

Chapter 3
Federal Objectives

City of Austin Fiscal Year 2012-13 Action Plan

Chapter 3: Federal Objectives

FEDERAL OBJECTIVES

Federal regulations require that Participating Jurisdictions (PJs) include in their annual Action Plans how they will use HUD grant funds in conjunction with other HUD funding and local resources in order to improve the lives of low- and moderate-income households. Federally mandated guidelines are outlined below, along with a brief description of a best practice or an initiative underway or planned to begin in FY 2012-13 to meet the specific directive:

***Federal Guideline* - Describe other Actions in Strategic or Action Plan taken to: Address obstacles to meet underserved needs.**

FY 2009-14 Consolidated Plan

The City of Austin's Neighborhood Housing and Community Development (NHCD) Office launched the Investment Plan in FY 2009-10. This framework offers an array of housing, small business development programs and public services under seven priority categories which serve very-low, low-, and moderate-income households, meeting the definition of addressing obstacles to meet underserved needs.

- o Homeless/Special Needs Assistance,
- o Renter Assistance,
- o Homebuyer Assistance,
- o Homeowner Assistance,
- o Housing Developer Assistance,
- o Commercial Revitalization, and
- o Small Business Assistance.

For the FY 2012-13, NHCD will include Financial Empowerment as a new priority category on its FY 2012-13 Program Investment Plan. NHCD will utilize new funding to provide Individual Development Accounts (IDA) designed to assist low-income individuals and families to move towards asset ownership. The IDA Program will be an activity under the Financial Empowerment priority category. For more information on Financial Empowerment, visit Chapter 4, page 4-36.

City of Austin Fiscal Year 2012-13 Action Plan

Chapter 3: Federal Objectives

Homeless/Special Needs Assistance

Persons experiencing homelessness or with special needs are Austin's most vulnerable populations and therefore are a high priority for the Consolidated Plan. This decision was made based on feedback from the public process, including stakeholder meetings that included homeless and special needs providers, public hearings, and a Consolidated Plan survey.

Objective 1: Assist persons experiencing homelessness or who are at risk of becoming homeless.

Strategy 1.1: Help low-income households avoid homelessness.

Strategy 1.2: Develop permanent and transitional housing for households earning at or below 30 percent of the Median Family Income (MFI).

Strategy 1.3: Provide financial support to organizations that work with persons experiencing homelessness and persons that are at risk of becoming homeless, including providing rental assistance under the Tenant Based Rental Assistance (TBRA) Program.

Strategy 1.4: Support Homeless Management Information System (HMIS) data entry, technology implementation and communications for enhanced coordination.

Objective 2: Assist persons living with HIV/AIDS to achieve stable housing and increase access to medical care and supportive services.

Strategy 2.1: Increase the number of homeless persons living with HIV/AIDS who move into permanent housing through the provision of supportive services and permanent housing placement assistance.

Strategy 2.2: Increase the number of persons living with HIV/AIDS who access HIV medical care by providing housing assistance and supportive services.

Strategy 2.3: Provide TBRA and supportive services to persons living with HIV/AIDS and their families to prevent homelessness.

Strategy 2.4: Provide short-term rent, mortgage, and utility assistance to help maintain stable housing for persons living with HIV/AIDS and their families who are experiencing a financial crisis and the potential loss of permanent housing.

City of Austin Fiscal Year 2012-13 Action Plan

Chapter 3: Federal Objectives

Strategy 2.5: Prevent homelessness among persons living with HIV/AIDS by providing temporary shelter and developing individualized housing and service plans for clients which links them to permanent housing.

Objective 3: Assist low-income and special needs populations with supportive services to increase self-sufficiency.

Strategy 3.1: Increase the supply of quality child care for families that make less than 200 percent of the Federal Poverty Guidelines.

Strategy 3.2: Assist low-income seniors to maintain independent living through home care services and provide guardianship and elder shelter programs to prevent and protect seniors from becoming victims of abuse, neglect, or exploitation.

Strategy 3.3: Assist at-risk youth and their families through wrap-around services that focus on basic needs, mental health services, educational support and social enrichment.

City of Austin Fiscal Year 2012-13 Action Plan

Chapter 3: Federal Objectives

Renter Assistance

The City of Austin's 2009 Comprehensive Housing Market Study identifies the high need for affordable rental housing in Austin. This analysis was echoed in every aspect of the public input process from service providers, government partners, policy makers, and community members. Renter assistance is a high priority in the Consolidated Plan.

Objective 1: Provide tenant-based rental assistance, utility and security deposits to persons experiencing homelessness and low-income households who earn less than 50 percent of MFI.

Strategy 1.1: Provide tenant-based rental assistance for the purpose of transitioning homeless households out of emergency shelter and into permanent housing.

Strategy 1.2: Expand the tenant-based rental assistance program to serve low-income households that earn at or below 50 percent of MFI.

Objective 2: Retrofit or modify the rental units of low-income households and renters who are severely disabled to make their homes more accessible.

Strategy 2.1: Provide renter households that earn at or below 80 percent of MFI with the necessary physical improvements to their housing to assist with daily living.

Objective 3: Provide support services that educate renters and promote housing rights.

Strategy 3.1: Provide funding for mediation services between landlords and low-income renters that result in necessary health and safety repairs to rental units.

Strategy 3.2: Provide funding for direct counseling and technical assistance to low-income renters regarding tenant/landlord issues.

Strategy 3.3: Provide funding for public education and information to the public regarding fair housing and tenant/landlord issues.

City of Austin Fiscal Year 2012-13 Action Plan

Chapter 3: Federal Objectives

Homebuyer Assistance

The City identified assistance to homebuyers as a high priority in the Consolidated Plan. The housing market analysis illustrates the difficulty for low- to moderate-income households to transition from renting to buying a home with the rising real estate market in Austin. The public process also highlighted the need for financial literacy for new and current homebuyers to have the necessary tools to stay in their homes.

Objective 1: Expand the resources available for low- to moderate-income renters wanting to become homeowners through downpayment assistance.

Strategy 1.1: Provide downpayment assistance to first-time homebuyers earning at or below 80 percent of MFI to increase and preserve the number of homeowner households in Austin.

Strategy 1.2: Explore and utilize tools to preserve long-term affordability, including shared-equity and community land trusts.

Strategy 1.3: Coordinate with and train local lenders regarding first-time homebuyer programs available to low- and moderate-income households.

Objective 2: Provide homeownership, financial literacy, and foreclosure prevention counseling to low- and moderate-income households.

Strategy 2.1: Provide homeownership counseling to low- to moderate-income households to ensure households have the knowledge to become successful homeowners.

Strategy 2.2: Partner with existing agencies to continue to provide homeownership counseling in Spanish.

Strategy 2.3: Provide post-purchase education to homeowners at risk of losing their homes.

Strategy 2.4: Expand current program to provide foreclosure prevention counseling to households in mortgage default.

City of Austin Fiscal Year 2012-13 Action Plan

Chapter 3: Federal Objectives

Homeowner Assistance

Preserving the safety and livability of the housing of low-income homeowners, allowing owners to stay in their homes, improving the City's aging housing stock, and repairing the lives of existing homeowners were highlighted as high priority needs by stakeholders and community members. Homeowner assistance is a high priority in the Consolidated Plan.

Objective 1: Assist low- and moderate-income homeowners with necessary home repairs to make their homes safe, habitable, and accessible.

Strategy 1.1: Retrofit or modify the homeowner units of low- and moderate-income households earning at or below 80 percent of MFI to make their home more accessible.

Strategy 1.2: Make necessary emergency home repairs to alleviate life-threatening living conditions and health and safety hazards for households earning at or below 80 percent of MFI.

Strategy 1.3: Rehabilitate or reconstruct homes of households earning at or below 80 percent of MFI in need of substantial repairs, such as foundation repair, roofing, plumbing, and electrical repair.

Strategy 1.4: Fund local non-profit organizations to cover the cost of materials used to repair the homes of low-income households earning at or below 80 percent of MFI.

Strategy 1.5: Continue to fund necessary repairs to income-eligible households in the Holly neighborhood.

Objective 2: Provide lead hazard reduction services to eligible low-income rental and ownership households.

Strategy 2.1: Continue to provide lead services to households earning at or below 80 percent of MFI.

Strategy 2.2: The Lead Hazard Control Grant targets homes built prior to 1978 with children under the age of six.

City of Austin Fiscal Year 2012-13 Action Plan

Chapter 3: Federal Objectives

Housing Developer Assistance

The need for affordable housing for low-to-moderate income renters, including special needs populations and homebuyers was reflected in the housing market analysis and public input received from the community. The City's main tool to create affordable housing is through financing to non-profit and for-profit developers. In addition, the City encourages the development of affordable housing through developer incentives. The City therefore, makes Housing Developer Assistance a high priority for the Consolidated Plan.

Objective 1: Create and retain affordable rental units for low-income households, including households with special needs.

Strategy 1.1: Provide below market rate financing to non-profit and for-profit developers for the acquisition, rehabilitation, or new construction of affordable rental projects. These projects are for households earning at or below 50 percent of MFI.

Strategy 1.2: Provide financing to non-profit partners to develop permanent and transitional housing for households earning at or below 30 percent of MFI and households experiencing homelessness.

Strategy 1.3: Assist in the preservation of market rate and federally subsidized affordable rental units at risk of losing affordability by providing financing for non-profit and for-profit developers.

Objective 2: Create new homeownership opportunities for low- and moderate-income households earning at or below 80 percent of MFI.

Strategy 2.1: Work with non-profit Community Housing Developer Organizations (CHDOs) and for-profit developers to leverage local and federal funds in order to acquire land, rehabilitate existing housing, and construct new housing to sell to low- and moderate-income households.

Strategy 2.2: Assist in the preservation of affordable homeownership through the expansion of long-term affordability tools, including shared equity and community land trust.

Strategy 2.3: Continue, through program design and marketing to expand homeownership opportunities for low- and moderate-income families.

Objective 3: Encourage development of affordable rental and homebuyer housing through developer incentives.

City of Austin Fiscal Year 2012-13 Action Plan

Chapter 3: Federal Objectives

Strategy 3.1: Coordinate with City planning efforts to expand affordable housing incentives for developers throughout the City.

Strategy 3.2: Promote current affordable housing developer incentives including: S.M.A.R.T. Housing™, Vertical Mixed Use (VMU), Downtown Density Bonus, North Burnet/Gateway, University Neighborhood Overlay (UNO), Transit Oriented Development (TODs), the Robert Mueller Airport Redevelopment, and other mechanisms.

Strategy 3.3: Encourage density in order to increase affordability in efforts that will also leverage infrastructure costs, promote housing choice of location and styles, provide walk-able neighborhoods, expand transportation choices, support community development, and protect the environment.

Strategy 3.4: Continue to explore implementation of additional developer incentives including: expedited review and approvals, expanded fee waivers, and enhanced development entitlements.

Objective 4: Continue to assist and support Community Development Housing Organizations (CHDOs).

Strategy 4.1: Provide financial operating support to City certified CHDOs.

Strategy 4.2: Enhance the capacity to develop sustainable projects through training and support.

City of Austin Fiscal Year 2012-13 Action Plan

Chapter 3: Federal Objectives

Commercial Revitalization

Commercial Revitalization is a high priority for the City of Austin based on the feedback received at public hearings and the Consolidated Plan survey.

Objective 1: Provide funding and technical assistance to eligible organizations in order to improve the economic viability of neighborhoods and promote the creation of jobs.

Strategy 1.1: Promote public and private partnerships with businesses, financial institutions, and non-profit communities to spur quality investment, commercial development, and job creation throughout the East 11th and 12th Street Corridors.

Strategy 1.2: Continue to partner with the Urban Renewal Agency to achieve the revitalization goals of the East 11th and 12th Street Corridors.

Strategy 1.3: Conduct activities such as land acquisition, demolition of dilapidated structures, redevelopment of abandoned and/or substandard structures, improvement of infrastructure, construction of new mixed-use facilities, and gap financing to existing small businesses for the purpose of job creation to achieve the goals of the East 11th and 12th Street Corridors.

City of Austin Fiscal Year 2012-13 Action Plan

Chapter 3: Federal Objectives

Small Business Assistance

Recognizing that small businesses are important drivers of the Austin economy, assistance to small businesses is a high priority for the City of Austin. Feedback from the Consolidated Plan survey identified job creation as the highest community development need.

Objective 1: Help small businesses grow and prosper through financing and technical assistance in order to improve the economic viability of neighborhoods and promote the creation and/or retention of jobs.

Strategy 1.1: Provide gap financing and technical assistance to small businesses to expand their businesses for the purpose of creation or retention of low- and moderate-income jobs.

Strategy 1.2: Fund a Community Development Bank to provide loans to small and minority businesses that are expanding or relocating to low-income areas for the creation of or retention of low- and moderate-income jobs.

Strategy 1.3: Provide training and technical assistance to qualified microenterprises (HUD defines a microenterprise as a business with five or fewer employees).

Strategy 1.4: Fund the Family Business Loan Program (FBLP) to foster small business expansions and create low- to moderate-income jobs. FBLP will make low-interest fixed asset and working capital loans to qualified Austin small business owners who are ready to expand their business and create jobs

City of Austin Fiscal Year 2012-13 Action Plan

Chapter 3: Federal Objectives

The City's FY 2009-14 Consolidated Plan identified special populations that are disproportionately more likely to be living in poverty and are more likely than the general population to encounter difficulties finding and paying for adequate housing, and often require enhanced community services. These special populations include:

- elderly and frail elderly;
- persons with physical disabilities;
- persons with developmental disabilities;
- persons with severe mental illness;
- persons with substance abuse problems;
- persons living with HIV/AIDS;
- at-risk children and youth;
- victims of domestic violence;
- persons experiencing homelessness and risk of homelessness;
- residents living in Public Housing Authority;
- households with children in need of lead-based paint remediation; and
- person returning to the community from correctional institutions and/or with criminal histories.

During the community needs assessment period, the City received community feedback at public hearings, Boards and Commission's meetings, community conversations/forums, and through hardcopy and online surveys about critical needs facing the Austin community. Feedback received indicated the continued need for the specific programs and services targeting the abovementioned populations. Programs and services that serve these special populations will remain a priority in FY 2012-13.

Activities Targeted to Address Obstacles to Meet Underserved Needs

The following Investment Plan activities highlighted are specifically focused on addressing obstacles to meet underserved needs:

Tenant-Based Rental Assistance (TBRA)

The Tenant-Based Rental Assistance (TBRA) program provides rental housing subsidies and security deposits to eligible families who may otherwise be homeless. AHFC oversees the contracts with the TBRA subrecipients. The Community Action Network's "2012 Community Dashboard" determined that 41 percent of households in Travis County are cost-burdened, meaning more than 30 percent of their monthly income is needed for rent or mortgage payments and utilities. Renters are much more likely to be housing cost-burdened than owners. In Travis County, 54 percent of renters are cost-burdened compared to the 29 percent of homeowners.¹

¹ U.S. Census Bureau, American Community Survey 5-Year Estimates, 2009 URL: <http://www.census.gov/acs/www/>

City of Austin Fiscal Year 2012-13 Action Plan

Chapter 3: Federal Objectives

Architectural Barrier Program – Rental/Owner (Accessibility Modifications)

The Architectural Barrier Removal (ABR) Program modifies the homes of seniors and persons with disabilities who have limited income and accessibility needs. These accessibility modifications help persons with disabilities remain in their homes longer and live with a greater degree of independence. All services are free to eligible persons. ABR Program services include: wheel chair ramps, handrails, door widening, buzzing or flashing devices (for people with visual/hearing impairment), accessible door and faucets handles, shower grab bars and shower wands, and accessible showers, toilets and sinks.

The City will access funding through the Texas Department of Housing and Community Affairs (TDHCA) in FY 2012-13, to further its efforts in making accessibility modifications. In August 2011, TDHCA announced the availability of \$4 million in funding from the Housing Trust Fund (HTF) for the Amy Young Barrier Removal Program through the agency's Reservation System. This program provides one-time grants of up to \$20,000 to persons with disabilities qualified as "low income" for home modifications necessary for accessibility and the elimination of hazardous conditions. Program recipients may be homeowners, a tenant/renter or a person with disabilities residing in the household.

Rental Housing Development Assistance (RHDA)/ Permanent Supportive Housing

The Austin City Council passed Resolution No. 20100325-053 on March 25, 2010, directing the City Manager to give priority to federal and local funding to permanent supportive housing (PSH), and to develop a comprehensive strategy for the construction and operation of 350 permanent supportive housing (PSH) units over a four year time period. On September 30, 2010, the City's PSH strategy was presented to City Council. Implementation is underway to achieve the 350-unit goal.

PSH Unit Pipeline

In FY 2011-12, the City Council approved \$7.2 million in General Obligation (G.O.) Bond funding for the creation and retention of affordable rental housing, of which \$1.475 million was recommended to fund permanent supportive housing. Of those proposed, the following applicants have identified serving PSH sub-populations in the City's Strategy.

- Green Doors, Pecan Springs Commons, Phase II, 11 PSH Units
- Green Doors, Pecan Springs Commons, Phase III, 12 PSH units
- Lifeworks, The Works at Pleasant Valley, 10 PSH units

East 11th and 12th Streets Revitalization

The East 11th and 12th Streets Revitalization Program focuses on redeveloping an area previously impacted by slum and blight to a sustained, improved and culturally rich area. The City of Austin and the Urban Renewal Agency have entered into a

City of Austin Fiscal Year 2012-13 Action Plan

Chapter 3: Federal Objectives

long-term agreement that identifies the roles and responsibilities of the two parties. This revitalization combines federal, local and private resources to improve the economic well-being and quality of life in the neighborhood. Public and private partnerships with businesses, financial, and non-profit entities are key to spurring quality investment, commercial development, and job creation throughout the East 11th and 12th Street Corridors. The City achieves this revitalization through activities including, but not limited to, land acquisition, demolition of dilapidated structures, relocation of displaced individuals/businesses, preservation of historic structures, redevelopment of abandoned and/or substandard structures, improvement of infrastructure, construction of new mixed-used facilities, and new community parking facilities to assist the businesses in the area.

The City of Austin retained a consultant to define a development strategy for the East 11th and 12th Street Corridors. The consultant worked with the City and area stakeholders to prepare the strategy that responds to the considerable opportunities and challenges facing development within these two corridors. The East 11th and 12th Streets Development Strategy was finalized on March 1, 2012, and provides recommendations on how to advance the redevelopment vision by identifying pathways to its successful implementation in the following main areas: Development Regulations, Infrastructure, Retail, Commercial and Housing Development Opportunities and Disposition of Public Land. The City along with the Urban Renewal Agency are considering the strategy recommendations. NHCD will develop a workplan with advisement by Urban Renewal Board (URB) to address recommendations identified in the strategy.

The City of Austin broke ground on the African American Cultural and Heritage Facility (AACHF) located at 912 East 11th Street, on June 17, 2011. The project includes a restoration of the historic Dedrick-Hamilton House as well as new construction and will serve as the flagship for the newly created African American Cultural Heritage District.

City of Austin Fiscal Year 2012-13 Action Plan

Chapter 3: Federal Objectives

Federal Guideline - Describe Other Actions in Strategic or Action Plan Taken to: Foster and maintain affordable housing.

Expand Alternate Funding Sources

NHCD continues to strategically seek opportunities to increase and expand funding sources in an effort to foster and maintain affordable housing. NHCD's programs and services rely on federal and local funding sources to deliver many of the activities in response to community priorities. NHCD expects to allocate the remaining General Obligation (G.O.) Bond funds in FY 2011-12, which were dedicated to addressing the City's affordable housing needs.

NHCD identified the "Demand for Services & Limited Funding" as a horizon issue for FY 2012-13. To address this horizon issue, NHCD will continue its pursuit of competitive and non-competitive, federal and state grant opportunities in an effort to increase its financial capacity to better address the needs of Austin's low-income residents.

In addition, NHCD will continue to seek partnerships with City departments and other local entities to support core functions. In FY 2011-12, NHCD completed an agreement with the City's water utility, Austin Water Utility (AWU), to administer the City's water private lateral program, which provides grants to eligible homeowners to repair or replace private lateral lines that have been identified by AWU, to be defective.

For more information on grant opportunities NHCD anticipates in FY 2012-13, visit Chapter 4, page 4-21.

Create and Retain Affordable Housing

Through the City of Austin's Acquisition and Development (A&D) and Rental Housing Development Assistance (RHDA) programs, NHCD has partnered with various lenders and non-profit and for-profit developers to increase and preserve the supply of affordable rental and homeownership opportunities that will benefit low- and moderate-income households. For more information about affordable housing projects planned or underway in FY 2012-13, visit page 3-30.

Community Housing Development Organizations (CHDOs)

Community Housing Development Organizations (CHDOs) are non-profit housing providers whose organizational mission includes the development of affordable housing for low- and moderate-income households. The City is able to work closely with CHDOs to help them meet their housing development goals by coordinating with the CHDO Roundtable, an organization comprised of local, non-profit affordable housing providers. The City meets with the CHDO Roundtable to discuss policy

City of Austin Fiscal Year 2012-13 Action Plan

Chapter 3: Federal Objectives

matters and provides CHDO Operating Expenses Grants to help increase organizational capacity. NHCD will continue to work closely and support CHDOs in FY 2012-13 to increase opportunities that will foster and maintain affordable housing.

Home Repair Activities

Home Repair activities are a high priority for the City of Austin. These activities make units more accessible by alleviating life-threatening living conditions and health and safety hazards for low- and moderate-income homeowners. NHCD administers the following home repair programs: Architectural Barrier Removal (ABR) – Rental and Owner, Emergency Home Repair (EHR), Homeowner Rehabilitation Loan Program (HRLP), G.O. Repair! Program, and Holly Good Neighbor Program. In addition, NHCD collaborates with Austin Energy (AE), Austin Water Utility (AWU) and the City's Code Compliance department to offer comprehensive services promoting healthier homes.

As the City stated in its FY 2011-12 Action Plan, NHCD has met with key stakeholders and reviewed home repair activities to consider revising its programs and processes. As part of the FY 2011-12 efforts and for the FY 2012-13 Action Plan community needs assessment, NHCD hosted a community conversation/forum, "Healthy Homes & Home Repair," to gather additional feedback on how NHCD can strengthen its home repair programs and services to create healthier homes for Austinites.

The Healthy Homes & Home Repairs community conversation brought together over 25 key stakeholders whose efforts are dedicated to providing critical home repair services to help keep residents' homes hazard-free and accessible. As a result, these services create healthier homes and preserve the affordable housing stock in Austin. The dynamic conversation provided an opportunity for several participants to voice their unique perspectives and offer insight on how the City can enhance partnerships, create a more comprehensive approach in offering services to low-income residents and streamline referral processes to ensure a more prompt and efficient repair process.

Moving forward into FY 2012-13 and planning for upcoming 5-Year Consolidated Plan conversations, NHCD will continue to coordinate with stakeholders on home repair activities as a key area of focus for future discussions and assessments.

NHCD is currently reviewing the Holly Good Neighbor program and plans to hold a stakeholder meeting in September 2012 to discuss potentially revising program guidelines, processes and funding options.

City of Austin Fiscal Year 2012-13 Action Plan

Chapter 3: Federal Objectives

Federal Guideline - Describe Other Actions in Strategic or Action Plan Taken to: Eliminate barriers to affordable housing.

Tenants' Rights Assistance

The City continues to support the Tenants' Rights Assistance program which provides an array of services to Austin's renters. The City's Fair Housing Office also provides assistance to residents who believe they have been discriminated against as it relates to housing. The City will continue working closely with local agencies that help make strides in eliminating barriers to affordable housing and educating renters on fair housing choice.

NHCD staff worked with the Community Development Commission (CDC) Working Group to participate in the Affordable Housing Siting Policy Working Group whose charge is to review and recommend siting policy approaches that can promote geographic dispersion of affordable housing for the City of Austin. For more information about the Affordable Housing Siting Policy Interim Update, visit Appendix XIV. To view NHCD's fair housing report, visit Chapter 5.

Down Payment Assistance

The Down Payment Assistance (DPA) program provides deferred payment and forgivable, zero-interest loans to low- and moderate-income first-time homebuyers to assist them with the down payment and closing costs of their home purchase. The program is offered to households earning at or below 80 percent of MFI and is available in two options: Option 1) The amount of assistance per household will not exceed \$14,999 per household. Loans are secured by a subordinate lien on the property that is non-assumable. The loan will be recaptured by the City if the household sells or rents the home, requests an equity loan, or transfers the property title before the end of the five-year affordability period or before the maturity date. Option 2) DPA funds from \$15,000 and up to \$40,000, as a deferred payment, 30-year, and zero percent interest loan, with a shared-equity provision. The City of Austin has the "right of first refusal" provision. This DPA option is not forgivable. Loans are secured by a subordinate lien on the property that is non-assumable. The loan will be recaptured by the City if the household sells or rents the home, requests an equity loan, or transfers the property title before the end of the ten-year affordability period or before the maturity date. Eligible income for DPA is at or below 80 percent of MFI.

Housing Smarts – Housing Counseling

The Housing Smarts program offers housing counseling classes to residents who earn at or below of 80 percent of MFI. The counseling is offered in English and Spanish. The pre-purchase one-on-one counseling sessions will provide counseling to potential homebuyers to assist in the home buying process. Post-purchase

City of Austin Fiscal Year 2012-13 Action Plan

Chapter 3: Federal Objectives

counseling will assist current homeowners with maintaining homeownership, including necessary education regarding foreclosure prevention. The last component of Housing Smarts is the train-the-trainer scholarship offered to community non-profits that want to address housing financial literacy issues in their individual communities. Those completing all nine hours of instruction will receive a certificate of completion that satisfies the homebuyer education component for many local mortgage lenders.

NHCD has enhanced the curricula to include additional topics: credit for consumers, everyday budgeting, and how to get money when you need it. The course is also offered in all geographic areas across Austin.

In FY 2011-12, the City applied to become a HUD certified *Housing Counseling Agency* and anticipates applying for various funding sources specifically designated for certified agencies in FY 2012-13.

S.M.A.R.T. Housing™

The City Council adopted the S.M.A.R.T. Housing™ Ordinance in April 2000 to encourage the development of reasonably priced, mixed-income housing units that meet accessibility standards. The S.M.A.R.T. Housing™ Ordinance ensures that new homes are **S**afe, **M**ixed-Income, **A**ccessible, **R**easonably Priced, and **T**ransit-Oriented and meet the City's Green Building minimum-energy efficiency rating.

The policy stipulates that all S.M.A.R.T. Housing™ certified single-family ownership units meet visitability standards reflected in the City's Visitability Ordinance. All multi-family developments must comply with federal, state and local accessibility standards, and at least 10 percent of the multi-family housing units must be accessible. Developments that meet these and other prerequisites are given expedited review under the City's development process and reductions waivers for certain development and construction fees. S.M.A.R.T. Housing™ provides a method to achieve neighborhood support for housing that serves low- and moderate-income residents by requiring applicants to meet with neighborhood organizations prior to filing an application for a zoning change. In addition, downtown developments may receive a density bonus without a zoning change by providing a percentage of affordable housing units or pay a fee-in-lieu to fund affordable housing in or near the downtown area.

Affordability Impact Statements

Chapter 25-1, Article 15 of the City of Austin's S.M.A.R.T. Housing™ Ordinance requires an Affordability Impact Statement (AIS) on proposed ordinances, rules or processes that could impact housing affordability. As part of the S.M.A.R.T. Housing™ Ordinance, staff prepares an Affordability Impact Statement (AIS) for all proposed city code amendments, ordinances and other proposed changes to identify any potential impacts on housing affordability. This analysis ensures that

City of Austin Fiscal Year 2012-13 Action Plan

Chapter 3: Federal Objectives

the City Council and the community are informed on an amendment's potential impact on housing affordability. To date, the City of Austin has issued more than 150 Affordability Impact Statements (AIS).

Geographic Dispersion

The City supports providing affordable housing in areas outside of low-income neighborhoods; thereby reducing racial and ethnic segregation, deconcentrating poverty, and providing for more economic opportunities for low-income households. NHCD currently provides funding preference through a scoring matrix system to projects that assist in the dispersion of affordable housing stock throughout the community, to focus on areas in Austin where there is a shortage of affordable housing.

As a result of this focus, NHCD has achieved greater geographic dispersion in the units it has funded in recent years. The City of Austin has achieved significant geographic dispersion in the units funded through the City's General Obligation (G.O.) Bond funding. At the time of this report, 2,431 total units have been created. This total also includes home rehabilitation. Out of the 2,431 units, 890 are located east of Interstate Highway (IH) 35 and 857 are located west of IH-35 – this does not include home rehabilitation units. The G.O. Bond funding has leveraged \$189 million in private/public investment.

The Austin City Council passed a resolution on December 15, 2011, directing the City Manager to work with the Community Development Commission (CDC) and other stakeholders to research strategies of achieving geographic dispersion of affordable housing. The City Manager was charged with identifying additional strategies and practices for geographic dispersion of affordable housing, and the feasibility of implementing those strategies for the City of Austin. In response to this resolution, NHCD has conducted research of municipal affordable housing siting policies, and has worked closely with the Affordable Housing Siting Policy Working Group, formed by the CDC. The Working Group has assessed feasibility and developed a preliminary Affordable Housing Siting Policy Interim Update. To view the Affordable Housing Siting Policy Interim Update, view Appendix XIV.

FY 2012-13 projects are outlined in the NHCD Projects by Neighborhood Planning Area section, visit page 3-30.

City of Austin Fiscal Year 2012-13 Action Plan

Chapter 3: Federal Objectives

Federal Guideline - Describe Other Actions in Strategic or Action Plan Taken to: Overcome gaps in institutional structures and enhance coordination.

City of Austin – Interdepartmental Coordination

NHCD administers housing, community and economic development, as well as public facility programs which require interdepartmental coordination. Several City of Austin departments coordinate efforts to provide program services and projects outlined in the annual Action Plan.

The City of Austin contracts with the Austin Housing Finance Corporation (AHFC) to develop affordable rental and homeownership opportunities and housing rehabilitation of owner-occupied homes. HHSD provides support to Austin residents living with HIV/AIDS and their families through the use of HOPWA grant funds. HHSD also provides assistance to help clients quickly regain stability in permanent housing after experiencing a housing crisis and/or homelessness using Emergency Solutions Grant (ESG) funds. HHSD and NHCD jointly administer several public service programs. The Economic Growth and Redevelopment Services Office (EGRSO) will foster small business expansions in low- and moderate-income neighborhoods to stimulate job creation through the Family Business Loan Program (FBLP). Numerous non-federally funded housing programs and activities offered by NHCD rely on the coordination of other City departments including: Austin Energy, Austin Water Utility, Budget Office, City Manager's Office, Code Compliance Department, Contract and Land Management Department, Government Relations, HHSD, Law Department, Office of Sustainability, Parks and Recreation Department, Planning and Development Review Department, Public Works, Solid Waste Services, and Watershed Protection Review.

Below are initiatives and programs that require interdepartmental coordination and will be underway in FY 2012-13:

Development Incentive Programs

The following regulating activities provide incentives for the inclusion of affordable housing or community/economic development.

- East 11th & 12th Streets Revitalization,
- Coordination with Planning and Development Review (PDR) on the East Riverside Corridor Regulating Plan,
- Coordination with other City Departments on the Airport Boulevard redevelopment efforts, and
- Coordination with PDR on Imagine Austin Comprehensive Plan, Housing and Neighborhoods Priority Program and implementation.

Redevelopment of Publicly-Owned Land

- Colony Park Sustainable Communities Initiative,
- Coordination with EGRSO on the redevelopment of Rebekah Baines Johnson (RBJ) Center, and
- Municipal Utility Districts (MUDs) developer agreements among other

City of Austin Fiscal Year 2012-13 Action Plan

Chapter 3: Federal Objectives

agreements noting affordable housing goals.

Home Repair and Other Initiatives

- Coordination with Austin Energy (AE) to administer the Holly Good Neighbor Program,
- Coordination with Austin Water Utility (AWU) to administer the private lateral Program,
- Collaboration with Code Compliance utilizing a referral system to identify and address homes needing substantial and costly repairs, and
- Coordination with Austin/Travis County Health and Human Services Department (HHS), Ending Community Homelessness Coalition (ECHO) and other key agencies for the Permanent Supportive Housing (PSH) strategy.

Additional Coordination

NHCD will continue to work closely with the following organizations to overcome gaps and enhance coordination efforts: African American Resource Advisory Commission (AARAC), Community Development Commission (CDC), Community Action Network (CAN), Community Housing Development Organizations (CHDOs), Ending Community Homelessness Coalition (ECHO), Housing Authority of the City of Austin (HACA), Housing Authority of Travis County (HATC), HousingWorks, the Urban Renewal Agency as well as other key stakeholders and organizations. NHCD will also remain engaged with housing finance agencies, the National Association of Local Housing Finance Agencies (NALHFA) and the Texas Association of Local Housing Finance Agency (TAHLFA), to connect with other agencies whose missions address critical housing needs.

In FY 2012-13, NHCD will continue to participate in the Opportunity Mapping: 2012-13 Steering Committee, which is comprised of representatives from Ohio State University's Kirwan Institute, City of Austin, Travis County, and local and regional planning agencies to determine key indicators the Kirwan Institute will utilize to update the current regional Opportunity Map. Opportunity mapping is a research tool used to understand the dynamics of "opportunity" within geographic areas. The purpose of opportunity mapping is to illustrate where opportunity-rich communities exist (and assess who has access to these communities) and to focus on areas of need in underserved or opportunity-poor communities. Key indicators include: areas with sustainable employment, high performing schools, access to high-quality healthcare, adequate transportation, quality child care, safe neighborhoods, and institutions that facilitate civic and political engagement. As NHCD moves forward in implementing a geographic dispersion/siting policy ensuring affordable housing in all parts of Austin, staff anticipates utilizing the Kirwan Opportunity Map to further the City's housing and community development goals.

City of Austin Fiscal Year 2012-13 Action Plan

Chapter 3: Federal Objectives

Federal Guideline - Describe Other Actions in Strategic or Action Plan Taken to: Improve public housing and resident initiatives.

The City of Austin boundaries are served by two Public Housing Authorities (PHAs), the Housing Authority of the City of Austin (HACA) and the Housing Authority of Travis County (HATC). The agencies are not departments of the City or County, respectively, but work independently of the City of Austin and Travis County. Both HACA and HATC share updates on agency progress through regular contacts and meetings with City staff.

Housing Authority of the City of Austin (HACA)

Created in 1937, the Housing Authority of the City of Austin (HACA) is a major provider of affordable housing for low-income families, disabled persons and seniors in the Austin area. HACA owns, operates and maintains 1,929 public housing units at 19 properties throughout Austin and administers more than 5,725 Housing Choice Vouchers through its regular voucher (5,253), Tenant Protection Voucher (3), Veterans Affairs Supportive Housing (270), Family Unification (85), Non-Elderly with Disabilities (36), Mainstream (59) and Hurricane Ike – Conversion programs. HACA's Housing Choice Voucher department also administers three additional special voucher programs for homeless individuals and families. The Tenant Based Rental Assistance (TBRA), Single Room Occupancy (SRO) and Shelter Plus Care programs serve approximately 220 homeless individuals and families with disabilities with housing and supportive services. HACA continually seeks opportunities to participate in specialized voucher programs through the U.S. Department of Housing and Urban Development.

HACA continues to be successful in moving families toward self-sufficiency with 80 families who have become homeowners through its down payment assistance program. The program provides qualified families participating in the Public Housing or Housing Choice Voucher programs with a \$10,000 forgivable loan to be applied towards the down payment on a new or existing home. If the applicant meets all program criteria for the first five years, then the loan is forgiven. Through its subsidiary, Austin Affordable Housing Corporation (AAHC), HACA's Six Star program provides another alternative for those who are ready to move out of public housing, but have not met all the qualifications to purchase a home. The Six-Star program allows residents to reside at one of AAHC's apartment homes at a rate lower than the fair market rental rate. The rent amount increases slightly over the course of the three year program, until the fair market rent is reached. The Six Star program allows participants to continue to learn financial management and work toward goals that will support sustainable economic and housing self-sufficiency.

HACA implements two programs designed to assist residents in achieving self-sufficiency. The Public Housing and Housing Choice Voucher Family Self-Sufficiency

City of Austin Fiscal Year 2012-13 Action Plan

Chapter 3: Federal Objectives

(FSS) programs provide service coordination to residents and maintain and grow community partnerships that link individuals and families to necessary supports. Services that are coordinated include: life skills training; adult basic education and literacy services; workforce development/job training; job counseling and placement; financial literacy; housing counseling and homeownership preparation; parenting classes; health and wellness classes; youth educational success programs; childcare; transportation; and connection to public benefit programs that temporarily help families as they move toward self-sufficiency. Similar to an Individual Development Account (IDA), residents in the FSS program maintain an escrow account that accrues when the resident has an increase in earned income. At the end of the FSS participants' five-year contract of participation, the funds are disbursed and can be used toward education, homeownership, debt repayment or other approved items supporting self-sufficiency goals. HACA's Public Housing Resident Opportunity and Self-Sufficiency (ROSS) program is a stepping stone for the FSS program that provides connection to similar services and allows participants to complete individual goals through modules that build upon one another. Modules include: Adult Basic Education, GED Attainment, Employment, Post-Secondary Education, Financial Management, Parent Leadership, Homeownership and Youth Leadership. The ROSS program also coordinates Youth Educational Success services for school aged children. The FSS and ROSS programs allow participants to design individual training and service plans that meet their unique needs.

Planning Activities

HACA continuously seeks HUD grants and other grants to support social service programming and capital improvements and to grow the range of services it can offer to residents. In June of 2011, HACA was awarded a \$1.75 million Capital Fund Education and Training Community Facilities grant to begin building a new community building at its Meadowbrook property.

The facility will offer adult education, job training and youth development programs. Designed primarily for HACA's public housing residents, the facility will also be utilized by residents in the surrounding community. In May 2012, HACA partnered with the City of Austin to submit a Choice Neighborhoods Initiative Planning Grant application to HUD. The Austin Housing Finance Corporation (AHFC) supported the application as a co-applicant. Camiros Ltd. was selected by HACA as the planning coordinator in the event the funding is awarded. The purpose of the Choice Neighborhoods Initiative Planning Grant is to create a plan to transform public and/or assisted housing into mixed-income, mixed-use and mixed-finance housing while completing a parallel neighborhood transformation plan which determines a plan for investments in neighborhood assets including early childhood education, education, workforce development and employment, transportation, parks and social services. The planning grant application focused on the Rosewood Courts

City of Austin Fiscal Year 2012-13 Action Plan

Chapter 3: Federal Objectives

public housing property and the surrounding Rosewood neighborhood. Grant award announcements are anticipated in fall 2012.

Housing Authority of Travis County (HATC)

The Housing Authority of Travis County (HATC) was created in 1975 as an administrator of two HUD housing programs, the Housing Choice Voucher Program and Public Housing. HATC administers 8 housing services programs, the largest of which is 566 units of Housing Choice Vouchers, with approximately 800 individuals and families on a waiting list to receive a voucher. HATC receives a Shelter Plus Care grant for 95 units to provide assistance for homeless individuals and families in the Austin Travis County Metropolitan area, as well as inter-local agreements with two other counties that allow for services in those areas. HATC owns and manages 105 units of public housing in Austin, 33 units of non-HUD affordable housing for seniors in Manor, and 16 affordable duplex units for families in Del Valle, TX. An affiliate of HATC, the Strategic Housing Finance Corporation, operates three tax credit/bond financed multifamily affordable housing developments in Austin: two elderly developments providing 278 units and a multi-family development with 192 units. HATC is a partner in the Permanent Supportive Housing (PSH) Leadership Council to assist in developing a financial model for a multi-jurisdictional solution to fund PSH in Austin.

The City of Austin is committed to continuing the support of partnership and efforts that will improve public housing and resident initiatives and will continue coordinating with both HACA and HATC in FY 2012-13 to inform public housing residents of affordable housing programs and opportunities. In addition, NHCD looks forward to consulting with both public housing authorities when planning and preparing for the City's FY 2014-19 Consolidated Plan.

City of Austin Fiscal Year 2012-13 Action Plan

Chapter 3: Federal Objectives

Federal Guideline - Describe Other Actions in Strategic or Action Plan Taken to: Evaluate and reduce lead-based paint hazards.

NHCD received notification in September 2011 that the City of Austin was awarded \$2.5 million through HUD's Lead Hazard Reduction Demonstration Grant. The funding will be used to identify and evaluate 180 homes for the presence of lead based paint hazards in eligible low-income rental and owner-occupied housing for a three-year grant period. The City's Lead Smart Program serves homes built prior to 1978 where children under 6 years of age live or spend a significant amount of time and who have tested positive for lead poisoning. The grant targets funding to communities with the greatest need, specifically to households with a high incidence of lead poisoning and older rental housing. The Lead Hazard Reduction Demonstration Grant for the City of Austin will expire in October 2014.

NHCD will hire a temporary marketing and outreach coordinator to work closely with City of Austin marketing experts and NHCD staff to market programs in an effort to identify eligible clients and increase program participation. The coordinator will be lead in developing and evaluating long-range market planning/strategies to increase awareness of programs and develop department identity. In addition, the coordinator will work with neighborhood associations, community leaders, political action groups, and other interested groups with on-going projects.

City of Austin Fiscal Year 2012-13 Action Plan

Chapter 3: Federal Objectives

Federal Guideline: Describe Other Actions in Strategic or Action Plan Taken to: Ensure compliance with program and comprehensive planning requirements.

NHCD's Organizational Framework

NHCD is committed to ensuring compliance with program and comprehensive requirements, federally and locally. NHCD has identified "Investment in Workforce," as a horizon issue for FY 2012-13 and will continue to develop new and creative approaches to increase professional development for its employees (Webinars, "train-the-trainer" approach, accessing organizational expertise for formal training sessions), including access to training opportunities by HUD through regional or local events.

The Planning, Policy and Outreach (PPO) Division is responsible for overseeing the comprehensive planning and development of federal (5-Year Consolidated Plan, annual Action Plan, and CAPER) and local plans and reports. Another NHCD area, the Compliance Division, ensures compliance with all program and planning requirements, which includes a review of current program guidelines with the activities undertaken through these programs. The Compliance Division ensures the review of programs is compliant with mandated federal and local regulations, established program guidelines, and written contract requirements.

NHCD created a departmental Regulatory Office in FY 2011-12, to enhance coordination of monitoring and compliance for federally and locally funded activities. The PPO Division and Regulatory Office work closely on issues relating to federal planning and reporting. Staff is required to be trained on federal and local requirements. All divisions are dedicated to technical assistance for compliance with HUD regulations.

Resale and Recapture

Cities receiving HOME funds are required to comply with a designated affordability period. The affordability period of any project is contingent upon the amount per unit subsidy received and may be five, ten, or fifteen years long. PJs are required to utilize the recapture or resale provisions to ensure continued affordability and the wise stewardship of federal funds. The following NHCD programs use HOME funds to assist homebuyers, developers, or homeowners; thus, recapture and resale provisions are incorporated in its program guidelines: Down Payment Assistance (DPA), Homeowner Rehabilitation Loan Program (HRLP), and the Acquisition and Development (A&D). For more information on how each program utilizes these methods, please see specific project descriptions in Chapter 6: Activity Tables.

City of Austin Fiscal Year 2012-13 Action Plan

Chapter 3: Federal Objectives

Resale

In cases where HOME funding was provided to the developer but not directly to the homebuyer, the resale method is used. The affordability period is enforced through a Restrictive Covenant signed by the homebuyer at closing and is recorded in the County Clerk's Official Public Records. The Restrictive Covenant spells out the length of the affordability period and the specific resale requirements that would have to be satisfied should the owner wish to sell the property prior to the end of the affordability period.

Both recapture and resale options have distinct advantages; the decision of which option to use is a matter of weighing factors such as trends in the marketplace, the availability of homeownership opportunities for lower-income households in the community, and the homebuyer program's local objectives.

Recapture

Under a recapture provision, the HOME financial assistance generally must be repaid. This option allows the seller to sell to any willing buyer at any price; PJs can decide what proportion of net proceeds from sale, if any, will go to the homebuyer and what proceeds will go to the PJ. Once the HOME funds are repaid, the property is no longer subject to any HOME restrictions. The funds may then be used for any other HOME-eligible activity.

To view the City's Resale and Recapture Policy, visit Appendix VI.

City of Austin Fiscal Year 2012-13 Action Plan

Chapter 3: Federal Objectives

Federal Guideline - Describe Other Actions in Strategic or Action Plan Taken to: Reduce the number of persons living below the poverty level.

All programs administered by the City of Austin aim to address critical needs through housing, community development, and public services to benefit eligible residents so they can increase their opportunities for self-sufficiency which includes persons in poverty. Federal entitlement grants, HOPWA, ESG, CDBG, and HOME activities assist several persons that fall under the special populations category outlined in the FY 2009-14 Consolidated Plan.

Housing Opportunities for People with AIDS (HOPWA) Activities

The Austin/Travis County Health and Human Services Department (HHSD) administers all HOPWA activities for the City of Austin. These programs provide housing assistance for income-eligible persons living with HIV/AIDS and their families. The goals of these programs are to prevent homelessness and to support independent, self-sufficient living among persons living with HIV/AIDS. The services ensure clients have improved access to primary medical care and other supportive services.

Emergency Solutions Grant (ESG) Activities

The Austin/Travis County Health and Human Services Department (HHSD) administers all ESG activities for the City of Austin. These programs are designed to be the first step in a continuum of assistance to help clients quickly regain stability in permanent housing after experiencing a housing crisis and/or homelessness. ESG can also assist with the operational costs of the shelter facility, and for the administration of the grant.

Public Service Activities

The Austin/Travis County Health and Human Services Department (HHSD) and NHCD administer the public services contracts funding with CDBG funds. Public services offer supportive services to households with gross incomes less than 200 percent of Federal Poverty Guidelines. Childcare Services provides child care vouchers for homeless and near-homeless families and direct child care services for teen parents who are attending school. Youth Services provides access to holistic, wraparound services and support to youth designated as at-risk and their families. The program's three components provide different levels of intervention: school-based intensive services, community-based services, and summer camps. Senior Services offers services that prevent and protect seniors in becoming victims of financial exploitation.

City of Austin Fiscal Year 2012-13 Action Plan

Chapter 3: Federal Objectives

Federal Guideline - Describe Other Actions in Strategic or Action Plan Taken to: Enhance coordination between public and private housing and social services agencies.

Community Action Network (CAN)

CAN is a public/private partnership between 15 major community organizations that work to achieve sustainable social, health, educational, and economic outcomes for Austin and Travis County. CAN supports 12 Issue Area Groups (IAGs) that range from housing, health, and elderly services to workforce development. The Issue Area Groups bring together stakeholders from throughout the community to collaborate with organizations that provide social services. CAN maintains a listserv of more than 2,000 community contacts, which is a key resource for NHCD's outreach efforts to provide information to the public, community non-profits and small businesses.

NHCD will continue to collaborate with CAN and several agencies to move forward in participating in the Housing Stakeholders Group in FY 2012-13. CAN is working with the City of Austin, Travis County, the Travis County Housing Authority, the Housing Authority of the City of Austin and other agencies to explore opportunities to enhance local affordable housing planning efforts and incorporate this planning initiative into the CAN framework. NHCD will begin conversations and planning efforts in FY 2012-13 with the above-mentioned agencies to prepare for the City's FY 2014-19 Consolidated Plan. As NHCD moves forward with planning efforts, staff will work closely with Travis County to align Consolidated Planning timelines and processes.

Ending Community Homelessness Coalition (ECHO)

The Ending Community Homelessness Coalition (ECHO) is charged with providing dynamic proactive leadership that engages policy makers and the community in ending homelessness. ECHO serves as the lead planning entity on homeless issues in Austin/Travis County. As part of this responsibility, ECHO coordinates and completes Austin's Continuum of Care (CoC) application and Community Plan to End Homelessness. ECHO also administers Austin's homeless count and survey, which is a HUD prerequisite for CoC funding. NHCD reviews the CoC application through the Certificate of Consistency process. NHCD and the Austin/Travis County Health and Human Services Department (HHSD) serve as representatives on the Continuum of Care (CoC) Independent Review Team.

Leadership Committee on Supportive Housing Finance

On March 10, 2011, the City Council adopted the City of Austin Permanent Supportive Housing Strategy as a working document and authorized the City Manager to facilitate the Leadership Committee on Supportive Housing Finance with the intent to "work together to review and analyze the report given to Council; and recommend a comprehensive public and private financing strategy for the City Council to consider for action; and provide Council with quarterly updates on their progress beginning in May 2011 (Resolution 20110310-025). The first meeting of the Leadership Committee was held on May 5, 2011, followed by regular meetings

City of Austin Fiscal Year 2012-13 Action Plan

Chapter 3: Federal Objectives

through 2011 and 2012. The Committee produced a report with funding recommendations and briefed the City Council on May 24, 2012. The report identifies financing strategies and recommendations for the capital, rental subsidies and social services needed to create and sustain 350 PSH units. The Leadership Committee on Supportive Housing Finance includes, but is not to be limited to, designated representatives from: the City of Austin, Ending Community Homelessness Coalition (ECHO), Travis County, Seton Hospital Network, the St. David's Foundation, Central Health, Austin-Travis County Integral Care, the Housing Authority of the City of Austin (HACA), Housing Authority for Travis County (HATC), and the U.S. Department of Veterans Affairs.

Public Housing Authorities (PHA)

Regular contact and collaboration with local PHA officials ensures that the City housing programs are linked to the needs of public housing residents. NHCD contracts with the Housing Authority of the City of Austin (HACA) for tenant-based rental assistance through Passages Program referrals. For more information about local PHAs, visit page 3-21.

Public – Private Partnerships

The City of Austin partners with for-profit and non-profit developers to disperse affordable housing geographically throughout the community and to preserve and create long-term affordability. For more information about projects, visit page 3-30.

City of Austin Fiscal Year 2012-13 Action Plan

Chapter 3: Federal Objectives

NHCD PROJECTS BY NEIGHBORHOOD PLANNING AREA

Through the City of Austin's Acquisition and Development (A&D) and Rental Housing Development Assistance (RHDA) programs, the following neighborhood projects are planned or are underway in FY 2012-13. The City allocates funding to these projects based on the following: type of project (e.g., transitional housing, single-family housing, ownership opportunities, etc.), level of affordability, feasibility, and evidence of leveraged funding. In addition to funding, the City offers technical assistance and benefits to developers through the City's S.M.A.R.T. Housing™ program and through the A&D and RHDA programs to all affordable housing developers on projects located within city limits. In this section, neighborhoods have been grouped according to Neighborhood Planning Areas established by the City of Austin Planning and Development Review (PDR) Department. To view the City's Neighborhood Planning Areas Map, visit Appendix II

To view the specific geographic areas of the jurisdiction in which assistance will be directed during FY 2012-13, view the Geographic Distribution maps in Appendix II. These maps identify proposed projects and funding sources for FY 2012-13 and display the African American, Hispanic and Asian representation. There is also a map reflecting the Median Family Income (MFI) breakdown.

Central East Austin Neighborhood Planning Area

Project: Chicon Corridor

The Chestnut Neighborhood Revitalization Corporation received G. O. Bond funding to acquire three parcels upon which at least 33 units of residential ownership housing for buyers with incomes at or below 80 percent of MFI. The development will be mixed-use and will provide a revitalization of a pocket area notorious for criminal activity, vacated structures, and absentee landlords. Construction is expected to begin in FY 2012-13.

Project: 24 Rental Units

The Austin Housing Finance Corporation (AHFC) has partnered with Anderson Community Development Corporation (ACDC) to construct at least 24 rental units for households earning at or below 50 percent of MFI. Engineering and architecture work were underway in FY 2011-12 and will be completed in FY 2012-13.

Project: East 11th and 12th Streets Revitalization

The City of Austin and the Urban Renewal Agency have entered into a long-term agreement that identifies the roles and responsibilities of the two parties. This revitalization combines federal, local and private resources to improve the economic well-being and quality of life in the neighborhood. Public and private partnerships with businesses, financial, and non-profit entities are key to spurring quality investment, commercial development, and job creation throughout the East

City of Austin Fiscal Year 2012-13 Action Plan

Chapter 3: Federal Objectives

11th and 12th Street Corridors. The City achieves this revitalization through activities including, but not limited to, land acquisition, demolition of dilapidated structures, relocation of displaced individuals/businesses, preservation of historic structures, redevelopment of abandoned and/or substandard structures, improvement of infrastructure, construction of new mixed-used facilities, and new community parking facilities to assist the businesses in the area. The City along with the Urban Renewal Agency are considering the strategy recommendations in which a workplan will be developed to address.

Project: 1313 Willow

Located in the Guadalupe Neighborhood, funding has been approved for demolition of a 1940s rental and construction of new a home at 1313 Willow Street which will be sold to a low- to moderate-income buyer. The home is expected to be completed and sold in early 2013.

Project: 2106 Chestnut

The Blackland Community Development Corporation (BCDC) will also construct one new single-family home at 2106 Chestnut to serve as a rental for a household earning at or below 50 percent of MFI.

East Riverside/Oltorf Neighborhood Planning Area

Project: Arbor Terrace

Foundation Communities acquired a former extended-stay hotel located at 2501 South Interstate 35 and will convert it into a Single Room Occupancy (SRO) facility to house individuals earning incomes at or below 50 percent of MFI. The development, known as Arbor Terrace is currently under renovation. AHFC has taken title to the land and is leasing it back to an affiliate of Foundation Communities. The property tax savings realized by AHFC's ownership will be put back into resident services. Foundation Communities has committed to provide 25 units of Permanent Supportive Housing at Arbor Terrace. Renovations have been completed for Arbor Terrace and it is expected to finish its initial lease-up in FY 2012-13.

Pecan Springs/Springdale Combined Neighborhood Planning Area

Project: Pecan Springs Commons

The City has partnered with Green Doors to provide affordable housing in the Pecan Springs/Springdale neighborhood. Green Doors used both federal funds and General Obligation (G.O.) Bond funds to acquire 82 units of rental housing, including 48 units of PSH. The 9 four-plexes and a 46-unit apartment complex, all on Sweeney Circle, are in the process of rehabilitation or are leasing up. This development has already had a transforming effect in this pocket area which had previously experienced a high crime rate and poor property conditions due to absentee landlords. The

City of Austin Fiscal Year 2012-13 Action Plan

Chapter 3: Federal Objectives

development serves the chronically homeless, homeless veterans, persons or families exiting shelter, and low-income working families.

St. John/Coronado Hills Combined Neighborhood Planning Area

Project: St. John Neighborhood

The City has partnered with Neighborhood Housing Services (NHS) of Austin to provide affordable housing in the St. John neighborhood. Work will be completed in FY 2012-13.

University Hills/Windsor Park Combined Neighborhood Planning Area

Project: Devonshire Village

Austin Habitat for Humanity, in partnership with the City, completed infrastructure work on its subdivision, Devonshire Village, in the Windsor Park/University Hills neighborhood. The subdivision will be comprised of 43 new construction single-family homes that will be sold to low- and moderate-income buyers. Home construction has been underway since FY 2008-09 and more than half of the homes have been sold. Home construction and sales will continue in FY 2012-13.

Govalle/Johnston Terrace Combined Neighborhood Planning Area

Project: The Works at Pleasant Valley

LifeWorks, a non-profit organization serving youth and families, received funding to acquire property to develop a 45-unit rental housing development that will serve formerly homeless youth, teen families, single-parent families, and youth aging out of foster care. Located next to Austin Community College's Eastview Campus and served by major transit routes, The Works at Pleasant Valley and the services provided by LifeWorks will offer residents the means to achieve their personal goals. Construction for this project will commence in FY 2012-13.

Project: Guadalupe-Saldaña Subdivision

The Guadalupe Neighborhood Development Corporation (GNDC) has completed pre-development work on the 11-acre Guadalupe-Saldaña subdivision in the Govalle/Johnston Terrace Neighborhood. The first phase of infrastructure development is underway, and funding has been approved for the first residential units in the subdivision. The Guadalupe-Saldaña Subdivision will be comprised of 90 units of affordable rental and ownership housing.

South Lamar Combined Neighborhood Planning Area

Project: The Ivy Condos, Phase II

Easter Seals Central Texas received a HUD Section 811 grant plus General Obligation (G.O.) Bond funding to acquire 10 condominium units at the Ivy Condominiums on Manchaca Road. The units were acquired with accessibility modifications already completed and will house persons with disabilities with incomes at or below 50 percent of MFI. Phase I consisted of 8 units at The Ivy

City of Austin Fiscal Year 2012-13 Action Plan

Chapter 3: Federal Objectives

Condos acquired by Easter Seals Central Texas in 2010. Those units were also funded by G. O. Bond funds and a HUD Section 811 grant.

Project: Treaty Oaks Apartments

Green Doors partnered with the City to acquire and rehabilitate a 47-unit apartment complex on Manchaca Road. The units will be leased to individuals and families with incomes at or below 50 percent of MFI. Treaty Oaks will house formerly homeless individuals, including veterans, persons at risk of becoming homeless and very low-income working families. Green Doors has committed to providing 24 units of Permanent Supportive Housing (PSH) at Treaty Oaks. The complex will begin leasing in FY 2012-13.

Project: The Legacy Apartments

The City partnered with Mary Lee Community, an affiliate of the Mary Lee Foundation, to acquire property that will eventually become a new 40-unit complex providing affordable rental units to individuals and families with disabilities. Planning efforts began FY 2011-12 and construction is expected to begin in FY 2012-13.

Westgate Neighborhood Planning Area

Project: Westgate Grove

General Obligation (G.O.) Bond funding was provided to PeopleTrust and MoMark Development to acquire and develop nine acres for a 50-unit subdivision. The subdivision will consist of single-family homes that will be sold to buyers earning at or below 80 percent of MFI. The homes will use a shared equity/right of first refusal model of ownership in order to ensure long-term affordability. The acquisition of the property was completed in FY 2009-10. Pre-development work is currently underway. In FY 2010-11 additional G.O. Bond funding was approved for PeopleTrust, which partnered with Peoples/Howell 2, LLC, to acquire 7 acres adjacent to the 9 acres previously referenced. This 7-acre tract will be developed for 50 attached condominium units to be sold to buyers earning at or below 80 percent of MFI. An extension of Westgate Boulevard was completed in FY 2011-12 which will provide additional access to future residents and greater mobility for the area. Construction is expected to begin in FY 2012-13.

Other Areas

Project: Sendero Hills Ownership

Habitat for Humanity of Austin partnered with the City to use General Obligation (G.O.) Bond funding to assist with the acquisition of 15 acres plus infrastructure construction, for 49 homeownership units in the Sendero Hills neighborhood of East Austin. The property has been acquired and infrastructure construction has been completed. Home construction continues to be underway in FY 2012-13.

Project: Colony Park Sustainable Communities Initiative

The City of Austin received a \$3 million dollar 2011 HUD Community Challenge Grant for the Colony Park Sustainable Communities Initiative. This proposed Master Planned; 208-acre development will incorporate best practice strategies for energy-

City of Austin Fiscal Year 2012-13 Action Plan

Chapter 3: Federal Objectives

efficient building design, water conservation and zero waste technology and standards to create a model sustainable and livable mixed-use, mixed-income community in East Austin. The project will include completion of a Master Plan, resulting in rezoning; engineering for subdivision and site planning for review and approval by the City of Austin; infrastructure construction plans and architectural design and plans for new sustainable residential and commercial development. Through its outright ownership of this 208-acre tract of land, the City of Austin is in a unique position to address the Challenge Grant livability principles and to promote the community vision. The initiative will be led by NHCD, in partnership with AFHC and other city departments. AHFC will serve as the master developer of the site and as builder for a portion of the housing. AHFC will also partner with private sector builders for development of both single-family and multi-family housing. To view more information on the Colony Park Sustainable Communities Initiative and HUD's livability principles, visit Chapter 4, page 4-34.

City of Austin Fiscal Year 2012-13 Action Plan

Chapter 3: Federal Objectives

ACTIVITIES TO ADDRESS HOMELESSNESS

This section outlines activities for those experiencing homelessness provided by the community at large as well as the specific activities funded in the FY 2012-13 Action Plan.

Community Framework for Addressing Homelessness

The Ending Community Homelessness Coalition (ECHO) is charged with providing dynamic proactive leadership that engages policy makers and the community in ending homelessness. ECHO serves as the lead planning entity on homeless issues in Austin/Travis County. As part of this responsibility, ECHO coordinates and completes Austin's Continuum of Care (CoC) application and Community Plan to End Homelessness. ECHO also administers Austin's homeless count and survey, which is a HUD prerequisite for CoC funding.

Continuum of Care

HUD adopted the Continuum of Care (CoC) process in 1994 to accommodate a "complete" system of care philosophy to address homelessness based on identified needs, the availability and accessibility of existing housing and services, and opportunities to integrate non-homeless mainstream housing and service resources. To compete for these funds, eligible regions (defined as a locality - city, county, or state - that receives Community Development Block Grants) are required to complete a CoC application that coordinates the needs of all the homeless service providers in the region.

For more information about Continuum of Care funding and 2010 allocations, visit the McKinney-Vento section in Chapter 2.

Austin's Community Plan to End Homelessness (2010)

Homelessness Plans are a national best practice recommended by the United States Interagency Council on Homelessness, the National Alliance to End Homelessness, and the U.S. Department of Housing and Urban Development (HUD). Plans have been adopted by all but one or two of the fifty largest cities in the United States.

The 2010 Plan substantially expands the scope of planning to include the entire continuum of the homeless population, from those at immediate risk of becoming homeless to the chronically homeless. The City continues to work closely with the ECHO to execute the 10 Year Plan to End Community Homelessness in Austin/Travis County by 2020. As set forth in the Plan, ECHO has incorporated as a 501(c)3 coordinating entity with a re-designed governing structure, secured initial funding for staffing and program activities to ensure implementation of the Plan including hiring the first Executive Director, and has moved Homeless Management Information System (HMIS) management to ECHO. The City and County both invest cash and in-kind resources in ECHO.

With strategies for: 1) preventing homelessness, 2) addressing short-term and long-term homelessness, and 3) leading highly-effective coordination, ECHO works to impact practices and policies that will lead to all people having a place to call home.

City of Austin Fiscal Year 2012-13 Action Plan

Chapter 3: Federal Objectives

ECHO Focus Areas and Strategies:

Prevention

People at risk of becoming homeless will be identified early and receive the assistance they need to maintain appropriate housing:

- Develop community-wide strategies to prevent homelessness,
- Expand on-going efforts that provide housing and financial stability for populations at risk of homelessness,
- Enhance community collaboration and partnerships to address prevention strategies and
- Educate the community about homelessness and advocate for evidence based practices and solutions.

Short-term Homelessness

People who become homeless will be able to move quickly back into housing and receive appropriate support services to maintain housing:

- Continue to improve and expand rapid re-housing strategies,
- Continue to improve and expand intervention services,
- Expand job training, employment, and access to mainstream programs (SSI, SNAP, etc.) and
- Enhance community collaboration to improve and redesign current programs.

Long-term Homelessness

People experiencing long-term homelessness will have stable housing and effective supportive services, including treatment for persistent mental illness and substance abuse issues:

- Implement pilot projects and expand effective strategies serving targeted Populations,
- Increase housing and service capacities to serve people who experience long term homelessness,
- Enhance community partnerships to address long-term homelessness strategies,
- Expand job training, employment and access to mainstream programs (SSI, SNAP, etc.),
- Expand access to and coordination with mental health, health services and substance abuse services, and
- Expand family support services, i.e., child care.

Highly Effective Coordination

Enhanced strategic planning and the federal Continuum of Care management, data performance, reporting, policy development, and funding coordination at the local level:

- Establish a sustainable structure to implement community-wide strategies to end homelessness by working through ECHO to increase the effectiveness of

City of Austin Fiscal Year 2012-13 Action Plan

Chapter 3: Federal Objectives

the following:

- a. Communication
 - b. Data Management & Reporting
 - c. Strategic Planning & Policy Development
 - d. Funding Coordination
- o Develop a mechanism to strengthen policy development and advocacy efforts to end homelessness,
 - o Continue to manage and improve the annual HUD Continuum of Care process, and
 - o Improve data quality and reporting.

City participation at all levels is key to ECHO's progress and success:

- o City Council remains committed to creating 350 units of Permanent Supportive Housing (PSH) for the target population;
- o City staff help identify funding sources for the Permanent Supportive Housing Initiative;
- o City staff participates in the renewal process of current HUD Continuum of Care (CoC) funded programs, totaling \$5.17M; 21 programs were reviewed by an Independent Review Team, which visited all CoC agencies to provide a thorough review of all CoC allocations. The ECHO CoC Workgroup and Membership Council coordinate Review activities.
- o City staff participates in the annual Point in Time Count each January; staff volunteer to participate in training before canvassing the streets to count and survey unsheltered homeless individuals and families. The Count is led by the ECHO Data Workgroup.
- o City staff promotes outreach activities to educate the public about housing needs and solutions. The Roof Over Austin campaign educates the community about PSH, while the ECHO Speakers' Bureau shares the stories of those who have experienced homelessness throughout the community; ECHO Hunger and Homeless Awareness week provides distinct opportunities for the public to engage in ending homelessness.
- o City staff oversees the enhancement of the Homeless Management Information System (HMIS). This involves the ECHO Data Workgroup, the HMIS subcommittee and the new HMIS Director, whose salary is funded by City investment. The goal is to increase the amount of data captured, the data quality and useful reporting so the community can make data driven decisions.

This strong City participation strengthens four ECHO workgroups, ten committees and the Membership Council by providing leadership, knowledge and resources. Current city emphasis is on permanent supportive housing, expanded and efficient use of HMIS and preventing homelessness through housing stability.

Additionally, the City and ECHO will work together to address the many changes to HUD's CoC programs stemming from the HEARTH Act, including changes to the

City of Austin Fiscal Year 2012-13 Action Plan

Chapter 3: Federal Objectives

Emergency Shelter Grant, which is now the Emergency Solutions Grant. Like the ECHO Plan, the goal of the changes to the HEARTH Act is to end homelessness. It requires communities to pursue permanent housing and to coordinate assessment and intake activities. Austin/Travis County should implement change in a manner that prevents, reduces and eventually ends homelessness.

City of Austin Fiscal Year 2012-13 Action Plan

Chapter 3: Federal Objectives

HOUSING OPPORTUNITIES FOR PERSONS WITH AIDS (HOPWA) REPORT SPECIAL REQUIREMENTS, FY 2012-13

Federal Guideline - Describe how the proposed activities will be used to meet the urgent needs of persons living with HIV/AIDS and their families that are not being addressed by public and/or private resources.

The City of Austin's Housing Opportunities for Persons with AIDS (HOPWA) program has contracted with two providers, AIDS Services of Austin (ASA) and Project Transitions, to carry out HOPWA activities independently or in collaboration with other HIV case management service providers. This process has proven to support HOPWA activities effectively and in a timely manner. HOPWA investments are allocated in the Emergency Medical Services Authority (EMSA) based on need. The majority of HOPWA services are provided in Travis County where most of the EMSA's population is located. HOPWA services in the rural areas of the EMSA are provided by the Community Action Agency.

AIDS Services of Austin (ASA) manages the Short-Term Rent, Mortgage, & Utility Assistance (STRMU), Tenant-Based Rental Assistance (TBRA), Permanent Housing Placement (PHP) and Short-Term Supported Housing (STSH) programs. These programs meet the urgent needs of eligible persons living with HIV/AIDS and their families and enhance the area's effort in ending chronic homelessness.

- o The goals of the STRMU and TBRA programs are to prevent homelessness and to support the housing stability of program participants. To participate in these programs, clients are required to receive case management services. Through case management services, HOPWA clients are referred to and are able to access other housing options such as Public Housing and Section 8 housing.
- o The goal of Permanent Housing Placement (PHP) services is to help individuals establish permanent residence when continued occupancy is expected. To ensure eligible clients are able to establish a new residence, funding from PHP is used to provide clients reasonable costs to move into a safe and stable living environment. Payments covering first month's rent have been identified as an urgent need and are not eligible under STRMU and TBRA.
- o People residing in homeless shelters, living on the street and in places not meant for human habitation may receive assistance through the Short-Term Supported Housing Program (STSH). Short-term facilities are intended to provide temporary shelter to eligible individuals to prevent homelessness and provide an opportunity for case managers to develop an individualized housing and service plan to guide the client's linkage to permanent housing.

In an effort to address the needs of underserved clients who have criminal histories and housing eviction histories, HOPWA provider agencies have explored transitional housing resources. HOPWA provider agencies will continue to refer to a limited

City of Austin Fiscal Year 2012-13 Action Plan

Chapter 3: Federal Objectives

number of transitional housing resources that accept clients with criminal and eviction histories in FY 2012-13.

HIV case managers provide services that address the urgent needs of persons living with HIV/AIDS and their families including referral, assistance, and follow-up for permanent housing placement, rent and utility deposits, mental health and substance abuse treatment/counseling services, primary medical care, and assisting with budgeting and life skills management.

Project Transitions addresses the needs of the HIV/AIDS community through the provision of Transitional Facility-Based Housing. Many of the clients accessing this HOPWA program have secondary and tertiary co-morbidities, such as mental health diagnoses and substance abuse, and consequently face a number of challenges that affect their ability to access necessary services. With adequate support many of these individuals have the potential, ability and willingness to transition to independence. The move to independence and self-sufficiency is facilitated through the provision of Supportive Services. The residential supportive services program helps program participants stabilize their living situations and help address their medical care needs. A variety of Supportive Services are offered to all clients including: facility-based meals, life skills management counseling, substance abuse relapse prevention support, client advocacy, transportation and assistance with obtaining permanent housing.

***Federal Guideline* - Describe the public and private resources expected to be made available in connection with the proposed activities being funded.**

Because housing needs far exceed the supply of affordable housing, other funding sources have been sought. Resources have come from the following:

In partnership with the City, AIDS Services of Austin (ASA), will receive funding from Best Single Source, and the HOME Investment Partnerships Program (HOME), a collaborative project with other Austin community agencies, both of which provide rent, mortgage and utility assistance. ASA and Austin Travis County Integral Care have a collaborative contract with the Austin Housing Authority's Shelter Plus Care Program that serves clients who are homeless. ASA participates in the Customer Assistance Program (CAP) through Austin Energy for payment of utility bills. Funds are most frequently used for individuals who, due to income eligibility limitations, do not qualify for HOPWA or qualify for small amounts of HOPWA assistance. The goals of these programs are to maximize financial support for eligible clients in order to ensure housing stability and to increase self-sufficiency and decrease dependency on community resources. Project Transitions contributes a portion of its own general funds for housing related services. Some clients in the HOPWA program can afford to pay a portion of their monthly housing/supportive services costs through a sliding-fee scale. HOPWA subcontractors retain program income to provide additional services. ASA contracts for 10 subsidized housing slots through the Housing Authority of the City of Austin (HACA) Shelter Plus Care Program. Clients usually occupy these slots for up to five years. ASA refers, on average, two new clients per year to fill slots when clients exit the program. This program provides

City of Austin Fiscal Year 2012-13 Action Plan

Chapter 3: Federal Objectives

housing placement and short-term rental and utility assistance services to achieve housing stability for program participants.

HOPWA program Supportive Housing staff make contacts and referrals as needed with case managers at ASA, Austin Travis County Integral Care, Community Action Agency, Wright House Wellness Center and the City of Austin's Communicable Disease Unit. Case managers provide transportation assistance for HOPWA clients who need help accessing HIV core medical and supportive services. To identify client resources, a directory that contains information about available community resources including food, clothing, education, employment, children's needs (schools, immunizations, etc.), transportation options, housing options, mental health resources, etc. was developed and is used by HOPWA case managers. Staff and interns also coordinate services with Child Protective Services, the Housing Authority of the City of Austin (HACA), Texas Rehabilitation Commission, Capital Area Workforce and members of the legal system.

The City's HOPWA program is one of five HIV-related grants that provide services under 14 categories of HIV/AIDS services in the Austin area. These grants include: Ryan White HIV/AIDS Program - Parts A, B, C and Minority AIDS Initiative (MAI); and HOPWA-HUD. Additional services are provided through support from the State of Texas HIV Health and Social Services funding, and City of Austin and Travis County general revenue funding. The Austin/Travis County Health and Human Services Department (HHSD) administers the Ryan White Part A, C, MAI, and HOPWA-HUD programs that represent HIV program services valued at almost \$7 million annually. Additionally, the Department of State Health Services (DSHS) administers Ryan White Part B and the State of Texas HIV Health and Social Services in the Austin area, which cumulatively are valued at approximately \$1.5 million.

Based on information from a five-county "transitional grant area" wide comprehensive needs assessment, the Austin Area Comprehensive HIV Planning Council generates an HIV services Priority List. By allocating grant funds according to this community-wide priority list, additional community resources such as grant awards, private funds, and in-kind contributions are effectively targeted, and duplication or gaps in services are minimized. Leveraging of funds occurs in several ways. Housing case managers also leverage local City, County and Ryan White grant funds, as well as private funding and donations to pay housing deposits, for documents (e.g. identification) required to secure low-income housing; and for transportation services including the use of agency vehicles and taxi vouchers to transport clients to appointments when applying for housing-related resources. The State of Texas provides additional State HOPWA and general revenue funds through contracts with Community Action Agency to provide rent, mortgage and utility assistance to people living with HIV/AIDS and their families in rural areas of Central Texas.

City of Austin Fiscal Year 2012-13 Action Plan

Chapter 3: Federal Objectives

Federal Guideline - Describe the method of selecting project sponsors for activities in the Metropolitan area, including areas not within the boundaries of the applicant City.

The Austin/Travis County Health and Human Services Department (HHSD) has contracted with two agencies, AIDS Services of Austin (ASA) and Project Transitions (PT) since 1995. These two agencies have been the sole respondents to Notifications of Funding Availability (NOFA) for HOPWA services. They also were selected to provide these services via a Request for Applications (RFA) process in August of 2002 and have been the designated subrecipients for these services. These agencies carry out activities independently or collaboratively with other housing case management providers in the area and have a history of satisfactory service performance and delivery.