

## **Second-Year Action Plan**

### **Executive Summary**

As set forth in 24 CFR Part 91, the U.S. Department of Housing and Urban Development (HUD) requires jurisdictions to incorporate their planning and application requirements into one plan called the Consolidated Strategy Plan. A Consolidated Plan was prepared for federal fiscal years 2009 - 2013. An Annual Action Plan must be prepared for each year of the Consolidated Plan.

The City's proposed allocation for FY 2010 consists of a total \$4,189,743 in projected support from the following programs: (1) Community Development Block Grant (CDBG) - \$2,816,938 (2) HOME Investment Partnership (HOME) - \$1,461,573; and (3) Emergency Shelter Grant (ESG) - \$114,542. The City anticipates \$1,025,000 in CDBG program income.

The activities and programs described in the Annual Action Plan are aligned with the Strategic Plan, as outlined in the Consolidated Plan. The 2010 program year will place considerable emphasis on targeting specific neighborhood revitalization areas and leveraging entitlement funds.

The following is the proposed FY 2010 Annual Action Plan, which identifies the method of distributing HUD funds and outlines the City's overall housing and community development needs and strategies.

## 2010 Entitlement and PI Summary

The following is a summary of 2010 entitlement allocations and general program uses for CDBG, HOME, and ESG.

2010 CDBG Allocation	Amount
Administration	\$ 563,387
Project Delivery Cost	\$ 276,175
Special Projects/Public Facility:	\$ 562,700
1. Caddo Community Actions Agency, Inc.	150,000
2. Valencia Recreation Center (Sprinklers)	80,000
3. Strategic Empowerment Initiative	187,700
4. Visitor's Center	45,000
5. Shepherd's Farm Child Development Center	100,000
Public Service	\$ 422,540
Housing Projects	\$ 992,136
<b>Total</b>	<b>\$2,816,938</b>

<b>CDBG Housing Projects Details</b>				
Housing Projects	Proposed Units/ Persons	Amended Units/ Persons	Proposed Costs	Amended Costs
Emergency Repairs	15	09	\$160,000	\$100,000
Paint Your Hear Out Shreveport	50	39	\$350,000	\$350,000
World Changers	10	13	\$ 60,000	\$ 60,000
Raise the Roof	28	-0-	\$120,000	-0-
Handicap Accessibility Reconstructions	12	-0-	\$112,500	-0-
Homeownership Assistance HAPPI	04	02	-0-	\$192,136
Property Acquisition & Soft Costs	75	-0-	\$ 57,258	-0-
Property Management	-0-	16	-0-	\$200,000
<b>Total</b>	194	79	<b>\$859,758</b>	<b>\$992,136</b>

<b>2010 HOME Allocation</b>	<b>Amount</b>
Administration	\$ 146,157
Program Staff	\$ 110,000
CHDO Set-Aside	\$ 219,236
CHDO Operating	\$ 66,000
HOME Housing Projects	\$ 920,180
1. Homeownership Assistance/HAPPI	450,000
2. Reconstruction	420,180
3. Special Economic Development/Housing Initiative	50,000
<b>Total</b>	<b>\$1,461,573</b>

<b>2010 ESG Allocation</b>	<b>Amount</b>
Homeless Prevention	\$ 20,314
Maintenance and Operations	\$ 88,458
Essential Services	\$ 5,770
<b>Total</b>	<b>\$114,542</b>

**Program income and its uses for 2010 are listed below.**

<b>CDBG Program Income</b>	<b>Amount</b>
Economic Development/Revolving Loan Program	\$ 700,000
1. Accion	500,000
2. Fuller Center (Grocery Store)	50,000
Artistic Board-Up	\$ 25,000
Concordia Place	\$ 180,000
Individual Development Accounts (IDA)	\$ 30,000
Infrastructure (Shepherd Place)	\$ 20,000
Heritage Place	\$ 12,180
<b>Total</b>	<b>\$ 817,180</b>

## **Activities to be Undertaken**

The City of Shreveport will undertake a broad range of eligible activities in housing, capital improvement, public facilities, economic development, and human services to improve the quality of life of its low and very low-income citizens. The FY 2010 program year will include entitlement funds, program income, and other federal and non-federal resources.

The majority of the recipients of CDBG, HOME, and ESG funds will serve families at or below 80 percent of the area median income. Entitlement funds will be targeted with programs that serve participants in the target areas. The HUD

NSP Grant allows for the targeting of households earning up to 120 percent of median income for purchase, acquisition and rehabilitation of foreclosed properties, existing units or new construction units on vacant foreclosed lots. It is anticipated that approximately 10 percent of the persons residing in the target area will have incomes exceeding 80 percent of the area's median income. Forgivable loans are given to persons who meet 50 to 80 percent of the area's median income and persons with special needs for specified programs outside the target area. It is expected that all of the participants of the Paint Your Heart Out-Shreveport Program will be elderly or disabled and below 50 percent of the area's median income. The majority of persons receiving homeless assistance will have incomes below 30 percent of the area's median income.

The City will provide financial assistance to an existing Head Start Center to expand its services to seventy-one (71) additional low-income children and families. These funds will be used in conjunction with a \$930,571 grant funded by the American Recovery and Reinvestment Act of 2009. Additionally, pre-development funds will be used to assist with a proposed public facility project to be located next to a Historical site to build a Multi-Purpose Community Center. Consideration for additional funding will be given upon completion of the pre-development phase.

The proposed Strategic Empowerment Initiative will restore a former bank building to provide an array of services to include: community banking, business assistance services, small and micro business loan programs, entrepreneurship education, training seminars and workshops and technical assistance programs. The City will use CDBG funds to enter into an agreement with a microfinance and micro ending institution to manage the City's Small Business Loan Program.

Homeownership assistance (IDA's) will be provided to assist low-income citizens. The City will partner with a local university to help these persons through financial literacy, housing and small business development.

A non-profit will be used to provide property management and maintenance for stand-alone single family, lease-purchase homes owned by the City of Shreveport.

The City plans to initiate an Artistic Board-Up project, which will not only alleviate the dangerous, eyesores in the neighborhood, but will make vacant property more attractive, safer and secure. The City is determined to help revitalize neighborhoods by providing cost effective solutions to the challenge of vacant property. In addition, a Victorian House, located in a historical district, will be rehabilitated and converted into a visitor's center.

CDBG funds will be used to rehabilitate a child development center. This facility will serve children ages two to eighteen who are mostly from low income homes. The center will provide after school program, daycare services for infants and children.

Funds will be used for property acquisition and soft cost for the proposed construction of a sixteen (16) unit home ownership initiative.

Although the City is responsible for the Consolidated Plan activities, a variety of public and non-profit organizations will be involved in administering components of the plan. The participating entities will be encouraged to leverage their own resources with other grant programs. Activities undertaken in FY 2010 will involve a network of entities focusing on addressing gaps in the delivery of services, housing programs, economic development, and human services

programs, all of which will help combat blight and encourage neighborhood revitalization.

## Housing

### 2010 Housing Project Details

Details for CDBG and HOME Program allocations for use in housing projects are provided below. Program Income not reflected in this listing.

<b>CDBG HOUSING PROJECTS</b>	<b>AMOUNT</b>
Emergency Home Repair	\$100,000
Property Acquisition & Soft Costs	\$200,000
Property Management (Shepherd Place)	\$ 90,000
Façade Improvement:	
World Changes	\$ 60,000
Paint Your Heart Out	\$350,000
Reconstruction	
Home Owner Occupied Rehabilitation	\$ 32,136
<b>Total</b>	<b>\$992,136</b>

<b>2010 HOME Housing Projects</b>	<b>Amount</b>
Reconstruction	\$420,180
Home Ownership Assistance/HAPPI	\$450,000
Special Economic Development/Housing Initiative	\$ 50,000
<b>Total</b>	<b>\$920,180</b>

## Specific Housing Objectives

**Goal:** Improve the condition and availability of affordable housing.

**Objective 1:** Improve the condition of housing for low-income homeowners.

**Strategy 1.1:** Provide emergency repairs to homeowners with urgent repair needs.

**Performance Goal:** Provide assistance for 09 housing units.

**Strategy 1.2:** Provide funding for reconstruction projects for low-income homeowners.

**Performance Goal 2:** Assist 4 units with reconstruction.

**Strategy 1.3:** Continue funding volunteer home repair and exterior façade programs and organizations such as “Paint Your Heart Out Shreveport”, and World Changers.

**Performance Goal:** Assist 52 housing units.

**Objective 2:** Increase the viability for potential homeownership opportunities.

**Strategy 2.1:** Expand homeownership classes and credit repair programs to assist first-time homebuyers and the broader community to improve their ability to qualify for home mortgages.

**Performance Goal:** 100 households assisted.

**Strategy 2.2:** Provide down-payment, closing cost and principal reduction assistance to low-income homebuyers.

**Performance Goal:** 50 households assisted

**Strategy 2.3:** Support the development of new construction or lease/purchase units and programs to expand homeownership opportunities.

**Performance Goal:** 12 households/units assisted.

**Strategy 2.4:** Work with the Shreveport Housing Authority to identify homeownership opportunities utilizing subsidized funds.

**Performance Goal:** 02 households assisted.

**Objective 3:** Create initiatives that reduce mortgage defaults and foreclosure rates among low and moderate income home buyers.

**Strategy 3.1:** Create a maintenance and replacement reserve account for affordable home buyers to insure that funds are escrowed to help cover the cost of major repairs.