

CR-05 - Goals and Outcomes

Progress the jurisdiction has made in carrying out its strategic plan and its action plan. 91.520(a)

This could be an overview that includes major initiatives and highlights that were proposed and executed throughout the program year.

The Program Year 2015 CAPER is the document the City of Wichita Falls uses to compare anticipated performance with actual performance in meeting the priorities and objectives of the Consolidated Plan. The 2015-2019 ConPlan identified housing and non-housing needs for the community. Each year an Annual Action Plan describes the projects and activities to be undertaken to achieve the community needs as identified. The CAPER measures the degree to which actual accomplishments funded under these programs met the proposed accomplishments in the PY 2015 Action Plan and consequently the five-year goals defined in the Consolidated Plan.

- The First-Time Homebuyers Program provided 36 applicants with down payment & closing cost assistance, 6 of whom received acquisition assistance and limited repairs to the home, and 30 received acquisition assistance only. Because of limited funding, beginning with PY 2015 the minor repair component of the FTHB Program was eliminated for new applicants. The 6 that received minor repairs were started in PY 2014 but completed the property purchase in PY 2015.
- Using HOME funds, the City assisted 4 families with a mortgage buy-down for the new homes they purchased that were built by Habitat for Humanity acting as a qualified CHDO for the City.
- Assistance to Child Care Inc. to provide child care subsidies for 111 unduplicated children of working low-income families to attend daycare centers.
- Funding for the Senior Citizens Meals on Wheels Program to provide for a program of home-delivered meals that served 738 unduplicated disabled and elderly persons.
- Assisted Christmas in Action with CDBG funds to perform roof replacements, repair broken water lines, install handicapped accessibility improvements, replace hot water heaters, repair electrical systems and install new toilets to 26 houses of elderly and/or disabled persons.
- Performed 12 Emergency and 40 Minor repairs to owner-occupied dwellings with CDBG funds, in addition to the 6 Limited Rehab/Minor Repair activities for FTHB's using HOME Program funds.
- Constructed 113 handicapped ramps from street to curb at 31 separate street intersections in city neighborhoods.
- Installed a new replacement security system throughout the First Step facility, a shelter for battered and abused spouses, and installed an awning from driveway drop-off to the Early Head Start building entrance to protect families and young children from inclement weather conditions.

- Performed 336 inspections of Code Enforcement violations. Demolished a total of 36 uninhabitable, hazardous structures in PY 2015, including 29 started and finished in PY 2015 along with 7 demolitions started in PY 2014 but completed in PY 2015, improving the safety and health of neighborhoods.
- PY 2015 Waterline Replacement Project on Sullivan Street replaced 750 linear feet of faulty waterline with 6” line, directly benefitting 10 households, and improving the fire protection capacity to the larger immediate neighborhood.
- PY 2014 Waterline Replacement Project for North Lamar Street, started in PY 2014 but completed in PY 2015, replaced faulty, leaking waterlines and installed approximately 785 linear feet of new waterlines that directly benefitted 26 adjacent households.
- PY 2014 Waterline Replacement Project for East Wichita/Webster Streets, started in PY 2014 but completed in PY 2015 replaced faulty, leaking waterlines and installed approximately 1,226 linear feet of new waterlines that directly benefitted 94 adjacent households.
- Only plans were finalized for CDBG-funded improvements at two neighborhood parks – Lynwood East and Bridwell – but work will be started and completed during PY 2016. Improvements will include installation of handicapped ramps and accessible restroom facilities.

Comparison of the proposed versus actual outcomes for each outcome measure submitted with the consolidated plan and explain, if applicable, why progress was not made toward meeting goals and objectives. 91.520(g)

Categories, priority levels, funding sources and amounts, outcomes/objectives, goal outcome indicators, units of measure, targets, actual outcomes/outputs, and percentage completed for each of the grantee’s program year goals.

Goal	Category	Source / Amount	Indicator	Unit of Measure	Expected – Strategic Plan	Actual – Strategic Plan	Percent Complete	Expected – Program Year	Actual – Program Year	Percent Complete
Adminstration Objective	Administration	CDBG: \$ / HOME: \$	Other	Other	5	1	20.00%	1	1	100.00%
CHDO Objective	Affordable Housing	HOME: \$	Homeowner Housing Added	Household Housing Unit	25	4	16.00%	5	4	80.00%

Childcare Services Objective	Non-Housing Community Development	CDBG: \$	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	500	111	22.20%	100	111	111.00%
Christmas in Action Objective	Affordable Housing	CDBG: \$	Homeowner Housing Rehabilitated	Household Housing Unit	50	26	52.00%	10	26	260.00%
City Minor Home Repair Objective	Affordable Housing	CDBG: \$	Homeowner Housing Rehabilitated	Household Housing Unit	75	40	53.33%	15	40	266.67%
Code Enforcement Objective	Non-Housing Community Development	CDBG: \$	Housing Code Enforcement/Foreclosed Property Care	Household Housing Unit	1000	336	33.60%	200	336	168.00%
Demolition Objective	Non-Housing Community Development	CDBG: \$	Buildings Demolished	Buildings	175	36	20.57%	35	36	102.86%
Early Head Start Center Improvements Objective	Non-Housing Community Development	CDBG: \$	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	32	124	387.50%	32	124	387.50%
Emergency Homeowner Rehab Objective	Affordable Housing	CDBG: \$	Homeowner Housing Rehabilitated	Household Housing Unit	50	12	24.00%	10	12	120.00%
Habitat Homebuyer Assistance Objective	Affordable Housing	HOME: \$	Direct Financial Assistance to Homebuyers	Households Assisted	25	4	16.00%	5	4	80.00%

Handicapped Ramps Objective	Non-Housing Community Development	CDBG: \$	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	0	3968		0	3968	
Handicapped Ramps Objective	Non-Housing Community Development	CDBG: \$	Other	Other	150	113	75.33%	30	113	376.67%
Homebuyer Assistance with Repair Objective	Affordable Housing	HOME: \$	Direct Financial Assistance to Homebuyers	Households Assisted	50	36	72.00%	10	36	360.00%
Parks Objective	Non-Housing Community Development	CDBG: \$	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	15000	6350	42.33%	3000	6350	211.67%
Senior Services Objective	Non-Homeless Special Needs	CDBG: \$	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	2250	738	32.80%	450	738	164.00%
Waterline Replacement Objective	Non-Housing Community Development	CDBG: \$	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	2050	1725	84.15%	110	410	372.73%

Women's Shelter Improvement Objective	Non-Housing Community Development	CDBG: \$	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	300	400	133.33%	300	400	133.33%
Women's Shelter Improvement Objective	Non-Housing Community Development	CDBG: \$	Homeless Person Overnight Shelter	Persons Assisted	0	400		0	400	
Women's Shelter Improvement Objective	Non-Housing Community Development	CDBG: \$	Overnight/Emergency Shelter/Transitional Housing Beds added	Beds	0	0		0	0	

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

Assess how the jurisdiction's use of funds, particularly CDBG, addresses the priorities and specific objectives identified in the plan, giving special attention to the highest priority activities identified.

CDBG and HOME Program entitlement funds applied to specific program year activities enable identified community needs, priorities and objectives to be addressed that are a benefit to primarily low-income areas and persons. Housing repair and affordability are a high priority and this need is met through the First Time Homebuyer Program, Minor and Emergency Repair Programs, Christmas in Action's program to repair homes of the elderly and handicapped, and Habitat for Humanity's program to construct new affordable housing. Funding support for non-profit organizations benefitted programs that assist the elderly with nutritional support, provide educational enrichment and child care services to children from low-income families, and insure the safe environment of battered and abused spouses. Neighborhoods were improved through the demolition of slum and blighted structures, enforcement of Code requirements applied to deteriorating structures and property, installation of handicapped ramps from street to sidewalk within residential neighborhoods, replacement of failing waterlines, and handicapped accessibility improvements to public neighborhood parks.

CR-10 - Racial and Ethnic composition of families assisted

Describe the families assisted (including the racial and ethnic status of families assisted).

91.520(a)

	CDBG	HOME
White	3,996	57
Black or African American	873	3
Asian	122	0
American Indian or American Native	50	0
Native Hawaiian or Other Pacific Islander	1	0
Total	5,042	60
Hispanic	713	25
Not Hispanic	4,329	35

Table 2 – Table of assistance to racial and ethnic populations by source of funds

Narrative

For CDBG Program activity, the number of persons assisted equates to the following percentages of racial and ethnic composition: White 79.3%, Black 17.3%, Asian 2.4%, American Indian 1.0%, Hispanic 14.1%, Non-hispanic 85.9%. For HOME Program activity, the number of persons assisted equates to the following percentages of racial and ethnic composition: White 95%, Black 5.0%, Hispanic 41.7%, Non-hispanic 51.3%.

CR-15 - Resources and Investments 91.520(a)

Identify the resources made available

Source of Funds	Source	Resources Made Available	Amount Expended During Program Year
CDBG		4,341,892	726,259
HOME		967,176	273,788

Table 3 - Resources Made Available

Narrative

No adjustments were made to the default values.

Identify the geographic distribution and location of investments

Target Area	Planned Percentage of Allocation	Actual Percentage of Allocation	Narrative Description
CDBG Eligible Areas	37	34	Areas eligible for CDBG area benefit.
Citywide	63	65	Areas for individual benefit and program administration.

Table 4 – Identify the geographic distribution and location of investments

Narrative

The City has not designated any target areas. Programs and activities supported by CDBG funds are available on a city-wide basis generally for activities that focus on low-mod income individuals and families, such as Christmas in Action, Meals on Wheels, FTHB, Child Care, Minor/Emergency Repair, First Step, and Early Head Start programs. Activities that benefit an area as a whole comprise the remainder of the national objective classification, such as Code Enforcement, Code Demolition, Waterline Replacement, Handicapped Ramps, and Parks projects.

Leveraging

Explain how federal funds leveraged additional resources (private, state and local funds), including a description of how matching requirements were satisfied, as well as how any publicly owned land or property located within the jurisdiction that were used to address the needs identified in the plan.

The First Time Homebuyer Program provided 36 individuals with acquisition assistance and leveraged \$2,388,574 in private mortgage funding, as well as an undetermined amount of the seller's contribution in making repairs to homes as a result of the City's property standards inspection. In developing 4 new affordable homes for low-income families, Habitat for Humanity generated 9,256 hours of sweat equity valued at \$10/hour which results in a contribution of \$92,560. The City made vacant lots available to Habitat that were trustee properties taken for taxes not paid for Habitat's use in developing affordable housing opportunities. A local attorney also provides pro-bono work to provide legal closing documents for the sale of Habitat homes to low-income buyers. HOME match requirements were generated as a result of Habitat providing mortgages at 0% interest which allows for a significant match credit calculated from the Present Discounted Value of Yield Forgone based upon the 10-year fixed U.S. Treasury Note Weekly Rate.

Fiscal Year Summary – HOME Match	
1. Excess match from prior Federal fiscal year	2,972,434
2. Match contributed during current Federal fiscal year	200,206
3. Total match available for current Federal fiscal year (Line 1 plus Line 2)	3,172,639
4. Match liability for current Federal fiscal year	78,810
5. Excess match carried over to next Federal fiscal year (Line 3 minus Line 4)	3,093,829

Table 5 – Fiscal Year Summary - HOME Match Report

Match Contribution for the Federal Fiscal Year								
Project No. or Other ID	Date of Contribution	Cash (non-Federal sources)	Foregone Taxes, Fees, Charges	Appraised Land/Real Property	Required Infrastructure	Site Preparation, Construction Materials, Donated labor	Bond Financing	Total Match
1488	02/16/2016	0	26,707	0	0	11,901	0	38,608
1489	09/29/2016	0	33,192	0	0	19,955	0	53,147
1490	09/20/2016	0	31,193	0	0	50,228	0	81,421
1496	11/17/2015	0	16,551	0	0	10,478	0	27,029

Table 6 – Match Contribution for the Federal Fiscal Year

HOME MBE/WBE report

Program Income – Enter the program amounts for the reporting period				
Balance on hand at beginning of reporting period \$	Amount received during reporting period \$	Total amount expended during reporting period \$	Amount expended for TBRA \$	Balance on hand at end of reporting period \$
0	0	0	0	0

Table 7 – Program Income

Minority Business Enterprises and Women Business Enterprises – Indicate the number and dollar value of contracts for HOME projects completed during the reporting period						
	Total	Minority Business Enterprises				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Contracts						
Dollar Amount	25,901	5,175	0	0	0	20,726
Number	11	1	0	0	0	10
Sub-Contracts						
Number	0	0	0	0	0	0
Dollar Amount	0	0	0	0	0	0
	Total	Women Business Enterprises	Male			
Contracts						
Dollar Amount	25,901	6,225	19,676			
Number	11	2	9			
Sub-Contracts						
Number	0	0	0			
Dollar Amount	0	0	0			

Table 8 – Minority Business and Women Business Enterprises

Minority Owners of Rental Property – Indicate the number of HOME assisted rental property owners and the total amount of HOME funds in these rental properties assisted						
	Total	Minority Property Owners				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Number	0	0	0	0	0	0
Dollar Amount	0	0	0	0	0	0

Table 9 – Minority Owners of Rental Property

Relocation and Real Property Acquisition – Indicate the number of persons displaced, the cost of relocation payments, the number of parcels acquired, and the cost of acquisition

Parcels Acquired		0	0			
Businesses Displaced		0	0			
Nonprofit Organizations Displaced		0	0			
Households Temporarily Relocated, not Displaced		0	0			
Households Displaced	Total	Minority Property Enterprises				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Number	0	0	0	0	0	0
Cost	0	0	0	0	0	0

Table 10 – Relocation and Real Property Acquisition

CR-20 - Affordable Housing 91.520(b)

Evaluation of the jurisdiction's progress in providing affordable housing, including the number and types of families served, the number of extremely low-income, low-income, moderate-income, and middle-income persons served.

	One-Year Goal	Actual
Number of Homeless households to be provided affordable housing units	0	0
Number of Non-Homeless households to be provided affordable housing units	55	122
Number of Special-Needs households to be provided affordable housing units	0	0
Total	55	122

Table 11 – Number of Households

	One-Year Goal	Actual
Number of households supported through Rental Assistance	0	0
Number of households supported through The Production of New Units	5	4
Number of households supported through Rehab of Existing Units	35	82
Number of households supported through Acquisition of Existing Units	15	36
Total	55	122

Table 12 – Number of Households Supported

Discuss the difference between goals and outcomes and problems encountered in meeting these goals.

Rehab (minor repair) of existing single-family homes is a significant need in the city, with many of the existing units built in the 1950's. Limits to filling this need revolve around adequate funding to meet the need combined with increasing material costs. Christmas in Action adds capacity to the city's repair needs, and is a long-term CDBG-funded non-profit that assists elderly and handicapped homeowners. Habitat for Humanity's production of new units did not meet the goal - the organization is making an effort to increase fund-raising and volunteer participation through new marketing and solicitation efforts.

Discuss how these outcomes will impact future annual action plans.

With most housing-related activity exceeding goals, no adjustments to current actions are expected, with the exception of working closely with Habitat to provide support for increased production efforts.

Include the number of extremely low-income, low-income, and moderate-income persons served by each activity where information on income by family size is required to determine the eligibility of the activity.

Number of Persons Served	CDBG Actual	HOME Actual
Extremely Low-income	24	0
Low-income	36	8
Moderate-income	18	36
Total	78	44

Table 13 – Number of Persons Served

Narrative Information

CDBG-funded housing activity focuses on existing low-income homeowners and is fairly evenly distributed among income classifications. HOME-funded activity focuses entirely on acquisition of affordable housing, requiring adequate applicant income to meet underwriting requirements of federally-backed loans and to make mortgage payments required by private-sector lenders. As a result, this increases the number of moderate-income individuals and families that receive assistance through the HOME Program and reduces the number of low income persons that can meet debt, credit and income standards.

CR-25 - Homeless and Other Special Needs 91.220(d, e); 91.320(d, e); 91.520(c)

Evaluate the jurisdiction's progress in meeting its specific objectives for reducing and ending homelessness through:

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

The City receives no ESG funds, but in support of homelessness-related efforts, two staff from the Neighborhood Resources and Housing Divisions are active participants in regular Homeward Bound Homeless Coalition meetings to advise in its goals, objectives and plans for increased efforts and for better organizational structure to meet the needs of the homeless in our community. City staff have also assisted in the Point in Time Count by contacting local area officials, explaining the process and what is required, and sending information and guidance that is used in collecting and reporting data.

Addressing the emergency shelter and transitional housing needs of homeless persons

Neighborhood Resources often receives calls from individuals threatened with homelessness who seek information and resources for payment of rent or help with other related needs. In these instances we serve as a guidance and referral source, helping direct them to any available assistance within the community. This year we also received inquiries from a veterans-related organization and from a local church that were exploring resources and support for possible transitional housing projects directed at veterans and at young women transitioning out of the foster care system because of age limitations. In both instances, we explained the CDBG application process, connected them to the Planning Division for related development requirements, suggested homeless contacts within the community that might provide additional information and support, and offered any future assistance as projects developed.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: likely to become homeless after 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); and, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

The City has no funded program that directly assists individuals or families from becoming homeless, but actively encourages applications for CDBG funding from any local agency that performs those or related services. This year we funded the installation of a greatly improved comprehensive security system in the First Step facility, a shelter for battered and abused spouses. In recent years we have funded several improvements for Patsy's House, a local non-profit facility that provides care, services, and legal advocacy for battered and abused children.

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

Neighborhood Resources has no funding or specific program to address this issue, but has made multiple referrals for persons reaching out for help with impending homelessness to the NORTEX Regional Planning Commission's Homeless Prevention and Rapid Re-housing Program, which provides immediate financial and supportive help to qualified applicants.

CR-30 - Public Housing 91.220(h); 91.320(j)

Actions taken to address the needs of public housing

The City's Housing Division operates the Housing Choice Voucher Program and provided a total of \$3,311,572 in rental assistance to an average of 877 low-income families during 2016. Although 989 vouchers were authorized, the annual 2016 HUD budget authority authorization of \$2,924,055 was supplemented with \$387,517 in HUD-held reserves to help meet the need for housing assistance. The Housing Authority of Wichita Falls (WFHA) operates a total of 624 rental units in three complexes that serve low income households. During the previous three years, the WFHA has renovated over 240 units, adding adding central heat and air conditioning to the two-bedroom, two-story apartment units that previously had none, replacing all single-pane windows in all buildings with triple-pane, energy-efficient windows, weather-stripping outside doors, and installing low-flow shower heads and toilets in all of their apartments. The most recent renovations added additional outside LED lighting and security cameras, replacing problem-prone water and sewer lines, rehabbed kitchens and bathrooms, and added ceiling fans. The next phase of renovations focuses on upgrades to approximately 45 of the 80 handicapped-accessible units. The Boys and Girls Club of Wichita Falls partners with the HA and provides on-site organized athletic activities for children that also serve to teach leadership skills. Child Care, Inc. provides on-site child care at their East Wichita location that enables working families to maintain employment. The WFHA conducted an extensive marketing study that has been submitted to HUD requesting an exception to the flat-rate rents HUD requires, because, even with renovations and upgrades being performed, the WFHA units do not have all the amenities of local private apartment complexes, and the increased WFHA rents have resulted in increased move-outs by residents that desire better locale and apartment features than is currently available at WFHA properties.

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

<p align="left">In each of the WFHA's three complexes, a Resident Council functions and meets once a month to plan and promote activities and events that involve resident families in activities serving to promote a sense of community. The Resident Council also functions as a liaison between the residents and the WFHA administration to hear and address concerns or other issues. A resident Advisory Board reviews all annual plans and meets with WFHA staff anytime changes are anticipated to management policies. A bi-monthly newsletter is sent to residents sharing information about services, policies, and events. Brochures about the City's First Time Homebuyer Program are provided to inform WFHA residents about available homeownership assistance. A WFHA Family Self Sufficiency (FSS) coordinator and a Resident Opportunity Self Sufficiency (ROSS) coordinator work to improve economic opportunities for residents. Especially with the FSS Program, participants work toward the goal of homeownership. Christmas in Action regularly instructs participants in the FSS Program about becoming homeowners and how to care for their homes they may acquire. Graduates of these programs have increased opportunities to become self-sufficient homeowners.</p>

Actions taken to provide assistance to troubled PHAs

The Wichita Falls Housing Authority is not HUD-classified as a troubled PHA.

CR-35 - Other Actions 91.220(j)-(k); 91.320(i)-(j)

Actions taken 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. 91.220 (j); 91.320 (i)

During the creation of the Analysis of Impediments a review of development regulations was conducted to determine whether or not these regulations revealed any barriers to affordable housing or impediments to fair housing choice. The City of Wichita Falls' zoning ordinances, building codes, and public policies were also evaluated to see whether the regulations address affordable housing and the provision of making allowances through the Code to allow for the construction of a variety of types of housing including single-family and multi-family. Adopted Code and City policies enable the consideration of variances to any development barriers that possibly might affect the feasibility of producing housing. No concerns relating to public policies were noted as a result of the Analysis of Impediments review.

Actions taken to address obstacles to meeting underserved needs. 91.220(k); 91.320(j)

Obstacles to meeting underserved needs in our community include a limited number of local programs to meet the expanse of needs such as housing acquisition, housing repair, affordable rental housing, homeless services, adequate nutrition, child care and health care for low-moderate income persons and families. Another notable and significant obstacle involves lack of adequate funding to meet the extent of needs. A challenge also exists in providing information about services to the growing number of non-English speaking persons within the city. The Neighborhood Resources Division recently added to its staff a multi-lingual person fully capable of assisting the Hispanic population in applying for and understanding available programs and in developing more marketing materials in Spanish. The City and local agencies inform the community of services and programs through dissemination of literature and brochures, aggressive promotion of programs through the local media including the City cable channel, and provision of language translation services for those who need them. The 211 Telephone Resource Service, a private/public partnership supported by the United Way, provides referral information to callers about a broad array of local services to meet health care, food, clothing, housing, elderly, education, transportation, employment, legal aid, and many other needs of persons in our community. Local non-profit agencies and organizations pro-actively seek additional local, state and national funding sources to meet the needs, and Wichita Falls is fortunate to have several private foundations that are sensitive to community needs of the underserved and that provide financial support to many local non-profit agencies to carry out their programs that assist the low-moderate income population. The City's Minor/Emergency Repair Programs and First-Time Homebuyer Program help to meet the need for maintaining decent housing condition and for assisting low-income persons with the acquisition of affordable housing. The City consistently provides funding for established local agencies that have applied for support to meet the needs of the underserved in our community such as Christmas in Action, Child Care Inc., Senior Citizens, First Step, Patsy's House Early

Head Start, and to City departments that repair residential waterlines in low income neighborhoods, install handicapped ramps throughout the community, provide training classes in nutrition and healthy living for diabetic clients of the City-County Health Department, and improve facilities through increased handicapped access in public parks within low-income residential neighborhoods.</p>

Actions taken to reduce lead-based paint hazards. 91.220(k); 91.320(j)

The City has a staff person who has been trained and certified as a Lead Paint Risk Assessor and who conducts Risk Assessments as required. The City owns a XRF unit that is used as required to conduct a risk assessment for the presence of lead paint. All City and subrecipient applicants for housing-related programs receive an explanation about the hazards of lead-based paint and are provided the “Renovate Right” lead-based paint hazards notification pamphlet. This notification advises persons of the hazards of lead-based paint which may be present in pre-1978 homes and provides instruction on how to safely deal with lead-based paint. The City assumes lead exists in pre-1978 housing. Realtors involved with the First Time Homebuyers Program have been thoroughly instructed that homes must comply with LBP regulations. The City normally limits Minor/Emergency Program repair work to the types that do not disturb paint, such as replacement of water heaters, water & sewer lines, roofs, HVAC units, but in the instances where some paint may be disturbed, follows de minimis standards. However if and when conditions dictate, the city can test houses for lead based paint as required by regulation and follows proscribed federal procedures and mandates. In the event an at-risk child that has elevated blood lead levels comes to the attention of the City/County Health Department, the City will conduct a risk assessment of the child’s home so that the source of any environmental lead contamination can be determined and corrected.

Actions taken to reduce the number of poverty-level families. 91.220(k); 91.320(j)

Economic opportunity is reasoned to be the most direct route to an improved financial condition and corresponding reduction of persons in the poverty category. The City of Wichita Falls, in partnership with the Wichita Falls Economic Development Corporation, continues to support efforts to increase job opportunities through the use of the City's 4-A economic development funds to further expand business development and thus increase opportunities for employment in higher-paying positions. 4-A funds were used this past year to support Chantex Manufacturing's expansion with 16 new jobs, \$3.3 million for USA800 to establish an inbound call center that will provide up to 646 new jobs within the next 36 months, \$463,000 to GuideIT, a technology information service that plans to employ 91 persons over a 2-3 year period, and \$1.9 million to AMFUEL Corporation for training, equipment and property purchase that expects to employ 280 persons. In support of developing increased skills that lead to employment for low-income persons, the Wichita Falls Housing Authority strongly supports the Family Self-Sufficiency and Resident Opportunity Self Sufficiency Programs that focus on training, information, and resources that will help low-income residents become financially independent.

Actions taken to develop institutional structure. 91.220(k); 91.320(j)

Neighborhood Resources staff are experienced and competent in carrying out the responsibilities of the programs. Additional staffing would be highly desirable and improve the scope and quality of program administration but is limited because of current funding levels. Staff has developed an excellent relationship with City departments, recipient social service agencies, realtors and lenders in the community, and agency cooperation in meeting requirements of program/grant administration is overall very good.

Actions taken to enhance coordination between public and private housing and social service agencies. 91.220(k); 91.320(j)

<p align="left">The City is an active participant in and assists in the development of the Homeward Bound Homeless Coalition, consisting of local agencies collaborating and strategizing to meet the needs of the homeless and low-income persons of our community. City staff provided technical assistance to various non-profit agencies making inquiries or submitting applications for CDBG funding. On a continuing basis, the City has provided technical assistance and resource information to non-profit groups, such as Christmas in Action, Habitat for Humanity, Senior Citizens Center of North Texas, Patsy's House, Early Head Start, First Step, Southside Youth Center, North Central Texas Medical Foundation, the North Central Texas Community Health Care Center, the City-County Health Department, and Child Care Inc. The City works closely with Adult Protective Services (APS) whose staff is attentive to housing-related needs that can be addressed by the City's housing repair programs. Many referrals to the Emergency and Minor Repair Programs come from this APS contact. The City regularly discusses the resources and programs available through our division with realtors and lenders and provides guidance in program requirements in order to improve the opportunities for homeownership to low income persons and families. </p>

Identify actions taken to overcome the effects of any impediments identified in the jurisdictions analysis of impediments to fair housing choice. 91.520(a)

<p align="left">The City is committed to providing an equal opportunity for fair and affordable housing for all persons regardless of race, gender or minority status. To address the impediment of affordability, the City administered a down payment assistance program through the First-Time Homebuyers Program to reduce cost of home acquisition for LMI persons. The City also provides acquisition assistance for buyers of Habitat for Humanity's newly-constructed single-family homes to make the 0%-interest purchase more affordable. The City continues to evaluate local housing need and whether existing programs could be supplemented or modified to provide additional housing opportunity. With limited resources, only a small percentage of the overall need can be addressed. To improve program awareness and the possibilities of increased minority loan applications for the FTHB and Minor/Emergency Repair Programs, the City has placed brochures in neighborhood centers, community health care centers, in magazine racks adjacent to the bill-pay window of the Water Department, through the City Public Information Office, and distributed brochures to working parents through child care centers and to seniors through Meals on Wheels. To assist homeowners maintain their homes and live in safe, sanitary and decent dwellings, the City and Christmas in Action administer limited

rehab/minor repair programs. The Section 8 Housing Choice Voucher Program conducts a monthly applicant briefing and explains their rights under the Fair Housing Act. Fair Housing information is provided to the general community through regular and frequent airing of spots on the City's Public Cable Channel 11 through Time Warner Cable. A 14-slide Fair Housing promotion, with each slide 10 seconds long, runs a minimum of 10 times every 24 hours. The spot covers general fair housing information including the most common areas of discrimination – race religion, handicap, family status and children; the hotline phone number to call to report discrimination; and an explanation of the Fair Housing Act. Fair Housing posters are displayed in housing-related offices in City Hall, in public common areas, and in several subrecipient's offices that provide housing services. Certifications and contract provisions regarding compliance with fair housing requirements are contained in every contract executed between the City of Wichita Falls, private contractors, or property owners involved in housing activities. All literature, brochures and advertisements distributed for programs funded with CDBG & HOME funds include logos and/or statements about fair housing. A section of the Neighborhood Resources Division's webpage contains prominent information about fair housing rights and compliance with the law. City staff disseminates information about fair housing regulations and grievance procedures and assists with fair housing complaints. </p>

CR-40 - Monitoring 91.220 and 91.230

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

The City of Wichita Falls follows the monitoring actions as outlined in the Consolidated Plan. The staff of Neighborhood Resources Division regularly monitors programs and projects to verify compliance with federal statutory and regulatory requirements. Each program year and during the training session for funded subrecipients, new organizations are provided a copy of the Subrecipient Handbook, Playing by the Rules, to use as a guide and reference for program administration. Neighborhood Resources emphasizes its role as a readily-available resource of technical support for any issue that may arise in the administration and expenditure of grant funds provided to the subrecipient.

Staff conducts desk reviews regularly, particularly when invoices are submitted for payment. Data and financial reports are reviewed and evaluated and subrecipients are contacted to provide answers for any questions arising from the data presented. Sub-recipients receiving CDBG funds are monitored according to a risk assessment standard, and staff is in contact with them by phone and in person on a regular basis throughout the year to explore any problem areas and train staff in program compliance. The monitoring priority policy identifies subrecipients that are in greatest need of on-site monitoring and those whose performance record, size of grant funding, and staff stability might be site monitored less frequently. Monitoring actions address the following areas: management training and operations of the agency, records, compliance with contract requirements, recipients and eligibility, financial records, and audits. Sub-recipients are required to submit reports of clients served, and these reports are regularly checked and verified for correct information.

Citizen Participation Plan 91.105(d); 91.115(d)

Describe the efforts to provide citizens with reasonable notice and an opportunity to comment on performance reports.

The City complies with HUD requirements to provide a reasonable opportunity for the public to comment on its proposed actions described in annual plans and reports either through public notices in the local paper, posting within public areas such as Memorial Auditorium, the public library, community centers, and also on the Neighborhood Resources web page. Notice of the availability of the PY 2015 CAPER was published in the Wichita Falls Times and Record News on December 8, 2016 and provided the public 19 days through December 27, 2016 to submit comments. The draft CAPER was available for review in the Neighborhood Resources Division, Room 300 of Memorial Auditorium during regular business hours and on the division's website. Any comments that are made during the allowable period of public comments for all performance reports are considered and incorporated in the reports. For this PY 2015 CAPER, Neighborhood Resources received no public comments during the available time period.

CR-45 - CDBG 91.520(c)

Specify the nature of, and reasons for, any changes in the jurisdiction’s program objectives and indications of how the jurisdiction would change its programs as a result of its experiences.

There were no changes in objectives listed in the 2015-19 Consolidated Plan.

Does this Jurisdiction have any open Brownfields Economic Development Initiative (BEDI) grants?	No
--	----

[BEDI grantees] Describe accomplishments and program outcomes during the last year.

CR-50 - HOME 91.520(d)

Include the results of on-site inspections of affordable rental housing assisted under the program to determine compliance with housing codes and other applicable regulations

Please list those projects that should have been inspected on-site this program year based upon the schedule in §92.504(d). Indicate which of these were inspected and a summary of issues that were detected during the inspection. For those that were not inspected, please indicate the reason and how you will remedy the situation.

The CDBG and HOME Programs do not provide funding for any rental housing activity.

Provide an assessment of the jurisdiction's affirmative marketing actions for HOME units. 92.351(b)

Although none of the City's HOME-funded projects are rental units or were projects that contained five or more units as referenced in 24 CFR 92.351, thus requiring the City to employ specific affirmative marketing measures as outlined by regulation, the City nonetheless incorporated affirmative marketing actions in its promotion of the HOME program to ensure that persons from all racial, ethnic, and gender groups present in the City were afforded equal opportunity in housing activities. All program information handouts contained Equal Housing Opportunity logos. Fair Housing information is aired multiple times a day on the City Cable Channel 11. The City continues to encourage any qualified contractor of any race or gender to consider participation in its repair programs and undertook again this year an effort to recruit additional contractors, adding several new contractors for a total pool of 27 in a variety of trades that also includes 11 minority or women-owned businesses. A significant number of real estate agents are female and several that we have collaborated with are representatives of minority population groups. The City especially encourages and welcomes participation by minority realtors, because the needs of the minority population applicant are understood and well-served by this representation.

Refer to IDIS reports to describe the amount and use of program income for projects, including the number of projects and owner and tenant characteristics

The City of Wichita Falls did not receive or use any program income in its HOME Program activities.

Describe other actions taken to foster and maintain affordable housing. 91.220(k) (STATES ONLY: Including the coordination of LIHTC with the development of affordable housing). 91.320(j)

The City provides support for developers that have applied for Low Income Housing Tax Credits through the Texas Department of Housing and Community Affairs. Most recently, The Reserves at Summit West, a \$6.7 million, 36-unit LIHTC apartment project, received the City's support and commitment of 7

project-based vouchers. In addition, the City frequently worked with the consultant developing the environmental assessment to overcome issues related to part of the property being in the 100-year flood plain and develop the required notices for publication. The City administers a successful and well-supported First Time Homebuyer Program that assists low-income buyers with acquisition costs, and also provides acquisition assistance to buyers of Habitat for Humanity new affordable homes. The Minor/Emergency Repair Programs and CDBG funding of Christmas in Action provide a needed and valuable service that helps to maintain livable and decent housing for low-income homeowners.

CR-60 - ESG 91.520(g) (ESG Recipients only)

ESG Supplement to the CAPER in *e-snaps*

For Paperwork Reduction Act

1. Recipient Information—All Recipients Complete

Basic Grant Information

Recipient Name	WICHITA FALLS
Organizational DUNS Number	059463133
EIN/TIN Number	756000714
Identify the Field Office	FT WORTH
Identify CoC(s) in which the recipient or subrecipient(s) will provide ESG assistance	

ESG Contact Name

Prefix
First Name
Middle Name
Last Name
Suffix
Title

ESG Contact Address

Street Address 1
Street Address 2
City
State
ZIP Code
Phone Number
Extension
Fax Number
Email Address

ESG Secondary Contact

Prefix
First Name
Last Name
Suffix
Title
Phone Number
Extension
Email Address

2. Reporting Period—All Recipients Complete

Program Year Start Date	10/01/2015
-------------------------	------------

CAPER

27

Program Year End Date

09/30/2016

3a. Subrecipient Form – Complete one form for each subrecipient

Subrecipient or Contractor Name

City

State

Zip Code

DUNS Number

Is subrecipient a victim services provider

Subrecipient Organization Type

ESG Subgrant or Contract Award Amount

CR-65 - Persons Assisted

4. Persons Served

4a. Complete for Homelessness Prevention Activities

Number of Persons in Households	Total
Adults	
Children	
Don't Know/Refused/Other	
Missing Information	
Total	

Table 14 – Household Information for Homeless Prevention Activities

4b. Complete for Rapid Re-Housing Activities

Number of Persons in Households	Total
Adults	
Children	
Don't Know/Refused/Other	
Missing Information	
Total	

Table 15 – Household Information for Rapid Re-Housing Activities

4c. Complete for Shelter

Number of Persons in Households	Total
Adults	
Children	
Don't Know/Refused/Other	
Missing Information	
Total	

Table 16 – Shelter Information

4d. Street Outreach

Number of Persons in Households	Total
Adults	
Children	
Don't Know/Refused/Other	
Missing Information	
Total	

Table 17 – Household Information for Street Outreach

4e. Totals for all Persons Served with ESG

Number of Persons in Households	Total
Adults	
Children	
Don't Know/Refused/Other	
Missing Information	
Total	

Table 18 – Household Information for Persons Served with ESG

5. Gender—Complete for All Activities

	Total
Male	
Female	
Transgender	
Don't Know/Refused/Other	
Missing Information	
Total	

Table 19 – Gender Information

6. Age—Complete for All Activities

	Total
Under 18	
18-24	
25 and over	
Don't Know/Refused/Other	
Missing Information	
Total	

Table 20 – Age Information

7. Special Populations Served—Complete for All Activities

Number of Persons in Households

Subpopulation	Total	Total Persons Served – Prevention	Total Persons Served – RRH	Total Persons Served in Emergency Shelters
Veterans				
Victims of Domestic Violence				
Elderly				
HIV/AIDS				
Chronically Homeless				
Persons with Disabilities:				
Severely Mentally Ill				
Chronic Substance Abuse				
Other Disability				
Total (unduplicated if possible)				

Table 21 – Special Population Served

CR-70 – ESG 91.520(g) - Assistance Provided and Outcomes

10. Shelter Utilization

Number of New Units – Rehabbed	
Number of New Units – Conversion	
Total Number of bed - nighths available	
Total Number of bed - nights provided	
Capacity Utilization	

Table 22 – Shelter Capacity

11. Project Outcomes Data measured under the performance standards developed in consultation with the CoC(s)

CR-75 – Expenditures

11. Expenditures

11a. ESG Expenditures for Homelessness Prevention

	Dollar Amount of Expenditures in Program Year		
	2013	2014	2015
Expenditures for Rental Assistance			
Expenditures for Housing Relocation and Stabilization Services - Financial Assistance			
Expenditures for Housing Relocation & Stabilization Services - Services			
Expenditures for Homeless Prevention under Emergency Shelter Grants Program			
Subtotal Homelessness Prevention			

Table 23 – ESG Expenditures for Homelessness Prevention

11b. ESG Expenditures for Rapid Re-Housing

	Dollar Amount of Expenditures in Program Year		
	2013	2014	2015
Expenditures for Rental Assistance			
Expenditures for Housing Relocation and Stabilization Services - Financial Assistance			
Expenditures for Housing Relocation & Stabilization Services - Services			
Expenditures for Homeless Assistance under Emergency Shelter Grants Program			
Subtotal Rapid Re-Housing			

Table 24 – ESG Expenditures for Rapid Re-Housing

11c. ESG Expenditures for Emergency Shelter

	Dollar Amount of Expenditures in Program Year		
	2013	2014	2015
Essential Services			
Operations			
Renovation			
Major Rehab			
Conversion			
Subtotal			

Table 25 – ESG Expenditures for Emergency Shelter

11d. Other Grant Expenditures

	Dollar Amount of Expenditures in Program Year		
	2013	2014	2015
Street Outreach			
HMIS			
Administration			

Table 26 - Other Grant Expenditures

11e. Total ESG Grant Funds

Total ESG Funds Expended	2013	2014	2015

Table 27 - Total ESG Funds Expended

11f. Match Source

	2013	2014	2015
Other Non-ESG HUD Funds			
Other Federal Funds			
State Government			
Local Government			
Private Funds			
Other			
Fees			
Program Income			
Total Match Amount			

Table 28 - Other Funds Expended on Eligible ESG Activities

11g. Total

Total Amount of Funds Expended on ESG Activities	2013	2014	2015

Table 29 - Total Amount of Funds Expended on ESG Activities

Attachment

C04 PR26 WF PY15

IDIS - C04PR26

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
 OFFICE OF COMMUNITY PLANNING AND DEVELOPMENT
 INTEGRATED DISBURSEMENT AND INFORMATION SYSTEM
 CDBG FINANCIAL SUMMARY FOR PROGRAM YEAR 2015
 10-01-2015 TO 09-30-2016
 WICHITA FALLS, TX

DATE: 12-13-16
 TIME: 2:15
 PAGE: 1

PART I: SUMMARY OF CDBG RESOURCES

01	UNEXPENDED CDBG FUNDS AT END OF PREVIOUS PROGRAM YEAR	716,587.00
02	ENTITLEMENT GRANT	1,085,473.00
03	SURPLUS URBAN RENEWAL	0.00
04	SECTION 108 GUARANTEED LOAN FUNDS	0.00
05	CURRENT YEAR PROGRAM INCOME	0.00
06	RETURNS	0.00
07	ADJUSTMENT TO COMPUTE TOTAL AVAILABLE	0.00
08	TOTAL AVAILABLE (SUM, LINES 01-07)	1,802,060.00

PART II: SUMMARY OF CDBG EXPENDITURES

09	DISBURSEMENTS OTHER THAN SECTION 108 REPAYMENTS AND PLANNING/ADMINISTRATION	1,060,667.51
10	ADJUSTMENT TO COMPUTE TOTAL AMOUNT SUBJECT TO LOW/MOD BENEFIT	.00
11	AMOUNT SUBJECT TO LOW/MOD BENEFIT (LINE 09 + LINE 10)	1,060,667.51
12	DISBURSED IN IDIS FOR PLANNING/ADMINISTRATION	214,669.92
13	DISBURSED IN IDIS FOR SECTION 108 REPAYMENTS	0.00
14	ADJUSTMENT TO COMPUTE TOTAL EXPENDITURES	.00
15	TOTAL EXPENDITURES (SUM, LINES 11-14)	1,275,337.43
16	UNEXPENDED BALANCE (LINE 08 - LINE 15)	526,722.57

PART III: LOW/MOD BENEFIT THIS REPORTING PERIOD

17	EXPENDED FOR LOW/MOD HOUSING IN SPECIAL AREAS	0.00
18	EXPENDED FOR LOW/MOD MULTI-UNIT HOUSING	0.00
19	DISBURSED FOR OTHER LOW/MOD ACTIVITIES	1,023,988.74
20	ADJUSTMENT TO COMPUTE TOTAL LOW/MOD CREDIT	.00
21	TOTAL LOW/MOD CREDIT (SUM, LINES 17-20)	1,023,988.74
22	PERCENT LOW/MOD CREDIT (LINE 21/LINE 11)	96.54%

LOW/MOD BENEFIT FOR MULTI-YEAR CERTIFICATIONS

23	PROGRAM YEARS (FY) COVERED IN CERTIFICATION	PY14	PY15	PY16
24	CUMULATIVE NET EXPENDITURES SUBJECT TO LOW/MOD BENEFIT CALCULATION		1,735,706.62	
25	CUMULATIVE EXPENDITURES BENEFITING LOW/MOD PERSONS		1,826,872.46	
26	PERCENT BENEFIT TO LOW/MOD PERSONS (LINE 25/LINE 24)			95.00%

PART IV: PUBLIC SERVICE (PS) CAP CALCULATIONS

27	DISBURSED IN IDIS FOR PUBLIC SERVICES	151,484.95
28	PS UNLIQUIDATED OBLIGATIONS AT END OF CURRENT PROGRAM YEAR	11,335.05
29	PS UNLIQUIDATED OBLIGATIONS AT END OF PREVIOUS PROGRAM YEAR	.00
30	ADJUSTMENT TO COMPUTE TOTAL PS OBLIGATIONS	.00
31	TOTAL PS OBLIGATIONS (LINE 27 + LINE 28 - LINE 29 + LINE 30)	162,820.00
32	ENTITLEMENT GRANT	1,085,473.00
33	PRIOR YEAR PROGRAM INCOME	.00
34	ADJUSTMENT TO COMPUTE TOTAL SUBJECT TO PS CAP	.00
35	TOTAL SUBJECT TO PS CAP (SUM, LINES 32-34)	1,085,473.00
36	PERCENT FUNDS OBLIGATED FOR PS ACTIVITIES (LINE 31/LINE 35)	14.99%

PART V: PLANNING AND ADMINISTRATION (PA) CAP

37	DISBURSED IN IDIS FOR PLANNING/ADMINISTRATION	191,129.03
38	PA UNLIQUIDATED OBLIGATIONS AT END OF CURRENT PROGRAM YEAR	23,540.89
39	PA UNLIQUIDATED OBLIGATIONS AT END OF PREVIOUS PROGRAM YEAR	.00
40	ADJUSTMENT TO COMPUTE TOTAL PA OBLIGATIONS	.00
41	TOTAL PA OBLIGATIONS (LINE 37 + LINE 38 - LINE 39 +LINE 40)	214,669.92
42	ENTITLEMENT GRANT	1,085,473.00
43	CURRENT YEAR PROGRAM INCOME	.00
44	ADJUSTMENT TO COMPUTE TOTAL SUBJECT TO PA CAP	.00
45	TOTAL SUBJECT TO PA CAP (SUM, LINES 42-44)	1,085,473.00
46	PERCENT FUNDS OBLIGATED FOR PA ACTIVITIES (LINE 41/LINE 45)	19.77%

Financial Summary Attachment

A. Program Income Received	0.00
B. Prior Period Adjustments	0.00
C. Loans And Other Receivables	

D. LOCCS Reconciliation

Unexpended Balance of CDBG funds	526,722.57
LOCCS Balance	754,272.83
Cash on Hand:	
Grantee Program Account	
Subrecipients Program Accounts	
Revolving Fund Cash Balances	
Section 106 Cash Balances	
Cash on Hand Total	227,550.26
Grantee CDBG Program Liabilities (include any due from program funds)	227,550.26
Subrecipient CDBG Program Liabilities (include any reimbursements due from program (ds) Liabilities	0.00

Balance (provide an explanation if unreconciled diff.

E. Unprogrammed Funds Calculation

Amount of funds available during the reporting period	716,587.00
Income expected but not yet realized	1,085,473.00
Subtotal	1,802,060.00
Less total budgeted amount	1,505,811.84
Unprogrammed Balance	296,248.16

IDIS#	<u>Project Title</u>	Amount
1504	Demolition	32,272.64
1501	Code Enforcement	3,071.85
1500	Grant Adiministration	23,540.89
1507	Christmas in Action	15,857.82
1518	Job Training	11,374.47
1516	Emergency Repair	1,500.00
1515	Minor Repair	35,030.74
1538	Waterline	65,682.87
1545	Bridwell Park	783.33
1502	Senior Citizens MOW	11,335.05
	Parks	18,827.25
	Habitat Vacant Lots	8,273.35
		<hr/>
		227,550.26

Yield Forgone Match Calculation WF PY15



PY 2015 (15-16) Match Calculation – Habitat for Humanity – Yield Forgone under 24 CFR 94.220 (a) (iii) (b) (1)
 * [Present Discounted Value of Yield Forgone Based Upon 10-Year Fixed U.S. Treasury Note Weekly Rate + 200 Basis Points]

HUD IDIS#	Address	Buyer	Date of Closing	Mortgage Loan Amount	Mthly Princpl Pmt	Term Of Loan (Yrs)	Loan Interest Rate	Total Months in Term	*10-Year Weekly T-Note Date	*T-Note Rate	Adjusted Interest Rate (+200 Basis Points)	Monthly Market Rate Payment ¹	Monthly Yield Forgone ²	Total Discounted Yield Forgone ³	Program Year	Cumulative PY Total Discounted Yield Forgone
1488	815 Ft. Worth	Mitchell	2/16/16	58,938	166	30	0%	360	2/16/16	2.64	4.64	307.55	137.55	26,707.35	2015	26,707.35
1489	700 Dallas	Robinson	9/29/16	67,972	189	25	0%	300	9/29/16	2.28	4.28	369.37	180.37	33,192.23	2015	59,899.58
1490	702 Dallas	Davis	9/20/16	62,541	173	25	0%	300	9/20/16	2.43	4.43	345.14	172.14	31,192.85	2015	91,092.7
1496	1204 Burnett	Carroll	11/17/15	39,212	133	25	0%	300	11/13/15	3.04	5.04	230.14	97.14	16,551.44	2015	107,644.14
PY 2015-16 Total															107,644.14	

*FEDERAL RESERVE T-NOTE DATA SOURCE: <http://www.federalreserve.gov/releases/h15/data.htm>

1: Monthly Market Rate Payment Calculation (Financial Calculator):

- Term in Months > [N key]
- Monthly Loan Interest Rate = Adjusted Interest Rate divided by 12 > [% I key]
- Mortgage Loan Amount > [PV key]
- Calculate Market Rate Monthly Payment: [CPT > PMT]

2: Monthly Yield Forgone = Monthly Market Payment – Monthly Principal Payment

3: Total Discounted Yield Forgone = (Financial Calculator):

- Amount of Monthly Yield Forgone > [PM T key]
- Total Months in Term > [N key]
- Monthly Interest Rate (Adjusted Interest Rate divided by 12) > [% I key]
- Calculate Total Discounted Yield Forgone > [CPT > PV]

N:_NeighborhoodResources\+ CAPERS +CAPER PY 2015 (2015-16 Report Period)\Yield Forgone Habitat Match Calculation WF PY15 CAPER.doc

Match Source Balance Sheet WF PY15



**Home Program
MATCH BALANCE SHEET
PY 2015 CAPER
Breakdown by Match Type
Program Year 2015 / Fiscal Year 2016 (10/1/15 to 9/30/16)**

Addendum to HUD-40107-A

	REGULAR MATCH	MRB MATCH	TOTAL / BALANCE
Begin PY 2014 (10/1/14 to 9-30-15)	2,334,348.43	638,383.88	2,972,732.31
Match Credit *	+127,905.41	+0	+127,905.41
Match Liability (75% REG/25% MRB)	-96,153.11	-32,051.03	-128,204.14
Balance Carryover to PY 2015 (15-16)	2,366,100.73	606,332.85	2,972,433.58
Begin PY 2015 (10/1/15 to 9-30-16)	2,366,100.73	606,332.85	2,972,433.58
Match Credit *	+200,205.87	+0	+200,205.87
Match Liability (75% REG/25% MRB)	-59,107.48	-19,702.48	-78,809.97
Balance Carryover to PY 2016 (16-17)	2,507,199.12	586,630.37	3,093,829.48

* Federal regulations require that no more than 25% of a given year's total match liability credit can come from Mortgage Revenue Bonds. For PY 2014 this means that of the \$78,809.97 total match liability, a total match credit amount of \$19,702.49 can come from Mortgage Revenue Bonds, and a match credit amount of \$59,107.48 comes from regular match.

**MATCH LIABILITY – from PR-33 Match Liability Report
By Match Type**

Program Year	Disbursement Amount Requiring Match	Match Liability Percentage	Total Match Liability	MRB Credit 25% of Total Match Liability
2003 (03-04)	595,189.38	25%	148,797.34	37,199.34
2004 (04-05)	768,459.54	25%	192,114.88	48,028.72
2005 (05-06)	325,904.31	25%	81,476.07	20,369.02
2006 (06-07)	116,585.86	25%	29,146.46	7,286.62
2007 (07-08)	563,425.14	25%	140,856.28	35,214.07
2008 (08-09)	706,538.31	25%	176,634.57	44,158.64
2009 (09-10)	600,718.80	25%	150,179.70	37,544.93
2010 (10-11)	223,166.13	25%	55,791.53	13,947.88
2011 (11-12)	305,422.81	12.5%	38,177.85	9,544.26
2012 (12-13)	406,845.50	12.5%	50,855.63	12,713.91
2013 (13-14)	344,628.01	12.5%	43,078.50	10,769.63
2014 (14-15)	512,816.57	25%	128,204.14	32,051.03
2015 (15-16)	315,239.89	25%	78,809.97	19,702.49

TRN Public Notice WF PY15 CAPER

Published in the Times Record News Classifieds
Thursday, December 8, 2016



Notice of Availability City of Wichita Falls Program Year 2015 Consolidated Annual Performance & Evaluation Report

The City of Wichita Falls has prepared a draft Consolidated Annual Performance and Evaluation Report (CAPER) that addresses locally-administered, U.S. Department of Housing and Urban Development (HUD) funded Community Planning and Development programs for the period October 1, 2015 through September 30, 2016. The report discusses the performance and accomplishments of the Community Development Block Grant, HOME Investment Partnership Program, and overall program activity in relation to the priorities and strategies in the 2015-2019 Consolidated Plan for the City of Wichita Falls. The report will be available for review and comment by the public from December 9-27, 2016. Public comments must be received by 5:00 PM on December 27, 2016 to be included in the report that will be submitted to HUD on or after December 28, 2016. The report may be reviewed and public comments received at Neighborhood Resources Division, Room 300, Memorial Auditorium, 1300 Seventh Street, Wichita Falls, Texas 76301. Memorial Auditorium is wheel chair/handicapped accessible from the 6th Street rear parking lot on the east side of Memorial Auditorium and from the 7th Street front main building entrance. For more information, or if you require special accommodations, you may contact Neighborhood Resources Division at 940-761-7448. After receipt by HUD following the anticipated submission date on or after December 28, 2016, the report may also be viewed at the U.S. Department of Housing and Urban Development, Fort Worth Regional Office, Office of Community Planning and Development, 801 Cherry Street, Unit #45, Suite 2500, Fort Worth, Texas 76102.

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TRN Affidavit of Publication WF PY15 CAPER

Affidavit of Publication

THE STATE OF TEXAS #1395121
COUNTY OF WICHITA

On this 13th day of December, 2016 AD...

personally appeared before me, the undersigned authority
Kathy Salan, Sales Assistant for the Times Publishing
Company of Wichita Falls, publishers of the Wichita Falls
Times/Record News, a newspaper published at Wichita Falls in
Wichita County, Texas, and of general circulation in said
county, and upon being duly sworn by me, on oath states that
the attached advertisement is a true and correct copy of
advertising published in 1 day (1) issues hereof on the
following date:

December 8, 2016

Kathy Salan

Sales Assistant for Times Publishing Company of Wichita Falls

Subscribed and sworn to before me this the day and year first above written:

Barbara Foster

Notice of Availability
City of Wichita Falls Program Year 2015
Consolidated Annual Performance & Evaluation Report
The City of Wichita Falls has prepared a draft Consolidated Annual Performance and Evaluation Report (CAPER) that addresses locally administered, U.S. Department of Housing and Urban Development (HUD) funded Community Planning and Development programs for the period October 1, 2015 through September 30, 2016. The report discusses the performance and accomplishments of the Community Development Block Grant, HOME Investment Partnership Program, and overall program activity in relation to the priorities and strategies in the 2015-2019 Consolidated Plan for the City of Wichita Falls. The report will be available for review and comment by the public from December 9-27, 2015. Public comments must be received by 5:00 PM on December 27, 2015 to be included in the report that will be submitted to HUD on or after December 28, 2015. The report may be reviewed and public comments received at Neighborhood Resources Division, Room 300, Memorial Auditorium, 1300 Seventh Street, Wichita Falls, Texas 76301. Memorial Auditorium is wheelchair/handicapped accessible from the 6th Street rear parking lot on the east side of Memorial Auditorium and from the 7th Street front main building entrance. For more information, or if you require special accommodations, you may contact: Neighborhood Resources Division at 940-761-7448. After receipt by HUD following the anticipated submission date on or after December 28, 2016, the report may also be viewed at the U.S. Department of Housing and Urban Development, Fort Worth Regional Office, Office of Community Planning and Development, 801 Cherry Street, Unit #45, Suite 2500, Fort Worth, Texas 76102.

