access and homelessness prevention efforts are critical

By aligning housing, services, and strategic investment, Texas City is actively supporting a system that reduces the length of time individuals experience homelessness, increases the rate of successful housing placements, and reduces the likelihood of repeated homelessness.

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

Texas City's Strategic Plan prioritizes efforts to help low- and extremely low-income individuals and families—particularly those at risk of housing instability—avoid becoming homeless. Special attention is given to populations being discharged from publicly funded systems of care, such as hospitals, behavioral health facilities, foster care, and corrections, as well as those receiving support from health, education, or social service systems.

A key prevention effort is led by the Gulf Coast Center's PATH (Projects for Assistance in Transition from Homelessness) team, which collaborates with Sun Behavioral Health to provide diversion services for

individuals exiting psychiatric hospitalization who are at risk of returning to unsheltered homelessness. PATH staff meet regularly to discuss individual cases and coordinate connections to available housing, behavioral health, and community-based supports.

Local partners also play a vital role in identifying and stabilizing households at risk of homelessness. Several agencies in Texas City provide wraparound social services to youth, families, and individuals seeking long-term wellness and stability. These include:

- Case management and support services for youth and families in partnership with local schools
- Parenting workshops, mentorship programs, and health referrals to help families stay connected and supported
- Youth-focused behavioral health and outreach services aimed at improving school engagement and preventing displacement

For individuals in need of employment support, Workforce Solutions provides job readiness resources, vocational training, and placement assistance for both youth and adults. These programs are essential to increasing income and reducing economic pressures that can lead to housing loss. In addition, the Gulf Coast Center offers Supportive Employment case management for adults engaged in behavioral health services, helping clients secure and retain jobs aligned with their individual capabilities and treatment plans.

These coordinated efforts aim to reduce the number of individuals who exit care systems into homelessness and ensure that those receiving public or nonprofit support are also connected to housing stability resources.

Texas City's Strategic Plan supports these goals by:

- **Goal 3: Supporting Public Services for Vulnerable Residents**, including those at risk of homelessness due to system discharge or lack of family support
- **Goal 4: Enhancing Community Planning and Capacity** through partnerships with health, education, and workforce agencies
- **Goal 5: Advancing Target Area Revitalization** to strengthen neighborhoods where many at-risk residents live and seek services

Through collaboration with health care providers, school-based initiatives, and local employment support services, Texas City and its partners work to identify vulnerable households early and provide the tools they need to maintain housing and stability.

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

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

The City of Texas City recognizes that lead-based paint (LBP) remains a potential health hazard in older housing stock, particularly in units constructed before 1978. Exposure to lead hazards—especially among young children—can result in serious health consequences. In response, the City will implement a series of coordinated actions to reduce and prevent LBP exposure in housing assisted with federal funds.

1. Identification and Assessment of Risk

- The City will ensure that all housing rehabilitation projects involving units built before 1978 undergo lead-based paint inspections or risk assessments, as required under HUD's Lead Safe Housing Rule (24 CFR Part 35).
- Staff and contractors will continue to be trained in lead hazard identification, interim controls, and safe work practices.

2. Lead Hazard Control in Housing Rehabilitation

- When LBP hazards are identified in eligible units, the City will require interim controls or abatement as part of the scope of work for CDBG-funded rehabilitation.
- All work will be performed by certified contractors and in accordance with HUD's lead safety regulations and EPA's Renovation, Repair, and Painting (RRP) Rule.

3. Tenant and Homeowner Education

- Occupants of assisted properties will be provided with HUD's "Protect Your Family from Lead in Your Home" pamphlet.
- The City will promote public awareness of lead hazards and provide referrals to Galveston County Health District or other resources for blood lead screening and lead hazard prevention.

4. Monitoring and Documentation

- The City will maintain proper documentation of LBP compliance, including inspection reports, clearance testing, and certifications, in project files and within HUD's IDIS system.
- Files will be regularly reviewed to ensure compliance with all federal regulations and to prepare for potential HUD monitoring.

5. Coordination with Health and Housing Agencies

- The City will coordinate with regional public health agencies and housing authorities to monitor lead-related health risks and respond to any identified cases of lead poisoning.
- Where feasible, referrals will be made to state or county programs offering grant-funded lead hazard control for eligible households.

Through a combination of inspection, mitigation, public education, and interagency coordination, the City of Texas City will work to reduce LBP hazards in federally assisted housing and ensure that residents—particularly children—have access to safe, healthy homes.

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

The City of Texas City's actions to reduce lead-based paint (LBP) hazards are directly informed by the age and condition of the housing stock, the presence of vulnerable populations, and public health risks associated with lead exposure—particularly for children under the age of six.

Extent of the Problem

- A significant portion of Texas City's housing stock was built prior to 1978, when the use of lead-based paint in residential construction was banned.
- These older homes are concentrated in low- and moderate-income neighborhoods, including the Greater Chelsea Manor and 1867 Settlement target areas, where many households cannot afford major home repairs.
- Children living in these units are at increased risk of lead poisoning, particularly if deteriorated paint, dust, or soil is present.

Alignment of Actions with Lead Risk

The City's planned actions are directly tied to reducing these risks in the following ways:

1. Housing Rehabilitation and Lead Mitigation

- Through its CDBG-funded housing rehabilitation and minor repair programs, the City prioritizes assistance to LMI households in pre-1978 homes.
- All rehabilitation projects involving older housing include lead hazard evaluation and compliance with HUD's Lead Safe Housing Rule (24 CFR Part 35).
- Identified hazards are mitigated using interim controls or abatement, and clearance testing is conducted to ensure safety post-repair.

2. Public Awareness and Education

- Homeowners and tenants participating in City-funded housing programs receive educational materials, including HUD's "Protect Your Family from Lead in Your Home" brochure.
- Residents are encouraged to report peeling paint or other potential hazards, and are referred to the Galveston County Health District for testing or additional services if necessary.

3. Focus on Vulnerable Populations

- The City's targeting of extremely low-income households, families with young children, and elderly or disabled individuals helps reduce exposure in the populations most at risk for lead-related health effects.
- These actions are concentrated in areas where historical disinvestment and aging infrastructure overlap, ensuring high-impact interventions.

By integrating lead hazard controls into housing rehabilitation programs, prioritizing high-risk populations and neighborhoods, and complying with federal lead safety standards, Texas City's actions directly contribute to reducing the risk and incidence of lead poisoning in the community. These efforts are essential to improving long-term health outcomes and housing quality for low-income residents.

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

The City of Texas City has formally integrated lead-based paint (LBP) hazard reduction requirements into its housing policies and procedures to ensure the protection of low- and moderate-income households—particularly those living in homes constructed before 1978. These procedures are aligned with federal regulations and are consistently applied across all applicable City-funded housing programs.

1. Compliance with Federal Lead Regulations

All housing programs administered through the City—particularly those supported with CDBG funds—are subject to HUD's Lead Safe Housing Rule (24 CFR Part 35). City policies require:

- Lead risk assessments or paint inspections for any home built before 1978 that receives rehabilitation assistance above regulatory thresholds.
- Interim controls or abatement of identified lead hazards during the rehabilitation process.
- Clearance testing by a certified risk assessor before project closeout.

These requirements are built into project scopes, contractor bid packets, and rehabilitation checklists to ensure uniform compliance.

2. Contractor Training and Certification Requirements

The City only contracts with EPA-certified lead-safe renovation firms for rehabilitation activities in pre-1978 housing. This policy is embedded in contractor qualification standards and procurement procedures.

3. Occupant Notification and Education

Program policies require that homeowners and tenants participating in federally assisted rehabilitation receive:

- HUD's "Protect Your Family from Lead in Your Home" brochure, and
- A copy of any lead hazard evaluation reports or clearance results conducted on their unit.

These materials are included in the intake and closing packets for all CDBG-funded housing projects involving older homes.

4. Documentation and Monitoring

The City maintains a formal checklist to document lead-safe compliance for each applicable project, including:

- Date of construction
- Type of lead evaluation conducted
- Scope of lead hazard work
- Names and certifications of contractors
- Clearance test results

This documentation is reviewed during internal monitoring and is uploaded to HUD's Integrated Disbursement and Information System (IDIS) as required.

5. Coordination with Local Health Authorities

The City's housing program procedures include referral protocols to the Galveston County Health District for households concerned about lead exposure or requesting blood lead level screening, particularly for children under six years old.

Through clearly defined policies, standardized procedures, and regulatory compliance protocols, the City of Texas City ensures that lead hazard reduction is not only implemented but fully institutionalized across its housing programs. This integration protects vulnerable populations and promotes safe, healthy housing throughout the community.

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

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

Reducing poverty and improving economic mobility for low-income families is a long-standing goal of the City of Texas City. Through its CDBG program and partnerships with local service providers, the City implements strategies that focus on addressing root causes of poverty, such as lack of access to stable housing, workforce barriers, limited education, and insufficient public infrastructure.

Strategic Goals

The following goals outlined in this Consolidated Plan directly support the City's efforts to reduce the number of families living in poverty:

1. **Expand access to safe, stable, and affordable housing** for low- and moderate-income households.
2. **Support public services and community facilities** that meet the basic needs of vulnerable populations.
3. **Improve infrastructure in underserved neighborhoods** to promote safety, accessibility, and long-term investment.
4. **Encourage economic opportunity and self-sufficiency** through support for workforce development, job readiness, and entrepreneurship.

Key Programs and Activities

1. Housing Stability and Rehabilitation Programs

- The City provides minor home repair and rehabilitation assistance to low-income homeowners, helping them maintain safe housing and reduce housing-related cost burdens.
- Stabilizing housing conditions is a foundational step in preventing deeper poverty and potential homelessness.

2. Public Service Support

- Through CDBG public service funds, the City assists nonprofit partners in delivering services such as after-school programs, youth mentoring, senior outreach, and limited case management—resources that contribute to long-term family well-being and opportunity.

3. Infrastructure and Accessibility Improvements

- Infrastructure projects in low-income neighborhoods—such as sidewalk installation, ADA compliance, and drainage improvements—help eliminate environmental and mobility barriers that disproportionately affect families living in poverty.

4. Economic Mobility and Workforce Support

- The City supports job readiness programs, microenterprise assistance, and employment services in partnership with local nonprofits and workforce agencies.
- These programs focus on helping residents increase their earning potential, access new employment opportunities, and improve long-term financial stability.

Partnerships and Policy Alignment

- Texas City participates in the Texas City Mayor's Task Force on Homelessness and is an active member of the Galveston County Homeless Coalition, both of which support programs aimed at addressing economic and housing instability.

Ongoing Policy Commitments

- Promote fair housing access to prevent discrimination that may trap families in high-poverty, low-opportunity areas.
- Encourage infill development and housing preservation to protect affordability and prevent displacement.
- Support community organizations that provide wraparound services, including financial literacy, job coaching, and mental health supports.

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

The City of Texas City recognizes that affordable housing and poverty reduction are deeply interconnected. Without access to stable, affordable housing, low-income families face greater barriers to education, employment, health, and upward mobility. Therefore, the City has intentionally aligned its poverty-reduction strategies with its affordable housing goals to create a coordinated and supportive framework for improving residents' lives.

1. Prioritizing Housing Stability for Low-Income Families

Housing stability is a critical component of economic security. The City's housing rehabilitation and minor repair programs help low-income homeowners—particularly seniors, persons with disabilities, and families with children—remain safely housed and avoid displacement or homelessness. By

addressing substandard conditions and reducing housing costs, these efforts support the broader goal of poverty reduction.

2. Targeting Investment in High-Need Neighborhoods

CDBG-funded housing and infrastructure investments are focused in the 1867 Settlement District and Greater Chelsea Manor area, which have high concentrations of poverty and limited economic opportunity. Improvements in these areas are designed to:

- Preserve affordable housing
- Improve public infrastructure and accessibility
- Attract reinvestment and support neighborhood revitalization

This geographic coordination ensures that housing activities complement broader anti-poverty strategies and address systemic disparities.

3. Leveraging Housing Programs to Connect Families with Services

While the City's primary role is funding and program administration, its housing programs are implemented in coordination with local service providers who offer:

- Workforce development and job training
- Youth and family support services
- Case management and referrals to health, education, and financial assistance programs

By stabilizing housing and connecting residents to services, the City supports a pathway out of poverty.

4. Supporting Renters and Vulnerable Populations

The City coordinates with the Galveston County Homeless Coalition and the Texas City Mayor's Task Force on Homelessness to help prevent and address housing instability among extremely low-income families and individuals. These efforts, including partnerships with regional nonprofits, contribute to reducing poverty through:

- Homeless prevention
- Rapid rehousing
- Wraparound support services

5. Promoting Equitable Access to Housing and Opportunity

Texas City's affordable housing efforts incorporate fair housing principles, ensuring that residents are not limited to high-poverty areas or excluded from higher-opportunity neighborhoods. This supports poverty reduction by:

- Encouraging mobility
- Reducing segregation
- Broadening access to schools, jobs, and healthcare

The City's affordable housing strategy is not implemented in isolation but is fully integrated with its broader poverty-reduction goals. Through coordinated investments, targeted neighborhood revitalization, and strong partnerships with service providers, Texas City is working to reduce poverty by increasing housing stability, access, and opportunity for its most vulnerable residents.

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

The City of Texas City has established a comprehensive monitoring framework to ensure that all activities carried out under the Consolidated Plan—particularly those funded through the Community Development Block Grant (CDBG) program—are implemented in full compliance with applicable federal regulations, support HUD program goals, and deliver measurable benefits to low- and moderate-income (LMI) residents.

1. Oversight and Internal Monitoring

The City's Community Development Department is responsible for the administration and oversight of all CDBG-Entitlement funded activities. The department ensures regulatory compliance and program effectiveness through the following procedures:

- Quarterly internal reviews of program progress, expenditure rates, and beneficiary outcomes
- On-site monitoring of projects and partners, as applicable, using HUD-recommended protocols and documentation
- Annual performance evaluations and internal audits of program files, financial records, procurement documents, and IDIS data
- Maintenance of standardized written procedures covering eligibility, environmental review, recordkeeping, and reporting

Monitoring efforts are focused on ensuring:

- Compliance with national objectives and activity eligibility under 24 CFR Part 570
- Timely and appropriate use of funds
- Proper documentation of program beneficiaries
- Adherence to environmental, labor, and civil rights standards

2. Ensuring Long-Term Compliance

For housing rehabilitation and capital projects, the City maintains oversight through:

- Written agreements and scopes of work that include compliance requirements and benefit periods

- Property inspections and project closeout documentation to verify completion and compliance
- Periodic follow-up checks for housing rehabilitation projects to ensure continued code and safety standards are met
- Record retention protocols to ensure availability for future audits or HUD monitoring

If issues of noncompliance are identified, the City issues:

- A written notice describing the deficiency
- A corrective action plan with a deadline for resolution
- Follow-up monitoring to confirm compliance and resolution

3. Comprehensive Planning and Coordination

The City ensures that its Consolidated Plan activities remain aligned with broader community development goals through:

- Ongoing coordination with city planning, public works, housing authorities, and nonprofit partners
- Annual review of the Consolidated Plan's consistency with the City's Comprehensive Plan, capital improvement planning, and hazard mitigation strategies
- Participation in regional coalitions, local housing task forces, and academic partnerships that support strategic planning, data analysis, and technical capacity

Texas City's monitoring framework ensures that all federally funded programs are compliant, transparent, and effective. These efforts help maintain accountability, maximize impact, and align local activities with HUD's overarching program objectives and the City's long-term development goals.

Expected Resources

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

Introduction

The City of Texas City anticipates a total Community Development Block Grant (CDBG) entitlement allocation of **$432,691** for Program Year 2025. This funding will support neighborhood revitalization, housing assistance, public services, and capacity-building activities focused on low- and moderate-income residents and areas.

Leveraged and Supplementary Resources

In addition to CDBG funds, the City will pursue and coordinate a range of other resources to multiply impact, including:

- **Local matching contributions** and in-kind project support.
- **State and federal grants** (e.g., TxCDBG Disaster Recovery and Mitigation, HOME program).
- **Strategic partnerships** with academic institutions (TSU & UH), nonprofits, and business stakeholders to access technical assistance and capital.

Resource Allocation Principles

- **Data-Driven Focus:** Resources will be directed toward identified priority needs, including housing preservation, neighborhood infrastructure, and services for vulnerable populations.
- **Strategic Targeting:** The City will concentrate efforts in the designated target areas—the 1867 Settlement Historic District and Greater Chelsea Manor—to maximize equity and revitalization outcomes.
- **Outcome Accountability:** Project selection will be aligned with measurable goals and monitored through HUD's IDIS system to ensure transparent, efficient, and effective use of funds.

This section provides an overview of the major funding sources expected during the Consolidated Plan period, their eligible uses, and how these

funds will be leveraged to advance the City's strategic goals.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	432,691.00	0.00	883,508.00	1,316,199.00	1,730,764.00	This funding will support neighborhood revitalization, housing assistance, public services, and capacity-building activities focused on low- and moderate-income residents and areas.
General Fund	public - local	Admin and Planning	150,000.00	0.00	0.00	150,000.00	600,000.00	The City of Texas City anticipates allocating $150,000 from the General Fund in 2025 to cover salaries and benefits for the Community Development Department. For the remainder of the Consolidated Plan period, an additional $600,000 is anticipated to support these personnel costs, ensuring adequate staffing and capacity to carry out the City community development goals.

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

While the City of Texas City's Community Development Block Grant (CDBG) allocation for Program Year 2025 does not include formal matching requirements, federal funds are strategically leveraged to enhance the impact of available resources.

Local Leverage:

CDBG activities are supported by local funding, primarily in the form of in-kind support through department salaries and administrative capacity. These local contributions allow the City to implement and manage CDBG-funded projects efficiently without diverting grant funds from direct services or infrastructure improvements.

State and Other Federal Resources:

The City is actively seeking to supplement its CDBG allocation by applying for additional funding, including the HOME Investment Partnerships Program (HOME) through the Texas Department of Housing and Community Affairs (TDHCA). If awarded, HOME funds would be used to expand affordable housing efforts, particularly for rehabilitation and production of housing units.

Although CDBG funds do not require formal match contributions, Texas City maximizes their effectiveness by coordinating local and prospective state resources toward shared goals of equity, revitalization, and housing stability.

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

At this time, the City of Texas City does not have publicly owned land that is actively designated for use in addressing the housing or community development needs identified in this Consolidated Plan. However, there are ongoing discussions with the Texas City Economic Development Corporation (TCEDC) regarding the potential use of City-owned properties for future development opportunities.

These discussions are exploratory and have not yet resulted in formal agreements or plans. If such initiatives move forward, they may support affordable housing development, neighborhood revitalization, or economic development projects in alignment with the priorities outlined in this Plan.

Discussion

The City of Texas City continues to take a strategic and resource-conscious approach to implementing its Community Development Block Grant (CDBG) program. With a confirmed allocation of $432,691 for Program Year 2025, the City will focus its efforts on addressing critical housing needs, improving living conditions for low- and moderate-income residents, and revitalizing historically underserved neighborhoods such as the 1867 Settlement District and Greater Chelsea Manor.

Although there are no formal matching requirements for the CDBG program, the City leverages local resources—primarily in the form of departmental staffing and administrative support—to implement and monitor funded activities. The City is also exploring additional opportunities for financial leverage through prospective HOME funding from the State of Texas, and continues to work with regional academic institutions to inform data-driven decisions.

While no publicly owned land is currently committed to CDBG-related activities, conversations are underway with the Texas City Economic Development Corporation to identify City-owned parcels that could potentially support affordable housing or economic development in the future.

Overall, the City's approach emphasizes collaboration, fiscal stewardship, and targeted investment in areas with the greatest need and potential for long-term impact.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Preserve and Improve Affordable Housing	2025	2026	Affordable Housing	Greater Chelsea Manor City Wide 1867 Settlement District	Housing Rehabilitation and Preservation	CDBG: $200,000.00	Homeowner Housing Rehabilitated: 10 Household Housing Unit
2	Improve Infrastructure and Neighborhood Conditions	2025	2029	Non-Housing Community Development	Greater Chelsea Manor 1867 Settlement District	Public Infrastructure and Neighborhood Improvement	CDBG: $81,250.00	Other: 10 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Support Public Services for Vulnerable Residents	2025	2029	Non-Housing Community Development	Greater Chelsea Manor City Wide 1867 Settlement District	Public Services for Vulnerable Populations	CDBG: $64,903.00	Public service activities other than Low/Moderate Income Housing Benefit: 100 Persons Assisted Other: 25 Other
4	Enhance Community Planning and Capacity	2025	2029	Planning & Administration	City Wide	Housing Rehabilitation and Preservation Economic Opportunity and Stability Public Infrastructure and Neighborhood Improvement Public Services for Vulnerable Populations Fair Housing Education & Outreach Neighborhood Revitalization	CDBG: $86,538.00	Other: 1 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Advance Target Area Revitalization	2025	2029	Affordable Housing Homeless Non-Homeless Special Needs Non-Housing Community Development	Greater Chelsea Manor 1867 Settlement District	Neighborhood Revitalization	CDBG: $	Other: 2 Other
6	Promote Fair Housing and Housing Access	2025	2029	Affordable Housing	City Wide	Fair Housing Education & Outreach	CDBG: $	Other: 100 Other

Table 55 – Goals Summary

Goal Descriptions

1	**Goal Name**	Preserve and Improve Affordable Housing
	Goal Description	The City will use CDBG funds to support the rehabilitation and repair of housing units occupied by low- and moderate-income (LMI) households. This includes addressing health and safety issues, code violations, accessibility improvements, and other urgent repair needs. For 2025, the City will allocate $200,000 to assist approximately 10 homeowners with an average of $20,000 in rehabilitation assistance per household.
2	**Goal Name**	Improve Infrastructure and Neighborhood Conditions
	Goal Description	Texas City will invest in critical infrastructure improvements in LMI neighborhoods to address aging systems, drainage issues, ADA non-compliance, and general public safety concerns. CDBG funding will be used to support sidewalk improvements, accessibility enhancements, and related public facility upgrades—particularly in the Greater Chelsea Manor and 1867 Settlement District target areas. 10 infrastructure projects completed

3	**Goal Name**	Support Public Services for Vulnerable Residents
	Goal Description	CDBG public service funds (limited to 15% of the allocation) will be used to implement youth counseling and behavioral support programs at the Carver and Sanders-Vincent Community Centers. These services are designed to promote emotional well-being, academic success, and positive development for at-risk youth in LMI areas. The City anticipates serving over 100 youth in 2025 through this initiative.
4	**Goal Name**	Enhance Community Planning and Capacity
	Goal Description	Up to 20% of the CDBG allocation will support program administration, planning, monitoring, and compliance activities. This includes preparation of required HUD reports, coordination with subrecipients and contractors, internal audits, public engagement, and staff support to ensure full regulatory compliance and efficient use of resources
5	**Goal Name**	Advance Target Area Revitalization
	Goal Description	CDBG-funded projects will prioritize the revitalization of the City's two designated target areas: the 1867 Settlement Historic District and the Greater Chelsea Manor area. These neighborhoods face high levels of disinvestment, aging infrastructure, and housing needs. At least 60% of all CDBG funds will benefit residents in these areas through coordinated housing, infrastructure, and public service investments.
6	**Goal Name**	Promote Fair Housing and Housing Access
	Goal Description	The City will continue to affirmatively further fair housing by providing education and outreach to residents on their housing rights. These efforts will include public workshops, distribution of materials in English and Spanish, and coordination with housing service providers. A portion of administrative funds will support these compliance and outreach efforts. Fair housing outreach, 5 public education events</p>

Projects

AP-35 Projects – 91.220(d)

Introduction

For Program Year 2025, the City of Texas City has identified a set of priority projects to be funded with its **$432,691** Community Development Block Grant (CDBG) entitlement allocation. These projects were selected based on public input, consultation with stakeholders, data analysis, and alignment with the City's 2025–2029 Consolidated Plan goals.

Each funded project will address critical needs of low- and moderate-income (LMI) residents and neighborhoods—particularly within the two designated target areas: the **1867 Settlement Historic District** and the **Greater Chelsea Manor area**. Priority was given to activities that preserve affordable housing, improve infrastructure, support youth and vulnerable populations, and enhance the City's capacity to administer federal programs effectively.

The projects listed in this section represent the City's continued commitment to equitable development, neighborhood revitalization, and measurable community impact.

Projects

#	Project Name
1	Housing Rehabilitation and Repair
2	Neighborhood Infrastructure Improvements
3	Youth Counseling Services
4	Program Administration and Planning
5	Fair Housing Education and Outreach

Table 56 – Project Information

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

The City of Texas City's allocation priorities for Program Year 2025 are guided by the needs identified in the 2025–2029 Consolidated Plan, input from community partners, and the City's long-standing commitment to improving conditions in historically underserved neighborhoods. CDBG funding is prioritized to support housing rehabilitation, neighborhood infrastructure, public services, and fair housing efforts, with a focus on low- and moderate-income (LMI) residents.

Reasons for Allocation Priorities:

1. **Housing Rehabilitation ($200,000):**
   A substantial portion of CDBG funds is allocated to housing rehabilitation and repair for LMI homeowners to address substandard conditions, health and safety issues, and accessibility

needs. This aligns with the community's aging housing stock and rising maintenance burdens among seniors and low-income families.

2. **Neighborhood Infrastructure Improvements ($81,250,000):**
   Infrastructure investments are prioritized in the 1867 Settlement Historic District and the Greater Chelsea Manor area—two CDBG target areas with long-standing needs related to sidewalks, drainage, accessibility, and neighborhood safety. These projects also support the City's goal to revitalize historically disinvested communities.
3. **Public Services – Youth Counseling ($64,903):**
   Public service funding is directed to youth counseling programs at Carver and Sanders-Vincent Community Centers, in response to identified gaps in mental health support and youth-focused services. These programs aim to promote wellness, stability, and long-term outcomes for LMI youth.
4. **Planning & Administration ($86,538):**
   A portion of funds is reserved for administrative functions, including grant management, compliance, planning, and Fair Housing Education and Outreach. These activities are essential to ensuring proper program delivery and HUD compliance.

Obstacles to Addressing Underserved Needs:

- **Limited Funding:**
  The City receives a modest CDBG entitlement allocation relative to community need. The demand for affordable housing, infrastructure upgrades, and public services consistently exceeds available federal resources.
- **Lack of Shelter Capacity:**
  Texas City does not currently have an emergency shelter, which limits immediate options for individuals and families experiencing homelessness or displacement.
- **Aging Infrastructure and Housing Stock:**
  Many neighborhoods require comprehensive infrastructure investment, and the aging housing stock creates ongoing needs for repair and rehabilitation among LMI homeowners.
- **Resource Gaps in Mental Health and Youth Services:**
  Local partners report a need for expanded behavioral health services, especially for youth and families experiencing trauma, housing instability, or economic hardship.
- **Capacity Constraints:**
  Smaller nonprofit and grassroots organizations may lack administrative capacity to pursue or manage CDBG funding, limiting the pipeline of eligible service partners.

Despite these challenges, the City continues to coordinate with regional agencies, academic institutions, and nonprofit organizations to maximize impact, improve outreach, and pursue additional funding sources to meet community needs.

AP-38 Project Summary

Project Summary Information

1	**Project Name**	Housing Rehabilitation and Repair
	Target Area	Greater Chelsea Manor City Wide 1867 Settlement District
	Goals Supported	Preserve and Improve Affordable Housing
	Needs Addressed	Housing Rehabilitation and Preservation Neighborhood Revitalization
	Funding	CDBG: $200,000.00
	Description	Provide critical home repairs and rehabilitation for approximately 10 low- and moderate-income (LMI) homeowners. Work may include roofing, plumbing, electrical, and accessibility upgrades.
	Target Date	9/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
2	**Project Name**	Neighborhood Infrastructure Improvements
	Target Area	Greater Chelsea Manor 1867 Settlement District
	Goals Supported	Improve Infrastructure and Neighborhood Conditions
	Needs Addressed	Public Infrastructure and Neighborhood Improvement Neighborhood Revitalization
	Funding	CDBG: $81,250.00
	Description	Implement sidewalk repairs, ADA curb ramps, and drainage improvements in eligible LMI census tracts, focused in the Greater Chelsea Manor area.
	Target Date	9/30/2026

	Estimate the number and type of families that will benefit from the proposed activities	**Estimated Number of Beneficiaries:** Approximately **250 low- and moderate-income (LMI) households** **Type of Families Benefiting:** • Primarily **low- and moderate-income families** residing in the **Greater Chelsea Manor area** and the **1867 Settlement Historic District**, which are designated CDBG target areas • **Multi-generational households**, senior residents, individuals with disabilities, and families with children • Households affected by inadequate sidewalk connectivity, poor drainage, or inaccessible public infrastructure **Explanation:** The Neighborhood Infrastructure Improvements project will fund upgrades such as sidewalk repairs, ADA-compliant curb ramps, and drainage improvements in eligible LMI neighborhoods. These improvements will enhance public safety, walkability, and accessibility, particularly for households that rely on pedestrian routes to access schools, parks, transit stops, and community facilities. Improvements will also help mitigate flooding and environmental hazards in historically underserved areas. While infrastructure activities benefit entire neighborhoods rather than individual households, the estimated 250 families reflect those living within the directly impacted project area boundaries.

	Location Description	Neighborhood Infrastructure Improvements will be carried out in designated low- and moderate-income areas of Texas City, with a focus on two priority target areas identified in the City's Consolidated Plan: • **Greater Chelsea Manor Area**: Bounded by **Bay Street to 14th Street** (east to west) and **Texas Avenue to 9th Avenue North** (south to north). • **1867 Settlement Historic District**: Bounded by **Highway 3 to Westward Avenue** (east to west) and **FM 1765 to Anderson Street** (south to north). These neighborhoods were selected due to their aging and substandard infrastructure, drainage concerns, and high concentrations of low- and moderate-income households. Planned improvements may include sidewalk construction or repairs, ADA-compliant curb ramps, and stormwater drainage enhancements designed to improve accessibility, safety, and environmental conditions in these historically underserved areas.

	Planned Activities	This project will fund critical and aesthetic infrastructure improvements in low- and moderate-income neighborhoods of Texas City, specifically within the **Greater Chelsea Manor Area** and the **1867 Settlement Historic District**—two CDBG-designated target areas. Planned activities may include: • **Sidewalk construction and repair** to improve pedestrian safety and mobility • **Installation of ADA-compliant curb ramps** to increase accessibility for seniors and persons with disabilities • **Stormwater drainage improvements** to mitigate flooding and protect public health • **Street lighting enhancements** to improve safety and visibility • **Installation of wayfinding signage** to support neighborhood identity and navigation • **Beautification features**, including **flower beds, trees, fountains, and decorative curb numbers** • **Street line striping** to improve traffic safety and organization These improvements will serve approximately **250 low- and moderate-income households** and are designed to promote safety, accessibility, and neighborhood pride. The general service areas are defined as follows: • **Greater Chelsea Manor Area**: Bay Street to 14th Street and Texas Avenue to 9th Avenue North • **1867 Settlement Historic District**: Highway 3 to Westward Avenue and FM 1765 to Anderson Street This activity supports: • **Strategic Goal 2: Improve Infrastructure and Neighborhood Conditions**, by addressing aging or inadequate public infrastructure in underserved neighborhoods • **Strategic Goal 5: Advance Target Area Revitalization**, by enhancing the physical environment and quality of life in historically underinvested areas All improvements will be conducted in compliance with HUD CDBG regulations and will qualify as area benefit activities serving low- and moderate-income populations.

3	**Project Name**	Youth Counseling Services
	Target Area	Greater Chelsea Manor 1867 Settlement District
	Goals Supported	Support Public Services for Vulnerable Residents
	Needs Addressed	Public Services for Vulnerable Populations
	Funding	CDBG: $64,903.00
	Description	Support mental health counseling and youth development programming at Carver and Sanders-Vincent Community Centers for approximately 100 LMI youth.
	Target Date	9/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	**Estimated Number of Beneficiaries:** Approximately **100 youth** from **low- and moderate-income (LMI) households** **Type of Families:** • Primarily single-parent or multigenerational households residing in underserved areas • Households with school-aged children (ages 10–18) who may be experiencing emotional, behavioral, or academic challenges • Families residing in or near the 1867 Settlement Historic District and Greater Chelsea Manor area, where public services and mental health resources are limited **Explanation:** This project will provide free, community-based youth counseling and support services at the Carver and Sanders-Vincent Community Centers. Services will include one-on-one counseling, group sessions, life skills coaching, and behavioral intervention—all designed to improve long-term outcomes for youth living in LMI households.

	Location Description	Youth counseling services will be provided at two City-operated community centers located in neighborhoods with high concentrations of low- and moderate-income (LMI) households: • **Carver Community Center** 900 5th Avenue North Texas City, TX 77590 *(Located near the 1867 Settlement Historic District)* • **Sanders-Vincent Community Center** 501 4th Avenue North Texas City, TX 77590 *(Serving the Greater Chelsea Manor area and adjacent LMI neighborhoods)* These locations were selected based on accessibility, community need, and proximity to underserved populations. Services will be available to youth citywide, with targeted outreach in the designated CDBG target areas.
	Planned Activities	This project will fund the implementation of structured youth counseling programs at the Carver Community Center and the Sanders-Vincent Community Center, targeting low- and moderate-income (LMI) youth in Texas City. Activities will focus on improving emotional well-being, behavioral health, academic engagement, and life skills development. <p data-start="615" data-
4	**Project Name**	Program Administration and Planning
	Target Area	City Wide
	Goals Supported	Enhance Community Planning and Capacity
	Needs Addressed	Housing Rehabilitation and Preservation Economic Opportunity and Stability Public Infrastructure and Neighborhood Improvement Public Services for Vulnerable Populations Fair Housing Education & Outreach Neighborhood Revitalization
	Funding	CDBG: $86,538.00
	Description	Cover administrative and planning costs, including staffing, reporting, compliance, and monitoring of CDBG activities.

	Target Date	9/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	This activity will not directly serve individuals or families but will support the effective delivery, oversight, and reporting of all CDBG-funded projects in Program Year 2025. It enables compliance with federal regulations, monitoring of subrecipients and contractors, planning for future housing and community development needs, and transparent public administration.
	Location Description	This activity supports the administration and oversight of CDBG-funded projects citywide. While no direct services are provided from this activity, it enables implementation of programs that benefit low- and moderate-income residents across all eligible areas of Texas City, including targeted neighborhoods such as the **1867 Settlement Historic District** and the **Greater Chelsea Manor area**.
	Planned Activities	This project will fund the implementation of structured youth counseling programs at the **Carver Community Center** and the **Sanders-Vincent Community Center**, targeting low- and moderate-income (LMI) youth in Texas City. Activities will focus on improving emotional well-being, behavioral health, academic engagement, and life skills development. **Planned services include:** • Individual and group counseling sessions led by trained mental health professionals • Workshops on conflict resolution, decision-making, and goal setting • Referrals to additional social or educational services as needed • Engagement with families to support youth development at home • Culturally responsive and age-appropriate materials and delivery The program is designed to serve approximately **100 youth** ages 10–18, with priority given to residents of the **1867 Settlement Historic District** and **Greater Chelsea Manor area**. Services will be free of charge and delivered on-site in neighborhoods where access to mental health services is limited.
5	**Project Name**	Fair Housing Education and Outreach
	Target Area	City Wide
	Goals Supported	Promote Fair Housing and Housing Access
	Needs Addressed	Fair Housing Education & Outreach

	Funding	:
	Description	Conduct public education on fair housing rights and protections, distribute bilingual materials, and provide referrals for complaints or assistance.
	Target Date	9/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	*(Funded under Planning & Administration)* **Estimated Number of Beneficiaries:** Approximately **100 low- and moderate-income (LMI) individuals and families** **Type of Families Benefiting:** • Renters and homeowners in low- and moderate-income neighborhoods • Families from protected classes under the Fair Housing Act • Persons with disabilities, seniors, and limited English proficiency (LEP) households • Residents of target areas such as the 1867 Settlement District and Greater Chelsea Manor **Explanation:** The City will carry out modest but meaningful Fair Housing outreach in Program Year 2025, focusing on education, awareness, and early intervention. Activities may include distributing printed materials, hosting a small number of community info sessions, and partnering with local organizations to share fair housing resources. Outreach will be tailored to populations most at risk for housing discrimination and concentrated in areas with known disparities. While the scope is limited due to staffing and funding constraints, the effort will lay a foundation for expanded outreach in future years.
	Location Description	Fair Housing Education and Outreach activities will be conducted throughout the City of Texas City, with an emphasis on **low- and moderate-income neighborhoods**, including the **Greater Chelsea Manor area** and the **1867 Settlement Historic District**. Educational materials will be distributed at public facilities such as **community centers, libraries, and City Hall**, and outreach events may be held at locations accessible to residents of target areas. Some outreach may also take place virtually or through community-based partners that serve protected classes and households at risk of housing discrimination.

	Planned Activities	*(Funded under Planning & Administration)* The City of Texas City will implement a modest Fair Housing Education and Outreach initiative in 2025 to increase awareness of fair housing rights and responsibilities among residents, particularly those in low- and moderate-income areas. Activities may include: • Distributing printed and digital educational materials in English and Spanish • Hosting or participating in community information sessions or workshops • Collaborating with local partners such as community centers, housing agencies, and nonprofits to reach underserved populations • Providing referrals and information for residents who believe they have experienced housing discrimination Outreach will be focused in target neighborhoods such as the **1867 Settlement District** and the **Greater Chelsea Manor area**, where access to housing resources and education may be limited. The effort will aim to reach approximately **100 individuals or families**, helping ensure that vulnerable residents are informed about their rights and how to seek assistance if those rights are violated. This activity supports **Strategic Goal 6: Promote Fair Housing and Housing Access** and aligns with the City's responsibilities under the Fair Housing Act and CDBG program requirements.

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

The City of Texas City will target Community Development Block Grant (CDBG) investments in neighborhoods with high concentrations of low- to moderate-income and minority residents. These areas are primarily located in Southeast and West Texas City, where infrastructure needs, housing quality issues, and poverty rates are most severe. Texas City has identified two primary geographic areas where Community Development Block Grant (CDBG) and related entitlement program resources will be concentrated: the **1867 Settlement Historic District** and the **Chelsea Manor area**. These areas were selected based on their concentration of low- to moderate-income (LMI) households and the presence of historically underserved minority populations, in alignment with HUD guidelines.

According to HUD's latest LMI Summary Data, the following **Census Block Groups** fall within or overlap this area:

- **7223.01** – 87.44% LMI
- **7222.04** – 92.31% LMI
- **7222.02** – 70.19% LMI
- **7222.03** – 81.18% LMI

Chelsea Manor contains a significant number of Texas City's scattered-site public housing units and includes some of the most socioeconomically disadvantaged residents in the jurisdiction. This area also presents multiple challenges such as aging housing stock, infrastructure disinvestment, and a higher incidence of cost-burdened households.

Geographic Distribution

Target Area	Percentage of Funds
Greater Chelsea Manor	30
1867 Settlement District	30

Table 57 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The decision to prioritize investments in the 1867 Settlement Historic District and the Chelsea Manor area is grounded in a combination of demographic need, historical inequity, and alignment with HUD's goals of directing resources toward areas with the highest concentrations of low- to moderate-income

(LMI) households.

1. Concentration of LMI Populations

Both the 1867 Settlement and Chelsea Manor contain census block groups where the proportion of LMI households significantly exceeds HUD's 51% threshold, with some block groups reaching **over 90%**. These figures, derived from HUD's most recent LMI data, confirm that these neighborhoods are among the most economically disadvantaged in Texas City. As such, they qualify for targeted investment under CDBG and other federal programs.

2. Presence of Minority and Historically Underserved Communities

The 1867 Settlement District is a historically African American community with deep cultural roots and generational ties to Texas City. The area has experienced decades of underinvestment and exclusion from broader economic growth. Similarly, Chelsea Manor serves a racially and ethnically diverse population, many of whom rely on public or subsidized housing and face systemic barriers to opportunity.

3. Public Housing and Infrastructure Needs

Chelsea Manor includes the majority of the city's scattered-site public housing, many of which are aging and require upgrades. Both areas also face significant infrastructure needs, including stormwater management, sidewalk and street improvements, and utility system modernization. Concentrating resources in these neighborhoods allows for a more coordinated and impactful use of funds.

4. Equity and Compliance with HUD's Affirmatively Furthering Fair Housing (AFFH)

Focusing investments in these geographies supports Texas City's commitment to AFFH by addressing historic patterns of segregation and disinvestment. These investments aim to enhance housing choice, improve neighborhood conditions, and expand access to opportunity in areas that have been traditionally marginalized.

5. Community Input and Planning

These priorities reflect direct input from residents, community stakeholders, and service providers collected through public meetings, surveys, and engagement efforts during the consolidated planning process. Community members consistently identified these neighborhoods as being most in need of housing and infrastructure improvements.

Discussion

Texas City is prioritizing investment in two key geographic areas: the **1867 Settlement Historic District** and the **Chelsea Manor area**, based on data-driven need and historical context. These

neighborhoods have some of the highest concentrations of low- to moderate-income (LMI) households in the city, with HUD-reported LMI levels ranging from over 70% to more than 90% in several census block groups.

The 1867 Settlement is a culturally significant, historically African American community with deep roots but longstanding underinvestment. It remains a high-priority area due to its vulnerable infrastructure and the need to preserve both its housing and heritage. Similarly, the Chelsea Manor area includes most of the city's scattered-site public housing units and is home to diverse, predominantly low-income households facing housing quality and access challenges.

Investing in these areas reflects not only statistical need but also a commitment to equity and inclusion. This approach aligns with HUD's mandate to affirmatively further fair housing by addressing systemic disparities and improving living conditions in historically underserved communities.

Community feedback has strongly supported these priorities, reinforcing that targeted investments here will have the greatest impact in improving quality of life and access to opportunity for Texas City residents.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The City of Texas City recognizes the critical importance of maintaining and expanding access to safe, decent, and affordable housing—particularly for low- and moderate-income (LMI) residents, seniors, persons with disabilities, and households at risk of homelessness. While the City does not administer a local HOME program, it leverages its Community Development Block Grant (CDBG) allocation to support affordable housing primarily through housing rehabilitation and repair for existing homeowners.

For Program Year 2025, the City will focus on preserving existing affordable housing units through minor home repairs and rehabilitation services targeting LMI homeowners. These investments will prevent displacement, address health and safety concerns, and allow aging residents and families to remain stably housed in their communities.

The affordable housing strategy for the year prioritizes maintaining the current housing stock rather than new unit production, given funding constraints and the absence of direct federal rental assistance or development subsidies. However, the City continues to support partnerships with regional housing organizations and participates in local coordination efforts to advocate for future affordable housing development opportunities.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	10
Special-Needs	0
Total	10

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

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	0
Rehab of Existing Units	10
Acquisition of Existing Units	0
Total	10

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

Discussion

In Program Year 2025, the City of Texas City will continue its focus on preserving affordable housing by assisting low- and moderate-income (LMI) homeowners through housing rehabilitation and repair. The City anticipates serving approximately **10 non-homeless households** with critical repairs that address safety, code violations, and accessibility needs. This approach reflects both the high demand for home repair assistance and the City's limited annual CDBG entitlement, which is insufficient to fund large-scale new construction or rental subsidy programs.

Although no affordable housing units will be directly provided to homeless or special-needs populations through CDBG-funded housing activities in 2025, the City remains actively involved in local and regional homelessness response systems. Public service funds are being allocated to youth counseling services, and the City participates in the Mayor's Task Force on Homelessness and collaborates with the Galveston County Homeless Coalition to support coordinated entry and resource navigation for unhoused individuals and families.

Special-needs populations may benefit indirectly from infrastructure improvements, outreach, and partnerships with organizations that provide case management, employment support, and mental health services. However, those impacts are not captured in the AP-55 housing unit totals, which focus specifically on direct housing assistance.

The City will continue to explore partnerships and advocate for additional state or federal resources to expand its ability to address the affordable housing needs of a broader range of residents, including homeless and special-needs populations.

AP-60 Public Housing – 91.220(h)

Introduction

The Texas City Housing Authority currently does not operate a Public Housing Program. As a result, there are no public housing units or related activities under the Authority's management within the jurisdiction. The Housing Authority has transitioned its focus toward other affordable housing initiatives and rental assistance programs, such as the Housing Choice Voucher Program (Section 8), to meet the community's housing needs.

Because no public housing stock exists, this plan does not include public housing capital improvements, modernization, or management activities typically associated with a Public Housing Program. Instead, efforts are concentrated on supporting affordable housing development and community revitalization through alternative housing strategies and partnerships.

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

As the Texas City Housing Authority no longer operates a Public Housing Program, there are no planned actions specifically targeting public housing units or public housing residents. However, the Authority remains committed to addressing affordable housing needs through alternative programs and strategies, including:

- Supporting the Housing Choice Voucher Program to provide rental assistance to low-income families.
- Partnering with local developers and organizations to encourage the development and preservation of affordable rental housing.
- Assisting households experiencing homelessness or housing instability through supportive services and coordination with community agencies.
- Facilitating programs that promote homeownership and housing stability for low- and moderate-income residents.

These efforts aim to fill the gap left by the absence of traditional public housing, ensuring that affordable, safe, and decent housing options remain accessible to Texas City residents in need.

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

Although Texas City Housing Authority currently does not operate a Public Housing Program and therefore has no public housing residents, the Authority is committed to fostering resident engagement and promoting pathways to homeownership for low- and moderate-income households through other programs. Planned actions include:

- Encouraging participation in the Housing Choice Voucher Program's resident advisory councils

and workshops to increase tenant involvement in program decisions and community building.

- Partnering with local nonprofit agencies and financial institutions to provide homebuyer education, counseling, and down payment assistance for voucher holders and other eligible residents.
- Supporting initiatives that build residents' capacity for homeownership through financial literacy classes and credit counseling.
- Facilitating community meetings and outreach to gather resident input on housing policies and programs, ensuring voices of all residents are heard and considered.

These efforts aim to empower residents beyond public housing to achieve greater housing stability and economic independence through active involvement and homeownership opportunities.

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

The TCHA is not designated as troubled.

Discussion

The Texas City Housing Authority's transition away from traditional public housing reflects broader shifts in affordable housing policy and program delivery. Without a public housing stock, the focus has shifted to leveraging other housing assistance programs such as the Housing Choice Voucher Program and community partnerships to meet the needs of low-income residents.

This shift presents both challenges and opportunities. On one hand, the absence of public housing units limits direct engagement with residents in that specific housing context. On the other hand, it encourages more flexible, individualized approaches to housing assistance that can better accommodate diverse household needs.

Encouraging resident involvement and promoting homeownership remain important goals. Although there are no public housing residents to engage directly, efforts continue to foster tenant participation through voucher program activities and to expand access to homeownership through education and financial support programs. These initiatives are essential to building stronger, more self-sufficient communities and increasing housing stability.

Moving forward, the Authority will continue to explore innovative strategies and collaborations that enhance resident empowerment and expand affordable housing opportunities in Texas City.

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

Introduction

The City of Texas City actively collaborates with a network of community organizations to address the needs of homeless individuals and persons with special needs. Key partnerships include service providers such as the Salvation Army, Our Daily Bread, UTMB's Street Medicine Team, St. Vincent's House, local Independent School Districts, the Resource and Crisis Center for Domestic Violence in Galveston County, and Samaritan Women at the Well, which operates domestic violence shelters.

The City is also an engaged participant in regional homeless response initiatives, including the Gulf Coast Homeless Coalition and Galveston County's Coordinated Entry Planning Entity. Through these collaborations, Texas City coordinates resources and strategies aimed at preventing homelessness, providing emergency shelter, and supporting transitional and permanent housing solutions.

Efforts focus on enhancing outreach, improving access to health and social services, and addressing the unique challenges faced by vulnerable populations such as victims of domestic violence, individuals experiencing chronic homelessness, and families with children. The City continues to support and expand these partnerships to strengthen the safety net for residents experiencing housing instability and to promote pathways to self-sufficiency.

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

The City of Texas City collaborates closely with multiple agencies and community partners to conduct comprehensive outreach to homeless individuals, particularly those who are unsheltered. Central to these efforts is the Mayor's Task Force on Homelessness, which organizes the annual Navigation Day event. This event connects homeless individuals with service providers and serves as a key outreach and engagement initiative.

The Mayor's Task Force also works in coordination with community partners, including the Gulf Coast Center's PATH (Projects for Assistance in Transition from Homelessness) Program. PATH staff—including case managers, team leads, and program managers—conduct direct outreach in partnership with the Texas City Police Department and other agencies. Outreach locations include local libraries, day centers,

churches, and unsheltered sites to assess individual needs comprehensively.

The Galveston County Food Bank supports these efforts by partnering with local organizations like Chosen Ones and other outreach groups to provide dispersed assistance throughout the city. These agencies regularly inform local coordinating bodies about new outreach locations and areas experiencing increased housing instability.

Through participation in the Coordinated Entry Planning Entity, local shelters provide real-time updates on emergency shelter bed availability. Case conferences involving service providers, the Task Force, and individuals with lived experience examine each client's needs-resource ratio to optimize support and identify any gaps in services. When gaps are found, the homeless coalition partners collaborate to seek all eligible resources within Galveston County for individuals and families.

The City, through the Mayor's Task Force, ensures a coordinated and comprehensive outreach approach to ending homelessness, emphasizing collaboration, data-sharing, and community engagement.

Addressing the emergency shelter and transitional housing needs of homeless persons

The City of Texas City is committed to ensuring that homeless individuals and families have timely access to emergency shelter and transitional housing that supports their movement toward stable, permanent housing. Over the next year, the City will work closely with local shelters, service providers, and regional coalitions to meet these critical housing needs through the following actions:

- Collaborate with emergency shelters such as St. Vincent's House, the Salvation Army, and domestic violence shelters including the Resource and Crisis Center for Domestic Violence and Samaritan Women at the Well to maintain and expand shelter capacity, particularly during periods of increased demand or inclement weather.
- Participate actively in the Coordinated Entry Planning Entity to facilitate efficient use of shelter beds through real-time data sharing on bed availability and coordinated referrals, reducing barriers to access for individuals and families in crisis.
- Support transitional housing programs that provide temporary, supportive environments for homeless persons as they work toward permanent housing solutions, including programs that offer case management, life skills training, and connections to employment and health services.
- Engage in outreach and assessment efforts to identify unsheltered homeless persons and connect them promptly to emergency shelter or transitional housing options that fit their specific needs.
- Seek funding opportunities and partnerships to enhance the quality, capacity, and diversity of shelter and transitional housing options available within the community.
- Work through the Mayor's Task Force on Homelessness to coordinate resources and advocate

for the expansion of shelter and transitional housing services to better meet local demand.

By focusing on these goals, Texas City aims to reduce the length of time individuals and families spend without housing and to provide pathways that support sustained housing stability.

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

The City of Texas City prioritizes assisting homeless individuals and families—especially those who are chronically homeless, families with children, veterans and their families, and unaccompanied youth—in their transition to permanent housing and independent living. Central to this effort is the utilization of Coordinated Entry (CE), a vital component of the community's housing crisis response system.

Coordinated Entry ensures that individuals and families at risk of or experiencing homelessness have streamlined access to housing assistance, regardless of where they first seek help. The system standardizes access, assessment, prioritization, and referrals across all community providers to quickly connect households with interventions that best meet their needs based on vulnerability and severity.

Within Texas City, CE assessors from the Gulf Coast Center and Endeavors conduct assessments for literally homeless individuals and families. Following assessment, households are informed of the resources available and matched to appropriate emergency shelter, transitional housing, or permanent housing options. This coordinated approach minimizes the time persons spend homeless and improves the efficiency and effectiveness of housing placement.

In Fiscal Year 2024, Galveston County agencies were awarded over $2.3 million through the Continuum of Care Notice of Funding Opportunity to support rapid resolution of homelessness. This funding addresses critical gaps in the local system and enhances programs aimed at shortening homelessness duration, facilitating access to affordable housing, and preventing recidivism into homelessness.

Through continued collaboration and the strategic use of CE, the City of Texas City seeks to improve housing stability, reduce homelessness duration, and support individuals and families in achieving long-term housing independence.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving

assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

The City of Texas City, through the Mayor's Task Force on Homelessness and the Community Development Department, is dedicated to preventing homelessness among low-income individuals and families, particularly those who are extremely low-income or face increased risk due to discharge from publicly funded institutions and systems of care. These institutions include health care facilities, mental health treatment centers, foster care and other youth facilities, as well as corrections programs and institutions.

To address this, the City strengthens partnerships with public and private agencies that provide housing, health, social services, employment, education, and youth support to ensure a coordinated and comprehensive approach. Key actions planned for the coming year include:

- Collaborating with hospitals, mental health facilities, foster care agencies, and correctional institutions to improve discharge planning and ensure individuals leaving these systems have access to stable housing and supportive services.
- Enhancing coordination among service providers to connect at-risk households with rental assistance, utility support, case management, and employment resources that mitigate housing instability.
- Supporting community-based prevention programs that identify individuals and families at imminent risk of homelessness and provide rapid interventions to maintain housing.
- Leveraging data sharing and referral systems within Coordinated Entry to proactively identify households vulnerable to homelessness and connect them to tailored prevention services.
- Working with local schools, workforce development agencies, and social service organizations to address the multifaceted needs of families and individuals before housing loss occurs.

By leading these efforts, the Mayor's Task Force on Homelessness and the Community Development Department aim to reduce new incidences of homelessness and foster long-term housing stability for Texas City's most vulnerable residents.

Discussion

Preventing homelessness requires a proactive, coordinated approach that addresses the complex factors contributing to housing instability. In Texas City, the Mayor's Task Force on Homelessness and the Community Development Department play pivotal roles in leading these prevention efforts, working collaboratively with healthcare providers, social service agencies, correctional institutions, and community organizations.

By focusing on populations at heightened risk—such as individuals being discharged from hospitals,

mental health facilities, foster care, and correctional systems—the City seeks to close critical gaps where people might otherwise fall into homelessness. Effective discharge planning and seamless coordination across agencies are essential to ensure that these vulnerable individuals transition into stable housing with the support services they need to maintain it.

Additionally, the integration of prevention efforts within the Coordinated Entry system enhances the City's ability to identify and assist households before they lose housing. Through data sharing, case conferencing, and targeted outreach, resources can be deployed efficiently to those who need them most, reducing new entries into homelessness and shortening the duration of housing crises.

These comprehensive prevention strategies reflect Texas City's commitment to building resilient communities where all residents have access to safe, stable, and affordable housing. Ongoing collaboration, resource development, and community engagement will be vital to sustaining progress in reducing homelessness and supporting long-term housing stability.

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

Introduction:

The City of Texas City recognizes that barriers to affordable housing persist and pose significant challenges to ensuring all residents have access to safe, decent, and affordable homes. These barriers include a combination of economic factors, such as rising housing costs and stagnant wages, as well as structural and regulatory challenges like zoning restrictions, limited land availability, and infrastructure constraints.

Additional obstacles include the shortage of affordable rental units, difficulties in securing financing for both developers and prospective homeowners, and a lack of supportive services for special populations, including seniors, persons with disabilities, and low-income families. Furthermore, systemic issues such as discrimination and lack of awareness about housing programs also hinder equitable access to affordable housing.

This Action Plan seeks to identify and address these barriers through targeted strategies that promote housing development, preservation, and accessibility. By engaging community stakeholders, streamlining regulations, and leveraging public and private resources, Texas City aims to remove impediments and foster a housing environment that supports economic diversity and community stability.

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 City of Texas City's 2024 Analysis of Impediments to Fair Housing identified several key barriers impacting affordable housing access, including:

- **Discrimination in Housing** based on race, disability, and familial status, limiting fair access to housing opportunities.
- **Limited Awareness of Fair Housing Rights** among residents and housing providers, which contributes to inequities.
- **Insufficient Temporary and Transitional Housing** options for individuals and families in crisis or transition.
- **Financial Constraints** that limit both access to affordable housing and funding for housing services.
- **Lack of Affordable Housing Units and Diverse Housing Options** to meet the needs of different

household types.

- **Inadequate Resources and Services** to support fair housing enforcement and affordable housing development.
- **Neglect of Historic Communities**, leading to deterioration and reduced housing quality in certain neighborhoods.

To address these barriers, the City plans to implement the following actions over the next year:

- **Review and Update Zoning Ordinances:** Examine existing zoning regulations to identify and revise provisions that restrict affordable housing development, including increasing density allowances and permitting mixed-use developments.
- **Streamline Development Processes:** Simplify permitting and approval procedures to reduce delays and costs for affordable housing projects, including fast-track options for qualifying developments.
- **Assess and Adjust Fees and Charges:** Evaluate development fees and impact charges to prevent disproportionate financial burdens on affordable housing projects, offering fee reductions or waivers where appropriate.
- **Promote Flexible Land Use Policies:** Encourage adaptive reuse of underutilized properties and flexible land use that supports affordable housing development.
- **Collaborate with Tax Authorities:** Work with county and state officials to explore tax incentives or abatements that encourage investment in affordable housing.
- **Balance Building Code Requirements:** Ensure building codes maintain safety and quality without imposing unnecessary costs that hinder affordable housing construction.
- **Foster Public-Private Partnerships:** Support collaboration among the City, developers, nonprofits, and financial institutions to leverage resources and overcome policy-related barriers.

These targeted actions aim to create a more supportive and equitable policy environment, facilitating the development and preservation of affordable housing and expanding housing opportunities for all Texas City residents.

Discussion:

The 2024 Analysis of Impediments to Fair Housing clearly highlights persistent barriers that limit access to affordable housing within Texas City. These barriers range from discriminatory practices and lack of fair housing awareness to structural issues embedded in land use policies, zoning ordinances, and development processes. Addressing these challenges requires a multifaceted strategy that balances regulatory oversight with flexibility to encourage the creation and preservation of affordable housing.

Texas City recognizes that zoning and land use controls, while necessary for orderly development, can inadvertently restrict affordable housing opportunities if they impose overly restrictive density limits, minimum lot sizes, or prohibit certain housing types. Likewise, development fees and building codes, if

not carefully calibrated, can increase costs and deter investment in affordable housing projects.

The City's commitment to reviewing and revising these policies, streamlining permitting processes, and exploring incentives reflects a proactive stance toward removing unnecessary hurdles. Furthermore, collaboration with tax authorities and fostering public-private partnerships will help maximize resources and expertise to better serve residents' housing needs.

Equally important is addressing social barriers such as housing discrimination and limited community awareness of fair housing rights. Texas City plans to enhance education and enforcement efforts to promote equitable access.

Through these comprehensive efforts, Texas City aims to create a housing environment that supports diversity, affordability, and long-term community stability. Continued evaluation and stakeholder engagement will be critical to sustaining progress and ensuring that housing barriers are effectively reduced over time.

AP-85 Other Actions – 91.220(k)

Introduction:

The City of Texas City recognizes that addressing housing and community development needs requires more than providing affordable housing alone. In addition to its core programs, the City implements a range of complementary actions to overcome barriers to underserved needs, enhance coordination among service providers, improve institutional capacity, and support the most vulnerable populations.

Through the Community Development Department and in collaboration with local agencies, nonprofits, and regional partners, the City focuses on strengthening the delivery of services, expanding economic opportunities, and promoting long-term housing stability. These efforts are guided by local data, stakeholder input, and the priorities identified in the Consolidated Plan and Annual Action Plan.

The following section outlines the City's strategies to address obstacles to underserved needs, reduce poverty, improve affordable housing access, enhance coordination, and support public housing and institutional structures.

Actions planned to address obstacles to meeting underserved needs

The City of Texas City recognizes that underserved populations—including low-income households, individuals experiencing homelessness, persons with disabilities, seniors, and at-risk youth—face multiple barriers to accessing stable housing and essential services. To help address these challenges, the City will implement the following actions:

- **Strengthen Partnerships with Community Organizations:** The City will continue to collaborate with local nonprofits, faith-based groups, and regional coalitions to coordinate services and improve access for underserved residents. These partnerships help ensure that services such as housing support, health care navigation, and emergency shelter remain available to those most in need.
- **Enhance Community Engagement and Outreach:** The City will focus on improving communication with underserved populations, especially those who may not be aware of available programs. Outreach strategies will include targeted engagement through public events, social media, printed materials, and direct contact with trusted local partners.
- **Utilize Coordinated Entry and Local Data to Guide Response:** Through participation in the Coordinated Entry system and other regional planning efforts, the City will identify service gaps, prioritize needs, and support a coordinated community response to housing instability and homelessness.
- **Provide Technical Assistance to Local Partners:** While the City does not currently allocate CDBG funds directly to services like food, transportation, or job readiness, it supports the efforts of community-based organizations working in these areas by offering guidance, planning support, and access to relevant data and training opportunities.
- **Explore Future Funding and Resource Alignment:** The City will continue to assess community

needs and evaluate opportunities to align future resources—whether through CDBG or other local, state, or federal funding streams—with areas of highest unmet need.

By focusing on outreach, coordination, and capacity-building, Texas City aims to address the root causes of service gaps and expand equitable access to housing and supportive services across all populations.

Actions planned to foster and maintain affordable housing

The City of Texas City is committed to fostering the development of new affordable housing and preserving existing units to ensure long-term housing stability for low- and moderate-income households. The following actions will be undertaken in the next program year to support that goal:

- **Support Affordable Housing Development and Rehabilitation:** The City will encourage the development of new affordable housing units through partnerships with non-profit and private developers. Rehabilitation of existing housing stock, particularly in older neighborhoods, will be supported to prevent deterioration and displacement of current residents.
- **Promote Use of Housing Choice Vouchers:** The City will continue to collaborate with the Texas City Housing Authority to expand access to affordable rental units through the Housing Choice Voucher Program. This includes outreach to landlords to encourage participation and increase the supply of voucher-accepting units.
- **Leverage Public Land and Local Incentives:** The City will explore opportunities to use publicly owned land or properties for affordable housing development and evaluate potential local incentives (e.g., fee reductions, density bonuses) to encourage private-sector participation.
- **Support Housing Preservation in Historic Areas:** In alignment with the needs identified in the 2024 Analysis of Impediments to Fair Housing, the City will support efforts to preserve housing in historically underserved communities, including the 1867 Settlement Historic District and Greater Chelsea Manor Area.
- **Coordinate with Regional Housing Partners:** Texas City will remain actively involved in regional planning efforts, including those led by the Gulf Coast Homeless Coalition and Galveston County Coordinated Entry system, to align local affordable housing strategies with broader efforts to reduce housing instability.
- **Monitor and Evaluate Affordability Trends:** The City will monitor local housing market data to assess trends in affordability and availability and use that information to guide policy and funding decisions.

By implementing these strategies, the City aims to expand and sustain a range of affordable housing options for individuals and families at various income levels, while preserving neighborhood character

and preventing displacement.

Actions planned to reduce lead-based paint hazards

The City of Texas City recognizes the serious health risks associated with lead-based paint, particularly for children and pregnant women. In compliance with federal regulations and public health standards, the City will implement the following actions during the upcoming program year to reduce and eliminate lead-based paint hazards in housing:

- **Enforce Lead-Safe Housing Rules:** The City will continue to comply with HUD's Lead Safe Housing Rule (24 CFR Part 35) in all CDBG-assisted rehabilitation activities. This includes lead hazard evaluation, risk assessments, safe work practices, clearance testing, and required disclosures to tenants and homeowners.
- **Prioritize Rehabilitation of Pre-1978 Housing Units:** Because lead-based paint is most commonly found in homes built before 1978, the City will target rehabilitation efforts in these units, especially those occupied by low-income families with young children.
- **Support Lead Testing and Abatement:** For eligible properties undergoing repair or rehabilitation, the City will coordinate lead-based paint inspections and clearance testing by certified professionals. When hazards are identified, the City will ensure abatement or interim controls are carried out in accordance with EPA and HUD standards.
- **Educate Residents and Contractors:** The City will continue to provide information to residents about the dangers of lead exposure and distribute EPA-approved materials on lead-safe practices. Contractors involved in federally funded projects will be required to have current lead-safe work practice certifications.
- **Collaborate with Public Health Agencies:** The City will maintain communication with Galveston County Health District and other local health entities to track cases of lead poisoning and identify areas with elevated risk. This information helps prioritize interventions in high-risk housing.
- **Monitor Compliance and Maintain Records:** The City's Community Development Department will document all lead-based paint compliance activities in federally funded projects and conduct internal reviews to ensure proper procedures are followed.

Through these combined actions, Texas City aims to protect the health of its residents and reduce the presence and impact of lead hazards in its housing stock.

Actions planned to reduce the number of poverty-level families

Reducing poverty aligns closely with increasing residents' access to sustainable incomes, economic

opportunity, and comprehensive supportive services. Texas City advances this goal through a multifaceted approach involving workforce, housing, and economic development initiatives:

- **Support Workforce Development & Certification:**
  Partner with local colleges, Workforce Solutions, and community providers to offer job readiness, vocational training, and employment placement—helping families secure living-wage employment.
- **Empower Through Financial Education & Entrepreneurship:**
  Collaborate with nonprofit partners to deliver financial literacy, credit-building services, and business-startup assistance—all vital tools for economic growth.
- **Engage the Phoenix Business Accelerator:**
  The Texas City Economic Development Corporation (TCEDC) supports entrepreneurship through the **Phoenix Business Accelerator**, a hub that offers low-cost office space, digital platforms, in-person coaching, and access to educational tracks for startups and small businesses in their first 1–3 years. By providing mentors, workspaces, mixer events, and skill-building programs, Phoenix cultivates new business growth and job creation in the local economy .
- **Support Small Business via Incentives:**
  The TCEDC administers local incentives—including Chapter 380/381 economic grants, Chapter 312 tax abatements, Foreign-Trade Zone opportunities, and support for awnings, signage, and Chamber dues—to help small businesses and startups offset costs and expand operations.
- **Enhance Access to Supportive Services:**
  Coordinate with local nonprofits to help families access childcare, healthcare, and transportation—reducing barriers to employment and economic mobility.
- **Preserve & Expand Affordable Housing:**
  Continue to develop and maintain affordable units, allowing families to stabilize and retain income for long-term financial health.
- **Build Strong Public-Private Partnerships:**
  Leverage relationships between the City, TCEDC, nonprofits, and private funders to drive inclusive economic development and ensure families benefit directly from local growth.

These efforts, anchored by business incubation and local incentive programs, aim to empower families with tools and opportunities to lift themselves out of poverty sustainably.

Actions planned to develop institutional structure

The City of Texas City recognizes that an effective institutional structure is critical for the successful delivery of housing, community development, and public service programs. Strengthening the capacity of internal departments, external partners, and coordination systems is essential to improving service delivery, reducing duplication, and addressing community needs comprehensively.

Over the next program year, the City will take the following actions to enhance its institutional

framework:

- **Strengthen Coordination Across Departments and Agencies:**
  The City's Community Development Department will continue to serve as the hub for coordination between internal municipal departments and external stakeholders, including housing providers, social service agencies, and regional coalitions.
- **Support the Mayor's Task Force on Homelessness:**
  Through continued investment in the Mayor's Task Force on Homelessness, the City will promote inter-agency collaboration, data sharing, and service alignment to more effectively respond to homelessness and housing instability in Texas City.
- **Enhance Capacity of Nonprofit and Community-Based Organizations:**
  The City will provide technical assistance, training, and support to nonprofit partners to improve their capacity to manage grants, report outcomes, and implement federally funded programs, particularly those addressing housing, fair housing education, and supportive services.
- **Leverage Regional Partnerships:**
  Texas City will continue participating in regional entities such as the Gulf Coast Homeless Coalition and the Galveston County Coordinated Entry Planning Entity to promote cross-jurisdictional coordination and resource alignment.
- **Improve Internal Systems for Program Management:**
  The Community Development Department will assess internal systems and procedures to improve efficiency in program delivery, including compliance monitoring, procurement processes, and documentation protocols for HUD-funded activities.
- **Promote Equity and Transparency in Program Delivery:**
  The City will incorporate equity principles into program planning and evaluation, ensuring that programs are accessible and responsive to historically underserved populations.

Through these efforts, the City aims to maintain a responsive, accountable, and well-coordinated institutional structure that supports the long-term success of its community development objectives.

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

The City of Texas City understands that strong coordination between public institutions, private housing developers, and social service agencies is essential to delivering effective, comprehensive support to low- and moderate-income residents. To that end, the City will take the following steps to strengthen partnerships, align resources, and improve communication among key stakeholders:

- **Convene Regular Stakeholder Meetings:**
  The City, through its Community Development Department and the Mayor's Task Force on Homelessness, will facilitate regular meetings with affordable housing providers, supportive service agencies, nonprofit partners, and regional coalitions to share information, align services,

and address gaps in care.

- **Collaborate Through Coordinated Entry Systems:**
  Continued participation in the Galveston County Coordinated Entry Planning Entity ensures real-time coordination among shelters, mental health providers, domestic violence agencies, and other partners to prioritize and match clients to housing and supportive services based on need.
- **Partner with the Texas City Housing Authority (TCHA):**
  While the TCHA no longer operates a public housing program, the City will continue to coordinate with the agency on voucher programs and rental assistance strategies, particularly to increase landlord participation and maintain stable housing options.
- **Strengthen Public-Private Housing Partnerships:**
  The City will engage with for-profit and nonprofit housing developers to support affordable housing projects, including through zoning support, infrastructure coordination, and access to funding opportunities such as CDBG or state-level housing credits.
- **Coordinate with Health and Behavioral Health Providers:**
  The City will maintain strong relationships with providers like Gulf Coast Center, UTMB's Street Medicine Team, and St. Vincent's House to connect residents with mental health, addiction recovery, and medical care services that support housing stability.
- **Align Economic Development and Social Services:**
  Through collaboration with the Texas City Economic Development Corporation and initiatives like the Phoenix Business Accelerator, the City will bridge the gap between workforce development, housing, and supportive services to promote long-term economic mobility.
- **Improve Communication and Resource Sharing:**
  The City will continue to use shared referral platforms, public meetings, community events, and outreach materials to improve public awareness and ensure residents can navigate available housing and service resources more effectively.

By fostering a collaborative network of housing and service agencies, Texas City aims to deliver more integrated, efficient, and client-centered responses to the community's most pressing needs.

Discussion:

The City of Texas City recognizes that addressing complex housing and community development needs requires a coordinated, well-functioning institutional structure supported by engaged partners across public entities and the nonprofit sector. Through the leadership of the Community Development Department and the Mayor's Task Force on Homelessness, the City continues to enhance collaboration with local service providers, housing agencies, and regional coalitions to streamline efforts and expand impact.

Strengthening institutional capacity includes technical assistance for nonprofit partners, improved internal systems for managing federal funds, and data-driven approaches to identify gaps and deploy resources efficiently. The Texas City Economic Development Corporation (TCEDC), as a city-affiliated

entity, plays a critical role in economic growth initiatives such as the Phoenix Business Accelerator. This program exemplifies the City’s commitment to fostering entrepreneurship, job creation, and sustainable economic opportunities for residents.

Coordination through platforms like the Galveston County Coordinated Entry system and ongoing partnerships with organizations such as Gulf Coast Center, St. Vincent’s House, and local housing developers ensures that residents in need are connected to timely support. By aligning housing, economic development, and social service initiatives, Texas City is better equipped to serve vulnerable populations and advance equity across the community.

These institutional enhancements reflect the City's broader commitment to building a responsive, inclusive, and forward-thinking network that can meet both current and future community needs.

Program Specific Requirements

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

Introduction:

The City of Texas City does not anticipate receiving any program income during this program year. There are no urgent need activities planned for funding. The City will ensure that at least 80% of the CDBG funds benefit low- and moderate-income persons, in accordance with HUD requirements.

Community Development Block Grant Program (CDBG)
Reference 24 CFR 91.220(l)(1)

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

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

Other CDBG Requirements

1. The amount of urgent need activities	0
<TYPE=[text] REPORT_GUID=[A698417B4C924AE0218B42865313DACF] 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.	80.00%

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]>*

Texas City continues to prioritize the use of CDBG funds to benefit low- and moderate-income residents, focusing on activities that promote stable and sustainable community development. The lack of anticipated program income reflects the City's current program structure and funding sources. No urgent need activities are planned, as the City's ongoing projects and priorities address long-term community needs. The City remains committed to meeting the 80% low- and moderate-income benefit threshold to maximize the positive impact on vulnerable populations.

Appendix - Alternate/Local Data Sources

1	**Data Source Name** HUD Point in Time Report
	List the name of the organization or individual who originated the data set. Texas Balance of State
	Provide a brief summary of the data set.
	What was the purpose for developing this data set?
	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?
	What time period (provide the year, and optionally month, or month and day) is covered by this data set? Texas Balance of State 2025 PIT Count on 06/04/2025 generated report from the regional Command Center for
	What is the status of the data set (complete, in progress, or planned)? Complete