

Executive Summary

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

1. Introduction

The 2025-2029 HUD Consolidated Plan addresses needs identified during public and stakeholder engagement.

Reducing homelessness, support for safe housing, the need for infrastructure improvements, and services to support those in need within the Amarillo community are identified needs that are proposed to receive funding during the next 5-year Consolidated Plan cycle.

The structure of the support provided, and activities funded, may be altered to meet the changing needs within Amarillo. The commitment to address critical needs will be seen throughout this Con Plan cycle.

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

The administration of these programs follows a cycle that includes drafting a five-year Consolidated Plan, an Annual Action Plan, and an annual evaluation. The Amarillo Consolidated Housing and Community Development Plan (Consolidated Plan) identifies the City's community and housing needs. It outlines the strategies to address those needs over five years. Goals identified in the City's Consolidated Plan include: Public Facilities and Neighborhood Improvements, Affordable Housing, and Critical Public Services. The annual Action Plan defines the specific activities to be undertaken during each program year to address established priorities. The Consolidated Annual Performance Evaluation Report (CAPER) is conducted at the end of the program year to assess activity accomplishments.

3. Evaluation of past performance

Prior year accomplishments were achieved through CDBG and HOME entitlement funding and support. Activities administered in conjunction with our community partners have enhanced the City of Amarillo's chances of meeting performance measures. City staff is continuing the process of streamlining projects to better meet capacity and community needs.

The City of Amarillo has provided additional services to the homeless population in our community. Partnering outside of CDBG and HOME funds to support the building of Transformation Park, which

offers shelter and wrap-around services and assistance, a large facility has opened with first-phase operations.

The City of Amarillo funds the Coming Home - Housing First program, which directly serves the homeless population through street outreach, supportive services, connection with housing resources, case management, counseling, and more. The Coming Home program has successfully administered the PREP Academy, allowing the City to employ those experiencing homelessness and previously homeless individuals who have shown interest in gaining employment and self-sufficiency.

4. Summary of citizen participation process and consultation process

The citizen participation process seeks to encourage citizen participation in local government, particularly including low-to-moderate income persons in planning, development, and assessment of the consolidated planning process. The consolidated planning process is conducted in an open manner. The Amarillo City Council established the Community Development Advisory Committee (CDAC) to act in an advisory role on policy decisions relating to the consolidated and annual planning processes, coordinate citizen participation, and develop recommendations to the City Council on allocations of CDBG and HOME funding based on the needs of the community, by evaluating applications that have successfully passed an initial risk assessment.

A survey was undertaken to request feedback from the public. This information is utilized to help set goals and projects.

Stakeholder interviews were completed. Information from these will be used to determine projects and guide city staff as they work to set priorities for service over the Consolidated Plan cycle.

A short survey was available at the Point in Time Resource Fair in late January. Connecting with individuals and families who are literally homeless or at risk of homelessness helps inform the public service offerings and shelter needs that will be considered during this 5-year Consolidated Plan process.

5. Summary of public comments

Surveys and stakeholder interviews identified a great need for neighborhood improvements (sidewalks, parks...), housing rehabilitation, low-barrier homeless and behavioral health services, and domestic violence support services.

Information gathered at the PIT Resource Fair identified a great need for safe shelter, homeless support services, transportation, and transitional housing. Transformation Park opened after this event and is providing much of the requested services and connection to resources. The challenge of space and staff capacity limits the number of individuals who receive service, though this will continue to expand.

No formal public comments were received by this writing.

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

All comments will be accepted.

7. Summary

The Community Development staff conducts a risk assessment of each eligible proposed activity, engages CDAC to evaluate eligible proposed activities and engaged in the citizen participation process to develop funding recommendations for the Consolidated Plan and Annual Action Plan. A 30-day public comment period allows for plan review by stakeholders and the public. As a final step, a public hearing was held during presentation of the proposed Consolidated Plan and funding recommendations to City Council. City Council approved the Consolidated Plan and directed staff to submit to HUD. *Awaiting final step.

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The Needs Assessment (NA) of the Consolidated Plan provides a profile of the City's population, median income, household demographics, housing problems, cost burden, and crowding. HUD Comprehensive Housing Affordability Strategy (CHAS), American Community Survey (ACS), and Census data were used to help assess the City's priority needs, which will form the basis for the Strategic Plan and the activities that will be supported with CDBG funding. A key goal of the Needs Assessment is to identify the nature and extent of housing problems experienced by Amarillo's residents. The Needs Assessment takes particular care to address "disproportionately greater need" for housing, severe housing problems, and housing cost burden. A disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group in a category of need is at least 10 percentage points higher than the percentage of persons in the category as a whole.

The City of Amarillo used the prepopulated data sets provided by HUD including the 2016-2020 American Community Survey (ACS) data and 2016-2020 Comprehensive Housing Affordability Strategy (CHAS) data, which provides information on housing needs, to prepare its estimates and projects. Base year data includes the prepopulated 2005-2009 data sets provided by HUD for use in making longitudinal comparisons. Additionally, the City of Amarillo is the Collaborative Applicant for the Continuum of Care. Data for the development of the needs for persons experiencing homelessness in the area have been obtained from the Continuum of Care. Information was also gathered through input sessions and interviews with various social service agencies, housing providers, City staff, and other key stakeholders.

Key definitions for Needs Assessment:

Small Family Households: 2 persons, neither person 62 years or over, or 3 or 4 persons

Large Family Households: 5 or more persons

Elderly: People aged 62 and up. "Elderly" refers to individuals 62-74, while those 75 and up may be referred to as "extra elderly" or "frail elderly." Individuals age 75 and up are generally recognized as a population with different needs than those 62-74, so the CHAS data separates these groups.

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

Summary of Housing Needs

The Housing Needs Assessment relies heavily on prepopulated tables provided to entitlement communities by HUD. The data sets utilized are primarily CHAS, ACS, and HUD-adjusted median family incomes (HAMFI).

Comprehensive Housing Affordability Strategy (CHAS)

1990, Congress passed the National Affordable Housing Act, which required that State and local governments participating in selected HUD grant programs prepare a Comprehensive Housing Affordability Strategy (CHAS). The CHAS was meant to serve as the strategic guide for housing and community development activities, particularly activities funded by HUD grants and targeted to low- and moderate-income households.

To support this analysis, HUD and the Census Bureau produced custom tabulations of the 1990 Census that provided grantees with information about low- and moderate-income households' housing needs. As a planning document, the CHAS was superseded in 1995 by the Consolidated Plan, but the Census data's custom tabulations continue to be known as the "CHAS data." The CHAS data were updated following the Census 2000, and in 2009 they were updated to rely on the American Community Survey (ACS), the Census Bureau's new annual survey that replaced the long form of the decennial Census. The CHAS data combine ACS microdata with HUD-adjusted median family incomes (HAMFI) to estimate the number of households that qualify for HUD assistance. The CHAS data also incorporate household characteristics (race/ethnicity, age, family size, disability status) and housing unit characteristics (such as the number of bedrooms and rent/owner costs).

HUD-Adjusted Median Family Incomes (HAMFI)

The terms "area median income" (AMI) or "median family income" (MFI) are used in the CHAS; these terms refer to HAMFI. This is the median family income calculated by HUD for each jurisdiction to determine Fair Market Rents (FMRs) and HUD programs' income limits. HAMFI will not necessarily be the same as other calculations of median incomes (such as a simple Census number) due to a series of adjustments that are made.

The Community Housing Affordability Strategy (CHAS) evaluates the conditions of families in the lower 80% of the Housing Affordability Median Income for the area.

Income Category

Extremely low-income	Less than 30% HAMFI
Very low-income	31% - 50% HAMFI
Low income	51% - 80% HAMFI
Low- and middle-income	81-100% HAMFI
Upper income	Greater than 100% HAMFI

The most relevant income category is 80% of HAMFI because most HUD programs base eligibility on this threshold, generally referred to as low- to moderate-income. It is critical to understand how the US Department of Housing and Urban Development (HUD) evaluates income within a community. HUD sets income limits that determine eligibility for assisted housing programs, including the Public Housing, Section 8 project-based, Section 8 Housing Choice Voucher, Section 202 housing for the elderly, and Section 811 housing for persons with disabilities.

Population Change

US Census estimates the population of Amarillo as 196,570 in 2009 and counts 199,225 for 2020. Amarillo's population change is negligible (1%), compared to a population increase of 6.3% nationwide.

Demographics	Base Year: 2009	Most Recent Year: 2020	% Change
Population	196,570	199,225	1%
Households	74,770	76,780	3%
Median Income	\$47,735.00	\$52,941.00	11%

Table 1 - Housing Needs Assessment Demographics

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

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	9,985	10,570	14,060	8,135	34,035

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Small Family Households	2,620	3,505	5,255	3,725	17,590
Large Family Households	820	1,265	1,400	910	2,825
Household contains at least one person 62-74 years of age	2,365	2,155	2,805	1,255	7,230
Household contains at least one person age 75 or older	1,330	1,920	1,795	655	2,780
Households with one or more children 6 years old or younger	1,919	2,624	2,315	1,960	3,089

Table 2 - Total Households Table

Data 2016-2020 CHAS
Source:

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	140	150	80	20	390	39	0	20	25	84
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	70	65	120	45	300	19	24	59	30	132
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	795	285	315	50	1,445	0	99	134	125	358
Housing cost burden greater than 50% of income (and none of the above problems)	3,750	1,825	305	80	5,960	1,670	995	410	64	3,139

	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)	345	2,545	2,170	200	5,260	590	1,455	1,530	485	4,060
Zero/negative Income (and none of the above problems)	525	0	0	0	525	310	0	0	0	310

Table 3 – Housing Problems Table

Data 2016-2020 CHAS
Source:

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	4,760	2,325	820	190	8,095	1,730	1,115	620	245	3,710
Having none of four housing problems	1,720	3,280	6,290	3,530	14,820	1,775	3,850	6,320	4,170	16,115
Household has negative income, but none of the other housing problems	0	0	0	0	0	0	0	0	0	0

Table 4 – Housing Problems 2

Data 2016-2020 CHAS
Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	1,700	1,700	985	4,385	390	820	660	1,870
Large Related	555	405	130	1,090	150	250	140	540
Elderly	1,004	925	410	2,339	1,400	1,115	840	3,355
Other	1,710	1,585	1,010	4,305	365	305	365	1,035
Total need by income	4,969	4,615	2,535	12,119	2,305	2,490	2,005	6,800

Table 5 – Cost Burden > 30%

Data 2016-2020 CHAS
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	0	0	690	690	295	240	0	535
Large Related	0	0	175	175	135	70	15	220
Elderly	850	355	180	1,385	975	560	190	1,725
Other	0	1,615	615	2,230	295	0	0	295
Total need by income	850	1,970	1,660	4,480	1,700	870	205	2,775

Table 6 – Cost Burden > 50%

Data 2016-2020 CHAS
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	770	315	355	95	1,535	19	93	74	100	286
Multiple, unrelated family households	80	10	80	0	170	0	30	114	55	199

	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
Other, non-family households	20	25	0	0	45	0	0	0	0	0
Total need by income	870	350	435	95	1,750	19	123	188	155	485

Table 7 – Crowding Information – 1/2

Data 2016-2020 CHAS
Source:

	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								

Table 8 – Crowding Information – 2/2

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

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

Data from the National Disability Institute (NDI) **shows that individuals with disabilities face** higher levels of unemployment, lower education attainment, and more **significant barriers to economic participation, contributing to this intersection of poverty and disability.**

An important component of assisting households that include someone living with a disability is to ensure connections to income supports and mainstream benefits. SSI/SSDI Outreach, Access, and Recovery (SOAR) is a program administered by the Substance Abuse and Mental Health Services Administration (SAMHSA), and designed to increase access to Social Security Administration (SSA) disability benefits, Supplemental Security Income and Social Security Disability Insurance (SSI/SSDI), for eligible adults who are experiencing or at risk of homelessness and have a mental illness, medical impairment, and/or a co-occurring substance use disorder.

What are the most common housing problems?

The most common housing problem in the City of Amarillo continues to be housing affordability. Cost burden among extremely low and low income households is most prevalent, especially among renters.

Additionally, national data highlights the lack of affordable and ADA-compliant housing. In “The State of the Nation’s Housing” 2022 report, it’s reported that a “vast majority of US homes lack basic accessibility features – such as no-step entryway and grab bars in the bathroom – that older adults and people with disabilities often need to live safely in their homes.”

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

Renter households with worst-case housing needs are those with very low incomes that do not receive government housing assistance and pay more than one-half of their incomes toward rent, those that live in severely inadequate conditions, or both. This population of residents faces the greatest risk of becoming homeless or having unstable housing.

The greatest housing needs in Amarillo exist among **renters**, particularly those with incomes at or below 30% of AMI.

Which households can have worst-case needs?

By definition, households that can have worst-case needs are households that

- Are renters;
- Have very low incomes—incomes of no more than 50 percent of the area median income (adjusted for family size);
- Do not receive housing assistance.

Priority problems trigger worst-case needs

Two types of priority problems determine whether households have worst-case needs:

- Severe rent burden means that a renter household pays more than one-half of its income for gross rent (rent and utilities).
- Severely inadequate housing refers to units having one or more serious physical problems related to heating, plumbing, and electrical systems or maintenance

"Worst Case Housing Needs, 2019 Report to Congress" U.S. Department of Housing and Urban Development, Office of Policy Development and Research

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

The McKinney-Vento Act mandates protections and services for homeless children and youth, including those with disabilities. The **McKinney-Vento Definition of Homelessness** is anyone who lacks a fixed, regular, and adequate nighttime residence, including:

- Sharing the housing of others due to lack of housing, economic hardship, or similar reason
- Living in motels, hotels, trailer parks, and camping grounds due to a lack of adequate alternative accommodations
- Living in emergency or transitional shelters
- Abandoned in hospitals
- Awaiting foster care placement
- Living in a public or private place not designed for humans to live
- Living in cars, parks, abandoned buildings, public train stations, etc.
- A migrant child who qualifies under any of the above

The major causes of homelessness for children in the U.S. involve both structural and individual factors, including:

- the nation's persistently high rates of poverty for families;
- a lack of affordable housing across the nation;
- continuing impacts of the Great Recession;
- racial disparities in homelessness;
- the challenges of single parenting; and
- the ways in which traumatic experiences, especially domestic violence, precede and prolong homelessness for families.

"America's Youngest Outcasts - A Report on Child Homelessness" American Institutes for Research, 2014.

Homelessness can have a tremendous impact on children – their education, health, sense of safety, and overall development. Fortunately, researchers found that children are also highly resilient. Differences

between children who have experienced homelessness and low-income children who have not experienced homelessness typically diminish in the years following a homeless episode.

When compared to low-income and homeless families, children experiencing homelessness have been shown to:

- Have higher levels of emotional and behavioral problems;
- Have increased risk of serious health problems;
- Are more likely to experience separations from their families; and
- Experience more school mobility, repeat a grade, are more likely to be expelled or drop out of school, and have lower academic performance. *"National Alliance to End Homelessness"*

Housing costs are a primary reason for homelessness. Rent-overburdened rental households represent the largest at-risk demographic. Those who are at-imminent risk of homelessness are often doubled up with family or friends, paying more than 50% of their income toward rent, are underemployed, or unemployed. Many have a very low or fixed income because they have behavioral health or physical health challenges. Past homelessness, evictions, criminal background and debt are also common characteristics of people at imminent risk of homelessness. Needs include affordable housing, employment leading to living wage jobs, adequate transportation, financial stability support, financial assistance to move into housing and low-barrier and accessible physical/mental health services.â€

Those nearing the termination of RRH assistance are often in need of a living wage job or increase in income to ensure their housing stability. They may also need reliable transportation, an emergency savings fund, ongoing support services, and/or an understanding of available resources should they encounter another crisis.

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:

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

Discussion

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

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	7,420	2,560	0
White	3,580	1,430	0
Black / African American	764	380	0
Asian	235	64	0
American Indian, Alaska Native	85	4	0
Pacific Islander	15	0	0
Hispanic	2,485	650	0

Table 9 - Disproportionally Greater Need 0 - 30% AMI

Data 2016-2020 CHAS

Source:

*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	7,440	3,130	0
White	3,845	1,385	0
Black / African American	765	180	0
Asian	155	140	0
American Indian, Alaska Native	10	25	0
Pacific Islander	15	0	0
Hispanic	2,530	1,395	0

Table 10 - Disproportionally Greater Need 30 - 50% AMI

Data 2016-2020 CHAS

Source:

*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	5,145	8,915	0
White	3,180	5,055	0
Black / African American	405	620	0
Asian	280	220	0
American Indian, Alaska Native	35	0	0
Pacific Islander	0	15	0
Hispanic	1,200	2,880	0

Table 11 - Disproportionally Greater Need 50 - 80% AMI

Data 2016-2020 CHAS
Source:

*The four housing problems are:

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

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,120	7,015	0
White	675	3,880	0
Black / African American	50	590	0
Asian	50	410	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	4	0
Hispanic	350	2,090	0

Table 12 - Disproportionally Greater Need 80 - 100% AMI

Data 2016-2020 CHAS
Source:

*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%

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

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	6,490	3,495	0
White	3,055	1,955	0
Black / African American	629	515	0
Asian	230	75	0
American Indian, Alaska Native	85	4	0
Pacific Islander	15	0	0
Hispanic	2,235	905	0

Table 13 – Severe Housing Problems 0 - 30% AMI

Data 2016-2020 CHAS
Source:

*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	3,440	7,130	0
White	1,880	3,350	0
Black / African American	380	560	0
Asian	110	185	0
American Indian, Alaska Native	0	30	0
Pacific Islander	15	0	0
Hispanic	1,000	2,925	0

Table 14 – Severe Housing Problems 30 - 50% AMI

Data 2016-2020 CHAS
Source:

*The four severe housing problems are:

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

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,440	12,610	0
White	740	7,495	0
Black / African American	130	895	0
Asian	130	375	0
American Indian, Alaska Native	0	35	0
Pacific Islander	0	15	0
Hispanic	430	3,650	0

Table 15 – Severe Housing Problems 50 - 80% AMI

Data 2016-2020 CHAS
Source:

*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	435	7,700	0
White	225	4,320	0
Black / African American	30	610	0
Asian	25	430	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	4	0
Hispanic	160	2,280	0

Table 16 – Severe Housing Problems 80 - 100% AMI

Data 2016-2020 CHAS
Source:

*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%

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

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	54,835	11,120	9,925	910
White	34,735	6,500	5,415	440
Black / African American	2,860	1,005	844	125
Asian	1,545	320	305	94
American Indian, Alaska Native	210	60	85	4
Pacific Islander	19	0	30	0
Hispanic	14,765	3,115	2,935	240

Table 17 – Greater Need: Housing Cost Burdens AMI

Data 2016-2020 CHAS
Source:

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 data shows that **extremely low-income (0-30% of Area Median Income) and low-income (31-50% of Area Median Income)** households are significantly more likely to encounter at least one severe housing problem, such as cost burden, overcrowding, or substandard housing conditions. Additionally, **members of the minority community are far more likely to experience a housing problem**, especially residents that identify as Black/African American or Hispanic. These groups face the greatest challenges in accessing affordable, safe, and adequate housing, underscoring the need for targeted interventions to address their specific housing needs. Experiencing one or more housing problems—such as overcrowding, cost burden, lack of kitchen facilities, or inadequate plumbing—often exacerbates other challenges that low-income households face. Housing instability can lead to frequent moves, disrupting employment and children's education. Cost-burdened households may struggle to afford other necessities like healthcare, transportation, and nutritious food. Additionally, substandard housing conditions can negatively impact physical and mental health, increasing the likelihood of respiratory illnesses, stress, and anxiety. For BIPOC households, who may already face systemic barriers to economic opportunity, these housing challenges can further entrench disparities in wealth, health, and overall stability. **Addressing housing problems is crucial to breaking the cycle of poverty and promoting equitable access to safe, affordable homes.**

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

In general, severe housing problems are more likely experienced by Amarillo residents who identify as Racial/Ethnic Minorities and are very low-income to moderate-income than the overall population.

Additional needs may include:

- More outreach to the BIPOC communities on Fair Housing requirements.
- More outreach to the rental agencies and property managers on Fair Housing training.
- Additional supports to ensure that these renters and homeowners have access to resources and funding to ease cost burden, overcrowding, and address substandard living conditions.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community? There are no identified R/ECAP areas in Amarillo

NA-35 Public Housing – 91.205(b)

Introduction

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	6	0	1,375	0	1,251	0	11	103

Table 18 - 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	6,926	0	9,816	0	9,721	0	10,836	
Average length of stay	0	3	0	4	0	4	0	3	
Average Household size	0	1	0	2	0	2	0	4	

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project - based	Tenant - based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
# Homeless at admission	0	0	0	14	0	14	0	0
# of Elderly Program Participants (>62)	0	0	0	175	0	143	0	0
# of Disabled Families	0	6	0	357	0	284	0	0
# of Families requesting accessibility features	0	6	0	1,375	0	1,251	0	11
# 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 19 – 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	3	0	913	0	819	0	9	77
Black/African American	0	3	0	437	0	411	0	1	24
Asian	0	0	0	16	0	14	0	0	1

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
American Indian/Alaska Native	0	0	0	7	0	5	0	1	1
Pacific Islander	0	0	0	2	0	2	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 20 – 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	1	0	399	0	383	0	3	10
Not Hispanic	0	5	0	976	0	868	0	8	93
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 21 – 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:

Section 504 of the Rehabilitation Act of 1973 is a federal law, codified at 29 U.S.C. § 794, that prohibits discrimination based on disability in federally-assisted programs or activities. Specifically, Section 504 states, "No otherwise qualified individual with a disability in the United States. . .shall, solely by reason of her or his disability, be excluded from participation in, be denied the benefits of, or be subjected to discrimination under any program, service or activity receiving federal financial assistance or under any program or activity conducted by any Executive agency or by the United States Postal Service." This means that Section 504 prohibits discrimination based on disability in any program or activity that receives financial assistance from any federal agency, including HUD, as well as in programs conducted by federal agencies, including HUD.

An individual with a disability is any person who has a physical or mental impairment that substantially limits one or more major life activities. The term physical or mental impairment may include, but is not limited to, conditions such as visual or hearing impairment, mobility impairment, HIV infection, developmental disabilities, drug addiction, or mental illness. In general, the definition of "person with disabilities" does not include current users of illegal controlled substances. However, individuals would be protected under Section 504 (as well as the ADA) if the purpose of the specific program or activity is to provide health or rehabilitation services to such individuals.

The term major life activity may include: seeing, hearing, walking, breathing, performing manual tasks, caring for one's self, learning, speaking, or working. This list is not exhaustive. Section 504 also protects persons who have a record of such impairment or are regarded as having such an impairment.

All programs are handicap accessible. Reasonable accommodations may be requested and will be reviewed on a case-by-case basis.

There is not currently a waitlist. Information will be distributed to let Amarillo residents in need know that HCV options may be available to help stabilize housing.

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

Consultation with the local PHA revealed that the most immediate needs of residents is still affordable housing because even with subsidies, the housing remains unaffordable. Amarillo focuses public service dollars to help residents remain stably housed. Pandemic-era rental assistance also provided a temporary lifeline for households struggling with housing costs. As these funds have been reduced or exhausted, many are now facing the financial hardships that were merely postponed rather than resolved. Additional needs include food security, healthcare, and transportation.

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

The challenges of housing cost burden impact almost all families, regardless of the income level. Housing cost burdens impact middle-income families who have a more significant challenge saving for emergencies and maintaining their home or saving for homeownership. Households with a high-cost burden, regardless of income, are at a greater risk of losing their housing.

Discussion

Voucher holders often face multiple challenges that extend beyond the need for affordable rent. Many residents have **low or fixed incomes**, making it difficult to afford essentials like food, healthcare, and transportation. According to HUD, **over 50% of these households are headed by elderly or disabled individuals**, highlighting the need for accessible housing, supportive services, and healthcare access. Reliable transportation is also a significant issue, as affordable housing may be located in areas with **limited public transit options**, making it harder for tenants to access jobs, education, and medical care.

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

Introduction:

Supportive housing is an innovative and proven solution to some of communities' toughest challenges. It combines affordable housing with services that help people who face the most complex challenges to live with stability, autonomy, and dignity. People in supportive housing live more stable and productive lives. Residents of supportive housing are linked to intensive case management and voluntary, life-improving services like health care, workforce development, and child welfare. Supportive housing is permanent housing that has no time limit on residency assigned to it.

Supportive housing improves:

- Housing stability
- Employment
- Mental and physical health
- School attendance
- Engagement with behavioral health services

There are several populations of residents that would benefit from supportive housing in Amarillo. These include elderly persons, persons with disabilities, persons with behavioral health needs, or persons with HIV/AIDS and their families.

Describe the characteristics of special needs populations in your community:

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

The non-homeless special needs populations in Amarillo have a wide range of service needs, including transitional housing, supportive housing, accessible housing, counseling, case management, transportation to healthcare facilities, and low barrier access to behavioral health services. All special needs populations require individualized consideration. While many persons within the special needs population do not rely on governmental assistance, some do. Supportive housing is a comprehensive approach that can address many of these needs.

Extensive engagement with these target populations and service providers was conducted to gain better understanding of these needs. Community surveys were administered to gain direct input from these populations. Engagement at key community events allowed for direct, personal feedback on needs.

Discussion:

Non-homeless special needs populations, including the elderly, individuals with disabilities, those living with HIV/AIDS, and those with behavioral health needs, require a range of supportive services to maintain stability and quality of life. The elderly often need assistance with daily living activities, healthcare access, transportation, and social engagement to prevent isolation. Individuals with disabilities may require accessible housing, specialized healthcare, employment support, and mobility assistance. Those living with HIV/AIDS benefit from medical care, case management, access to nutritious food, and supportive housing to ensure treatment adherence and overall well-being. Individuals with behavioral health needs require access to mental health services, stable housing, reliable transportation, and social supports to promote recovery and independence. **Coordinated social services and community-based programs as well as low-barrier access to services that can address acute needs are critical to addressing these diverse needs.** The City will work with partners towards addressing these needs by targeting future funding towards targeted public service opportunities.

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

Describe the jurisdiction's need for Public Improvements:

The need for sidewalk and park upgrades that allow residents to accessibly maneuver to neighborhood locations and transportation. Park improvements have also been identified as a need in eligible areas.

How were these needs determined?

Needs were assessed and identified through robust community engagement, stakeholder consultations, data and report reviews, and participation in local events:

- Community surveys were made available to solicit feedback from Amarillo residents. Surveys were made available online and in-person.
- Key stakeholders were consulted through 1:1 interviews and targeted group meetings
- National data (ACS, NAEH, NLIHC) was used alongside of available local reports;
- Participation in local events such as the Point in Time Resource Fair allowed for additional community input.

Describe the jurisdiction's need for Public Services:

Expanding public services was identified as one of the greatest needs for Amarillo residents. Specifically, residents often cited the following as needs: domestic violence shelter and supportive services for those fleeing domestic violence; homeless and housing related services; low-barrier access to behavioral health services

How were these needs determined?

Needs were assessed and identified through robust community engagement, stakeholder consultations, data and report reviews, and participation in local events:

- Community surveys were made available to solicit feedback from Amarillo residents. Surveys were made available online and in-person.
- Key stakeholders were consulted through 1:1 interviews and targeted group meetings
- National data (ACS, NAEH, NLIHC) was used alongside of available local reports;
- Participation in local events such as the Point in Time Resource Fair allowed for additional community input.

Housing Market Analysis

MA-05 Overview

The Market Analysis aims to provide a clear picture of the environment in which the jurisdiction must administer its programs throughout the Consolidated Plan period. In conjunction with the Needs Assessment, the Market Analysis will provide the basis for the Strategic Plan and the programs and projects to be administered.

The Housing Market Analysis provides information on:

- Significant characteristics of Clark County's housing market in general, including the supply, demand, condition, and cost of housing
- Housing stock available to serve persons with disabilities and other special needs
- Condition and need of public and assisted housing
- A brief inventory of facilities, housing, and services to meet the needs of homeless persons
- Regulatory barriers to affordable housing
- Significant characteristics of the jurisdiction's economy

Amarillo, Texas, serves as the economic and cultural hub of the Texas Panhandle, with a steadily growing population of approximately 204,500 residents as of 2025 (U.S. Census Bureau). The local economy is supported by key sectors including healthcare, agriculture, energy, and manufacturing (Data USA). The housing market remains relatively affordable compared to state and national averages, with a median home price of approximately \$230,000 and modest year-over-year appreciation (Redfin, Zillow). However, rising rental costs and limited inventory of quality affordable housing continue to present challenges for lower-income households. As the city experiences slow but steady population growth and demographic shifts, ongoing investment in housing, infrastructure, and workforce development will be critical to meeting future community needs.

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

Introduction

The United States needs more housing and more varied housing to meet households' needs throughout the country. Some economists estimate that one consequence of the 2008 foreclosure crisis was the slow rebound in home construction while household growth continued, resulting in the underproduction of housing by more than 3 million units. **The consequences of inadequate supply are higher housing costs for renting or buying a home.** More than 37 million renter and owner households spent more than 30 percent of their income on housing in 2019. In the years prior to the pandemic, low-interest rates for mortgage loans and increasing incomes, not lower home values, had reduced owner cost burden. For renters, increasing incomes were matched by rising rents, maintaining cost burdens despite a strong economy. (*Opportunities to Increase Housing Production and Preservation* HUD PD&R, 2021)

According to the 2016-2020 ACS data summarized below, there are an estimated 85,920 total units, which is an increase of 3,370 units from the 2011-2015 ACS data from the previous Consolidated Plan. There are 45,390 owner occupied housing units and 31,385 renter-occupied units.

Single unit, detached dwellings (60,015) comprise 70% of the City's total housing inventory, while the next most common property type properties with 5-19 units (9%), followed closely by properties with 20 or more units (8%).

ACS data reports that 83% of owner-occupied dwelling units in Amarillo are 3-bedroom or larger, 15% are 2-bedroom, and only 2% are one-or-no-bedroom units. Renter-housing is predominately 2 bedrooms (36%), followed by 3 or more-bedroom units at 32%, and one-or-no-bedroom units also at 32%. It will be important for the City to ensure the “right-size” affordable housing is developed; ensuring the development and availability of unit sizes that match household size will be a priority for the City.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	60,015	70%
1-unit, attached structure	2,955	3%
2-4 units	4,610	5%
5-19 units	8,050	9%
20 or more units	7,175	8%
Mobile Home, boat, RV, van, etc	3,115	4%
Total	85,920	100%

Table 1 – Residential Properties by Unit Number

Data Source: 2016-2020 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	150	0%	1,390	4%
1 bedroom	695	2%	8,825	28%
2 bedrooms	6,745	15%	11,195	36%
3 or more bedrooms	37,800	83%	9,975	32%
Total	45,390	100%	31,385	100%

Table 2 – Unit Size by Tenure

Data Source: 2016-2020 ACS

Describe the need for specific types of housing:

Amarillo needs affordable housing units that ensure that low- to moderate-income residents spend no more than 30% of their monthly income on housing expenses. While there has been an increase in the amount of new housing units in the community, it does not meet the financial needs of the community's residents most vulnerable to housing instability.

It is critical to understand how the US Department of Housing and Urban Development (HUD) evaluates income within a community. HUD sets income limits that determine eligibility for assisted housing programs, including the Public Housing, Section 8 project-based, Section 8 Housing Choice Voucher, Section 202 housing for the elderly, and Section 811 housing for persons with disabilities. HUD develops income limits based on Median Family Income estimates and Fair Market Rent area definitions for each metropolitan area, parts of some metropolitan areas, and each non-metropolitan county.

The City of Amarillo targets residents under 80% of area median income within HUD guidelines.

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

Introduction:

Cost of Housing

	Base Year: 2009	Most Recent Year: 2020	% Change
Median Home Value	118,000	138,900	18%
Median Contract Rent	620	718	16%

Table 3 - Cost of Housing

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

Rent Paid	Number	%
Less than \$500	5,525	17.6%
\$500-999	20,520	65.4%
\$1,000-1,499	3,990	12.7%
\$1,500-1,999	830	2.6%
\$2,000 or more	514	1.6%
Total	31,379	100.0%

Table 4 - Rent Paid

Data Source: 2016-2020 ACS

Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	1,525	No Data
50% HAMFI	7,215	6,030
80% HAMFI	20,690	13,610
100% HAMFI	No Data	18,999
Total	29,430	38,639

Table 5 - 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	670	778	972	1,322	1,542
High HOME Rent	553	654	849	1,148	1,293
Low HOME Rent	553	654	806	931	1,038

Table 6 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

The lack of affordable housing impacts low- and moderate-income residents the greatest. The steadily increasing rent costs compound the financial struggles that these families are at risk of experiencing. Additionally, the growing need for new rental housing units and aged housing unit stock results in many renters living in substandard housing conditions.

According to data from the Center on Budget and Policy Priorities, a significant gap exists between the number of people who need housing subsidies and the number who actually receive them, with estimates suggesting that around 77% of low-income renters who need federal rental assistance do not receive it; meaning a vast majority of those eligible for housing subsidies do not get them. This is reflected in the Housing Authority's waitlists: **there are 3,845 households on the waitlist for a Housing Choice Voucher. There are thousands of households on the remaining 25 waitlists for project-based voucher sites.** (Note: applicants can apply to multiple waiting lists.) **Of the total 26 waitlists managed, 22 are closed for new applicants,** while 4 remain partially open.

AFFORDABLE, BUT NOT AVAILABLE

Homes that are affordable to extremely low-income renters are not necessarily available to them. In the private market, households can occupy homes that cost less than 30% of their incomes, and many do. When higher-income households occupy rental homes also affordable to lower-income households, they render those homes unavailable to the lower-income households. Extremely low-income renters must compete with all higher-income households for the limited number of rental homes affordable to them in the private market. To truly measure the housing options extremely low-income renters have, we must account for the fact that higher-income renters occupy some of the most affordable units. Rental homes are both affordable and available for households of a specific income group if the homes are affordable to them and they are not occupied by higher-income households.

EXTREMELY LOW-INCOME RENTERS

The vast majority of extremely low-income renters work in low-wage jobs or are unable to work. With wages insufficient to pay for modest rental housing even when individuals work full-time year-round, a brief furlough or loss of hours, as we have seen over the past year, can create debts that renters can never repay. Extremely low-income renters in the labor force, many already struggling to pay their rents before the pandemic, were significantly impacted by COVID-19. Low-wage work comprised a disproportionate share of industries most affected by COVID-19 shutdowns. Extremely low-income renters were likely impacted by the closures of restaurants, hotels, and other places of low-wage employment.

(The Gap, A Shortage of Affordable Homes, National Low Income Housing Coalition, March 2021)

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

- LMI households in Amarillo are shown to be cost burdened, and such households often have difficulties obtaining housing that is both affordable for their situation and in decent condition; and
- It is likely that rental rates will continue to increase.

Rental Housing Stability

Rental prices continue to increase. The trend over the past decade has been a higher rental increase than the increase in monthly wages. As this trend continues, it puts more significant financial pressure on low- and moderate-income families who are spending an ever-increasing percentage of their income on housing costs.

As higher-income renters and distressed homeowners seek cheaper alternatives to their current housing, competition for less expensive rental homes will increase. Meanwhile, few of the lowest-income renters have the option of leaving the rental market altogether. Consequently, rents for the least expensive homes may be less responsive to economic downturns, and in some cases, they could even increase because of greater demand. Even if rents at the bottom-end of the market fall during a downturn, they will not fall sufficiently to provide extremely low-income renters with an adequate supply of affordable housing. Owners have an incentive to abandon their rental properties or convert them to other uses when rental income is too low to cover basic operating costs and maintenance. They have little incentive to provide housing in the private market at rents that are affordable to extremely low-income renters. During periods of economic growth, the private market on its own still does not provide an adequate supply of rental housing affordable to low-income households. The rents that the lowest-income households can afford to pay typically do not cover the development costs and operating expenses of new housing. While new construction for higher-income renters encourages a chain of household moves that eventually benefits lower-income renters, new luxury units may not impact rents at the bottom of the market as much as they do rents at the top. (The Gap, A Shortage of Affordable Homes, National Low Income Housing Coalition, March 2021)

Discussion:

The need is for the City **to encourage the rehabilitation and preservation of existing rental housing to ensure that these affordable units are also in good condition.** New construction of affordable rental housing may only be successful to the extent that the production of such units can be subsidized to enable them to remain affordable and to the extent that existing rental housing is seen as substandard and undesirable. Additionally, **forming key partnerships to leverage resources will be critical.**

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

Introduction

Housing is essential to meet basic needs, such as for shelter from weather conditions and to offer a sense of personal security, privacy, and personal space. Good housing conditions are also essential for people's health and affect childhood development.

Housing is the key to reducing intergenerational poverty and increasing economic mobility. Research shows that increasing access to affordable housing is the most cost-effective strategy for reducing childhood poverty and increasing economic mobility in the United States. Stanford economist Raj Chetty found that children who moved to lower-poverty neighborhoods saw their earnings as adults increase by approximately 31%, an increased likelihood of living in better neighborhoods as adults, and a lowered likelihood of becoming a single parent. Moreover, children living in stable, affordable homes are more likely to thrive in school and have greater opportunities to learn inside and outside the classroom.

Increasing access to affordable housing bolsters economic growth. Research shows that the shortage of affordable housing costs the American economy about \$2 trillion a year in lower wages and productivity. Without affordable housing, families have constrained opportunities to increase earnings, causing slower GDP growth. In fact, researchers estimate that the growth in GDP between 1964 and 2009 would have been 13.5% higher if families had better access to affordable housing. This would have led to a \$1.7 trillion increase in income or \$8,775 in additional wages per worker. Moreover, each dollar invested in affordable housing boosts local economies by leveraging public and private resources to generate income—including resident earnings and additional local tax revenue—and supports job creation and retention. (*The Problem*, National Low Income Housing Alliance)

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

For this Consolidated Plan, the City of Amarillo will also use the HUD housing quality standards as defined below:

1. Standard Condition. A unit of housing is considered to be in standard condition if it is generally in good repair, with no substandard habitability elements (i.e., lacking complete plumbing or kitchen facilities) or exterior elements. Such units may be eligible for housing rehabilitation funding if interior conditions are such that the HUD Section 8 Housing Quality Standards are not met, or a threat to the integrity or livability of the unit exists and should be addressed. Examples of ways in which the interiors of such homes might be rehabilitated include the replacement of heating systems, electrical system repairs or upgrades, plumbing system repairs or upgrades, energy efficiency improvements, and accessibility improvements.

2.Substandard Condition but Suitable for Rehabilitation. This category describes dwelling units that do not meet one or more of the HUD Section 8 quality standard conditions, likely due to deferred maintenance or work without permits, but that is both financially and structurally feasible for rehabilitation. Such units may be lacking complete plumbing and kitchen facilities and/or may have exterior elements in need of repair (e.g., a roof in need of replacement, siding in need of repair or replacement, missing or failing foundation). In order to be suitable for rehabilitation, the unit value generally exceeds the cost of repairs or upgrades that would be required to bring it to standard condition. This category of property does not include units that need correction or minor livability problems or maintenance work.

3.Substandard Condition and Not Suitable for Rehabilitation. This category describes dwelling units in such poor conditions as to be neither structurally nor financially feasible for rehabilitation. Such units will typically have an improvement value that is less than the cost of addressing the habitability and exterior elements that cause its classification as "substandard" or will be considered unfit to occupy for safety reasons by the city's building official.

The table below displays the number of housing units, by tenure, based on the number of "conditions" the unit has. Selected conditions are similar to housing problems in the Needs Assessment: are (1) lacks complete plumbing facilities, (2) lacks complete kitchen facilities, (3) more than one person per room, and (4) cost burden greater than 30%.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	9,160	20%	12,725	41%
With two selected Conditions	160	0%	1,240	4%
With three selected Conditions	4	0%	20	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	36,060	79%	17,395	55%
Total	45,384	99%	31,380	100%

Table 7 - Condition of Units

Data Source: 2016-2020 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	7,985	18%	5,240	17%
1980-1999	8,290	18%	5,550	18%
1950-1979	23,055	51%	15,915	51%
Before 1950	6,055	13%	4,685	15%
Total	45,385	100%	31,390	101%

Table 8 – 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	29,110	64%	20,600	66%
Housing Units build before 1980 with children present	4,290	9%	2,425	8%

Table 9 – 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			
Abandoned Vacant Units			
REO Properties			
Abandoned REO Properties			

Table 10 - Vacant Units**Need for Owner and Rental Rehabilitation**

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A **significant percentage of rental units (45%)** have at least one housing condition issue, indicating a **greater need for rental rehabilitation**. Owner-occupied units are in relatively better condition, with **only 21% experiencing issues**, suggesting that rehabilitation efforts may be less urgent but still necessary, particularly for those with multiple conditions.

Housing rehabilitation funds should prioritize homes built **before 1980**, with special attention to pre-1950 homes, which are at higher risk of structural deterioration, environmental hazards, and health risks, such as lead exposure. Some program considerations would be providing incentives or grants for repairs to improve rental properties. For homeowners, providing low-interest rehabilitation loans or grant will help maintain housing stability.

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	6		1,433	0	1,433	0	243	1,299
# of accessible units									
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 11 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

The City of Amarillo operates the local PHA. There are no traditional public housing units, and all vouchers are tenant based (HCV).

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: N/A

Public Housing Condition

Public Housing Development	Average Inspection Score

Table 12 - Public Housing Condition

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

N/A

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

N/A

Discussion:

There is no housing owned by the PHA in Amarillo.

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.

Addressing Chronic Homelessness: A Comprehensive Approach

Tackling chronic homelessness requires a holistic strategy that combines transitional housing and rental assistance to create stability and long-term housing solutions. These approaches provide not only shelter but also the necessary support services to help individuals regain independence and break the cycle of homelessness.

Transitional Housing

1. **Providing Immediate Stability** – Transitional housing offers a safe, temporary living environment for individuals who have experienced prolonged or repeated homelessness. This stability allows them to focus on rebuilding their lives.
2. **Access to Critical Support Services** – Many transitional housing programs offer case management, mental health and substance abuse treatment, and life skills training to address the root causes of homelessness.
3. **Connecting Residents to Community Resources** – Individuals in transitional housing benefit from access to job training, healthcare, and legal assistance, all of which are essential for long-term self-sufficiency.
4. **Pathway to Permanent Housing** – A structured plan helps residents transition from temporary accommodations to stable, permanent housing by providing assistance with finding affordable rental options and navigating housing systems.

Rental Assistance

1. **Housing Choice Vouchers** – Vouchers help individuals afford rental housing in the private market, allowing them to choose a home that meets their needs.
2. **Rental Subsidies** – Direct financial assistance reduces housing costs, making it more feasible for individuals with very low incomes to secure and maintain permanent housing.
3. **Supportive Housing Models** – Many rental assistance programs pair housing subsidies with on-site or easily accessible support services, ensuring long-term housing stability.
4. **Emergency Rental Assistance** – Short-term aid prevents eviction and helps individuals avoid a return to homelessness by covering overdue rent or unexpected financial hardships.
5. **Sustaining Long-Term Affordability** – Programs that focus on long-term rental affordability help individuals maintain stable housing after moving into permanent accommodations.

A Collaborative Approach

In Amarillo, a network of service providers, government agencies, and community partners work together to implement these strategies. By combining transitional housing with rental assistance and support services, they create a more effective and sustainable path toward ending chronic homelessness and ensuring lasting stability for those in need.

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

Introduction

Everyone needs safe, decent, stable housing. For some of the most vulnerable people in Amarillo—people with mental illness, chronic health conditions, histories of trauma, and other struggles — a home helps them to get adequate treatment and start on the path toward recovery. But some conditions make it difficult for people to maintain a stable home without additional help. Supportive housing, a highly effective strategy that combines affordable housing with intensive coordinated services, can provide that needed assistance.

A broad body of research shows that supportive housing effectively helps people with disabilities maintain stable housing. People in supportive housing use costly systems like emergency health services less frequently and are less likely to be incarcerated. Supportive housing also can aid people with disabilities in getting better health care and help seniors trying to stay in the community as they age and families trying to keep their children out of foster care.

Supportive housing is a highly effective strategy that **combines affordable housing with intensive coordinated services** to help people struggling with chronic physical and mental health issues maintain stable housing and receive appropriate health care.

Permanence and affordability. Tenants generally pay no more than 30 percent of their income for rent. They have the same rights and responsibilities as other renters, such as having the lease in their name and the right to privacy in their unit, which means they cannot be evicted for reasons unrelated to being a good tenant.

Integration. Individuals and families can live independently in apartments or single-family homes in residential neighborhoods. Tenants in supportive housing should have access to public transportation, grocery stores, parks, and other neighborhood amenities common to all other residents. (Less accessible services put tenants' housing and health at risk: if they are unable to travel to providers' offices, for instance, they may stop using the services.)

Emphasis on choice. Supportive housing maximizes client choice, in clients' housing options and the services they receive. For instance, tenants can generally come and go as they please and have control over their daily schedule, like mealtimes and visitors. They also can direct the types of services they receive and the goals they set with the service provider.

Low barriers to entry. Supportive housing providers do not require clients to hit benchmarks before moving into housing or put other screening barriers in the way. Blanket bans on people with criminal histories or bad credit, for example, or requirements to meet goals, like employment or completing a course of treatment, before entering supportive housing would screen out the very people supportive housing aims to help. Individuals and families can live independently in apartments or single-family

homes in residential neighborhoods. (*Supportive Housing Helps Vulnerable People Live and Thrive in the Community*, Center on Budget and Policy Priorities, May 31, 2016)

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

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

Introduction

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	2,207	770	3	1	-2
Arts, Entertainment, Accommodations	11,009	13,443	15	17	3
Construction	4,907	4,851	7	6	0
Education and Health Care Services	11,968	15,018	16	19	3
Finance, Insurance, and Real Estate	4,945	6,066	7	8	1
Information	1,094	1,236	1	2	0
Manufacturing	10,501	2,722	14	4	-10
Other Services	2,812	3,338	4	4	1
Professional, Scientific, Management Services	3,698	4,368	5	6	1
Public Administration	0	0	0	0	0
Retail Trade	11,190	15,070	15	19	5
Transportation and Warehousing	2,772	2,430	4	3	-1
Wholesale Trade	3,847	3,746	5	5	0
Total	70,950	73,058	--	--	--

Table 13 - Business Activity

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

Labor Force

Total Population in the Civilian Labor Force	99,170
Civilian Employed Population 16 years and over	95,430
Unemployment Rate	3.79
Unemployment Rate for Ages 16-24	9.63
Unemployment Rate for Ages 25-65	2.45

Table 14 - Labor Force

Data Source: 2016-2020 ACS

Occupations by Sector	Number of People
Management, business and financial	17,415
Farming, fisheries and forestry occupations	2,555
Service	10,930
Sales and office	20,580
Construction, extraction, maintenance and repair	10,610
Production, transportation and material moving	6,850

Table 15 - Occupations by Sector

Data Source: 2016-2020 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	78,005	85%
30-59 Minutes	9,723	11%
60 or More Minutes	4,089	4%
Total	91,817	100%

Table 16 - Travel Time

Data Source: 2016-2020 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	9,560	250	4,840
High school graduate (includes equivalency)	21,035	970	6,965
Some college or Associate's degree	27,285	715	6,555
Bachelor's degree or higher	19,090	525	2,420

Table 17 - 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	590	1,160	1,830	3,605	2,125
9th to 12th grade, no diploma	2,180	2,425	2,065	3,565	2,385
High school graduate, GED, or alternative	7,365	9,585	7,135	12,245	7,060
Some college, no degree	5,775	8,370	5,985	11,210	6,705
Associate's degree	1,000	2,800	2,365	3,955	1,625
Bachelor's degree	820	5,085	4,380	6,090	4,665
Graduate or professional degree	85	1,550	2,215	2,825	3,000

Table 18 - 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	53,610
High school graduate (includes equivalency)	63,269
Some college or Associate's degree	68,091
Bachelor's degree	106,048
Graduate or professional degree	125,626

Table 19 – 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?

Amarillo's economy is anchored by several major business sectors, with **education and health care services representing the largest share of employment**. This sector accounts for 19% of all jobs and employs over 15,000 people, reflecting the community's strong demand for medical services and educational institutions. **Retail trade is another key driver of the local economy, providing 19% of jobs and also employing over 15,000 workers**. Arts, entertainment, and accommodations also play a significant role, with 13,443 jobs, or 17% of the local job market. In each of these service-oriented sectors, there are more jobs than resident workers, indicating

either an inflow of workers from surrounding areas or a high number of part-time or secondary jobholders.

One notable gap exists in the manufacturing sector. Although 14% of Amarillo's residents are employed in manufacturing, the sector accounts for only 4% of local jobs. This 10-percentage point difference suggests that many residents commute outside the city for manufacturing employment or that local job creation has not kept pace with workforce capacity. This presents a clear opportunity for targeted economic development to expand local manufacturing employment and better align job availability with resident skill sets.

Overall, Amarillo's business activity reflects a service-heavy economy with strong employment in healthcare, retail, and hospitality, supported by a skilled workforce. Addressing job-worker mismatches—particularly in manufacturing—could enhance economic resilience and reduce commuting burdens while strengthening the local tax base.

Describe the workforce and infrastructure needs of the business community:

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.

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

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.

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

MA-50 Needs and Market Analysis Discussion

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

There are no HUD defined R/ECAPs in Amarillo

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The Strategic Plan serves as a planning document that outlines the anticipated resources from CDBG and HOME funding, program income, and other sources over the course of five years. Additionally, a series of goals is described, illuminating how the City will prioritize available financial resources, geographic priorities, and expected outcomes.

Priorities and goals were determined through analysis of multiple data sources:

- Comprehensive community surveys and meetings
- Interview and consultation with area stakeholders
- Staff recommendations
- Results of previous monitoring of subrecipients
- HUD Annual Homeless Assessment Report
- HUD Worst Case Housing Needs
- Policy Map, Community Profile
- HUD Community Resiliency Kit
- Community Housing Assessment Strategy (CHAS) data
- American Housing Survey (AHS) data
- American Community Survey (ACS) 5-Year Estimates
- City Studies and Plans

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

Geographic Area

Table 1 - Geographic Priority Areas

1	Area Name:	City Wide Amarillo
	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 Amarillo will undertake projects in this Consolidated Plan cycle citywide. This allows the use of funds for emerging needs, as well as long standing projects.

Goals are not limited to a specific area within Amarillo.

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

Priority Needs

Table 2 – Priority Needs Summary

1	Priority Need Name	Provide Decent Housing
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	City Wide Amarillo
	Associated Goals	Administration and Planning Housing

	Description	A decent place to live removes the barriers to opportunity, success, and health that have been part of a family's life for years, if not generations. Creating safe and decent places to live can have incredibly positive effects on a family's health, students' study habits, and a neighborhood's overall attractiveness and stability. Decent housing includes a spectrum of solutions: new construction, repair and renovation, housing finance, infrastructure development, and secure land tenure, among others.
	Basis for Relative Priority	Providing people with a range of housing choices has many positive aspects – both for the community in general and for individual families. As individuals and families move from one stage of life to the next, various housing types enable them to live in a place that suits their needs while allowing them to reside in the same community, keeping those ties and staying close to family members if they desire
2	Priority Need Name	Create A Suitable Living Environment
	Priority Level	High

	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	City Wide Amarillo
	Associated Goals	Administration and Planning Public Services Neighborhood Improvements and Public Facilities Slum/Blight
	Description	A good living environment is essential for a good quality of life. A functional and sound living environment enables different people to lead their daily lives and fulfill their basic needs, including living, services, working, recreation, hobbies, rest, and privacy.

	Basis for Relative Priority	Jobs, family income, transportation costs, and housing are intricately connected. New research has demonstrated that stable families, communities, and housing have a positive impact on economic vitality. Providing opportunities for workers to live in the city where they work has a positive effect on in-commuting and reduces transportation costs. Improvements to infrastructure and parks in eligible neighborhoods can have a significant impact on long-term livability.
3	Priority Need Name	Expand Opportunities for LMI Persons
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	City Wide Amarillo

Associated Goals	Administration and Planning Public Services Neighborhood Improvements and Public Facilities
Description	Expanding opportunities to low- and moderate-income persons helps to foster local economic development, neighborhood improvement, and individual self-sufficiency.
Basis for Relative Priority	Expanding opportunities for low- and moderate-income residents helps residents become financially stable and remain in safe and stable housing.

Narrative (Optional)

The City of Amarillo seeks to encourage viable community development by promoting integrated approaches that **provide decent housing, a suitable living environment, and expand economic opportunities for low- and moderate-income persons**. The primary means towards this end is the development of partnerships among all levels of government and the private sector, including for-profit and non-profit organizations. Housing and community development are not viewed as separate programs but rather as the various elements that make up a comprehensive vision of community development.

Needs were identified to align with HUD CDBG objectives. The listed needs cover each of the critical areas identified by community stakeholders.

This narrative section, while optional, does help to frame the goals and projects outlined elsewhere in this plan.

Discreet activities are identified once the plan is approved and are a function of the reporting side of IDIS.

Needs identified correlate directly to goals identified elsewhere in the following way:

Provide Decent Housing

The need for decent, affordable housing is the focus of the housing goal, as well as public services. The City of Amarillo will work with stakeholders to identify opportunities to develop, build, and preserve affordable housing, and work to provide supportive services to decrease housing insecurity among the most vulnerable city residents.

Create a Suitable Living Environment

This need will be addressed by both the public service, housing and public facility/infrastructure improvement goals. The city is working with community stakeholders to identify critical, unmet public service needs; identify opportunities to help LMI residents stay in their homes through housing rehab, thereby preserving affordable housing; and undertaking ADA and other infrastructure and facility improvements to create a more suitable living environment for Amarillo's LMI residents.

Expand Opportunities for LMI Persons

This need, in the short term, will be addressed by increasing access to facilities and infrastructure with ADA improvements. In the longer term facility and infrastructure improvements that will allow for increased access and service delivery opportunities for LMI residents of Amarillo may be undertaken.

Planning and Administration are considered to support each need, goal, and project outlined in this Consolidated Plan.

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)	Amarillo manages TBRA funds to stabilize housing for low- and very low-income households. Market characteristics that influence this funding availability will be: the number of affordable units available in the community, the number of people who need rental assistance, and the capacity of staff and case managers to help households access resources and increase income so that they stay stably housed after exiting the TBRA program. TBRA does not address the long-term need to invest in the city's housing stock nor create new affordable housing opportunities. TBRA activities support the same qualifying populations as HOME-ARP funding.
TBRA for Non-Homeless Special Needs	<p>The City of Amarillo operates a robust TBRA program. TBRA vouchers and funds are used to support special needs populations such as the elderly, disabled, and domestic violence victims, at risk of homelessness.</p> <p>There is undoubtedly a high need for housing combined with services for these populations, but many need longer-term supportive services, not short-term rental assistance.</p>
New Unit Production	The City of Amarillo generally awards HOME funding to new construction projects annually. Based on Amarillo's limited entitlement amount and the cost of new construction, few units each year can be HOME funded, but the leveraging and local support provided by the HOME award is important to securing other funding for a project. HOME funds can be used for affordable units after review of environmental factors, underwriting, market analysis, and leveraging opportunities. Amarillo has been partnering with Habitat for Humanity for construction.
Rehabilitation	The age of housing and the number of substandard units are two key characteristics to consider when assessing the need for housing rehabilitation work. The aging population in Amarillo is another consideration, as many seniors wish to age in place but may struggle to maintain their housing on a fixed income. Rehabilitation may also include environmental safety and health needs in Amarillo. Because of the steady demand for homeowner rehabilitation, CDBG funding is set aside each year to maintain this program.
Acquisition, including preservation	Increasing the supply of affordable housing is crucial for the community. HOME funds can assist in the acquisition of new affordable units. Currently these funds are used in partnership with Habitat for Humanity, Amarillo's CHDO, for housing construction.

Table 3 – Influence of Market Conditions

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

Introduction

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,603,518	0	950,000	2,553,518	6,414,072	Formula grants for housing and community development activities. Beneficiaries must have low- or moderate-income (up to 80% AMI), or reside in a low/moderate-income neighborhood.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	677,161	0	500,000	1,177,161	2,708,640	Formula grants to implement local housing strategies. Tenants served must be below 60% AMI; homeownership activities for households up to 80% AMI. Requires 25% non- federal matching funds.

Table 4 - 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

U.S. Department of Housing and Urban Development's Notice CPD-97-03: HOME Program Match Guidance provides guidance on identifying eligible sources of match, calculating the value of matching contributions, determining the point at which a contribution may be recognized as match, and tracking matching obligations and contributions.

Projects with firm financial commitments, including leveraged dollars, will have priority over those with pending, tentative, or speculative commitments.

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

Publicly owned lands have not yet been identified to help address the needs of this plan. Amarillo will continue to explore opportunities to access viable public lands whenever possible, helping to address critical needs identified in this 5-year Consolidated Plan.

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
City of Amarillo	Government	Homelessness Non-homeless special needs Ownership Public Housing Rental neighborhood improvements public facilities public services	Jurisdiction

Table 5 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

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	X	X	X
Legal Assistance	X	X	
Mortgage Assistance			
Rental Assistance	X	X	
Utilities Assistance	X	X	
Street Outreach Services			
Law Enforcement	X	X	
Mobile Clinics	X	X	
Other Street Outreach Services	X	X	X
Supportive Services			
Alcohol & Drug Abuse	X	X	
Child Care	X	X	
Education	X	X	

Supportive Services			
Employment and Employment Training	X	X	
Healthcare	X	X	X
HIV/AIDS			
Life Skills	X	X	
Mental Health Counseling	X	X	
Transportation	X	X	
Other			

Table 6 - Homeless Prevention Services Summary

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	Administration and Planning	2025	2029	Affordable Housing Public Housing Homeless Non-Homeless Special Needs Non-Housing Community Development	City Wide Amarillo	Provide Decent Housing Create A Suitable Living Environment Expand Opportunities for LMI Persons	CDBG: \$1,603,515 HOME: \$338,580	Other: 5 Other
2	Housing	2025	2029	Affordable Housing	City Wide Amarillo	Provide Decent Housing	CDBG: \$2,530,000 HOME: \$3,547,221	Homeowner Housing Added: 5 Household Housing Unit Homeowner Housing Rehabilitated: 32 Household Housing Unit Tenant-based rental assistance / Rapid Rehousing: 250 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Public Services	2025	2029	Affordable Housing Homeless Non-Homeless Special Needs Non-Housing Community Development	City Wide Amarillo	Create A Suitable Living Environment Expand Opportunities for LMI Persons	CDBG: \$1,202,625	Public service activities other than Low/Moderate Income Housing Benefit: 250 Persons Assisted
4	Neighborhood Improvements and Public Facilities	2025	2029	Non-Homeless Special Needs Non-Housing Community Development	City Wide Amarillo	Create A Suitable Living Environment Expand Opportunities for LMI Persons	CDBG: \$2,131,450	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1500 Persons Assisted
5	Slum/Blight	2025	2029	Non-Housing Community Development	City Wide Amarillo	Create A Suitable Living Environment	CDBG: \$1,000,000	Buildings Demolished: 15 Buildings

Table 7 – Goals Summary

Goal Descriptions

1	Goal Name	Administration and Planning
	Goal Description	<p>General Administrative funds will pay reasonable program administrative costs and carrying charges related to planning and executing community development activities. Administering federal funds and ensuring compliance is critical for utilizing Federal resources. Amarillo is committed to using CDBG entitlement funding for administration to help continue growing an efficient, effective, and resourceful community development program.</p> <p>Amarillo may have administration and planning projects that include, but are not limited to:</p> <ul style="list-style-type: none"> • General management, oversight, and coordination • Providing local officials and citizens with information about the CDBG program • Preparing budgets and schedules • Preparing reports and other HUD-required documents • Program planning • Public Information • Monitoring program activities • Fair Housing activities • Submission of applications for Federal Programs

2	Goal Name	Housing
	Goal Description	<p>The City prioritized goals and objectives for using CDBG and HOME funding to strategically and effectively benefit low- and moderate-income residents by increasing access to decent housing and creating a suitable living environment while expanding economic opportunities for LMI persons. Amarillo is committed to improving and expanding access to safe and affordable housing for low- and moderate-income (LMI) residents. Affordable and safe housing helps to provide financial stability, reduces the chances of a person becoming homeless, and promotes housing sustainability.</p> <p>Amarillo's projects to improve housing sustainability may include, but are not limited to:</p> <ul style="list-style-type: none"> • Rehabilitation (single-unit residential and/or multi-family residential) • The administrative cost for rehabilitation activities • Lead-based paint testing/abatement • Housing Counseling • Homeownership Housing Development and Construction • Tenant Based Rental Assistance (TBRA)

3	Goal Name	Public Services
	Goal Description	<p>Public services are an integral part of a comprehensive community development strategy. Public Service activities provide a wide range of activities that address needs in the community provided for the target population. Public services can strengthen communities by addressing the needs of specific populations. They can address a range of individual needs and increase CDBG dollars' impact by complementing other activities.</p> <p>Amarillo may allocate up to 15% of CDBG funds to public services programs that provide supportive services to low- to moderate-income persons or prevent homelessness. In general, these services are provided by local non-profit partners. This funding is capped at 15% of the CDBG entitlement.</p> <p>Amarillo's goal to improve and provide public services may include, but is not limited to:</p> <ul style="list-style-type: none"> • Services for Homeless Persons • Services to help prevent homelessness • Child care • Health services • Substance use services • Services for Domestic Violence Victims

4	Goal Name	Neighborhood Improvements and Public Facilities
	Goal Description	<p>Neighborhood Improvements will focus on safe and accessible infrastructure essential to the quality of life and building communities that support community diversity and stability. Public infrastructure improvements will generally include the acquisition, construction, reconstruction, and installation of public infrastructure.</p> <p>Amarillo's goal to improve and expand public infrastructure may include, but is not limited to:</p> <ul style="list-style-type: none"> • ADA Improvements • Sidewalks • Curb cuts • Park and Open Space Improvements <p>Public Facilities and Improvements are publicly-owned facilities and infrastructure such as streets, playgrounds, underground utilities, and buildings owned by nonprofits open to the general public. Safe and accessible infrastructure is essential to the quality of life and building communities that support community diversity and stability. Public facilities and public improvements are generally interpreted to include all facilities and improvements that are publicly owned or owned by a nonprofit and open to the general public. Acquisition, construction, reconstruction, rehabilitation, and installation of public facilities and improvements are eligible activities.</p> <p>Amarillo's goal to improve and expand public facilities may include, but is not limited to:</p> <ul style="list-style-type: none"> • Senior Centers • Homeless and Domestic Violence Facilities • Neighborhood Facilities • Health Facilities
5	Goal Name	Slum/Blight
	Goal Description	This goal may be used for demolition activities in an eligible slum/blight designated area or to remediate spot blight.

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)

During this Consolidated Plan cycle it is estimated that 250 households will benefit from Tenant Based Rental Assistance (TBRA), 5 Homeowner Housing units will be added with HOME funding.

CDBG will also support homeowner repair and rehabilitation, allowing an estimated 30 households to remain safely in their homes.

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)

Section 504 of the Rehabilitation Act of 1973 is a federal law, codified at 29 U.S.C. § 794, that prohibits discrimination based on disability in federally-assisted programs or activities. Specifically, Section 504 states, "No otherwise qualified individual with a disability in the United States. . .shall, solely by reason of her or his disability, be excluded from participation in, be denied the benefits of, or be subjected to discrimination under any program, service or activity receiving federal financial assistance or under any program or activity conducted by any Executive agency or by the United States Postal Service." This means that Section 504 prohibits discrimination based on disability in any program or activity that receives financial assistance from any federal agency, including HUD, as well as in programs conducted by federal agencies, including HUD.

An individual with a disability is any person who has a physical or mental impairment that substantially limits one or more major life activities. The term physical or mental impairment may include, but is not limited to, conditions such as visual or hearing impairment, mobility impairment, HIV infection, developmental disabilities, drug addiction, or mental illness. In general, the definition of "person with disabilities" does not include current users of illegal controlled substances. However, individuals would be protected under Section 504 (as well as the ADA) if the purpose of the specific program or activity is to provide health or rehabilitation services to such individuals.

The term major life activity may include, for example, seeing, hearing, walking, breathing, performing manual tasks, caring for one's self, learning, speaking, or working. This list is not exhaustive. Section 504 also protects persons with a record of such impairment or who are regarded as having such an impairment.

The Amarillo Housing Authority is not under a Section 504 Voluntary Compliance Agreement.

Activities to Increase Resident Involvements

The City of Amarillo Housing Authority does not own or operate any public housing.

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

No

Plan to remove the 'troubled' designation

N/A

SP-60 Homelessness Strategy – 91.215(d)

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

Some individuals experiencing homelessness may not seek assistance from service providers due to a desire for independence, behavioral health challenges, or a lack of awareness about available resources. This makes the role of well-trained outreach teams especially critical. These teams are essential for engaging unsheltered individuals, building trust over time, and connecting them to the services and supports necessary to stabilize and ultimately exit homelessness. Effective outreach is a cornerstone of a successful homelessness response system, ensuring that even the most disconnected individuals are not left behind.

The Coming Home Program has continued efforts to have comprehensive and effective outreach by:

1. Having sufficient outreach capacity to cover the entire geographic area of Amarillo;
2. Utilizing strategies such as individualized care, mentorship and other evidence-informed practices to successfully engage people who are living outside; and
3. Maintaining a high-level of coordination between outreach workers and the coordinated assessment system to ensure access to housing.

Addressing the emergency and transitional housing needs of homeless persons

Immediate access to safe shelter is a critical—and often life-saving—component of a comprehensive homelessness response system. When households experience a housing crisis, especially in extreme weather or dangerous situations, emergency shelter provides essential protection from harm. The demand for short-term shelter is closely tied to a community's effectiveness in preventing homelessness and rapidly rehousing individuals and families who do become homeless. However, gaps remain—particularly in the availability of shelter beds for survivors of domestic violence, who face unique safety concerns and often require confidential, special care shelter options. Expanding emergency shelter capacity, including dedicated DV shelter beds, is essential to ensuring that all individuals in crisis have a safe place to stay while working toward stable housing.

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

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

Lead poisoning is the most significant and prevalent disease of environmental origin among children living in the United States. Lead exposures remain prevalent despite considerable knowledge and increased screening and intervention efforts. Environmental lead is a toxic substance that affects the growth and development of up to one million U.S. preschool children today, with effects ranging from learning disabilities to death. High levels of lead can cause many health problems by damaging the brain, nervous system, and kidneys. Lead poisoning can cause decreased intelligence, behavioral and speech problems, anemia, decreased muscle and bone growth, poor muscle coordination, and hearing damage.

Increased lead exposure and increased body burden of lead remain a significant problem for children in the United States. Lead is an environmental toxicant that may cause adverse health effects to the nervous, hematopoietic, endocrine, renal, and reproductive systems. Lead exposure in young children is particularly hazardous because children absorb lead more readily than adults. Many children exposed to lead do not exhibit any signs that they have the disease. Any signs or symptoms the child may have could be mistaken for other illnesses, and the child goes undiagnosed. Children's developing nervous system is particularly susceptible to the effects of lead. The underdeveloped blood-brain barrier in young children increases the risk of lead entering the developing nervous system resulting in neurobehavioral disorders. Blood lead levels (BLLs), at any detectable level, have been shown to cause behavioral and developmental disorders. Therefore, no safe blood lead level in children has been identified. It is increasingly important for continued childhood lead poisoning prevention education and awareness.

Lead-contaminated water, soil, and paint are potential sources of children's lead exposure. Dust from deteriorating lead-based paint is considered to be the largest contributor to the lead problem. Until the 1950s, many homes were covered inside and out with leaded paints. Lead began to fall from favor in the 1950s but was still commonly used until it was banned from use in homes after 1977. Because of the long-term use of lead-based paints, many homes in the United States contain paint surfaces that are now peeling, chalking, flaking, or wearing away. The dust or paint chips contain high levels of lead that easily find ways into the mouths of young children. A particular problem has emerged due to a large number of homes with lead-based paints, which are now undergoing renovations. Often the dust created by this work has high lead levels, which are readily absorbed by the children's developing bodies.

The City of Amarillo housing rehabilitation program will continue during this CP cycle. By providing rehabilitation assistance to Amarillo residents, the city will support the preservation of housing stock for vulnerable households. The city will work with qualified contractors to rehab any pre-1978 homes as part of this project. The city and contractors will utilize the LSHR Toolkit forms/guidance to ensure all lead hazards related to rehabilitation are properly addressed. The city will also share lead hazard

information with applicants. The city also owns and employs an XRF Lead Paint Analyzer to assess hazards.

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

The above actions are followed to ensure lead hazards are eliminated.

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

The **City requires all HUD-funded contractors to comply with the HUD Lead-Safe Housing Rule (LSHR)**. Additionally, the City has a lead-based paint policy and procedures document that outlines LSHR requirements. Contractors in the housing rehabilitation program have lead-based paint requirements integrated into their contract for services with the homeowner.

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

Amarillo staff will work closely with HUD to ensure that all statutory requirements are being met and that information being reported in the City's CAPER is accurate and complete. Additionally, the City will participate in online and on-site HUD training, when offered, regularly.

Monitoring is an ongoing, two-way communication process between the City and recipients. The goal of monitoring is to encourage the completion of projects within the contract period while ensuring that project objectives are met. Successful monitoring involves frequent telephone contacts, written communications, analysis of reports and audits, and periodic meetings.

Monitoring is the principal means by which the City:

- Ensures that HUD-funded programs and technical areas are carried out efficiently, effectively, and in compliance with applicable laws and regulations
- Assists subrecipients in improving their performance, developing or increasing capacity, and augmenting their management and technical skills
- Stays abreast of the efficacy and technical areas of HUD CDBG and HOME programs.
- Documents the effectiveness of programs administered by the subrecipients.

The City performs a risk assessment of subrecipients to identify which subrecipients require comprehensive monitoring. High-risk subrecipients include those that are:

- New to the CDBG or HOME program;
- Experience turnover in key staff positions or change in goals or directions;
- Encountering complaints and/or bad press;
- Previous compliance or performance problems including failure to meet schedules, submit timely reports, or clear monitoring or audit findings;
- Carrying out high-risk activities (economic development, job creation, etc.);
- Undertaking multiple CDBG or HOME-funded activities for the first time

The City and CDBG/HOME subrecipients are held accountable to program goals through a range of monitoring and timeliness activities.

Monitoring Visits: The City will conduct an annual visit or desk monitoring of all subrecipients. On-site visits may include an on-site interview, inspection of financial and client records relating to the CDBG/HOME funding provided, evaluation of the subrecipient's performance, analysis of the strengths

and weaknesses of the program, assurance that activities comply with the Action Plan, and a report by the subrecipients of any needs, such as technical assistance or areas for program enhancement.

Evaluating Performance: Performance is measured against the goals identified in the initial CDBG/HOME subrecipient agreement. During the annual monitoring visit, the subrecipient has an opportunity to explain how goals and objectives for the year were achieved or why their goals were not reached. A follow-up letter to each subrecipient concludes the annual monitoring visit process. The letter summarizes the findings of the visit, and a copy is kept on file for reference.

Financial Management: Financial management oversight activities are also conducted each time a subrecipient requests reimbursement. City staff will verify that the subrecipient has started their program and is progressing toward their goals before approving a reimbursement request. Subrecipients also must submit the appropriate documentation to be reimbursed.

Data Management: The City will update the program and financial information in the Integrated Disbursement and Information System (IDIS) regularly to meet HUD's Timeliness requirements. The City will obtain program information from the monthly or quarterly reports received from the CDBG /HOME subrecipients.

Expected Resources

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

Introduction

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	1,603,518.00	0.00	450,000.00	2,053,518.00	6,414,072.00	Formula grants for housing and community development activities. Beneficiaries must have low- or moderate-income (up to 80% AMI), or reside in a low/moderate-income neighborhood.

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: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	677,160.93	0.00	500,000.00	1,177,160.93	2,708,640.00	Formula grants to implement local housing strategies. Tenants served must be below 60% AMI; homeownership activities for households up to 80% AMI. Requires 25% non-federal matching funds.

Table 1 - Expected Resources – Priority Table

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

U.S. Department of Housing and Urban Development's Notice CPD-97-03: HOME Program Match Guidance provides guidance on identifying eligible sources of match, calculating the value of matching contributions, determining the point at which a contribution may be recognized as match, and tracking matching obligations and contributions.

Projects with firm financial commitments, including leveraged dollars, will have priority over those with pending, tentative, or speculative commitments.

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

Publicly owned lands have not yet been identified to help address the needs of this plan. Amarillo will continue to explore opportunities to access viable public lands whenever possible, helping to address critical needs identified in this 5-year Consolidated Plan.

Discussion

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	Administration and Planning	2025	2029	Affordable Housing Public Housing Homeless Non-Homeless Special Needs Non-Housing Community Development	City Wide Amarillo	Provide Decent Housing Create A Suitable Living Environment Expand Opportunities for LMI Persons	CDBG: \$320,703.00 HOME: \$67,616.00	Other: 1 Other
2	Housing	2025	2029	Affordable Housing	City Wide Amarillo	Provide Decent Housing	CDBG: \$586,000.00 HOME: \$119,444.93	Homeowner Housing Added: 1 Household Housing Unit Homeowner Housing Rehabilitated: 6 Household Housing Unit Tenant-based rental assistance / Rapid Rehousing: 50 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Public Services	2025	2029	Affordable Housing Homeless Non-Homeless Special Needs Non-Housing Community Development	City Wide Amarillo	Create A Suitable Living Environment Expand Opportunities for LMI Persons	CDBG: \$240,527.00	Public service activities other than Low/Moderate Income Housing Benefit: 250 Persons Assisted
4	Neighborhood Improvements and Public Facilities	2025	2029	Non-Homeless Special Needs Non-Housing Community Development	City Wide Amarillo	Create A Suitable Living Environment Expand Opportunities for LMI Persons	CDBG: \$706,288.00	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1500 Persons Assisted
5	Slum/Blight	2025	2029	Non-Housing Community Development	City Wide Amarillo	Create A Suitable Living Environment	CDBG: \$200,000.00	Buildings Demolished: 3 Buildings

Table 2 – Goals Summary

Goal Descriptions

1	Goal Name	Administration and Planning
	Goal Description	

2	Goal Name	Housing
	Goal Description	
3	Goal Name	Public Services
	Goal Description	
4	Goal Name	Neighborhood Improvements and Public Facilities
	Goal Description	
5	Goal Name	Slum/Blight
	Goal Description	

Projects

AP-35 Projects – 91.220(d)

Introduction

City of Amarillo staff, in consultation with the Community Development Advisory Committee, selects projects annually.

Staff ensures that any proposed activity meets all federal program requirements prior to moving any proposal to be considered for funding.

Projects

#	Project Name
1	2025 Administration and Planning
2	2025 Public Services
3	2025 Housing Development and CHDO Set-Aside
4	2025 Housing Preservation and Rehabilitation
5	2025 Tenant Based Rental Assistance
5	2025 Neighborhood Improvements and Public Facilities
6	2025 S/B Demolition
#	Project Name

Table 3 - Project Information

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

The City of Amarillo Community Development Department continues work to meet the needs of the homeless and address other service gaps within the city. Staff continues to develop relationships with stakeholders to help identify needs and provide critical resources.

Service providers utilize HMIS to provide better client data and tracking. This data can assist the community and support agencies as they work to address the gaps and needs the service providers document.

AP-38 Project Summary

Project Summary Information

1	Project Name	2025 Administration and Planning
	Target Area	Citywide
	Goals Supported	Administration and Planning
	Needs Addressed	Provide Decent Housing Create A Suitable Living Environment Expand Opportunities for LMI Persons
	Funding	CDBG: \$320,703.00 HOME: \$67,716.00

	Description	<p>General Administrative funds will pay reasonable program administrative costs and carrying charges related to planning and executing community development activities. Administering federal funds and ensuring compliance is critical for utilizing Federal resources. Amarillo is committed to using CDBG and HOME funding for administration to help continue growing an efficient, effective, and resourceful community development program. The City of Amarillo may have administration and planning projects that include, but are not limited to:</p> <p>General management, oversight, and coordination</p> <p>Providing local officials and citizens with information about the CDBG program</p> <p>Preparing budgets and schedules</p> <p>Preparing reports and other HUD-required documents</p> <p>Program planning</p> <p>Public Information</p> <p>Monitoring program activities</p> <p>Fair Housing activities</p> <p>Submission of applications for Federal Programs</p>
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	All residents in Amarillo benefit directly or indirectly from the Community Development Block Grant (CDBG) and HOME Investment Partnership (HOME) programs.
	Location Description	Citywide
	Planned Activities	The City has planned for administrative services which include providing technical assistance, planning activities, and general administrative services for PY25. These activities are scheduled to date, and the City may make changes as needed that fit the description of this project.
	Project Name	2025 Public Services

2	Target Area	Citywide
	Goals Supported	Public Services
	Needs Addressed	Provide Decent Housing Create A Suitable Living Environment Expand Opportunities for LMI Persons
	Funding	CDBG: \$240,527.00
	Description	Public services are an integral part of a comprehensive community development strategy. Public Service activities provide a wide range of activities that address needs in the community provided for the target population. Public services can strengthen communities by addressing the needs of specific populations. They can address various individual needs and increase CDBG dollars' impact by complementing other activities. The City of Amarillo may allocate up to 15% of CDBG funds to public services programs that provide supportive services to low- to moderate-income persons or prevent homelessness. These services may be provided by local non-profit partners. This funding is capped at 15% of the CDBG entitlement plus program income from the previous year.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that over 250 individuals and/or families will benefit from case management, referral, direct service, and other public service resources. Beneficiaries will include unaccompanied youth, homeless, and other Amarillo residents in need.
	Location Description	Public Services may be offered citywide.
	Planned Activities	The City of Amarillo may allocate up to 15% of CDBG funds to public services programs that provide supportive services to low- to moderate-income persons or prevent homelessness. In general, these services are provided by local non-profit partners. This funding is capped at 15% of the CDBG entitlement plus program income from the previous year. Amarillo's goal to improve and provide public services may include but is not limited to: those who are Homeless, at-risk of Homelessness. Other eligible activities may be undertaken, subject to funding availability.
	Project Name	2025 Housing Development and CHDO Set-Aside

3	Target Area	Citywide
	Goals Supported	Housing
	Needs Addressed	Provide Decent Housing Create A Suitable Living Environment
	Funding	HOME: \$400,000
	Description	Development of new housing in Amarillo
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that at least one homeownership model home will be completed in PY 25. Additional homes may have funding allocated.
	Location Description	Activities may be undertaken citywide.
	Planned Activities	Currently planned activities include development of new housing, and CHDO set-aside with Habitat for Humanity: Other eligible activities may be undertaken if funding is available.
4	Project Name	2025 Housing Preservation and Rehabilitation
	Target Area	Citywide
	Goals Supported	Housing
	Needs Addressed	Provide Decent Housing Create A Suitable Living Environment
	Funding	CDBG: \$586,000
	Description	Support for Emergency Repair and Housing Rehabilitation activities.
	Target Date	6/30/2026

	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that a minimum of 6 housing units will receive assistance under this activity in PY25
	Location Description	Activities may be undertaken citywide.
	Planned Activities	The City of Amarillo operates an emergency repair program and also undertakes housing rehabilitation when health and safety of residents is threatened. Other eligible rehabilitation and housing preservation activities may be undertaken if funding allows.
5	Project Name	2025 Tenant Based Rental Assistance
	Target Area	Citywide
	Goals Supported	Housing
	Needs Addressed	Provide Decent Housing Create A Suitable Living Environment Expand Opportunities for LMI Persons
	Funding	HOME: \$709,444.93
	Description	Tenant Based Rental Assistance (TBRA) is a rent subsidy program that will assist low-income households (60% or lower) with rent and security deposits. Initial term of assistance on TBRA will be twelve (12) months. This also depends on the households' circumstances but shall not exceed 24 months.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that up to 50 Amarillo households will benefit from TBRA activities.
	Location Description	Activities may be undertaken citywide.
	Planned Activities	TBRA will provide rental subsidies to eligible households. Security deposit assistance will be available to households on TBRA.

6	Project Name	2025 Neighborhood Improvements and Public Facilities
	Target Area	Citywide
	Goals Supported	Neighborhood Improvements and Public Facilities
	Needs Addressed	Create A Suitable Living Environment Expand Opportunities for LMI Persons
	Funding	CDBG: \$706,288
	Description	Neighborhood Improvements may include park upgrades, sidewalks, ADA improvements, and other eligible activities. Facility improvements may include necessary upgrades to buildings critical for the support of CDBG eligible clients. It is not anticipated that any facility improvements will be undertaken during PY25.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	The number of individuals estimated to benefit from improvements is 1500 during in PY25
	Location Description	Improvements may be undertaken citywide
	Planned Activities	Currently planned activities include park and sidewalk improvements. Other eligible activities may be undertaken if funding allows.
7	Project Name	2025 S/B Demolition
	Target Area	Citywide
	Goals Supported	Slum/Blight Remediation
	Needs Addressed	Create A Suitable Living Environment

	Funding	CDBG: \$200,000.00
	Description	
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 3 total buildings will be demolished in PY25 with CDBG assistance
	Location Description	This activity may be undertaken citywide if eligibility is confirmed
	Planned Activities	Demolition of buildings to remediate slum/blight conditions

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

Geographic distribution is citywide. While the city may identify target areas for investment during the Con Plan cycle, activities will be distributed to have the most impact.

Geographic Distribution

Target Area	Percentage of Funds
City Wide Amarillo	100

Table 4 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The identified projects were selected to meet the priorities established through the Consolidated Planning process, in consultation with the community, stakeholders, and staff. These projects meet needs enumerated in the Needs Assessment and prioritization process to the extent that funding was available. Organizational capacity and limited available funding were also considerations in project selection. The City of Amarillo is committed to running efficient, compliant programs and wise utilization of limited federal funds.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

One Year Goals for the Number of Households to be Supported	
Homeless	20
Non-Homeless	30
Special-Needs	
Total	50

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

One Year Goals for the Number of Households Supported Through	
Rental Assistance	50
The Production of New Units	1
Rehab of Existing Units	6
Acquisition of Existing Units	0
Total	57

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

Discussion

These figures relate to production targets specified in the annual goals for 2PY25. CDBG and HOME funding for these activities may target more households.

The HOME Program Tenant-Based Rental Assistance (TBRA) program will assist 20 new households helped through rental assistance. We anticipate a minimum of 30 households to continue assistance on TBRA. Payments standards for TBRA follow those of the Housing Choice Voucher (HCV) Program to allow more people to qualify. We will continue offering security deposit assistance to our TBRA households.

The Emergency Repair (CARE) Program will be assist low- to moderate-income homeowners with critical repairs to their homes and the Housing Rehabilitation Program is designed to assist homeowners with more substantial health and safety related repairs.

The Community Housing Development Organization (CHDO), Habitat for Humanity, will build a new single-family unit for a low- to moderate-income household.

AP-60 Public Housing – 91.220(h)

Introduction

N/A.

The City of Amarillo does not operate low-rent public housing. The City is the administrator of the Housing Choice Voucher (HCV) program, which serves households across the city.

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

N/A.

The City of Amarillo does not operate low-rent public housing. The City is the administrator of the Housing Choice Voucher (HCV) program, which serves households across the city.

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

N/A.

The City of Amarillo does not operate low-rent public housing. The City is the administrator of the Housing Choice Voucher (HCV) program, which serves households across the city.

A Family Self Sufficiency program is offered to HCV holders. This can help prepare program participants to meet goals they set. These goals may include moving toward homeownership.

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

N/A

Discussion

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

Introduction

Homeless and other special needs activities are a high priority in the City's 2025-2029 Consolidated Plan and are prioritized in the 2025 program year.

High priority activities include:

- Outreach and assessment;
- Emergency shelter and permanent housing, with an emphasis on the chronically homeless; and
- Services for homeless persons discharged from institutions.

Community Development collaborates and consults with the Amarillo Continuum of Care (CoC) to help focus on meeting the needs of the homeless population within the City of Amarillo. Tenant-Based Rental Assistance (TBRA) will also assist with housing subsidies for those experiencing homelessness.

HOME-ARP enables us to establish interagency agreements to provide holistic support for all qualifying populations such as those experiencing homelessness, those at risk of homelessness, and those fleeing or attempting to flee domestic violence.

The City of Amarillo's partnership with Transformation Park helps provide a safe, low-barrier nighttime shelter and a co-located transitional housing community with access to multiple service providers. Transformation Park is now open and offering additional community resources for those experiencing homelessness.

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 Amarillo Coming Home Program provides individualized assessment and resources through on the ground outreach. By working with homeless community members where they are and assessing their unique needs, this program has proven successful connecting homeless with key services and resources.

The Panhandle Center offers multiple programs that can assist homeless individuals and families, including those with special needs, connect with available resources to transition out

of homelessness.

Addressing the emergency shelter and transitional housing needs of homeless persons

The Amarillo Continuum of Care (CoC) assesses the need for emergency shelter and transitional housing for homeless individuals. A shelter committee, chaired by the City of Amarillo, convenes monthly to address homelessness in the community. Representatives from all local emergency shelter organizations participate in this monthly shelter committee meeting. Public service programs, funded by CDBG, help to provide transitional housing opportunities and case management for individuals and families in need of support.

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

The Amarillo CoC focuses on programs that help chronically homeless individuals transition to permanent housing and independent living. The Shelter Plus Care program will remain dedicated to offering permanent housing for chronically homeless individuals with mental health challenges. The Coming Home program is dedicated to providing permanent supportive housing to chronically homeless individuals. Street outreach to currently homeless individuals and families will continue through the Coming Home Program. This has shown success in assist those looking for an opportunity to be housed find the resources necessary to exit homelessness.

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.

Discussion

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

Introduction:

While studies and data show housing unit growth in Amarillo outpaces population growth, this has not translated to a reduction in housing cost for low-wage earners.

Affordable land, subsidized housing construction, fee reductions, and developing relationships with key non-profit developers may be necessary to turn the tide.

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

Public policies have not been called out in studies as affecting affordable housing development.

The City of Amarillo will continue to support and expand, when possible, the successful TBRA program that has assisted many residents transition from homelessness, or being at-risk of homelessness, to stable housing. Supportive services have been identified as key to many participants success.

Discussion:

City staff will continue to explore opportunities to expand affordable housing in Amarillo. Cultivating relationships with additional affordable housing developers is an internal goal during this Con Plan cycle.

AP-85 Other Actions – 91.220(k)

Introduction:

The City of Amarillo has incorporated several key actions into this 5-year Consolidated Plan and PY25 Annual Action Plan. These actions include:

- Addressing obstacles to meeting needs of underserved communities;
- Fostering and maintaining affordable housing;
- Reducing lead-based paint hazards;
- Reducing the number of families living at the poverty level;
- Developing institutional structures; and
- Enhancing coordination between public and private housing and social service providers.

Working with the CoC Board and Committees, the United Way, and other key service provider partners, a coordinated effort to address the critical needs in Amarillo will continue. Some of these providers are subrecipients of Community Development Block Grant (CDBG) funds. These meetings facilitate communication about available resources, allowing providers to efficiently direct clients to the appropriate services.

Actions planned to address obstacles to meeting underserved needs

Obstacles to meeting underserved needs are identified through ongoing public community meetings, including the Community Development Advisory Committee (CDAC) and the Amarillo Continuum of Care Committee (CoC). Public comments are solicited at all public hearing meetings, and feedback concerning needs of underserved communities is actively encouraged through community participation.

While the City of Amarillo is strongly committed to addressing these underserved needs, the primary gap in service delivery remains a lack of adequate financial resources to best serve the city's populations in need. Reductions in financial resources and program caps on public services present significant obstacles. However, the City maintains strong and stable relationships with community service providers and continues to work cooperatively with them.

Our partnership with RHN has enabled those experiencing homelessness to obtain healthcare services and prescribed medication at little to no cost.

Our partnership with Transformation Park provides a safe, low-barrier nighttime shelter and a co-located transitional housing community with access to multiple service providers. Transformation Park opened in 2025, offering additional community resources for those experiencing homelessness.

Additionally, staff attends the local Family Support Services (FSS) - 79107 Resources and Needs public meetings. This collaboration helps us identify gaps in services and educate the public about the

resources we provide.

Actions planned to foster and maintain affordable housing

In addition to CDBG and HOME funds, other funding resources include CoC grants and Housing Choice Vouchers. The City of Amarillo provides housing assistance to low-income residents who qualify through the Housing Choice Voucher (HCV) program, which is funded by HUD and administered through the Community Development office. The Tenant-Based Rental Assistance (TBRA) program, funded through HOME, established its payment standards to match those of the HCV program. This new standard, typically set at a higher rate than the previously used Fair Market Rent (FMR) rates, allows for greater flexibility and enable more clients to be approved through the TBRA program.

Our department also receives state funding through TDHCA to administer the Emergency Solutions Grant (ESG) Street Outreach and Rapid Re-housing programs.

Actions planned to reduce lead-based paint hazards

Inspectors on the Community Development staff conduct lead-based paint (LBP) assessments for all properties built before 1978, ensuring they meet federal LBP statutes before receiving federal renovation assistance. The City of Amarillo evaluates lead-paint hazards in two HUD-funded housing activities: housing rehabilitation and rental assistance (including Housing Choice Vouchers).

Applications rental assistance are reviewed for the presence of children under six. If no such children are present or expected, applicants receive information on lead hazards without further assessment. If children under six are present or anticipated to be present in the home, a visual property inspection is conducted.

All pre-1978 rehabilitation projects are assessed for lead-paint hazards, with the level of assessment varying by the work to be performed. Non-paint-disturbing projects with no children under six require only a visual assessment, while paint-disturbing projects necessitate a more extensive assessment by a certified risk assessor.

The Community Development Department funds all clearance testing. For tenant-based rental assistance, landlords must cover interim control costs. For housing rehabilitation, the City uses HUD

funds for interim controls and remediation.

Actions planned to reduce the number of poverty-level families

Amarillo's goal for reducing poverty is to prioritize funding for projects and activities that:

- Involve low- to moderate-income residents, advocates, and service providers in the planning and decision-making process for the distribution of HUD and other public funds;
- Encourage and foster collaborations between public service providers, foundations, governmental entities, school districts, corporations, and other private sector entities to develop a coordinated and cohesive approach to poverty reduction and increased opportunities for Amarillo residents;
- Expand economic opportunities through adult education, job training, job readiness assistance through the PREP Academy;
- Continue to expand and enhance the City's Continuum of Care process for homeless individuals and those at risk of homelessness;
- Reduce or eliminate barriers to employment by assisting in the expansion of services such as transportation, child care, and health care; and
- Encourage and support community-based activities that engage and assist those disenfranchised in the community.

The strategies outlined above can effectively reduce the number of families living in poverty if significantly greater financial resources are made available and capacity and cooperation in the private sector can be increased. Programs funded through CDBG and HOME along with the Housing Choice Voucher program can reduce the impact of poverty on the lives of very low- and low-income residents by increasing access to free or reduced-cost services and housing, making the essentials of life more affordable.

Actions planned to develop institutional structure

The City of Amarillo collaborates with a variety of nonprofit agencies and community groups to develop and implement the projects and activities described in the Annual Action Plan. Technical assistance is offered to community and neighborhood groups interested in developing projects for future funding consideration. Community-based organizations, such as Amarillo Habitat for Humanity, Inc., are designated as Community Housing Development Organizations (CHDO) and are re-certified annually by the City. Efforts are continually made to further develop the capacity of these agencies to administer

and implement housing activities.

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

To coordinate the various affordable housing programs with other private and public service providers, the City of Amarillo will undertake the following activities:

- Continue to operate as the lead agency for the Amarillo CoC Committee to administer and evaluate homeless programs and address additional needs in the CoC;
- Continue to partner with Transformation Park as they prepare to open their low-barrier drop-in shelter and co-located transitional housing community;
- Continue to work with the Texas Panhandle Centers (TPC) on the Shelter Plus Care project, a collaborative partnership providing housing and mental health services for households;
- List all assisted housing programs in the United Way 211 Texas statewide referral system;
- Refer homeowners to Panhandle Community Services for weatherization assistance and utility assistance under the CEAP program;
- Work with Workforce Solutions Panhandle and the Texas Health and Human Services Commission to develop and implement activities that assist families moving from welfare to work.
- Provide referrals to private assisted housing projects in Amarillo and the surrounding area;
- Provide technical assistance to developers, nonprofits, coalitions, and neighborhood groups interested in developing housing projects or special activities related to the CDBG, HOME, and CoC Programs.
- Participate in outreach events to educate the public on housing programs available through the Community Development office; and
- Utilize the Community Development office to bring various groups together to achieve community goals, coordinate services, or encourage joint projects.

Discussion:

The City of Amarillo collaborates with many local community partners, including private housing providers, social service agencies, and other governmental agencies, while continuing outreach efforts to engage additional entities on community development issues.

Recognizing that there are not enough funds to solve the challenges faced by the LMI residents of Amarillo, targeted investments in key programs to address critical needs like homelessness will continue.