

2026-2027

Annual Action Plan

Mayor

Timothy A. Davis

City Council

Zoe Grant
Mike Emmons
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Adopted: July 2, 2026

Executive Summary

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

1. Introduction

The City of Temple is an entitlement community recipient of the Community Development Block Grant (CDBG), defined by Title 1 of the Housing and Community Development Act of 1974. Annually, Temple receives federal funding that is used to address unmet community needs that primarily benefit low- to moderate-income persons. Grants are allocated by the U.S. Department of Housing and Urban Development (HUD) on a formula basis. The Consolidated Plan is a planning document that CDBG community recipients are required to submit every five years. The Five-Year Consolidated Plan is designed to help communities work to assess homeless and non-homeless community development needs, affordable housing and market conditions, set goals and objectives, and develop funding priorities for CDBG. The most recent Consolidated Plan covers program years 2025-2029. Each year, CDBG grant recipients must submit an Annual Action Plan to identify proposed activities and projects that will be carried out during that year. This Annual Action Plan covers the program year 2026, beginning October 1, 2026 through September 30, 2027, which is the second year of the current Five-Year Consolidated Plan. At least one of the three national objectives listed below must be met before CDBG funds can be expended.

1. Benefiting low- to moderate-income persons;
2. Preventing, reducing, or eliminating slum and blight; or
3. Meeting an urgent community development need.

Temple's current CDBG allocation for PY 2026 is **\$757,065**. During the upcoming year, the City expects to focus its HUD entitlement funds primarily on the first two national objectives by improving the quality of life for those low- to moderate-income individuals and households throughout the City of Temple, and in neighborhoods with more than 51% of low- to moderate-income residents. Selection of the neighborhood is dependent upon the quality of the housing stock, public facilities/infrastructure and the economic opportunities available therein. Temple is unique in that it augments its CDBG allocation with general funds and hotel/motel tax revenue dollars leveraged to ensure that the public service agencies, housing providers, and homeless shelter/service providers have adequate funds to meet the area needs. Should the actual allocation amount increase or decrease from the anticipated funding level, the City will adjust the funding allocation appropriately in the PY 2026 Annual Action Plan.

2. Summary of the objectives and outcomes identified in the Plan

The following is a summary of City objectives and outcomes for the PY 2026 Annual Action Plan, **1.** Decent Housing: Provide housing improvements for up to 18 owner occupied housing units **2.** Slum and Blight: Removal of 10 substandard buildings; **3.** Public Service: Provide services for individuals experiencing homelessness

High-priority needs identified in the 2025-2029 Consolidated Plan are:

- Affordable Housing
- Homeless Services
- Public Facilities / Infrastructure / Transportation
- Spot Blight Abatement
- Public Services
- Economic Development
- Program Administration

The high-priority needs were determined in compliance with the City's Citizen Participation Plan following a series of public meetings, stakeholder meetings, and public hearings. Each meeting/hearing included a presentation on the City's funding history, eligible activities, national objectives, and fair housing. Participants and the public were encouraged to complete the City's needs assessment surveys online.

During this program year, the second year of the 2025-2029 Consolidated Plan, all objectives and outcomes are based on data collected through multiple processes throughout the development of the Consolidated Plan, the one-year Annual Action Plan, the Fair Housing Plan and community engagement activities held throughout the year. **Overview** - The Annual Action Plan incorporates outcome measures identified in the Consolidated Plan. Performance measures objectives/outcomes have been associated with each activity funded:

General Objective Categories - Activities will meet one of the following:

- Decent Housing (DH)
- A Suitable Living Environment (SL)
- Economic Opportunity (EO)

General Outcome Categories - Activities will meet one of the following:

- Availability/Accessibility (1)
- Affordability (2)
- Sustainability (3)

Decent Housing: The City will use CDBG and general funds to address improvements to owner occupied homes to address housing needs that have been determined based on relevant data, the results of community input, a comprehensive housing strategy plan, and the realities of funding limitations. This includes major or minor repair, weatherization, and improved accessibility. The City will support applications by other entities for state, federal, and private funding for the future construction of new affordable housing units.

The City will also use HOME funds through the State of Texas to provide homeowners with reconstruction assistance for substandard housing owned and occupied by extremely low, very low, and low-income City of Temple households. The City will also develop an Affordable Housing Policy using information gathered in the Market Value Analysis. This policy will inform decisions about how the City can encourage developers to build affordable housing in Temple.

The Central Texas Housing Consortium is responsible for managing public housing funds. The Central Texas Council of Governments is responsible for managing the HUD Housing Choice Voucher Program and other programs funded by federal, state, and local entities.

Suitable Living Environment: The City intends to create suitable living environments and foster healthy, stable and attractive neighborhoods through blight removal by funding demolition activities in primarily low and moderate income (LMI) areas. The City also intends to provide access to quality public services and facilities, using General Fund dollars. The City plans to develop a program to identify vacant housing that is in need of renovation, work with local non-profits to remodel/renovate said properties, and ultimately return them to the housing stock as an affordable housing option.

Availability/Accessibility: The City will provide funds to support homeless shelter operations, transitional housing for special populations, rapid rehousing, coordinated entry, homeless diversion and homeless preventions programs, based on the recommendations outlined in the County-wide Homelessness and Mental Health Strategic Plan: Operation RISE.

There are common indicators reported on all program activities that will have an impact on performance. These indicators are: **1.** Amount of money allocated and/or leveraged from other funding sources per activity; **2.** Number of persons, households, businesses, units or beds assisted; **3.** Income levels of persons or households at 30, 50, 60, or 80 percent of the area median income; and **4.** Race, ethnicity, and disability rate for activities that currently report these data elements.

3. Evaluation of past performance

The following evaluation of past performance is from the Program Year 2025 (October 1, 2025 – September 30, 2026) Consolidated Annual Performance and Evaluation Report (CAPER). The accomplishments that follow are those achieved through the expenditure of CDBG funds.

During PY 2025-2026, the City partnered with Family Promise of Bell County, Inc. and Feed My Sheep Temple to assist individuals experiencing homelessness with securing housing and substance use disorder treatment. Temple participated in the Tenant-Based Rental Assistance (TBRA) Program, funded by the Texas Department of Housing and Community Affairs (TDHCA), to provide a rental subsidy to help homeless persons afford housing costs while engaging in services that promote self-sufficiency for up to 24 months. A Landlord Engagement Program (LEP) was established in 2023 to encourage local landlords/agencies to rent decent, safe, sanitary, and affordable housing to income-eligible individuals experiencing homelessness. Participating landlords are asked to prioritize leasing access to eligible participants, rapid approval or denial of applications, the use of flexible identification requirements, waiver of rental history requirements, and leniency of tenant background criteria. A conceptual plan for The Little Flock Community, formerly known as The Arbor of Hope East Campus, has been drafted. The campus is in a development phase, with hopes of providing permanent supportive housing, temporary housing, an indoor kennel facility, and more for people experiencing homelessness.

The Housing Improvement Program, launched in early 2020 by the Housing & Community Services Department, has successfully assisted over 75 low-to-moderate income (LMI) homeowners with minor repairs using CDBG and General Fund dollars. The City intends to continue this program in PY2026.

The City conducted a market study analysis as part of the 2025-2029 Consolidated Plan. The market study analysis was used to identify a Neighborhood Revitalization Strategy Area (NRSA) designation to encourage developers to build affordable housing in Temple. The City plans to develop an Affordable Housing Policy using the market study analysis.

The City of Temple will continue to focus on a variety of activities that help to support national CDBG objectives and improve the local community. By implementing activities that primarily impact lower-income residents, barriers are removed to increase opportunities as well as create healthier communities.

4. Summary of citizen participation process and consultation process

The public participation process in the development of the City's 2026 Annual Action Plan proved to be very beneficial this year. Two public meetings were held on June 30th at the Jeff Hamilton Building during the development phase. Citizens who were unable to attend these meetings were encouraged through local advertising to download comment forms from the City's website and submit their ideas to the Community Enhancement Division Director.

Two public hearings were held during City Council Meetings on June 18, 2026 and July 2, 2026. Citizens were given access to the draft version of the Annual Action Plan on the City of Temple's website, as well as hard copies that were made available in the Public Library, Patsy Luna Building, and City Secretary's office.

A complete summary of citizen participation, including comments, is included in the Citizen Participation Appendix attached to this Plan.

5. Summary of public comments

There were no comments that were not accepted by the City. A complete summary of citizen participation is included in the Citizen Participation Appendix attached to the final version of this Plan.

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

All comments are taken into consideration and are submitted with this plan.

7. Summary

A draft of the PY 2026 Annual Action Plan was made available to the general public at the following locations: The Temple Public Library, Patsy Luna Building, City Secretary's office, and City of Temple website, for viewing and perusing electronically.

In summary, the Annual Action Plan has been developed with community input and reflects the needs of the City.

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

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

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

Agency Role	Name	Department/Agency
CDBG Administrator	Temple	Housing & Community Services Department

Table 1 – Responsible Agencies

Narrative

The lead agency overseeing the development of the Consolidated Plan is the City of Temple, Housing & Community Services Department. Housing & Community Services is the contracting and participating jurisdiction that administers the Community Development Block Grant (CDBG) in Temple. Housing and social service-related agencies partner with Temple each year to provide a multitude of services to the community.

Consolidated Plan Public Contact Information

Public contact information for the Consolidated Plan is as follows:

Rucker Preston, Director of Housing & Community Services
City of Temple
Housing & Community Services Department
2 N. Main Street
Temple, TX 76501
rpreston@templetx.gov

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AP-10 Consultation – 91.100, 91.200(b), 91.215(I)

1. Introduction

The Housing & Community Services Department consults with several agencies throughout the year and is expanding its role in area-wide coalitions and collaborations. The City of Temple consults with the Central Texas Housing Consortium, which manages the Temple Housing Authority; the Central Texas Council of Governments, which manages the Housing Choice Voucher (HCV) program; Area Agency on Aging; Temple Chamber of Commerce; area business leaders; public health departments; Central Texas Workforce Solutions; regional transportation agencies and other regional programs; Central Texas Homeless Alliance; Texas Homeless Network; and a number of public service agencies and advocacy groups. For the Consolidated Plan, the City hosted 2 housing forums, and a community development meeting, as well as two public hearings. Prior to this during the development of the Consolidated Plan, a public survey was conducted, and stakeholders were interviewed concerning issues specific to their programs and expertise. Each year, a minimum of two public meetings are held during the public participation period for the development of the Annual Action Plan. Various entities, local, regional, state, and federal, are consulted as part of the development of the Annual Action Plan.

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

To ensure participation and coordination between public and private agencies, Housing & Community Services staff sent informational material and written communication to community organizations for preliminary discussions on the Plan and the needs of the citizens of Temple. Flyers containing the schedule of outreach activities were distributed to the City’s list of housing providers, social service organizations, homeless assistance providers, and other entities involved in housing and community development work in Temple. Public notices were published on the City’s website. Meeting notices and surveys were posted on the City of Temple government website.

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

The Central Texas Homeless Coalition is a group of local and regional non-profit organizations, governmental entities, and faith-based entities serving the Temple-Killeen-Belton and Bell County area by providing support services, emergency shelter, and housing. The Central Texas Homeless Coalition joined the Texas Balance of State (BoS) Continuum of Care (CoC) in 2010. The Texas Homeless Network (THN) is a non-profit membership organization that serves as the lead agency for Continuum of Care planning and management of the Homeless Management Information System (HMIS) for the 215 Texas counties in the Texas Balance of State Continuum of Care. THN assists in developing awareness and

formulating strategies concerning statewide issues in the prevention and elimination of homelessness that require a comprehensive approach using a community-based planning structure.

The City of Temple coordinates with the Central Texas Homeless Coalition and Texas Homeless Network, as well as providing funding to some member agencies.

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

Temple is part of the Central Texas Homeless Coalition which is part of the Texas Homeless Network's Balance of State (TX BoS). The Salvation Army receives Emergency Solutions Grants (ESG) funds directly. The ESG program is a competitive grant that awards funds to private nonprofit organizations, cities, and counties in the State of Texas to provide the services necessary to help persons who are at risk of homelessness quickly regain stability in permanent housing. The ESG program is funded by the U.S. Department of Housing and Urban Development (HUD) and is administered by the Texas Department of Housing and Community Affairs (TDHCA) in the State of Texas. TDHCA has developed strategic goals to guide the use of ESG funds in the state of Texas. These priorities are based on HUD's programmatic framework, as outlined on HUD's Homelessness Resource Exchange website in the HEARTH Act the ESG Interim Rule, and the Pathways Home: A Framework to Address Homelessness in Texas.

Texas Homeless Network – Balance of State CoC administers HMIS. Policies and procedures for the use of HMIS are updated by TX BoS and are available on their website.

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

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Central Texas Housing Consortium - THA
	Agency/Group/Organization Type	Housing Regional organization Planning organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homelessness Needs - Veterans Homelessness Strategy Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Ongoing communications with the Central Texas Housing Consortium is essential because this organization is charged with supplying housing units and managing the public housing developments in the City. This coordination helps the City know and identify if and where units are available for citizens eligible for public housing.
2	Agency/Group/Organization	United Way of Central Texas
	Agency/Group/Organization Type	Services-Education Services-Employment
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Families with children Pandemic Response
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Regular meetings about the array of services offered to citizens, and partnering with the City, particularly with bridges to wellness and health. Partnered with the City to address the needs of the community during the pandemic.
3	Agency/Group/Organization	FAMILIES IN CRISIS
	Agency/Group/Organization Type	Services-Victims of Domestic Violence Services-homeless Services - Victims

	What section of the Plan was addressed by Consultation?	Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Communications with the Families in Crisis director and consultation with the City, with the anticipated outcome of determining the level of need of homeless families, victims of domestic violence and veteran families, along with the funding received and services provided by the agency. Also provide information on availability of temporary shelter.
4	Agency/Group/Organization	TEMPLE HOUSING AUTHORITY
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City frequently meets and collaborates with the Temple Housing Authority leadership and staff particularly with regard to fair housing. The housing authority and public housing programs will continue to partner with several local agencies, faith-based organizations, the City of Temple, and the school district to bring necessary resources to residents.
5	Agency/Group/Organization	Central Texas Council of Government
	Agency/Group/Organization Type	Services - Housing Services-homeless Services-Employment Regional organization Planning organization

	What section of the Plan was addressed by Consultation?	Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Market Analysis Economic Development Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Continual contact with the CTCOG team in regard to the status and availability of Housing Choice Vouchers for Temple.
6	Agency/Group/Organization	Hill Country Transit District (The HOP)
	Agency/Group/Organization Type	Services-Elderly Persons Services-homeless Services-Employment Public Transportation
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation about transportation issues and needs for the citizens of Temple. Work together on establishing strategic bus stop locations and routes that would be most beneficial for citizens who primarily use the service.
7	Agency/Group/Organization	TEMPLE HELP CENTER
	Agency/Group/Organization Type	Services-Elderly Persons Services-Persons with Disabilities Services-Education Services-Employment

	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Available references and resources for employment-related assistance or help for those seeking employment. Also provides information and referral services to connect families with the appropriate resources to meet immediate and long-term crisis, educational classes, short term emergency financial assistance as circumstances warrant, and funds are available, Notary services and assistance in the completion of various public assistance forms.
8	Agency/Group/Organization	Bell County Indigent Health Services
	Agency/Group/Organization Type	Services - Housing Services-homeless Service-Fair Housing Other government - County
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Through the sub-group of participants for the Central Texas Homeless Coalition, the entities in Bell County work together to address homelessness and seek ways to prevent duplication with the homeless population going from city to city in Bell County seeking services.
9	Agency/Group/Organization	HILL COUNTRY COMMUNITY ACTION
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons Regional organization
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Agency staff are contacted in order to determine the perceived needs for utility/rental assistance, childcare/Head Start, weatherization programs, senior services and other public service needs. Their services are important in working with the City staff for partnering and improved coordination.
10	Agency/Group/Organization	Central Texas Veterans Health Care System
	Agency/Group/Organization Type	Other government - Federal
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Strategy Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from the agency provides information regarding the services available through the medical center and other related veteran services.
11	Agency/Group/Organization	CENTRAL COUNTY CENTER FOR MHMR
	Agency/Group/Organization Type	Services-Persons with Disabilities Other government - State
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	An available reference and resource for those persons with disabilities who are seeking assistance. Also references and services for persons with mental illness or intellectual and developmental disabilities needing support on their road to recovery and enhancement of their lives in the community.

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

All relevant agency types were consulted during the drafting of this Annual Action Plan. Virtual meetings were used to connect with agencies and their staff. The City attempted to contact several attendees and

those not attending the public meetings. For those who could not be reached, the agencies' websites were accessed to determine available services and programs.

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

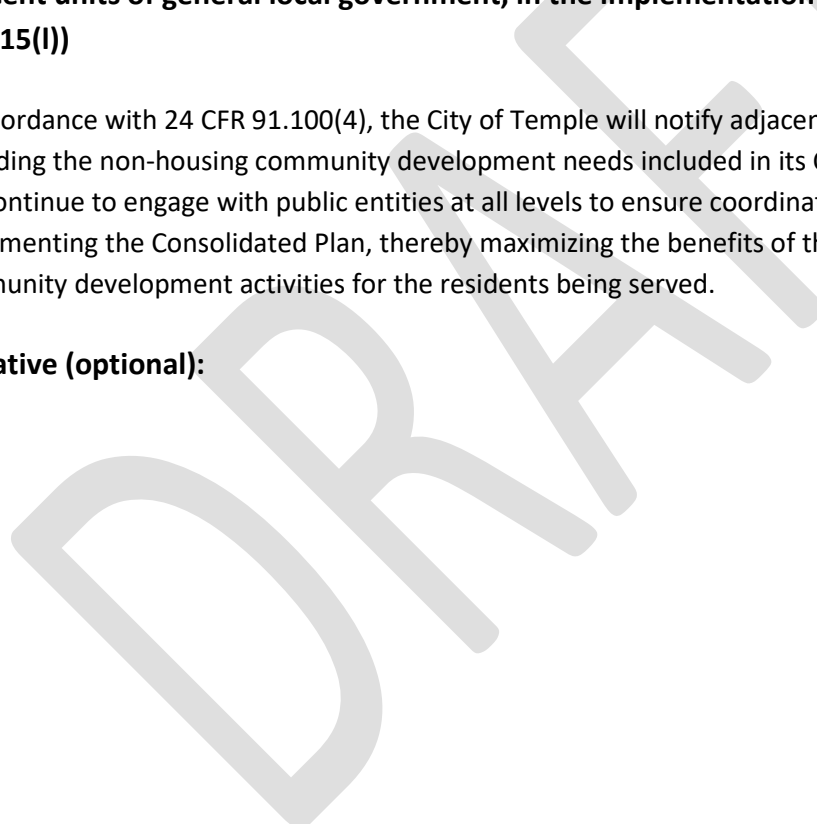
Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Texas Balance of State	Strategic Plan goals align with the goals identified during consultation with the COC.
City of Temple Comprehensive Plan 2020	City of Temple	Strategic Plan goals align with goals outlined in the City's comprehensive plan.

Table 3 – Other local / regional / federal planning efforts

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

In accordance with 24 CFR 91.100(4), the City of Temple will notify adjacent units of local government regarding the non-housing community development needs included in its Consolidated Plan. The City will continue to engage with public entities at all levels to ensure coordination and cooperation in implementing the Consolidated Plan, thereby maximizing the benefits of the City's housing and community development activities for the residents being served.

Narrative (optional):



AR-12 Citizen Participation – 91.105, 91.200(c)

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

The City of Temple’s goal for citizen participation is to ensure broad participation of residents, housing, economic, and service providers, City departments, nonprofit organizations, and other stakeholders in the planning and implementation of community development and housing programs.

For the development of the PY 2026 Action Plan, the City of Temple convened two public hearings and two public meetings during the drafting and finalization of the PY 2026 Annual Action Plan to receive public testimony and comment on the draft Plan. The first public hearing was held on June 18, 2026, during the needs assessment process to allow for citizen input before the draft document was circulated for review.

The final public hearing was held on July 2, 2026, to take comments on the draft 2026 Annual Action Plan during the 30-day public comment period which was between May 31, 2026 - July 1, 2026.

The 2026 Annual Action Plan was approved by the City Council at the final public hearing on July 2nd, 2026.

The City of Temple followed the guidelines set forth in the Citizen Participation Plan in order to provide the public with timely notice and reasonable access to public hearings and information. Public hearings were held at the Council Chambers which are accessible to all, including persons with disabilities and people who rely on public transportation. Arrangements were also available for any persons requiring assistance due to Limited English Proficiency (LEP).

A complete summary of citizen participation, including attendance sheets, notices, and citizen comments received are included in the Citizen Participation Appendix attached to this document.

Citizen Participation Outreach

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Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Meeting	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p> <p>Low-Mod distressed areas</p>	<p>Notice of public hearings and public meetings was published in the daily newspaper of general circulation in advance of the public meeting, public hearing, and to announce the opening of the Public Comment Period and the availability of the draft versions of the AAP with request for comments.</p>		<p>All comments are accepted.</p>	

2	Public Hearing	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p> <p>Low-Mod distressed areas</p>	<p>Notice of public hearings and public meetings was published in the daily newspaper of general circulation in advance of the public meeting, public hearing, and to announce the opening of the Public Comment Period and the availability of the draft versions of the AAP with request for comments.</p>	<p>No comments were received.</p>	<p>All comments are accepted.</p>	
3	Newspaper Ad	<p>Non-targeted/broad community</p>	<p>Notice of the public meetings was published in the local daily newspaper of general circulation on May 31, 2026 and notice of the public hearing was published in the local daily newspaper of general circulation on May 31, 2026 in advance of each hearing and meeting.</p>	<p>No comments were received.</p>	<p>All comments are accepted.</p>	

4	Internet Outreach	Non-targeted/broad community	Information about the meetings, the draft of the Annual Action Plan, and public comment forms were made available on the City of Temple's website. This information was posted throughout the thirty-day period.	No comments were received.	All comments are accepted.	
5	Local Organizations	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p> <p>Public service support groups</p>	Information about the meetings, where to access the draft of the Annual Action Plan, public comment period, and public comment forms were made available via e-mail to various organizations throughout the public comment period.	No comments were received.	All comments are accepted.	

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

The City anticipates receiving \$757,065 in CDBG funds for PY 2026 and anticipates carryover funds not committed from previous year(s) to be used toward housing improvements, demolition, homelessness and mental health services, and other community development activities. These activities will be addressed and completed only if sufficient CDBG funds are allocated. Due to the uncertainty of the Federal Budget, the City's assumption for preparation of this financial section is that funding in this Consolidated Plan will remain at the current level. If there is an increase or decrease in funding allocations from HUD, then the financials will be adjusted accordingly. Administrative expenses are estimated at 20 percent.

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	757,065.00	0.00	0.00	757,065.00	2,868,556.00	CDBG funds will be used for administration and planning, housing improvements, LMI demolition, homeless and mental health services, and repayment of public facilities via HUD Section 108 Guarantee Loan.

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Table 5 - 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

The federal funds and additional resources work together to provide the highest level of product/service possible. The CDBG and other funds from other sources are used in conjunction with CDBG, but are not necessarily used as leverage or match, rather as supplemental and augmentation. Most of the housing programs within Temple are offered through partner organizations. Temple Housing Authority brings other federal grants to the table. Some public service agencies use local federal funds to leverage Texas Department of Housing and Community Affairs funds for City of Temple programs. Temple’s Infill Incentive program provides incentives and easy (low-cost) access to land for the development of new homes in the inner city. The City uses significant general fund dollars in conjunction with CDBG funds to improve parks, facilities and infrastructure as well as to support code enforcement activities. Other public service programs receive funds from Texas Workforce Commission, other public agencies specific to the type of service, foundation grants, and private donations.

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

The City offers building incentives in the Low-Income Housing Tax Credit program, Infill Incentive Program, Empowerment Zone and Strategic Investment Zones to encourage redevelopment. The City is committed to establishing long-term economic vitality through the Love Where You Live initiative, which is a 25-District wide planning effort aimed at encouraging redevelopment, diversification, rehabilitation, and improved housing stock. Through implementation of these planning and incentive programs, developers who meet certain eligibility criteria may facilitate new housing construction for single family and/or rental investments in order to meet the following goals:

- Enhance the neighborhood and improve the quality of life through community partnerships;
- Empower neighborhoods by engaging citizens in the neighborhood improvement process;
- Encourage enhancements that support long-term viability and prevent/address deferred maintenance and property deterioration; and
- Preserve the character of the neighborhood.

The City of Temple has proposed implementing a coordinated program for vacant lots whereby it will work with the Bell County Appraisal District to identify and utilize abandoned and/or tax foreclosed properties (specifically vacant lots) to address affordable housing and neighborhood revitalization efforts with participating area contractors.

Discussion

The City of Temple uses federal, state, and local resources to address the needs identified by residents for improved services and infrastructure modernization. Additional local, state, and federal funding is used to make needed improvements to streets, parks, water/sewer infrastructure, and facilities that serve to promote economic attainment for all Temple residents. The City of Temple has grant-writing staff that work to leverage local, state, federal, and private funds in order to maximize the potential impact of programmatic funding on City services. The Housing & Community Services Department supports programs and projects at the City of Temple to increase the impact of taxpayer-funded work for the community. The staff works with all departments within the City to increase efficiency and alleviate waste, helping to ensure wise use of public resources and supporting a more resilient city for future generations. The City will use CDBG funds, along with leveraged and general funds to address the needs outlined in the Needs Assessment chapter. It will require additional assistance from non-funded entities to address all of the needs of the community. The City will strive to work with the Central Texas COG, Temple Economic Development Corporation, Temple Independent School District, Bell County, and other public entities as well as private housing developers and lending institutions, and social service

organizations to coordinate programs and services to meet the objectives of the Housing & Community Services Department and the CDBG program.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Improve Existing Housing	2025	2029	Affordable Housing	Citywide	Minor Repairs to Existing Units	CDBG: \$124,722.00	Homeowner Housing Rehabilitated: 18 Household Housing Unit
2	Provide housing and services to the homeless	2025	2029	Homeless	Citywide	Homeless Prevention Services	CDBG: \$197,871.00	Homelessness Prevention: 30 Persons Assisted
3	Blight Removal/Code Enforcement	2025	2029	Non-Housing Community Development	CDBG Eligible Areas	Demolition and Clearance	CDBG: \$50,426.00	Buildings Demolished: 5 Buildings
4	Provide oversight and administration	2025	2029	Administration	Citywide CDBG Eligible Areas NRSA Strategy Area	Planning/Administration	CDBG: \$104,281.00	Other: 1 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Improve public facilities	2025	2029	Non-Housing Community Development	Citywide	Improve public facilities	CDBG: 279,765	Other: 1 Other

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Improve Existing Housing
	Goal Description	Extend the useful life of existing affordable housing through accessibility, weatherization, repair, and rehabilitation programs. Rehabilitate substandard housing units. Expand housing through the acquisition and rehabilitation of existing units which are administered by the City. Assist low- to moderate-income existing owner-occupants of single-family housing through minor repairs for basic systems such as HVAC, water heaters, plumbing, and roof repairs as well as more substantial rehabilitation which is administered by the City.
2	Goal Name	Provide housing and services to the homeless
	Goal Description	Provide funds to support shelter operations, temporary housing for special populations, rapid rehousing, coordinated entry, homeless diversion, and homeless prevention programs. Work with other cities in the County to implement the developed Homelessness and Mental Health Strategic Plan that includes considerations for infrastructure improvements, mental health, and rehabilitation, programming, supportive services, and those experiencing homelessness.
3	Goal Name	Blight Removal/Code Enforcement
	Goal Description	The City intends to create suitable living environments and foster healthy, stable, and attractive neighborhoods through blight removal by funding demolition activities in primarily low- and moderate-income (LMI) areas.

4	Goal Name	Provide oversight and administration
	Goal Description	Planning and administrative activities to efficiently and successfully manage the CDBG program.
5	Goal Name	Improve Public Facilities
	Goal Description	Activities to increase suitable living environments and foster healthy, stable and attractive neighborhoods through access to quality public facilities , neighborhood public infrastructure and improvements including water, sewer, drainage, and sidewalks, and general neighborhood recreational facilities and improvements including ADA improvements.

Projects

AP-35 Projects – 91.220(d)

Introduction

The City of Temple will use the PY 2026 CDBG allocation of \$757,065 for activity funding. These activities will include:

Projects

#	Project Name
1	Housing Improvement Program
2	LMI Demolition
3	Administration
4	Homelessness & Mental Health Program
5	Public Facilities

Table 7 – Project Information

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

The priorities were determined based on:

- Meeting a HUD National Objective;
- Addressing one or more high-priority needs set in the Consolidated Plan through resident surveys, stakeholder interviews, City of Temple staff input, observable data, and secondary data;
- Available funding; and
- Subrecipient and City Staff capacity and staff availability.

The primary obstacle to addressing the unmet needs in Temple is the lack of adequate funding. Without adequate financial resources, the City and its partners are not able to address all of the identified needs. Although the CDBG funds are leveraged at a rate exceeding 1:1; the funds are still insufficient to meet the needs of the most vulnerable in the community. Additionally, there is a shortage of high-capacity subrecipients and public service agencies. The City encourages CDBG applicants to seek additional resources from other public and private entities in an effort to leverage the limited amount of available CDBG funds.

AP-38 Project Summary

Project Summary Information

1	Project Name	Housing Improvement Program
	Target Area	CDBG Eligible Areas
	Goals Supported	Improve Existing Housing
	Needs Addressed	Minor Repairs to Existing Units
	Funding	CDBG: \$124,722.00
	Description	Provide minor and major improvements to owner-occupied homes to address and prevent deferred maintenance and property deterioration. Improvements will provide energy efficiency, improved accessibility, and enhance the neighborhoods.
	Target Date	9/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	Up to 18 families
	Location Description	Low to moderate-income areas of Temple
	Planned Activities	Home repairs
2	Project Name	LMI Demolition
	Target Area	CDBG Eligible Areas
	Goals Supported	Blight Removal/Code Enforcement
	Needs Addressed	Demolition and Clearance
	Funding	CDBG: \$50,426.00
	Description	Demolition and clearance of substandard structures.
	Target Date	9/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	5 buildings
	Location Description	Low to moderate areas of Temple

	Planned Activities	Demolition and clearance
3	Project Name	Administration
	Target Area	Citywide
	Goals Supported	Provide oversight and administration
	Needs Addressed	Planning/Administration
	Funding	CDBG: \$104,281.00
	Description	General administration to carry out the CDBG activities.
	Target Date	9/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	n/a
	Location Description	n/a
	Planned Activities	General administration to carry out the CDBG activities.
4	Project Name	Homelessness & Mental Health Program
	Target Area	Citywide
	Goals Supported	Provide housing and services to the homeless
	Needs Addressed	Homeless Prevention Services
	Funding	CDBG: \$197,871.00
	Description	Provide dedicated personnel to implement the initiatives identified in the Homelessness & Mental Health Strategic Plan, Operation RISE. The plan includes infrastructure improvement recommendations, as well as recommendations for program development and improvement. The dedicated personnel will work closely with local agencies and other municipalities in the County to reduce, if not end, homelessness.
	Target Date	9/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	30 persons
	Location Description	Citywide

	Planned Activities	Increase engagement amongst social service agencies in the target area and implement recommendations for infrastructure improvements, programming, supportive services, and supportive housing, as outlined in the Homelessness & Mental Health Strategic Plan.
5	Project Name	Improve Public Facilities
	Target Area	Citywide
	Goals Supported	Improve public facilities
	Needs Addressed	Improve public facilities
	Funding	CDBG: \$279,765
	Description	Infrastructure improvements for the Little Flock Community public facility.
	Target Date	9/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	1-other
	Location Description	Citywide
	Planned Activities	Improve public facilities

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

CDBG funds will be used citywide, with emphasis on the lowest-income census tract areas. All CDBG funded projects will primarily meet the HUD national objective of benefitting low to moderate income persons.

In the City of Temple, there are 60 block groups, 17 of which are more than 51% LMI. Of the estimated 96,762 residents, more than 17% are LMI. Of the 17 LMI block groups, 13 are more than 60% LMI (well above the 51% threshold). HUD defines an LMI income as one that is at or below 80% of the area median income. The AMI for our Metropolitan Statistical Area (MSA) is \$85,100.

- Extremely Low Income (for a family of four): \$33,000
- Very Low-Income Limit (for a family of four): \$42,550
- Low Income Limit for a (for a family of four): \$68,100

Geographic Distribution

Target Area	Percentage of Funds
Citywide	20
CDBG Eligible Areas	70
NRSA	10

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

CDBG funds are intended to provide low and moderate-income households with viable communities, including decent housing, a suitable living environment, and expanded economic opportunities. Eligible activities to be funded with CDBG funds include public improvements, housing rehabilitation and preservation, affordable

housing development activities, public services, economic development, planning, and administration.

The system for establishing priority for the selection of these projects is predicated upon the following criteria:

- Meeting the statutory requirements of the CDBG program;
- Meeting the needs of very-low, low-, and moderate-income residents;
- Focusing on low- and moderate-income persons, areas, or neighborhoods;
- Coordinating and leveraging of resources;
- Responding to expressed needs;
- Achieving sustainability and/or long-term impact;
- Having the ability to measure or demonstrate progress and success.

Most of the proposed projects are located in areas of the City of Temple with concentrations of low- and extremely low-income households.

The City is awarded much greater flexibility in the use of CDBG funds in the NRSA. The City of Temple will partner with a CDBO to create a targeted approach to provide low and moderate-income households with viable communities, including decent housing, a suitable living environment, and expanded economic opportunities within the NRSA.

Discussion

Entitlement communities receiving Community Development Block Grant (CDBG) program funds are encouraged by HUD to develop Neighborhood Revitalization Strategy Areas (NRSA) for specific neighborhoods in which new investment would benefit from certain incentives. The designation of an NRSA eases some of the regulatory requirements of the CDBG program. To qualify, the neighborhood must include a contiguous area, primarily residential in nature, with a percentage of low- and moderate-income (LMI) persons that is equal to the upper quartile percentage or 70%, whichever is less, but in any event is not less than 51% as outlined in CPD Notice 96-01.

Within the City of Temple, the following block groups meet the eligibility requirements to be designated as an

NRSA:

- Census Tract 207.02, Block Group 2
- Census Tract 208, Block Group 3
- Census Tract 209, Block Group 1
- Census Tract 209, Block Group 2
- Census Tract 210, Block Group 1
- Census Tract 210, Block Group 5
- Census Tract 211.01, Block Group 1

These block groups are primarily concentrated north of US 190 and south of the rail line. Note that only Census Tract 211.01, Block Group 1 is the only block group not contiguous with the other block groups.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

One Year Goals for the Number of Households to be Supported	
Homeless	30
Non-Homeless	18
Special-Needs	0
Total	48

Table 9 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	0
Rehab of Existing Units	18
Acquisition of Existing Units	0
Total	18

Table 10 - One Year Goals for Affordable Housing by Support Type

Discussion

Because of citizen response and requests for assistance for home repair during the Consolidated Plan process, the City will continue to provide owner-occupied home improvements for eligible low- to moderate-income residents now and in the upcoming year.

AP-60 Public Housing – 91.220(h)

Introduction

The Central Texas Housing Consortium (Members: Temple Housing Authority (THA) and Belton Housing Authority (BHA)) own and manage 482 public housing units, 160 income-restricted, 40 rural development, and 533 affordable housing units that are either open market or fall under TDHCA programs, such as HOME. The Central Texas Council of Governments (CTCOG) is responsible for managing the HUD Housing Choice Voucher Program. The City works closely with both organizations to provide whatever assistance may be necessary to enhance public and affordable housing options and HCV programs. The City also has a Tenant-Based Rental Assistance (TBRA) program to provide affordable housing to extremely low and low-income citizens.

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

The public housing units are not scheduled for replacement and there are no plans by the THA to expand public housing units in the foreseeable future. All public housing units are maintained in good condition through vigilant attention to preventative maintenance and capital upgrades. CTCOG and the City will work to educate landlords on the benefits of HCVs and to encourage more landlords to accept voucher holders as tenants.

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

While the City of Temple will have no direct actions to encourage public housing residents to be more involved in management, the Central Texas Housing Consortium is proactive in both resident participation and residents' move to homeownership:

- The THA operates two community centers at the properties with on-site service coordinators to facilitate access to social services and to encourage participation in the management of programs.
- Residents are encouraged to participate in the development/planning process for the Public Housing Authority (PHA) Annual Plan, 5-Year Plans, and Capital Fund Plan via newspaper notices, individual resident notices, public hearings, and Resident Advisory Board meetings; and
- THA offers scholarships for higher education, provides childcare, completes resident needs assessments, provides educational youth activities, and many other social service programs to enhance the quality of life and self-sufficiency for residents.

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

provided or other assistance

THA is not designated as troubled in fact it is classified as a High Performing Agency and has maintained this classification since 1999.

Discussion

The federally subsidized housing programs in Temple are split between the Central Texas Housing Consortium, a political subdivision of the State charged with supplying public housing units and managing the public housing developments and residents, and CTCOG. There are multiple other owners of subsidized housing, such as tax credit properties, while CTCOG, a Council of Governments, is responsible for managing the HCV program. Though the owners and organizations work independently, they do collaborate and coordinate with each other and with the City of Temple. During PY 2025, no significant modifications are expected to the public housing program. The CTCOG will work with the City and other entities to educate landlords on voucher programs and the benefits, such as the payments of rent by the 5th of every month through CTCOG, not the tenant, and helping tenants through education and training on how to avoid eviction by understanding that their behaviors not only can result in eviction but loss of vouchers. These two are the most commonly discussed misconceptions/areas of concern.

The Temple Housing Authority will continue to partner with numerous local agencies to include faith-based organizations, the City, and the school district to bring necessary resources to residents.

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

Introduction

City staff collaborate with multiple agencies that work to support the needs of the homeless and special needs populations. Including public health, indigent health, mental health agencies (MHMR), the Balance of State Continuum of Care, the Texas Homeless Network, the Central Texas Homeless Coalition, local law enforcement, criminal justice, indigent defense, legal aid, shelters, public service agencies, the United Way, and many more.

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

In PY 2026, the City will participate in and support the Point in Time Count as performed by the local homeless coalition. The City will identify and work with agencies providing emergency shelter and other housing options in Bell County to determine the number of individuals and families who are in need of receiving assistance. Additionally, the City will build awareness around information in the CDBG Consolidated Plan, data from HUD, and the American Community Survey to determine the numbers and types of households and individuals (veterans, elderly, disabled, youth) who may be at risk of homelessness due to being extremely low income, having housing problems, lack of employment, poor transportation options, and/or lack of benefits. This information will be used in conjunction with the Central Texas Homeless Coalition to help identify those agencies that can provide assistance and resources to intervene and help with their needs to prevent homelessness.

The City will continue to work with other cities in the county to implement the multi-faceted Homelessness and Mental Health Strategic Plan, which includes recommendations for infrastructure improvements, programming, supportive services, and supportive housing.

Addressing the emergency shelter and transitional housing needs of homeless persons

The Salvation Army operates an emergency shelter center in Temple and is receiving ESG and RRH funding. The facility provides emergency shelter for women and men. Additional shelters are operated by Our Lady of the Angels Maternity Shelter, Family Promise and Families in Crisis. Little Flock Community (formally known as the Arbor of Hope), an emergency shelter and temporary housing facility for those experiencing homelessness, is currently in development.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families

experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

The City will continue to provide funding for programs, services, and options for housing homeless individuals, as funds are available, using public service agencies who are prepared and trained to specifically address the needs of the homeless. Preventing individuals and families that have previously experienced homelessness from returning to homelessness requires a full and comprehensive assessment and program which may include tasks and processes that many individuals perform daily. Education is needed for simple tasks such as planning and cooking a meal, budgeting expenses between pay periods, and paying for obligations first as opposed to recreational expenses. These deficiencies coupled with any form of alcohol or drug abuse, mental illness, or physical or developmental disabilities increase the potential for the return to the homeless state. Therefore, continued support services with extended or longer-term case management would likely be required to achieve successful integration and self-sufficiency.

The City will utilize the Homelessness and Mental Health Strategic Plan: Operation RISE to address these deficiencies.

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

Within the City of Temple, multiple non-profit agencies and public offices (Temple Community Clinic, Workforce, United Way, Central Counties Services, etc.) provide services to help prevent homelessness. City staff will collaborate closely with and regularly meet with these groups to leverage outcomes for those most at risk of homelessness.

Discussion

Though the City of Temple has a small visible homeless population, officials are aware that the loss of jobs, increase in rent, evictions, behavioral issues, the impact of the pandemic or domestic violence can easily lead to homelessness for many low-income individuals and families. The City staff and others will continue to work closely with those agencies specializing in homeless prevention and non-homeless special needs.

With the limited available funding, the City's CDBG program is only able to minimally fund the available

domestic violence program and other homeless-related programs. City staff will provide technical assistance to area non-profits and work to generally increase community capacity to better serve the homeless, chronically homeless, homeless families, unaccompanied youth, and those with special needs. The Homelessness and Mental Health Strategic Plan: Operation RISE will help address many of these issues.

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

Introduction:

During the 2025 Annual Action Plan period, the City will continue to implement and support the following actions to overcome the impediments identified in the Fair Housing Plan:

- The City identified a Neighborhood Revitalization Strategy Area (NRSA) designation during the 2025-2029 Con Plan. The goal is to partner with a CDBO to create a targeted approach to provide low and moderate-income households with viable communities, including decent housing, a suitable living environment, and expanded economic opportunities within the identified NRSA.
- The City will continue to promote and refer clients to local agencies, such as Cadence Bank, and NeighborWorks – this works to address the rising costs of homeownership.
- The City will partner with local agencies to hold Homeownership Ownership Workshops, which are community wide public events coordinated by staff to engage citizens to meet with lenders, builders, non-profits, realtors, bankers and other businesses that are involved in the homebuyer process. This is an opportunity for all these agencies to come together in one session and allow citizens to become educated about the processes of purchasing a home as well as establishing contact directly with specific agencies that can help them along the way.
- The City developed a Mobility Master Plan in 2023 that will help guide development and implementation of a multimodal transportation system that can best serve the community as the city continues to grow – this works to address the needs of LMI residents having access to public transportation to get to and from work, shopping, and social services. Implementation is contingent upon adequate funding.
- The City will continue to refer clients to the Temple Housing Authority and the Central Texas Housing Consortium to aid those seeking affordable housing in the area – these services work to address the rising homeownership costs.
- The City Council annually appoints the month of June as Fair Housing Month. The City of Temple's proclamation serves to highlight available resources within the City that support fair and affordable housing access.
- The City provides support to area non-profits that provide job-training skills, workforce development, training, and educational attainment services to low- and moderate-income residents. This effort supports an increase in educational attainment and a decrease in the community income disparity.

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

In the development of the Fair Housing Plan, it was identified that the City's zoning regulations and other land use policies did appear to create some barriers to minorities or the underprivileged moving to opportunities of choice due to a shortage of areas zoned for multi-family. Another factor is that most duplex and multi-family zones are inside Loop 363, particularly south of IH-35, where a majority of minorities and lower-income residents live. Those multi-family parcels west of Loop 363 are higher priced and adjacent to single-family zones, while the areas within Loop 363, for the most part, are adjacent to commercial and light industrial land uses and older development. To ameliorate this during the next five years, the City will assess its current zoning ordinance to determine remedies to the shortage of multi-family zones in areas where the land is affordable for redevelopment.

Through the Infill Incentive program, the City of Temple has taken measures to encourage the development of affordable housing by committing to establishing long-term economic vitality in designated fee waivers, fee reductions, and policy changes to encourage redevelopment, diversification, and improved housing stock. Through the implementation of this incentive program, developers who meet certain eligibility criteria may facilitate new housing construction for affordable single-family structures and/or rental investments to meet the following goals:

- Enhance the neighborhood and improve the quality of life through community partnerships
- Empower neighborhoods by engaging citizens in the neighborhood improvement process.
- Encourage enhancements that support long-term viability and prevent/address deferred maintenance and property deterioration.
- Preserve the character of the neighborhood.

Discussion:

During PY 2026, the City plans to continually address the barriers that are impediments to affordable housing through owner-occupied housing improvements. The City will fund improvements to homes owned and occupied by low- to moderate-income households. The improvements will include repairs/rehabilitation, energy efficiency improvements that will reduce the homeowners' utility costs, and accessibility improvements for the disabled. These efforts are available through the Housing Improvement Program and Neighborhood Coalition Program, as well as through a partnership with the local agency funded to administer the Weatherization Program in Bell County. During the 2025-2029 Con Plan, the City completed a Market Value Analysis and designated a Neighborhood Revitalization Strategy Area (NRSA) to encourage developers to build affordable housing in Temple.

Through non-CDBG City funds, the City provides a Tool Trailer Program and a Tool Lending Program that provides a Neighborhood Coalition, a group of homeowners, or individuals a trailer filled with tools to maintain

yards or to access select tools. The trailer and tools are provided on a first-come, first-served basis and can be reserved in advance. The trailer is made available for specific lengths of time, agreed upon in advance by both the City and the group doing the service work. The trailer may be requested multiple times by one group if needed. Additionally, an individual tool can be checked out through the Temple Tool Library. This program provides residents with the necessary tool(s) for home repairs or modification enabling them to do it themselves. This is a concept similar to that of checking out a book in the library, but instead of books, the resident can check out a tool(s). By providing access to quality and costly tools, the Tool Library gives ALL Temple residents the opportunity to repair, enhance, and beautify their homes, allowing them to maintain a sense of independence and dignity.

Housing and Community Services is a department dedicated to revitalization efforts in targeted areas, performing clean-up and improvement projects, while working with property owners to improve the appearance and safety of the City.

AP-85 Other Actions – 91.220(k)

Introduction:

The primary impediment to the City’s ability to meet underserved needs is the limited amount of funding to address identified priorities. CDBG allocations and the Temple Community Partnership Program funding, formally known as the Outside Agency Grant program, will be used to help break down the barriers that providers face in order that they may, in turn, address the obstacles their clientele face in getting their service needs met, securing affordable safe housing, and rising out of poverty.

Actions planned to address obstacles to meeting underserved needs

The City will continue to build collaborations to better identify and address the needs of the community. Informational forums regarding housing and fair housing will continue to be conducted to expand the number of landlords accepting voucher holders and discuss ways to enhance funding for public services.

The Temple Community Partnership Program is funded through general funds and hotel/motel taxes, will assist a number of non-profits serving the low-income population. During PY 2026, the City will use this program to fund agencies that address the housing, employment, education, or social service needs of the most underserved residents in the community.

Actions planned to foster and maintain affordable housing

In addition to the Housing Improvement Program, CDBG funds will be used to maintain affordable housing through owner-occupied housing improvements for low- to moderate-income households.

The Tool Trailer program, whereby the City loans a trailer filled with landscaping and home repair tools to an agency or group of residents for do-it-yourself repairs and improvements, or for volunteers to assist in improving the homes of those who are unable to do the work themselves. The Tool Library program for residents who cannot afford a tool can check out the tool or tools and return the tool when completed, at no cost to the resident.

The City also implemented an Empowerment Zone program, whereby developers and/or homeowners can receive cost waivers for building or repairing safe, decent, and affordable housing in designated zones within the city. In PY 2026, the City will fund programming for the NRSA identified during the 2025-2029 Con Plan, to encourage developers to build affordable housing in Temple.

Actions planned to reduce lead-based paint hazards

Federal regulations put in place lead-based paint requirements for all housing activities undertaken by recipients of HUD funds. These regulations require multiple approaches to evaluate, control, and/or abate lead-based paint. Since inception of the CDBG program, all homes older than 1978 scheduled for improvement and/or demolition activities receive lead-based paint testing to determine the extent of lead hazards.

A considerable portion of the housing stock in Temple has the potential of containing lead-based paint hazards, therefore, Temple takes the following actions:

- Hire certified professionals to conduct lead-based paint testing prior to remedial action
- Provide public information and education regarding lead-based paint
- Work with agencies to encourage local contractors to become certified as lead paint inspectors
- Continue to develop technical capacity within the City to manage lead-based paint impacted projects
- Integrate lead hazard evaluation and reduction activities into housing activities when applicable

projects

- Ensure that staff receive proper training to understand how to handle lead-based paint

Actions planned to reduce the number of poverty-level families

The Temple Community Partnership Program, funded by the General Fund, will allow non-profit organizations to provide educational and job training opportunities that will help to lift individuals out of poverty. The Love Where You Live Initiative includes a number of programs in underserved neighborhoods that address childcare, transportation and other employment related services. Individual programs vary by neighborhood as the needs assessed in each area differ.

Actions planned to develop institutional structure

The City of Temple will continue the collaborations and technical assistance that were developed during the Consolidated Planning process. Meetings with community partners to address various programmatic areas, shared knowledge, and integrated programs will continue in PY 2026-2027 and on through the 5-Year Consolidated Planning period. One method in which the City staff is building institutional structure is through participation in the Central Texas Homeless Coalition to discuss programmatic ideas and action plans with peers. City staff will continue to attend HUD-sponsored and NCDA trainings. Inter-departmental collaborations will continue and expand, particularly related to the multi-faceted improvements, in CDBG-qualified census tract areas and programs for LMI residents.

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

City staff will continue to host, facilitate, and attend collaborative meetings with community stakeholders, residents, and public service agencies. Including, but not limited to: Temple Housing Authority, Heart of Central Texas Center for Independent Living, Families in Crisis, Family Promise, Temple Independent School District, Central Texas Council of Governments, Workforce Development, Goodwill Training Center, Helping Hands, Central Texas Homeless Coalition, and the United Way of Central Texas. The City staff is committed to enhancing existing collaborations and building new partnerships as well as enhancing the institutional structure of the City and its partnering agencies.

Discussion:

CDBG allocations and Temple Community Partnership Program Grants will be used to help break down many of the barriers the underserved face in getting their service needs met, securing affordable safe housing, and rising out of poverty. Money alone cannot successfully address these obstacles, and the City staff is committed to enhancing existing collaborations and building new partnerships as well as enhancing the institutional structure of the City and its partnering agencies. One method in which the City staff is building institutional structure is through participation in the Central Texas Homeless

Coalition to discuss programmatic ideas and action plans with peers.

Program Specific Requirements

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

Introduction:

The City of Temple does not have program income or urban renewal settlements. No grant funds were returned to the City’s line of credit and there are no float-funded activities.

Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(l)(1)

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

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan	\$279,765
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan.	0
5. The amount of income from float-funded activities	0
Total Program Income	

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	80.00%

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