

Executive Summary

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

1. Introduction

The Consolidated Plan establishes Midland's long-range strategy for investment of its U.S. Department of Housing and Urban Development (HUD) resources and other resources linked to activities directed at the community development, housing and homeless service's needs. The overall goal of the Consolidated Plan is to develop viable urban communities by providing decent housing, a suitable living environment, and expanding economic opportunities principally for low- and moderate-income persons. The Consolidated Plan is also the means to meet the application requirements for four HUD programs. The City of Midland has only applied for and received the Community Development Block Grant (CDBG) program. The Plan covers the HUD five-year period, beginning October 1, 2025, through September 30, 2029. The city has also prepared the First Year Action Plan, and it is included with the Consolidated Plan. It covers the October 1, 2025, to September 30, 2026, period.

Overview. Every five years, the City of Midland (City) develops a five-year strategic plan as required by the U.S. Department of Urban Development (HUD). On behalf of the city, Community Development Department developed the 2025-2029 Consolidated Plan (Con Plan). The Con Plan details how the city plans to invest its resources to meet Houston's ongoing affordable housing, community development, economic development, and public service needs during the HUD five-year period from October 1, 2025, through September 30, 2029. There are sources that will be used to address priorities in the Con Plan.

The objectives of the 2025-2029 Con Plan are to

1. Improve housing opportunities by creating and preserving decent, safe affordable rental and homeowner housing.
2. Expand sustainable homeownership opportunities for low- and moderate-income families.
3. Reduce homelessness by assisting individuals and families to stabilize in permanent housing after experiencing a housing crisis or homelessness by providing appropriate housing and supportive service solutions.
4. Enhance quality of life for residents by ensuring access to appropriate services.
5. Strengthen neighborhoods by investing in infrastructure, enforcement of safety codes, and public facilities that maximize impact by providing access to services.
6. Create and maintain healthy and safe environments and homes by removing health and safety hazards from homes.

7. Enhance the City's economic stability and prosperity by increasing opportunities for job readiness and investing in economic growth to increase the number of jobs or goods and services available.
8. Promote and ensure fair access to housing for all residents.

Priorities and objectives from the 2025-2029 Con Plan align directly with CDBG's vision to create a city where everyone has a safe home they can afford in a community where they can thrive. The Consolidated Annual Performance and Evaluation Report (CAPER) is published to provide information to HUD and citizens about that year's accomplishments towards achieving the goals and objectives identified for that year. The 2025 Annual Action Plan represents the first year of the 2025-2029 Con Plan. The Annual Action Plan (Plan) is the City's official application for HUD entitlement grants and proposes programs and services to be funded during the City's Fiscal Year (FY) 2025 Program Year. The Annual Action Plan provides a concise summary of specific actions that will take place during the program year to address the priority needs and goals identified in the Consolidated Plan.

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

Annual Objectives:

The Plan identifies programs and activities that will be used to meet CDBG goals. As required by HUD, each activity is linked to one of three federal program objectives: 1) decent housing, 2) suitable living environment, or 3) economic development. Each objective is matched with one of three outcomes: 1) availability/accessibility, 2) affordability, or 3) sustainability.

Decent Housing:

Facilitate making decent housing more available, accessible, affordable, and sustainable for low- and moderate- income residents through acquisition, rehabilitation, and new construction of multifamily properties.

- Down payment and closing cost assistance to increase low-moderate-income persons' access to homeownership.
 - Single-family home repair and development to preserve existing and expand new housing stock.
 - Suitable Living Environment Make suitable living environments more available, accessible, affordable, and sustainable for low-and moderate-income residents through.
 - Building/rehabilitating neighborhood facilities
 - Code enforcement
 - Support services for populations with special needs (e.g. elderly, persons with disabilities)
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- Economic Development/Opportunities Increase access to economic opportunity for low- and moderate-income communities through
 - Expansion of business products based on community need

- Business development services the "high" priority needs of the Plan are:
- Affordable homeowner housing
- Affordable rental housing for the elderly
- Affordable rental housing
- Homeowner home improvements
- Homeless services
- Special needs housing
- Street improvements
- Multi-purpose public facility
- Public services

3. Evaluation of past performance

The CDBG office achieved many of the goals set for the period of October 1, 2020, to September 30, 2025. A review of the fifth and final year of the past strategic plan period will be presented in the 2024 CAPER available in the fall of 2025. The CDBG Housing Rehabilitation and housing repair project has been successful for many years. The goals for homebuyer's assistance, housing minor repairs, street paving, sidewalk improvements, and neighborhood parks improvements, public services for senior citizens have been met with the final year accomplishments being completed by September 30, 2025. 100% of all the public service activities have been completed. These activities include providing health safety and public services elderly persons, and persons with disabilities. The Single-Family Home Repair Program achieved 100% of its 2020-2025 goals and the Single-Family Homebuyer Assistance Program achieved 90% of its 2020-2025 Consolidated Plan goals; additionally, all other activities will substantially meet or be very close to the goal by the end of the Consolidated Planning period in October 2025. The CDBG office will work diligently with awardees to carry out the remainder of the 2020-2025 Consolidated Plan goals listed in the prior plan.

4. Summary of citizen participation process and consultation process

In the development of the 2025-2029 Consolidated Plan, 2025 Annual Action Plan, and the 2025 Analysis of Impediments to Fair Housing Choice (AI), the Housing and Community Development Department (CDBG) planned an extensive citizen participation and stakeholder consultation process. CDBG worked with several City departments, the Midland Housing Authorities, non-profit organizations, and other stakeholders to ensure that the planning process was both comprehensive and inclusive. CDBG solicited information from other City departments, the private sector, non-profits, neighborhood-based organizations, and residents regarding existing conditions and strategies for addressing current needs. CDBG recognizes that Midland residents are the center of, and partners in, the development and execution of these Plans.

Opportunities for citizen input were provided throughout the planning process through

1. • Publications and Postings
2. • Public Hearings
3. • Community Meetings
4. • Listening Sessions
5. • Community Needs Survey and the Fair Housing Survey

The CDBG office adhered to its CDBG Citizen Participation Plan. Specifically, publicity for scheduled meetings and events was made, a citizen survey was conducted, community meetings were conducted, four focus groups arrived at recommended priorities and goals, and the Midland City Council held two public hearings. Effort was made to include as many sub-populations/groups and/or advocate groups for them in the process.

5. Summary of public comments

A summary of citizen comments on the 2025-2029 Consolidated Plan and 2025 Annual Action Plan. Comments from the public comment period will be included in the final plan. The Appendix contains comments made at community meetings and by those completing a citizen survey.

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

Such comments or views will be available once the development process is completed. CDBG considered all comments and views and will not reject any responses specifically.

7. Summary

During the next five years, CDBG will build upon experience and new strategies striving to meet the new strategic goals set in this Con Plan. CDBG will continue to focus on using data-driven approaches and utilize various citizen and stakeholder participation techniques to validate the needs and priorities set in the Con Plan. CDBG continues to make great strides in addressing the community's needs and the Consolidated Plan priorities through community involvement, evaluating past performance, and responding to experience with improved efficiency. This document has been developed to satisfy the Consolidated Planning requirements of HUD. Goals are principally those that can be funded, assuming availability of funds, by the CDBG program or that can be administratively supported by City staff and/or the Midland City Council. The Plan consists of a needs assessment, a housing market analysis, the strategy plan and the first-year annual action plan. Lead-based paint concerns, barriers to affordable housing, the citizen participation process and an anti-poverty strategy are also discussed.

The Process

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

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

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

Agency Role	Name	Department/Agency
CDBG Administrator	MIDLAND	Community Development Division

Table 1 – Responsible Agencies

Narrative

The lead agency for overseeing the development of the Consolidated Plan is the City of Midland’s Department of Development Services through its Community Development Division or CDBG Office. Major public and private agencies responsible for administering programs covered by the Consolidated Plan are the City of Midland, local housing authorities and numerous housing and social service non-profits.

Consolidated Plan Public Contact Information

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432-685-7408

PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I)

1. Introduction

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

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

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

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

Agency/Group/Organization	Agency/Group/Organization Type	What section of the Plan was addressed by	How was the Agency/Group/Organization consulted and what are the anticipated outcomes
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Table 2 – Agencies, groups, organizations who participated

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

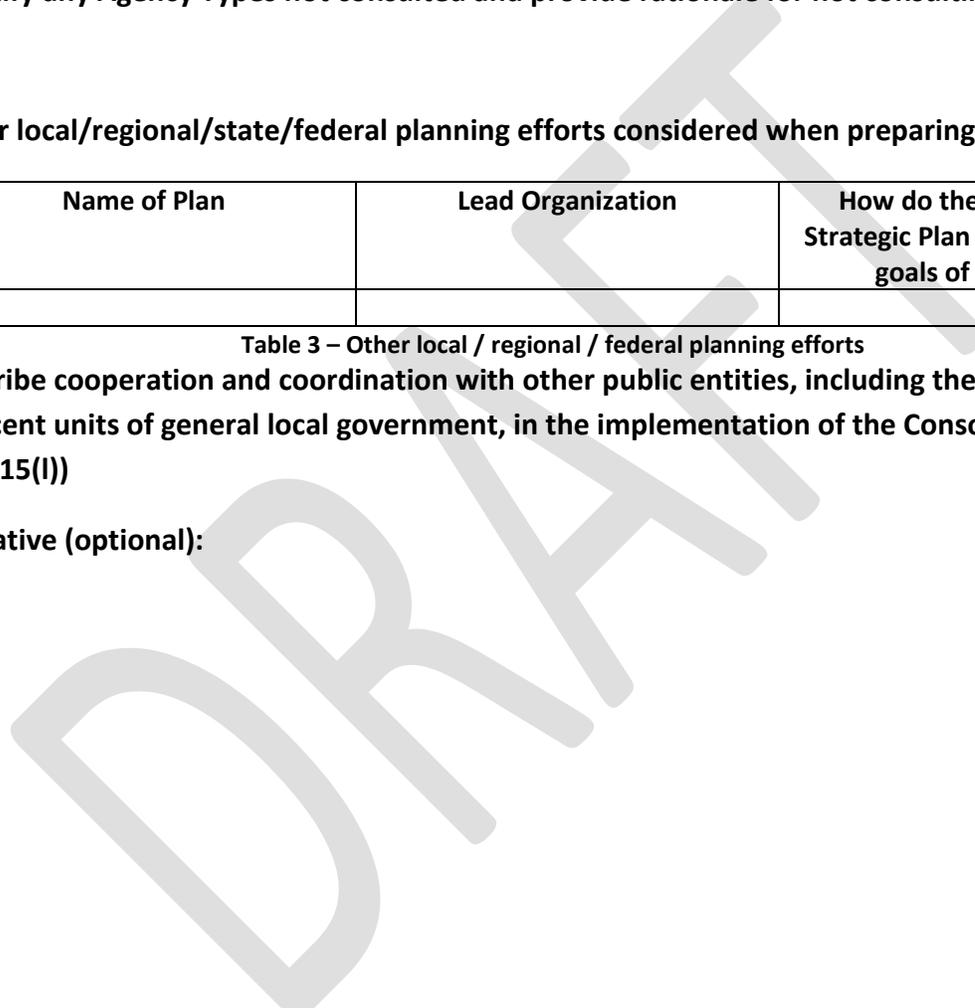
Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?

Table 3 – Other local / regional / federal planning efforts

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

Narrative (optional):



PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)

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

The CDBG office recognizes that Midland residents are the center of, and partners in, the development and execution of the Con Plan. The Citizen Participation Plan (CPP) establishes a means by which residents, public agencies, and other interested parties can actively participate in the development of the Con Plan, Annual Action Plan, Substantial Amendments, and the Consolidated Annual Performance and Evaluation Report (CAPER). It also sets forth the jurisdiction's policies and procedures for citizen participation. Using the CPP as a guide, this office aggressively solicited community involvement and provided residents with every opportunity to become involved in the development of this Con Plan. The priority needs for the City of Midland 2025-2029 Consolidated Plan were determined through analysis of information gathered from a variety of sources. The department utilized numerous focus groups, one-on-one interviews, public meetings, and survey instruments to get input from organizations and the public. A summary of all data collected was presented to the HUD and a list of potential needs were developed by the City's CDBG Administration. The priority needs were presented to the public at a series of meetings throughout the city, where citizens were given the chance to prioritize the needs they believed should be addressed throughout the next five years. In addition to this, an online survey was conducted allowing citizens an additional method of ranking the potential needs. There was concerted effort to reach out to diverse populations including outreach to minorities, non-English speaking persons, persons with disabilities, and special needs populations. The following is a summary of these efforts.

1. Held public hearings in the evening after regular working hours and attended other community meetings at night and during the day to make in-person public input opportunities available throughout the day for residents.
2. Advertise public hearings and the Community Needs Survey in community newspaper Midland Reporter Telegram.
3. Published in Spanish and made the Community Needs Survey available in English and Spanish.
4. Made staff available to attend and present at any organization's request from October through February 2020.
5. Attended community meetings in areas of the city with a high number of minority residents and low-moderate-income populations.
6. Held Focus Groups with stakeholders, including housing advocates, financial institutions, housing providers, persons with disabilities, and Fair Housing advocates. The City's Citizen Participation Plan for the CDBG program provides policies and procedures that assure that the public has adequate notice and opportunities to provide input into the development of the Consolidated Plan and the Annual Action Plan. Beside normal publicity for scheduled meetings and events, direct notification to organizations and interested citizens (50 of each respectively) was made. A citizen survey was conducted using the internet and community meetings. Three community meetings were conducted and three focus groups

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aided in analyzing the results and arriving at recommended priorities and goals. The Midland City Council held two public hearing. Efforts were made to include as many sub-populations/groups and/or advocate groups for them in the process.

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Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Community Meetings	Minorities Non-English Speaking - Specify other language: spanish Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	Three community (Neighborhood) at different locations were conducted with attendance ranging from 10 to 30 people. One meeting was in the evening and two in the afternoon. Spanish facilitators were available. Attendees were asked to prioritize which goals they felt were most important to accomplish during the consolidate Plan.	Speakers expressed the need for improved transportation services, greater access to fresh food, educational programs, employment training, job creation and retention, increased access to affordable housing, housing rehabilitation, demolition and clearance, services for the Homeless, education, and supportive services.	Some comments were very specific city service concerns. These were passed on to the appropriate City Departments on the following days. All comments were considered in the prioritization of needs process.	

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Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
2	Newspaper Ad	Minorities Non-English Speaking - Specify other language: Spanish Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	No responses reported to this office	No comments received to this office	All comments were considered in the prioritization of needs process	

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Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
3	Public Hearing	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	11 persons attended the two public hearings conducted by the City Council.	Citizens were in support of affordable housing programming and public services for which applications had been submitted to the city.	All comments were considered in the prioritization of needs process.	

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The City of Midland faces overwhelming housing needs. To better understand community needs, the city examines needs based on household income level as defined by the HUD Area Median Family Income (HAMFI). The development of the 202-2025 Con Plan coincided with the drafting of the 2020 Analysis of Impediments to Fair Housing Choice (AI) allowing for research and coordination of public engagement, demographic research and analysis, program evaluation, and development. Research has highlighted some of the following problems.

- Income deficiency
- Financial literacy
- Housing cost burden/affordability
- Aging and limited housing stock
- The lack of homeownership opportunities/programs
- Incongruity of jobs, wages, rent, and for-sale prices
- Accessibility
- Insufficient neighborhood amenities

Availability of amenities and the mobility of persons with disabilities Developing a picture of the current needs in the city begins by looking at broad trends in population, income, and household demographics. Once that data has been gathered, they can be examined with a more nuanced analysis of variables, such as how family and household dynamics relate to race and housing problems. Whenever possible, each of these issues is juxtaposed with economic and demographic indicators to determine if certain groups carry a disproportionate burden. Understanding the magnitude and prevalence of these issues in the City of Midland is crucial in aiding in setting evidence-based priorities for entitlement programs. Principally relying on data provided by HUD and the Census Bureau's American Community Survey, the needs assessment looks at housing needs from the perspective of households and their income levels. These data sets quantify housing problems, such as overcrowding and cost burden, and housing condition (lack of complete kitchen or plumbing facilities) to a degree. Additionally, the needs assessment is an opportunity to analyze homeless, public housing, community development, and non-homeless special needs.

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

Summary of Housing Needs

The housing needs of a community are, like all items in the market economy, a product of supply and demand. However, determining the factors that influence supply, and demand is much more complicated than building one house for one household. Changes in population, household size, availability of rental housing, income, and the condition of a property all work to shift the community’s housing needs. Since 2024, the population of Midland has increase at an exponentially rate to an average median home valuation index of \$368,305 at present and home listings at above \$400,000, well above other parts of the State. In the last decade, the city/county has grown more than 76,000 people in 2024. The number of homes needed at a rent-reasonable price in the Midland community has dramatically gone up which points to an even greater need for antipoverty and substandard living strategies to be implemented immediately. Many Residents today have a higher income than they did in 2020. Unfortunately, due to Inflation they have less buying power. The median household income in 2023 of (\$90,972) had a greater buying power than the median average wage of (\$91,169) in 2025. Financially, residents buying power has not kept pace with inflation thus creating a scenario of some Midlanders being worse off now while making more than before. The implication is reflected in the American Community Survey Estimates below. The following data serves as an analysis of housing problems in Midland according to the U.S. Census Bureau information provided by American Community Survey 5-Year Estimates. The term extremely low income (XLI) refers to a household with income from 0%-30% of AMFI (area median family income); very low income (VLI) refers to a household with income from >30%-50% of AMFI and could include XLI households; and low income (LI) refers to a household with income from >50%-80% of AMFI and could include VLI households.

Demographics	Base Year: 2020	Most Recent Year: 2024	% Change
Population	0	0	
Households	0	0	
Median Income	\$0.00	\$0.00	

Table 5 - Housing Needs Assessment Demographics

Alternate Data Source Name:

2023-2024 ACS

Data Source Comments:

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	5,725	5,335	8,140	4,940	23,485
Small Family Households	1,635	1,835	3,580	2,745	13,080
Large Family Households	480	545	810	685	2,380

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	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Household contains at least one person 62-74 years of age	990	860	1,235	740	4,315
Household contains at least one person age 75 or older	1,130	875	710	385	1,190
Households with one or more children 6 years old or younger	1,360	1,395	1,715	1,395	4,260

Table 6 - Total Households Table

Data Source: 2016-2020 CHAS

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Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	145	40	10	10	205	10	0	30	35	75
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	65	380	405	245	1,095	30	35	100	0	165
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	35	220	200	35	490	230	25	70	90	415
Housing cost burden greater than 50% of income (and none of the above problems)	2,525	755	65	0	3,345	955	370	295	0	1,620
Housing cost burden greater than 30% of income (and none of the above problems)	205	925	1,120	315	2,565	385	805	1,205	580	2,975

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	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Zero/negative Income (and none of the above problems)	290	0	0	0	290	80	0	0	0	80

Table 7 – Housing Problems Table

Data 2016-2020 CHAS
Source:

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	2,775	1,395	675	290	5,135	1,220	430	495	130	2,275
Having none of four housing problems	675	1,210	2,605	1,610	6,100	1,060	2,300	4,360	2,910	10,630
Household has negative income, but none of the other housing problems	0	0	0	0	0	0	0	0	0	0

Table 8 – Housing Problems 2

Data 2016-2020 CHAS
Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	1,135	715	690	2,540	285	560	720	1,565
Large Related	115	165	35	315	60	79	145	284
Elderly	590	194	55	839	690	275	280	1,245

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	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Other	1,135	1,030	580	2,745	310	260	445	1,015
Total need by income	2,975	2,104	1,360	6,439	1,345	1,174	1,590	4,109

Table 9 – Cost Burden > 30%

Data 2016-2020 CHAS
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	0	0	275	275	255	245	0	500
Large Related	0	0	40	40	60	4	0	64
Elderly	545	104	10	659	405	90	85	580
Other	0	1,075	430	1,505	230	0	0	230
Total need by income	545	1,179	755	2,479	950	339	85	1,374

Table 10 – Cost Burden > 50%

Data 2016-2020 CHAS
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	100	580	470	245	1,395	210	15	100	50	375
Multiple, unrelated family households	0	15	0	0	15	45	45	70	45	205
Other, non-family households	0	0	145	35	180	0	0	0	0	0
Total need by income	100	595	615	280	1,590	255	60	170	95	580

Table 11 – Crowding Information – 1/2

Data 2016-2020 CHAS
Source:

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	0	0	0	0	0	0	0	0

Table 12 – Crowding Information – 2/2

Data Source
Comments:

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

It is estimated that Midland has nearly 10,000 low- and moderate-income families with children with disabilities who may need housing assistance. The needs of families with an individual with a disability vary greatly depending on the disability and severity of the disability. Not all persons with disabilities need housing assistance, and those have different needs ranging from minor modifications for better physical mobility in a home to social services tied with housing. Safe Place of Midland and the Genesis Center both provide emergency and short-term shelter for victims of domestic violence. However, neither has the requested information.

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

It is estimated that Midland has nearly 18,000 low- and moderate-income families with children with disabilities who may need housing assistance. The needs of families with an individual with a disability vary greatly depending on the disability and severity of the disability. Not all persons with disabilities need housing assistance, and those have different needs ranging from minor modifications for better physical mobility in a home to social services tied with housing. Safe Place of Midland and the Genesis Center both provide emergency and short-term shelter for victims of domestic violence. However, neither has the requested information.

What are the most common housing problems?

Thousands of households in the city have moderate to severe housing problems. This is not surprising given the cost of home repairs is higher in Midland than many other Texas cities which discourages low- and moderate-income families to put off need repairs. Housing cost burden is the need for a household to pay more than 30% of the household’s income for housing and a severe housing cost burden is the need for a household to pay more than 50% for housing costs. By far, housing cost burden is the most common housing problem in Midland. A related problem is a high rate of overcrowded housing, meaning that there is more than one person per room, or it is severely overcrowded, meaning more than 1.5 persons per room. Approximately, 20,000 households earning below the 80% area median family income have overcrowding issues. These are the two most common housing problems for

Midland's low- and moderate-income households. There are still households without complete plumbing or kitchen facilities, yet in recent years, our housing surveys have suggested a trend towards fewer households having these two housing problems.

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

According to 2023-2024 CHAS data for Midland, low-income households are more affected by housing problems than other groups in Midland. When reviewing all income categories, approximately 18% of homeowners and 43% of renters have housing problems. However, for households earning below 80% of the AMI, 44% of homeowners and 63% of renters have housing problems. In addition, the number of renters affected outweighs the number of homeowners; subsequently, renters experience housing problems at a much higher rate than that of homeowners. In addition, certain persons or households face greater challenges than the general population in finding housing given their unique special needs or circumstances. These categories of families are generally fixed income, limited mobility and large family units.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

Many very low-income households are rent burdened, have low paying jobs or are unemployed, and/or are uninsured. Most are at risk of losing their housing through eviction due to inability to pay rent. Single-headed families earn less than married couples earn and therefore are at greater risk of losing housing. Comparing single-headed households by sex of the head of household reveals a stark difference between median-incomes. Female-headed family households, with and without children, made up over a quarter of the family households in Midland. Extremely low-income seniors and persons with disabilities represent two other groups that are at high risk of homelessness due to their limited income and additional needs. CDBG has been working with our local PHA's to target and assist in rapid rehousing through the Midland Homeless Network, Salvation Army and the Big Spring VA Regional Health Care Systems to those that: are first time homeless, chronically homeless, are part of a family that is homeless, and are fleeing/attempting to flee domestic violence. Approximately 38% of the renters in Midland have rental obligations that consume more than 30% of their household income. This presents an unreasonably large burden on such households; one for which increasing income is the most likely cure. Homelessness prevention programs sponsored by Midland Hospitality Network are designed to assist at-risk renters before they reach an unresolvable impasse with their landlords needs sufficient funding and the necessary level of promotions so that the community know how and when to take advantage of them.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

The city does not have a methodology for estimating the number of at-risk households.

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

For many people, limited or lack of income can be linked to instability and risk of becoming homeless; particularly, when income exceeds the cost of living, individuals may be less able to maintain stability. There are large numbers of households in Midland paying half of their gross monthly income for housing costs. Other expenses such as transportation, food, utilities, healthcare, and other costs decrease dispensable income and a household's ability to save. Consequently, a household can be more vulnerable if unexpected life issues such as natural disasters, illness, job loss or another circumstance that causes a loss of income/family member or an unexpected expense. Additionally, lack of housing options that suit household's needs may exacerbated mental illness, physical illness, and chronic substance abuse. The factors that contribute to an increased risk of homelessness are as varied as the populations Served by the programs available to address them. Lack of sufficient income or the employment stability needed to generate adequate income is a key element. Health issues (both mental and physical) and the lack of education or having job skills that aren't valued or needed by employers can heavily influence the amount of income available to pay for a family's housing. Substance abuse, criminal background, prior evictions, high levels of debt and the loss of benefits (such as housing vouchers or Temporary Assistance for Needy Families (TANF)) can adversely influence the stability of a family's housing situation. Incidences of domestic violence or human trafficking can also greatly diminish one's ability to afford housing, especially when children are involved.

Discussion

Reviewing the data provided above along with the comments received during the consultation process access to decent affordable housing remains paramount for the overall well-being of working families in Midland. Many residents are cost-burdened which puts a financial strain on the households. This was considered when creating the priorities, needs, and goals; however, with limited funds, and a large number of families in need, solutions to these issues must be targeted towards the highest priorities.

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

According to HUD’s eCon Planning Suite desk guide, a disproportionately greater need exists when the members of a racial or ethnic group at an income level experience housing problems at a greater rate (10% or more) than the needs of that category of need. The following will provide an assessment on the disproportionate housing need in the City of Midland based on race and ethnicity. The following series of tables looks at the existence of housing problems amongst different racial and ethnic groups across the 0%-30%, 30%-50%, 50%-80%, and 80%-100% AMI cohorts

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	4,585	1,145	0
White	1,480	315	0
Black / African American	455	190	0
Asian	4	10	0
American Indian, Alaska Native	15	0	0
Pacific Islander	0	0	0
Hispanic	2,605	605	0

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2016-2020 CHAS

*The four housing problems are:

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

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,555	1,785	0
White	1,000	755	0

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Black / African American	570	275	0
Asian	40	20	0
American Indian, Alaska Native	75	0	0
Pacific Islander	0	0	0
Hispanic	1,870	730	0
0	0	0	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Alternate Data Source Name:
2023-2024 ACS
Data Source Comments:

*The four housing problems are:

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

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,495	4,645	0
White	1,605	2,050	0
Black / African American	440	345	0
Asian	45	65	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	20	0
Hispanic	1,405	2,120	0
0	0	0	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Alternate Data Source Name:
2023-2024 ACS
Data Source Comments:

*The four housing problems are:

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

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,315	3,625	0
White	520	1,785	0
Black / African American	255	205	0
Asian	39	15	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	20	0
Hispanic	450	1,600	0
0	0	0	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Alternate Data Source Name:
2023-2024 ACS

Data Source Comments:

*The four housing problems are:

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

Discussion

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

According to HUD’s eCon Planning Suite desk guide, a disproportionately greater need exists when the members of a racial or ethnic group at an income level experience housing problems at a greater rate (10% or more) than the needs of that category of need. The following will provide an assessment on the disproportionate housing need in the City of Midland based on race and ethnicity.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,995	1,735	0
White	1,300	495	0
Black / African American	350	300	0
Asian	4	10	0
American Indian, Alaska Native	15	0	0
Pacific Islander	0	0	0
Hispanic	2,300	905	0
0	0	0	0

Table 17 – Severe Housing Problems 0 - 30% AMI

Alternate Data Source Name:

2023-2024 ACS

Data Source Comments:

*The four severe housing problems are:

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

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,825	3,510	0

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
White	555	1,200	0
Black / African American	290	550	0
Asian	0	60	0
American Indian, Alaska Native	75	0	0
Pacific Islander	0	0	0
Hispanic	905	1,695	0
Other	0	0	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Alternate Data Source Name:
2023-2024 ACS

Data Source Comments:

*The four severe housing problems are:

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

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,170	6,965	0
White	235	3,415	0
Black / African American	325	460	0
Asian	0	110	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	20	0
Hispanic	610	2,920	0
Other	0	0	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Alternate Data Source Name:
2023-2024 ACS

Data Source Comments:

*The four severe housing problems are:

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

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	420	4,520	0
White	40	2,270	0
Black / African American	125	335	0
Asian	35	20	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	20	0
Hispanic	215	1,830	0
Other	0	0	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Alternate Data Source Name:
2023-2024 ACS
Data Source Comments:

*The four severe housing problems are:

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

Discussion

There are several hundred households showing a disproportionate need in NA-15, this does not mean the level of housing problems experienced is low. Of the 70,000 plus households included in these tables, 48% households have one or more of the four housing problems. Analysis of data in the Disproportionally Greater Need 0-30% AMI table:

Housing Problems shows that:

- 80% of households in this income bracket have one or more housing problems, ranging from 65.0% to 80% in each racial and ethnic category.
- The highest incidence of problems within a racial/ethnic group occurred in the white/Hispanic racial category, which represented 47% of the population for this income bracket.
- Whites/Hispanic are also disproportionately impacted with having one or more of the four housing problems.
- 47% of other racial/ethnic groups that include those who are of multiple races also have severe housing problems.
- Analysis of data in the Disproportionally Greater Need 50-80% AMI table: Housing Problems shows

Demo

that: 36% of households in this income bracket have one or more housing problems.

- The two highest incidences of problems within a racial/ethnic group occurred in the white/Hispanic which represented 68.3% of the population with housing problems in this income bracket.

DRAFT

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction:

This section seeks to identify if any racial or ethnic group has a disproportionately greater need due to housing cost burden.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	35,245	6,655	5,350	370
White	18,820	2,930	2,025	160
Black / African American	2,330	765	705	60
Asian	675	90	4	0
American Indian, Alaska Native	150	75	15	0
Pacific Islander	40	0	0	0
Hispanic	12,995	2,750	2,580	150

Table 21 – Greater Need: Housing Cost Burdens AMI

Alternate Data Source Name:
2023-2024 ACS

Data Source Comments:

Discussion:

Over two-third of Midland households (62%) are cost burdened, paying over 30% of their household income for housing expenses. Almost three-fifth of households in Midland are cost burdened paying between 30%-50% of their household income for housing expenses, and another one-fifth of these households were severely cost burdened paying over 50% of their household’s income on housing expenses. Whites/Hispanic have a disproportionate need more than other racial/ethnic groups in the severely cost burden category. Almost half (48%) of Black / African American household are also severely cost burdened.

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

Are there any income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

Generally, whites/Hispanic in the 50% to 100% of AMI have a disproportionately greater need due to housing problems.

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

Not applicable.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

Overall, irrespective of race, low-income people experience disproportionate need with severe housing problems. While smaller in representation, American Indian/Alaskan Natives are racial groups with a higher number of households that are housing cost burdened at an AMI below 30%. The number of African American experience severe housing burdens with an AMI under 50%. Whites/Hispanic experience housing problems, including cost burden of any racial group. All racial/ethnic groups have households that are severely cost burdened of Midland.

NA-35 Public Housing – 91.205(b)

Introduction

Two housing authorities operate in Midland. One is the City of Midland Housing Authority that was established in 1971 by the City of Midland. The Midland City Council appoints the City Housing Authority Board of Commissioners. Otherwise, the City Housing Authority is independent of the city. The second housing authority is the Midland County Housing Authority that was created in 1988 by the Midland County government. The County Commissioners Court appoints the County Housing Authority Board of Commissioners. The County Housing Authority is independent of the County government. The City PHA operates the Hillcrest Manor public housing property. The County PHA manages the rental vouchers program.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	183	521	0	521	51	0	12

Table 22 - Public Housing by Program Type

***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

Alternate Data Source Name:

2023-2024 ACS

Data Source Comments:

Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	0	13,917	0	14,004	8,621	0
Average length of stay	0	0	0	5	0	5	0	0
Average Household size	0	0	0	2	0	2	1	0
# Homeless at admission	0	0	0	3	0	0	3	0
# of Elderly Program Participants (>62)	0	0	0	51	0	51	0	0
# of Disabled Families	0	0	0	103	0	98	5	0
# of Families requesting accessibility features	0	0	0	372	0	366	6	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Alternate Data Source Name:
2023-2024 ACS
Data Source Comments:

Race of Residents

Race	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	0	175	0	173	2	0	0
Black/African American	0	0	0	196	0	192	4	0	0
Asian	0	0	0	0	0	0	0	0	0
American Indian/Alaska Native	0	0	0	1	0	1	0	0	0
Pacific Islander	0	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 24 – Race of Public Housing Residents by Program Type

Alternate Data Source Name:

2023-2024 ACS

Data Source Comments:

Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	0	119	0	119	0	0	0
Not Hispanic	0	0	0	253	0	247	6	0	0

***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

Table 25 – Ethnicity of Public Housing Residents by Program Type

Alternate Data Source Name:

2023-2024 ACS

Data Source Comments:

DRAFT

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

Midland PHA's have completed reviews and modifications to comply with Section 504. Generally, the availability of 504 meets the needs of the tenants on the waiting list.

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

Households on the voucher program waiting list need accessible units and especially units with sufficient bedrooms. The public housing waiting list is limited to the households eligible for the City PHA's programs that are only for elderly and disabled households. In the following tables are the Public Housing income tier waitlist and waitlist by bedroom size along with the Section 8 waitlist. The immediate need for Public Housing residents is an increase in housing unit's availability, specifically for those who are extremely low-income (30%-50%) and those who are need of a one bedroom. This was seen to be a clear trend throughout the existing waiting list as well as the site-based waiting. The voucher program for those families with children are primarily in need of three- and four-bedroom units based on the PHA waiting list.

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

The individuals and families applying for public housing or vouchers are predominately low-income or very low-income, earning below 50% of the AMI. The needs of those on the waiting list for public housing and Section 8 are like the population at large in that the needs are associated with economic barriers that intensify the problem of housing affordability in the area. The majority of those on the waitlist for public housing are extremely low-income, earning below 30% of the AMI, and are waiting for one-bedroom units. This illustrates how very low-income house percentage of housing problems and therefore are most likely in need of housing assistance. The Midland report finds that there is a deficit of approximately 2,500 affordable and available rental units for individuals/families at or below extremely low income. These numbers far exceed the number of individuals and families on the PHA's waitlists. The majority of those on the Section 8 waiting list are families with children, making up 82% of the waiting list. This shows how families with children are cost burdened and reinforces the need for large family rental apartments near higher performing schools that are affordable for low-income families, including families receiving vouchers or other assistance.

Discussion

The demand for public housing and vouchers in Midland continues to increase, as does the number of low-and-moderate-income residents. While PHA's administered 521 vouchers in September 2024, several hundred families applied, and many were pulled to be added to the Housing Choice Vouch waitlist. This shows a clear need in the community for additional ways to subsidize rents for low- income families.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

The annual Point-in-Time Homeless Count & Survey is a requirement of the U.S. Department of Housing and Urban Development (HUD) for the local Continuum of Care (CoC) Balance of State. The Count illustrates trends over time (increases or decreases) in homelessness and provides insights into the effectiveness of a community's housing programs and homeless services. The Midland Homeless Coalition of Midland County serves as lead agency and coordinates the Count as part of those responsibilities. A Point-In-Time (PIT) Homeless Count & Survey of sheltered (i.e., those in emergency shelters, transitional housing, or haven) and unsheltered persons experiencing homelessness in the midland County area was held on the night of January 21, 2025. The purpose of the Count is to determine the number of persons experiencing homelessness [defined by the Department of Housing and Urban Development (HUD) as those staying in emergency shelter, transitional housing, or haven programs with beds dedicated for homeless persons or those persons who are unsheltered (i.e., staying in a place not meant for human habitation)] on a single night. The Count is a federal requirement for all communities receiving McKinney-Vento funding from HUD. Due to the size of the geographic area covered by the Count, we know that not all unsheltered persons experiencing homelessness can be identified in a short period of time (we are more confident about counting the number of those experiencing homelessness who are sheltered). The Count gives a good assessment of the extent of the problem in the region and can allow for comparisons over time to help understand how well a community is solving the problem of homelessness.

The 2025 Count included individuals staying in emergency shelters, transitional housing units, and safe havens on the night of 21 January based on reports received from the programs and data entered the Homeless Management Information System (HMIS). Individuals experiencing unsheltered homelessness (those sleeping on the streets or in other places not meant for habitation) were counted using direct engagement and interviews when possible, and observation if not. Teams walked under bridges, along the highways and other areas where encampments of unsheltered individuals experiencing homelessness had been identified. They also investigated abandoned buildings where persons experiencing homelessness have may have been residing. The information below describes the results of the 2025 PIT count as well as information from the Homeless Information Management System (HMIS). HMIS is a computerized data collection tool specifically designed to capture client-level, system-wide information over time on the characteristics and services needs of men, women and children experiencing homelessness. HMIS allows the aggregation of client-level data across homeless service agencies to generate unduplicated counts and service patterns of clients served. The city relies on the efforts of the Midland Homeless Coalition (MHC) for counting the homeless in Midland. The MHC has been in existence since the late 1990s and has had the lead role in developing the homeless strategy of the City's Consolidated Plans since 2000. The

City's Community Development Office has been active in the MHC since its inception. The Network is a statewide non-profit and receives some of its funding from the Texas Department of Housing and Community Affairs and the Texas Department of State Health Services.

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	0	0	0	0	0	0
Persons in Households with Only Children	0	0	0	0	0	0
Persons in Households with Only Adults	0	0	0	0	0	0
Chronically Homeless Individuals	0	0	0	0	0	0
Chronically Homeless Families	0	0	0	0	0	0
Veterans	0	0	0	0	0	0
Unaccompanied Child	0	0	0	0	0	0
Persons with HIV	0	0	0	0	0	0

Table 26 - Homeless Needs Assessment

Alternate Data Source Name:

2023-2024 ACS

Data Source Comments:

Indicate if the homeless population is: Has No Rural Homeless

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

DRAFT

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	0	0
Black or African American	0	0
Asian	0	0
American Indian or Alaska Native	0	0
Pacific Islander	0	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	0	0
Not Hispanic	0	0

Alternate Data Source Name:

2023-2024 ACS

Data Source

Comments:

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

PIT estimates that an additional 320 individuals have permanent housing issue on a daily basis. When compared to the general population of Midland; low-income and homeless families, children experiencing homelessness have been shown to:

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

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

Most minority groups in the United States experience homelessness at higher rates than Caucasians, and therefore make up a disproportionate share of the homeless population. Nationally, the most striking disproportionality can be found among African Americans. The effects of long-standing discrimination linger and perpetuate disparities in poverty, housing, criminal justice, and health care are major contributors to homelessness. Poverty, particularly deep poverty, is a strong predictor of homelessness, and African American households are much more likely to experience poverty than their other ethnic groups. More than one in five African Americans live in poverty.

Rental Housing Discrimination

Black families are more likely to live in areas of concentrated poverty — areas that have limited economic opportunities, fewer services, and poorer educational resources. People who become homeless are likely to have lived in these neighborhoods immediately before their homelessness. Data show that African Americans often face barriers when attempting to move to more favorable neighborhoods.

Incarceration

The incarceration rate for African Americans tripled between 1968 and 2016 and is more than six times the Caucasian incarceration rate. A history of involvement with the criminal justice system can keep people from successfully passing background checks needed to secure housing or employment. People exiting jails and prisons face significant problems in accessing safe and affordable housing, which can result in homelessness.

Mental Health Treatment.

People whose serious mental illness goes untreated are particularly vulnerable to homelessness; both poverty and lack of access to care contribute to disparities in mental health. African Americans are 10 percent more likely to report psychological distress than Caucasians and are far more likely to be uninsured. More than half of U.S. residents without health insurance are people of color.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

Rental Housing Discrimination

Black families are more likely to live in areas of concentrated poverty — areas that have limited economic opportunities, fewer services, and poorer educational resources. People who become homeless are likely to have lived in these neighborhoods immediately before their homelessness.

Data show that African Americans often face barriers when attempting to move to more favorable neighborhoods. People sleeping on park benches and street corners are the most visible reminder of the United States' continuing struggle with homelessness. According to the 2025 Annual Homeless Assessment Report to Congress published by HUD, on any given night in the U.S., over half a million people experience homelessness and over two hundred thousand individuals are unsheltered, sleeping outside or in places not meant for human habitation. Information about unsheltered homeless people is useful for: (1) service planning; (2) demonstrating a need for resources in the Continuum of Care application; (3) raising public awareness about the issue of homelessness; (4) accurately measuring and identifying the needs of populations that are the hardest to serve (chronically homeless); and (5) measuring performance in eliminating homelessness, particularly chronic homelessness.

Psychiatric disorders and co-occurring substance abuse disorders are disproportionately present among the homeless. Nationally, more than 10 percent of people who seek substance abuse or mental health

treatment in our public health system are homeless. And people who are in early recovery from these conditions are often at risk of homelessness. People suffering from mental illness or substance use disorders may be left without a steady source of income, stable housing, or social support because of their illness.

Recent PIT Counts in Midland indicate that about four in six homeless persons are typically sheltered overnight in the winter months.

Incarceration

The incarceration rate for African Americans tripled between 1968 and 2016 and is more than six times the Caucasian incarceration rate. A history of involvement with the criminal justice system can keep people from successfully passing background checks needed to secure housing or employment. People exiting jails and prisons face significant problems in accessing safe and affordable housing, which can result in homelessness.

Mental Health Treatment.

People whose serious mental illness goes untreated are particularly vulnerable to homelessness; both poverty and lack of access to care contribute to disparities in mental health. African Americans are 10 percent more likely to report psychological distress than Caucasians and are far more likely to be uninsured. More than half of U.S. residents without health insurance are people of color.

Recent PIT Counts in Midland County indicate that two in three individuals are Caucasian while one in four are African American and less than half of the homeless are Hispanic.

Discussion:

The 2025 Homeless Count results also prove that CoC's programs work. Permanent housing combined with supportive services is the key to solving homelessness, and our community's progress in this area has been tremendous compared to other major cities. However, CoC has plateaued in its progress for the past four years which confirms that the demand for permanent housing is greater than our region's availability. The City of Midland will continue to encourage other systems to come to the table and partner with us to help reduce some of negative impact of unsheltered persons into our homeless response system. The number of homeless persons counted has gone unchanged as a percentage since 2016 and the number of unsheltered homeless has also gone unchanged as a percentage of sheltered homeless. This statistic directly correlates to the City's focus on ending chronic homelessness and its initiatives to create more permanent supportive housing units and investment towards making homelessness brief and non-reoccurring.

Anecdotal evidence of households who have been assessed for homeless housing resources have reported that the higher-than-average economic conditions in the Permian basin is a direct cause or a contributing factor to their current homelessness. Resources must be aligned to address the issue. To end homelessness, a community-wide coordinated approach to delivering services, housing, and

programs is needed. This means, a coordinated approach that shifts from a collection of individual programs to a community-wide response that is strategic, and data driven. The solution to homelessness is not simple – although rapid rehousing initiative are helping housing crisis. The services level needs of people experiencing homelessness vary based on their personal circumstances. Sometimes people need longer-term rental assistance and services supports to achieve stability. Permanent supportive housing is a proven solution to homelessness for the most vulnerable. Other individuals may require rapid re-housing which provides short-term rental assistance and services to help people obtain housing quickly, increase self- sufficiency, and stay housed. An effective crisis response system can identify and quickly connect people who are experiencing or are at risk of experiencing homelessness to housing assistance and other services.

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

Introduction:

Cost burden and overcrowding are the two housing problems that affect Midland the most. In addition, certain persons or households face greater challenges than the general population in finding or maintaining housing given their unique special needs and circumstances. Such circumstances range from fixed incomes to limited mobility to large households. Not all housing units in the general housing stock can meet the housing needs of persons or households with special needs. This section reviews the needs of persons who are not homeless but may require supportive housing, meaning housing with services.

This includes but not limited to

- Elderly (defined as 62 and older)
- Frail elderly (defined as an elderly person who requires assistance with three or more activities of daily living, such as bathing, walking, and performing light housework)
- Persons with mental, physical, and/or developmental disabilities
- Persons with alcohol or other drug addiction
- Persons with HIV/AIDS and their families To the greatest extent possible, the City should estimate the number of persons in various subpopulations that are not homeless but may require housing or supportive services, including the elderly, frail elderly, persons with disabilities (mental, physical, developmental, persons with HIV/AIDS and their families), persons with alcohol or other drug addiction, and any other categories the City may specify and describe their supportive housing needs.

Describe the characteristics of special needs populations in your community:

Many Midlander's have special needs due to their physical, intellectual, or mental circumstances. These special populations are often those with very little income. In addition, non-public transit mobility is limited to what income provides and the ability to drive. Persons with physical, mental, and development disabilities often require special housing considerations to accommodate their unique conditions. Some may face unique problems in obtaining affordable and adequate housing, due to accessibility issues dictated by their disability such as additional handrails, ramps, and wider doorways. Others may be affected by discriminatory actions of housing providers or be stigmatized when looking for housing. Most of all persons with a disability living in midland are of working age, between 18 and 64 years old, there are often limited employment opportunities. This may also contribute to the lack of financial others may require some sort of living assistance in special housing that can offer support either with daily tasks or provide a more supportive living environment. It is difficult to get an accurate count for these populations. On a national basis almost 20% of the population is estimated to have a disability. The number of elderly sixty-two years of age and older) grew by 14.0% from 2020 to 2024. The Census also reported that a greater percentage of elderly have a disability as compared to the rest

of the adult population. The Permian Basin Area Agency on Aging had previously reported that one in ten Texans over sixty-five years of age have Alzheimer's disease and may have limited availability of needed services.

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

Many of the needs of these special populations are the same as the community. Needs are determined through data analysis and results from public participation and consultation efforts. For instance, housing and transportation are services needed for the general population. But special accommodations in both transportation and housing are also needed for special needs populations as well. Housing and supportive service needs of these populations arrived through consultation with service providers

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

Persons living with HIV/AIDS face an array of barriers to obtaining and maintaining affordable, stable housing. For persons living with HIV/AIDS access to safe, affordable housing is as important to their general health and well-being as access to quality health care. For many, the shortage of stable housing is the primary barrier to consistent medical care and treatment. Those with HIV/AIDS may also face discrimination due to their status. No current information on the actual number of persons with HIV/AIDS in the city is available. Nationally, about 0.4% of all persons have HIV/AIDS. This would equate to about 500 plus persons in Midland.

If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))

The City of Midland does not receive HOME funds for specific category of disabilities.

Discussion:

In general, the needs of non-homeless special needs populations are addressed by many different providers and entities in the community. However, it is the consensus of housing and social service agencies in Midland that housing for these groups especially those with mental disabilities is lacking in the community.

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

Describe the jurisdiction’s need for Public Facilities:

Public facilities are needed in neighborhoods throughout Houston to enhance the quality of life. Both the enhancement of existing public facilities and the creation of new public facilities are needed in Midland. Improving the accessibility for persons with special needs to access and easily use public facilities is also needed. In some neighborhoods in which private market forces are strong, many public facilities are provided, at least in some way, by the private entities. But in some neighborhoods, many times in low- and moderate-income neighborhoods, public facilities are lacking in some way. For instance, public facilities are needed to provide more amenities in neighborhoods. These include many publicly owned buildings such as parks, libraries, multi-service centers, and fire and police stations. Other private amenities, such as improved commercial development, providing services in neighborhoods, such as grocery stores, are also needed. Public facilities are also needed to provide specific services or nearby services for low- and moderate-income residents or persons with special needs. These include health clinics, educational facilities, park/ recreational facilities, and facilities with services assisting special needs populations. For purposes of the Consolidated Plan, public facilities needs are limited to those that would serve low/moderate income areas. Facilities from which multiple activities can occur are found lacking. Such facility should be able to house youth programming and other general community needs.

How were these needs determined?

Needs for expanded and improved public facilities were determined through the community input process including a community survey, public hearings and discussion groups with community members, and focus groups with stakeholders. The Community Needs Survey found that the most needed neighborhood facilities in neighborhoods in Midland were health and safety driven improvements. The greatest needs for improvement revealed a need for improvements in infrastructure (which includes streets, sidewalks, and drainage), restaurants/entertainment, parks/recreation facilities, grocery stores, and health facilities/clinics. The sentiments were reiterated in the qualitative assessment of neighborhoods received during the public participation process through focus groups, discussion groups, and listing sessions. The city disseminated a survey to residents and service providers. The survey was mailed out, distributed by email, published in the daily newspaper, and made available online. It was also made available at community meetings and other gatherings attended by City Community Development staff. The survey responses were compiled by staff and were analyzed by focus groups that made the recommendations as to priority needs. The groups also provided input on related goals.

Describe the jurisdiction’s need for Public Improvements:

The City of Midland public infrastructure and improvements are often in need of enhancement. Street maintenance, sidewalk maintenance, and flood drainage improvements are the top three most

important needs to Midlanders. The top five neighborhood amenity improvements that need to be made, according to 2025 Community Needs Survey takers, are infrastructure (which includes streets, sidewalks, and drainage) restaurants/entertainment, parks/recreation facilities, grocery stores, and health facilities/clinics. This shows that there is a deficit in the quality of health-related services and food options available to people in their neighborhoods. There is a need for infrastructure improvements that influence transportation, walkability, accessibility, and flood drainage. Improvements for pedestrians can often mean safer access to nearby services and to public transportation services. Neighborhoods without or with limited sidewalk access can force individuals into the street, which is a safety concern. In addition, sidewalks, ramps, and other pedestrian improvements and continued maintenance are necessary for more inclusive and accessible housing options and services for persons with disabilities. These are two needs to be addressed in Midland. Code enforcement activities can often help to create a better neighborhood by educating residents about cleanliness and safety codes as well as enforcing these codes. According to the Community Needs Survey that enforcement of cleanliness/Safety codes and the cleaning of illegal dumping sites were two of the top five neighborhoods services needing improvement. Residents and businesses in Houston should have equal access to adequate utilities and transportation systems. Midland's infrastructure is aging and may need replacement. Other public improvements needed may have to do with water and wastewater services or other services that may not be noticed by residents until they become a problem. These may also need updating. Many of these public improvements are like the needs listed in the prior Consolidated Plan. For purposes of the Consolidated Plan, public improvements are limited to those that would serve low/moderate income areas. Street and sidewalk improvements are priorities. Such improvements are most needed to help solve drainage issues and provide safe routes for pedestrians

How were these needs determined?

Meeting public service needs is of high priority for CDBG. Public services can help assist and stabilize households in Midland. The citizen participation process also influenced the needs for public services. According to the 2025 Community Needs Survey, the four highest rated supportive services needing the most improvement in Midland were housing services, senior services, job/employment training, and Infrastructure. Additionally, the Community Needs Survey and other forms of public engagement revealed that the groups in most need of supportive service in Midland were persons with physical disabilities and the elderly. These public service needs were reiterated in other public participation efforts including through public hearings and discussion groups, focus groups with stakeholders' meetings. The city disseminated a survey to residents and service providers. The survey was mailed out, distributed by email, published in the daily newspaper, and made available online. It was also made available at community meetings and other gatherings attended by City Community Development staff. The survey responses were compiled by staff and were analyzed by focus groups that made the recommendations as to priority needs. The groups also provided input on related goals.

Describe the jurisdiction's need for Public Services:

For purposes of the Consolidated Plan, public services needs are limited to those that would serve low/moderate income persons. Public services found to be most desired would be those directed at seniors, the youth, childcare, disabled groups, and employment and training.

How were these needs determined?

The city disseminated a survey to residents and service providers. The survey was mailed out, distributed by email, published in the daily newspaper, and made available online. It was also made available at community meetings and other gatherings attended by City Community Development staff. The survey responses were compiled by staff and were analyzed by focus groups that made the recommendations as to priority needs. The groups also provided input on related goals.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

In this section, the City must describe the significant characteristics of the housing market in terms of supply, demand, condition, and the cost of housing. Generally, the housing market in Midland has been a tight one over the past five years as population increases have caused a housing shortage. Labor shortages have also contributed to an inability of housing construction to keep up with demand. Consequently, the cost of housing has escalated. It is our hope that the current slump in oil prices will permit housing construction to catch up and for overall availability and affordability to stabilize. The General Features Map shows the basic layout of the city of Midland. Midland lies in Midland County that is adjacent to Ector County. Ector County contains the City of Odessa, another CDBG entitlement community. Other nearby similarly sized CDBG entitlement cities are Abilene and San Angelo. However, among the four cities, Midland receives a smaller CDBG allocation and no direct HOME funds.

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

Introduction

The "General Population and Housing Data" Table in the Appendix provides a comparison of Midland from 2020 to 2024. The population growth during this period was approximately 17.0%. Sixty-nine (69) percent of Midland housing units are single-family dwellings. Multi-family units comprise 27% of the housing stock. Mobile homes are over four percent of the total. About two thirds of all households are homeowners and most (87%) live in housing units with three or more bedrooms. Renters are more evenly distributed among the different unit sizes. The ACS data shows that about two thirds of all renters live in apartment units. Since 2020, Midland's population and housing situation has changed drastically due to the continual oil boom. Many who stay in Midland on a temporary basis, population estimates are unreliable and available housing was non-existent for a period as all hotel/motel rooms were also occupied and man camps were evident outside of city corporate limits. Data from the Real Estate Center at Texas A & M University shows that the inventory of homes for sale over the last five years was over 2 1/2 months in the beginning, dropped to two months and is nearing 3 months at the end of 2024.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	34,235	67%
1-unit, attached structure	2,175	4%
2-4 units	3,380	7%
5-19 units	6,390	12%
20 or more units	3,440	7%
Mobile Home, boat, RV, van, etc	1,515	3%
Total	51,135	100%

Table 27 – Residential Properties by Unit Number

Alternate Data Source Name:

2023-2024 ACS

Data Source Comments:

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	60	0%	2,170	13%
1 bedroom	265	1%	4,920	29%
2 bedrooms	3,330	11%	6,070	36%
3 or more bedrooms	27,005	88%	3,810	22%
Total	30,660	100%	16,970	100%

Table 28 – Unit Size by Tenure

Alternate Data Source Name:

2023-2024 ACS

Data Source Comments:

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

For homeowner programming, the city has provided homebuyer assistance programming for over thirty years and has supported affordable housing development efforts since the mid 1990's. Complementing this is direct housing development by the local non-profits such as Habitat for Humanity and Midland Community Development Corporation (CDC). Typically, the programs assist on an annual basis over twenty households of incomes generally from 50% to 80% of AMI. For renter assistance, the two PHAs assist through the public housing and rental vouchers programs as well as other rental properties owned/operated by the two PHAs. Additionally, a few low-income housing tax credits comprised the affordable housing inventory. See the "Inventory of Affordable Housing Properties" Table and the Locations of Affordable Housing Map in the Appendix.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

Built in the early 1980s or earlier, many of the HUD insured mortgage properties no longer operate under initial affordability requirements. Newer properties under the Low-Income Housing Tax Credit Program still operate under the initial affordability contracts and will do so for some time into the immediate future.

Does the availability of housing units meet the needs of the population?

Housing was greatly unavailable regardless of income or housing type desired in 2020 and remain an issue in 2025. Ongoing construction activity is beginning to catch up with the demand. However, the issue is affordability of decent units especially for households with less than 60% of AMI.

Describe the need for specific types of housing:

Local housing providers indicate the need for larger size units for renter households. Assessable units in all sizes are also a need.

Discussion

The City of Midland and its private partners are providing tax and financial rebate incentives to spur housing construction.

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

Introduction

A family of four at 50% of AMI in Midland makes less than that rate yet local housing rents far exceed 30% of such a family's income. Prior to the beginning of the year, rents for two-bedroom apartments were over \$1,600 for a class "B" apartment, yet the above family should only pay \$1,100 for housing cost as a maximum.

Cost of Housing

	Base Year: 2009	Most Recent Year: 2020	% Change
Median Home Value	171,700	238,000	39%
Median Contract Rent	922	1,079	17%

Table 29 – Cost of Housing

Alternate Data Source Name:

2023-2024 ACS

Data Source Comments:

Rent Paid	Number	%
Less than \$500	1,345	7.9%
\$500-999	6,355	37.5%
\$1,000-1,499	6,450	38.0%
\$1,500-1,999	1,710	10.1%
\$2,000 or more	1,100	6.5%
Total	16,960	100.0%

Table 30 - Rent Paid

Alternate Data Source Name:

2023-2024 ACS

Data Source Comments:

Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	500	No Data
50% HAMFI	2,870	2,845
80% HAMFI	9,595	8,600
100% HAMFI	No Data	11,985
Total	12,965	23,430

Table 31 – Housing Affordability

Alternate Data Source Name:

2023-2024 ACS

Data Source Comments:

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	0	0	0	0	0
High HOME Rent	0	0	0	0	0
Low HOME Rent	0	0	0	0	0

Table 32 – Monthly Rent

Alternate Data Source Name:

2023-2024 ACS

Data Source Comments:

Is there sufficient housing for households at all income levels?

Based on the number of lower income households and the number of units that are affordable to households of different income, there is a need for more affordable units for lower income households

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

It is not likely that housing will become affordable to lower income households in the immediate future. However, moderate-income households may begin to see a softening in prices and have greater choice in housing.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

The city does not have HOME rental units. In any case, HUD fair market rents are substantially below median rents in Midland. As of May 2025, a two-bedroom unit averaged \$1,700 per month. The strategy in Midland is to secure and/or maintain any affordable housing whether it is new construction or preservation.

Discussion

The City of Midland will continue to strategize and implement actions that facilitate and preserve affordable housing.

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

Introduction

For purposes of the Consolidated Plan the City will use the following definitions:

- Substandard condition – a unit failing to meet either the City’s Building and Minimum Housing Standards Code or HUD’s Housing Quality Standards
- Substandard condition but suitable for rehabilitation – a unit that can have its deficiencies addressed at a cost that does not exceed 75% of the estimated after-rehabilitation value of the unit and meet City Building Codes.

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

- Substandard condition – a unit failing to meet either the City’s Building and Minimum Housing Standards Code or HUD’s Housing Quality Standards
- Substandard condition but suitable for rehabilitation – a unit that can have its deficiencies addressed at a cost that does not exceed 75% of the estimated after-rehabilitation value of the unit and meet City Building Codes.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	5,805	19%	7,970	47%
With two selected Conditions	120	0%	870	5%
With three selected Conditions	0	0%	10	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	24,735	81%	8,115	48%
Total	30,660	100%	16,965	100%

Table 33 - Condition of Units

Alternate Data Source Name:

2023-2024 ACS

Data Source Comments:

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	7,815	25%	3,970	23%
1980-1999	8,125	26%	6,755	40%
1950-1979	13,520	44%	5,750	34%
Before 1950	1,205	4%	490	3%

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total	30,665	99%	16,965	100%

Table 34 – Year Unit Built

Alternate Data Source Name:
2023-2024 ACS
Data Source Comments:

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	14,725	48%	6,240	37%
Housing Units build before 1980 with children present	7,370	24%	4,540	27%

Table 35 – Risk of Lead-Based Paint

Alternate Data Source Name:
2023-2024 ACS
Data Source Comments:

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

Table 36 - Vacant Units

Alternate Data Source Name:
2023-2024 ACS
Data Source Comments:

Need for Owner and Rental Rehabilitation

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Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

Based on the number of units built prior to 1980 and with children present, the overall risk is not as great as only 10% of those units had children present according to the ACS data. When the City had LBP qualified housing inspectors, LBP inspections reveal little evident of LBP in older single-family units occupied by rehabilitation program applicants. Most multi-family units in Midland have been

constructed since 1978. Nonetheless, housing assistance programs needs to proceed with caution and conduct programs accordingly to minimize risk to children.

Discussion

MA-25 Public and Assisted Housing – 91.210(b)

Introduction

Two housing authorities operate in Midland. One is the City of Midland Housing Authority that was established in 1971 by the City of Midland. The Midland City Council appoints the City Housing Authority Board of Commissioners. Otherwise, the City Housing Authority is independent of the city. The second housing authority is the Midland County Housing Authority that was created in 1988 by the Midland County government, and it conducts the rental voucher program in Midland. The County Commissioners Court appoints the County Housing Authority Board of Commissioners. The County Housing Authority is independent of the County government. The City Housing Authority (HA) operates a 98-unit low-income public housing project named Hillcrest Manor.

Totals Number of Units

	Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers						
				Total	Project -based	Tenant -based	Special Purpose Voucher			
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *	
# of units vouchers available			183	521				51	0	12
# of accessible units										
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition										

Table 37 – Total Number of Units by Program Type

Alternate Data Source Name:

2023-2024 ACS

Data Source Comments:

Describe the supply of public housing developments:

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

All properties of the City PHA are rated in the high 90s.

Public Housing Condition

Public Housing Development	Average Inspection Score
City of Midland Housing Authority	95

Table 38 - Public Housing Condition

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

Timely upgrading would be needed. While in very good condition, the City's PHA properties are nonetheless older units. The exception being Parker Place that was built in 1997 but is no longer under the management of the PHA's.

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

The City's PHA property is only for elderly and handicapped households/individuals. Over the years, the PHA has routinely secured HUD public housing capital improvements funds for its properties. This City of Midland and the PHA's are exploring stogies to increase the overall housing units for disable and families with children

Discussion:

MA-30 Homeless Facilities and Services – 91.210(c)

Introduction

This section provides a summary of facilities, housing, and services that meet the needs of homeless persons in Midland. In the Appendix, the Facilities and Housing Targeted to Homeless Populations Table will supplement the following information.

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	0	0	0	0	0
Households with Only Adults	0	0	0	0	0
Chronically Homeless Households	0	0	0	0	0
Veterans	0	0	0	0	0
Unaccompanied Youth	0	0	0	0	0

Table 39 - Facilities and Housing Targeted to Homeless Households

Alternate Data Source Name:
2023-2024 ACS

Data Source Comments:

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

To supplement the capacity of the shelter/facility operators in Midland, several non-profit social service agencies and faith-based groups also provide emergency shelter via temporary lodging at local hotels/motels or rental assistance. These groups include Casa de Amigos, Area Methodist Outreach Services, Helping Hands, First Baptist Church, St. Vincent De Paul Society, St. Andrews Presbyterian Mission and the American Red Cross. The Salvation Army also offers meals, clothing, medical, day care and furniture. Because the level of assistance (number of people that could be helped) will vary from month to month, these services are not included in the available shelter capacity for the homeless. Often, these services are provided to those who are at risk of being homeless. The Red Cross assists victims of natural disasters with temporary emergency relief. Mental and physical health care are available through clinics and social services agencies. Legal services are also available to the homeless. The Women, Infants and Children (WIC) program has life skills training for adults. Family Promise, Midland Fair Havens, Buckner and Family Promise provide case management and life skills training for their clients. Support with other activities for daily living (including meals and clothing) are provided by many social service agencies. Entities that provide outreach and assessment include Casa de Amigos, Crisis Intervention Center (CIC), Salvation Army and several benevolent groups

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

The homeless in Midland are served by a wide range of organizations that provide housing and/or services as identified in MA-35 and SP-40 and the Facility and Housing Targeted to Homeless Populations Table in the Appendix.

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

Introduction

To the extent information is available, the city should describe the facilities and services that assist persons who are not homeless but require supportive housing, and programs for ensuring persons returning from mental and physical health institutions receive appropriate supportive housing. These persons include the elderly, the frail elderly, those with severe mental illness, those with developmental disabilities, or who are physically disabled, persons with alcohol or other drug addictions, persons with HIV/AIDS and other locally impacted groups. The Permian Basin Community Centers (PBCC) for Mental Health/Mental Retardation (MH/MR) manages group homes in its residential mental retardation program. It also provides supervision for self-reliant clients. Midland Association of Retarded Citizens (MARC) operates residential group homes for the mentally retarded. MARC also provides supervision and other support services to various independent clients. MARC, Adult Protective Services (APS) of the Texas Department of Human Services and MH/MR all offer supportive and housing services to persons with disabilities. Facilities and services for those with psychiatric, psychological and substance abuse problems are provided by various groups. Several agencies provide supportive services to persons with alcohol or other drug addictions. Hillcrest, Langtry Village and Parker Place are facilities providing housing for the elderly under independent living situations. Other accommodations include Manor Park and several nursing homes, which house the frail elderly population. The state's Adult Protective Services division provides temporary housing (adult foster care), food stamps, wheelchairs and wheelchair ramps for the elderly. Midland has local crises intervention services, a rape crisis center and an emergency shelter specifically for female victims of domestic violence and their children. Two group homes are available for HIV and AIDS patients. Midland Area AIDS Support (MAAS) provides support and education for people with AIDS and others

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

These populations can best be served by improving the capacity of facilities and/or services for the elderly, frail elderly, physically handicapped individuals, individuals with mental disabilities and individuals with mental illnesses. Increased number of and suitable housing units are needed. For, some elderly the best solution is "stay at home" programming

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

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Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

The city plans to provide support to the elderly and handicapped populations by funding public services and designing housing assistance programs to provide as much assistance as possible to those populations. Support of and participation in umbrella coordinative efforts will be continued.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

The city plans to provide support to the elderly and handicapped populations by funding public services and designing housing assistance programs to provide as much assistance as possible to those populations. Support of and participation in umbrella coordinative efforts will be continued.

MA-40 Barriers to Affordable Housing – 91.210(e)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

Land use control is most achieved by zoning ordinances such as those enacted in Midland. A zoning ordinance can restrict the type of housing; determine the density of housing and the lot sizing. The effects can be exclusionary and/or the cost of housing unnecessarily increased. For example, zoning can prohibit certain housing (multi-family, manufactured). Requirements for large lots or a large (floor area) housing unit makes housing unaffordable. Because of the abundance of land and the variety of residential zoning districts available throughout most of Midland, zoning has not generally been a barrier to affordable housing in Midland. A city's subdivision code can also affect the cost of housing due to its public improvement requirements. Excessive design standards and infrastructure requirements (size of streets, curb and gutter, sidewalks, etc.) are passed on to the price of housing. Excessive public right-of-way requirements are a cost burden to developments. The subdivision code requirements can pose as barriers to affordable housing.

Development standards such as building codes, housing standards and site requirements (parking, setbacks, landscaping, etc.) add to the cost of housing especially if such standards are overly restrictive and excessive. The balance is the safety and quality assurances that are provided to citizens, especially those with limited options. Housing rehabilitation program standards also increase the cost of achieving decent, affordable housing. The construction of affordable housing in Midland is significantly affected by various governmental standards. The City's building codes can also be viewed as barriers although the intent is for the protection of occupants.

The city also collects building permits and other charges. Under certain circumstances, some of these charges could be viewed as duplicative, onerous, inhibiting innovations or encouraging inequitable administration. The availability and location of appropriately sized land for housing development are also barriers to affordable housing. Too often, undeveloped adjacent small parcels in Midland are owned by different persons making aggregation difficult to do. Local property taxes also increase the monthly housing cost of individual households. In addition to barriers affecting the development of housing, there are also barriers affecting the financing of affordable housing.

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

Introduction

The following data will allow an examination of the economic status of Midland

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	12,553	18,134	24	28	4
Arts, Entertainment, Accommodations	6,691	9,398	13	15	2
Construction	4,122	4,143	8	6	-2
Education and Health Care Services	5,089	6,723	10	10	0
Finance, Insurance, and Real Estate	3,193	4,062	6	6	0
Information	600	656	1	1	0
Manufacturing	2,242	1,152	4	2	-2
Other Services	1,930	2,192	4	3	-1
Professional, Scientific, Management Services	3,446	4,716	7	7	0
Public Administration	0	0	0	0	0
Retail Trade	6,139	7,823	12	12	0
Transportation and Warehousing	2,460	2,140	5	3	-2
Wholesale Trade	3,634	3,139	7	5	-2
Total	52,099	64,278	--	--	--

Table 40 - Business Activity

Alternate Data Source Name:

2023-2024 ACS

Data Source Comments:

Labor Force

Total Population in the Civilian Labor Force	74,230
Civilian Employed Population 16 years and over	71,810
Unemployment Rate	3.27
Unemployment Rate for Ages 16-24	11.97
Unemployment Rate for Ages 25-65	2.05

Table 41 - Labor Force

Alternate Data Source Name:

2023-2024 ACS

Data Source Comments:

Occupations by Sector	Number of People
Management, business and financial	19,205
Farming, fisheries and forestry occupations	1,850
Service	6,355
Sales and office	15,510
Construction, extraction, maintenance and repair	9,615
Production, transportation and material moving	4,460

Table 42 – Occupations by Sector

Alternate Data Source Name:

2023-2024 ACS

Data Source Comments:

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	56,028	83%
30-59 Minutes	9,239	14%
60 or More Minutes	2,480	4%
Total	67,747	100%

Table 43 - Travel Time

Alternate Data Source Name:

2023-2024 ACS

Data Source Comments:

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	7,855	425	2,765

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
High school graduate (includes equivalency)	14,810	400	4,340
Some college or Associate's degree	17,760	505	3,810
Bachelor's degree or higher	18,310	195	3,055

Table 44 - Educational Attainment by Employment Status

Alternate Data Source Name:

2023-2024 ACS

Data Source Comments:

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	95	1,100	1,565	2,185	2,205
9th to 12th grade, no diploma	1,965	1,815	1,990	2,390	1,080
High school graduate, GED, or alternative	4,670	7,185	4,960	7,405	2,860
Some college, no degree	4,250	6,115	4,030	5,850	3,075
Associate's degree	860	1,980	1,485	2,620	855
Bachelor's degree	1,160	6,480	3,450	6,130	3,100
Graduate or professional degree	69	1,650	1,895	1,945	1,315

Table 45 - Educational Attainment by Age

Alternate Data Source Name:

2023-2024 ACS

Data Source Comments:

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	31,094
High school graduate (includes equivalency)	39,394
Some college or Associate's degree	51,161
Bachelor's degree	61,204
Graduate or professional degree	76,051

Table 46 – Median Earnings in the Past 12 Months

Alternate Data Source Name:

2023-2024 ACS

Data Source Comments:

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

Without question, the local economy is centered on employment in and services related to the oil industry. Historically, one in five jobs is energy related. Over the recent past, Midland has had among the lowest unemployment rates in the nation. Midland is a highly educated community as it serves as headquarters or has regional offices for a number of oil-based corporations. Along with Odessa, Midland serves as regional centers for many needs – medical, education, retail, transportation, etc.

Describe the workforce and infrastructure needs of the business community:

Attracting a trained workforce can be a challenge when recruitment extends beyond the immediate region. Maintaining facilities and programming to educate/train the local labor force is always on the forefront.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

Further consultation with the local workforce development agency is in progress. However, CDBG resources are not expected to be directed into specific economic development activity; rather, performance of some CDBG activity may be dependent on a trained workforce. For example, licensed plumbers and electricians are needed for the housing repairs program.

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

Further consultation with the local workforce development agency is in progress on this matter.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

Further consultation with the local workforce development agency is in progress. However, CDBG resources are not expected to be directed into specific economic development activity; rather, performance of some CDBG activity may be dependent on a trained workforce. For example, licensed plumbers and electricians are needed for the housing repairs program.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

Yes

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

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PLAN_SECTION_ID=[1370705000]>

Discussion

The City is part of a regional CEDS. The city does not plan on using CDBG/HUD resources towards economic development initiatives. Rather, it would be anticipated that initiatives can help address any workforce deficiency that may exist for future CDBG work contracting needs.

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

The City's low/moderate income census tracts (see Census Tract Map and Percent of Low-Income Population Map in the Appendix) are those where more than 51% of the population is low/moderate income. These areas are also characterized by an older (units build before 1980) housing stock

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

The City's low/moderate income census tracts (see Map in the Appendix) are those where more than 51% of the population is low/moderate income. These areas are also characterized by an older (units build before 1980) housing stock.

What are the characteristics of the market in these areas/neighborhoods?

As noted above, these areas contain substandard housing, an aged housing stock and other unsightly conditions. Dilapidated structures can be seen as well as unkempt properties – some on which demolition/clearance has occurred in the past. City code compliance can be an issue. The description of being "neglected areas" of the city can be made. However, decent housing is normally 98% occupied – signifying a solid homeownership rate. While vacant or underutilized commercial and industrial properties abound, new commercial activity is evident on certain business/traffic corridors.

Are there any community assets in these areas/neighborhoods?

Principal assets in the areas are the abundance of vacant land, most that has available public infrastructure. Raw, undeveloped property on the fringes (meaning next to city limit boundaries) is also an asset. A strong homeownership base is another plus when considering sites for new development. Existing public facilities (parks and other public or private facilities) and church facilities are other resources in these areas.

Are there other strategic opportunities in any of these areas?

The City's older neighborhoods and low-income census tracts provide great opportunity for redevelopment and new development by the private sector as land prices in other parts of Midland become obstacles.

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

The lack of Internet and broadband have historically been absent from poorer communities and now the most compelling evidence of lack of Wi-Fi service is in the MISD survey of children being able to complete subject matter task at home due to COVID-19 global health crisis.

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

The need for competition is good for our local markets to maintain affordable pricing targeted towards low-moderate income families.

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

The City is in communications and coordination with local, state and federal agencies to address environmental issues.

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

Historically, communities of color and poor communities are forced to reside in area of the city that are of highest risk for environmental exposures due to selective planning and zoning regulations related to industrial zone platting.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The strategic plan describes how the City plans to use its CDBG funds over the next five years to provide new or improved availability, affordability, and sustainability of decent housing, a suitable living environment, and economic opportunity, principally for extremely low-, low-income, and moderate-income residents. The priorities were determined through consultation with service providers, consideration of a community survey and community meetings. Final recommendations were developed with the input of several citizen task forces engagements.

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

Geographic Area

Table 47 - Geographic Priority Areas

1	Area Name:	Greenwood Addition
	Area Type:	Strategy area
	Other Target Area Description:	
	HUD Approval Date:	10/1/2019
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
2	Area Name:	Low and Moderate Income Census Tracts
	Area Type:	Low/Moderate Income
	Other Target Area Description:	Low/Moderate Income
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
Identify the needs in this target area.		

	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
3	Area Name:	Southern Addition
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Housing
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
4	Area Name:	WASHINGTON PARK/2005 TARGET AREA
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Other
	Other Revital Description:	public health safety
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
What are the opportunities for improvement in this target area?		

Are there barriers to improvement in this target area?	
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General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

Generally, the city will direct its CDBG funding geographically to areas with concentration of low- and moderate-income households/individuals. These areas are the most racially and ethnically concentrated areas as well (See Maps in the Appendix). However, programs providing individual financial assistance for housing purposes could have service areas to include the entire city.

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

Priority Needs

Priority Need Name	Priority Level	Population	Geographic Areas Affected	Associated Goals	Description	Basis for Relative Priority
<TYPE=[pivot_table] REPORT_GUID=[FA94014F47E6D9E2B2BD089A3161AB93]>						

Table 48 – Priority Needs Summary

Narrative (Optional)

Expand and improve public infrastructure, public service, homeless services and essential services through activities for LMI persons and households.

SP-30 Influence of Market Conditions – 91.215 (b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	The City of Midland has identified the specific need for rental assistance, but more pressing is the number of affordable housing units available and the critical nature for families in the area to become stable.
TBRA for Non-Homeless Special Needs	The long-term subsidy assistance, Section 8 Voucher Program, needed for special needs populations maintains a waiting list of approximately 300 applicants. The inability to obtain Section 8 assistance prolongs a client’s need for TBRA assistance. For clients diagnosed with HIV/AIDS to remain stable, housing options need not only be affordable but with access to public transportation, health care, food resources and case management services. The lack of affordable housing units’ available forces placement into housing that may not necessarily create the most stable housing situation.
New Unit Production	The low rental vacancy rates in Midland, the continued upswing in the housing market, and continued access to LIHTC opportunities in Texas have all contributed to new interest in the production of affordable senior housing in unserved or underserved areas of the city.
Rehabilitation	Continued economic challenges of low-income residents that have characteristics of low-income neighborhoods has made popular the City’s single-family housing rehabilitation activities. Many of Midlands low-income rental housing developments are aging and in need of significant rehabilitation. With an identified shortage of affordable housing, especially for the extremely low-income population, the city anticipates leveraging limited grant dollars to collaborate with nonprofit and for-profit developers to revitalize and retain the current housing stock and those located in strategic public transportation corridors.
Acquisition, including preservation	While median sales prices have largely stabilized to pre-crash levels, the volume of sales is still high because of historically low interest rates. Although tighter lending restrictions combined with continued uncertainty in the job markets are resulting in a slower closings of homebuyer acquisition activities.

Table 49 – Influence of Market Conditions

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

Introduction

Currently, the City of Midland receives CDBG funding. These funding sources are expected to be available over the next five years. In FY 2025, the City has been allocated \$973,186 in CDBG funds, \$200,000 in prior year funds, \$50,000 in program income. It is anticipated that funding levels will be similar over the five years of this Consolidated Plan. These anticipated amounts are noted in the chart below. As all funding sources are subject to annual Congressional appropriations, as well as potential changes in funding distribution formulas, these figures are subject to change.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	973,186	50,000	200,000	1,223,186	450,000	PI includes estimated (\$50,000) for ED activity and EN (\$973,186). Remainder includes estimated future Annual Allocations.

Table 50 - Anticipated Resources

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

The federal, state, and local resources available to address the needs identified in the plan include federal formula grant funds under CDBG. The local Continuum of Care (CoC) also awards grant funds under the competitive McKinney-Vento Homeless Assistance Act. These funds may be leveraged with the City's general funds, various state and county resources, local nonprofit resources, and private foundation grants. Essential service projects will concentrate efforts to address the needs of families, children and youth in high-risk populations consistent with the identified priority needs. Use of CDBG funds will leverage other nonprofit resources and private foundation funds to assist low-income households.

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

The City of Midland has tracts of land and abandoned properties that may be made available during the five-year term of the ConPlan.

Discussion

The Expected Amount Available for the Remainder of ConPlan is an estimate of the funds expected to be received over the remaining four years of the Consolidated Plan. Estimates were calculated using the confirmed funding to be received during the first year of the Consolidated Plan plus expected program income. The CDBG program income total includes an estimated \$973,186 per year received through economic development activities and an additional \$50,000 in general program income.

SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served

**Table 51 - Institutional Delivery Structure
Assess of Strengths and Gaps in the Institutional Delivery System**

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy			
Legal Assistance			
Mortgage Assistance			
Rental Assistance			
Utilities Assistance			
Street Outreach Services			
Law Enforcement			
Mobile Clinics			
Other Street Outreach Services			
Supportive Services			
Alcohol & Drug Abuse			
Child Care			
Education			
Employment and Employment Training			
Healthcare			
HIV/AIDS			
Life Skills			
Mental Health Counseling			
Transportation			
Other			

Table 52 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

The above-described institutional structure is one that has the capability to undertake the various projects and programs identified in the Consolidated Plan. Generally, the housing providers have arrived at a level of stability and ability that is needed for effective program delivery. The weakness would be for addressing special needs populations. Overall, the Midland Affordable Housing Alliance and the Midland Homeless Coalition provide general support and direction. The City of Midland is responsible for public infrastructure and some public facilities. The weakness is that the city does not own or operate community centers serving the entire community. As for public services, many public and private agencies form the delivery system. A significant strength is the overall experience of these agencies that includes benevolent groups and churches. Further, several umbrella and/or coordinative efforts that encourage collaborations enhances the system. Cooperative efforts are evidenced by the 2-1-1 Information and Referral system, the Family Health Coalition, the Permian Basin Community Service Organization, Crosscheck, the United Way and the funders group.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

Multiple agencies within the community engage the unsheltered homeless and provide connections to services and housing. Family and Children's Services program provides outreach and services for homeless mentally ill living on the streets. Breaking Bread a nonprofit team provide an array of assertive treatments for unsheltered homeless with options to continue after being housed. Midland County Sheriff's Jail Diversion program have been instrumental in providing services to domestic violence clients. Improving crisis response capacity with coordination across community agencies remains a priority. The Continuum's Participant Advisory Group, composed of homeless, formerly homeless and network coalition agencies help to eliminate homelessness. Generally, the system is one available to all. However, this means that special needs populations and persons experiencing homelessness are not receiving priority for needed services, unless the service is specific to the target groups. Gaps of the service delivery system relating to the HIV/AIDS population include a lack of an integration program for re-entry to society after discharge from prison. Homeless shelters are not appropriate for HIV positive individuals, yet readily available housing is not accessible for this population. Clients in the waiting period for disability, have no options for supplemental income to allow them to live above the poverty level during the waiting period.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

The foundation of the strategy is to continue the many cooperative efforts with the goal of identifying collaborations that can address gaps.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
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Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	COM Community Development Housing Programs	2025	2029	Affordable Housing	Low and Moderate Income Census Tracts Greenwood Addition Southern Addition		CDBG: \$875,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 0 Households Assisted Public service activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 0 Households Assisted Facade treatment/business building rehabilitation: 0 Business Brownfield acres remediated: 0 Acre Rental units constructed: 0 Household Housing Unit Rental units rehabilitated: 0 Household Housing Unit

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MIDLAND

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	COM Engineering Infrastructure Improvements	2025	2029	Non-Housing Community Development	Low and Moderate Income Census Tracts Greenwood Addition Southern Addition		CDBG: \$980,000	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 600 Households Assisted
3	Homeless & Homeless Prevention Services	2025	2029	Homeless	Low and Moderate Income Census Tracts		CDBG: \$650,000	Homeless Person Overnight Shelter: 700 Persons Assisted Homelessness Prevention: 700 Persons Assisted Other: 700 Other
4	Essential Senior Services	2025	2029	Non-Homeless Special Needs Support to Senior Center and Homebound Seniors.	Low and Moderate Income Census Tracts Southern Addition		CDBG: \$850,000	Public service activities other than Low/Moderate Income Housing Benefit: 5000 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 2500 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	COM Parks & Recreation Equipment/Facilities Improv	2025	2029	Non-Housing Community Development	Low and Moderate Income Census Tracts Greenwood Addition Southern Addition		CDBG: \$15,000,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 8000 Persons Assisted Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 1500 Households Assisted Jobs created/retained: 6 Jobs
6	COM Code Enforcement and Compliance	2025	2029	Affordable Housing Code	Low and Moderate Income Census Tracts Greenwood Addition Southern Addition		CDBG: \$500,000	Jobs created/retained: 2 Jobs Buildings Demolished: 15 Buildings Housing Code Enforcement/Foreclosed Property Care: 50 Household Housing Unit

Table 53 – Goals Summary

Goal Descriptions

1	Goal Name	COM Community Development Housing Programs
	Goal Description	Assit Owner-occupied and First-time Homeowners rehabilitate and add to new housing.
2	Goal Name	COM Engineering Infrastructure Improvements
	Goal Description	Contstruct roads, sidewalks, ADA ramps, curb, and gutters.
3	Goal Name	Homeless & Homeless Prevention Services
	Goal Description	Facilatate and provide supportive services to homeless orgainzations.
4	Goal Name	Essential Senior Services
	Goal Description	Provide nutritional and social services support to Senior Center participants and Homebound seniors.
5	Goal Name	COM Parks & Recreation Equipment/Facilities Improv
	Goal Description	Replace, repair and construct new park and recreation projects to improve the quality of life for citizens of Midland.
6	Goal Name	COM Code Enforcement and Compliance
	Goal Description	Identify Assess and Demolish delapidated housing for neighborhood revitalization programs.

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

Midland is fortunate to have a well-developed and experienced institutional infrastructure for the delivery of housing and community development programs. We have a list of great partnering agencies that provide funding and/or administer programs within the City of Midland. The CDBG office is knowledgeable and skilled to develop and facilitate a citywide housing strategy to create new housing, improve the quality of existing units, and address homelessness. These efforts will include all housing types, include all income levels, and leverage additional city revenue streams for development. Through its CDBG funding, the city anticipated that 60 households would be provided affordable housing during the five years of the Consolidated Plan.

SP-50 Public Housing Accessibility and Involvement – 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

The City of Midland does not operate the local housing authorities. However, the sole public housing property in Midland does have accessible units. The Community Development Office is a non-voting member Liaison for the City of Midland and the PHA board of directors.

Activities to Increase Resident Involvements

The Community Development Office is working to increase participation with the PHA and resident council members.

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

No

Plan to remove the ‘troubled’ designation

NA

SP-55 Barriers to affordable housing – 91.215(h)

Barriers to Affordable Housing

Land use control is most achieved by zoning ordinances such as those enacted in Midland. A zoning ordinance can restrict the type of housing; determine the density of housing and the lot sizing. The effects can be exclusionary and/or the cost of housing unnecessarily increased. For example, zoning can prohibit certain housing (multi-family, manufactured). Requirements for large lots or a large (floor area) housing unit makes housing unaffordable. Because of the abundance of land and the variety of residential zoning districts available throughout most of Midland, zoning has not generally been a barrier to affordable housing in Midland. A city's subdivision code can also affect the cost of housing due to its public improvement requirements. Excessive design standards and infrastructure requirements (size of streets, curb and gutter, sidewalks, etc.) are passed on to the price of housing. Excessive public right-of-way requirements are a cost burden to developments. The subdivision code requirements can pose as barriers to affordable housing.

Development standards such as building codes, housing standards and site requirements (parking, setbacks, landscaping, etc.) add to the cost of housing especially if such standards are overly restrictive and excessive. The balance is the safety and quality assurances that are provided to citizens, especially those with limited options. Housing rehabilitation program standards also increase the cost of achieving decent, affordable housing. The construction of affordable housing in Midland is significantly affected by various governmental standards. The City's building codes can also be viewed as barriers although the intent is for the protection of occupants.

The city also collects building permits and other charges. Under certain circumstances, some of these charges could be viewed as duplicative, onerous, inhibiting innovations or encouraging inequitable administration. The availability and location of appropriately sized land for housing development are also barriers to affordable housing. Too often, undeveloped adjacent small parcels in Midland are owned by different persons making aggregation difficult to do. Local property taxes also increase the monthly housing cost of individual households. In addition to barriers affecting the development of housing, there are also barriers affecting the financing of affordable housing.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

Public policies are meant to address the overall needs of citizens in the City. Yet, there are times where they may have a negative effect on certain aspects of the community, specifically affordable housing and residential investment. Affordable housing and public and private residential investments are key components in furthering fair housing in any community. The primary tool communities have for identifying contributing factors for these barriers to housing is an assessment of fair housing and fair housing choice. To counteract any negative effects of zoning, the city adheres to a model neighborhood concept that allows for a variety of densities and housing types. Planned districts are available to enable unique designs of housing developments in Midland. City staff is sensitive to affordable housing issues in

their review of zoning considerations and will take, as appropriate, the lead role in rezoning situations that support affordable housing. In addition to supporting affordable housing sites, proposals to permit development of smaller residential lots will be supported where reasonable.

SP-60 Homelessness Strategy – 91.215(d)

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

The strategy for reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs will be to continue available outreach efforts of the many entities involved the local continuum of care system. Emphasizing case management by the various providers is a component. Outreach by the Midland Homeless Coalition members is another approach. Entities like the Salvation Army, the Church under the Bridge Midland among others are important in reaching out to the unsheltered. Coordination will also occur via the Crosscheck Information System of benevolent groups in Midland and the Midland Homeless Management Information System participants. The continued refinement of the Homeless Network coordinated assessments tools and referral process will greatly facilitate the exchange of information necessary to provide the most expeditious and effective delivery of services to a homeless person or family presenting for the first time. Regular meetings of the governance network are held to discuss issues and trends on which the homeless services provider community can focus and divert resources, as needed.

Addressing the emergency and transitional housing needs of homeless persons

Providing readily accessible emergency shelter and basic needs services to meet the immediate need those experiencing homelessness is a critical component of the community's crisis response system. Nightly shelter capacity exceeds 80 units including specialized services for families, victims of domestic violence and youth.

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

The Network has a common assessment tool to aid in the identification of those with the most critical need for housing assistance. The homeless persons' self-reported data is entered into the HMIS database, which is shared by all housing service providers, to facilitate the area-wide effort of tracking and assisting each individual or family. Upon initial evaluation, the type and amount of assistance deemed appropriate will be offered to ensure the individual's or family's needs are met to regain housing stability. Through various local coordinative efforts, it is intended that homeless or near homeless persons can get in position to achieve permanent housing, including permanent supportive housing for special needs populations. Providers of essential services (case management, counseling, referrals, etc.) including financial assistance programs (homebuyer assistance, temporary rental/mortgage assistance) need to be supported so that these services are not lost to the community

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

The Network's plan supports the jurisdiction's cons Individuals and families being discharged from publicly funded institutions or system of care are at a high risk of becoming homeless or returning to homelessness. State Statutes require that all publicly funded institutions, including mental health, corrections, health care and the foster care system, have discharge plan to provide "Access & Availability to Decent Housing" for low-income and moderate-income families with targeted financial and support services to disadvantaged minorities.

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

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

Using Environmental Protection Agency (EPA) guidelines along with ACS data, it is estimated that there are approximately 19,000 (11%) occupied homes in Midland which are likely to contain LBP hazards. A high percentage of pre-1978 homes are in LMI census tracts, where large volumes of homes need rehabilitation. Although, the City does not currently fund programs that directly address LBP hazards, over the course of this Consolidated Plan, the City will continue to conduct housing rehabilitation projects that require sub-recipients to follow lead safe working practices. In addition to homeowner rehabilitation programs, this Consolidated Plan may also address rental rehabilitation to increase the quality of rental units available. Any program funded will be required to incorporate lead safe working practices. In addition to the above, the city will also attempt to increase access to decent affordable housing without LBP hazards through funding projects for down payment and closing cost assistance for first time homebuyers and acquisition or new construction of affordable multi-family rental units, with special consideration given to housing for rental units available. Any program funded will be required to incorporate lead safe working practices. In addition to the above, the city will also attempt to increase access to decent affordable housing without LBP hazards through funding projects for down payment and closing cost assistance for first time homebuyers and acquisition or new construction of affordable multi-family rental units, with special consideration given to housing for seniors.

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

Many of the applicants on the homeowner rehabilitation programs waiting lists are living in areas typically consisting of older housing stocks and therefore have a higher risk of containing LBP.

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

All housing rehabilitation projects are required to comply with the HUD Lead Safe Housing Rule. This includes but is not limited to notifying all homeowners of lead hazard information. Testing for LBP in all homes built prior to 1978 conducted by a certified LBP Inspector or Risk Assessor. Implementing lead safe working practices conducted by certified firms using certified renovators and other trained workers on all homes where LBP is to be disturbed. Performing a clearance test of the worksite upon completion of work undertaken where LBP was disturbed. Down payment and closing cost assistance programs are also required to conduct LBP assessments prior to approval of funding.

SP-70 Anti-Poverty Strategy – 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

Poverty is a regional, national and sometimes generational issue and many factors contributing to poverty lie outside of local control. According to Midland statistics, over 11% of Midland residents live in poverty. To reduce these numbers and attempt to turn the cycle of poverty around, Midland places an emphasis on programs designed with this end in mind. Coordination amongst the various social service and housing agencies in Midland helps to direct limited resources to the neediest and reduce duplication of benefits. Examples of activity where coordination occurs include the Crosscheck Information System, the Homeless Coalition and the participants in the Homeless Management Information System, Casa de Amigos' social service program, the Family Health Coalition, the United Way and 2-1-1. The concept of coordination with local agencies is central to the self-sufficiency effort that the County Housing Authority provides for its self-sufficiency families. The Family Self-Sufficiency program and similar approaches are crucial strategies to combating poverty. Programs that can help build financial assets for education, homeownership or entrepreneurship purposes need to be available to poverty income individuals/families. Other economic empowerment tools for helping people out of poverty are making available vital services such as childcare and public transportation. Housing assistance programs can make stepping out of poverty a reality.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

The City's anti-poverty efforts complement its plans to preserve and improve existing affordable housing by providing additional stability and resources to low- and moderate-income households. Many self-sufficiency program participants feed into affordable housing programs, such as down-payment assistance and other homeownership programs. The city works closely with a variety of non-profit service providers who work with homeless clients and other lower income households to assist them in improving their housing situations. These providers provide programs that help locate and secure affordable housing. Some even work to develop new affordable housing, often funded partially with City grant funds. The city also operates programs to provide down payment and closing cost assistance. The homeowner repair programs are also of help to lower income households. Whether it is constructing new housing designed for lower maintenance or repairing homes with the same objective in mind, lower monthly housing cost and utilities bills is another way of helping poverty level households manage their limited resources.

SP-80 Monitoring – 91.230

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

Every project utilizing HUD funding undergoes a risk rating evaluation covering different evaluation criteria, each with a different weight. The four major categories that are evaluated assess past compliance issues, project specific factors, capacity, and complexity of the program or project. An onsite monitoring schedule is proposed for the grant year based on the assessment process and other factors. Monitored projects include those with the highest scores. Projects not considered at risk may also be monitored if they have not been monitored recently. New projects or agencies new to HUD grants are usually given an on-site “wellness” visit to ensure compliance and minimize or eliminate any potential risks. Any deficiencies identified during the wellness visit are corrected through discussion, negotiation, or technical assistance. Construction inspections are made on-site during the “build” phase of each project, and Housing Property Standards inspections are made at all HOME rental housing locations. Information regarding the financial and project performance of each HUD awardee is performed via a desk monitoring each month along with a review of any required single audits. Random client file spot checks of source documentation will be conducted on those projects where agencies pay expenses on behalf of clients using HUD funding. The CD Office will monitor programs supported with CDBG Entitlement funds, or other HUD funds received by the City. Written agreements with sub recipients containing provisions on complying with HUD requirements will be enforced. In addition to requiring program and financial reporting, the City will perform on-site monitoring. The number of monitoring visits will be included in the written agreements and will be determined by annual risk assessments. Program objectives will be stated in measurable terms in the agreements. City staff will attend HUD sponsored training to help maintain the capacity needed to monitor programs effectively.

Expected Resources

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

Introduction

Currently, the City of Midland receives CDBG funding. These funding sources are expected to be available over the next five years. In FY 2025, the City has been allocated \$973,186 in CDBG funds, \$200,000 in prior year funds, \$50,000 in program income. It is anticipated that funding levels will be similar over the five years of this Consolidated Plan. These anticipated amounts are noted in the chart below. As all funding sources are subject to annual Congressional appropriations, as well as potential changes in funding distribution formulas, these figures are subject to change.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	973,186.00	50,000.00	200,000.00	1,223,186.00	450,000.00	PI includes estimated (\$50,000) for ED activity and EN (\$973,186). Remainder includes estimated future Annual Allocations.

Table 54 - Expected Resources – Priority Table

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

The federal, state, and local resources available to address the needs identified in the plan include federal formula grant funds under CDBG. The local Continuum of Care (CoC) also awards grant funds under the competitive McKinney-Vento Homeless Assistance Act. These funds may be leveraged with the City's general funds, various state and county resources, local nonprofit resources, and private foundation grants. Essential service projects will concentrate efforts to address the needs of families, children and youth in high-risk populations consistent with the identified priority needs. Use of CDBG funds will leverage other nonprofit resources and private foundation funds to assist low-income households.

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

The City of Midland has tracts of land and abandoned properties that may be made available during the five-year term of the ConPlan.

Discussion

The Expected Amount Available for the Remainder of ConPlan is an estimate of the funds expected to be received over the remaining four years of the Consolidated Plan. Estimates were calculated using the confirmed funding to be received during the first year of the Consolidated Plan plus expected program income. The CDBG program income total includes an estimated \$973,186 per year received through economic development activities and an additional \$50,000 in general program income.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator

Table 55 – Goals Summary

Goal Descriptions

Goal Name	Goal Description
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Projects

AP-35 Projects – 91.220(d)

Introduction

Of the proposals received for funding consideration, the following projects were recommended by the Midland City Council CDBG Committee with input from city staff for funding from the CDBG funds expected to be available for program year 2025-2026.

Projects

#	Project Name

Table 56 – Project Information

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

The projects listed above were selected by the Council CDBG Committee from the total of all project proposals received during the open application process for the 2025/2026 CDBG program

AP-38 Project Summary

Project Summary Information

Project Name	Target Area	Goals Supported	Needs Addressed	Funding	Description	Target Date	Estim num of fa will the p activ
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AP-50 Geographic Distribution – 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

Geographic Distribution

Target Area	Percentage of Funds
WASHINGTON PARK/2005 TARGET AREA	10
Low and Moderate Income Census Tracts	70
Greenwood Addition	10
Southern Addition	10

Table 57 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Concentrating resources in specific geographies is necessary to adequately address the scale of needs and achieve short and long-term improvements to identified substandard conditions such as deteriorated housing and infrastructure, access to lead-based paint free housing, reconstruction, and overall revitalization. The city elects to focus activity in the areas of high concentration of poverty, unemployment and basic needs. As well as areas where other city funds and private investments are anticipated as a basis for allocating investments geographically with the jurisdiction. The result of geographical allocation of HUD funding is an effective use of the funds to elevate and create more opportunities for areas where the needs are the greatest.

Discussion

The City's rationale for its geographic distribution of CDBG funds is based on compliance with the CDBG Primary Objective - the development of viable urban communities, by providing decent housing, a suitable living environment, and expanding economic opportunities, principally for persons of low and moderate income. Generally, CDBG supported public services are available on a citywide basis to income eligible households or persons. However, public capital improvements and other development projects are specifically directed at sites within low- and moderate-income neighborhoods.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The City's CDBG program for 2025-2026 will result in affordable housing through its homebuyer assistance program and affordable housing repair programs (AHRP). At this time, it is not known if additional units will be supported by the AHRP or funds will be needed to continue the AHRP location selected for the 2025-2026 CDBG program year.

One Year Goals for the Number of Households to be Supported	
Homeless	109
Non-Homeless	22
Special-Needs	0
Total	131

Table 58 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	0
Rehab of Existing Units	20
Acquisition of Existing Units	10
Total	30

Table 59 - One Year Goals for Affordable Housing by Support Type

Discussion

AP-60 Public Housing – 91.220(h)

Introduction

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

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

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

Discussion

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

Introduction

Not counting the CDBG program, the City does not receive any funds to carryout homeless programs. Therefore, the City relies on other organizations to pursue funds to serve homeless needs. For the 2025/2026 program, the City does not anticipate using CDBG funds that will directly support programs that serve the homeless. Being an active partner in the Midland Homeless Coalition, and the Midland Affordable Housing Alliance, the city aims to work toward addressing gaps within the Midland continuum of care for the homeless and eliminating chronic homelessness. Collaborations with the United Way and local foundations are vital in efforts to ensure current funding levels are sustained and that federal/state funding opportunities are not missed to apply for shelter and transitional housing needs. The United Way of Midland has collaborated with Family Promise of Midland to achieve – six transitional housing units to date

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

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

Addressing the emergency shelter and transitional housing needs of homeless persons

The City of Midland does not receive an ESG allocation.

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

The City shall continue to participate in the Midland Homeless Coalition and support individual efforts of agencies comprising the Coalition.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services,

employment, education, or youth needs

It is anticipated that the public service programs supported by CDBG will aid low-income individuals and families avoid becoming homeless by providing meals to them.

Discussion

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

Introduction:

Public policies are meant to address the overall needs of citizens in the City. Yet, there are times where they may have a negative effect on certain aspects of the community, specifically affordable housing and residential investment. Affordable housing and public and private residential investments are key components in furthering fair housing in any community. The primary tool communities have for identifying contributing factors for these barriers to housing is an assessment of fair housing and fair housing choice. The city updated the previous 2020 assessment in 2025 update has found:

- A limited supply of affordable housing and extensive cost burden, especially for extremely low- and very low- income renters, causing those renters to face significant affordability “gaps”; and
- Fair housing education is lacking and impede, and these elements must be better understood by community residents and property owners.

The city plans corresponding actions designed to strengthen the supply of affordable housing and narrow the affordability “gaps.” Elements of those actions appear within this Consolidated Plan and beyond. Additionally, the City anticipates a review of public policies that may impede the development of affordable housing and to improve the understanding of their consequences.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

The City shall continue to be receptive to cases supporting the objective. Often, favorable outcomes can be achieved when re-zoning cases, mobile home occupancy permit and sidewalk waivers are considered. The City shall also strive to reduce or waive certain development and building fees for affordable housing projects and use local funds to pay for public improvements and the disposal of site clearance debris on affordable housing sites. Services such as platting and surveying aspects can also be considered for non-profit developers. The City uses its Street Fund that is generated from each building permit for street improvements primarily within the city’s low-income areas. The City shall strive to use City resources for street improvements, primarily in Midland’s south and east sides. Continuation of CDBG funding for the housing improvement program contributes toward this objective. These actions also have the effect of fostering and maintaining affordable housing

Discussion:

It is also hoped that actions implementing recommendations in a new Analysis of Impediments to Fair Housing Choice in Midland will also help reduce barriers to affordable housing in Midland

AP-85 Other Actions – 91.220(k)

Introduction:

The following actions will be pursued by the City towards meeting Consolidated Plan regulations on other actions.

Actions planned to address obstacles to meeting underserved needs

The CDBG housing assistance and elderly programs specifically target underserved populations. The targeting techniques include providing higher levels of assistance for lower income applicants and limiting assistance to low-income areas. The City shall encourage and assist, as appropriate, other private and/or public entities see funds for programs designed for the underserved.

Actions planned to foster and maintain affordable housing

The City shall continue to be receptive to cases supporting the objective. Often, favorable outcomes can be achieved when re-zoning cases, mobile home occupancy permit and sidewalk waivers are considered. The City shall also strive to reduce or waive certain development and building fees for affordable housing projects and use local funds to pay for public improvements and the disposal of site clearance debris on affordable housing sites. Services such as platting and surveying aspects can also be considered for non-profit developers. The City uses its Street Fund that is generated from each building permit for street improvements primarily within the city's low-income areas. Continuation of CDBG funding for the housing programs contribute toward this objective. These actions also have the effect of fostering and maintaining affordable housing.

Actions planned to reduce lead-based paint hazards

The city will implement its CDBG-aided activities consistent with the lead-based paint hazard reduction objective. Specifically, prospective households shall be made aware of the potential hazard and appropriate evaluation and reduction steps will be pursued in rehabilitation programs. Referrals to services for testing of children by local health and child welfare agencies will be made as needed. Information for providers and contractors will be passed-through. The City of Midland ensures that inspections for lead-based paint (LBP) hazards will occur, as required, for all funded housing activities. Proper notifications will be provided regarding lead-based paint hazards. All housing units constructed prior to 1978 will be tested for LBP by a certified LBP inspector or Risk Assessor. If LBP is detected, all covered renovations will follow HUDs Lead Safe Housing Rules and be performed by certified firms using certified renovators and other trained workers.

Actions planned to reduce the number of poverty-level families

The city will continue its overall anti-poverty strategy that revolves around economic development – using the economic development sales tax to create jobs for Midland. Unfortunately, the current oil

price slump has resulted in uncertainty for continued economy growth. Other aspects of the local strategy are to continue to direct assistance programs towards the neediest households, employment-training programs and the hiring of low-income individuals on federally supported contracts. Small businesses that hire low-income persons typically are vendors in housing assistance programs. Adherence to HUD's Section 3 requirements is another way to help eliminate poverty. CDBG supported public services also aid participating clients to benefit economical, even if the dollar amount is nominal to many.

Actions planned to develop institutional structure

Major changes to the institutional structure described in the Consolidated Plan are not anticipated in the coming year. The city will continue to support activity by the various providers and encourage them to seek other funding sources to enhance the service delivery system in Midland. City staff and/or elected officials will continue to be involved in housing and homeless concerns that seek to improve service delivery. For example, the city will continue to participate in the Midland Affordable Housing Alliance and the Midland Homeless Coalition among others. The city will provide necessary CDBG related training to its sub recipients.

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

The city will continue to cooperate with private housing providers and social service agencies, including participation in MAHA and the Homeless Coalition. The long-standing, good working relationship with both PHAs will be continued. The city will continue to accommodate the PHAs in their planning requirements.

Discussion:

Program Specific Requirements

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

Introduction:

This section provides details on program specific requirements on the Community Development Block Grant that the city will receive

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

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

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

Other CDBG Requirements

1. The amount of urgent need activities	0
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2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	0.00%

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

Only the 2025-2026 Program year with CDBG Entitlement Grant # B-25-MC-48-0023 and program income to be received during the year is covered by this Action Plan.

Appendix - Alternate/Local Data Sources

1	Data Source Name 2023-2024 ACS
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List the name of the organization or individual who originated the data set.

U.S. Census and the American Community Survey

- The City's Consolidated Plan, 2025-2030 and the 2023 CAPER
- Comprehensive Housing Affordability Strategy (CHAS) Data from HUD
- Housing and Urban Development (HUD) Office of Policy Development and Research (HUD PD&R)
- Home Mortgage Disclosure Act (HMDA) Data
- Housing and Urban Development (HUD), Fair Housing and Equal Opportunity
- Complaint Data
- Consumerfinance.gov
- City of Midland 2020 Analysis of Impediments to Fair Housing Choice
- Lanier Real Estate, LLC
- Texas Railroad Commission
- Realtor.com
- Council For Community and Economic Research
- Real Estate Center at Texas A & M University
- Datausa.io
- Texas Property Code
- Texas Real Estate Commission
- Texas Association of Realtors (TAR)
- Texas Real Estate Research Center at Texas A&M University
- National Association of Realtors (NAR)
- Home Mortgage Disclosure Act (HMDA)
- Federal Financial Institutions Examination Council (FFIEC)
- Consumer Financial Protection Bureau (CFPB)
- Center for Housing Policy
- Midland County Foreclosure Archives
- Community Reinvestment Act (CRA)
- Community Reinvestment Act (CRA)
- City of Midland/Midland County Housing Authority
- City of Midland Comprehensive Plan (Tall City Tomorrow)
- Midland Odessa Urban Transit Board
- Texas Education Agency
- CoStar Group

Provide a brief summary of the data set.

- Economic conditions impacting housing availability
- Limited Supply of Affordable Housing
- Areas of minority and/or low-income concentration
- Enhancing public awareness of fair housing
- Private Loan market barriers that discourage homeownership
- Policy improvements needed for diverse community representation

	<p>What was the purpose for developing this data set?</p> <p>The generation of a comprehensive document to direct community activities and initiatives for the development of revitalized neighborhoods.</p>
	<p>Provide the year (and optionally month, or month and day) for when the data was collected.</p> <p>The data represent collection time period of May 01, 2023 to June 30, 2025</p>
	<p>Briefly describe the methodology for the data collection.</p> <ul style="list-style-type: none"> • Primary Research, or the collection and analysis of raw data. • Secondary Research, or the review of existing data and studies. • Quantitative Analysis, or the evaluation of objective, measurable, and numerical data. • Qualitative Analysis, or the evaluation and assessment of subjective data.
	<p>Describe the total population from which the sample was taken.</p> <p>Midland County in 2024 is 177,108 and the estimates in 2025 is 184,700.</p>
	<p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</p>