



Community Development Block Grant

2025 – 2029 Consolidated Plan

and

Program Year 2025 Annual Action Plan

City of New Braunfels, Texas

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A 5-Year Strategy for the City of New Braunfels, Texas, prepared in accordance with requirements of the U.S. Department of Housing & Urban Development for the Community Development Block Grant.

Executive Summary

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

1. Introduction

The Consolidated Plan for the City of New Braunfels, Texas, has been prepared in response to a planning process developed by the U.S. Department of Housing and Urban Development (HUD) for the Community Development Block Grant (CDBG) program. The City of New Braunfels 2025-2029 Consolidated Plan serves as the planning document meeting the federal statutory requirements in 24 CFR 91.200-91.230 guiding the use of CDBG funding based on the priorities set forth in the Consolidated Plan.

The major sections of the Consolidated Plan include a Needs Assessment, Market Analysis, Five-Year Strategic Plan, a One-Year Action Plan, and Consultation and Citizen Participation, with accompanying documentation relating to public comment. The Strategic Plan addresses specific needs that were identified in the data analysis, focus groups, stakeholder meetings, and input from New Braunfels residents, with specific goals and program targets for each category designated for funding. The Action Plan is a subset of the Strategic Plan, addressing funding options for the next HUD Program Year. The Consolidated Plan serves as the baseline for measuring program effectiveness, as reported in the Consolidated Annual Performance and Evaluation Report (CAPER) required by HUD for each Program Year's funding allocation. Incorporated into the Consolidated Plan are an analysis of the local housing market and a review of housing and homeless needs in New Braunfels as a means of defining the current environment in which federal funding is being used. The Consolidated Plan provides a strategic plan for meeting priority needs that were identified through the community participation process. The analytical parts of the document draw from 2019-2023 CHAS, mySidewalk, and other data provided by HUD and other federal programs. Other data sources include one-on-one interviews, focus groups, a stakeholders meeting, and three public hearings on the draft Plan.

This Consolidated Plan outlines housing, community and economic development needs, priorities, strategies, and projects that will be undertaken by the City of New Braunfels with the funds that the City receives from the U.S. Department of Housing and Urban Development (HUD). As an entitlement jurisdiction, the City receives an annual share of

federal Community Development Block Grant (CDBG) funds. In order to receive its CDBG entitlement, the City must submit this Consolidated Plan and First Year Annual Action Plan to HUD. The funds are intended to provide low- and moderate-income persons/households with viable communities, including decent housing, a suitable living environment, and expanded economic opportunities. Eligible activities include public facilities and improvements, housing activities, public services, economic development, planning, and program administration.

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

Overview

The information provided in the Needs Assessment was analyzed to provide a picture of the City's needs related to affordable housing, special needs housing, non-housing community development, and homelessness. The needs assessment information, in conjunction with information gathered through consultations, the public participation process and needs identified in the City's previous Consolidated Plan formed the basis for the Strategic Plan and the programs and projects to be funded in the Annual Action Plan.

The objectives include:

- Continue to Plan, Monitor, and Administer Entitlement Grant Programs and ensure compliance with Federal Regulations
- Improve the condition and availability of affordable housing stock
- Improve living conditions in New Braunfels by addressing non-housing community development needs
- Enhance the economic well-being of all citizens by addressing non-housing community development for special needs populations and low- and moderate-income persons

Identified High Priority Needs:

Housing: The housing needs in New Braunfels are the development of affordable housing (ownership and rental); housing repairs for low-moderate income homeowners including accessibility improvements to allow older homeowners the ability to "age in place"; assisting first time home buyers with down payment and closing cost assistance; expansion of affordable rental units for low-income renters through development of new multi-family properties; the expansion of the Housing Choice Voucher program; and increased landlord participation in the Housing Choice Voucher program.

During the next five years, New Braunfels will continue to support programs that provide minor home repairs for low-moderate income homeowners, programs that assist first-time home buyers and explore opportunities to increase affordable housing in the City.

Homelessness: The greatest needs for individuals experiencing homelessness include emergency shelter, supportive services, transitional housing, rapid-rehousing programs and permanent supportive housing especially for special needs persons and chronically homeless individuals.

During the next five years, the City will continue to provide funding for emergency shelters, transitional housing, and rapid re-housing programs when funding is available, and the projects are financially feasible. The City will continue to participate in the Comal County Homeless Coalition's planning process in an effort to expand homeless services and shelter/housing.

Public Facilities: Non-Housing Community Development: The need for funding to improve or develop public facilities both City-owned and privately owned was identified in the Needs Analysis. These projects would include but are not limited to community centers, parks and emergency shelters.

During the next five years, the City will provide the opportunity for a competitive grant process, or a City Council directed process to fund eligible public facility projects. City staff and the Community Development Advisory Committee will evaluate the need, capacity, financial feasibility and available funds to determine project eligibility and submit funding recommendations to the City Council for approval.

Public Services: The need for continued and increased supportive services for low-moderate income persons including elderly services, special needs populations such as those with mental illness, HIV/AIDS, substance use disorders; emergency housing assistance programs; transportation assistance and food assistance is clearly identified in the Needs Analysis and expressed in the focus group meetings.

During the next five years, the City will continue to provide a competitive grant process, or a City Council directed process to fund eligible supportive service activities and agencies. City staff and the Community Development Advisory Committee will evaluate the need, capacity and available funds to determine priority services to fund and submit funding recommendations to the City Council for approval.

Administration: During the next five years, the City will continue to plan, monitor, and administer the HUD Entitlement Grant Programs and Fair Housing programs to ensure compliance with Federal Regulations.

3. Evaluation of past performance

The City of New Braunfels made significant progress in meeting the goals set forth in the 2020-2024 Consolidated Plan. The beneficiary statistics provided include PY20, PY21, PY22, PY23, and PY24. The PY24 beneficiaries are included in the totals, however, since PY24 is on-going, the numbers will be updated and reported in the PY24 CAPER. The following accomplishments have been met during the period of time covering the most recent Consolidated Plan. Provided financial assistance to/for:

- 22 low-moderate income homeowners with minor home repairs including weatherization, ADA improvements, roof replacements, and other repairs that were specific to the needs of each homeowner.
- 4 low-moderate first-time homebuyers with downpayment and closing costs assistance.
- Emergency rent and utility assistance (homeless prevention) to 332 households.
- Repairs and improvements to the New Braunfels Housing Authority's Laurel Plaza (100 units) and Prospera's Village Circle (10 units).
- Development of new emergency shelters/transitional housing to Connections, Comal County Crisis Center, and NB Housing Partners resulting in 172 beds.
- 3 projects to improve the Westside Community Center located in a low-moderate income area.
- Roof repair to the Comal County Seniors Citizen's Foundation.
- Improvements at Jesse Garcia Park, located in a low-moderate income area.
- Financial assistance to NB Youth Collaborative for the development of an educational and recreation facilities for New Braunfels youth.
- 12 non-profit agencies providing a variety of supportive services to 3,766 low-moderate income adults and children.

The City has complied with the current Citizen Participation Plan and the Fair Housing Plan – Analysis of Impediments to Fair Housing Choice. Both Plans are reviewed annually for any needed changes and/or updates.

The City also utilized other federal funding sources during the PY2020-2024 Consolidated Plan, the outcomes of which are not captured when looking solely at CDBG funding. Such funding includes the Coronavirus Aid, Relief, and Economic Security (CARES) Act and the American Rescue Plan (ARP). These grant funds helped to stabilize and/or stimulate the local economy and recover from federally declared disasters, recessions, and the COVID pandemic.

4. Summary of citizen participation process and consultation process

The citizen participation process is an on-going process whereby the City attempts to involve the residents and stakeholders in its CDBG planning and activities to the greatest extent possible. The City held two focus groups, a stakeholder meeting, and three public hearings at various locations and times soliciting input on the needs and priorities for low-moderate income residents and low-moderate income areas. Notices were emailed to local agencies and placed on the City's website and in the local newspaper in an effort to solicit as much input and attendance as possible.

Additionally, the City has an established Community Development Advisory Committee (CDAC) that meets monthly to discuss and review current CDBG projects as well as reviewing applications for CDBG funding and providing funding recommendations to City Council. The 9-member CDAC is comprised of various community residents who have knowledge of and/or interest in providing housing and services to the low-moderate residents of New Braunfels as well as improvements in the low-moderate income areas of the City. Meeting notices are posted at City Hall and the City's website and are open to the public.

In order to allow for citizen review, the draft 2025-2029 Consolidated Plan including all components of the Plan was made available to the public for review on June 2, 2025. The 30-day comment period was from June 2, 2025, through July 1, 2025. The notices in English and Spanish were published in the local paper on May 31, 2025, with a public comment period from June 2, 2025 through July 1, 2025. The Consolidated Plan and Fair Housing Plan were available in English on the City's website and at City Hall, the Main New Braunfels Public Library, and the New Braunfels Public Library – Westside Branch. The draft Plan was available in Spanish upon request. The three public hearings on the draft Plans were held on June 16, 2025, at a Special Session of the City Council, June 17, 2025, at the New Braunfels Public Library – Westside Branch, and on June 23, 2025, at a regularly scheduled City Council meeting. The City's Fair Housing Plan – Analysis of Impediments to Fair Housing Choice was also available for review.

5. Summary of public comments

The priorities provided by the focus groups, stakeholders, citizens, and other resources indicate that affordable housing remains a top priority. A lack of public transportation and affordable childcare were also mentioned in all meetings. A summary of the comments received for the 2025-2029 Consolidated Plan can be found in section PR-15. The Citizen Comments attachment provides a more detailed description of the comments received.

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

The City accepts all written and verbal comments and views presented. Comments related to the 2025-2029 Consolidated Plan and the CDBG program are reviewed and responded to by City staff as quickly as possible. Comments received by CDBG staff related to other matters of the City are referred to the appropriate department.

7. Summary

The City of New Braunfels is a federal entitlement community under the U.S. Department of Housing and Urban Development's (HUD) Community Development Block Grant (CDBG) Program. As a HUD entitlement community, the City is required to prepare a 5-year Consolidated Plan and a 1-year Annual Action Plan in order to implement any federal programs that fund housing, community development, and economic development within the community. The City's CDBG 2025-2026 Annual Action Plan (PY25) covers the period from October 1, 2025, to September 30, 2026.

This CDBG PY25 Annual Action Plan is the first annual action plan in the City's newly developed Five-Year Consolidated Plan (2025-2029). The City has been awarded \$454,245 in CDBG funds for PY25. The City is proposing to allocate \$90,849 (20%) for the administration and oversight of the program and \$68,136.75 (15%) to the following public services:

- Big Brothers Big Sisters: \$4,580.00
- CASA of Central Texas: \$9,160.00
- Comal County Crisis Center: \$8,866.00
- Connections Individual and Family Services: \$4,726.00
- Family Life Center: \$6,412.00
- Family Promise of Greater New Braunfels: \$9,529.25
- National Church Residences Foundation: \$6,203.50
- River City Advocacy: \$8,015.00
- San Antonio Food Bank: \$5,038.00

In addition to funding program administration and public services, the City is proposing to fund the following projects with \$295,259.25 (65%) of PY25 grant funds:

- Cande's Way: \$55,685.00
- Comal County Crisis Center: \$63,470.00

- NB Housing Partners: \$85,184.25
- New Braunfels Housing Authority: \$90,920.00

Detailed descriptions of all funded activities are available within AP-35. The City has reviewed the guidance pertaining to the Build America Buy America (BABA) Act, and no PY25 projects meet the criteria to trigger BABA requirements.

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
Lead Agency	NEW BRAUNFELS	
CDBG Administrator	NEW BRAUNFELS	Finance Department
HOPWA Administrator		
HOME Administrator		
HOPWA-C Administrator		

Table 1 – Responsible Agencies

Narrative

The City of New Braunfels Finance Department is the lead administrative agency for the 5-Year Consolidated Plan programs. This department provides fiscal and regulatory oversight of all CDBG programs and activities as well as other Federal and State grants for housing, economic and community development.

Consolidated Plan Public Contact Information

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

- 1. Introduction** The City of New Braunfels is deeply committed to fostering collaboration and gathering insights from a diverse array of stakeholders, including citizens, professionals, community leaders, nonprofit organizations, housing and emergency shelter provider, and governmental departments. The input from these groups is indispensable, not only in the initial stages of developing the Plans but throughout the entire process of creating the 2025-2029 Consolidated Plan and PY25 Annual Action Plan. Involving stakeholders at every stage, from short-term to long term planning, as well as during plan implementation and assessment, ensuring the accurate identification and addressing of community needs and priorities. The City's Citizen Participation Policies and Procedures also establishes comprehensive policies and procedures for citizen participation, aiming to enhance engagement in the community development process. The City of New Braunfels places a focus on promoting involvement from individuals with low incomes, residents in targeted areas, and those residing in communities benefiting from CDBG funding. Additionally, the City makes concerted efforts to solicit participation from public housing authorities, residents of subsidized housing, non-English speakers, minority groups, and individuals with disabilities. Moving forward, the City will continue to prioritize citizen participation, employing effective strategies used during the 2025-2029 Consolidated Plan process to develop Annual Action Plans that reflect the priorities identified in the consolidated planning process. These strategies include methods such as surveys, public notices, community meetings, focus groups, interviews, and other innovative approaches, ensuring that diverse voices are heard and valued throughout the planning and implementation phases.

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)).

The City of New Braunfels engaged in extensive consultation with residents and local agencies specializing in housing, health, mental health, disabilities, homelessness, and social services during the development of the 2025-2029 Consolidated Plan and the PY25 Annual Action Plan. This process included community meetings, interviews, and focus groups. This collaborative effort continues throughout the year with ongoing partnerships with various organizations including housing providers, services for children and youth, school districts, homeless shelter and service providers, homeless prevention providers, mental health and healthcare providers.

The Community Development Advisory Committee meets monthly in an advertised public meeting to discuss the CDBG program issues, priorities and strategies to assist low-moderate income residents and improve low-moderate income neighborhoods.

The City will continue to build its relationship with local housing and service providers, the Workforce Housing Advisory Committee, LULAC and the New Braunfels MLK Association, and the New Braunfels Housing Authority to ensure that the current limited housing resources are utilized in the most efficient manner possible and to meet the housing needs of extremely low, very low, and low-income renters. The Next Step Program is a collaboration between NB Housing Partners, Crisis Center of Comal County, and Hill Country MHDD. Part of the project goals are also to strengthen the community capacity to provide affordable housing options as well as a full spectrum of mental health services and treatment. While the local mental health authority has quality outpatient services, the volume of outpatient services does not fully cover the needs in a rapidly growing city population.

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

The Comal County Homeless Coalition (Homeless Coalition) is part of the Texas Balance of State Continuum of Care that is managed by the Texas Homeless Network. The Comal County Homeless Coalition consists of community organizations such as local non-profit service providers, two school districts, Comal County departments, and the City of New Braunfels, meeting monthly to discuss and strategize on ways to meet the needs of those experiencing homelessness or at risk of homelessness in the city and county. The Texas Homeless Network provides data analysis from the Homeless Management Information System (HMIS), Point-In-Time Count (PIT), the Housing Inventory Count (HIC), and the Annual Homeless Assessment Report (AHAR) for planning and information purposes. This information is utilized to assist in determining the nature and extent of homelessness in New Braunfels and identifying potential projects that will eliminate gaps in housing and services. The City Grants Coordinator, Outreach Coordinator of Westside Community Center, and representatives from the Police Department are active in the coalition. Since PY20 the City has taken a more active role in addressing the issues of homelessness and provided CDBG funds to support the Crisis Center of Comal County, Connections Individual and Family Services, a children/youth shelter and transitional housing program, NB Housing Partners, an emergency shelter with an outreach program to identify and engage chronically homeless individuals in services and shelter, and Family Life Center, emergency rent and utility programs to prevent homelessness. Additional information can be found at NA-40-Homeless Needs; MA-30-Homeless Facilities & Services; SP-60-Homeless Strategy; and AP-65-Homeless & Other Special Needs.

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

The City of New Braunfels is not a recipient of ESG funds directly from HUD or from the State. The City was provided data from the Homeless Management Information system (HMIS), Point-In-Time Count (PIT), the Housing Inventory County, and the Annual Homeless Assessment Report (AHAR) that has assisted in developing plans and activities using CDBG funding.

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

1	Agency/Group/Organization	CASA OF CENTRAL TEXAS INC
	Agency/Group/Organization Type	Services-Children
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency staff attended the Public Services focus group meeting and provided information on the needs of abused and neglected children that are in custody of the Child Protection Services department, foster care and/or the court systems. Agency is a current recipient of CDBG funding and provides monthly status reports and beneficiary data. The anticipated outcome for information for the five-year Strategic Plan and PY25 Annual Action Plan was met.
2	Agency/Group/Organization	Big Brothers Big Sisters
	Agency/Group/Organization Type	Services-Children
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency provided information through the stakeholders meeting and homeless coalition meetings on the needs of non-homeless youth. Agency is a current recipient of CDBG funding and provides monthly status reports and beneficiary data. The anticipated outcome of having current information for the development of the 2025-2029 Consolidated Plan and PY25 Annual Action Plan has been met.
3	Agency/Group/Organization	New Braunfels Youth Collaborative
	Agency/Group/Organization Type	Services-Children Services-Education
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency provided information through meetings with CDBG staff to discuss the Mill Street Project. Agency is developing an inclusive program serving 12- to 18-year-old youth by providing high-quality, well-rounded programming during their out-of-school hours. Agency provided information on the needs of 12- to 18-year-olds in New Braunfels. The anticipated outcome was met providing information for the five-year Strategic Plan and PY25 Annual Action Plan.
4	Agency/Group/Organization	Communities in Schools of South Central Texas
	Agency/Group/Organization Type	Services-Children Services-Education
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency provided information during a CDBG meeting addressing health, behavioral, family crises, and challenges such as poverty, substance abuse, and poor mental health for students K-12. The anticipated outcome was met providing information for the 2025-2029 Consolidated Plan and PY25 Annual Action Plan.

5	Agency/Group/Organization	River City Advocacy
	Agency/Group/Organization Type	Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Mental Health Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency provided information and statistics on the mental health needs of low-moderate income New Braunfels residents through conversations with CDBG staff. The agency is a current recipient of CDBG-CV funding and provides information on project progress and beneficiaries. The anticipated outcome for information for the five-year Strategic Plan and PY25 Annual Action Plan was met.
6	Agency/Group/Organization	San Antonio Food Bank
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Food Insecurity
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency staff attended two focus groups where needs, gaps in services and priorities were discussed. Agency also provided information on the number and needs of New Braunfels residents that are experiencing food shortages. Staff also provide information on a recent decrease in federal funding to the agency and the anticipated increased need for food due to unemployment caused by federal government funding cuts. Agency is a current recipient of CDBG funding and provides monthly status reports and beneficiary data. The anticipated outcome was met providing information for the five-year Strategic Plan and PY25 Annual Action Plan.

7	Agency/Group/Organization	Comal County Senior Citizens Foundation
	Agency/Group/Organization Type	Services-Elderly Persons Services-Health Services-Education Nutrition Programs & Meals
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency staff attended the Public Services focus group and provided information about senior needs, the Meals on Wheels program, the senior center activities, and transportation needs. In early 2025, the agency experienced a 57% reduction in Meals on Wheels funding and has a waiting list of 150 persons for the program. The anticipated outcome was met by providing information for the five-year Strategic Plan and PY25 Annual Action Plan.
8	Agency/Group/Organization	SOS Food Pantry
	Agency/Group/Organization Type	Services - Food Pantry
	What section of the Plan was addressed by Consultation?	Homeless Needs - Families with children Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency provided information on the number of individuals and families served and the increased need for emergency food assistance during a telephone call. The anticipated outcome was met by providing information for the five-year Strategic Plan and PY25 Annual Action Plan.
9	Agency/Group/Organization	ARC of the Hill Country
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Education
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency's website provided information and data on their programs and clients through their website. Agency provides individuals with intellectual and developmental disabilities in their efforts to achieve education, transportation, recreation employment and residential living goals. The anticipated outcome was met providing information for the five-year Strategic Plan and PY25 Annual Action Plan.
10	Agency/Group/Organization	Comal County Mental Health Center
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency provided information regarding services for persons with mental illness or intellectual and developmental disabilities at the Con Plan meeting for the Comal County Homeless Coalition. The anticipated outcome was met providing information for the five-year Strategic Plan and PY25 Annual Action Plan.
11	Agency/Group/Organization	Comal County Homeless Coalition
	Agency/Group/Organization Type	Planning organization Continuum of Care Planning
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City of New Braunfels works closely in partnership with the Comal County Homeless Coalition. Multiple City staff members attend monthly meetings, and staff attended the meeting where Needs and Gaps were discussed. The City reviews the CoC application through the Certificate of Consistency process. The Coalition is an active contributor to the information in the development of the 2025-2029 Consolidated Plan, five-year Strategic Plan, and PY25 Annual Action Plan regarding homeless needs and strategies.
12	Agency/Group/Organization	Family Life Center
	Agency/Group/Organization Type	Services - Housing Services-homeless Services-Education Services - Emergency Rent & Utility Assistance
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency staff attended the Housing/Homelessness focus group and provided additional data on their emergency rent and utility assistance program as well as case management program. Agency is a current recipient of CDBG funding and provides monthly status reports and beneficiary data. The anticipated outcome of information for the 5-year Strategic Plan and PY25 Annual Action Plan was met.
13	Agency/Group/Organization	Connections Individual and Family Services, Inc.
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-homeless Emergency Shelter & Transitional Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homelessness Needs - Unaccompanied youth

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency provided information about their emergency shelter and transitional housing programs for homeless children and youth, children aging out of foster care and runaway youth at the Con Plan Meeting for the Comal County Homeless Coalition. The anticipated outcome provides information on the level of need of homeless children/youth including supportive services and the availability of emergency shelter and transitional housing. The anticipated outcome was met providing information and data for the five-year Strategic Plan and PY25 Annual Action Plan.
14	Agency/Group/Organization	NB Housing Partners
	Agency/Group/Organization Type	Housing Services - Housing Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-homeless Emergency Shelter for Single Adults
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	NB Housing Partners provided information and statistics about the emergency shelter and services for single adults experiencing homelessness through regular contact with CDBG staff and the Comal County Homeless Coalition meetings. The agency receives PY24 CDBG funding and provides monthly information and statistics on the homeless population in New Braunfels. The anticipated outcome was met providing information for the 2025-2029 Consolidated Plan and PY25 Annual Action Plan.

15	Agency/Group/Organization	Family Promise of Greater New Braunfels
	Agency/Group/Organization Type	Housing Services - Housing Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Families with children
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Staff attended the Housing/Homelessness focus group and provided information on the number of families requesting shelter as well as the service needs of families in their shelter program. The anticipated outcome was met by providing information for the five-year Strategic Plan and PY25 Annual Action Plan.
16	Agency/Group/Organization	The Salvation Army
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency provided information through frequent interaction with the City's CDBG staff and during Homeless Coalition meetings; agency is a recipient of PY24 CDBG funds and provides monthly reports and beneficiary data. The anticipated outcome of having current information for the development of the 2025-2029 Consolidated Plan and PY25 Annual Action Plan was met.

17	Agency/Group/Organization	Comal County Family Violence Shelter Inc dba Crisis Center of Comal County
	Agency/Group/Organization Type	Services-Children Services-Victims of Domestic Violence Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Families with children
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Staff attended two focus groups and as a current recipient of CDBG funding provides monthly status reports on project progress and beneficiary data. The anticipated outcome provides information on the level of need of victims of domestic violence and sexual assault including supportive services and the availability of emergency shelter that will be used in the development of the 2025-2029 Consolidated Plan and PY25 Annual Action Plan.
18	Agency/Group/Organization	Comal County Health Department
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-homeless Services-Health
	What section of the Plan was addressed by Consultation?	Homeless Needs - Families with children Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Health Department provided information through on-line data reports. The primary purpose of having accurate data for the 2025-2029 Consolidated Plan and PY25 Annual Action Plan on the occurrences of lead-based paint hazards and cases was met.
19	Agency/Group/Organization	Comal County Habitat for Humanity
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Anti-poverty Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency representatives provided information on low-moderate income homebuyers and homeowners needing minor repair projects. The anticipated outcome was met by providing information for the 2025-2029 Consolidated Plan and PY25 Annual Action Plan.
20	Agency/Group/Organization	New Braunfels Housing Authority
	Agency/Group/Organization Type	Housing PHA
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	NBHA was consulted by telephone calls and emails to provide information on its activities and needs relating to public housing. As the only Public Housing Authority serving the City of New Braunfels, input and coordination with NBHA is valuable to address community needs efficiently. The anticipated outcome was met by providing information for the 2025-2029 Consolidated Plan and PY25 Annual Action Plan.
21	Agency/Group/Organization	National Church Residences Foundation
	Agency/Group/Organization Type	Housing Services - Housing Services-Elderly Persons
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	One-on-one meeting with staff to discuss the needs of low-moderate income senior citizens residing in one of their two properties. Agency is a current recipient of CDBG funding and provides monthly status reports and beneficiary data. The anticipated outcome was met by providing information for the 2025-2029 Consolidated Plan and PY25 Annual Action Plan.
22	Agency/Group/Organization	Resident of New Braunfels
	Agency/Group/Organization Type	Housing Services-Elderly Persons

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	One-on-one meeting with a New Braunfels resident advocate for senior issues in New Braunfels providing information on available programs and the needs of the City's senior residents for incorporation into the 2025-2029 Consolidated Plan and PY25 Annual Action Plan.
23	Agency/Group/Organization	Community Council of South Central Texas
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Health
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Community Needs Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency's website provided information regarding their services including, but not limited to, utility/rental assistance, childcare/Head Start, weatherization programs, senior services, and other public service needs. The anticipated outcome was met by providing information for the 2025-2029 Consolidated Plan and PY25 Annual Action Plan.
24	Agency/Group/Organization	Comal County Sheriff's Department
	Agency/Group/Organization Type	Other government - County
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Non-Homeless Special Needs Discharge Planning
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Sheriff's Department operates the county jail. Coalition members and Sheriff Department staff have provided updates at the Consolidated Plan and monthly meetings meeting at the Comal County Homeless Coalition. Updates and progress will be reflected in each Annual Action Plan. The City of New Braunfels does not operate a city jail.

25	Agency/Group/Organization	Comal County Probation - Adult and Juvenile Divisions
	Agency/Group/Organization Type	Other government - County
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs Discharge Planning
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency staff provided information and data on the number of people on adult and juvenile probation and the need for housing and services for these populations. The anticipated outcome of having current information for the development of the 2025-2029 Consolidated Plan and PY25 Annual Action Plan was met.
26	Agency/Group/Organization	Alamo Area Council of Governments
	Agency/Group/Organization Type	Other government - State Planning organization Funding
	What section of the Plan was addressed by Consultation?	Economic Development Anti-poverty Strategy Funding
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	City staff maintain on-going contact with the AACOG team through monthly meetings regarding the status and availability of funding and programs in the region. The Regional Emergency Preparedness Advisory Committee works with New Braunfels staff by providing information on emergency management and flood management. The anticipated outcome was met by providing information for the 2025-2029 Consolidated Plan.
27	Agency/Group/Organization	New Braunfels MLK Association
	Agency/Group/Organization Type	Planning organization Local Chapter
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Minority Housing & Needs Assessment

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The agency provided information on the housing, services and neighborhood needs of African Americans residing in New Braunfels during in-person and virtual discussions with the City's CDBG staff. The anticipated outcome was met by providing information for the 2025-2029 Consolidated Plan and PY25 Annual Action Plan.
28	Agency/Group/Organization	LULAC Council #4217
	Agency/Group/Organization Type	Planning organization Local Chapter
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Minority Housing & Needs Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The agency provided information on the housing, services and neighborhood needs of Hispanic residents in New Braunfels during in-person and with the City's CDBG staff. The anticipated outcome was met by providing information for the 2025-2029 Consolidated Plan and PY25 Annual Action Plan.
29	Agency/Group/Organization	McKenna Foundation
	Agency/Group/Organization Type	Funding-Grants Foundation
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation through meetings and one-on-one conversations regarding the needs of service providers. The anticipated outcome of better collaboration between a local community foundation and the City was met.
30	Agency/Group/Organization	United Way of Comal County
	Agency/Group/Organization Type	Funding-Grants Foundation
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Community Needs Assessment

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Information was provided from their website and from Comal County Needs Assessment report regarding a range of public service needs in the community. The anticipated outcome was met by providing information for the 2025-2029 Consolidated Plan and PY25 Annual Action Plan.
31	Agency/Group/Organization	Community Development Advisory Committee
	Agency/Group/Organization Type	Other government - Local Planning organization Business and Civic Leaders City Council Appointed Committee
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs CDBG Funding Recommendations to City Council
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	City Council appointed committee of nine New Braunfels residents. Committee members and City staff discussed the City's housing and public services needs during the committee's monthly meetings. Additionally, the committee reviews CDBG funding applications from subrecipients and makes recommendations to City Council. The anticipated outcome of providing funding recommendations to City Council for the PY25 Annual Action Plan was met.
32	Agency/Group/Organization	City of New Braunfels Police Department
	Agency/Group/Organization Type	Other government - Local Grantee Department
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Non-Homeless Special Needs Law Enforcement
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation meetings with the City's police officers to discuss issues and to further develop coordinated efforts between officers and local agencies for the temporary placement of people experiencing homelessness, including discharge planning. The anticipated outcome was met by providing information for the 2025-2029 Consolidated Plan and PY25 Annual Action Plan.

33	Agency/Group/Organization	City of New Braunfels City Council
	Agency/Group/Organization Type	Other government - Local Planning organization Business and Civic Leaders Elected Officials
	What section of the Plan was addressed by Consultation?	Priorities, Goals, CDBG Project Funding, Approval of Con Plan-Action Plan
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Discussions and presentations by staff on the Consolidated Plan began in April and continued through July when City Council approved the Consolidated Plan, Annual Action Plan, Fair Housing Plan and the Citizens Participation Plan. The Council provided guidance in developing the goals in the 2025-2029 Consolidated Plan and PY25 Annual Action Plan. The anticipated outcome of having viable plans approved by City Council was met.
34	Agency/Group/Organization	Workforce Housing Advisory Committee
	Agency/Group/Organization Type	Planning organization City Council Appointed Committee
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Market Analysis Development of a Housing Trust Fund
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Advisory committee provided information to the City's CDBG Staff regarding the challenges of developing affordable and available workforce housing. The anticipated outcome of providing information on affordable housing and workforce housing for the 2025-2029 Consolidated Plan and PY25 Annual Action Plan was met.
35	Agency/Group/Organization	City of New Braunfels Fire Department
	Agency/Group/Organization Type	Other government - Local Planning organization Grantee Department
	What section of the Plan was addressed by Consultation?	Emergency Management

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City's CDBG staff met with the City's Emergency Management Coordinator (EMC) and Fire Chief of the New Braunfels Fire Department and provided information about the impact of natural or manmade disasters on residents before, during, and after emergency events. The anticipated outcome was met by providing information and data for the 2025-2029 Consolidated Plan, five-year Strategic Plan and PY25 Annual Action Plan.
36	Agency/Group/Organization	City of New Braunfels Community and Economic Development Department
	Agency/Group/Organization Type	Other government - Local Planning organization Broadband Assessments & Planning Grantee Department
	What section of the Plan was addressed by Consultation?	Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	City staff met with the City's Community and Economic Development department which provided information about coordinated work with local broadband and internet service providers, other City departments, the New Braunfels Economic Development Corporation, and New Braunfels Utilities. The anticipated outcome was met by providing information and data for the 2025-2029 Consolidated Plan, and PY25 Annual Action Plan.
37	Agency/Group/Organization	City of New Braunfels Planning Department
	Agency/Group/Organization Type	Other government - Local Planning organization Grantee Department
	What section of the Plan was addressed by Consultation?	Market Analysis Fair Housing Information in relation to building codes and requirements

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	City staff met with the City's Planning department which provided information about residential and commercial building codes, permitting process, and code enforcement. The anticipated outcome was met by providing information and data for the 2025-2029 Consolidated Plan, and PY25 Annual Action Plan.
38	Agency/Group/Organization	City of New Braunfels Parks & Recreation Department
	Agency/Group/Organization Type	Other government - Local Planning organization Grantee Department
	What section of the Plan was addressed by Consultation?	Recreational Needs in Low-Mod areas
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Department staff provided information to CDBG staff on the parks located in low-moderate areas of the City. The anticipated outcome is knowledge of the maintenance needs and expansion of recreational facilities/parks for the 2025-2029 Consolidated Plan.
39	Agency/Group/Organization	City of New Braunfels Public Works Department
	Agency/Group/Organization Type	Other government - Local Planning organization Grantee Department
	What section of the Plan was addressed by Consultation?	Infrastructure Needs in Low-Mod Areas
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	City staff met with the City's Public Works department which provided information about the planning, implementation, development, and management of the City's streets and drainage infrastructure. The anticipated outcome was met by providing information and data for the 2025-2029 Consolidated Plan, and PY25 Annual Action Plan.
40	Agency/Group/Organization	City of New Braunfels Library Department
	Agency/Group/Organization Type	Other government - Local Planning organization Grantee Department
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Recreational & Educational Needs Assessment

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	City staff met with the City's Library department which provided information about their facilities and resources offered to the community. Services are carried out at three locations, the Main Branch, Westside Branch, and Westside Community Center. The anticipated outcome was met by providing information and data for the 2025-2029 Consolidated Plan, and PY25 Annual Action Plan.
41	Agency/Group/Organization	New Braunfels Economic Development Corporation
	Agency/Group/Organization Type	Planning organization Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	EDC is a volunteer city board that is comprised of seven New Braunfels residents. The EDC Board governs the use of economic development sales tax revenue and makes recommendations to the New Braunfels City Council for economic development projects. City staff regularly meet with the EDC. The anticipated outcome was met by providing information and data about economic growth for the 2025-2029 Consolidated Plan and PY25 Annual Action Plan.
42	Agency/Group/Organization	Upwards
	Agency/Group/Organization Type	Services-Children
	What section of the Plan was addressed by Consultation?	Child Care Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Through telephone calls and virtual meetings, the agency provided information to the City's CDBG staff on the childcare needs of working parents in New Braunfels. The anticipated outcome was met by providing information and data for the 2025-2029 Consolidated Plan and PY25 Annual Action Plan.
43	Agency/Group/Organization	TEXAS HISTORICAL COMMISSION
	Agency/Group/Organization Type	Other government - State Planning organization
	What section of the Plan was addressed by Consultation?	Historic Consultations for Housing Project Sites

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	To fulfill environmental requirements, staff reviews site conditions, including age of structures, of proposed projects to be supported by CDBG funding. Staff then requests review and approval of proposed project from Texas State Historic Preservation Officers (SHPO), and Tribal Historic Preservation Officers (THPO) as applicable.
44	Agency/Group/Organization	New Braunfels Economic Development Corporation
	Agency/Group/Organization Type	Planning organization Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	EDC is a volunteer city board that is comprised of seven New Braunfels residents. The EDC Board governs the use of economic development sales tax revenue and makes recommendations to the New Braunfels City Council for economic development projects. City staff regularly meet with the EDC. The anticipated outcome was met by providing information and data about economic growth for the 2025-2029 Consolidated Plan and PY25 Annual Action Plan.
45	Agency/Group/Organization	New Braunfels ISD
	Agency/Group/Organization Type	Services-Children Services-homeless Services-Education
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Homeless Liaisons attended the Housing/Homelessness focus group, attends the monthly meetings with the Comal County Homeless Coalition and provided information on the needs of children and youth experiencing homelessness and those in foster care. The anticipated outcome was met by providing information and data for the 2025-2029 Consolidated Plan and PY25 Annual Action Plan.

46	Agency/Group/Organization	Comal County ISD
	Agency/Group/Organization Type	Services-Children Services-homeless Services-Education
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Homeless Liaison attends the monthly meetings with the Comal County Homeless Coalition and provided information on the needs of children and youth experiencing homelessness and those in foster care. The anticipated outcome was met by providing information and data for the 2025-2029 Consolidated Plan and PY25 Annual Action Plan.
47	Agency/Group/Organization	Faith United Church
	Agency/Group/Organization Type	Services-homeless Religious Organization
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homelessness Needs - Veterans Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	CDBG Staff met with the pastor to discuss issues with affordable housing, transitional housing, and services for homeless and non-homeless City residents at the Comal County Homeless Coalition meeting. The anticipated outcome was met by providing information for the 2025-2029 Consolidated Plan and PY25 Annual Action Plan.
48	Agency/Group/Organization	Seeds of Love
	Agency/Group/Organization Type	Services-Children Religious Organization
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Through their website, the agency provided information on their programs for children including children from low-moderate income families. The anticipated outcome was met by providing information and data for the 2025-2029 Consolidated Plan and PY25 Annual Action Plan.
49	Agency/Group/Organization	Texas Appleseed
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Fair Housing Issues
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency website provided information on their programs for homeless youth, fair housing, elder justice, and foster care. The anticipated outcome was met by providing information and data for the 2025-2029 Consolidated Plan and PY25 Annual Action Plan.
50	Agency/Group/Organization	Allen Chapel AME Church
	Agency/Group/Organization Type	Religious Organization
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Food Pantry
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Church staff provided information on the housing, services and neighborhood needs of African Americans residing in New Braunfels. The anticipated outcome was met by providing information for the 2025-2029 Consolidated Plan and PY25 Annual Action Plan.
51	Agency/Group/Organization	Disability Rights Texas
	Agency/Group/Organization Type	Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency website provided information about their programs for people with disabilities and their legal rights. The anticipated outcome was met by providing information for the 2025-2029 Consolidated Plan and PY25 Annual Action Plan.
52	Agency/Group/Organization	Hill Country Veterans Services
	Agency/Group/Organization Type	Veterans Services
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Veteran Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	One-on-one meeting with agency. Agency offers support, resources, and advocacy for veterans and their families and provided statistics on veterans in New Braunfels. The anticipated outcome was met by providing information for the 2025-2029 Consolidated Plan and PY25 Annual Action Plan.
53	Agency/Group/Organization	Comal County Veterans Services
	Agency/Group/Organization Type	Other government – County
	What section of the Plan was addressed by Consultation?	Veteran Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	One-on-one meeting with agency. Agency assists veterans and their dependents in applying for and obtaining all veterans benefits that they are entitled to. Also assists with obtaining out-patient medical and dental treatment and admissions to VA Hospitals. The anticipated outcome was met by providing data on veterans residing in New Braunfels for the 2025-2029 Consolidated Plan and PY25 Annual Action Plan.
54	Agency/Group/Organization	Volunteers in Medicine
	Agency/Group/Organization Type	Health Agency
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency's website provided information and statistics to CDBG staff about medical and dental care needs of uninsured New Braunfels residents. The anticipated outcome was met by providing information on the number of uninsured patients served for the 2025-2029 Consolidated Plan and PY25 Annual Action Plan.
55	Agency/Group/Organization	Homeless Network of Texas dba Texas Homeless Network
	Agency/Group/Organization Type	Planning organization Continuum of Care
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Statewide planning non-profit that manages the Texas Balance of State Continuum of Care. Agency provides HIMS data and management for local grantees; data analysis of PIT count and housing inventory and provides technical assistance to the homeless coalition and agencies that receive HUD CoC funding. The anticipated outcome was met by providing data and information for the Homeless Section of the Strategic Plan and Annual Action Plan.
56	Agency/Group/Organization	Local Broadband and Internet Service Providers
	Agency/Group/Organization Type	Other - Broadband Assessments & Planning
	What section of the Plan was addressed by Consultation?	Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	City staff met with local broadband and internet service providers, CenturyLink, ViaSat, and Spectrum, who provided information about the met and unmet service needs of residents. The anticipated outcome was met by providing information and data for the 2025-2029 Consolidated Plan, and PY25 Annual Action Plan.
57	Agency/Group/Organization	City of New Braunfels Transportation and Capital Improvements Department

	Agency/Group/Organization Type	Other government - Local Planning organization Grantee Department
	What section of the Plan was addressed by Consultation?	Infrastructure Needs in Low-Mod Areas Other: Hazard Mitigation
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	City staff met with the City's Transportation and Capital Improvements department which provided information about public facilities, infrastructure improvements, and hazard mitigation efforts. The anticipated outcome was met by providing information and data for the 2025-2029 Consolidated Plan, and PY25 Annual Action Plan.
58	Agency/Group/Organization	Community Solutions TX
	Agency/Group/Organization Type	Consulting Services
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	One-on-one weekly meetings Community Solutions TX provides consulting services to the City of New Braunfels in the development and management of the CDBG program. The anticipated outcome for the development of the 2025-2029 Consolidated Plan and PY25 Annual Action Plan.

Table 2 – Agencies, groups, organizations who participated

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

No agencies were excluded from participating in the public hearings, stakeholder meetings, attending any monthly meetings of the Community Development Advisory Committee, providing written information or meeting with staff when requested.

Other local/regional/state/federal planning efforts considered when preparing the Plan**Table 3 – Other local / regional / federal planning efforts**

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Comal County Homeless Coalition	Using information provided by the Coalition and the Balance of State Continuum of Care as a reference, the City has aligned priorities and goals in the homeless sections of the 2025-2029 Consolidated Plan and the PY25 Annual Action Plan.
Comprehensive Plan	City of New Braunfels	The long-range plans in the Comprehensive Plan support the priorities in the 2025-2029 Consolidated Plan and the goals in the PY25 Annual Action Plan by addressing affordable housing and activities that enhance the livability and desirability of New Braunfels.
New Braunfels Workforce Housing Study	New Braunfels Economic Development Corporation	The study identified issues that affect housing costs, viability of housing, new single and multi-family housing development, affordable housing and market trends which provides data in the development of the 2025-2029 Consolidated Plan and the PY25 Annual Action Plan. .
Comal County Needs Assessment	United Way of Comal County	The assessment provided data on identified needs and gaps in service which was used to develop the 2025-2029 Consolidated Plan and the PY25 Annual Action Plan.
TX Balance of State Continuum of Care	Texas Homeless Network	Texas Homeless Network provided information on homeless services and housing programs as the lead agency for the Balance of State CoC goals; provided information from the Point in Time count and Housing Inventory Count as well as statewide statistics, needs, priorities, and goals used to develop the 2025-2029 Consolidated Plan and the PY25 Annual Action. Plan.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
City of New Braunfels Strategic Plan	City of New Braunfels	The 2024-2029 Strategic Plan adopted by the City of New Braunfels provides data that is used in developing the priorities and goals in the 2025-2029 Consolidated Plan and the PY25 Annual Action Plan by addressing affordable housing and activities that enhance the livability and desirability of New Braunfels.
Climate Resilience Implementation Guide	Department of Housing & Urban Development	The implementation guide provided information that assisted in developing the priorities and implementation steps for the 2025-2029 Consolidated Plan and the PY25 Annual Action Plan.
Climate Risk Analysis	Federal Emergency Management Agency	The document provided data to assist in determining climate related issues and risks when developing the 2025-2029 Consolidated Plan and the PY25 Annual Action Plan.

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))

Through the Alamo Area Council of Governments (AACOG), New Braunfels works in collaboration with other governmental entities within 13 regional counties. Collaboration activities include, but are not limited to, an inter-local agreement with AACOG for on-demand public transportation services through Alamo Regional Transit, development and implementation of regional emergency plans for natural and man-made disasters, recipient of grant funds awarded to the City of New Braunfels by AACOG for the City's public safety and public works needs of the City of New Braunfels, and participation in the Comprehensive Economic Development Strategy.

Narrative (optional):

The City of New Braunfels has included agencies, residents, and organizations in the development of the 2025-2029 Consolidated Plan and the PY25 Annual Action Plan to develop a plan that addresses the needs and priorities identified through research, other related plans, focus groups, and the public participation activities and public hearings conducted during the

development of the plans. Additionally, New Braunfels works in collaboration with other governmental entities in the region through the Alamo Area Council of Governments.

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 primary objective of the Citizen Participation Plan is to afford all residents of the City ample opportunities to contribute and comment in an advisory capacity to the planning, execution, and evaluation of the 2025-2029 Consolidated and the PY25 Annual Action plan which outlines the intended allocation of funds from the Community Development Block Grant (CDBG). Additionally, the Analysis of Impediments to Fair Housing Choice which was reviewed by City staff, had no revisions or updates and was available for public review and comment.

The Citizen Participation Process for developing the 2025-2029 Consolidated Plan and the PY25 Annual Action Plan follows the requirements in the City's Citizen Participation Plan, ensuring comprehensive community engagement. The development of both the Consolidated Plan and the Annual Action Plan is a collaborative process in designing and establishing the city's vision for community development activities. Citizen participation is a critical element. The City provided the opportunity for resident involvement in the development of the 2025-2029 Consolidated Plan and PY25 Annual Action Plan through one-on-one meetings, focus groups, two public hearings and a thirty-day comment period on the draft plans. In addition, the City presented the Community Development Advisory Committee's funding recommendations for the PY25 Annual Action Plan to City Council at two different Council meetings for comment and vote. The Council Agenda is posted on the City's website, and residents could come and speak before City Council regarding the program, funding recommendations, and the process.

The City of New Braunfels encourages participation and comments from all residents and encourages those residing in low-moderate income neighborhoods, minorities, persons with disabilities, and the non-English speaking population. The City hosted focus group meeting for supportive service agencies on March 19, 2025, and housing/homeless agencies on March 27, 2025.

Three public hearings were scheduled at two locations. On June 17, 2025, a public hearing was held at the New Braunfels Public Library – Westside Branch at 9:30 AM, on June 16, 2025, at a Special Session of the City Council beginning at 6:00 PM and on June 23, 2025 at the regularly scheduled City Council meeting at City Hall beginning at 6:00 PM. These meetings announced on the City's website and in the local newspaper and were open to the public. The public was encouraged to speak about the program, the draft plans and the current year funding recommendations. The Community Development public hearings discussed the CDBG program, the Consolidated and Annual Action Plan process, Fair Housing, eligible activities and then opened the floor to comments, concerns, ranking of issues and recommendations.

Throughout the year, the City CDBG staff meets regularly with agencies receiving CDBG funding and these agencies submit monthly reports on project progress, beneficiaries, and expenditure rates.

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	Focus Group	Supportive Service Agencies	5 agencies attended	Supportive service needs and priorities were discussed; See Citizens Comments Attachment or detailed information	All comments were accepted	
2	Focus Group	Housing agencies & Homeless-Emergency Shelter providers	8 agencies attended	Housing and shelter needs and priorities were discussed; See Citizens Comments Attachment or detailed information	All comments were accepted	
3.	One-on-One meetings	Veterans' agency; private resident representing senior needs; local churches	5 meetings were held	Housing and supportive service needs and priorities were discussed; See Citizens Comments Attachment or detailed information	All comments were accepted	
4	Public Meeting	Comal County Homeless Coalition	18 housing and services agencies attended the meeting	Agencies expressed a need for affordable housing, expanded transitional housing and permanent supportive housing as well as affordable childcare and transportation. See Citizen Comments Attachment for detailed information.	All comments were accepted.	

5	Public Comment Period	Non-targeted/broad community	INFORMATION WILL BE PROVIDED AFTER PUBLIC COMMENT PERIOD CLOSES.	N/A	N/A	
6	Public Hearing	Non-targeted/broad community	1st Public Hearing at New Braunfels Public Library - Westside Branch. INFORMATION WILL BE PROVIDED AFTER PUBLIC HEARING OCCURS.	See Citizen Comments Attachment for detailed information.	All comments were accepted.	
7	Public Hearing	Non-targeted/broad community	2nd Public Hearing at New Braunfels Public Library – Main Branch Meeting. INFORMATION WILL BE PROVIDED AFTER PUBLIC HEARING OCCURS.	See Citizen Comments Attachment for detailed information	All comments were accepted.	
8	Public Hearing	Non-targeted/broad community	3rd Public Hearing at a regularly scheduled City Council meeting. INFORMATION WILL BE PROVIDED AFTER PUBLIC HEARING OCCURS.	See Citizen Comments Attachment for detailed information	All comments were accepted.	

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

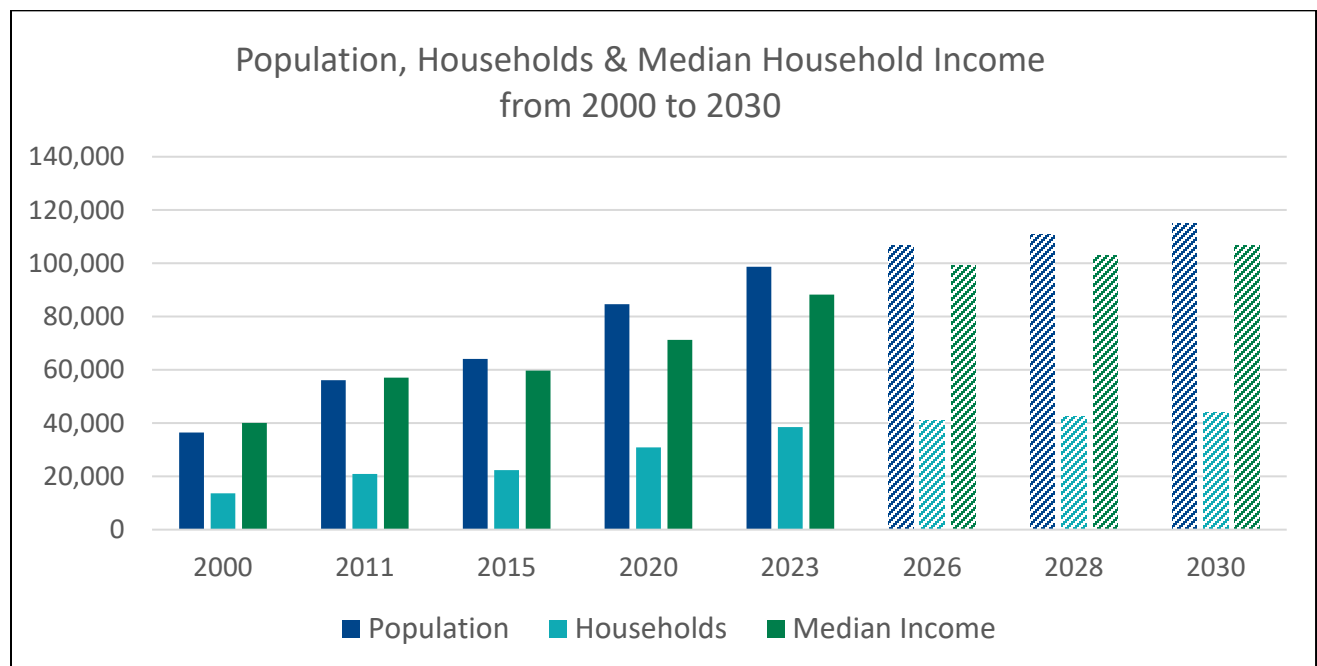
New Braunfels is a rapidly growing city within the San Antonio-New Braunfels Metropolitan Statistical Area (MSA). The information provided in Tables 5-12 below was prepopulated by the U.S. Department of Housing and Urban Development (HUD) based on specialized computations and permutations of the 2016-2020 5-Year American Community Survey (ACS) estimates. The ACS offers more detailed housing and demographic information than the Decennial Census; however, its estimates are generally less accurate or complete. For instance, the 2016-2020 ACS estimated 30,860 households in New Braunfels, while the Census Bureau recorded 34,064 households in 2020. The 2019-2023 ACS estimates a total population of 98,700 residing in 38,483 households, with a total of 41,814 housing units. According to the 2019-2023 ACS, 39.8% of the population identifies as Black, Indigenous, and People of Color (BIPOC or POC), with the largest segment being Hispanic/Latino. The financial data in the ACS are adjusted annually for the cost of living, facilitating longitudinal analysis. New Braunfels has a median household income of \$88,257, compared to \$99,015 for Comal County and \$76,292 for the state of Texas.

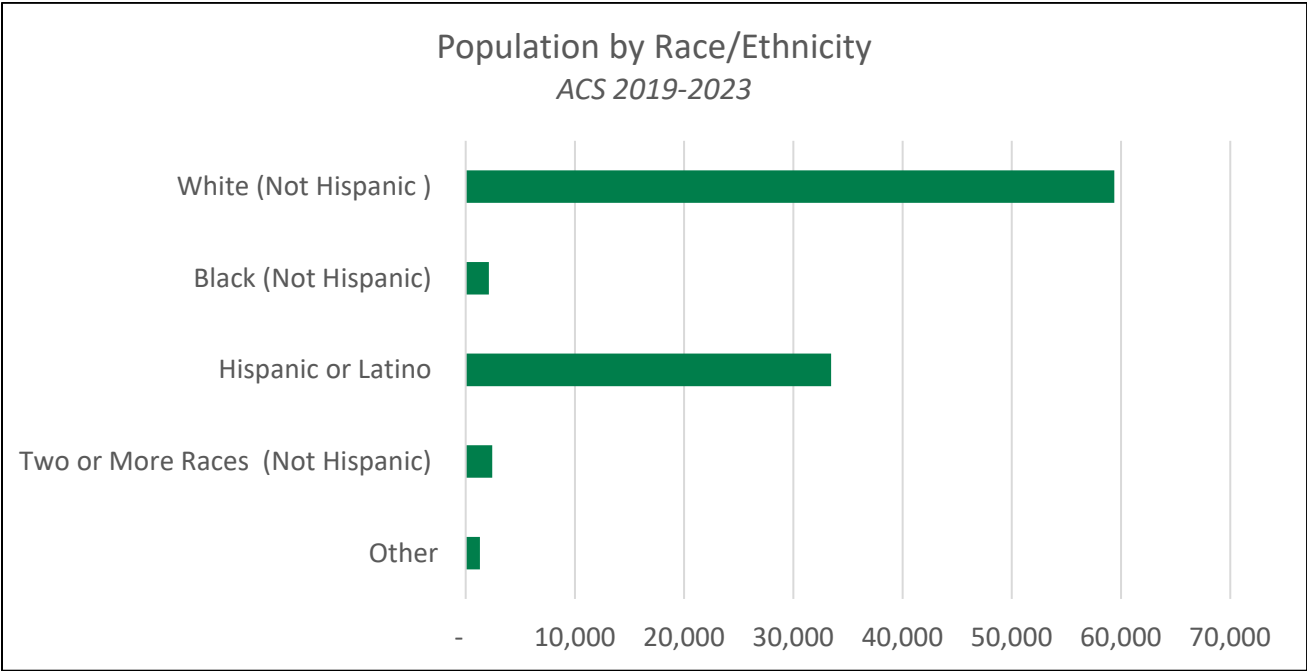
Where possible, the most current information will be incorporated into the narratives, while the prepopulated tables will remain unchanged. The small annual sample size, which is aggregated and adjusted to create a 5-year estimate in the ACS, results in less accurate outcomes compared to a single-year enumeration of the entire population. This issue is further exacerbated by the rapid growth of New Braunfels and the impact of the COVID-19 pandemic on demographics and actual sampling. These effects will persist in the 5-year estimates until the results for 2022-2026 are released. Although there is no evidence to suggest that the estimates are biased toward any specific demographic group, it is generally assumed that immigrants, individuals with the lowest incomes, and those who are inadequately housed are underrepresented in survey estimates.

Reviewing the pre-populated tables from the past two Consolidated Plans, as well as the current Plan, the datasets for 2007-2011, 2012-2015, and 2016-2020 indicate a change of just under one percentage point in the number of low- to moderate-income households, despite an increase of 10,000 total households. One-third of households in New Braunfels fall within the low- to moderate-income category (0 – 80% of Area Median Income, or AMI) and have maintained this status since the 2007-2011 ACS. The households with incomes between 80% and 100% of the area median increased by three percentage points, while those above the area median declined by four percentage points.

Using the ACS estimates provided by HUD in the tables below, more than half of low- to moderate-income households are renters. However, renters comprise only approximately one-third of all households, regardless of income. There is a shortage of 1,890 affordable rental units for households earning less than \$50,000 per year. Of the 13,388 renter-occupied units, 18.5% receive some form of subsidy, either from HUD, Low-Income Housing Tax Credits, or multiple subsidies. These subsidies help alleviate the affordability gap, although nearly half of renters are still spending over 30% of their income on housing.

When comparing the percentage of households by tenure and income that experience at least one housing problem, it is evident that the number of extremely low-income renters (0-30% AMI) increased significantly from the 2007-2011 estimates to those of 2011-2015 and 2016-2020. The graph below illustrates the percentage of low- to moderate-income (LMI) renter households facing housing problems across the three Consolidated Plan time periods. Of the four housing problems that the Comprehensive Housing Affordability Strategy (CHAS) data track, the prevalent problem and the increase in housing problems over time among extremely low-income renters is the rising cost of housing. HUD Table 7 below indicates that nearly all extremely low-income renters face a housing cost burden exceeding 30%, with the majority experiencing a burden greater than 50% of their income. This demand for affordable housing is particularly acute among elderly renters.





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

Summary of Housing Needs

Demographics	Base Year: 2009	Most Recent Year: 2020	% Change
Population	64,075	84,620	32%
Households	22,360	30,855	38%
Median Income	\$59,721.00	\$71,274.00	19%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	2,595	2,745	5,180	3,775	16,565
Small Family Households	695	995	2,205	1,680	8,345
Large Family Households	115	84	310	355	1,920
Household contains at least one person 62-74 years of age	735	545	950	670	3,494
Household contains at least one person age 75 or older	585	485	749	335	1,155
Households with one or more children 6 years old or younger	330	459	1,034	960	2,535

Table 6 - Total Households Table

Data Source: 2016-2020 CHAS

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	80	25	50	0	155	0	50	10	0	60
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	0	50	0	10	60	0	0	0	25	25
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	20	30	110	55	215	0	25	40	40	105
Housing cost burden greater than 50% of income (and none of the above problems)	835	705	375	55	1,970	800	375	200	25	1,400

	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
Housing cost burden greater than 30% of income (and none of the above problems)	205	310	1,195	285	1,995	180	409	545	405	1,539
Zero/negative Income (and none of the above problems)	170	0	0	0	170	45	0	0	0	45

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	930	815	535	115	2,395	800	455	250	90	1,595
Having none of four housing problems	465	625	2,320	1,665	5,075	400	850	2,070	1,900	5,220
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:

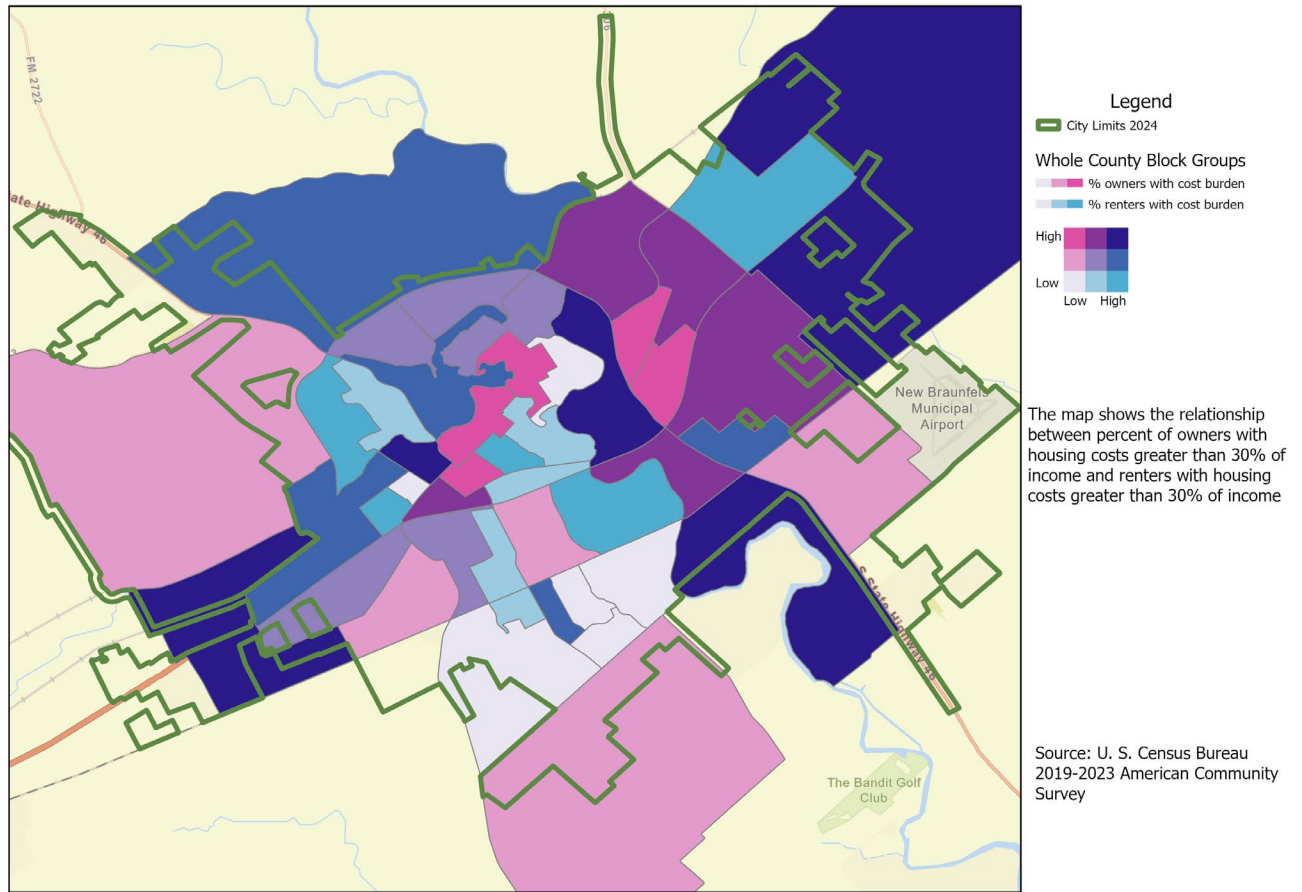
3. Cost Burden > 30%

	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	330	430	595	1,355	290	205	390	885
Large Related	120	30	60	210	0	49	75	124
Elderly	370	190	390	950	525	360	215	1,100
Other	315	405	595	1,315	175	210	120	505
Total need by income	1,135	1,055	1,640	3,830	990	824	800	2,614

Table 9 – Cost Burden > 30%

Data 2016-2020 CHAS
Source:

Relationship between Owners & Renters with a Housing Cost Burden of greater than 30%



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	330	330	270	100	0	370
Large Related	0	0	0	0	0	25	0	25
Elderly	260	145	190	595	390	110	45	545
Other	0	315	260	575	145	0	0	145
Total need by income	260	460	780	1,500	805	235	45	1,085

Table 10 – Cost Burden > 50%

Data Source: 2016-2020 CHAS

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	20	80	110	55	265	0	25	4	55	84
Multiple, unrelated family households	0	0	0	10	10	0	0	35	0	35
Other, non-family households	0	0	0	0	0	0	0	0	10	10
Total need by income	20	80	110	65	275	0	25	39	65	129

Table 11 – Crowding Information – 1/2

Data 2016-2020 CHAS
Source:

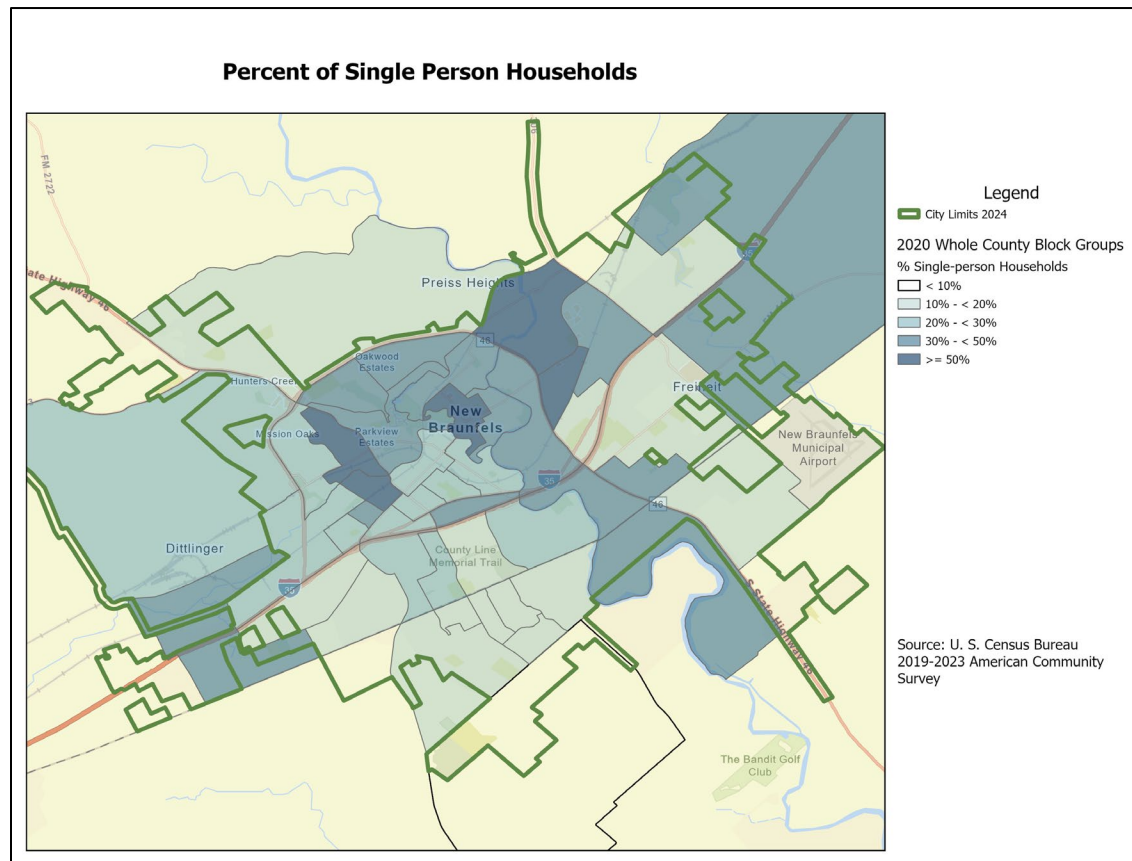
	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	526	984	2,378	3,888	977	1,264	3,908	6,149

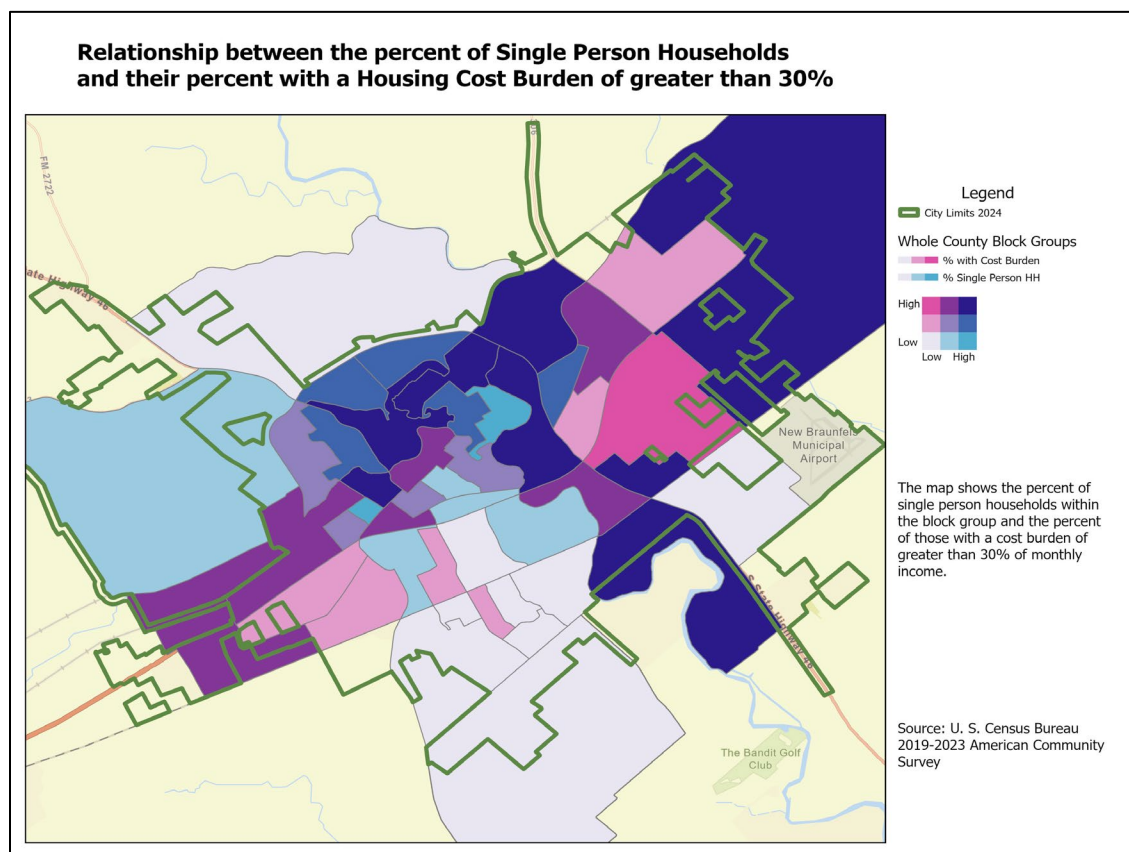
Table 12 – Crowding Information – 2/2

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

Slightly more than one-fourth (10,226) of households in New Braunfels consist of single-person dwellings. The highest concentration of these single-person households is located on the north side of the city, specifically between Landa Street and the city limits, with the exception of a strip on the west side of SH 46. The map above illustrates the distribution of single-person households at the Census Block Group level, based on data from the 2019-2023 ACS. Most of the larger apartment complexes are situated in the same northern area of the city, which also has a high percentage of households experiencing a housing cost burden exceeding 30%. Furthermore, this northern section contains much of the oldest housing stock, particularly multi-family units. northeast and east-northeast areas, where housing, especially buildings with more than 50 units, are concentrated. The majority of jobs in the accommodation, food service, and arts and entertainment sectors are located north of Interstate Highway 35 in New Braunfels. These employment sectors tend to attract younger, often single employees.

There is a significant correlation between one-person households and housing costs exceeding 30% of income in the far east-northeast region of New Braunfels, as well as in the areas immediately outside the city limits. This region also has the highest percentage of households experiencing a housing cost burden of over 50%. It is important to note that much of this block group lies outside the city limits, and the information does not specifically pertain to the city portions of split block groups.





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.

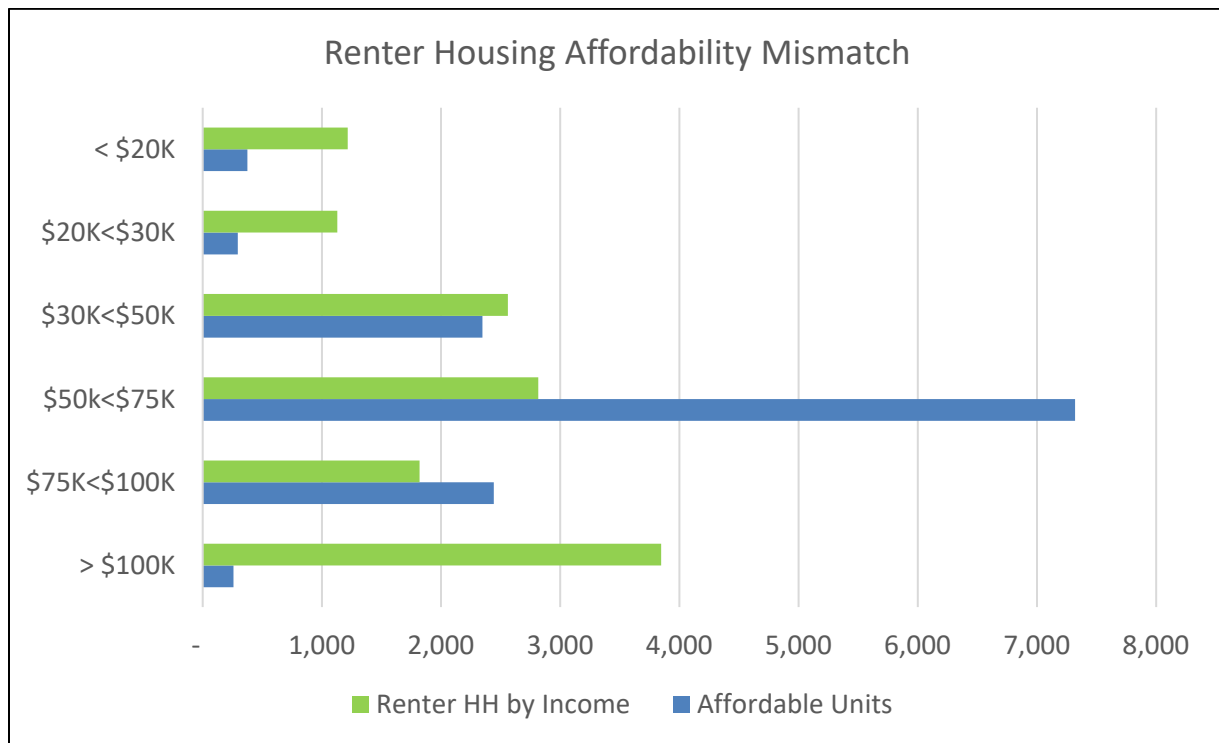
According to the 2019-2023 American Community Survey, approximately one-fourth (26.5%) of households include at least one person with a disability. Among householders under the age of 62 living in HUD-assisted housing units, one-third have a disability. Similarly, one-third of householders aged 62 and older in HUD-assisted housing units also have a disability. There are no available statistics on the percentage of other subsidized housing units that have householders with a disability or at least one disabled individual residing in the home. The 2019-2023 American Community Survey estimated that 845 householders (47%) receiving SNAP benefits have at least one person with a disability in their household. Additionally, there are no definitive statistics regarding the prevalence of domestic violence, sexual assault, or stalking that contribute to the determination of housing needs for those escaping such violence.

In the 2020 Texas Sexual Assault Crime Data for Texas counties, it was reported that there were 427 incidents of sexual assault in Comal County, with 142 leading to an arrest. Additionally, Guadalupe County recorded 368 incidents and 133 arrests. There is no information available regarding the number of victims who required housing as a result of the violence or how many sexual assault survivors were victims of domestic violence. Among the unhoused adults

interviewed for the 2024 Point in Time (PIT) homeless count in Comal County, 19 individuals (12.5%) were survivors of domestic violence. Currently, there are 99 shelter beds available in New Braunfels, with no Rapid Rehousing or Permanent Supportive Housing beds. Of these, 28 beds are designated for victims of domestic violence and their children. All residents are in need of some form of permanent housing. There are no data on the percentage of housed victims without resources who require relocation to safer housing. In 2023, there were 22 reported rapes; however, there is no datum indicating how many of the victims needed housing. Of the 117 cases of aggravated assault, an estimated 78 were against women, many of which are likely domestic violence cases. While there were no reported cases of human trafficking in New Braunfels, there were 11 cases in Comal County. Any victims remaining in the area will likely seek services in New Braunfels, where more resources are available. A significant issue reported by the Texas Homeless Network is that 38% of respondents in a national survey indicated that their homelessness was due to sexual assault by landlords. If this trend continues, it is likely that, in any given year, at-risk households will need to be rehoused before becoming homeless. Putting the pieces of the puzzle together, there are approximately 250 victims in need of permanent housing due to their experiences of domestic and/or sexual victimization.

What are the most common housing problems?

The primary housing issue is a shortage of affordable housing for extremely low-income to middle-income households. According to the 2019-2023 ACS, 5,956 renters (46.5%) and 5,482 homeowners (21.8%) experience a housing cost burden, spending more than 30% of their income on housing. There is a significant affordability mismatch among renters. Based on ACS estimates provided by HUD in the tables below, more than half of low- to moderate-income households are renters; however, renters comprise only about one-third of all households, regardless of income. There is a deficit of 1,890 affordable rental units for households earning less than \$50,000 per year. Of the 13,388 renter-occupied units, 18.5% receive some form of subsidy, either from HUD, Low-Income Housing Tax Credits, or multiple subsidies. While these subsidies help mitigate the affordability mismatch, nearly half of renters still pay over 30% of their income on housing. This situation is further complicated by an average wait time of up to 60 months for a subsidized unit. Additionally, there is a shortage of rental units affordable to those earning more than \$100,000 per year forcing them to rent lower-cost units, which in turn reduces the availability of units for lower-income households.



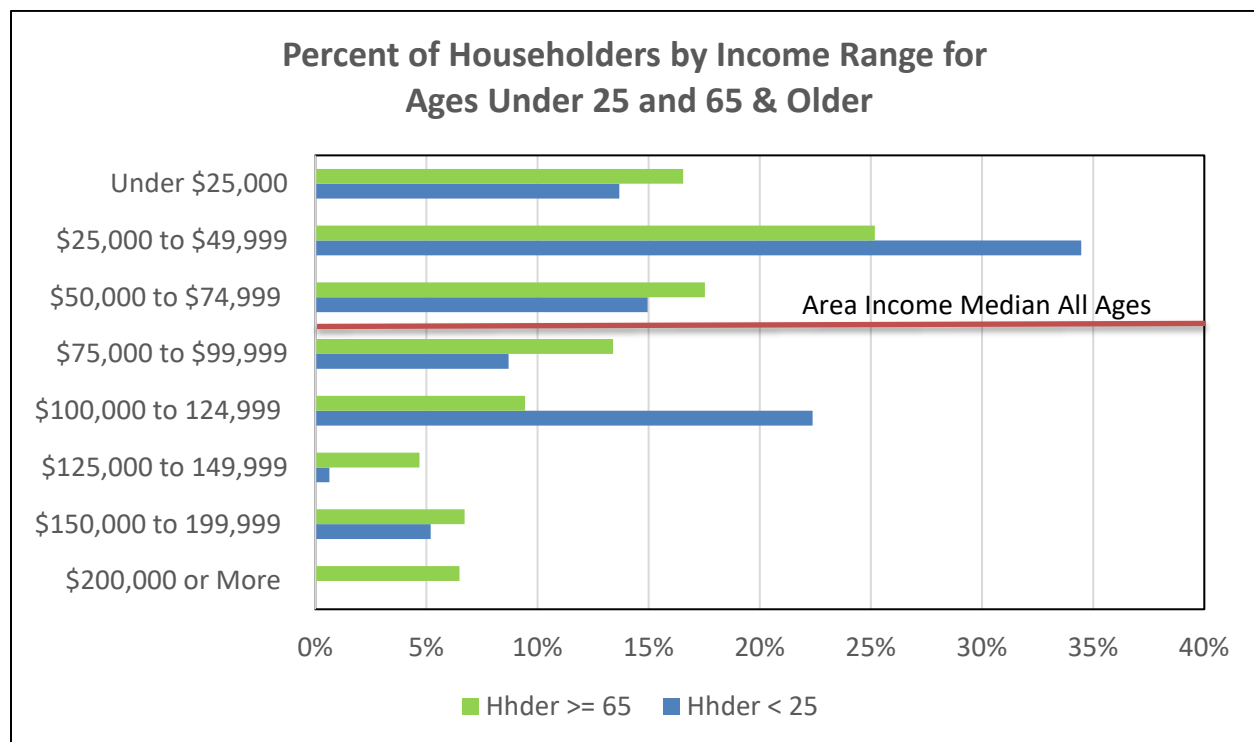
Though few in number, overcrowding is the second most common housing issue in New Braunfels. Of the owner-occupied units, 270 (1.1%) have between one and two persons per room, and no units have more than two persons per room. There are 407 (3.0%) renter-occupied units with one to two persons per room. Additionally, 52 (0.3%) of renters have more than two persons per room.

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

As is typical in most communities, renter households are more adversely affected by housing issues than owner-occupied households. Additionally, lower-income households face greater challenges related to housing quality and affordability compared to higher-income households. When controlling for income, there are no discernible differences among racial and ethnic groups regarding affordability. New Braunfels' population is predominantly non-Hispanic White (60.1%) and Hispanic (33.9%). There is a significant disparity in homeownership rates, with 68.3% of non-Hispanic White households being owner-occupied, compared to only 43.0% of Hispanic households. The homeownership rate for African Americans stands at 57.4%. Furthermore, attempts to purchase a home are more challenging for Hispanics and African Americans. According to the Federal Financial Institutions Examination Council's 2023 Home Mortgage Disclosure Act data, 26.1% of White applicants were denied loans, compared to 33.9% of African American applicants and 42.2% of Hispanic applicants. A review of the reasons for these denials did not reveal any apparent bias or discrimination based on race or ethnicity. However, one potential concern regarding discrimination arises from the categorization of denial reasons,

which allows lenders to avoid disclosing specific biases. Notably, Hispanics had a very low percentage of denials classified as while 22% of the reasons for African American denials were classified as “other reasons” which could indicated possible housing discrimination.

Single-person households experience a higher proportion of housing cost burdens compared to other household types. This trend can be partly attributed to age, as the majority of single-person households consist of adults under 30 or seniors aged 65 and older. Generally, both of these groups have lower incomes. Clusters of single-person households are often found in newer areas, where multi-family housing is typically located in larger complexes with more spacious units. The chart below illustrates the income distribution of householders under the age of 25 and those aged 65 or older. Nearly half of both young and elderly households, regardless of size, have incomes below \$50,000, while the area median income for all age groups is \$88,267.



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

Currently, out of 682 federally assisted rental units, there are 53 households with subsidies set to expire within the timeframe of this Consolidated Plan, although these subsidies are renewable.

Additionally, there are 50 households with subsidies expiring in six to ten years. The total number of federally assisted units includes 170 public housing units that are not subject to closure or loss of subsidies. New Braunfels has no rapid re-housing or transitional housing units. The 2024 Housing Inventory Count conducted by the Comal County Homeless Coalition identified 99 beds in Comal County, 51 of which are located within the city limits of New Braunfels. At the time of the Point-in-Time (PIT) and Housing Inventory Count (HIC), 32 beds were occupied. The 2024 PIT (2025 PIT count data has not been released by the Texas Homeless Network) count for Comal County recorded a total of 181 homeless individuals in 136 households without children, along with 7 households with children and 18 unaccompanied youth. Among those interviewed, 49 adults were identified as having a serious mental illness or a substance use disorder, while 19 were survivors of domestic violence. Additionally, 23 individuals were classified as chronically homeless and would be eligible for Permanent Supportive Housing. Currently, there are no available beds in Transitional Housing, Rapid Rehousing, or Permanent Supportive Housing for those who qualify for long-term assistance.

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's definition of the at-risk households/population are those extremely low-income renters with at least one severe housing problem, including a housing cost burden of more than 50% of their income and/or with more than 1.5 persons per room. While lacking complete plumbing or kitchen facilities constitutes a housing problem, only 0.4% of housing units, and fewer households, do not have complete plumbing and only 1.1% do not have complete kitchens, and these include Single Room Occupancy units (SRO, also called Micro-efficiencies. While there is no ACS cross-tabulation information on heating fuel by household income, renter-occupied units with no safe source of heat, and for Texas summers, no documented air conditioning, are at risk of homelessness, particularly during extreme temperatures.

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

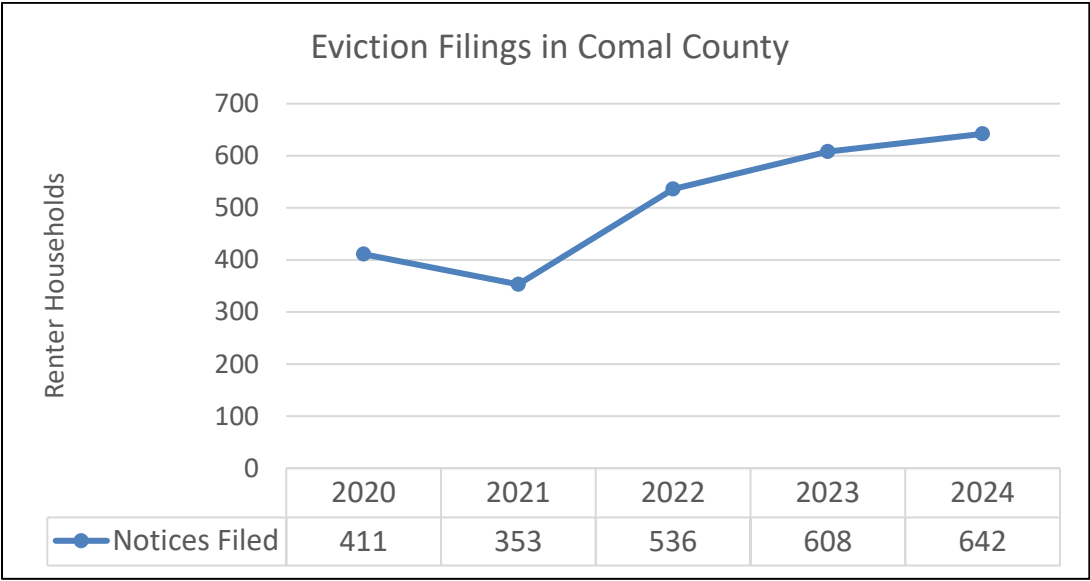
There is a significantly higher percentage of renters and homeowners experiencing a housing cost burden of 30% or more of their income in the areas north of IH-35 and east of the Guadalupe River. In nearly all Block Groups, the rates of cost-burdened rental households exceed those of owner-occupied households by 20 percentage points or more. This disparity is particularly

concerning in the Block Groups where public housing developments are located and where the majority of housing choice voucher holders reside. One might assume that residents receiving rental subsidies would not experience a housing cost burden above 30%, suggesting that nearly all of the remaining households do face an excessive cost burden.

An additional factor contributing to housing instability is flood risk. Properties located in areas with a high flood risk encounter increased insurance costs, often accompanied by higher deductibles and the potential for out-of-pocket expenses in the event of a flood. New Braunfels has a Riverine Flooding Risk Index score of 82.4. Between one-fourth and one-third of owner-occupied homes, as well as one-third to two-thirds of renter-occupied residences, are situated in areas east of the Guadalupe River, where the risk index ranges from 99 to 100. Census Tracts with a high percentage of households experiencing an excessive cost burden also coincide with areas of high flood risk. Hispanic households demonstrate a stronger positive correlation between the percentage facing an excessive cost burden and high flood risk compared to non-Hispanic white households.

Discussion

Single-person households and individuals under 25 or over 64 experience the highest rates of housing affordability issues due to their generally lower incomes and smaller household sizes. The mismatch in housing affordability, characterized by a shortage of smaller rental units at lower costs, places the greatest burden on these small, low-income households. The Legal Services Corporation tracks evictions in various regions of Texas, including Comal County. In 2024, Comal County recorded an eviction rate of 4.36%. Assuming this rate is consistent throughout the county and the New Braunfels area of Guadalupe County, it is estimated that 584 renter households received eviction notices in 2024. There has been a steady increase in eviction notices since 2021, following a decline in 2020 and 2021 due to the moratorium on evictions that was in effect from September 4, 2020, to August 26, 2021. Approximately 74% of eviction filings in the San Antonio-New Braunfels Metropolitan Statistical Area (MSA) result in actual evictions, which would equate to about 432 households in New Braunfels being evicted in 2024. Currently, there is limited information available regarding the demographics of the evicted households. However, the Eviction Lab provides data for Austin, indicating that “last year, 58% of individuals facing eviction were women, a figure that disproportionately includes a higher number of Black and Latino women.”



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

The primary housing issue faced by residents of New Braunfels is the cost of housing, which serves as the most significant determinant of housing equity. Non-Hispanic white households have a median income that is \$20,000 higher than that of Hispanic households and \$32,000 higher than that of African American households. These income disparities allow non-Hispanic white households to afford housing that costs, on average, \$500 more per month than Hispanic households and \$800 more per month than African American households. Additionally, Hispanic households can afford housing that is \$300 more per month than that of African American households. The Census Bureau's Gini index measures income inequality within cities and counties, with values ranging from 0 to 1. A value closer to 1 indicates high inequality, while a value closer to 0 indicates low inequality. New Braunfels has a Gini index of 0.43, which signifies a moderate level of income inequality. This inequality is reflected in the significant differences in housing cost burdens across racial and ethnic groups, as well as in the availability of affordable neighborhoods.

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	1,365	260	90
White	755	140	70
Black / African American	10	10	0
Asian	0	15	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	570	95	20

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	1,775	500	0
White	955	210	0
Black / African American	20	0	0
Asian	15	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	725	290	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data 2016-2020 CHAS
Source:

*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

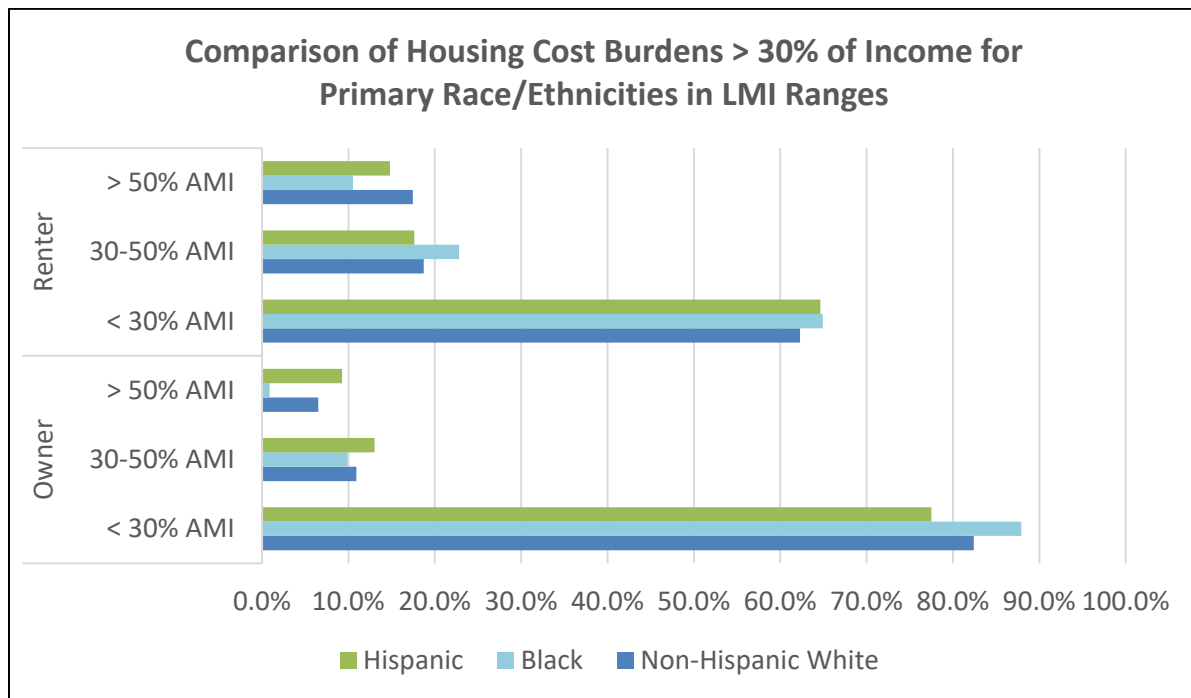
Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,050	1,925	0
White	1,420	1,175	0
Black / African American	40	45	0
Asian	30	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	565	685	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data 2016-2020 CHAS
Source:

*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

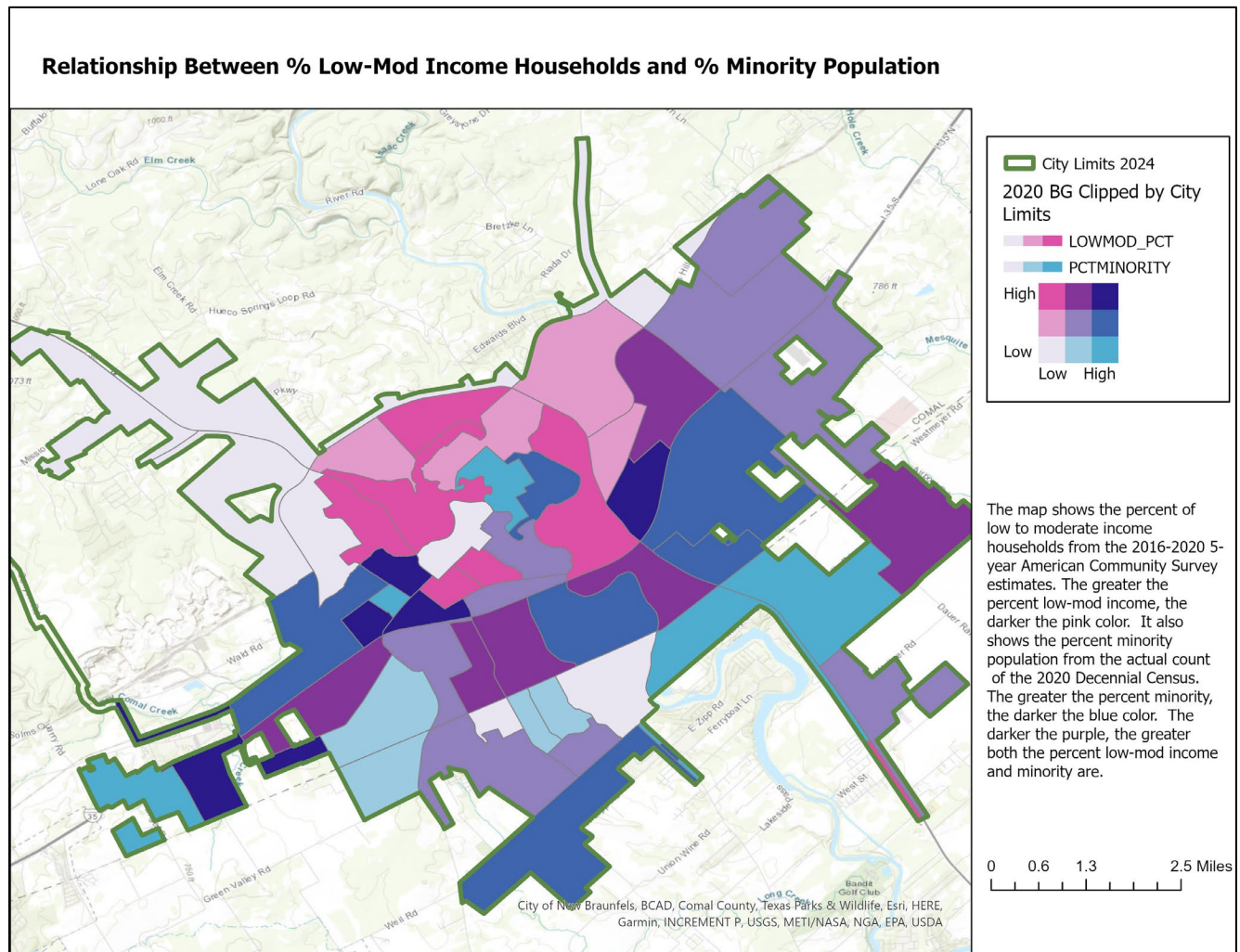
Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	955	2,115	0
White	695	1,195	0
Black / African American	10	20	0
Asian	0	15	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	215	895	0

Table 16 - Disproportionally Greater Need 80 - 100% 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%



Discussion

Race and ethnicity in and of itself does not appear to be an indicator or contributing factor to the prevalence of housing problems. Instead, income—regardless of race or ethnicity—serves as the primary determinant. However, there is a moderate-income inequality among racial and ethnic groups. White households have a median income that is \$20,000 greater than Hispanic households and \$32,000 greater than African American households. However, there are clusters of BIPOC (Black, Indigenous, and People of Color) individuals in areas with high rates of low income. The bivariate map above illustrates that dark purple, dark blue, and navy-blue areas correspond to high percentages of both low- to moderate-income (LMI) households and BIPOC populations, as the color range for areas by income coincides with the color range for areas with BIPOC residents. Areas shaded in pink indicate moderate to high percentages of LMI households and very low percentages of BIPOC populations. Conversely, light to medium teal represents

areas where the percentage of the BIPOC population is moderate to high, but the percent of LMI households is low.

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

The severe housing issues in New Braunfels, similar to the earlier discussion on general housing challenges, are primarily influenced by income levels. When controlling for income, there is no significant disparity in housing needs between white households and BIPOC households. However, the median income for non-Hispanic white households, which is \$20,000 higher than that of Hispanic and African American households, at \$32,000 respectively, results in greater opportunities for non-Hispanic whites to rent better housing or purchase homes.

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	1,165	460	90
White	650	240	70
Black / African American	10	10	0
Asian	0	15	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	470	190	20

Table 17 – Severe Housing Problems 0 - 30% AMI

Data Source: 2016-2020 CHAS

*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	975	1,305	0
White	590	575	0
Black / African American	0	20	0
Asian	0	15	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	370	640	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data 2016-2020 CHAS
Source:

*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	665	3,305	0
White	430	2,165	0
Black / African American	10	75	0
Asian	20	10	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	204	1,040	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data 2016-2020 CHAS
Source:

*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	165	2,905	0
White	60	1,820	0
Black / African American	0	30	0
Asian	0	15	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	85	1,020	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data 2016-2020 CHAS
Source:

*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

As with households facing moderate housing issues (Section NA-15), there is no disproportionately greater need based on race or ethnicity when controlling for income. Only among households with incomes between 80% and 100% of the Area Median Income do Hispanics exceed Whites in the percentage experiencing severe housing problems. Lower-income racial and ethnic groups have household counts that correspond with the overall comparative total household counts.

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:

Since there is a limited number of housing units in New Braunfels that exhibit Census-defined housing problems, aside from housing cost burdens exceeding 30% of income, housing cost burden serves as the primary indicator of housing need. Other relevant indicators may include the age and location of housing. For this section of the Consolidated Plan, housing cost burden has been identified as the principal factor in assessing disproportionately great need.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	18,560	3,870	2,485	90
White	12,615	2,650	1,650	70
Black / African American	510	80	20	0
Asian	200	35	0	0
American Indian, Alaska Native	0	0	0	0
Pacific Islander	0	0	0	0
Hispanic	4,955	1,030	775	20

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2016-2020 CHAS

Discussion:

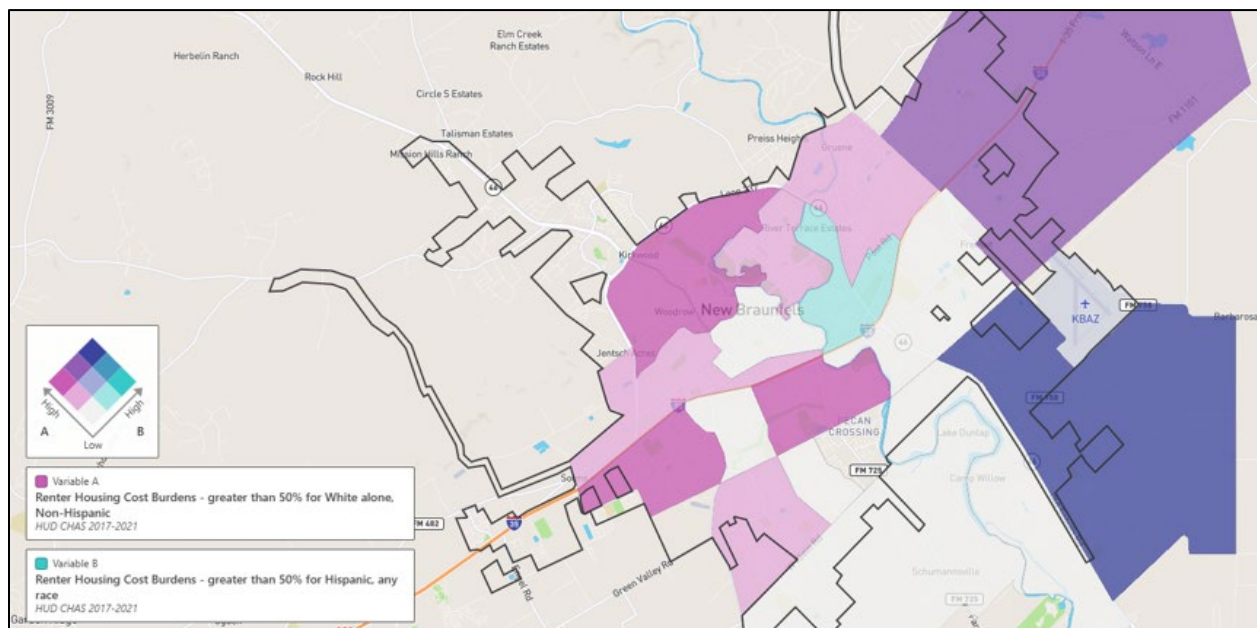
When comparing the racial and ethnic distribution of households based on their level of housing cost burden to the city-wide distribution, the differences are minimal. The only notable exception is among Hispanics, who experience a housing cost burden exceeding 50%. This group constitutes a larger percentage of those facing an extremely high housing cost burden (31.2%) compared to their overall representation among total households (27.1%), although this difference is not statistically significant. There are too few households of any race or ethnicity other than White and Hispanic to draw definitive conclusions. In ten Census Tracts that are either fully or partially within the city limits, a higher proportion of non-Hispanic Whites face a housing cost burden

greater than 50% compared to Hispanics. Conversely, seven tracts have a higher proportion of Hispanic households with a housing cost burden exceeding 50% than non-Hispanic Whites.

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?

Only households with incomes between 80% and 100% of the Area Median Income show that Hispanics exceed Whites in the percentage experiencing severe housing problems. Lower-income racial and ethnic groups have household counts that align with overall total household counts. Overall, Hispanics have a slightly higher percentage of households facing a housing cost burden exceeding 50% of their income compared to non-Hispanic groups. However, when examining housing needs at a more localized level, such as Census Tracts, disparities emerge in certain areas. The map below illustrates that two Census Tracts divided by city limits—one on the southeast side and one on the east side—along with one near the city center, exhibit significantly higher rates of Hispanic households facing a cost burden greater than 50% of their income. In contrast, most Census Tracts located in the northern and western parts of the city show considerably higher rates of non-Hispanic White households with a cost burden exceeding 50% of their income.



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

Middle-income households appear to face the greatest challenges in finding suitable rental housing that meets their needs and budget. Due to a mismatch in affordability, lower-income households are often compelled to rent larger, more expensive units than they can afford or require, while higher-income households are forced to settle for smaller, less expensive units

than they desire. Although lower-income households have the most pressing needs, both ends of the economic spectrum are squeezing out many middle-income renters, particularly north of IH-35. There seems to be potential discrimination by apartment owners, as all Housing Choice Voucher holders reside in Census Block Groups north of the Comal/Guadalupe County line, with only one Block Group having a median housing age of less than 30 years. If newer apartment complexes are refusing to accept Voucher holders, this raises a fair housing concern. The public housing developments and two project-based subsidized developments are located north of the county line, with three of the four situated north of IH-35. Three Low-Income Housing Tax Credit (LIHTC) properties are distributed across different areas of the city: one was built in 2018, another in 2014, and the oldest dates back to 1979. All LIHTC properties are located north of the county line, although one is south of IH-35, and the newest complex is on the far east side of the city, where new multi-family and single-family homes are being built.

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

New Braunfels has only 2,119 non-Hispanic African American residents, accounting for 2.1% of the population, according to the 2019-2023 American Community Survey. The block group with the highest percentage of African Americans contains just 248 (8.7%) individuals. African Americans are primarily concentrated in two block groups. Both Hispanic and non-Hispanic White populations are present in each block group; however, while the Hispanic population is more geographically dispersed, notable areas of dissimilarity still exist between Hispanics and White.

NA-35 Public Housing – 91.205(b)

Introduction

In April 2025, the New Braunfels Housing Authority reported that there are 100 units at Laurel Plaza and 70 units at Villa Serena for a total of 170 public housing units. Laurel Plaza provides housing for 104 individuals and Villa Serena provides housing for 230 family members. There are 235 vouchers including 10 VASH vouchers with an additional 9 project-based vouchers. This information differs from the information provided by IDIS. Fifty-four percent of the units at Laurel Plaza are female-heads of households; 92% of units at Villa Serena are female-heads of households; and 79% of HCV units are female heads of household. All residents of Laurel Plaza are elderly or disabled or both. Slightly more than one-third of residents at Villa Serena is elderly or disabled, and half of the HCV residents fall into the elderly or disabled category.

The information in the charts below is pre-populated data from HUD and cannot be changed in the on-line reporting system. However, according to the data provided by the New Braunfels Housing Authority this information is inaccurate. Charts using the data from NBHA are attached to this section in IDIS and provided in the printed copies.

Totals in Use

	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 in use	0	0	170	235	9	216	10	0	0

Table 22 - Public Housing by Program Type

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

Data Source: PIC (PIH Information Center)

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project - based	Tenant - based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	10,767	12,167	10,537	12,219	14,568	0
Average length of stay	0	0	2	4	2	4	0	0
Average Household size	0	0	2	2	1	2	0	0
# Homeless at admission	0	0	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	62	72	8	64	0	0
# of Disabled Families	0	0	43	102	1	101	4	0
# of Families requesting accessibility features	0	0	70	102	9	134	0	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

Race of Residents

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	164	224	8	204	10	0	0
Black/African American	0	0	6	11	1	10	0	0	0
Asian	0	0	0	0	0	1	0	0	0
American Indian/Alaska Native	0	0	0	0	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

Data Source: PIC (PIH Information Center)

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	52	65	4	51	0	0	0
Not Hispanic	0	0	118	170	5	165	10	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

Data Source: PIC (PIH Information Center)

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

As with households with disabilities in privately owned housing, public housing residents with disabilities need housing units that provide easy access to the unit and all rooms within the unit; are free of obstacles that would prevent access to bath and kitchen facilities and are designed in a way that allows those with disabilities access to cooking and food preparation surfaces. There are 2,781 applicants on the Laurel Plaza waiting list with that identify as disabled and/or elderly. Of that number, 862 identify as disabled and 480 as elderly. Elderly applicants have been included in this discussion since many require the same accommodations as those who are disabled. Villa Serena has a waiting list of 1,332 applicants with 198 identifying as disabled and 23 as elderly.

All public housing developments operated by the New Braunfels Housing Authority provide accessible units within its complexes and are willing to make reasonable accommodation when requested. The New Braunfels Housing Authority meets the requirements of 5% of the units must be accessible for tenants with disabilities.

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

The most immediate needs for HCV holders are additional vouchers, additional affordable units, and more landlords who are willing accept Housing Choice Vouchers. The Housing Choice Voucher program, formerly called Section 8, allows program participants to select rental housing of their choice within the HUD Fair Market rents and providing the housing passes Housing Quality Standards. Due to the high rents experienced by residents of New Braunfels, it is very difficult to locate housing that is affordable and within the HUD Fair Market guidelines. Additionally, there is a severe lack of units that meet the needs of large families.

As with HCV households, public housing families most crucial needs are for employment that provides a living wage, reliable transportation and affordable day care. Public Housing senior and disabled tenants need reliable transportation, access to services and medical appointments and assistance with activities of daily living.

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

The housing needs on the Public Housing and Housing Voucher Choice waiting lists are indicative of the general needs for affordable housing in the overall city. The need for more units and vouchers mirrors the need for better availability of affordable units for the population at large. A higher percentage of cost burdened households were noted under Extremely Low-

Income households. Of the applicants on the waiting list for Laurel Plaza, 85.07% report incomes that are Extremely Low; 14.90% reported Very Low income; 0.02% reported Low income, and 0.01 reported High incomes. The applicants on the waiting list for Villa Serena show a similar income breakdown: 86.34% reported Extremely Low income, 9.68% reported Very Low income, 3.60% reported Low income, and 0.38% reported High income. Applicants on the Housing Choice Voucher waiting list reported 80.54% Extremely Low income, 14.21% Very Low income, 4.09% Low income, and 1.16% High income.

Discussion

The City supports the efforts of the New Braunfels Housing Authority and will continue to work to identify ways to partner together to provide safe, affordable housing and homeownership opportunities. The lack of affordable housing coupled with the fact that many are employed with jobs that do not pay a living wage makes achieving homeownership as well as finding unsubsidized rental housing difficult to achieve.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

The 2025 PIT and HIC data has not been released by the Texas Homeless Network. This information will be updated when the 2025 data is available. According to the 2024 HUD Point in Time report for the Continuum of Care, there were 161 unhoused individuals counted in Comal County. The vast majority were single adults without children present. Seven households included at least one adult and one child, totaling a population of 20. Additionally, there were 140 adults without children present in 136 households. The most prevalent age group among the homeless population was 35-44 years, accounting for one-third of those enumerated, while two-thirds were between the ages of 25 and 55.

New Braunfels currently lacks rapid re-housing and transitional housing units. The 2024 Housing Inventory Count conducted by the Comal County Homeless Coalition identified 99 beds in Comal County, of which 51 are located within the city limits of New Braunfels. At the time of the Point-in-Time (PIT) and Housing Inventory Count (HIC), 32 beds were occupied. The 2024 PIT count for Comal County recorded a total of 181 homeless individuals across 136 households without children and 7 households with children, including 18 unaccompanied youth. Among those interviewed, 49 adults were identified as having a serious mental illness or a substance use disorder, one individual was living with HIV, and 19 were survivors of domestic violence. Twenty-three individuals were classified as chronically homeless and are potential candidates for Permanent Supportive Housing. Nearly half (43%) of the 81 individuals interviewed experienced homelessness for over one year, with 15 of those individuals having been homeless for more than three years. New Braunfels has four emergency shelters: one designated for survivors of domestic violence, one for youth, and two for the general population. However, the city lacks rapid rehousing and has very limited Transitional Housing, Rapid Rehousing, or Permanent Supportive Housing for those who qualify for longer term assistance. Twenty-three of those interviewed were chronically homeless and would be candidates for Permanent Supportive Housing.

The Comal County Crisis Center provides emergency shelter to survivors of domestic violence and sexual assault and offers 28 beds: 14 for adults without children and eight units with a total of 14 beds for adults with children. First Footings shelter offers emergency shelter to adults experiencing homelessness. The facility has 42 beds that are available to people experiencing homelessness.

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):

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	74	
Black	8	
Indigenous	0	
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	35	

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

Based on the results of the 2024 Homeless Point-in-Time count conducted by the Comal County Homeless Coalition, of the 46 respondents surveyed in the count, 35 were single adults. There were seven households with children. This low number can be explained by the fact that many homeless families live in the homes of their relatives and friends and move frequently.

Additional data includes 30 reported to be homeless for the first time, 46 reported being homeless for less than one year, 16 reported being homeless for one to two years, 4 reported being homeless for two to three years and 15 reported being homeless for three or more years. Twenty-four individuals reported having a physical disability and twenty-one reported having a developmental disability.

There are 5,386 households on the Housing Choice Voucher waiting list and 58 on the waiting list for the project-based vouchers for Landa Place. The public housing waiting list for Laurel Plaza numbers 2,781 and for Serena Villa there are 1,332 individuals on the waiting list. The need for additional housing affordable for those with extremely low incomes is great, while the lack of available affordable housing for low- and moderate-income persons is substantial. The Housing Choice Voucher wait list has been closed since February 12, 2024; the wait list for Villa Serena has been closed since January 31, 2022. The wait list at Laurel Plaza was reopened on April 13, 2023, and remains open. Lack of access to affordable housing for persons experiencing homelessness results in longer periods of time in emergency shelters located in

New Braunfels and in neighboring cities. An additional consequence is that when families must relocate to another city, their support network is no longer available.

The lack of access to affordable housing increases the risk of homelessness for many families that are precariously housed due to economic reasons. The type of families most affected by poverty are single parents in jobs that do not pay a living wage and often with the contributing factors of substance abuse, domestic violence, mental illness, and child abuse in the family dynamic.

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

The 2025 PIT and HIC data has not been released by the Texas Homeless Network. This information will be updated when the 2025 data is available. Based on the results of the 2024 Homeless Point-in-Time count of the 46 persons counted 35 (76.09%) were White; one (2.18%) was African American; two (4.35%) were American Indian, four (8.69%) were of Mixed Race and four (8.69%) were either listed as Other or Unknown on the survey. Fifteen (42.86%) White respondents identified their ethnicity as Hispanic.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

People who are unsheltered in New Braunfels are a smaller group and tend to be single adults with minimal support, or connections in the community. The 2025 PIT and HIC data has not been released by the Texas Homeless Network. This information will be updated when the 2025 data is available. Of those counted on January 23, 2024, 23.91% meet the definition of chronically homeless and are often dealing with mental illness, substance use disorders, chronic physical illness, or co-occurring disorders. Due to their transient nature and the proximity to Austin and San Antonio, it is harder to estimate a number who fit into this category. Forty-six of the respondents counted during the 2024 PIT count, eight adults reported that they had spent the previous night in an unsheltered situation.

Discussion:

The City of New Braunfels has been working with local nonprofit agencies providing services and shelter to New Braunfels' residents who are experiencing homelessness. As these providers expand their programs to include additional shelter beds and transitional housing, the City will continue to support these endeavors which will allow those experiencing homelessness to remain in the area that is familiar to them, and to stay with their support group.

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

Introduction:

Non-homeless special needs populations encompass a diverse array of individuals and households that cannot be easily categorized except in broad terms. The primary special needs populations in New Braunfels include those requiring additional support to thrive. This group consists of economically disadvantaged individuals, BIPOC communities—particularly those with limited English proficiency—elderly individuals, children in precarious situations, victims of domestic violence and sexual assault, as well as individuals with disabilities or health issues. Definitive information regarding the housing and service gaps for special needs populations in New Braunfels and Comal County is not readily available.

Describe the characteristics of special needs populations in your community:

Specific special populations include senior citizens, children, and individuals with mental health issues, substance use disorders, or disabilities. The information below pertains to New Braunfels and Comal County. Although a portion of New Braunfels is situated in Guadalupe County, most residents in the unincorporated areas of Guadalupe receive services in Seguin.

Children and seniors face unique challenges. In New Braunfels, there are 23,555 children, along with an additional 15,236 in unincorporated Comal County, of whom 1,874 live with a disability. All 22 pediatricians are located within the city limits, resulting in an average child-to-doctor ratio of 1,763:1, which is below the recommended levels and the national average. Childcare is a critical need for families with children who are too young to attend school or who require supervision after school. Among the children in New Braunfels, 5,966 are under the age of 5, while 13,782 are between the ages of 6 and 14. In Comal County as a whole, there are 9,263 children under the age of 5 and 22,431 aged 6 to 14. There are only 24 childcare centers in Comal County, resulting in an average of 386 preschoolers and 935 after-school children per center. New Braunfels has 31,729 seniors living independently, with 4,267 having a disability, which accounts for 7.3% of the senior population with an independent-living disability. Additionally, there are only 15 geriatric care providers, significantly below the national average.

The CDC Behavioral Risk Factor Surveillance System (BRFSS) indicates that 16.2% of adults in New Braunfels report experiencing poor mental health. In 2023, there were 162 reported suicides in the area. Data from The National Surveys on Drug Use and Health estimate that 3,629 adults in New Braunfels have an alcohol use disorder. Additionally, the 2024 Texas County Health Rankings report that 15,029 individuals in Comal County engage in excessive drinking. Estimates also indicate that 8,090 adults used marijuana in the past year, while 954 used cocaine and 190 used heroin. Comal County has only one substance use treatment facility, which is a residential center for co-occurring substance use disorders; however, it does not accept Medicaid. These statistics

underscore a significant shortage of services for individuals with substance use disorders, particularly for those who do not require inpatient care.

Mental health disorders pose a significant challenge in New Braunfels. Statistics indicate that approximately 12,646 adults (16.83%) surveyed reported experiencing mental health issues in the past year, while 8,852 (11.78%) sought mental health services during that same period. Additionally, around 2,600 individuals reported having a serious mental illness and experiencing suicidal thoughts. Currently, there are 99 mental health providers in New Braunfels. These figures suggest a shortage of mental health providers, although it is not as critical as the shortage of clinicians specializing in substance use disorders.

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

Although public housing developments, Housing Choice Vouchers, and Low-Income Housing Tax Credit (LIHTC) properties do not discriminate against individuals with mental illnesses, intellectual disabilities, substance use disorders, or other disabilities, there are very few units specifically designed for these populations. Currently, there are 133 Section 202 units available for individuals and units designated for the elderly. Additionally, there is one LIHTC property with a total of 100 units targeting the elderly and another with 39 units targeting various special populations. There is a pressing need for more medical care providers for children, seniors, individuals with disabilities, and those living with HIV/AIDS. Furthermore, there is a significant demand for additional mental health and substance use disorder treatment facilities and professionals. According to the 2019-2023 ACS 1,083 working-age adults in New Braunfels have a disability but lack health insurance. It is essential to explore ways to reduce medical expenses through affordable insurance options or other means. Moreover, more affordable housing, including targeted subsidized housing, is necessary for individuals with limited employability or high medical expenses due to their own or a family member's disability, illness, or mental health challenges.

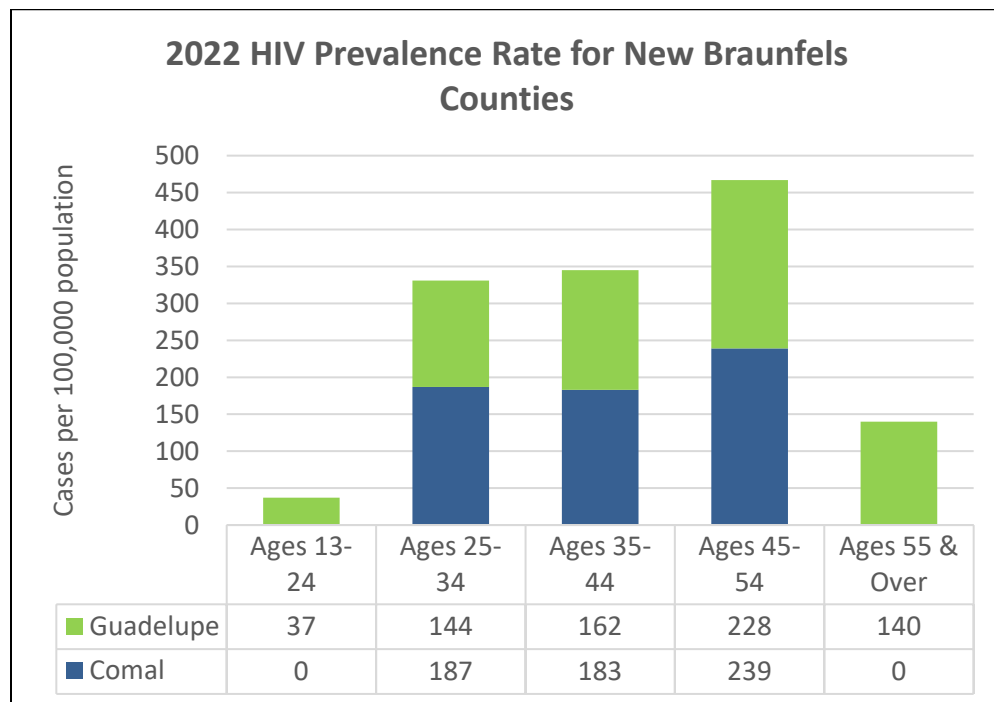
Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

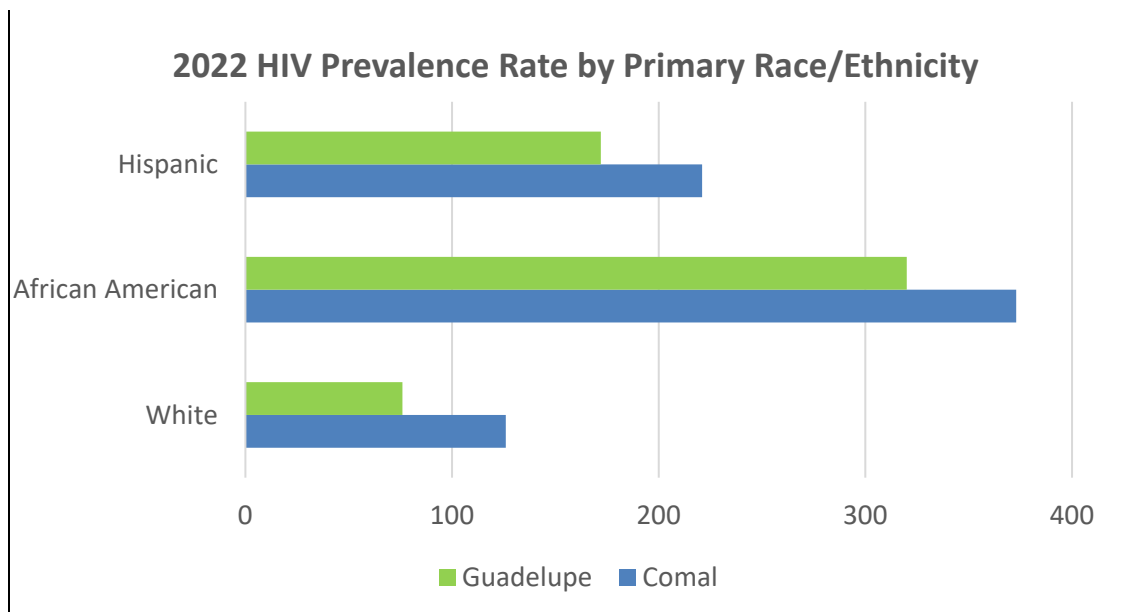
New Braunfels is not part of an Eligible Metropolitan Statistical Area (EMSA). In Texas, only the Dallas and Houston areas hold EMSA designation. The San Antonio Metropolitan Statistical Area (MSA), which has reported 1,468 HIV cases, is now designated as a Transitional Grant Area (TGA) for Ryan White funding, as it has at least 1,500 individuals living with HIV/AIDS and between 1,000 and 1,999 new cases reported in the last five years. The majority of these cases are concentrated in the New Braunfels and San Antonio regions of the MSA. Within the TGA, there

are approximately 2,201,910 residents, of whom 7,887 (or 1,468 per 100,000) were living with HIV in 2022, the most recent data available. In 2024, there were 208 new cases reported.

The University of Emory's Rollins School of Public Health AIDSvu program, in collaboration with the Centers for Disease Control and Prevention's AtlasPlus, provides data on HIV prevalence at the county level. In 2024, there were five reported cases in Comal County and twelve in Guadalupe County. The majority of New Braunfels is situated within Comal County. As of 2022, there were 260 active cases in Comal County (166 per 100,000 population) and 211 cases (138 per 100,000 population) in Guadalupe County. The prevalence rate (cases per 100,000) was highest among individuals aged 45 to 54 years. The graph below illustrates the rates by age for the two counties encompassing New Braunfels. Additionally, the prevalence rate is highest among African Americans, as demonstrated in the second graph below.

The AIDSvu researchers estimate the number of Pre-Exposure Prophylaxis (PrEP) users taking daily tenofovir and emtricitabine per 100,000 individuals. This estimate reflects the availability of local treatment and prevention resources within the community, as well as the awareness of the need for preventive measures. The rate for the New Braunfels area is 73 in Comal County and 98 in Guadalupe County, which is less than half the prevalence rate in San Antonio, located within the same Metropolitan Statistical Area.





There are no agencies in New Braunfels that exclusively provide services to people with HIV or AIDS. The Comal County Health Department provides information and referrals but no direct services. People with HIV/AIDS must seek help, services and medications from agencies in either San Antonio or Austin.

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))

Not applicable

Discussion:

An HIV/AIDS diagnosis is difficult for the individual and their family as even when an individual has a supportive family network, there are many potential struggles. Worries multiply for those living with this diagnosis who are also parents or caregivers as they not only have to worry about their own complex medical needs but also the needs of their families. Unfortunately, both the individual and their family may face stigma, and financial concerns increase if an individual's health declines, and they can no longer work or if their medical bills become overwhelming.

Stable affordable housing is essential for households that have individuals with special needs, as well as reliable transportation which is necessary to receive medical care, rehabilitative services and case management services. The population of New Braunfels is growing rapidly; thus the special needs population is also growing consequently and the lack of housing and supportive services for these populations is becoming more severe as the gap widens between the demand and availability for services and accessible affordable housing.

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

Describe the jurisdiction's need for Public Facilities:

Centralized public facilities in New Braunfels include City Hall and additional administrative buildings in multiple locations throughout the City. The City is supported by seven fire stations, a police station, and a municipal court. Community facilities include a Community Center and a Civic Center, along with 33 public and neighborhood parks and recreational areas, two major trails, and two major libraries. A new City managed transit system, known as Rio Transit, will become operational in 2025.

The City's bond funds have been allocated to enhance several streets currently in the design or pre-design phase, with completion expected during the Consolidated Plan period. Additional streets may be included over the next five years as needed. At least three parks are scheduled for improvements within this timeframe, and several water, wastewater, and storm sewer lines will be repaired or replaced. Projects within the CDBG Target Areas will be eligible for CDBG funding.

The Public Works, Planning, and Transportation and Capital Improvements departments were consulted and provided information obtained from studies that have been performed and comments received during public meetings regarding public facility needs for the upcoming five years as well as projects that are in development and under construction.

The City of New Braunfels has adopted a 2025-2029 Capital Improvement Plan (CIP), totaling \$333 million across 44 funded projects. These initiatives focus on infrastructure, transportation, and public safety enhancements, with an additional 89 unfunded projects estimated at over \$500 million. The City is also in the second year of a five-year \$140 million bond package approved by the city's voters that addresses major transportation, parks and recreation and library facility needs.

Additionally, the City's is developing a new Drainage Area Master Plan (DAMP) that is expected to be completed by early 2026 and will create a multiphase drainage program for the city, incorporating floodplain management, flood protections and mitigation, along with stormwater and watershed management. This will include considering drainage needs locally and regionally, building partnerships with the community and governing entities to support the plan's approach. The program will include aspects such as regional flood protection, localized flooding concerns, floodplain ordinance improvements exceeding FEMA and National Flood Insurance Program (NFIP) minimum standards, aligning current regulations with new precipitation data, updating floodplain standards and floodplain mapping for the City, and improving floodplain awareness

through education outreach efforts. CDBG funding may be used for projects that are identified within low- to moderate-income neighborhoods.

The Public Works, Planning, and Transportation and Capital Improvements departments were consulted and provided information obtained from studies that have been performed and comments received during public meetings regarding public improvement and infrastructure needs for the upcoming five years as well as projects that are in development and under construction.

Describe the jurisdiction's need for Public Services:

During the development of the 2025-2029 Consolidated Plan, the City held one-on-one meetings, telephone interviews, and focus groups with the local emergency shelters, non-profits, and the public regarding the public service needs of the community. The housing/shelter and supportive services non-profits identified several public services as high priority, especially transportation. The greatest public service needs were determined to be for the City's special needs populations because their access to services is very limited in an area without mass transit. Affordable housing has been reported as the highest priority for over five years. Emergency rent and utility assistance to prevent homelessness is also listed as a high priority. Other priority needs are affordable childcare, employment that pays a living wage and benefits, and detox and residential substance use facilities. The City of New Braunfels is a rapidly growing city which has increased the needs for supportive services as well as affordable housing.

How were these needs determined?

The City continues to pursue and maintain relationships with key community stakeholders in New Braunfels throughout the year through technical assistance to CDBG subrecipients, stakeholder meetings, public hearings, and focus groups. During the development of the 2025-2029 Consolidated Plan, the City hosted two focus groups, meeting with agencies providing supportive services on March 19, 2025, and with housing/homeless providers on March 27, 2025. These focus groups provided the information on priority needs of low-moderate income residents and people experiencing homelessness. The City maintains continuous contact with the PY24 CDBG-funded agencies and receives monthly reports from these agencies that discuss program and project progress as well as challenges. The City is an active participant in the Comal County Homeless Coalition and meets monthly to discuss needs and challenges with their members.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The primary housing issue is a shortage of affordable housing for extremely low-income to middle-income households. According to the 2019-2023 American Community Survey (ACS), 5,956 renters (46.5%) and 5,482 homeowners (21.8%) experience a housing cost burden, spending more than 30% of their income on housing. There is a significant affordability mismatch among renters, with a deficit of 1,890 affordable rental units for households earning less than \$50,000 per year. Of the 13,388 renter-occupied units, 18.5% receive some form of subsidy, either from HUD, Low-Income Housing Tax Credits, or multiple subsidies. While these subsidies help alleviate the affordability mismatch, nearly half of renters still pay over 30% of their income on housing. This situation is further complicated by an average wait time of up to 60 months for a subsidized unit. Additionally, there is a shortage of rental units affordable to those earning more than \$100,000 per year, forcing them to occupy lower-cost units and thereby reducing the availability of units for lower-income households. The housing stock is predominantly single-family, with 68.6% classified as detached single-family homes and 3.2% as attached single-family homes. Another 1.5% consists of duplexes, while 22.2% are multi-family units.

The housing market in New Braunfels is thriving. A survey conducted in February 2025 revealed that there were 4,216 homes available for purchase, according to Homes.com with 831 of these being new constructions. New condominium and townhouse developments are currently underway, with 16 units available for sale. Among the new homes, there are nine 2-bedroom duplexes or single units within a townhouse development in Southeast New Braunfels, where the average housing prices are approximately \$335,000. These new units are priced between \$299,000 and \$336,000. Additionally, three condominium units, each priced at \$335,000, are situated in the same general area, surrounded by single-family homes that are valued around \$700,000. The remaining units are located along the Guadalupe River in neighborhoods with average housing values of \$390,000, yet their sale prices range from \$800,000 to \$900,000.



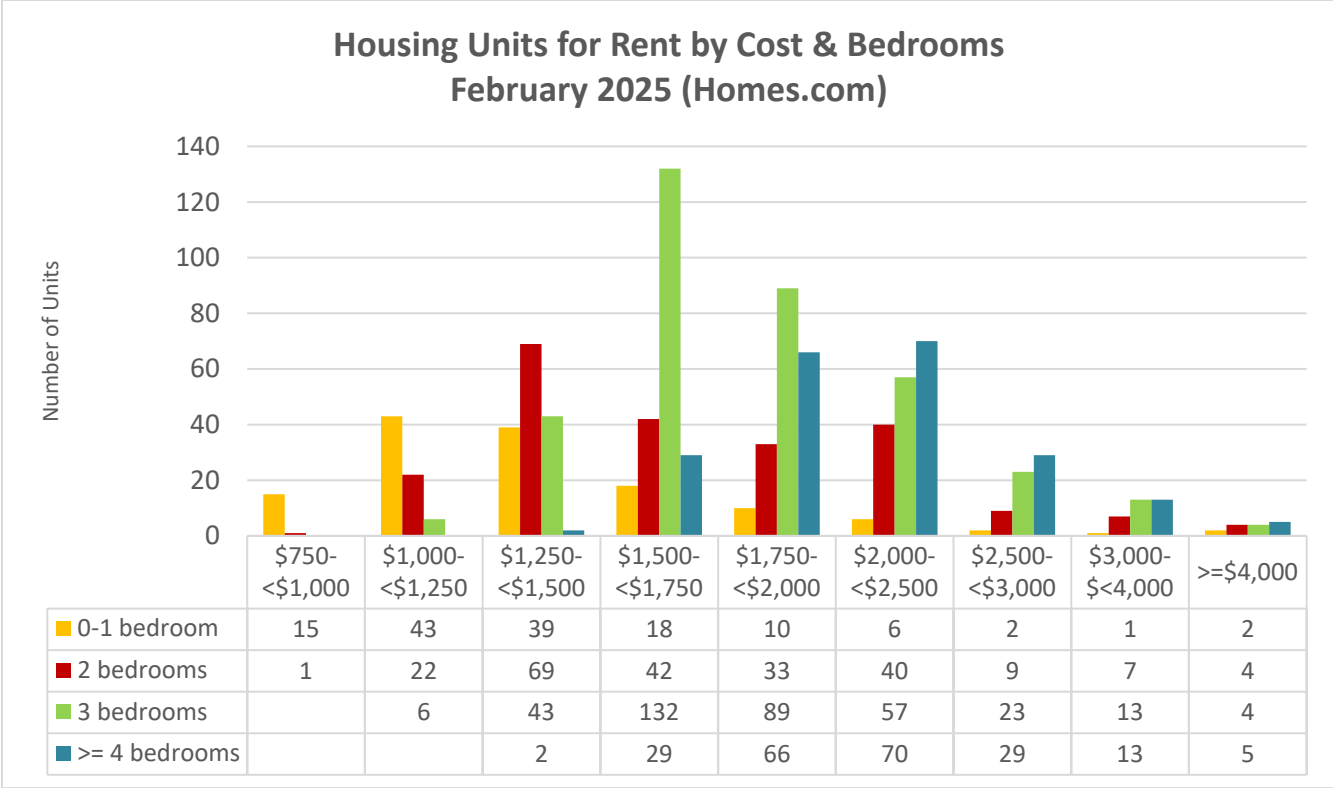
MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Introduction

New Braunfels' staff analyzed data from Homes.com (www.homes.com) to determine the types, sizes, and costs of housing available for sale and rent in New Braunfels. During the last week of February 2025, there were 4,267 listings for homes for sale, which included 1,524 resales and 2,743 new constructions. Four-bedroom units were the most common, followed by units with five or more bedrooms. Only five resales and nine new construction units were priced at or below \$200,000. The median prices were \$375,000 for resales and \$425,000 for new homes.



During the same period, Homes.com listed 944 units for rent. Not all units for rent are listed in these online services as most of the large apartment complexes are not included. The median rents were \$1,350 for studios and one-bedroom units, \$1,725 for two bedrooms, \$1,950 for three bedrooms, and \$2,550 for four bedrooms.



Cost of Housing

	Base Year: 2009	Most Recent Year: 2020	% Change
Median Home Value	170,300	237,900	40%
Median Contract Rent	834	1,085	30%

Table 26 – Cost of Housing

Data Source: 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

In the time since the table above was pre-populated in the Consolidated Plan template, housing costs have risen considerably. The 2019-2023 ACS shows the median home value at \$315,100 and the median rent at \$1,536.

The table below shows the number of units at various rental costs has been updated to reflect the 2019-2023 ACS amounts.

Rent Paid	Number	%
Less than \$500	375	2.9%
\$500-999	963	7.4%
\$1,000-1,499	4,886	37.5%
\$1,500-1,999	4,113	31.5%

Rent Paid	Number	%
\$2,000 or more	2,700	20.7%
Total	13,037	100.0%

Table 27 - Rent Paid

Data Source: 2016-2020 ACS

Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	245	No Data
50% HAMFI	1,145	800
80% HAMFI	4,515	3,040
100% HAMFI	No Data	5,873
Total	5,905	9,713

Table 28 – Housing Affordability

Data Source: 2016-2020 CHAS

Monthly Rent

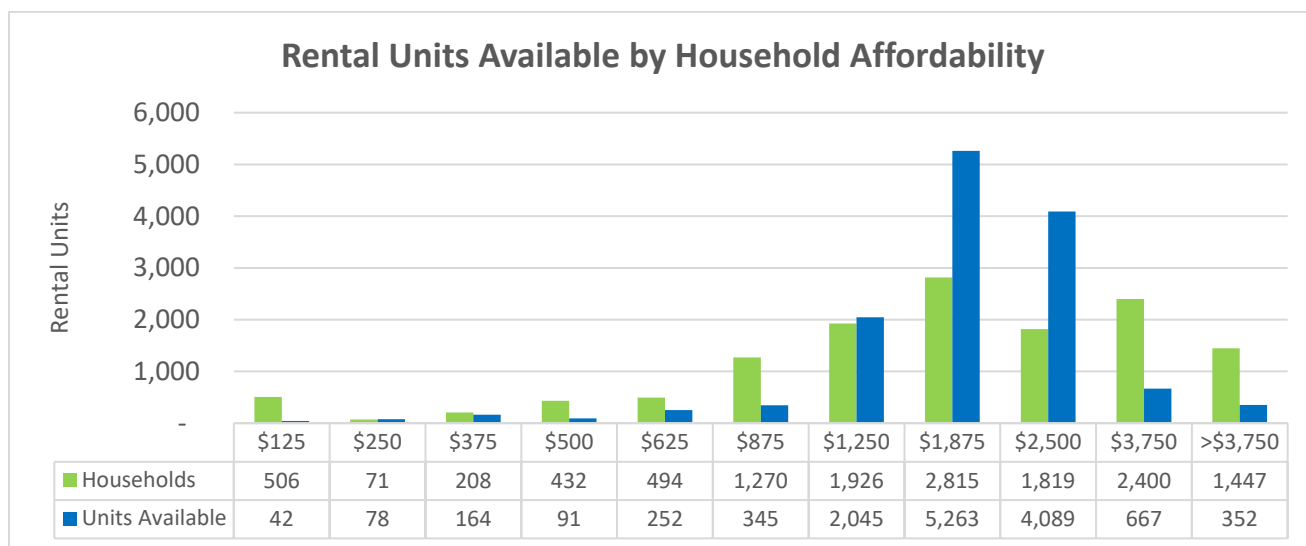
Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	\$1,067	\$1,197	\$1,458	\$1,846	\$2,206
High HOME Rent	\$998	\$1,059	\$1,273	\$1,463	\$1,613
Low HOME Rent	\$775	\$830	\$996	\$1,150	\$1,283

Table 29 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

There is a significant shortage of housing available for all income levels. While there are more units than necessary for renter households with annual incomes between \$50,000 and \$100,000, there is a considerable shortfall for those earning below \$50,000 and above \$100,000. This disparity at both ends of the economic spectrum is displacing middle-income households, forcing them to occupy housing that is either affordable for low-income individuals or priced beyond their means. Currently, there are 648 HUD-subsidized units, which include Public Housing Units, Housing Choice Vouchers, and Project-Based Housing. Additionally, New Braunfels has 153 Section 202 and 811 Program Assistance Contracts (PAC) and Project Rental Assistance Contracts (PRAC), along with 16 HOME units. Furthermore, there are five Low-Income Housing Tax Credit (LIHTC) properties housing 315 households. These 1,116 subsidized units help mitigate the shortage of affordable housing for those without assistance.



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

Housing costs are rising, pushing more and more lower-income households out of the market for both rentals and homeownership. However, according to new construction listings on Homes.com, there is a notable increase in the number of smaller houses being built on smaller lots. Three developments are currently underway in New Braunfels, featuring single-family homes on 50-foot and 60-foot lots. These units consist of 2- and 3-bedroom configurations, which will increase the availability of affordable new homes for purchase. Nevertheless, it appears that there will not be a sufficient number of new units priced affordably to meet the needs of low- to moderate-income households.

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 latest ACS data indicate that the median rent in New Braunfels is \$1,536. This is above the Fair Market Rent for 2-bedroom units and smaller, and above all the HOME rents.

New Braunfels does not receive HOME funds, therefore cannot develop a strategy for the public sector to produce or preserve affordable housing.

Discussion

Without HOME funds and a limited CDBG entitlement, the City of New Braunfels must rely on private developers to secure tax credits or other incentives that will result in the construction of new affordable rental and ownership homes. City-based incentives, such as waiving fees, can only reduce the unit costs slightly, requiring developers of affordable housing to secure monetary assistance elsewhere. Even the low HOME Rents are out of reach for the extremely low- and very low-income households. Additional public housing and Section 8 HCVs are needed to assist in addressing the affordability issue.

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

Introduction

The housing conditions identified by HUD to assess issues are excessive cost burden, overcrowding, lack of complete plumbing, and lack of complete kitchens. The only structural conditions enumerated are the absence of complete plumbing or complete kitchens. Cost burden and overcrowding are characteristics of the household rather than the housing unit itself. The Census Bureau no longer evaluates the soundness of dwellings through questionnaires or visual surveys. The only items in ACS questionnaires pertain to plumbing and kitchen facilities. In New Braunfels, only 215 dwellings occupied by households at or below the median income lack either complete plumbing or kitchens.

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

Housing that is considered substandard is defined as that which “endangers the life, limb, property, safety, or welfare of the occupants or the general public” (Uniform Housing Code). Examples of substandard housing include units with inadequate sanitation, improper ventilation, lack of water, insufficient heating, infestations of insects or vermin, faulty wiring, inadequate weather protection, fire hazards, or structural deficiencies. Substandard units that are unsuitable for rehabilitation are those for which the cost of bringing the unit up to building and occupancy codes exceeds 60% of the total value of the completed rehabilitation. Conversely, substandard units that can be upgraded to meet local and uniform codes at a reasonable cost and on safe ground are deemed suitable for rehabilitation. Additionally, housing in standard condition is also eligible for rehabilitation, provided that insurance companies and government entities are not condemning the property due to its location, such as being situated in a severe floodplain or in close proximity to other hazardous sites.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	3,520	19%	4,375	37%
With two selected Conditions	125	1%	210	2%
With three selected Conditions	0	0%	30	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	15,380	81%	7,210	61%
Total	19,025	101%	11,825	100%

Table 30 - Condition of Units

Data Source: 2016-2020 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	10,770	57%	6,205	52%
1980-1999	3,905	21%	3,200	27%
1950-1979	3,020	16%	1,955	17%
Before 1950	1,330	7%	470	4%
Total	19,025	101%	11,830	100%

Table 31 – Year Unit Built

Data Source: 2016-2020 CHAS

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	4,350	23%	2,425	20%
Housing Units build before 1980 with children present	4,695	25%	3,075	26%

Table 32 – Risk of Lead-Based Paint

Data Source: 2016-2020 ACS (Total Units) 2016-2020 CHAS (Units with Children present)

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation		Total
Vacant Units	3,280	51		
Abandoned Vacant Units	490	51		
REO Properties	34	2		
Abandoned REO Properties	2	0		

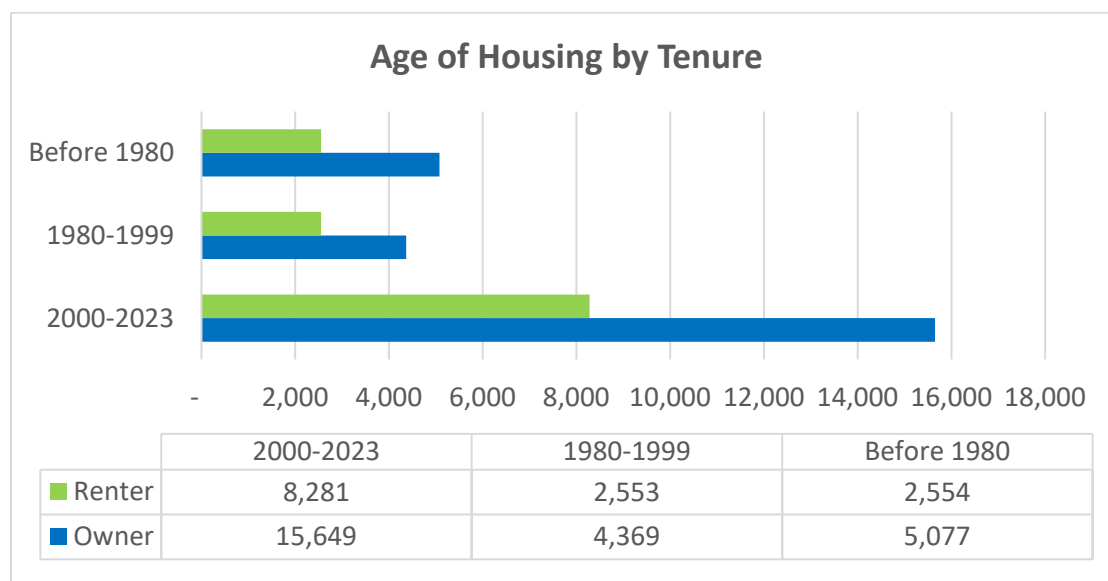
Table 33 - Vacant Units

The information presented in the table above regarding vacancies is sourced from the 2019-2023 ACS while the graphs below are derived from information on Homes.com in February 2025. Approximately one-third of vacant houses (30%) are designated for seasonal, recreational, or occasional use, while another one-third (36%) are available for rent or sale. Additionally, 17% of the vacancies have been rented or sold but remain unoccupied. Abandoned housing refers to properties that are vacant without a specified purpose. The estimate of houses unsuitable for rehabilitation is based on the age of the housing stock in New Braunfels, with the assumption that many were intended for seasonal use, particularly in areas where most seasonal housing is

concentrated, which includes properties along the Guadalupe and Comal rivers which are prone to major flooding. This would potentially render the homes unsuitable for rehabilitation.

Need for Owner and Rental Rehabilitation

There is no definitive information regarding the number of housing units by tenure that require rehabilitation. Property value can serve as a proxy for housing condition, while the age of the housing is another useful indicator. The ACS provides data on the age of housing by tenure and the median rent associated with different construction dates; however, it does not offer information on property value by housing age. The median year in which housing units received permits for rehabilitation is 1992, however there information readily available that would indicate the range of the years the permits were issued to determine the number of rehabilitated units that may be in need of further repairs.



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

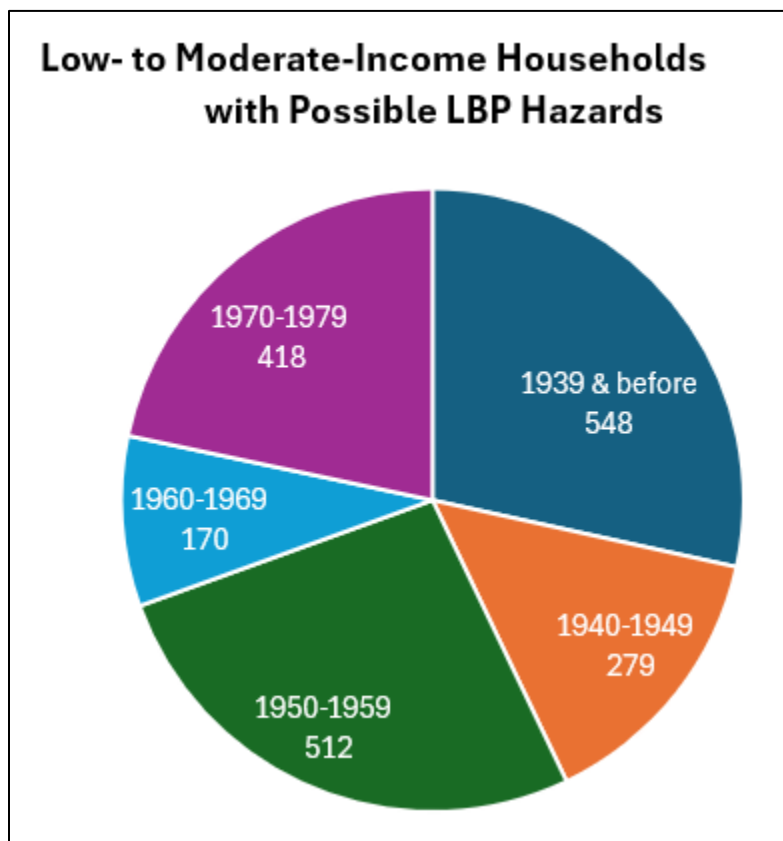
According to the 2019-2023 ACS, there are 5,077 owner-occupied homes and 2,554 renter-occupied homes built before 1980. These structures represent 20% of the total housing in New Braunfels. Approximately 23.4% of homeowners and 45.9% of renters fall into the low- to moderate-income category, resulting in 1,193 homeowners and 1,172 renters who are both low- to moderate-income and reside in homes constructed before 1980. However, not every house built before 1980 contains lead-based paint, and not all of these homes are currently occupied.

The Environmental Protection Agency (EPA) has determined that 86% of homes constructed before 1940 still contain lead. This percentage decreases to 66% for homes built between 1940

and 1959, and further declines to 25% for those constructed between 1960 and 1978. The Census Bureau's Housing Vacancies and Homeownership report provides regional occupancy rates that vary based on the age of the housing unit. By applying these occupancy rates to the estimated number of housing units from each decade that may contain lead-based paint, it is estimated that 3,854 occupied units in New Braunfels may have lead-based paint hazards, with approximately 1,930 of these units occupied by low- to moderate-income households.

Discussion

Although housing costs in New Braunfels are lower than those in larger Texas metropolitan areas, there remains a shortage of affordable units available for sale or rent. The units currently under construction are priced higher than those built just two to five years ago. However, several planned developments will feature smaller lot sizes and reduced room dimensions to better accommodate families with lower incomes. Based on calculations from various sources, it is estimated that fewer than 2,000 units which may contain lead-based paint hazards are occupied by low- to moderate-income households.



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

Introduction

There is a need for additional public housing and Housing Choice Vouchers. There are three Low-Income Housing Tax Credit properties in New Braunfels. However, the rents are out of reach for many low-income households. The waiting lists for New Braunfels Housing Authority properties and Housing Choice Vouchers are closed due to capacity, with the exception of the waiting list at Laurel Plaza. The information in the charts below is pre-populated data from HUD and cannot be changed in the on-line reporting system. The data for HCV program is inaccurate according to the New Braunfels Housing Authority. There are a total of 242 vouchers, which includes the 10 project-based vouchers at Landa Place.

Totals Number of Units

	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	0	170	235	9	216	10	0	0
# of accessible units									

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

Table 34 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

In April 2025, the New Braunfels Housing Authority reported that there are 100 units at Laurel Plaza and 70 units at Villa Serena for a total of 170 public housing units. Laurel Plaza provides housing for 104 individuals and Villa Serena provides housing for 230 family members. There are 226 vouchers including 10 VASH vouchers with an additional 9 project-based vouchers. This information differs

from the information provided by IDIS. Fifty-four percent of the units at Laurel Plaza are female-heads of households; 92% of units at Villa Serena are female-heads of households; and 79% of HCV units are female heads of household. All residents of Laurel Plaza are elderly or disabled or both. Slightly more than one-third of residents at Villa Serena are elderly or disabled, and half of the HCV residents fall into the elderly or disabled category.

Other Federally assisted properties include 97 units in a Section 202 property, 103 units in project-based properties, and 214 units in LIHTC properties.

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:

The New Braunfels Housing Authority manages 170 units of public housing in two locations in the city.

- Laurel Plaza has 60 efficiency units and 40 one-bedroom units for a total of 100 units. The property houses single adults who are elderly or have a disability or both.
- Villa Serena has 30 two-bedroom units, 36 three-bedroom units, and four 4-bedroom units for a total of 70 units. Villa Serena houses families with children

The New Braunfels Housing Authority follows their approved Public Housing Agency Plan. Laurel Plaza, with 100 units, and Serena Gardens, with 70 units, are approximately 40 years old. The Housing Authority is updating and modernizing units at turnover and improving systems and common areas for the properties.

Public Housing Condition

Public Housing Development	Average Inspection Score
New Braunfels Housing Authority	71

Table 35 - Public Housing Condition

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

As with any 40-year-old property, there are a number of issues that need to be addressed. The New Braunfels Housing Authority is upgrading its housing units at turn-over as well as working to upgrade the systems and common areas. A new generator has been installed at Laurel Plaza, ensuring that all residents have electricity, and the elevators are operational in case of an interruption in electrical service.

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

NBHA's strategy for improving the living environment of its residents includes building repairs, capital improvements, and various activities focused on rectifying, maintaining, and enhancing the structural integrity, system functionality, and appearance of the properties. These repairs are classified into routine maintenance, preventive maintenance, corrective maintenance, and emergency repairs.

Discussion:

NBHA is investing considerable HUD funds into the upgrading of its inventory through modernization of the units and common areas. There is a need for additional public housing units as the waiting list for Villa Serena is closed. Laurel Plaza's waiting list is open, but the units are restricted to applicants that are elderly or disabled. There is also a need for additional HCVs and units that will pass Housing Quality Standards and rent at or below the published HUD Fair Market Rents.

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

Introduction

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)	90	0	0	0	0
Households with Only Adults	42	12	6	0	0
Chronically Homeless Households	0	0	0	0	0
Veterans	0	0	0	0	0
Unaccompanied Youth	40		30	0	0

Table 36 - Facilities and Housing Targeted to Homeless Households

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

Mainstream services are publicly funded programs that provide services, housing, and income support to low-income persons whether or not they are experiencing homelessness. It includes programs providing TANF, Medicaid, Social Security benefits including SSI, health care, mental health care, substance abuse treatment programs, Workforce programs, and veteran assistance.

Mainstream providers in New Braunfels are:

- Texas Human Services Department
- TANF – Temporary Aid to Needy Families
- Medicaid – Payment for medical services for low-income adults, elderly, disabled and children
- SNAPS and WIC – Food assistance
- Mental Health and Substance Abuse services
- Aging – Assistance with benefits
- Social Security SSI – Disability income payments
- Workforce Solutions – Pre-employment services; Job training; and Job Placement
- Hill Country MHDD Centers – Multi-faceted mental health service provider

- Most service and housing agencies have a system in place for mainstream benefits that provides for assessment of eligibility during the intake process, a referral process to mainstream agencies, a system of follow-up to track who receives benefits, and methods of tracking and ensuring that mainstream benefits continue to be received.

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.

Hill Country MHDD Centers offer multiple programs that assist residents of New Braunfels including those experiencing homelessness.

- Children and Adolescent Services providing counseling, family therapy, crisis intervention, respite care, parents support group, skills training and development and the Youth Empowerment Service Program – a program designed to provide comprehensive and coordinated wraparound services built on the unique needs of the child and the family.
- Co-occurring Psychiatric and Substance Use Disorders services providing individual counseling, group counseling, and support groups to address a variety of issues such as relationship, employment, budgeting, emotional support, and legal issues.
- The Linda J. Werlein Hill Country Crisis Stabilization Unit is a 16-bed, inpatient psychiatric unit servicing adults aged 18 and over who are experiencing a mental health crisis and whose symptoms interfere with a person's ability to remain safely in the community. Services focus on acute, short-term crisis stabilization providing psychiatric, psychological and nursing services.
- Intellectual and Developmental Disability Authority provides services include determining a person's eligibility for services, enrolling into programs, and coordinating and monitoring on-going service as well as Home and Community-Based Services and Texas Home Living Interest Lists to assist students transitioning from school services to community-based services, and aiding families who are seeking residential services for children and adults.
- Mobile Crisis Outreach Team are trained professionals who respond to individuals experiencing a mental health crisis and need immediate support. The team is available 24 hours per day, seven days per week to provide on-site services within the community and provides a combination of crisis services for children and adults including assessment,

case management, crisis follow-up and support necessary for the individual to remain in the community.

- Peer Support Groups share their experiences, provide support, work to develop new skills, and empower voice and choice.
- Outpatient Treatment Services focusing on person-centered services, each individual is assessed, and specific services tailored to what is important to them are created.
- The Military Peer Network is a Peer-to-Peer based program developed to train Veteran Volunteers across our service area to build support networks within their community. Veteran Volunteers are trained to facilitate group activities, while building camaraderie, trust, and community support through resource identification/linkage, and community engagement.
- The Youth Crisis Respite Center serves teenagers between the ages of 13 and 17 who are experiencing a need for a short-term “break” from a pending or existing stressor. The center provides short-term residential crisis services to youth with low risk of harm to self or others. Respite services are provided in a safe, caring, traditional home environment with 24-hour supervision.

River City Advocacy provides one-on-one counseling, advocacy, and peer support groups on a free or sliding scale basis.

New Braunfels Workforce Solutions offers a variety of programs with some being targeted to special needs populations. Service providers can also contract with Workforce Solutions to provide specialized training to their clients, and they will customize trainings based on a commitment by an employer to employ the individuals upon successful completion of the training. Services provided are job searches, job readiness training, short-term trainings and skills upgrading and retraining.

The Family Life Center provides emergency rent and utility assistance to low-moderate residents of New Braunfels along with case management services in order to stabilize housing and prevent homelessness.

The Crisis Center of Comal County, in addition to emergency shelter for victims of domestic violence and sexual assault, offers case management, crisis intervention, crisis hot line, counseling, parenting classes, programs for children, and referrals to other services.

Connections Individual and Family Services provides case management, counseling and support services as well as emergency shelter to children and youth who are experiencing homelessness or aging out of foster care.

The Salvation Army New Braunfels Corps provides meals, food, household supplies, clothing, and similar goods. Emergency financial assistance may be provided when funding is available.

NB Housing Partners operates its First Footings emergency shelter for adults experiencing homelessness as well as case management, meals, clothing, hygiene supplies and referrals for health and mental health care, substance use disorders, job search assistance, housing search, and other services that an individual might need to exit homelessness. Staff for First Footings also conducts street outreach to unsheltered homeless individuals in an effort to engage them in services and/or shelter.

Most agencies provide some type of limited transportation assistance for medical appointments, job interviews, and other needed services; however, the City of New Braunfels has a very limited public transportation system.

The New Braunfels ISD and the Comal County ISD provide services and family assistance to children and youth experiencing homelessness.

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

Introduction

Special needs populations in New Braunfels include the elderly, frail elderly, children, individuals with mental, physical, or developmental disabilities, those living with HIV/AIDS, and individuals struggling with substance abuse issues. There are limited special needs facilities in New Braunfels, and according to the 2024 Continuum of Care Housing Inventory Count, there are no permanent supportive housing properties or programs available.

Children and seniors face unique challenges. In New Braunfels, there are 23,555 children, along with an additional 15,236 in unincorporated Comal County, of which 1,874 live with disabilities. All 22 pediatricians are located within the city limits, resulting in an average child-to-doctor ratio of 1,763:1, which is below the recommended levels and the national average. Childcare is a critical need for families with children who are too young to attend school or who require supervision after school. Among the children in New Braunfels, 5,966 are under the age of 5, while 13,782 are between the ages of 6 and 14. In Comal County as a whole, there are 9,263 children under the age of 5 and 22,431 aged 6 to 14. There are only 24 childcare centers in Comal County, resulting in an average of 386 preschoolers and 935 after-school children per center. The 2024 Children At Risk Research program found that Comal County is not considered a Child Care Desert, as there are 15,889 child care seats which is an average of 76.6 child care seats for every 100 children of working parents. However, the county falls short in the number of subsidized childcare seats, with only 5.8 subsidized seats and 1.3 Texas Rising Star program seats per 100 children in working families with incomes below 200% of the poverty line.

New Braunfels is home to 31,729 seniors living independently, of whom 4,267 have one or more disabilities, and 7.3% have a disability that affects their ability to live independently. Furthermore, there are only 15 geriatric care providers in all of Comal County, which is significantly below the national average.

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.

There are 1,319 federally assisted rental housing units in New Braunfels, which include 478 units in public housing and those utilizing Housing Choice Vouchers. Other federally assisted rentals consist of 133 units in Section 202 housing for the elderly and 20 units in Section 811 housing for individuals with disabilities, along with 16 units in the HOME program and 409 units receiving multiple federal subsidies. Additionally, New Braunfels has four Low-Income Housing Tax Credit (LIHTC) properties, totaling 315 units; however, only Landa Place, which has 100 units, specifically

supports elderly residents, and none of the properties indicate that they target individuals with disabilities. Balcones Haus, with 39 units, claims to serve special populations but does not specify which groups. There is a pressing need for permanent supportive housing options for individuals with mental, physical, and developmental disabilities in New Braunfels, but currently, no such programs are available.

According to the 2019-2023 ACS, there are 7,836 residents aged 65 to 74, 4,687 aged 75 to 84, and 1,364 aged 85 or older. Among these elderly individuals, 4,267 are disabled, with 576 residing in nursing facilities. Additionally, 7,420 adults under the age of 65 have a disability, bringing the total number of adults with disabilities to 11,687, including 3,681 individuals with independent living disabilities. New Braunfels does not have any custodial care facilities. There are 399 individuals living in non-institutional group quarters in the city; however, there is no available information regarding their ages or disability status. It is estimated that 2,500 individuals require some level of professional care and subsidized supportive housing now or in the future. New Braunfels is not a recipient of the Housing Opportunity for Persons with AIDS (HOPWA) and the subsidized housing in the city does not appear to specifically target individuals with HIV/AIDS.

People with substance use disorders or HIV/AIDS require access to quality outpatient medical care and supportive social services. The 2019-2023 ACS reports that there are no residential or transitional treatment facilities available for individuals with substance use disorders, whether related to alcohol or drugs. Additionally, there is no city-level data available regarding the number of individuals in need of specialized medical care for HIV or for HIV prevention services. The CDC Behavioral Risk Factor Surveillance System (BRFSS) indicates that 16.2% of adults in New Braunfels report experiencing poor mental health. In 2023, there were 162 reported suicides in the area. Data from *The National Surveys on Drug Use and Health* estimate that 3,629 adults in New Braunfels have an alcohol use disorder. Additionally, the 2024 Texas County Health Rankings Data reports that 15,029 individuals in Comal County engage in excessive drinking. Estimates also indicate that 8,090 adults used marijuana in the past year, while 954 used cocaine and 190 used heroin. Comal County has only one substance use treatment facility, which is a residential center for co-occurring substance use disorders; however, it does not accept Medicaid. These statistics highlight a significant shortage of services for individuals with substance use disorders, particularly for those who do not require inpatient care.

Mental health disorders represent a significant concern in New Braunfels. Statistics indicate that approximately 12,646 adults (16.83%) surveyed reported experiencing mental health issues in the past year, while 8,852 (11.78%) sought mental health services during that same period. Additionally, around 2,600 individuals reported having a serious mental illness and experiencing suicidal thoughts. Currently, there are 99 mental health providers in New Braunfels. These figures suggest a shortage of mental health providers, although it is not as critical as the shortage of clinicians specializing in substance use disorders.

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

Currently, there are no supportive housing facilities in New Braunfels for persons transitioning out of prison, nursing homes, and other mental and physical health institutions. Agencies struggle to find appropriate housing options for people exiting from public institutions if a family member is not able to provide housing. The lack of supportive housing often means that the person must be relocated to Austin or San Antonio with the result of losing their support network. The Comal County Homeless Coalition continues to plan and work with the public institutions and law enforcement in the New Braunfels area to develop viable plans.

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)

In accordance with the goals in the 2025-2029 Strategic Plan, the City will use CDBG funds to support programs providing minor home repairs, improvements to public housing properties, supportive services for seniors (age 62 and older) residing in two subsidized multi-family properties emergency rent and utility assistance, emergency food assistance, Meals on Wheels for homebound seniors, mental health counseling, and children's advocacy services. All PY25 funded programs meet a high priority need.

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))

- Housing 1.2 – Minor home repairs, weatherization, and accessibility improvements to elderly low-moderate homeowners within the city limits of New Braunfels. Cande's Way
- Housing 1.4 – Boiler Replacement at Laurel Plaza – a multi-family property that provides housing to elderly and disabled residents. New Braunfels Housing Authority
- Public Services 4.1 – Supportive services for two subsidized multi-family properties housing residents age 62 or over, National Church Residences Foundation
- Public Services 4.2 – Meals on Wheels program for elderly New Braunfels residents who are homebound. Comal County Senior Citizens Foundation
- Public Services 4.3 – Homeless prevention activities including emergency rent and utility assistance for low-moderate income households. Family Life Center

- Public Services 4.7 - Mental health services including individual counseling, group counseling, and peer support for low-moderate income New Braunfels' residents. River City Advocacy
- Public Services 4.8 - Advocacy and services for abused and/or neglected children in New Braunfels are in the child welfare, foster care and/or the court system. CASA of Central Texas
- Public Services 4.9 - Assistance with food and household products for low-moderate income individuals and families in New Braunfels who are experiencing food insecurity. San Antonio Food Bank – New Braunfels Facility.

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

Negative Effects of Public Policies on Affordable Housing and Residential Investment

The negative effects on affordable housing and residential investment are primarily economy-driven and not public policy driven. The housing market drives the cost of housing and many of the low- to moderate-income residents are lacking the skills to secure higher incomes to make existing housing affordable in the open market. The housing in New Braunfels is relatively new with nearly half being built since 2000. There is also a relatively large percentage of the housing (22%) that are at least 50 years old, posing economic burdens on the owners for repairs and rehabilitation. There are few apartment complexes inside the city limits and there is a shortage of units with less than three bedrooms. Two-thirds of the housing have three or more bedrooms, while more than three-fourths of the households are three people or less, needing only two bedrooms or smaller. This is a primary barrier to affordable housing for smaller households as they are forced by the market to rent or purchase houses bigger than they need. HUD's Fair Market Rents have been increasing steadily over the past several years.

Within New Braunfels' city limits, there is little available land for residential development. Approximately three-fourths of the housing units in New Braunfels are single family and most of the available land is comprised of in-fill lots. Most of the single-family rentals are either high-end homes or housing within the city core, which is the location of the oldest homes and few amenities. Single family homes have the advantage of being larger than most multi-family units. However, they are generally more expensive to rent than large-scale apartments. Currently, there are only 2,675 (10.7%) multi-family units in structures of 10 or more units. The majority of the new multi-family and single-family rentals are southwest of New Braunfels in the suburbs of San Antonio. Proximity to San Antonio draws developers to build outside of New Braunfels in unincorporated areas that can easily serve San Antonio, New Braunfels, and Seguin. Taxes, building codes, permitting, zoning and other realities of incorporated areas makes development in unincorporated areas much less expensive, and more profitable if the areas can serve another even larger municipality in the metropolitan area. According to the HUD Community Assessment Reporting Tool, the median rents outside the city limits to the west and south are lower than inside, getting more expensive closer to San Antonio. New Braunfels' public policies related to residential construction are in line with the majority of Texas cities, regardless of population size. Municipalities have the legislative power to create ordinances to ensure the safety and well-being of their residents; powers that are very limited to non-existent for unincorporated areas. The city does have mobile home parks and manufactured home developments, and the development ordinances developments do not put an undue burden on the developer or future residents.

Though the City acknowledges that there is a shortage of affordable rental housing, there is no remedy it can take to directly address the issue. The shortage of viable land for large-scale apartments and the cost for available parcels results in a market that does not support multi-family developers without a form of subsidy. The City does review and approve, when viable, Low Income Housing Tax Credit applications to the State of Texas. However, without HOME funding and a small CDBG allocation, the City does not have the ability to finance affordable housing by developers.

Additional information is provided in SP-55 and AP-75.

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

Introduction

The 2016-2020 American Community Survey estimated that there were 2,000 more jobs than available workers. However, four of the five years of the survey were conducted before COVID-19 significantly impacted the workforce and job markets. The two primary sectors where job availability exceeded the number of workers during this five-year period were the arts, entertainment, and accommodations sector, as well as transportation and warehousing. Additionally, other job sectors where the number of available positions surpassed the workforce also experienced negative impacts.

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	632	16	2	0	-2
Arts, Entertainment, Accommodations	4,930	6,998	16	22	5
Construction	2,405	1,865	8	6	-2
Education and Health Care Services	5,051	6,089	17	19	2
Finance, Insurance, and Real Estate	1,771	1,111	6	3	-2
Information	543	338	2	1	-1
Manufacturing	2,363	1,519	8	5	-3
Other Services	1,042	1,068	3	3	0
Professional, Scientific, Management Services	2,341	2,281	8	7	-1
Public Administration	0	0	0	0	0
Retail Trade	4,326	6,141	14	19	5
Transportation and Warehousing	1,253	2,053	4	6	2
Wholesale Trade	1,392	573	5	2	-3
Total	28,049	30,052	--	--	--

Table 37 - Business Activity

Data 2016-2020 ACS (Workers), 2020 Longitudinal Employer-Household Dynamics (Jobs)
Source:

Labor Force

Total Population in the Civilian Labor Force	42,504
Civilian Employed Population 16 years and over	40,640

Unemployment Rate	4.38
Unemployment Rate for Ages 16-24	16.52
Unemployment Rate for Ages 25-65	2.45

Table 38 - Labor Force

Data Source: 2016-2020 ACS

Occupations by Sector	Number of People
Management, business and financial	10,335
Farming, fisheries and forestry occupations	1,455
Service	3,275
Sales and office	10,000
Construction, extraction, maintenance and repair	3,385
Production, transportation and material moving	2,030

Table 39 – Occupations by Sector

Data Source: 2016-2020 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	25,131	67%
30-59 Minutes	9,397	25%
60 or More Minutes	2,868	8%
Total	37,396	100%

Table 40 - Travel Time

Data Source: 2016-2020 ACS

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	2,070	110	870
High school graduate (includes equivalency)	8,630	235	2,980
Some college or Associate's degree	9,555	430	2,920
Bachelor's degree or higher	13,145	315	2,435

Table 41 - Educational Attainment by Employment Status

Data Source: 2016-2020 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	65	135	125	805	925
9th to 12th grade, no diploma	885	555	539	910	665
High school graduate, GED, or alternative	3,465	3,260	2,850	5,740	3,410
Some college, no degree	1,530	2,705	2,965	4,470	2,535
Associate's degree	125	725	780	1,320	505
Bachelor's degree	860	4,105	3,430	4,405	2,195
Graduate or professional degree	210	1,000	1,084	2,105	1,490

Table 42 - Educational Attainment by Age

Data Source: 2016-2020 ACS

Educational Attainment – Median Earnings in the Past 12 Months

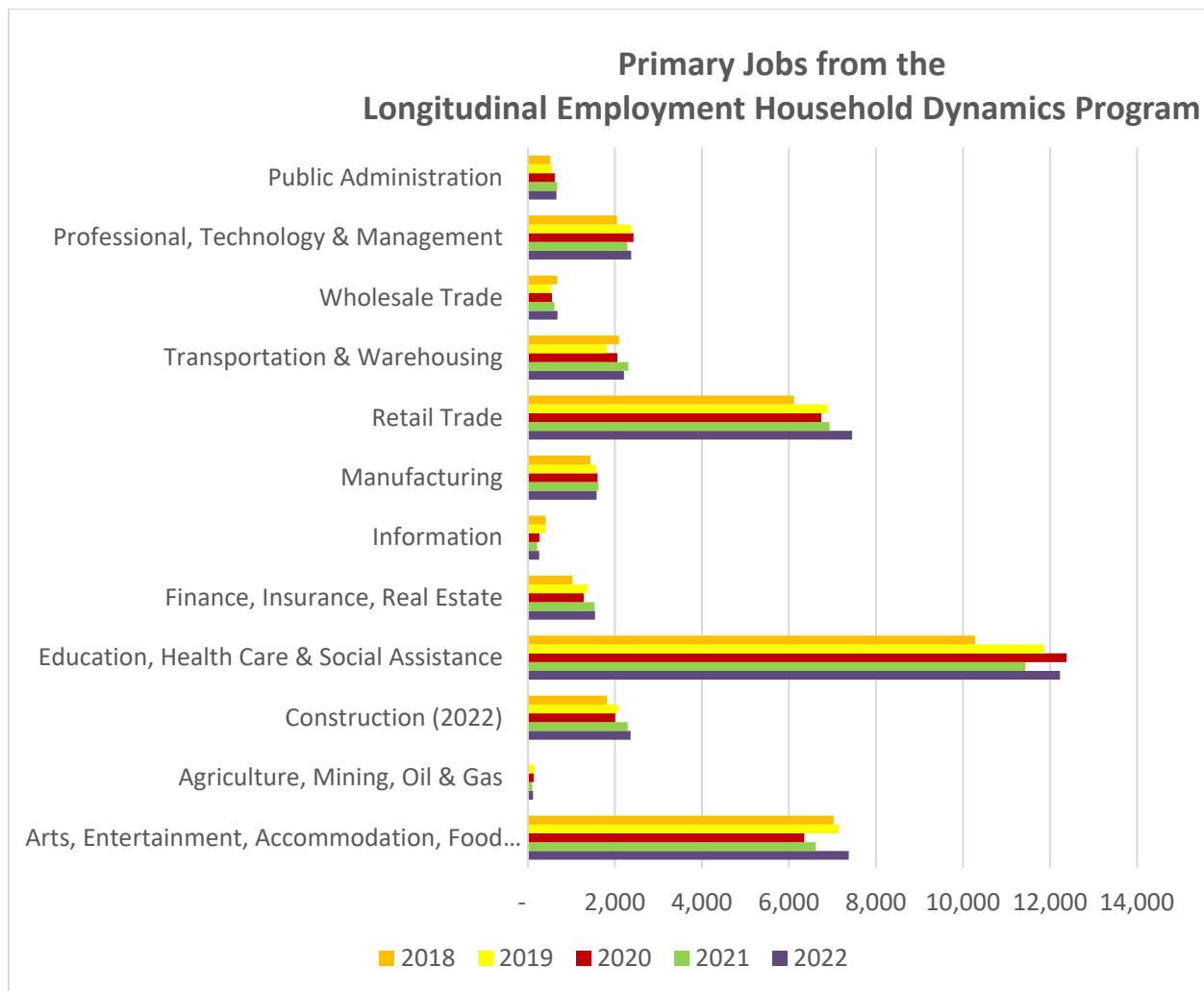
Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	85,465
High school graduate (includes equivalency)	65,588
Some college or Associate's degree	130,107
Bachelor's degree	232,006
Graduate or professional degree	135,371

Table 43 – Median Earnings in the Past 12 Months

Data Source: 2016-2020 ACS

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

Education, healthcare, and social assistance, followed by retail trade, are the major employment sectors in most urban areas, and New Braunfels is no exception. As a popular vacation destination, the arts, entertainment, accommodations, and food service sectors align closely with retail trade. Retail trade experienced a significant percentage of growth between 2018 and 2019, along with smaller rates of decline during the COVID-19 pandemic compared to other sectors. According to the Census Bureau's annual Longitudinal Employer-Household Dynamics (LEHD) report, there was growth in all sectors between 2018 and 2019. However, COVID-19 slowed or reversed these trends from 2020 to 2021, with many sectors rebounding by the end of 2022.



Describe the workforce and infrastructure needs of the business community:

Despite the national impact of COVID-19, the overall job market in New Braunfels experienced only a slight decline of one-tenth of one percent (0.1%) between 2019 and 2020, following a significant increase of 10% from 2018. The job count in 2022 is 16% higher than it was in 2018. However, the 2016-2020 ACS estimates, however, indicate that there are more individuals in the workforce than available jobs in sectors such as Agriculture, Mining, Oil & Gas, Construction, and Manufacturing. According to the 2019-2023 ACS data, the unemployment rate in New Braunfels is very low; however, the percentage of individuals not participating in the labor force, particularly among certain age groups, is relatively high. Excluding individuals under 18 years of age, 30% of those aged 18 to 19 are not in the labor force, while only 3.1% of those in the labor force are unemployed. Additionally, over half of individuals aged 60 to 64 and 20% of those aged 55 to 59 are not participating in the labor force, with only 1% of those in the labor force being unemployed. These estimates suggest that specialized assistance in job readiness and skills

retraining may be necessary for those who have become discouraged in their job search due to their age.

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.

There are several public and private sector investments through 2029 that will impact job creation, business development and regional economic growth in and around New Braunfels. By 2040, Comal and Guadalupe counties are projected to grow 95.4% and 55.4% respectively. Combined, this represents a population increase from 334,207 in 2020, to 583,945 by 2040. This population growth has triggered public and private entities to begin long-term planning for additional infrastructure and capital investments to support the anticipated population growth and demand for goods services and skilled labor.

The Texas Department of Transportation (TxDOT) plans a \$1.4 billion expansion of SH 46, including an 11-mile stretch between I-35 in New Braunfels and I-10 in Seguin. This project features a 1.4-mile double-decker section near I-35 and aims to alleviate congestion and improve safety, with construction expected to begin in four to five years. New Braunfels has unveiled a 2025–2029 Capital Improvements Plan (CIP) totaling \$333 million across 44 funded projects. These initiatives focus on infrastructure, transportation, and public safety enhancements, with an additional 89 unfunded projects estimated at over \$500 million. The City is in the second year of a five-year \$140 million bond package approved by the city’s voters that addresses major transportation, parks and recreation and library facility needs.

The Mayfair development on the northern side of New Braunfels is a 6,000-home master-planned community that includes five schools and various amenities. Notably, Costco is constructing a \$33 million, 150,000-square-foot store within Mayfair, expected to create approximately 150 jobs with wages ranging from \$20 to \$29 per hour.

The New Braunfels Economic Development Corporation (NBEDC) approved a \$1.2 million reimbursement to support the expansion of Northeast Lakeview College (NLC), which is part of the Alamo Colleges District. The college plans to invest \$8 million to convert a former PNC Bank facility into a permanent campus, addressing the growing demand for affordable, local education opportunities. Consistent growth in NLC’s enrollment from students residing outside of Bexar County (31% in 2021 to 40% in 2023) and employer demands for skilled labor in healthcare, Information Technology (IT), logistics, construction and advanced manufacturing has provided the rationale necessary to support the additional investments by Alamo Colleges. The planned expansion reflects a clear response to the area’s rising demand for skilled labor and post-secondary education access, especially in high-growth sectors such as healthcare, construction, technology, education, and skilled trades.

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

The current workforce in New Braunfels, Texas, is notably aligned with regional employment opportunities, particularly in sectors such as healthcare, technology, construction, and skilled trades. While New Braunfels has historically enjoyed lower high school dropout rates than the statewide average, comparing the 2016-2020 American Community Survey (ACS) to the 2019-2023 ACS, it appears that the percentage of students dropping out of school without obtaining a GED certificate, as well as those earning an associate or bachelor's degree, has increased significantly beyond the margin of error. This trend indicates that fewer young adults possess the education necessary to meet the evolving requirements of the workforce. Consequently, more entry-level and technical positions are needed to provide employment at a livable wage for individuals lacking a high school diploma or a community college degree. While this short-term trend may be an anomaly due to the pandemic, it should be considered not only in the present context but also in terms of how future crises may similarly impact on education and employability. The local school districts have also implemented and expanded programs and offerings designed to reduce dropout rates and increase high school graduation rates. Specifically, New Braunfels ISD (NBISD) and Comal ISD (CISD) both emphasize Career and Technical Education (CTE) programs, recognizing that students engaged in these courses are less likely to drop out. The district notes that taking one CTE class for every two academic classes minimizes the risk of students dropping out of high school.

While New Braunfels' workforce possesses a solid foundation of skills aligning with current employment opportunities, the city's rapid growth necessitates ongoing efforts to bridge the skills gap. The rapid economic growth and industrial expansion in the area have led to a skills gap, prompting concerted efforts to enhance workforce development and education.

This growth has increased the demand for workers with specialized technical skills. Institutions such as Texas State Technical College (TSTC) have recognized this need and are expanding their programs to provide specialized workforce training aligned with local employer requirements. To address the skills gap, several educational initiatives have been implemented:

- **Northeast Lakeview College Expansion:** The college has seen enrollment in New Braunfels increase from 125 students in 2023 to over 400, with projections reaching 1,500. To accommodate this growth, the college purchased a 58,000-square-foot building for a new campus, aiming to expand programs in healthcare, technology, and trades.
- **Texas State Technical College (TSTC)** has strategically expanded its operations in New Braunfels to meet the growing demand for skilled workers in the region. Operating from the Central Texas Technology Center near the New Braunfels National Airport, TSTC

began offering programs in 2023, starting with the Advanced Manufacturing Technician (AMT) program in partnership with the Texas Federation for Advanced Manufacturing Education (TXFAME). In 2024, TSTC added certificate programs in Industrial Systems Mechanic – Electrical and Structural Welding, responding to local industry needs. Further expansion includes the introduction of a Building Construction Technology program in Fall 2025, aimed at addressing the area's infrastructure growth.

Through strategic educational expansions and targeted workforce development programs, New Braunfels is proactively enhancing its labor force to meet the evolving demands of its dynamic economy.

New Braunfels is home to an extension campus of Howard Payne University and an extension campus of Alamo Colleges, along with nine trade schools located throughout the city. These institutions offer education and certifications in a variety of occupations. Additionally, New Braunfels is situated between San Antonio and Austin, both of which host numerous post-secondary education campuses. The New Braunfels Career Center is part of the Workforce Solutions office in the Alamo region. In 2024, the largest job growth in the Alamo regional office was observed in the sectors of Private Education and Health Services, Manufacturing, and Leisure and Hospitality. There are three trade schools dedicated specifically to health services and two focused on manufacturing, with five schools addressing multiple trades. Howard Payne University's New Braunfels campus offers degrees in Business Administration, Criminal Justice, Marketing, General Studies, and Christian Studies. Master's degrees are also available in Business Administration and Education. Many online courses are offered through the main university campus in Brownwood, Texas.

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

Yes, New Braunfels engages in a public-private partnership and is a member of the Alamo Area Council of Governments (AACOG), which also supports regional economic development through its Comprehensive Economic Development Strategy (CEDS). The City is part of the Confluence Economic Development Strategy, which includes collaboration with the Chamber of Commerce, the Greater New Braunfels Economic Development Foundation, the New Braunfels Economic Development Corporation, and New Braunfels Utilities.

The Confluence strategy has six priorities: attracting quality jobs in target industries; creating competitive office and industrial spaces; supporting the success of startups; aligning and optimizing workforce assets; improving mobility and transportation options; and executing proactive land use and development strategies.

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.

In its 2024-2029 Strategic Plan, the City adopted certain initiatives in different spheres of the City's work and influence that can be coordinated with the Consolidated Plan. Specifically, the City adopted an economic mobility goal where all people had access to housing and meaningful work to live self-reliantly in the community. This included several strategies around establishing an incentive framework for more affordable and workforce housing opportunities, establishing gap financing programs to finance and preserve affordable housing for the workforce and incentivizing high quality early childhood development facilities and opportunities. Additionally, the plan included a broader transportation and mobility goal that was focused on ensuring that people had opportunities to move between work, home and services. The City's multi-pronged strategy ensures that economic growth benefits a broader range of residents, improving equity and long-term prosperity.

In 2025, the City of New Braunfels will launch Rio Transit, a new on-demand micro transit service for residents and visitors to use for trips anywhere in the service area. Rio Transit will operate as a shared van ride, similar to Uber Pool, which can be booked on a smart phone app or by dialing a phone number. Rio vehicles will be fully accessible so that riders of all abilities will be able to take advantage of the service in order to get to appointments, run errands, or visit family and friends around the city. The West End of New Braunfels is a historically significant, culturally rich neighborhood that is experiencing the early impacts of regional economic pressures, infrastructure gaps, and market-driven redevelopment. While the broader city continues to grow rapidly, the West End remains one of the few remaining affordable and diverse areas in New Braunfels. Without coordinated action, this community risks unchecked displacement, infrastructure deterioration, and the loss of its unique identity. The City recently adopted the West End Master Plan, which emphasizes inclusive growth, cultural preservation, and infrastructure upgrades to ensure the West End remains a vibrant and sustainable neighborhood. The plan creates a unified policy direction for infrastructure, housing, and economic development investments in the area.

Discussion

The Greater New Braunfels Economic Development Foundation is a 501c3 non-profit created in 2005 in partnership with the City of New Braunfels, (via the New Braunfels Economic Development Corporation (NBEDC), Comal County, New Braunfels Utilities and the Greater New

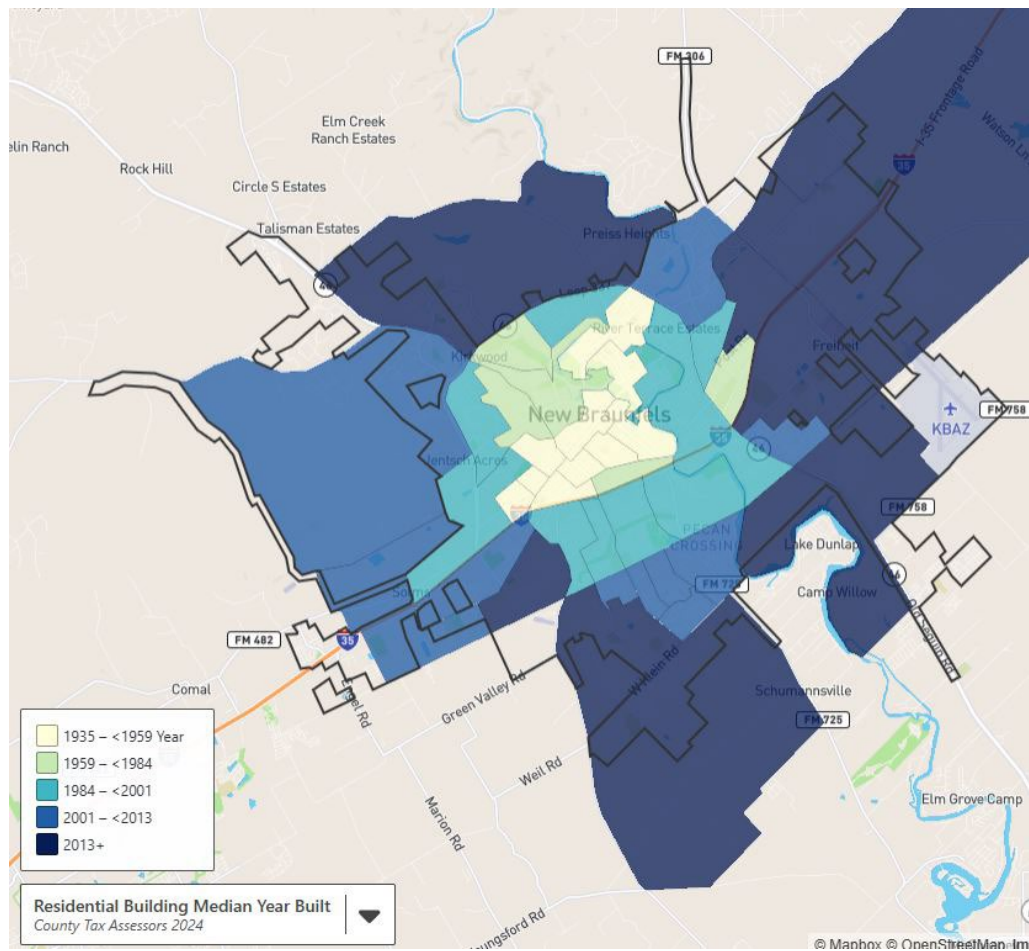
Braunfels Chamber of Commerce work collaboratively under the name of the New Braunfels Economic Development Corporation to help achieve the goals for New Braunfels and Comal County.

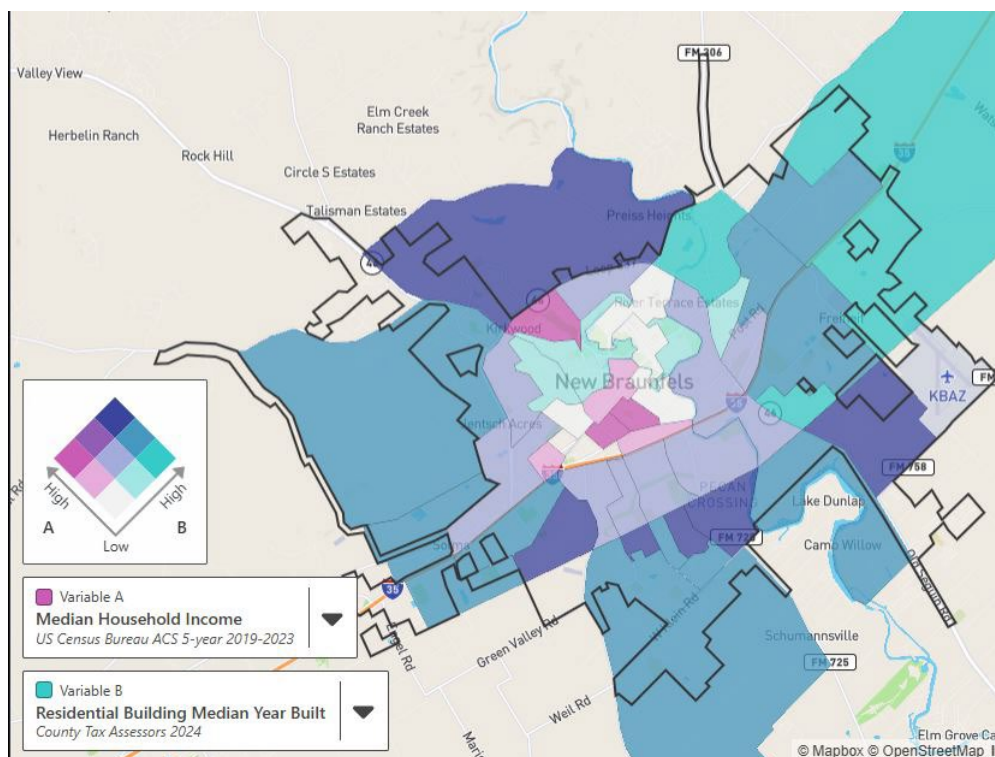
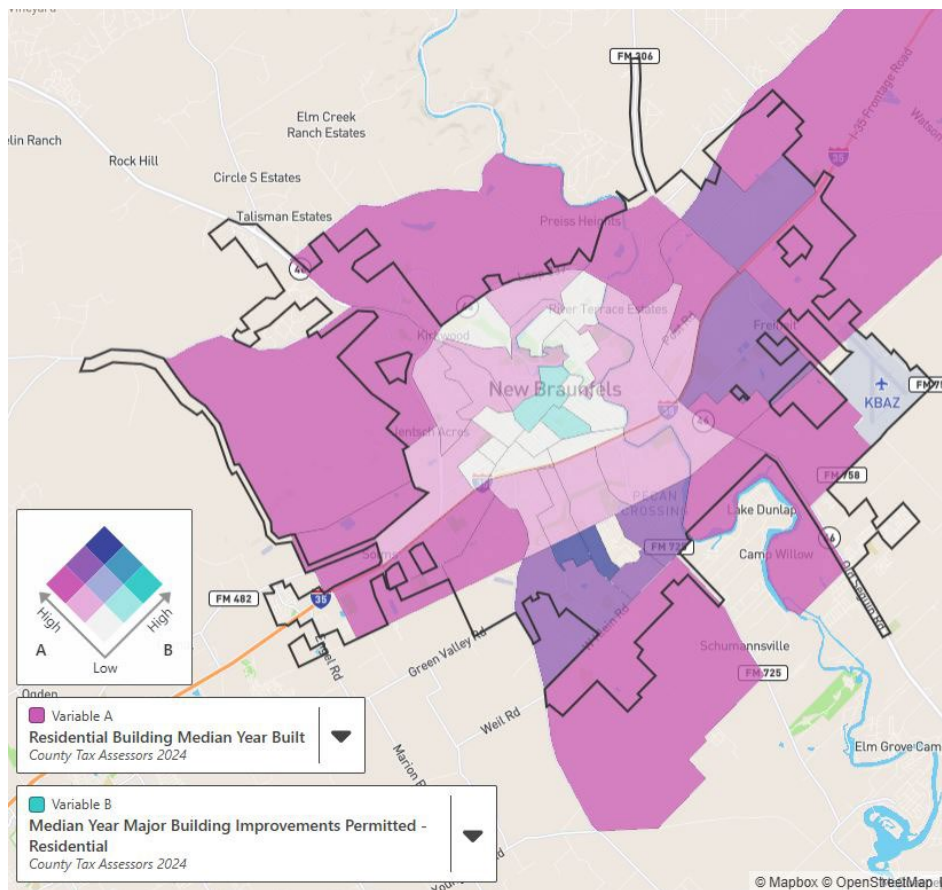
MA-50 Needs and Market Analysis Discussion

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

Housing cost burden is the primary housing issue in New Braunfels. Citywide, only 0.7% of occupied housing units are overcrowded (which is more than one person per room). Currently, there are no small area statistics available regarding the physical condition of housing. However, the age of the housing, along with the timing of major renovations, can serve as a useful proxy. On average, the housing units within Loop 337 and IH-35 were constructed before 1984, with a significant portion built prior to 1960. Major improvements to the houses inside the Loop area occurred more than 25 years ago, with most renovations dating back over 30 years. There is a significant need for housing rehabilitation in this inner area, which also has the lowest median incomes. There are no areas that would classify as having concentrations - greater than 50% - with multiple housing problems.

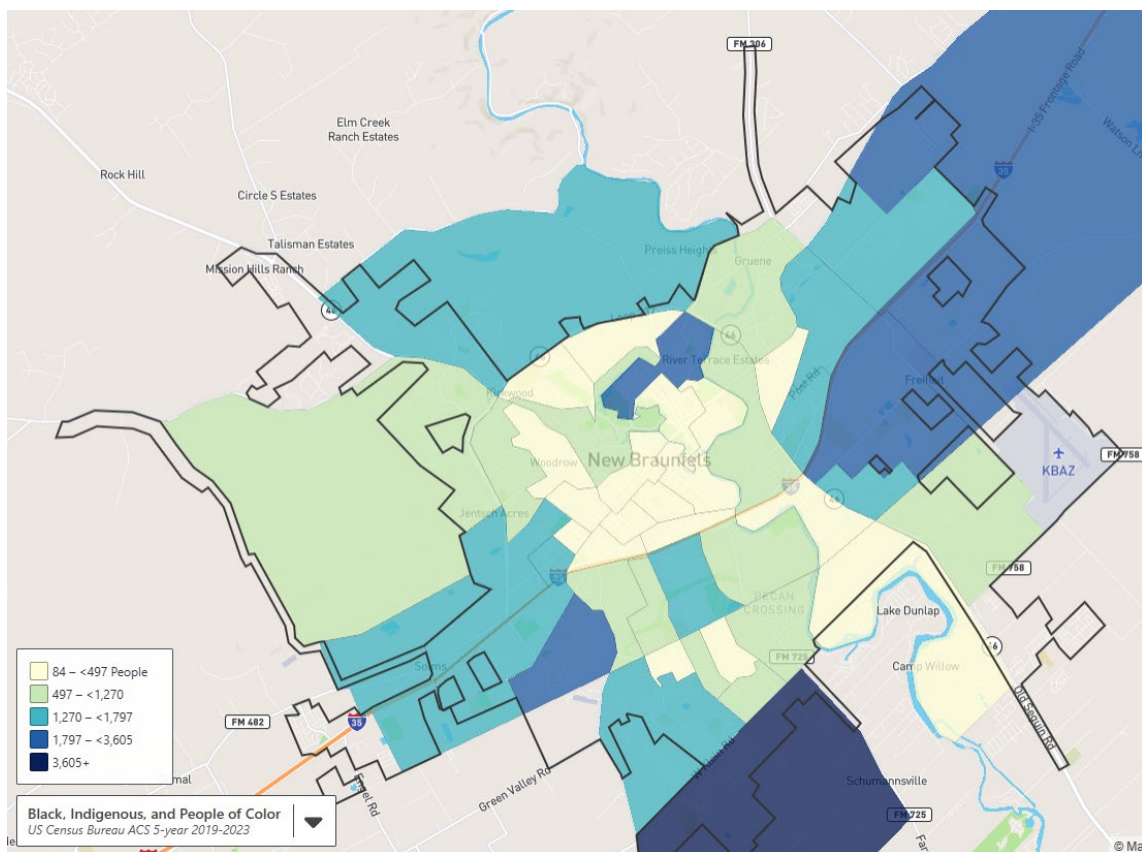
The maps below illustrate the areas of greatest need for housing rehabilitation coupled with the lowest median income.

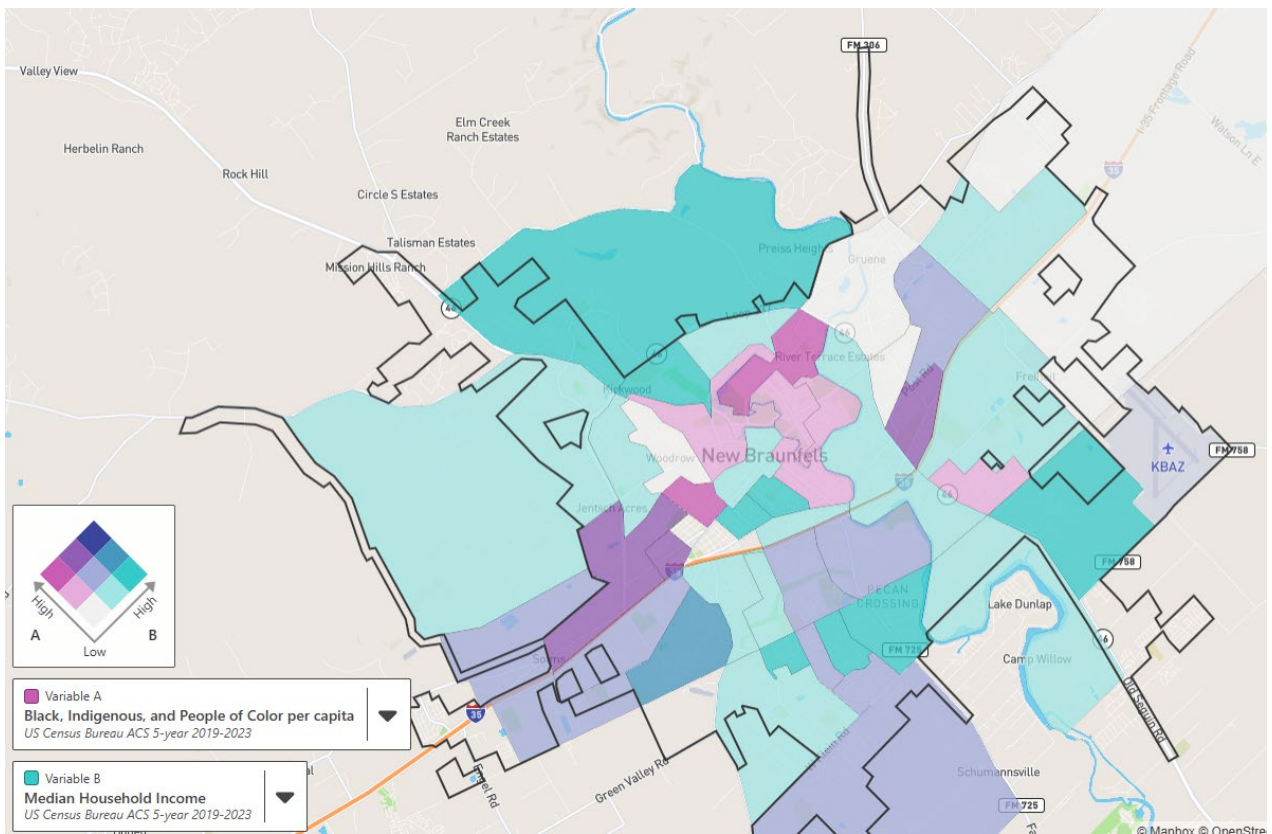




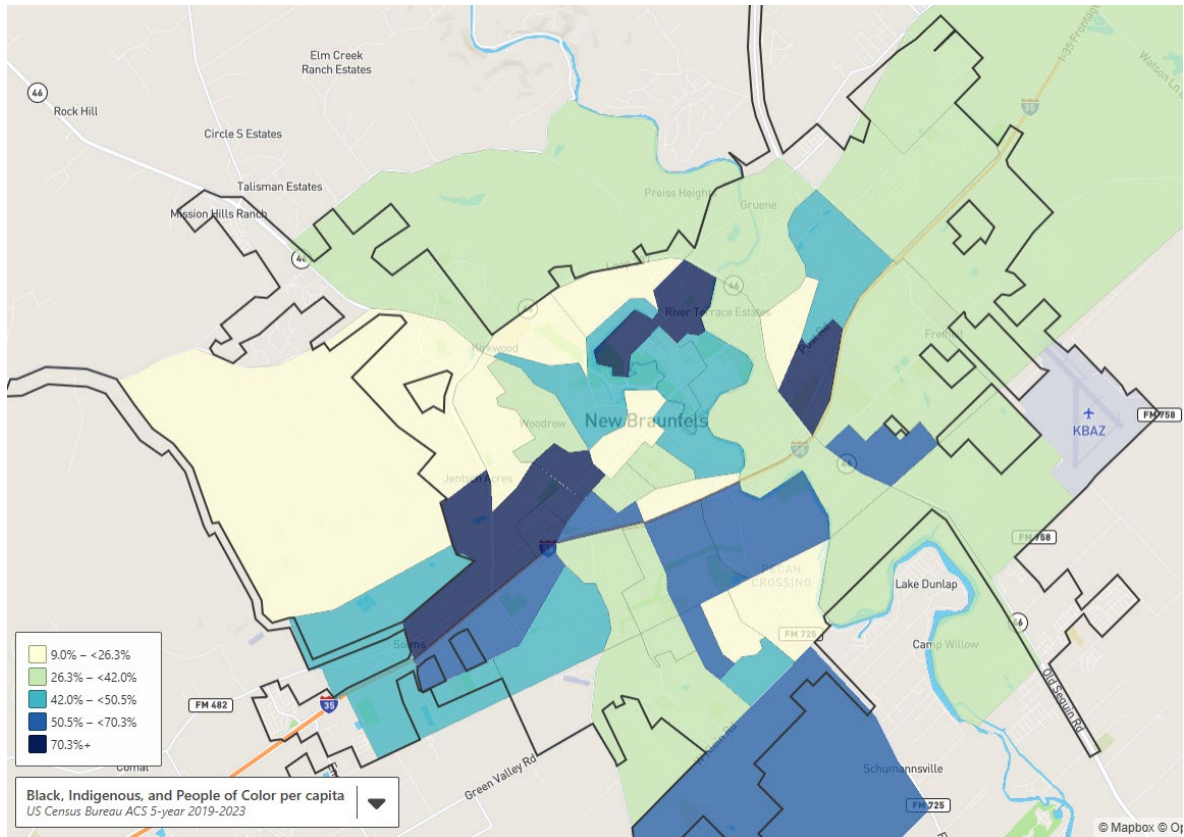
Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

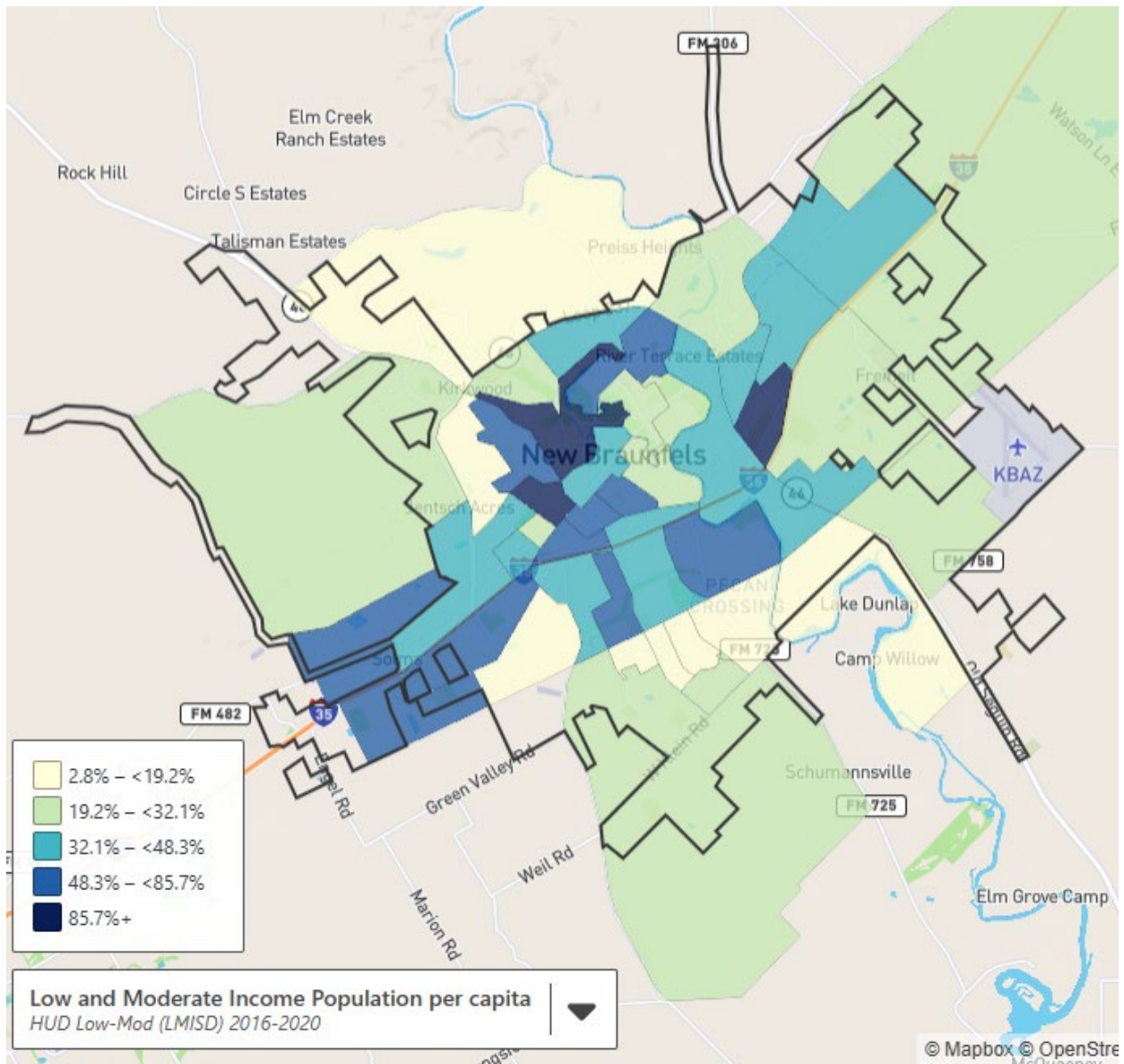
The Census Block Groups are cohesive areas used to define concentrations of populations, as they represent the smallest geographic units for which data on socio-economic variables are reported. Areas of concentration based on racial or ethnic minorities are those Block Groups where more than 50% of the population identifies as Black, Indigenous, or People of Color (BIPOC). Hispanics are dispersed throughout the city and the Extraterritorial Jurisdiction (ETJ), spanning all income levels. There are few African Americans or other non-Hispanic BIPOC in New Braunfels. Although every Census Block Group comprises at least 14% BIPOC, approximately half of the remaining city has populations between 26% and 50% BIPOC. Notably, there are three distinct pockets where the minority population exceeds 70%. One is a small area within Loop 337, along E. Torrey Street between Elizabeth Avenue and Loop 337, which also has one of the lowest income levels; this is Census Tract 310200 Block Group 3. Another is a small area—Census Tract 310501 Block Group 1—located just east-southeast of Loop 337 on the north side of IH 35. The third area is much larger, extending beyond the city limits on the west side, northwest of IH 35.

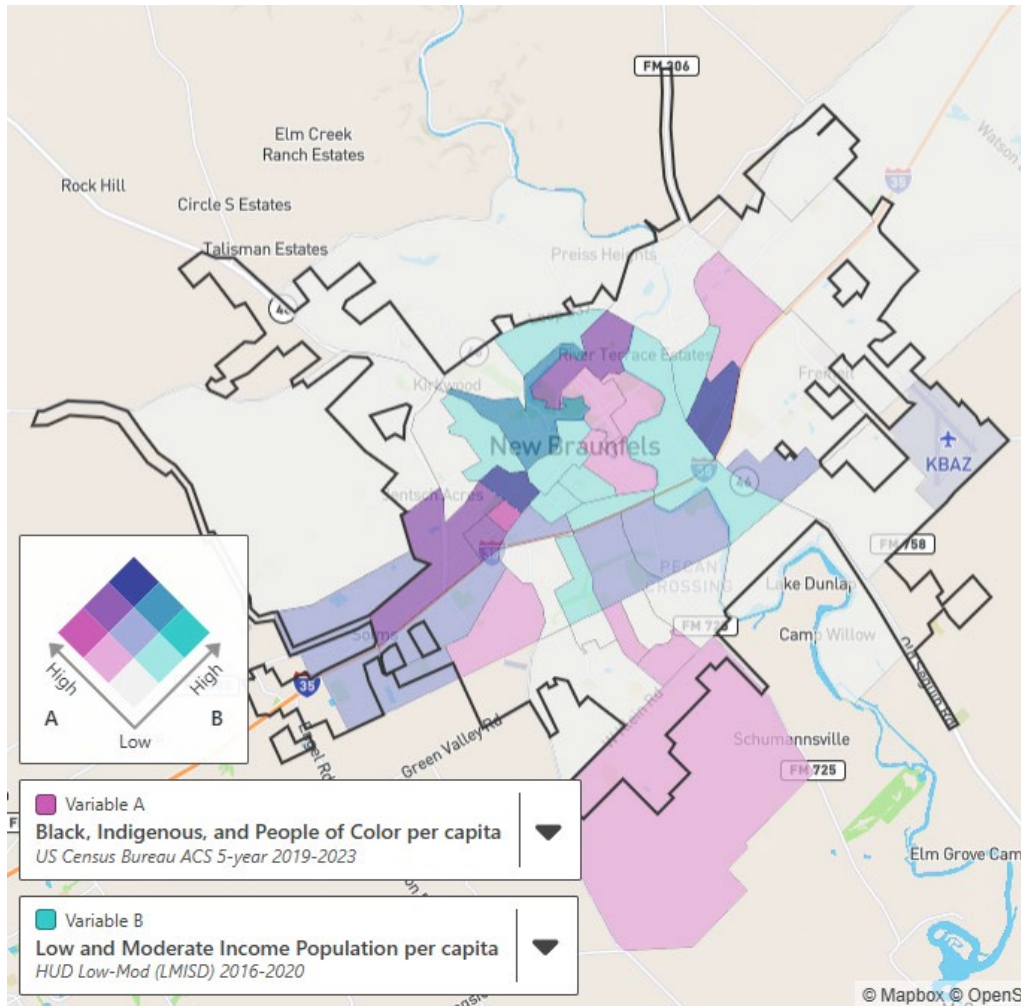




All three block groups have median incomes below the overall city median as noted by the darker purple shades in the map below.







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

Regarding market characteristics The area to the northeast between Torrey Street and Loop 337 is an outlier in comparison to other neighborhoods that are identified when reviewing. The median age of the housing is 75 years, sale prices range from \$325,000 to \$2,000,000 and rentals range from \$938 to \$6,495 due to the neighborhoods' close proximity to several popular recreational features such as Landa Park, Landa Park Golf Course, the Wurstfest grounds and access to the Guadalupe and Comal Rivers.

The second area, wedged in the northeast corner of Loop 337 and IH 35 has no homes listed for sale on Homes.com. However, there are more than 100 single family homes for rent in the area and one apartment complex. The single-family homes are renting between \$795 and \$2,400. The median age of the housing in this area is 50 years.

The third area of BIPOC concentration is on the west side of the city west of SH 46 (north Walnut Street) and north of IH 35, with Loop 337 bisecting it. The median age of the housing in

the area is 30 years. The sale prices range from \$165,000 to \$450,000 with an average of approximately \$325,000. The rentals are a mixture of apartment complexes and small single-family homes ranging from \$750 to \$1,500 per month.

Are there any community assets in these areas/neighborhoods?

Health: The far west side of New Braunfels offers healthy food options within half a mile for 78% of the population. In contrast, the other two areas with a concentration of BIPOC residents provide sufficient access to groceries with healthy food, with 98% to 99% of individuals living within half a mile. According to the Health Resources and Services Administration (HRSA), New Braunfels, including the three areas with BIPOC concentrations, does not experience a shortage of medical professionals in dental, mental, and primary care services. However, approximately 20% of the population in these three areas lacks health insurance. There are three hospitals in New Braunfels—two on the east side and one on the west. Additionally, there are six urgent care facilities located in the northwest, southeast, south-central, and west-central areas of the city. Although none are situated in areas with high BIPOC concentrations, they remain easily accessible. The 13 pharmacies in New Braunfels are distributed throughout the city and are readily accessible to residents living in areas with high BIPOC and low to moderate-income concentrations.

Public Safety: All three areas of concern have a fire station located within 2.5 miles of their most distant points.

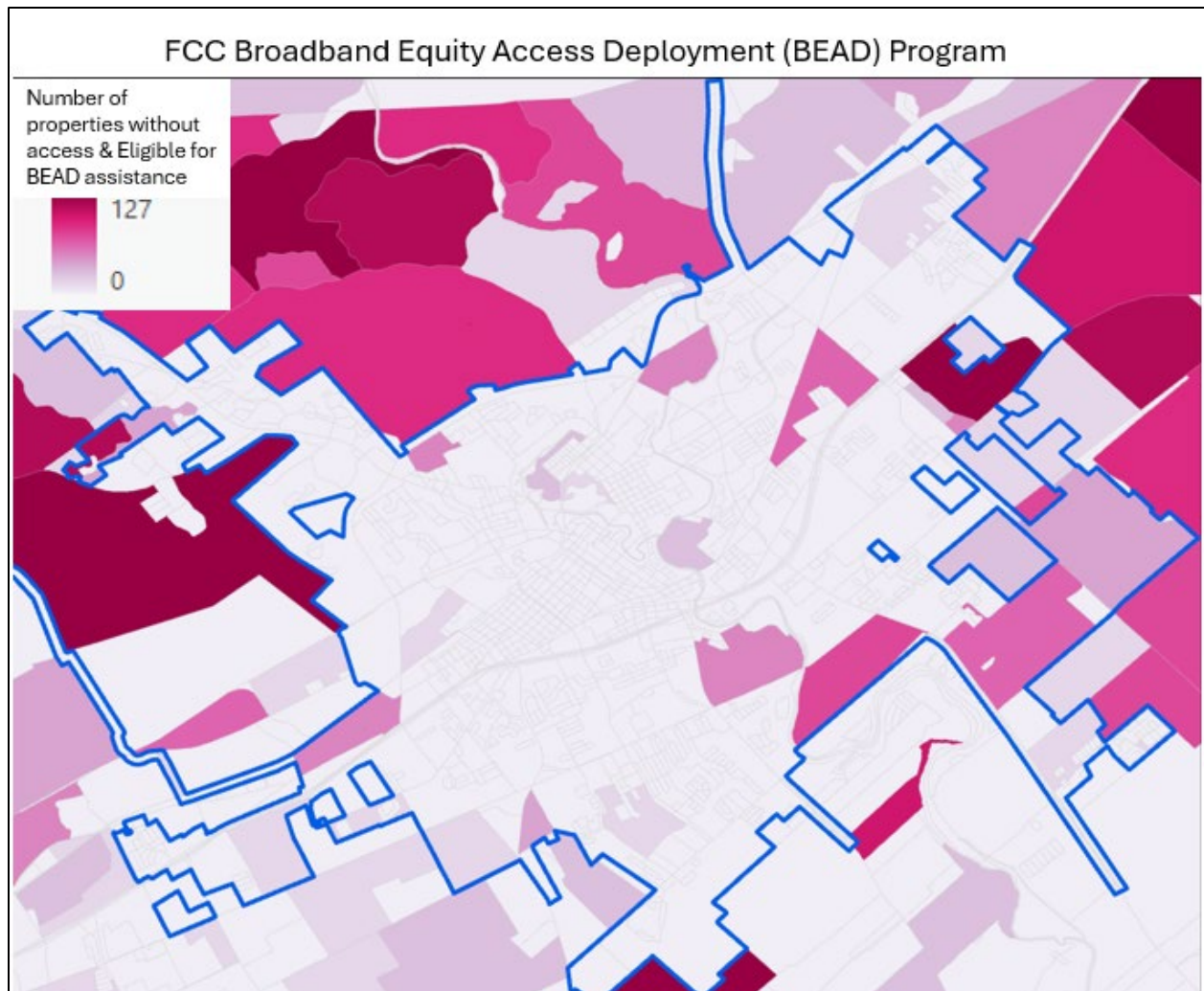
Education: Schools are distributed throughout New Braunfels, predominantly in areas with higher income levels and lower concentrations of BIPOC individuals. There are three schools—elementary, middle, and high—located in close proximity to one another near the intersection of SH 46 and IH 35, an area with a significant percentage of low-income and BIPOC residents. The other two areas of concern are not as well served, as they lack any schools. The Westside features a public library and educational activities at the adjacent Westside Community Center. These facilities serves neighborhoods with high concentrations of both low-income and BIPOC residents. Additionally, there is another public library located on the east side of the inner city, roughly halfway between the northwest and west areas that also have significant BIPOC and low-to moderate-income populations. In total, there are 11 post-secondary institutions throughout New Braunfels.

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 Federal Communication Commission (FCC) has developed the Broadband Equity, Access, and Deployment (BEAD) program funded by the Infrastructure Investment and Jobs Act to expand high-speed internet access across the United States. States apply for BEAD funding and Texas was allocated over \$3.3 billion. Local areas are eligible for the state funds if they lack access to reliable broadband service with speeds of at least 100 Mbps for download and 20 Mbps for upload. In addition, all BEAD-eligible entities must participate in the FCC's Affordable Connectivity Program, which provides a \$30 discount on services to eligible low-income households.

Based on the data collection program by the FCC in June 2024, there are 25 unique providers serving Comal and Guadalupe Counties, with a total of 143,545 Broadband Serviceable Locations (BSLs), including 362,022 persons. The combined counties have 1,120 unserved BSLs, defined as those with less than 25 Mbps download speed and 3 less than Mbps upload speed. And additional 844 BSLs are underserved, defined having download speeds of less than 100 Mbps and upload speeds of less than 20 Mbps. The providers include 10 fiber optic, 3 cable, 7 copper, 8 licensed fixed wireless, and 3 licensed-by-rule, noting that some providers maintain multiple transmission forms. The majority of the unserved are outside of New Braunfels in the rural areas of the counties.



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

It does not appear that New Braunfels is in need for increased competition as there are at least 10 service providers with high-speed fiber optic cable services.

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

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

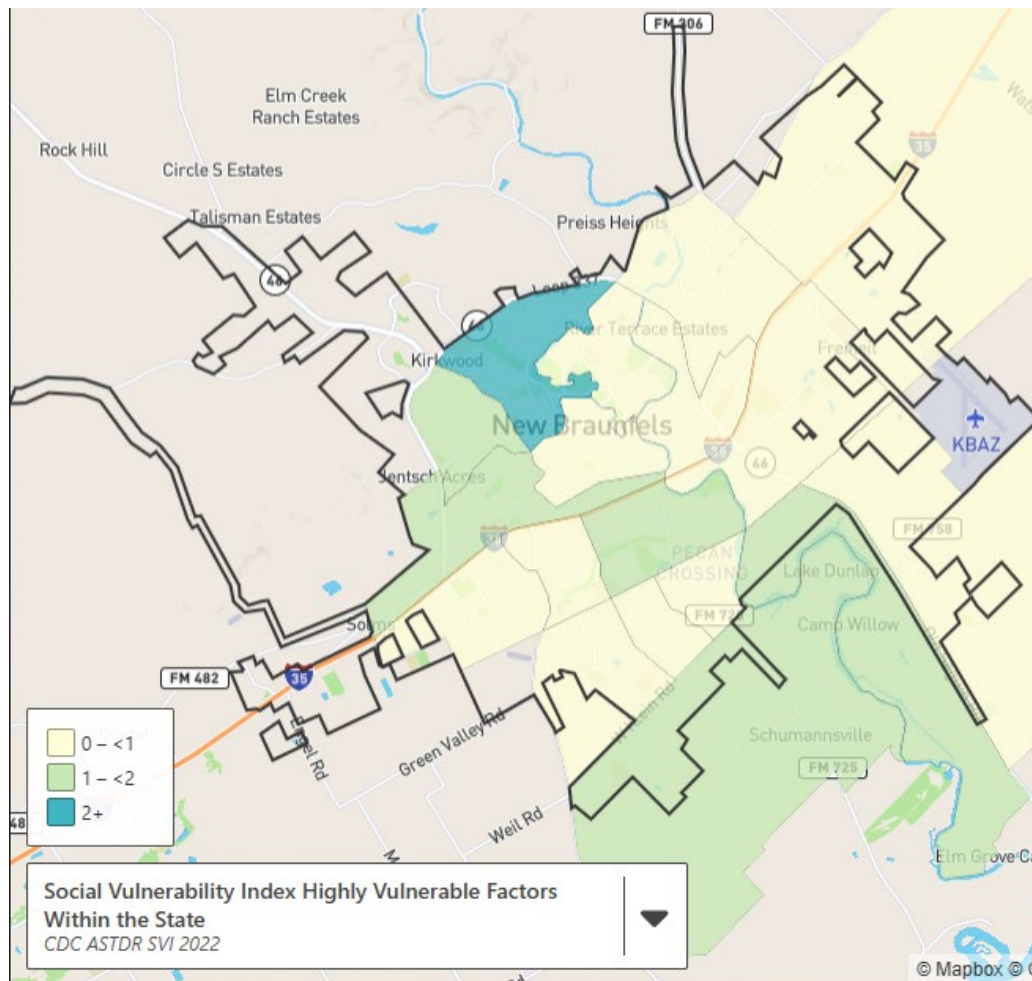
FEMA's National Risk Index (NRI) evaluates the potential negative impacts of natural hazards on a scale from 0 to 100, where 0 indicates no risk and 100 represents the highest risk. FEMA calculates risk scores for various hazards at both the county and census tract levels. Data for New Braunfels have been apportioned from Comal and Guadalupe Counties using the mySidewalk data service. FEMA's calculation methodology involves multiplying the expected annual loss by social vulnerability and dividing by community resilience to derive the hazard risk score. The specific variables used by FEMA to derive these scores were obtained from the Centers for Disease Control (CDC) and include rates of poverty, unemployment, excessive housing cost burden, housing overcrowding, single-parent households, lack of health insurance, BIPOC status, disabilities, living in mobile homes or multi-unit structures, and English language proficiency. Community resilience is defined by the National Institute of Standards and Technology (NIST) as the "ability of a community to prepare for anticipated natural hazards, adapt to changing conditions, and withstand and recover rapidly from disruptions." The resulting risk scores reflect both the natural environment and the human environment, including development patterns and the quality of dwellings designed to withstand hazards. The Census Tracts that extend beyond the city limits may skew the city's score due to their rural characteristics. Consequently, the score accounts for the size and density of the community, as well as its readiness and ability to withstand and recover from the effects of a hazard.

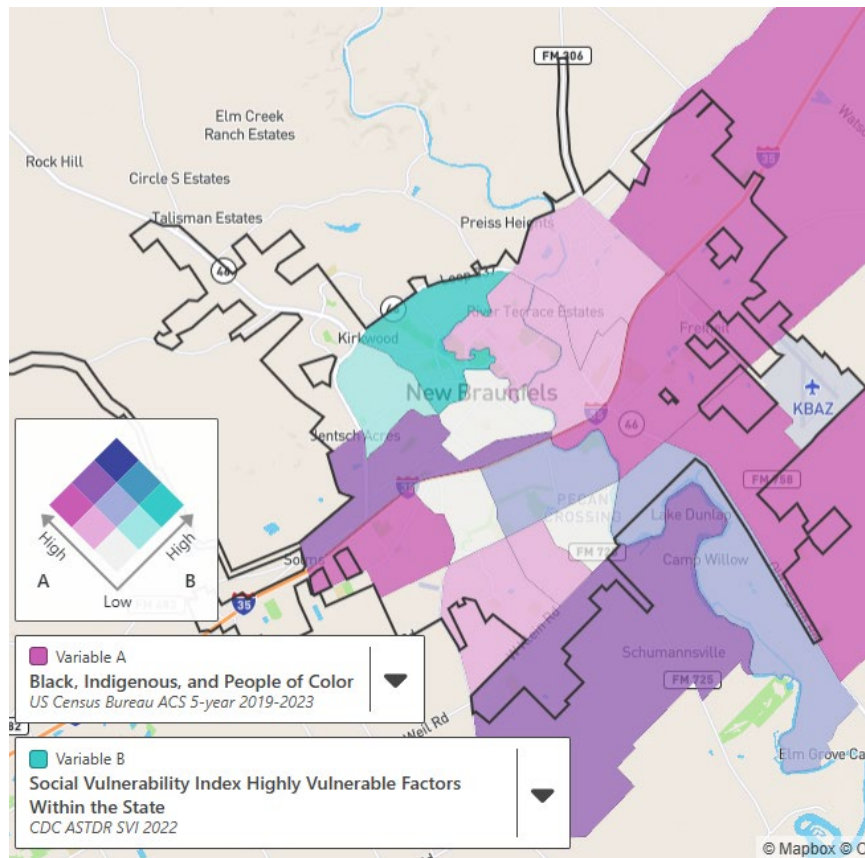
New Braunfels' primary high-hazard risks associated with climate change include winter weather (92), tornadoes (87), and lightning (87). Other risks that may be exacerbated by climate change are riverine flooding (82) and wildfires (83), primarily due to natural terrain and human intervention.

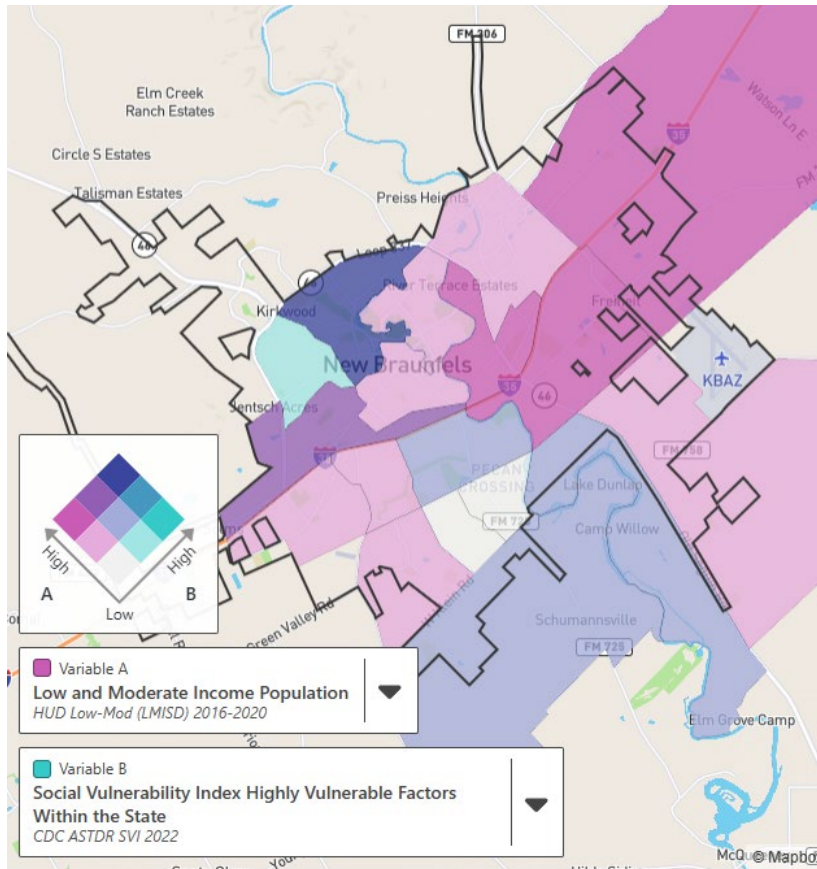
Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

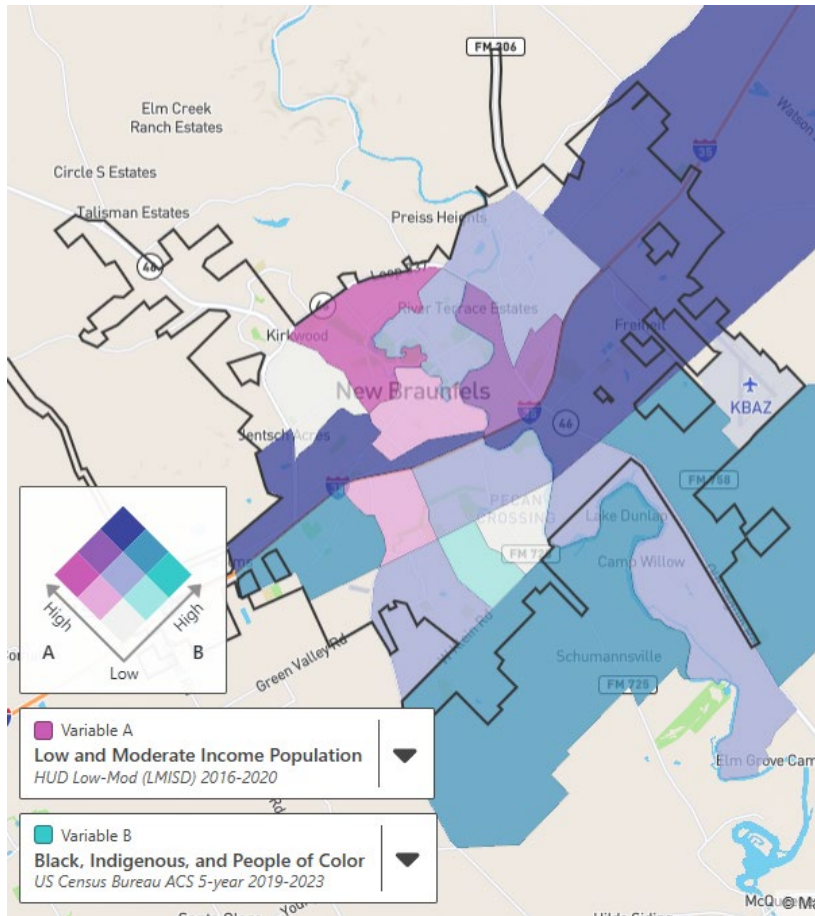
As indicated above, FEMA assesses social vulnerability based on various factors, including rates of poverty, unemployment, excessive housing cost burdens, housing overcrowding, single-parent households, lack of health insurance, BIPOC status, disabilities, living in mobile homes or multi-unit structures, and English language proficiency. These variables are typically associated with low- to moderate-income levels and housing quality. Generally, a higher percentage of BIPOC residents correlates with a lower median age of housing within Census Tracts. Greater concentrations of BIPOC households are found in neighborhoods developed after 1995. Vulnerability scores are also ranked by area within Texas to provide a clearer understanding of

the social vulnerabilities in New Braunfels neighborhoods, while controlling for state totals. The map below illustrates each Census Tract that has a score above 90 when evaluated within Texas, rather than the nation. A Tract receives a score of zero if none of the vulnerability factors exceed 90, and one point for each factor that does. Only one Census Tract had more than one vulnerability factor within the ranges for Texas.









Strategic Plan

SP-05 Overview

Strategic Plan Overview

The Consolidated Plan creates the opportunity for strategic planning and citizen participation to take place in a comprehensive context. The Strategic Plan sets forth priority needs, program goals, specific objectives, annual goals, and benchmarks for measuring progress and serves as a for achieving accomplishments during the 2025-2029 Consolidated Plan. The Strategic Plan builds on local assets and coordinates a response to the needs of the City so that the City, supportive services/housing providers, and residents can work together to address the needs of the City's low-moderate income residents and provide improvements in low-moderate income areas of the City. Priorities are largely determined by the severity of unmet needs. A high priority indicates that the City will likely expend HUD entitlement funds on that particular activity provided there are eligible activities, and the agency has the capacity to complete a successful project. A medium priority indicates that additional funds will be expended, if available.

The Strategic Plan is organized according to the following topics:

- Priority Needs
- Influence of Market Conditions
- Anticipated Resources
- Institutional Delivery System
- Public Housing Accessibility & Involvement
- Barriers to Affordable Housing
- Homeless Strategy
- Lead Paint Hazards
- Anti-Poverty Strategy
- Monitoring

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

Geographic Area (view/add)				
Sort*	Area Name	Area Type ⓘ	Include	Action
	City Wide	Other	<input type="checkbox"/>	View

General Allocation Priorities

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

The City does not allocate CDBG funds based on geographic areas. Public services and housing programs operated by subrecipients and/or the City are conducted on a city-wide basis with income being the main qualification for services and housing funded with CDBG. Since low-income, elderly, disabled, and special needs homeowners and renters reside throughout the city, housing assistance and supportive services are available citywide. Homeless people and those facing potential homelessness also reside throughout the city making the need for shelter and housing a citywide activity. Services provided for the homeless population are located city-wide to provide maximum accessibility.

The City of New Braunfels continues to improve low-income residential neighborhoods, especially those with high concentrations of minorities, by improving parks and other public facilities. These public improvements make the neighborhoods safer and more desirable to all residents.

Assistance for special needs populations (elderly people, disabled persons, persons with drug/alcohol addictions, persons with AIDS/HIV) is provided citywide, as these populations exist throughout the city. Public services (such as the Food Bank, emergency rent & utility assistance, CASA and Meals on Wheels) are also not limited geographically. These services are expected to be readily available and accessible to target audiences.

Public facilities and infrastructure improvements, such as park improvements, will be in the relevant service areas of the city where 43.90% (HUD exception rate) or more of the population meets low- and moderate-income guidelines or where an organization's clients are at least 51% low to moderate income as defined by HUD.

During the past two program years, the City has provided CDBG funding for public facilities to NB Housing Partners, the local homeless shelter, Connections, emergency shelter and transitional housing for children and youth, and the Comal County Crisis Center for the construction of a new emergency shelter and transitional housing. The Connections project was completed in

September 2024. NB Housing Partners and the Comal County Crisis Center have ongoing construction projects and have applied for PY25 CDBG funding.

At the current time, the City does not use CDBG to provide for economic development activities. However, if the City decides to fund economic activities, these activities will be available to businesses citywide. A further consideration will be identifying Section 3 opportunities. A business location is often critical to its potential success and to providing services, products, and jobs in low-moderate income areas.

Discussion

Housing, as well as health and supportive services needs are found throughout the city. As noted above, low-income, elderly, disabled persons, and special needs homeowners and renters reside throughout the city, therefore, housing assistance is available citywide. Likewise, those experiencing homelessness and those facing potential homelessness also reside throughout the city making the need for emergency shelter and transitional housing a citywide activity and also services provided for the homeless populations are located city-wide to provide maximum accessibility.

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

Priority Needs

1	Priority Need Name	HOUSING
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	City-Wide
	Associated Goals	HOUSING 1.1 HOUSING 1.2 HOUSING 1.3 HOUSING 1.4
	Description	Maintain, rehabilitate and improve existing single-family owner-occupied housing including accessibility improvements, minor home repairs and aging in place improvements. Increase financial accessibility and support for affordable homeownership opportunities through downpayment and closing costs assistance.

	Basis for Relative Priority	<p>New Braunfels low-income population is most vulnerable to experience housing needs including deferred maintenance, ADA improvements, and other minor home repairs.</p> <p>Priorities were determined through a public participation process including stakeholder meetings, focus group meeting, discussions with city staff, foundations and funders, and New Braunfels residents.</p>
2	Priority Need Name	EMERGENCY SHELTER & TRANSITIONAL HOUSING
	Priority Level	High
	Population	<p>Extremely Low</p> <p>Low</p> <p>Moderate</p> <p>Large Families</p> <p>Families with Children</p> <p>Elderly</p> <p>Chronic Homelessness</p> <p>Individuals</p> <p>Families with Children</p> <p>Mentally Ill</p> <p>Chronic Substance Abuse</p> <p>veterans</p> <p>Persons with HIV/AIDS</p> <p>Victims of Domestic Violence</p> <p>Unaccompanied Youth</p>
	Geographic Areas Affected	City-Wide
	Associated Goals	<p>EMERGENCY SHELTER & TRANSITIONAL HOUSING 2.1</p> <p>EMERGENCY SHELTER & TRANSITIONAL HOUSING 2.2</p> <p>EMERGENCY SHELTER & TRANSITIONAL HOUSING 2.3</p> <p>EMERGENCY SHELTER & TRANSITIONAL HOUSING 2.4</p>

	Description	<p>Increase the availability of emergency rent and utility assistance programs to enhance housing stability and prevent homelessness.</p> <p>Support the development of housing options for those experiencing homelessness including emergency shelter, transitional housing, rapid-rehousing, and permanent supportive housing.</p> <p>Support the building expansions of emergency shelters.</p> <p>Support the development of transitional housing that enhance housing stability and promote self-sufficiency for homeless and runaway youth, chronically homeless individuals, victims of domestic violence and sexual assault, and homeless families.</p> <p>Support essential services including but not limited to case management, child care, educational services, employment assistance and job training, outpatient health and mental health services, legal services, substance use treatment, life skills training, financial and budgeting education, transportation, and services for special populations.</p>
	Basis for Relative Priority	Priorities were determined through a public participation process including stakeholders, focus groups, discussions with city staff, foundations and funders, and New Braunfels residents. Active participation in the Comal County Homeless Coalition meetings and discussions with the Coalition provided valuable information on the needs of those experiencing homelessness in New Braunfels.
3	Priority Need Name	PUBLIC FACILITIES & INFRASTRUCTURE
	Priority Level	High

	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	City-Wide
	Associated Goals	PUBLIC FACILITIES & INFRASTRUCTURE 3.1 PUBLIC FACILITIES & INFRASTRUCTURE 3.2
	Description	Support the development of educational and recreational public facilities for youth, seniors, and special populations. Support the improvements and development of city-owned parks in low to moderate income areas. Support the improvements of community centers, public facilities, and infrastructure improvements in low to moderate income areas.
	Basis for Relative Priority	Priorities were determined through a public participation process including stakeholders, foundations and funders, and New Braunfels residents as well as discussions with City departments.

4	Priority Need Name	PUBLIC SERVICES
	Priority Level	Low
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	City-Wide

	Associated Goals	PUBLIC SERVICES 4.1 PUBLIC SERVICES 4.2 PUBLIC SERVICES 4.3 PUBLIC SERVICES 4.4 PUBLIC SERVICES 4.5 PUBLIC SERVICES 4.6 PUBLIC SERVICES 4.7 PUBLIC SERVICES 4.8 PUBLIC SERVICES 4.9 PUBLIC SERVICES 4.10 PUBLIC SERVICES 4.11 PUBLIC SERVICES 4.12 PUBLIC SERVICES 4.13 PUBLIC SERVICES 4.14 PUBLIC SERVICES 4.15
	Description	Public services (supportive services) that enhance and support the needs of low-moderate New Braunfels residents. Support services for senior including homebound meal delivery services. Support emergency rent and utility assistance to prevent eviction and homelessness. Support mental health services including individual and group counseling. Support case management and services to people diagnosed with HIV or AIDS. Support advocacy and services for abused and/or neglected children. Support the efforts of food banks to provide emergency food distribution. Support the development of transportation assistance programs. Support programs for children and youth. Support program for special needs populations. Support programs that provide case management and services at emergency shelters and transitional housing programs.
	Basis for Relative Priority	Public Services is a high priority. The City recognizes that a broad spectrum of services is needed to assist low-moderate income residents in achieving stability and enhancing their quality of life. Needs were determined through stakeholder meetings, focus group meetings, one-on-one discussions with public service providers, and through input from currently CDBG funding agencies.
	5 Priority Need Name	ECONOMIC DEVELOPMENT

	Priority Level	Low
	Population	Extremely Low Low Moderate
	Geographic Areas Affected	City-Wide
	Associated Goals	ECONOMIC DEVELOPMENT 5.1 ECONOMIC DEVELOPMENT 5.2
	Description	Assist businesses affected by natural and/or manmade events. Support Jobs Created-Jobs Retained for businesses affected by natural and/or manmade events.
	Basis for Relative Priority	Priorities were determined through a public participation process including stakeholders, foundations and funders, and New Braunfels residents as well as discussions with the Economic and Community Development department.
6	Priority Need Name	ADMINISTRATION
	Priority Level	High
	Population	Other
	Geographic Areas Affected	City-Wide
	Associated Goals	ADMINISTRATION 6.1
	Description	Administration and oversight of the CDBG program including Fair Housing activities.
	Basis for Relative Priority	Administration of the CDBG program is a high priority. It is a necessary and vital activity in order to ensure compliance with CDBG regulations.

Narrative (Optional)

The 2025-2029 Priority Needs listed above reflect needs identified through the public participation process which included focus groups, stakeholder meetings, public hearings, one-on-one interviews, and information from other relevant plans and reliable data sources. The City's continued rapid growth has increased the need and demand for affordable housing and public services.

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 New Braunfels does not operate any TBRA programs other than the Housing Choice Voucher program managed by the New Braunfels Housing Authority. The use of an HCV is dependent on rental property owners' willingness to rent their units to voucher holders. Landlords can be reluctant to rent to these tenants due to the assumption that the tenants do not take care of the property as well as other renters. Other market conditions that influence the use of HCVs is that rental rates often exceed the Fair Market Rents (FMR) set by HUD. If rents are too high, the FMR might not be enough to allow clients to lease the units, even if the landlord was willing.
TBRA for Non-Homeless Special Needs	Added to the description of TBRA market characteristics above, non-homeless special needs c may also encounter housing units that do not meet their accessibility needs. Most housing in any community has not had accessibility improvements that allow people with mobility issues ease of access. While landlords are obligated to make reasonable accommodations for such renters, many need more accommodations than typical landlords would consider reasonable. Additionally, landlords are often hesitant to rent to persons recently released from incarceration or victims of domestic violence being concerned of illegal activity or violence on their properties.
New Unit Production	The production of new housing units is influenced by several market conditions, including the cost of land, the cost of construction, and prevailing interest rates. In many areas lenders are not making new loans as freely as before and some well qualified buyers are finding it difficult to navigate the new mortgage processes that have been instituted. The resulting delays in securing loans can burden housing developers and restrict their activities.
Rehabilitation	Rehabilitation activities can be influenced by the cost of materials and labor. The efficiency of rehabilitation is dependent on the after-rehabilitation value of the home. If the market value of the home does not support the extent of rehabilitation required, market financing may not be feasible without substantial equity investment by the owner or through grant funding being used to repair the home.
Acquisition, including preservation	Acquisition, including preservation, can be influenced by the market value of the structure. With home purchases by private individuals, the historic low interest rates off-set increases in the market value of the

	housing stock. Monthly housing costs of higher priced homes at lower interest rates approximate the monthly housing costs of lower priced homes at higher interest rates. In the case of a City or non-profit organization buying housing stock for rehabilitation and resale or for preservation, the costs of purchasing a home outright at higher prices can reduce the number of homes that can be purchased or reduce the funds available for rehabilitation activities.
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Table 45 – Influence of Market Conditions

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

Introduction

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	454,245	0	0	454,245	1,816,980	The PY25 CDBG allocation is \$454,245. This is the first year of the 2025-2029 Consolidated Plan. The amount expected for the remainder of the Con Plan is based on the PY25 grant.

Table 46 - 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

Subrecipients of CDBG funding from the City of New Braunfels are expected to leverage the CDBG funds with other private, state, or local funds. This information is built into applications for funding and taken into consideration when funding recommendations are made by the Community Development Advisory Committee to the City Council. For PY25, CDBG will utilize \$68,136.75 for activities that support public services. The agencies will provide a leveraging of \$18,720,604.00 for their programs resulting in CDBG being 0.36% of the total funding. Additionally, CDBG will provide \$295,259.25 for PY25 public facility projects. The agencies will provide a

leveraging of \$10,037,833.00 for the projects, resulting in CDBG being 2.39% of the total funding. Cande's Way will receive \$55,685.00 in CDBG funds for a minor home repair program with CDBG being 100% of the total funding. The City determines if providing 100% of the total program cost is appropriate on a case-by-case basis. For the non-CDBG funded portion of their activities, the non-profit subrecipients will use alternate funding sources such as foundations, private donations, fundraisers, state, and federal funding to support their programs and projects.

CDBG does not require matching funds. When CDBG funds are used for city projects such as parks, community centers and infrastructure improvements, these projects are typically funded from other sources such as the General Fund or other grant funds.

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 New Braunfels has used and will continue to use CDBG funding for parks and public facilities in low-mod areas as projects are identified and determined to be eligible. For PY25, there are no City projects where CDBG funds were awarded utilizing publicly owned land or property.

Discussion:

In addition to CDBG, City general funds and other state and federal funds are used to support city projects in low-moderate income areas. CDBG funds may be the sole funding source for some housing and public facility projects and that is determined on a case-by-case basis.

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
City of New Braunfels	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities public services	City-Wide

Table 47 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The institutional delivery system in New Braunfels is well coordinated and spans a range of community needs. The City will continue to make entitlement funds available to non-profits, city departments, and other eligible entities through a competitive grant process or a City Council directed process to fund eligible supportive service and housing activities.

The City provides subrecipient training during the application phase, prior to the execution of Subrecipient Agreements and is available for technical assistance, if needed. The City distributes updated information on CDBG funded programs to subrecipients when appropriate. The City maintains the Community Development Block Grant webpage with up-to-date information as a resource for other city departments, general public and service/housing providers. The City is committed to meeting regularly with interested citizens and stakeholders to discuss community development issues. The Community Development Advisory Committee (CDAC) holds monthly meetings. The agendas are posted, and residents are invited to attend the meetings. CDAC also has set aside a time for citizen comments during the meetings. The City recognizes the need to provide increased outreach to minority and non-English speaking residents. In an effort to reach these populations, the City will hold public hearings and community meetings at the Westside Community Center and churches or facilities located in low-moderate income areas.

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	X		
Legal Assistance	X		
Mortgage Assistance			
Rental Assistance	X	X	
Utilities Assistance	X	X	
Street Outreach Services			
Law Enforcement	X	X	
Mobile Clinics	X	X	
Other Street Outreach Services	X	X	
Supportive Services			
Alcohol & Drug Abuse	X		
Child Care	X		
Education	X		
Employment and Employment Training	X		
Healthcare	X		
HIV/AIDS	X		
Life Skills	X		
Mental Health Counseling	X		
Transportation	X		
Other			
Emergency Shelter	X	X	

Table 48 - 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 services targeted to homeless people and people with HIV/AIDS and mainstream services are made available through the coordination of emergency shelter, crisis intervention, and services provided by the array of non-profit service providers in the City. These organizations partner with each other, the City, and mainstream service providers to provide a wide-ranging response to the service, shelter, and housing needs of homeless persons and persons with HIV/AIDS, special populations, veterans, individuals, families with children, veterans and their families, and unaccompanied youth.

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

The strength of the service delivery system is the collaboration and cooperation between the City and the service, emergency shelter, and housing providers allowing for a flow of information and funding. The City is able to rely on service providers to continue to provide services, seek additional funding and expand programs. The main gap is the lack of affordable housing, limited transitional housing, rapid re-housing and permanent supportive housing within New Braunfels. Other gaps include that the need for services and housing are greater than the programs and funding available and some agencies lack the capacity to expand their programs and/or staff. Other gaps in service include:

- Limited mainstream resources – many homeless individuals and families do not stay in the area long enough to determine eligibility for services.
- A coordinated plan with local police/sheriff departments and medical centers to ensure people are not released into homelessness. The Homeless Coalition has been working on this for several years and some progress has been made but more needs to be done.
- Lack of permanent affordable housing and the lengthy waiting list for public housing and the Housing Choice Voucher program.
- Limited access to medical and dental care for those experiencing homelessness.
- Lack to public transportation to allow for travel to work, medical appointments and shopping.
- Lack of affordable childcare.

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 City is working with local agencies and foundations to enhance the delivery so services and housing. Strategies include:

- Continue collaboration and cooperation with non-profit organizations to identify and address community needs.
- Identify opportunities to create private/public partnerships for project finance and development to leverage federal funds.
- Continued support for the emergency shelters and transitional housing programs.
- Development of permanent supportive housing programs.

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
1	HOUSING 1.1	2025	2029	Affordable Housing		HOUSING	CDBG: \$40,000	Direct Financial Assistance to Homebuyers: 7 Households Assisted
2	HOUSING 1.2	2025	2029	Affordable Housing		HOUSING	CDBG: \$280,000	Homeowner Housing Rehabilitated: 25 Household Housing Unit
3	HOUSING 1.3	2025	2029	Affordable Housing		HOUSING	CDBG: \$250,000	Homeowner Housing Rehabilitated: 20 Household Housing Unit
4	HOUSING 1.4	2025	2029	Public Housing		HOUSING	CDBG: \$250,000	Homeowner Housing Rehabilitated: 20 Household Housing Unit
5	EMERGENCY SHELTER & TRANSITIONAL HOUSING 2.1	2025	2029	Homeless		EMERGENCY SHELTER & TRANSITIONAL HOUSING	CDBG: \$300,000	Homeless Person Overnight Shelter: 2500 Persons Assisted
6	EMERGENCY SHELTER & TRANSITIONAL HOUSING 2.2	2025	2029	Homeless		EMERGENCY SHELTER & TRANSITIONAL HOUSING	CDBG: \$275,000	Overnight/Emergency Shelter/Transitional Housing Beds added: 10 Beds
7	EMERGENCY SHELTER & TRANSITIONAL HOUSING 2.3	2025	2029	Homeless		EMERGENCY SHELTER & TRANSITIONAL HOUSING	CDBG: \$60,000	Overnight/Emergency Shelter/Transitional Housing Beds added: 10 Beds

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
8	EMERGENCY SHELTER & TRANSITIONAL HOUSING 2.4	2025	2029	Homeless		EMERGENCY SHELTER & TRANSITIONAL HOUSING	CDBG: \$0	Overnight/Emergency Shelter/Transitional Housing Beds added: 10 Beds
9	PUBLIC FACILITIES & INFRASTRUCTURE 3.1	2025	2029	Non-Housing Community Development		PUBLIC FACILITIES & INFRASTRUCTURE	CDBG: \$150,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 4200 Persons Assisted
10	PUBLIC FACILITIES & INFRASTRUCTURE 3.2	2025	2029	Non-Housing Community Development		PUBLIC FACILITIES & INFRASTRUCTURE	CDBG: \$20,313	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 3000 Persons Assisted
11	PUBLIC SERVICES 4.1	2025	2029	Non-Homeless Special Needs Non-Housing Community Development		PUBLIC SERVICES	CDBG: \$25,000	Public service activities other than Low/Moderate Income Housing Benefit: 665 Persons Assisted
12	PUBLIC SERVICES 4.2	2025	2029	Non-Homeless Special Needs Non-Housing Community Development		PUBLIC SERVICES	CDBG: \$30,000	Public service activities other than Low/Moderate Income Housing Benefit: 1000 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
13	PUBLIC SERVICES 4.3	2025	2029	Homeless Non-Housing Community Development		PUBLIC SERVICES	CDBG: \$50,000	Public service activities other than Low/Moderate Income Housing Benefit: 200 Persons Assisted
14	PUBLIC SERVICES 4.4	2025	2029	Homeless Non-Housing Community Development		PUBLIC SERVICES	CDBG: \$10,000	Public service activities other than Low/Moderate Income Housing Benefit: 25 Persons Assisted
15	PUBLIC SERVICES 4.5	2025	2029	Homeless Non-Housing Community Development		PUBLIC SERVICES	CDBG: \$40,000	Public service activities other than Low/Moderate Income Housing Benefit: 400 Persons Assisted
16	PUBLIC SERVICES 4.6	2025	2029	Homeless Non-Housing Community Development		PUBLIC SERVICES	CDBG: \$10,000	Public service activities other than Low/Moderate Income Housing Benefit: 375 Persons Assisted
17	PUBLIC SERVICES 4.7	2025	2029	Non-Homeless Special Needs Non-Housing Community Development		PUBLIC SERVICES	CDBG: \$30,000	Public service activities other than Low/Moderate Income Housing Benefit: 340 Persons Assisted
18	PUBLIC SERVICES 4.8	2025	2029	Non-Homeless Special Needs Non-Housing Community Development		PUBLIC SERVICES	CDBG: \$40,000	Public service activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
19	PUBLIC SERVICES 4.9	2025	2029	Non-Housing Community Development		PUBLIC SERVICES	CDBG: \$42,500	Public service activities other than Low/Moderate Income Housing Benefit: 1500 Persons Assisted
20	PUBLIC SERVICES 4.10	2025	2029	Homeless Non-Housing Community Development		PUBLIC SERVICES	CDBG: \$32,500	Public service activities other than Low/Moderate Income Housing Benefit: 375 Persons Assisted
21	PUBLIC SERVICES 4.11	2025	2029	Non-Housing Community Development		PUBLIC SERVICES	CDBG: \$25,000	Public service activities other than Low/Moderate Income Housing Benefit: 400 Persons Assisted
22	PUBLIC SERVICES 4.12	2025	2029	Non-Housing Community Development		PUBLIC SERVICES	CDBG: \$32,500	Public service activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted
23	PUBLIC SERVICES 4.13	2025	2029	Non-Housing Community Development		PUBLIC SERVICES	CDBG: \$2,572	Public service activities other than Low/Moderate Income Housing Benefit: 50 Persons Assisted
24	PUBLIC SERVICES 4.14	2025	2029	Non-Housing Community Development		PUBLIC SERVICES	CDBG: \$2,500	Public service activities other than Low/Moderate Income Housing Benefit: 10 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
25	PUBLIC SERVICES 4.15	2025	2029	Non-Housing Community Development		PUBLIC SERVICES	CDBG: \$2,500	Public service activities other than Low/Moderate Income Housing Benefit: 10 Persons Assisted
26	ECONOMIC DEVELOPMENT 5.1	2025	2029	Non-Housing Community Development		ECONOMIC DEVELOPMENT	CDBG: \$0	Businesses assisted: 1 Businesses Assisted
27	ECONOMIC DEVELOPMENT 5.2	2025	2029	Non-Housing Community Development		ECONOMIC DEVELOPMENT	CDBG: \$0	Jobs created/retained: 1 Jobs
28	ADMINISTRATION 6.1	2025	2029	Administration		ADMINISTRATION	CDBG: \$500,096	Other: 4 Other

Table 49 – Goals Summary

Goal

1	Goal Name	HOUSING 1.1
	Goal Description	Homebuyer assistance including down payment and closing costs assistance to first-time homebuyers. No CDBG funds are allocated for PY25. CDBG funding will be considered for the remaining years of the Con Plan if projects develop and there is funding available.
2	Goal Name	HOUSING 1.2
	Goal Description	Minor home repairs, weatherization and accessibility improvements to low-moderate homeowners within the city limits of New Braunfels.

3	Goal Name	HOUSING 1.3
	Goal Description	Minor home repairs, weatherization and accessibility improvements to low-moderate homeowners within the city limits of New Braunfels. No CDBG funds are allocated for PY25. CDBG funding will be considered for the remaining years of the Con Plan if projects develop and there is funding available.
4	Goal Name	HOUSING 1.4
	Goal Description	Repairs for subsidized rental multi-family properties in New Braunfels for low-moderate income tenants.
5	Goal Name	EMERGENCY SHELTER & TRANSITIONAL HOUSING 2.1
	Goal Description	Support for the expansion and improvements of homeless shelters to better serve their clients.
6	Goal Name	EMERGENCY SHELTER & TRANSITIONAL HOUSING 2.2
	Goal Description	Funding for transitional housing and/or permanent supportive housing for people experiencing homelessness.
7	Goal Name	EMERGENCY SHELTER & TRANSITIONAL HOUSING 2.3
	Goal Description	Funding for transitional housing and/or permanent supportive housing for people experiencing homelessness.
8	Goal Name	EMERGENCY SHELTER & TRANSITIONAL HOUSING 2.4
	Goal Description	Funding for transitional housing and/or permanent supportive housing for people experiencing homelessness.
9	Goal Name	PUBLIC FACILITIES & INFRASTRUCTURE 3.1
	Goal Description	Funding for youth educational and recreational centers. No CDBG funds are allocated for this activity in PY25. CDBG funding will be considered during the remaining Con Plan years if projects develop and there is funding available.

10	Goal Name	PUBLIC FACILITIES & INFRASTRUCTURE 3.2
	Goal Description	Funding for city parks, recreational centers, and infrastructure projects either located within low-moderate income areas, or serving low-moderate income residents and/or special needs populations.
11	Goal Name	PUBLIC SERVICES 4.1
	Goal Description	Services to senior citizens residing in subsidized rental multi-family housing.
12	Goal Name	PUBLIC SERVICES 4.2
	Goal Description	Services for senior citizens including Meals on Wheels, on-site congregate meals, educational, recreational and social activities.
13	Goal Name	PUBLIC SERVICES 4.3
	Goal Description	Homeless prevention activities including emergency rent and utility assistance for low-moderate income households.
14	Goal Name	PUBLIC SERVICES 4.4
	Goal Description	Assistance for homeless families may include, but be limited to, motel vouchers, childcare, and case management.
15	Goal Name	PUBLIC SERVICES 4.5
	Goal Description	Supportive services for homeless individuals may include, but not be limited to, case management, assistance with transportation, medical and mental health needs, clothing, prescription assistance, housing advocacy and location services, and assistance with securing personal identification documents.
16	Goal Name	PUBLIC SERVICES 4.6
	Goal Description	Supportive services for people residing in transitional housing to include, but not limited to, case management, assistance with transportation, medical and mental health needs, clothing, prescription assistance, housing advocacy and location services, and assistance with securing personal identification documents.

17	Goal Name	PUBLIC SERVICES 4.7
	Goal Description	Mental health services including individual counseling, group counseling and peer support for low-moderate income New Braunfels residents.
18	Goal Name	PUBLIC SERVICES 4.8
	Goal Description	Advocacy and services for abused and/or neglected children in New Braunfels are in the child welfare, foster care and/or the court system.
19	Goal Name	PUBLIC SERVICES 4.9
	Goal Description	Assistance with food and household products for low-moderate income individuals and families in New Braunfels who are experiencing food insecurity.
20	Goal Name	PUBLIC SERVICES 4.10
	Goal Description	Supportive services for children and youth residing in emergency shelters or transitional housing programs.
21	Goal Name	PUBLIC SERVICES 4.11
	Goal Description	Support of mentoring programs for low-moderate-income at-risk children and youth in New Braunfels.
22	Goal Name	PUBLIC SERVICES 4.12
	Goal Description	Supportive services for victims of domestic violence and sexual assault may include, but not be limited to, case management, assistance with transportation, childcare, legal services, medical and mental health needs, clothing, prescription assistance, housing advocacy and location services, and assistance with securing personal identification documents.
23	Goal Name	PUBLIC SERVICES 4.13
	Goal Description	Support transportation services for low-moderate income residents of New Braunfels such as purchasing bus passes and vouchers. No CDBG funds are allocated for this activity in PY25. CDBG funding will be considered during the remaining Con Plan years if projects develop and there is funding available.

24	Goal Name	PUBLIC SERVICES 4.14
	Goal Description	General public services for low-moderate income residents of New Braunfels. No CDBG funds are allocated for this activity in PY25. CDBG funding will be considered during the remaining Con Plan years if projects develop and there is funding available.
25	Goal Name	PUBLIC SERVICES 4.15
	Goal Description	General public services for low-moderate income residents of New Braunfels. No CDBG funds are allocated for this activity in PY25. CDBG funding will be considered during the remaining Con Plan years if projects develop and there is funding available.
26	Goal Name	ECONOMIC DEVELOPMENT 5.1
	Goal Description	Assist businesses affected by natural and/or manmade events. No CDBG funds are allocated for PY25. CDBG funding will be considered if projects develop and there is funding available.
27	Goal Name	ECONOMIC DEVELOPMENT 5.2
	Goal Description	Support Jobs Created-Jobs Retained for businesses affected by natural and/or manmade events. No CDBG funds are allocated for this goal during PY25. CDBG funding will be considered for the remaining Con Plan years if projects develop and there is funding available.
28	Goal Name	ADMINISTRATION 6.1
	Goal Description	Administration and oversight of the CDBG program including Fair Housing activities.

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)

During PY25 through PY29, the City will use CDBG to provide Minor Home Repair, Weatherization, and Aging in Place programs to 45 low-moderate income homeowners focusing on elderly and/or disabled homeowners. Eligible applicants must be low and moderate-income at 80% or below the median income and reside within the city limits of New Braunfels.

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 New Braunfels Housing Authority is in compliance with federal regulations for accessible units with at least 5% of the units at each property being accessible. All newly constructed properties will meet federal requirements for accessible units. Currently there is a sufficient number of accessible units within the two properties for current residents. There is a shortage of rental units that are accessible for the Housing Choice Voucher holders and landlords are often unwilling to make accessibility improvements to accommodate the needs of disabled tenants.

Activities to Increase Resident Involvements

The New Braunfels Housing Authority encourages the residents to become more involved by providing the residents with the opportunity to learn about the activities, security, modernization projects and management issues and provide input and feedback. Two public housing residents are voting members on the Board of Directors and provide information to the Board on current needs and issues and help direct the efforts of the staff to the most immediate issues. City staff will continue to meet with the Executive Director to discuss upcoming changes and plans for public housing residents and properties and to support efforts to coordinate the work of social service organizations that provide services, housing assistance and homeownership opportunities to public housing residents.

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

The New Braunfels Housing Authority is not designated as troubled under 24 CFR part 902.

Plan to remove the ‘troubled’ designation

N/A

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

Barriers to Affordable Housing

Consistent with the statutory obligation under the Fair Housing Act, the City's Fair Housing Plan was reviewed for any needed revisions or additions of information. The review ensured that all information in the Fair Housing Plan was accurate and up to date. Additional information on the Analysis of Impediments is attached.

Housing cost is the primary barrier to affordable housing in the City. The income level of the household directly influences the rental or purchase of any housing unit. According to the 2019-2023 American Community Survey (ACS), 5,956 renters (46.5%) and 5,482 homeowners (21.8%) experience a housing cost burden, spending more than 30% of their income on housing.

The negative effects on affordable housing and residential investment are primarily economy-driven and not public policy driven. The housing market drives the cost of housing and many of the low- to moderate-income residents are lacking the skills to secure higher incomes to make existing housing affordable in the open market. The housing in New Braunfels is relatively new with nearly half being built since 2000. There are few apartment complexes inside the city limits and there is a shortage of units with less than three bedrooms. Two-thirds of the housing have three or more bedrooms, while more than three-fourths of the households are three persons or less, needing only a two bedroom or smaller. This is a primary barrier to affordable housing for smaller households as they are forced by the market to rent or purchase houses bigger than they need. HUD's Fair Market Rents have been increasing steadily over the past several years.

Though the City acknowledges that there is a shortage of affordable rental housing, there is no remedy it can take to directly address the issue. The shortage of viable land for large-scale apartments and the cost for available parcels results in a market that does not support multi-family developers without a form of subsidy. The City does review and approve, when viable, Low Income Housing Tax Credit applications to the State of Texas. However, without HOME funding and a small CDBG allocation, the City does not have the ability to finance affordable housing by developers.

Barriers for renters that negatively affect affordable housing: long waiting lists for public housing and the HCV program, lack of affordable housing that will meet Housing Quality Standards; high cost of rent; income requirements; poor rental and credit history; criminal background, and inability of residents to afford rent deposits and utility deposits.

Barriers for homebuyers include:

- Insufficient funds for down payment - Private lending institutions typically require home purchasers to provide 10% to 20% of a home's value as a down payment. Many low-income households are already rent burdened, paying as high as 40% to 50% of their income for housing. Such high costs for current shelter preclude these low-income households from accumulating the funds for a down payment.
- High existing debt of prospective purchasers - Many low-income households also are saddled with excessively high existing debt for such items as credit accounts, car payments, and medical expenses that prevent obtaining private lender financing.
- Need for property repairs - The homes most affordable to low-income households tend to be located in neighborhoods where property has been poorly maintained and requires repair. Therefore, low-income purchasers often confront the prospect of obtaining a home that will require further financial investment for property improvements. Complicating the situation further is the reality that such affordable housing is often located in neighborhoods where money invested in property improvements does not necessarily translate into a corresponding increase in the value of the property.
- Lack of credit - Many low-income homebuyers have no credit record because they pay most of their expenses in cash.
- Poor credit - A very common barrier to home ownership is a blemished credit record. Unfavorable credit information can stay on a credit record for up to seven years and bankruptcy records stay on the report for 10 years.
- Low number of available jobs for those without a higher education or vocational skills that pay a living wage.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

While the purpose of the Analysis of Impediments is to identify issues affecting the protected classes, one of the primary reasons affecting housing choice is the lack of affordable housing in the City which affects all residents as well as the protected classes. There do not appear to be any negative effects of public policies that serve as barriers to affordable housing.

SP-60 Homelessness Strategy – 91.215(d)

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

The City of New Braunfels will continue to support local organizations that assess the needs of those experiencing homelessness to create a more effective social service system to address unmet needs. The Comal County Homeless Coalition plays a crucial role in coordinating efforts among various service agencies and public sector partners to evaluate the current needs of the homeless population. The Coalition organizes annual activities such as the Homeless Point-In-Time (PIT) Count and the Housing Inventory Count. These initiatives are essential for gathering detailed data on the demographics and conditions of the homeless community in the City providing the City and the Coalition with accurate and up-to-date information on the nature and scope of homelessness in the City.

In New Braunfels, some agencies provide outreach services for the specific population that they serve, i.e., victims of domestic violence and youth, and unsheltered individuals and families. Information regarding services and housing is distributed by local agencies, local churches that operate food pantries, at non-profit agencies and governmental entities. The City will continue to work with agencies that provide outreach services, especially to persons that are unsheltered in the area. The City assists homeless service and housing providers with the following:

- Funding for the continuation and further development of homeless shelters and transitional housing sites.
- Continued discussions on shelter, transitional housing, and permanent supportive housing needs with local agencies
- Continued funding for emergency rent and utility assistance programs
- Continued participation in the Comal County Homeless Coalition.

Continued discussions with public institutions so people are not discharged into homelessness.

Addressing the emergency and transitional housing needs of homeless persons

The City of New Braunfels continues to offer funding through a competitive application process to local social service agencies providing emergency shelter or transitional housing for homeless individuals and families. Services typically include, but are not limited to, case management, emergency rent or utility assistance, and costs associated with overnight shelter. The City's funding will address emergency shelter and transitional housing needs as discussed later in the section. As part of the planning process for community-wide coordination of grant

implementation, the City of New Braunfels and the Comal County Homeless Coalition are collaborating with local recipients to improve the efficiency of emergency shelters, transitional housing, and rapid re-housing to ultimately guide homeless and chronically homeless individuals and families to self-sufficiency.

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.

First Footings, an emergency shelter for adults operated by NB Housing Partners, opened in January 2021 in New Braunfels and continues to expand the shelter adding additional beds, office space, and a dining room. This is the first emergency shelter located in New Braunfels for adults experiencing homelessness and utilizing CDBG funds, NB Housing Partners developed an on-going outreach program in PY23 to identify and engage unsheltered homeless individuals and families to participate in housing and service programs. The Crisis Center of Comal County, MHDD, and NB Housing Partners have collaborated to develop an outreach program to identify the needs of unsheltered homeless persons and provide case management for those residing in shelters. NB Housing Partners' First Footings and the Crisis Center of Comal County are constructing pet kennels using CDBG funds in PY24. Having to leave a pet behind is often identified as a significant reason for people not wanting to access emergency shelter.

Connections for Individual and Family Services, an emergency shelter for children and youth, will complete its new facility in 2025, replacing the old, dilapidated shelter, and also providing onsite transitional housing units for youth. NB Housing Partners and Crisis Center of Comal County are also currently constructing transitional housing units. All shelter programs offer on-going case management and other needed resources in an effort to provide housing stability and prevent a return to homelessness. The San Antonio Food Bank is developing The Family Housing Trust Program, a multi-family housing program including a 51-unit apartment complex, to be located next to the New Braunfels Food Bank, that is under construction and expected to open during PY25 and will be. A Food Bank case manager and community partner sponsor will facilitate a custom program plan created by the participant for up to 36 months. The framework will center around wage development, budgeting, skills training, self-sufficiency, and social capital.

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

Preventing homelessness is a high priority for the City of New Braunfels, and the Comal County Homeless Coalition. The City supports programs that help families and individuals stabilize and resolve financial issues before they become homeless by providing emergency rent/utility assistance for households at imminent risk of eviction or a discontinuation of utility services. Families living below the poverty level and those on a fixed income are often unable to afford housing, utility, food, and medical costs, which puts them at risk of becoming homeless. The City will continue to use CDBG funds to support programs that address housing and public service issues such as providing minor home repairs, food assistance, emergency rental and utility assistance, and case management services.

As part of the Continuum of Care planning with the Comal County Homeless Coalition, the City continues to work with service and housing providers to develop mechanisms that prevent discharge from public institutions into homelessness. To ensure that individuals are not discharged into homelessness, area facilities and institutions have policies with the following safeguards:

Foster Care: Case managers within the Texas Department for Family and Protective Services ensure a plan is in place for each youth leaving the system, including naming a destination or facilitating transition to private supervision. The plan takes the well-being of the youth into account and follow-up interviews take place to ensure shelter, family, and stability. For foster care youth who aged out of the foster care system, TDPRS ensures access to educational and vocational opportunities, financial options, and available mental health and substance abuse services.

Health Care: Area hospitals have policies ensuring persons being discharged receive case management on placement needs to ensure patients will not be discharged into homelessness but, instead, to appropriate housing programs and facilities. Homeless and social service providers regularly collaborate with discharge staff to identify patient needs and ensure that patients are not discharged into homelessness.

Mental Health: By networking with family, community agencies, and with the patient, mental health providers work to ensure patients have a place to reside prior to being discharged. This plan includes where the patient will live, whether with family, in a basic care or adult foster care facility, or other care facility. Other local, state, or governmental agencies are also consulted to

ensure ongoing stability and support services.

Corrections Facilities: The Texas Department of Criminal Justice works with discharge planners to ensure inmates have a smooth transition into communities. Parole officers or case managers provide personalized plans to assist inmates with specific needs and provides information on local agencies and service providers.

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

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

Lead-based paint hazard identification and reduction strategies include education, outreach, and compliance with 24 CFR Part 35 regulations. The City distributes and maintains documentation of required information for homes built before 1978, including the EPA Lead-based Pamphlet, Notification of Lead Hazard Evaluation, and Notification of Lead Hazard Reduction. The City funds minor home repair, weatherization and Aging in Place programs. Lead-based paint information is included in the application package and lead-based paint issues are discussed with the applicants.

The City coordinates with Comal County Health Department to review addresses of proposed housing projects to determine if the location is a housing unit in which children have been previously identified as having elevated blood lead levels.

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

In all HUD funded programs, persons living in or purchasing houses built before 1978 must be made aware of the hazards associated with lead paint and availability and practicality of low-cost encasement, encapsulation and other related products. Data provided by the Texas Department of Health Services reports that in 2022, there were 947 children ages 0-6 years tested in Comal County with 8 children having elevated blood lead levels (EBLL). There were 26 children aged 6-14 years that were tested with no children having elevated blood lead levels (EBLL).

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

The City requires lead testing from qualified lead inspectors for proposed housing projects for housing built prior to 1978 in which the household includes children aged six or under. Positive test results will be reported by the City to Comal County Health Department so that the Health Department may then initiate the required lead-testing protocol.

As applicable, a lead hazard remediation plan must be included with the scope of work that is submitted to the City for any housing projects funded by the CDBG prior to project approval. A notice to proceed will not be issued by City until a qualified lead inspector verifies that the identified lead hazard has been identified and abated.

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

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

The City of New Braunfels approaches the reduction of poverty in a number of ways. The City uses CDBG dollars to assist public service agencies in providing services that enhance the available disposable income of their clients. The City has funded and plans to continue to fund emergency rent and utility assistance, emergency shelters, a minor home repair program for low-moderate income homeowners, food assistance, supportive services for seniors and youth, and other supportive services to those in dire need.

The City supported and provided funding for the three emergency shelters, First Footing, Connections, and Comal County Crisis Center in New Braunfels. These agencies provide shelter, case management, and other services as needed which may include but are not limited to referrals, medical and mental health assistance, assistance with obtaining need identification documents, substance use assistance, transportation, medications

The City has provided CDBG funding for minor home repair programs to ensure low-moderate income homeowners, particularly the elderly and disabled, are able to remain in their homes and preserve the value of their property.

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

The 2025-2029 Consolidated Plan includes funding allocations for Affordable Housing, Homeless Prevention, Public Services, and Public Facilities. Homeless Prevention is a high priority; the City has supported and will continue to support emergency funds available to those on the verge of losing their utilities or homes. This is a stop-gap measure to ensure that their lives and employment are not interrupted due to losing electricity or water, or more tragically their home.

When applications are received annually for funding of specific projects and programs using CDBG funds, the Community Development Advisory Committee (CDAC) reviews, ranks, and makes funding recommendations to the City Council. CDAC is a 9-member committee appointed by the City Council and meets monthly to discuss matters related to CDBG funding and projects. The City Council has the final approval for funding and takes into consideration the City's Comprehensive Plan, Consolidated Plan, strategic goals, and policies when awarding CDBG funding to local non-profit agencies.

In addition, the City encourages and participates in existing networks of social service providers to expand their efforts to coordinate referrals and services to address the needs of poverty-level

families. The City will continue to hold focus groups and stakeholder meetings throughout the year in an effort to identify successful strategies and programs that can assist poverty level families.

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

CDBG Program Staff are responsible for monitoring Subrecipients to ensure they comply with all regulations and requirements governing their administrative, financial, and programmatic operations. This includes assuring that performance goals are achieved within the scheduled time frame, budget, and when necessary, taking appropriate actions when performance problems arise. Monitoring is not a "one-time event", but rather occurred through review of monthly reports, an annual comprehensive desk review, and ongoing contract supervision and technical assistance.

For the comprehensive remote monitoring, the subrecipients are notified via email by CDBG Program Staff requesting detailed information including, but not limited to, the following:

- Conformance to awarded Subrecipient Agreement
- Client Files
- Progress Reports
- Management and Financial Systems
- Policies and Procedures
- Equipment Inventory, if CDBG funds were used to purchase equipment.
- Non-discrimination, and Actions to Further Fair Housing
- Section 3, and Minority Business
- Compliance with Consolidated Plan

CDBG Program Staff also complete a monitoring form using information from the subrecipient's contract and monthly reports. If there are any findings during the annual monitoring review, there was a formal written notification of the results of the monitoring visit pointing out problem areas and recognizing successes. Agencies are required to respond in writing to any problems or concerns noted within a designated timeframe.

Additionally, CDBG Program Staff conducts an on-going monitoring process to review the programmatic and financial aspects of the Subrecipient's activities. CDBG Program Staff reviews monthly reports submitted by the Subrecipients for compliance with federal regulations regarding the use of federal funds and the implementation of the program. The monitoring process is oriented towards resolving problems, offering technical assistance, and promoting timely

implementation of programs. As such, CDBG Program Staff required corrective actions of the Subrecipients if any of the following issues were identified: Services are not documented; Goals are not being met; Program files not in order; Complaints by clients; Required reports not being submitted in a timely manner; Incomplete or reports with errors; and/or Expenditure issues.

Subrecipients are required to submit a monthly report detailing the implementation and administration of the activity or program. The monthly programmatic report included the following: Progress in meeting stated goals and objectives; Client Summary that identifies the income, ethnicity, and household status of clients receiving CDBG-funded assistance within the reporting period; Changes in staff using the Section 3 form and/or Board of Directors; Problems encountered, and steps taken to resolve them; Other general information as appropriate. These reports must be submitted to CDBG Program Staff by the 10th of each month following the month when services were provided.

Subrecipients must adhere to HUD's recordkeeping requirements as contained in 24 CFR Part 570 Subpart J. HUD-funded records must be retained for four years after the submission of the program year CAPER or five years after the completion of the program, in order to allow access for audit and public examination. If audit findings are not resolved, the records must be retained beyond the five years.

Expected Resources

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

Introduction

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	454,245	0	0	454,245	1,816,980	The PY25 CDBG allocation is \$454,245. This is the first year of the 2025-2029 Consolidated Plan. The amount expected for the remainder of the Con Plan is based on the PY25 grant.

Table 50 - 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

Subrecipients of CDBG funding from the City of New Braunfels are expected to leverage the CDBG funds with other private, state, or local funds. This information is built into applications for funding and taken into consideration when funding recommendations are made by the Community Development Advisory Committee to the City Council. For PY25, CDBG will utilize \$74,387.85 for activities that support public services. The agencies will provide a leveraging of \$18,646,216.00 for their programs resulting in CDBG being 0.40% of the total funding. Additionally, CDBG will provide \$272,347.35 for PY25 public facility projects. The

agencies will provide a leveraging of \$13,797,413.00 for the projects, resulting in CDBG being 1.94% of the total funding. Cande's Way will receive \$50,000 in CDBG funds for a minor home repair program with CDBG being 100% of the total funding. The City determines if providing 100% of the total program cost is appropriate on a case-by-case basis. For the non-CDBG funded portion of their activities, the non-profit subrecipients will use alternate funding sources such as foundations, private donations, fundraisers, state, and federal funding to support their programs and projects.

CDBG does not require matching funds. When CDBG funds are used for city projects such as parks, community centers and infrastructure improvements, these projects are typically funded from other sources such as the General Fund or other grant funds.

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 New Braunfels has used and will continue to use CDBG funding for parks and public facilities in low-mod areas as projects are identified, determined to be eligible and approved by the City Council. For PY25, there are no City projects where CDBG funds were awarded utilizing publicly owned land or property.

Discussion

In addition to CDBG, City general funds and other state and federal funds are used to support city projects in low-moderate income areas. CDBG funds may be the sole funding source for some housing and public facility projects and that is determined on a case-by-case basis.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	HOUSING 1.2	2025	2029	Affordable Housing	City Wide	HOUSING	CDBG: \$55,685.00	Homeowner Housing Rehabilitated: 5 Household Housing Unit
2	HOUSING 1.4	2025	2029	Public Housing	City Wide	HOUSING	CDBG: \$90,920.00	Other: 100 Other
3	EMERGENCY SHELTER & TRANSITIONAL HOUSING 2.1	2025	2029	Homeless	City Wide	EMERGENCY SHELTER & TRANSITIONAL HOUSING	CDBG: \$85,184.25	Homeless Person Overnight Shelter: 500 Persons Assisted
4	EMERGENCY SHELTER & TRANSITIONAL HOUSING 2.3	2025	2029	Homeless	City Wide	EMERGENCY SHELTER & TRANSITIONAL HOUSING	CDBG: \$63,470.00	Overnight/Emergency Shelter/Transitional Housing Beds added: 7 Beds
5	PUBLIC SERVICES 4.1	2025	2029	Non-Homeless Special Needs Non-Housing Community Development	City Wide	PUBLIC SERVICES	CDBG: \$6,203.50	Public service activities other than Low/Moderate Income Housing Benefit: 4 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	PUBLIC SERVICES 4.2	2025	2029	Non-Homeless Special Needs Non-Housing Community Development	City Wide	PUBLIC SERVICES	CDBG: \$5,607.00	To be completed prior to submission to HUD.
7	PUBLIC SERVICES 4.3	2025	2029	Homeless Non-Housing Community Development	City Wide	PUBLIC SERVICES	CDBG: \$6,412.00	Homelessness Prevention: 16 Persons Assisted
8	PUBLIC SERVICES 4.4	2025	2029	Homeless Non-Housing Community Development	City Wide	PUBLIC SERVICES	CDBG: \$9,529.25	To be completed prior to submission to HUD.
9	PUBLIC SERVICES 4.7	2025	2029	Non-Homeless Special Needs Non-Housing Community Development	City Wide	PUBLIC SERVICES	CDBG: \$8,015.00	Public service activities other than Low/Moderate Income Housing Benefit: 24 Persons Assisted
10	PUBLIC SERVICES 4.8	2025	2029	Non-Homeless Special Needs Non-Housing Community Development	City Wide	PUBLIC SERVICES	CDBG: \$9,160.00	To be completed prior to submission to HUD.
11	PUBLIC SERVICES 4.9	2025	2029	Non-Housing Community Development	City Wide	PUBLIC SERVICES	CDBG: \$5,038.00	Public service activities other than Low/Moderate Income Housing Benefit: 85 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
12	PUBLIC SERVICES 4.10	2025	2029	Homeless Non-Housing Community Development	City Wide	PUBLIC SERVICES	CDBG: \$4,726.00	To be completed prior to submission to HUD.
13	PUBLIC SERVICES 4.11	2025	2029	Non-Housing Community Development	City Wide	PUBLIC SERVICES	CDBG: \$4,580.00	To be completed prior to submission to HUD.
14	PUBLIC SERVICES 4.12	2025	2029	Non-Housing Community Development	City Wide	PUBLIC SERVICES	CDBG: \$8,866.00	Homeless Person Overnight Shelter: 552 Persons Assisted
15	ADMINISTRATION 6.1	2025	2029	Administration	City Wide	ADMINISTRATION	CDBG: \$90,920.00	Other: 2 Other

Table 51 – Goals Summary

Goal Descriptions

Goal Descriptions – Annual Action Plan

1.2	Goal Name	HOUSING
	Goal Description	Minor home repairs, weatherization, and accessibility improvements to low-moderate homeowners within the city limits of New Braunfels. Cande's Way
1.4	Goal Name	HOUSING
	Goal Description	Repairs for subsidized rental multi-family properties in New Braunfels for low-moderate income tenants. New Braunfels Housing Authority

2.1	Goal Name	EMERGENCY SHELTER & TRANSITIONAL HOUSING (HEST)
	Goal Description	Support for the expansion and improvements of homeless shelters to better serve their clients. NB Housing Partners
2.3	Goal Name	EMERGENCY SHELTER & TRANSITIONAL HOUSING (HEST)
	Goal Description	Funding for transitional housing and/or permanent supportive housing for victims of domestic violence and sexual assault. Crisis Center of Comal County
4.1	Goal Name	PUBLIC SERVICES (SLE)
	Goal Description	Services to senior citizens residing in subsidized rental multi-family housing. National Church Residences Foundation
4.2	Goal Name	PUBLIC SERVICES (SLE)
	Goal Description	Services for senior citizens include Meals on Wheels, onsite congregate meals, educational, recreational, and social activities. Comal County Senior Citizens Foundation
4.3	Goal Name	PUBLIC SERVICES (SLE)
	Goal Description	Homeless prevention activities include emergency rent and utility assistance for low-moderate income households. Family Life Center
4.4	Goal Name	PUBLIC SERVICES (SLE)
	Goal Description	Assistance for homeless families may include, but be limited to, motel vouchers, childcare, and case management. Family Promise of Greater New Braunfels
4.7	Goal Name	PUBLIC SERVICES (SLE)
	Goal Description	Mental health services include individual counseling, group counseling, and peer support for low-moderate income New Braunfels' residents. River City Advocacy

4.8	Goal Name	PUBLIC SERVICES (SLE)
	Goal Description	Advocacy and services for abused and/or neglected children in New Braunfels are in the child welfare, foster care and/or the court system. CASA of Central Texas
4.9	Goal Name	PUBLIC SERVICES (SLE)
	Goal Description	Assistance with food and household products for low-moderate income individuals and families in New Braunfels who are experiencing food insecurity. San Antonio Food Bank
4.10	Goal Name	PUBLIC SERVICES (SLE)
	Goal Description	Supportive services for children and youth residing in emergency shelters or transitional housing programs. Connections Individual and Family Services
4.11	Goal Name	PUBLIC SERVICES (SLE)
	Goal Description	Support of mentoring programs for low-moderate-income at-risk children and youth in New Braunfels. Big Brothers Big Sisters of South Texas
4.12	Goal Name	PUBLIC SERVICES (SLE)
	Goal Description	Supportive services for victims of domestic violence and sexual assault may include, but not be limited to, case management, assistance with transportation, childcare, legal services, medical and mental health needs, clothing, prescription assistance, housing advocacy and location services, and assistance with securing personal identification documents. Crisis Center of Comal County
6.1	Goal Name	ADMINISTRATION (AD)
	Goal Description	Administration and oversight of the CDBG program including Fair Housing activities. City of New Braunfels

Projects

AP-35 Projects

Projects

Introduction

The City of New Braunfels will provide PY25 CDBG funding for activities that meet the needs and objectives established by the 2025-2029 Consolidated Plan and approved by the City Council. The City will continue their commitment to providing supportive services, housing options and facility improvements to low-moderate income residents and in low-moderate income areas in New Braunfels. All of the PY25 CDBG funding has been allocated to public services, housing, public facilities, and administration.

Projects

#	Project Name
1	Cande's Way
2	New Braunfels Housing Authority
3	NB Housing Partners
4	Comal County Family Violence Shelter, Inc. dba Crisis Center of Comal County-Public Facilities
5	National Church Residences Foundation
6	Comal County Senior Citizens Foundation, Inc.
7	Family Life Center
8	Family Promise of Greater New Braunfels
9	River City Advocacy
10	CASA of Central Texas
11	San Antonio Food Bank - New Braunfels Location
12	Connections Individual and Family Services
13	Big Brothers Big Sisters of South Texas
14	Comal County Family Violence Shelter, Inc. dba Crisis Center of Comal County-Public Services
15	CDBG Administration

Table 52 – Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs. During the development of the 2025-2029 Consolidated Plan, the City of New Braunfels held public hearings, stakeholder meetings, focus groups, and solicited comments from residents to develop the priorities for funding. Stakeholders have indicated that affordable housing, childcare, and public transportation remain the most critical needs. The City will

continue to work with service and housing providers to address both the need for additional affordable housing and supportive service needs. The City will use CDBG to fund housing programs, supportive services for adults and children, mental health counseling, case management, and public facilities.

The main obstacle is the lack of funding to meet the housing and service needs of low-moderate residents of New Braunfels. Additionally, the lack of capacity of local agencies to develop, construct, and manage affordable housing programs is recognized by the City as an obstacle.

AP-38 Project Summary

Project Summary Information

1	Project Name	Cande's Way
	Target Area	City Wide
	Goals Supported	HOUSING NEEDS (HN)
	Needs Addressed	HOUSING NEEDS
	Funding	CDBG: \$55,685.00
	Description	Minor home repairs include Aging in Place repairs and accessibility improvements for low-moderate income homeowners within the city limits of New Braunfels.
	Target Date	9/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that five low-moderate income homeowners will receive minor home repairs that create a more suitable and sustainable home during PY25.
	Location Description	Office Location: 5231 IH35 South, New Braunfels, TX 78130
	Planned Activities	Cande's Way will manage a minor home repair program for income eligible homeowners residing with the city limits including, but not limited to, weatherization, ADA improvements including ramps and bathroom remodels, aging in place repairs and other eligible minor home repairs. CDBG funds will be used for program delivery costs and supplies needed for the home repairs.
2	Project Name	New Braunfels Housing Authority
	Target Area	City Wide
	Goals Supported	HOUSING NEEDS (HN)
	Needs Addressed	HOUSING NEEDS

	Funding	CDBG: \$90,920.00
	Description	Public Housing Authority providing subsidized housing for low-moderate income New Braunfels residents.
	Target Date	9/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that all of the 100 residents residing at Laurel Plaza will benefit from the replacement of an existing, aging boiler for the property.
	Location Description	Facility Location: 300 Laurel Lane; New Braunfels, TX 78130
	Planned Activities	Purchase and installation of a boiler to replace existing outdated equipment. Laurel Plaza is a 5-story building with elderly and disabled tenants. An efficient boiler is necessary to ensure that the residents have adequate hot water without a disruption in service due to an aging and unreliable boiler.
3	Project Name	NB Housing Partners
	Target Area	City Wide
	Goals Supported	EMERGENCY SHELTER & TRANSITIONAL HOUSING
	Needs Addressed	HOMELESS
	Funding	CDBG: \$85,184.25
	Description	Non-profit agency that provides advocacy, emergency shelter, supportive services, and case management for individuals and families in New Braunfels who are experiencing homelessness and/or housing instability.
	Target Date	9/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 500 homeless individuals will reside in the emergency shelter during PY25.

	Location Description	Facility Location: 4120 Loop 337; New Braunfels, TX 78130
	Planned Activities	During PY25, the agency will begin the second phase of construction by renovating an additional building on the property to add at least 20 more shelter beds as well as space for inclement weather shelter, indoor dining room, additional meeting space, and private intake and case management offices.
4	Project Name	Comal County Family Violence Shelter, dba Crisis Center of Comal County – Public Facilities
	Target Area	City Wide
	Goals Supported	EMERGENCY SHELTER & TRANSITIONAL HOUSING
	Needs Addressed	HOMELESS
	Funding	CDBG: \$63,470.00
	Description	Non-profit agency that provides emergency shelter, transitional housing, supportive services, a crisis hotline, and counseling services to victims of domestic violence and sexual assault.
	Target Date	9/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Upon completion of the transitional housing pod, it is estimated that 30 clients per year will participate in the transitional housing program.
	Location Description	Office Location: 635 Landa Street; New Braunfels, TX 78130
	Planned Activities	Construction of a transitional housing pod that will allow clients to move from the emergency shelter into transitional housing. CDBG funds will be used for construction costs.
5	Project Name	National Church Residences Foundation
	Target Area	City Wide
	Goals Supported	PUBLIC SERVICES (SLE) 2.12
	Needs Addressed	PUBLIC SERVICES

	Funding	CDBG: \$6,203.50
	Description	Non-profit housing agency that provides affordable rental housing to low-moderate income elderly New Braunfels resident aged 62 and older.
	Target Date	9/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that all of the 133 residents will receive supportive services including access to onsite pantries with food and household products during PY25.
	Location Description	Headquarters: 2245 North Bank Drive, Columbus, OH 43220 Properties in New Braunfels, Texas: Balcones Haus - 246 Loma Vista, New Braunfels, TX 78130 and Eden Heights - 627 Lakeview Blvd., New Braunfels, TX 78130
	Planned Activities	National Church Residences Foundation will provide their residents with access to food and household supplies to be stocked within onsite pantries. Beneficiaries are located at two multifamily properties for elderly low-moderate income residents. CDBG funds will be used to purchase food and supplies for the onsite pantries.
6	Project Name	Comal County Senior Citizens Foundation
	Target Area	City Wide
	Goals Supported	PUBLIC SERVICES
	Needs Addressed	PUBLIC SERVICES
	Funding	CDBG: \$5,607.00
	Description	Non-profit agency providing social, recreational, educational programs, and meals at the facility, and operating a Meals on Wheels program for New Braunfels' residents aged 62 and older.
	Target Date	9/30/2026

	Estimate the number and type of families that will benefit from the proposed activities	During PY25, it is estimated that four seniors aged 62 or older will be provided with home delivered meals for at least six months through the Meals on Wheels program.
	Location Description	Facility location: 710 Landa Street; New Braunfels, TX 78130
	Planned Activities	The Meals on Wheels program provides home delivered meals to elderly New Braunfels residents. CDBG funds will be used to purchase meals.
7	Project Name	Family Life Center
	Target Area	City Wide
	Goals Supported	PUBLIC SERVICES
	Needs Addressed	PUBLIC SERVICES
	Funding	CDBG: \$6,412.00
	Description	Non-profit agency that assists individuals and families with a variety of services for homelessness prevention including, but not limited to, emergency rent and utility assistance, food, short-term prescription assistance, fuel cards, case management, and budget classes with the goal of self-sufficiency.
	Target Date	9/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 16 households consisting of single adults and families will receive emergency rent and/or utility assistance during PY25.
	Location Description	Office Location: 1528 E. Common Street, Suite 6; New Braunfels, TX 78130
	Planned Activities	Family Life Center provides a variety of services to New Braunfels' households that are temporarily, critically under-resourced. CDBG funds will be used for emergency rent and utility assistance.
	Project Name	Family Promise of Greater New Braunfels

8	Target Area	City Wide
	Goals Supported	PUBLIC SERVICES (SLE)
	Needs Addressed	PUBLIC SERVICES
	Funding	CDBG: \$9,529.25
	Description	Non-profit agency providing temporary shelter, transitional housing, supportive services, and case management for homeless families, consisting of. at least one adult and one child under the age of 18 years old.
	Target Date	9/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 10 families experiencing homelessness will receive services during PY25.
	Location Description	Office Location: 295 Rosewood Avenue; New Braunfels, TX 78130
	Planned Activities	Family Promise of Greater New Braunfels will provide emergency assistance, transitional housing, supportive services, and case management to homeless New Braunfels' families. CDBG funds will be used for salary support for a social worker, childcare costs, and food and rental assistance for families residing in the transitional housing program.
9	Project Name	River City Advocacy & Counseling Program
	Target Area	City Wide
	Goals Supported	PUBLIC SERVICES (SLE)
	Needs Addressed	PUBLIC SERVICES
	Funding	CDBG: \$8,015.00
	Description	Non-profit agency that provides mental health counseling services and peer support to low-moderate income persons on a sliding fee scale.

	Target Date	9/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated the 24 persons will receive mental health services during PY25.
	Location Description	Facility Location: 1614 W. San Antonio Street, New Braunfels, TX 78130
	Planned Activities	River City Advocacy will provide access to affordable mental health counseling to low-moderate income individuals via one-on-one counseling, group therapy, and peer support. CDBG funds will be used for salary support.
10	Project Name	CASA of Central Texas
	Target Area	City Wide
	Goals Supported	PUBLIC SERVICES (SLE) 2.10
	Needs Addressed	PUBLIC SERVICES
	Funding	CDBG: \$9,160.00
	Description	Non-profit agency provides advocacy for abused and/or neglected children that are in the child welfare and court system.
	Target Date	9/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 40 children will receive services during the program year.
	Location Description	Facility Location: 1619 Common Street, Suite 301; New Braunfels, TX 78130

	Planned Activities	CASA of Central Texas will provide advocacy services and case management for children through recruiting, training, and supervising volunteers who have been appointed by the court to be Court Appointed Special Advocates. CDBG funds will be used for salary support.
11	Project Name	San Antonio Food Bank
	Target Area	City Wide
	Goals Supported	PUBLIC SERVICES (SLE)
	Needs Addressed	PUBLIC SERVICES
	Funding	CDBG: \$5,038.00
	Description	Non-profit agency that provides assistance with food and household products for low-moderate income individuals and families who are experiencing food insecurity.
	Target Date	9/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 85 New Braunfels residents will receive food assistance during PY25.
	Location Description	Facility Location: 1629 S. Seguin Street; New Braunfels, TX 78130
	Planned Activities	Distribution of food and household products to New Braunfels' residents, cooking and nutrition classes, and other educational programs at the New Braunfels Food Bank facility. CDBG will provide funding for the purchase of food.
12	Project Name	Connections Individual and Family Services
	Target Area	City Wide
	Goals Supported	PUBLIC SERVICES
	Needs Addressed	PUBLIC SERVICES

	Funding	CDBG: \$4,726
	Description	Non-profit agency that provides emergency shelter, transitional housing, case management, and supportive services to children and youth experiencing homelessness in New Braunfels.
	Target Date	9/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 100 children and youth will receive court advocacy services during PY25.
	Location Description	Facility Location: 1414 W. San Antonio Street; New Braunfels, TX 78130
	Planned Activities	CDBG funds will be used by Connections Individual and Family Services to purchase food and supplies for the youth residing in the emergency shelter and transitional housing.
13	Project Name	Big Brothers Big Sisters
	Target Area	City Wide
	Goals Supported	PUBLIC SERVICES
	Needs Addressed	PUBLIC SERVICES
	Funding	CDBG: \$4,580.00
	Description	Non-profit agency providing at-risk youth with one-on-one mentors including the evaluation, training, placement, and supervision of volunteer mentors.
	Target Date	9/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 8 youth will receive mentoring services during PY25.

	Location Description	Main Office Location: 10843 Gulfdale, San Antonio, TX 78216 Local Office Location: 801 W. San Antonio Street; New Braunfels, TX 78130
	Planned Activities	Big Brother Big Sisters will provide evaluation, training, support, and placement for volunteer adult mentors and "at risk" youth to form one-on-one mentoring relationships during PY25. CDBG funds will be used as salary support for the Program Manager and Parent/Youth Manager.
14	Project Name	Comal County Family Violence Shelter, dba Crisis Center of Comal County – Public Services
	Target Area	City Wide
	Goals Supported	PUBLIC SERVICES
	Needs Addressed	PUBLIC SERVICES
	Funding	CDBG: \$8,866.00
	Description	Non-profit agency that provides emergency shelter, transitional housing, supportive services, a crisis hotline, and counseling services to victims of domestic violence and sexual assault.
	Target Date	9/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 552 adults and children will receive emergency shelter and supportive services during PY25.
	Location Description	Office Location: 635 Landa Street; New Braunfels, TX 78130

	Planned Activities	Crisis Center of Comal County will provide services to women, children, and men including a 24-crisis hotline, shelter, counseling, support groups, legal advocacy, assistance with filing for child support, case management, victim advocacy, transportation, information/referral, and community education/prevention. CDBG funds will be used for salary support for a shelter case manager, client transportation, medication, food, hygiene supplies, clothing, and school supplies for the children.
15	Project Name	Administration
	Target Area	City Wide
	Goals Supported	ADMINISTRATION (AD)
	Needs Addressed	ADMINISTRATION
	Funding	CDBG: \$90,849.00
	Description	Administration and oversight of the CDBG program including Fair Housing activities.
	Target Date	9/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Low-moderate income residents of New Braunfels will benefit from the administration of the CDBG program through funding awarded to subrecipients.
	Location Description	Office Location: 550 Landa Street; New Braunfels, TX 78130
	Planned Activities	Management of the CDBG program including, but not limited to, development and submission of required documents and reports, managing the CDBG subrecipient application process and review, monitoring CDBG subrecipients, coordinating and supporting the Community Development Advisory Committee, and conducting fair housing activities.

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

The City of New Braunfels does not direct CDBG funding to geographically specific areas. Funding is allocated for projects within HUD-determined low- to moderate-income (LMI) areas, and to programs that provide eligible services for LMI people or households.

Geographic Distribution

Target Area	Percentage of Funds
City-Wide	100

Table 53 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The City of New Braunfels does not allocate CDBG funds based on geographic areas. Public services and housing programs operated by subrecipients and/or the City are conducted on a city-wide basis with income being the primary qualification for services and housing funded by CDBG. Housing assistance and supportive services are available citywide as low-income, elderly, disabled, and special needs homeowners and renters reside throughout the city. Shelter, housing, and supportive services provided for the homeless population and residents facing potential homelessness are located city-wide to provide maximum accessibility.

The City of New Braunfels continues to improve low-income residential neighborhoods, especially those with high concentrations of minorities, by improving parks and other public facilities. These public improvements make the neighborhoods safer and more desirable to all residents.

Assistance for special needs populations e.g., elderly people, disabled persons, persons with drug/alcohol addictions, persons with AIDS/HIV is provided citywide, as these populations exist throughout the city. Public services such as the emergency food distribution, emergency rent and utility assistance, court advocacy services, and meals delivered to homebound senior citizens are also not limited geographically as these services are expected to be readily available and accessible to target audiences.

Public facilities and infrastructure improvements, such as park improvements, will be in the relevant service areas of the city where 43.90%, the HUD exception rate for the City of New Braunfels, or more of the population meets low- and moderate-income guidelines or where an organization's clients are at least 51% low to moderate income as defined by HUD.

During the past two program years, the City has provided CDBG funding for public facilities to NB Housing Partners who manages and operates a local emergency shelter and transitional housing for homeless adults, Connections Individual and Family Services who provides emergency shelter and transitional housing for children and youth, and the Comal County Crisis Center for their construction of a new emergency shelter and transitional housing. The Connections project was completed in September 2024. NB Housing Partners and the Comal County Crisis Center have ongoing construction projects and will receive PY25 CDBG funding. Funding for NB Housing Partners will be used for the development of intake and supportive services offices, and a dining hall. The Crisis Center will receive PY25 funding to assist with the construction of a transitional family housing pod.

Currently, the City does not use CDBG to provide for economic development activities. However, if the City decides to fund economic activities, these activities will be available to businesses citywide. A further consideration will be identifying Section 3 opportunities. A business location is often critical to its potential success and to providing services, products, and jobs in low-moderate income areas.

Discussion

Housing, as well as health and supportive services needs are found throughout the city. As noted above, low-income, elderly, disabled persons, and special needs homeowners and renters reside throughout the city, therefore, housing assistance is available citywide. Likewise, those experiencing homelessness and those facing potential homelessness also reside throughout the city making the need for emergency shelter and transitional housing a citywide activity. Additionally, supportive services provided for the homeless populations are located city-wide to maximize accessibility.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

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

Table 54 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	16
The Production of New Units	0
Rehab of Existing Units	5
Acquisition of Existing Units	0
Total	21

Table 55 - One Year Goals for Affordable Housing by Support Type

Discussion

The City uses the following actions in order to meet the Affordable Housing definitions at 92.252 and 92.254:

The City of New Braunfels does not plan to provide any permanent affordable housing for people experiencing homelessness during PY25. The City responds to the goals and priorities identified during the planning of the 2025-2029 Consolidated Plan utilizing the needs expressed in public hearings, stakeholder meetings, focus groups and comments from residents. Affordable housing (rental and homeownership), affordable childcare and public transportation are critical needs. To improve the quality of life of all citizens in New Braunfels, the City will continue to work with housing providers and developers to address the need for additional affordable housing.

Minor Home Repair

Utilizing CDBG funding, minor home repair assistance is provided by subrecipient agencies to low-moderate income homeowners and homebuyers; agencies are required to use the most recent HUD Income Guidelines when providing assistance to applicants. When the income limits are adjusted, the City provides that information via email to all subrecipients. Agencies providing housing activities are also required to use the HUD Income Eligibility Calculator and

provide third party documentation of household income to the City. Subrecipient contracts between the City and the agency contain the requirement that all CDBG assistance must benefit low-moderate income households. The City ensures compliance by having the agencies submit the income documentation prior to project approval and performs a monthly desk review in addition to on-site monitoring of the subrecipient agency.

Rental Housing

Utilizing CDBG funding, emergency rental and utility assistance is provided as a homeless prevention activity by subrecipient agencies. Agencies are required to use the most recent HUD Income Guidelines when providing assistance. When the income limits are adjusted, the City provides that information via email to all subrecipients. Subrecipient contracts between the City and the agency contain the requirement that all CDBG assistance must benefit low-moderate income households, which is verified by the agency's collection of income information and documentation. The City ensures compliance by desk review on a monthly basis and on-site monitoring of the subrecipient agency.

New Braunfels has received American Rescue Plan Act (ARPA) funds and, after a competitive application process, awarded over \$7.1 million dollars in grants to 8 local non-profit agencies for capital improvement projects for their public facilities. Projects will be completed by September 30, 2026, and will provide assistance to low-moderate income City residents such as a youth care center, affordable housing, and emergency shelter and transitional housing to those experiencing homelessness, victims of domestic violence and sexual assault, and at-risk youth.

While the lack of additional funding is the major obstacle faced by the City when meeting underserved needs, especially the lack of affordable housing both rental and for purchase, the high costs of lots, and the lack of capacity of the local providers to undertake construction and management of affordable housing properties remains an obstacle. The City will continue to investigate funding opportunities as they are identified and to seek housing agencies and affordable housing developers that are interested in expanding their housing programs into other cities and counties.

AP-60 Public Housing – 91.220(h)

Introduction

In April 2025, the New Braunfels Housing Authority reported that there are 100 units at Laurel Plaza and 70 units at Villa Serena for a total of 170 public housing units. Laurel Plaza provides housing for 104 individuals and Villa Serena provides housing for 230 family members. There are 226 vouchers including 10 VASH vouchers with an additional 9 project-based vouchers. Fifty-four percent of the units at Laurel Plaza are female-heads of households; 92% of units at Villa Serena are female-heads of households; and 79% of HCV units are female heads of household. All residents of Laurel Plaza are elderly or disabled or both. Slightly more than one-third of residents at Villa Serena are elderly or disabled, and half of the HCV residents fall into the elderly or disabled category.

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

The City of New Braunfels (City) and the New Braunfels Housing Authority will continue working together to identify ways to provide funding for improvements, affordable rental units, and increase homeownership for public housing residents. The City will provide assistance to the New Braunfels Housing Authority with PY25 CDBG funds for the replacement of a boiler at Laurel Plaza.

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

The New Braunfels Housing Authority encourages the residents to be more involved in Resident Council meetings by providing residents with the opportunity to learn about the activities, security, modernization projects and management issues and provide input and feedback. City staff will continue to meet with the Executive Director to discuss upcoming changes and plans for public housing residents and properties, as well as closely working together as the City further develops its Workforce Housing efforts. The City will continue to support efforts to coordinate the work of social service organizations that provide services, housing assistance and homeownership opportunities to public housing residents.

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

provided or other assistance

The New Braunfels Housing Authority is not designated as a troubled housing authority.

Discussion

The City supports the efforts of the Housing Authority and will continue to work to identify ways to partner together to provide safe, affordable housing and homeownership opportunities. The lack of affordable housing coupled with the fact that many are employed with jobs that do not pay a living wage makes achieving homeownership as well as finding unsubsidized rental housing difficult to achieve.

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

Introduction

The Comal County Homeless Coalition meets monthly to discuss issues and challenges in meeting the needs of those experiencing homelessness or at-risk of homelessness. Members of the Coalition represent service and housing providers, emergency shelter providers, public housing staff, emergency service providers such as The Salvation Army New Braunfels Corps, the McKenna Foundation, special needs populations, and representatives from the City of New Braunfels. City staff from the Police Department, the Westside Community Center, and the Finance Department - Grants Division - participate in the Coalition's planning process.

The Texas Homeless Network has not released the data for the 2025 Point in Time (PIT) count. When the data is available, it will be added to this section. A PIT was conducted in January 2024 and provided the following information: There were 161 individuals identified as homeless which is a 57.76% increase over the 2024 count. Of the 161 identified 4.97% were veterans, 19.25% reported a serious mental illness, 11.18% reported a substance use disorder, and 11.18% were survivors of domestic violence. Additional information is that 59% were experiencing homelessness for the first time, 14.29% are considered chronically homeless and 11.18% were young adults (ages 18-24) which is an increase over the number of young adults surveyed in 2024. Of those surveyed, 27.33% were not identified as having any of the above designations. It should be noted that some individuals surveyed did not answer all of the questions so accurate percentages could not be determined for those categories. Additional data includes 30 reported to be homeless for the first time, 46 reported being homeless for less than one year, 16 reported being homeless for one to two years, 4 reported being homeless for two to three years and 15 reported being homeless for three or more years. Twenty-four individuals reported having a physical disability and twenty-one reported having a developmental disability.

The City's New Braunfels and Comal Independent School Districts most recently reported 82 homeless youth with 75% of the youth reporting a history of family violence, 37% reporting a history of sexual assault, and 42% reporting a history of child abuse. It should be noted that the definition of homelessness differs between the U.S. Department of Housing and Urban Development and the U.S. Department of Education.

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

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

individual needs

In New Braunfels, some agencies provide outreach services for the specific population that they serve, i.e., victims of domestic violence and youth, and in PY23, CDBG funds were used by an agency for their outreach program to unsheltered individuals and families. Information regarding services and housing is distributed by local agencies, local churches that operate food pantries, at non-profit agencies, and by governmental entities. The City of New Braunfels will continue to work with local agencies that provide outreach services, especially to persons that are unsheltered in the area. The Comal County Homeless Coalition assesses individual needs through the Point in Time and Housing Inventory enumerations that are conducted every January.

- Funding for the continuation and further development of homeless shelters and transitional housing sites.
- Continued discussions on shelter, transitional housing, and permanent supportive housing needs with local agencies
- Continued funding for emergency rent and utility assistance programs with PY25 CDBG funds
- Continued participation in the Comal County Homeless Coalition.

Continue discussions with public institutions so people are not discharged into homelessness.

Addressing the emergency shelter and transitional housing needs of homeless persons

The City of New Braunfels continues to offer funding through a competitive application process to local social service agencies providing emergency shelter or transitional housing for homeless individuals and families in the city. Services typically include, but are not limited to, case management, emergency rent or utility assistance, and costs associated with overnight shelter. The City's funding will address emergency shelter and transitional housing needs as discussed later in the section. As part of the planning process for community-wide coordination of grant implementation, the Coalition collaborates with local recipients to improve the efficiency of emergency shelters, transitional housing, and rapid re-housing to ultimately guide homeless and chronically homeless individuals and families to self-sufficiency.

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 is aware of the lack of affordable housing choices within the City and is committed to working with agencies that are interested in constructing affordable housing or developing a Rapid Re-Housing or transitional housing programs. With limited affordable housing options, it is difficult to find stable housing for persons who are experiencing homelessness. Working with local partners, the City will continue to identify agencies within and outside of New Braunfels who may be interested in expanding services and housing into the City. Since PY22, the City has been awarded over \$5.3 million dollars in grant funding for emergency shelter, transitional housing, and affordable housing projects.

The First Step program, operated in partnership by NB Housing Partners, Crisis Center of Comal County, and the Hill Country MHDD, received grant funding from the State of Texas to provide housing and supportive services, with a focus on mental health. The agency is also actively coordinating vision, dental, and physical healthcare services. Additionally, the program collaborates with local hospital systems, healthcare providers, and emergency care services. This will ensure that individuals experiencing homelessness are linked to shelter and that, over time, the number of emergency care/emergency hospitalization services for homeless individuals is reduced.

The San Antonio Food Bank is developing The Family Housing Trust Program, a multi-family housing program including a 51-unit apartment complex that will be located next to the New Braunfels Food Bank after construction of the multi-family housing units is completed during PY25. A Food Bank case manager and community partner sponsor will facilitate a custom program plan created by the participant for up to 36 months. The framework will center around wage development, budgeting, skills training, self-sufficiency, and social capital. Regular milestone check-ins and progression status reports will assist in the successful completion of each family's program. Successful program graduation each family with a Housing Trust will be awarded up to \$10,000 to go towards permanent housing in New Braunfels. The Trust coupled with increased wages and/or skills should allow families that were previously unable to afford to live in New Braunfels to thrive with assets and savings. The amount of Trust awarded will depend on the length and details of each family's program.

With their focus on addressing and preventing homelessness, the City and local service providers have identified the provision of direct assistance with emergency rent and utilities as well as supportive services to help those potentially at risk of becoming homeless as the key priorities and developing transitional housing sites and continues to provide CDBG funding to

these agencies.

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

Preventing homelessness is a priority for the City of New Braunfels and the Comal County Homeless Coalition. The City supports programs that help families and individuals stabilize and resolve financial issues before they become homeless by providing emergency rent/utility assistance to assist households at imminent risk of eviction or a discontinuation of utility services. Families living below the poverty level and those on a fixed income are often unable to afford housing, utility, food, and medical costs, which puts them at risk of becoming homeless. The City will continue to use CDBG funds to support programs that address housing and public service issues such as providing minor home repairs, food assistance, emergency rental and utility assistance, and case management services.

As part of the Continuum of Care planning with the Comal County Homeless Coalition, the City continues to work with service and housing providers to develop mechanisms that prevent discharge from public institutions into homelessness. To ensure that individuals are not discharged into homelessness, area facilities and institutions have policies with the following safeguards:

Foster Care: Case managers within the Texas Department for Family and Protective Services ensure a plan is in place for each youth leaving the system, including naming a destination or facilitating transition to private supervision. The plan takes the well-being of the youth into account and follow-up interviews take place to ensure shelter, family, and stability. For foster care youth who are aged out of the foster care system, TDPRS ensures access to educational and vocational opportunities, financial options and available mental health and substance abuse services.

Health Care: Area hospitals have policies ensuring persons being discharged receive case management on placement needs to ensure patients will not be discharged into homelessness but, instead, to appropriate housing programs and facilities. Homeless and social service providers regularly collaborate with discharge staff to identify patient needs and ensure that

patients are not discharged into homelessness.

Mental Health: By networking with family, community agencies, and with the patient, mental health providers work to ensure patients have a place to reside prior to being discharged. This plan includes where the patient will live, whether with family, in a basic care or adult foster care facility, or other care facility. Other local, state, or governmental agencies are also consulted to ensure ongoing stability and support services.

Corrections Facilities: The Texas Department of Criminal Justice works with discharge planners to ensure inmates have a smooth transition into communities. Parole officers or case managers provide personalized plans to assist inmates with specific needs and provides information on local agencies and service providers.

Discussion

Given the limited CDBG funding and the fact that the City is not an ESG recipient, the City's ability to directly respond and assist those experiencing homelessness is limited. However, the City continues to collaborate with local agencies to provide emergency shelter, transitional housing, and services to those experiencing homelessness.

An emergency homeless shelter was identified as a high priority need in the 2020-2024 Consolidated Plan. First Footings, the City's first homeless shelter for adults, was opened by NB Housing Partners in January 2021 at a temporary location in New Braunfels. Utilizing City-awarded ARPA funding, a permanent site opened during PY23 and is continuing to expand with CDBG funding. The Salvation Army New Braunfels Corps currently operates a transitional housing program for adult males and families with children who have experienced homelessness with the average length of stay between 12 and 24 months. The Crisis Center of Comal County has been operating an emergency shelter at a temporary location since 2021 for victims of domestic violence and/or sexual assault; construction of its new permanent shelter with onsite transitional housing will be completed during PY25. Connections Individual and Family Services has an emergency shelter for children and youth, and a transitional housing program for youth between the ages of 15 – 21. Beginning in PY23, the Crisis Center of Comal County and Connections has utilized City-awarded ARPA and CDBG funding for the construction of new emergency shelters and transitional housing.

Additionally, using City-awarded ARPA grant funds, the San Antonio Food Bank has a transitional multi-family housing project that began construction in PY24 and will provide 51 units of

affordable rental housing for families when completed during PY25.

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

Introduction:

Consistent with the statutory obligation under the Fair Housing Act, the City certifies that it will affirmatively further fair housing. The City updated and revised its Analysis of Impediments to Fair Housing Choice during PY22 and will be revising and updating the Fair Housing Plan when the final rule for Affirmatively Furthering Fair Housing is released. During the preparation of the 2025-2029 Consolidated Plan and the PY25 Annual Action Plan, the City's Fair Housing Plan was reviewed for any revisions or additions of information needed. Additionally, Fair Housing was discussed at the focus group and stakeholder meetings. The agencies and City's Fair Housing Officer reported that they had not received any fair housing complaints from their clients within the past year. The review and discussions ensured that all information in the Fair Housing Plan was accurate and up to date. Additional information on the Analysis of Impediments is attached.

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

While the purpose of the Analysis of Impediments (AI) is to identify issues affecting the protected classes, one of the primary reasons affecting housing choice is the lack of affordable housing in the City which affects all residents as well as the protected classes.

The primary impediments to affordable housing choice identified during the process of updating the AI include the following:

- An inadequate supply of affordable housing that is for rent or for sale
- The lack of public transportation to efficiently connect people with employment and other community assets
- Public opposition to new affordable housing developments, homeless shelters, and supportive housing projects
- An inadequate level of funding within the City to address affordable housing

Impediment 1: Low- to moderate-income residents throughout the community are lacking financial independence and skilled labor and blue-collar job opportunities as well as public

transportation that many need to access employment.

Impediment 2: New Braunfels has a shortage of affordable rental housing and housing for sale.

Impediment 3: Possible predatory lending for homes in new subdivisions and denial of loans to minorities or moderate-income.

Impediment 4: New Braunfels has a shortage of affordable and safe rental units for disabled individuals.

Impediment 5: Possible discrimination against protected classes by property owners, realtors, lenders, and homeowner associations.

Impediment 6: Many low- to moderate-income and protected class homeowners are unable to repair their homes, making the homes inefficient and, often, dangerous as well as causing a decline in the neighborhood.

Impediment 7: Due to the age of some residential areas in New Braunfels, public infrastructure and facilities are either inadequate or deteriorating, limiting access to residents, particularly LMI and protected class residents.

Impediment 8: Aging neighborhoods in New Braunfels have numerous code violations and abandoned properties that are hindering the health and safety of the residents and preventing the areas from becoming desirable for desegregation and redevelopment.

Impediment 9: Fair Housing rights are not generally known throughout New Braunfels and Fair Housing advocates in the region are generally unaware of fair housing violations in the City.

Further information on impediments and action steps is included in the attachment entitled, "AI Impediments and Action Steps."

Discussion:

Affordable housing remains a high priority for the City. Rising costs of construction, the availability of financing and the demand for a limited amount of land have combined to negatively affect affordable housing production. The result is significantly higher costs for housing when incomes are not rising at the same pace.

The updated AI did not identify any barriers resulting from the public policies. The City continues to assess its current development and zoning ordinances to determine barriers to

affordable housing development, and to increase incentives for the development of affordable housing. The City is committed to educating businesses, landlords and residents about fair housing through workshops and community meetings as well as maintaining a Fair Housing Officer to assist with complaints. During the past five years, the City has not had any reports of housing discrimination based on the protected classes.

AP-85 Other Actions – 91.220(k)

Introduction:

Actions planned to address obstacles to meeting underserved needs

The City focuses on a comprehensive approach in determining underserved needs and population by holding annual stakeholder meetings, meetings with focus groups, one-on-one conversations with service and housing providers, public hearings, monthly meetings with the Community Development Advisory Committee (open to the public), and participating in the Comal County Homeless Coalition to identify unmet needs and to strategize on how to meet those needs. This approach provides the City with the information needed to identify underserved needs and develop a strategy to meet those needs.

The main obstacle to meeting underserved needs in New Braunfels is financial. Requests for CDBG funding far exceed the available entitlement dollars received by the City of New Braunfels. The City will continue to partner with non-profit agencies to leverage its CDBG allocation so that the maximum benefit is achieved.

New Braunfels received American Rescue Plan Act (ARPA) funds in 2021 and due to the flexibility of the funding, the City has been able to utilize the funds for a much larger positive impact on the needs of the low- to moderate-income residents. For example, after a competitive application process, the City awarded over \$7.1 million dollars in grants to 8 local non-profit agencies for capital improvement projects at their public facilities. Upon competition all projects will provide assistance to low-moderate income City residents such as a youth care center, affordable housing, emergency shelter and transitional housing to those experiencing homelessness, victims of domestic violence and sexual assault, and at-risk youth.

The New Braunfels Economic Development Corporation and New Braunfels Utilities (NBU) have explored various methods to bring greater broadband availability. In 2021, the New Braunfels City Council approved a project to help subsidize the expansion and delivery of high-speed broadband infrastructure and services at an affordable rate to underserved and commercial areas of New Braunfels. There are several companies that provide internet service in New Braunfels, such as CenturyLink, ViaSat, and Spectrum. According to information from data.census.gov (“Measuring America’s People, Places, and Economy”), 95.2% of New Braunfels residents have a broadband internet subscription. City Management and the City’s Economic and Community Development department continues to evaluate broadband needs of its

residents for consideration of future projects.

According to information provided by OSCA, FEMA Risk Index, and climate information from HUD, New Braunfels has a Relatively Moderate risk index based on Expected Annual Loss, Social Vulnerability, and Community Resilience. The City's Emergency Management Division of the New Braunfels Fire Department is the entity responsible for public safety during natural disasters such as flooding, winter storms, and other natural disasters. People with lower incomes are exposed to heat waves for longer periods of time compared to their higher income counterparts due to a combination of location and limited access to air conditioning. This inequality is expected to rise as temperatures increase; lower income populations currently face a 40% higher exposure to heat waves than people with higher incomes. The greatest threats to New Braunfels residents are increased summer heat, river flooding, and longer periods of winter weather. The Emergency Management team has developed coordinated responses and agreements with private and volunteer agencies, keeps updated lists of resources, and assigns roles for various groups to assist the City during emergency events. In addition, the group provides warning materials and announcements; briefs the radio, television, and newspaper entities on emergency matters; and presents information to civic organizations, schools, churches, and community centers. The Salvation Army provides a cooling center during the summer months and NB Housing Partners provides a cold weather shelter during the winter. The City's Emergency Management Coordinator (EMC) also develops hazardous material inventory (Tier II) as well as coordinates and interfaces with operational response plans with other governmental agencies, volunteer groups, industry, and health organizations.

Actions planned to foster and maintain affordable housing

The lack of quality affordable housing choices can be an impediment to fair housing. Issues such as the continued rise of average monthly rents while wages remain relatively stagnant or when wages have been completely lost are a challenge. The City will continue to support the development of affordable housing by providing flexibility in its development standards that encourages the industry to seek community partners. The City also supports the construction of income-restricted multi-family rental units, seeking out non-profit housing developer partners, and public agency incentives for new housing in target price ranges such as reduced impact fees, infrastructure support, and streamlined project reviews.

The City will support Low Income Housing Tax Credit applications and other affordable housing projects when the project is viable and compatible with the City's Comprehensive Plan and 2024-2029 Strategic Plan.

During PY25, CDBG funds will be used to provide minor home repairs to elderly low-moderate

homeowners in the City, emergency rent and utility assistance to prevent homelessness, support the development of a transitional housing program and the expansion of the domestic violence shelter and the emergency homeless shelter.

Actions planned to reduce lead-based paint hazards

To reduce lead-based paint hazards the City has implemented the following strategies: Lead-based paint hazard identification and reduction strategies include education, outreach, and conformance with 24 CFR Part 35 regulations. The City coordinates with the Comal County Health Department to review addresses of proposed housing projects to determine if the location is a housing unit in which children have been previously identified as having blood lead levels (EBLL). Additionally, the City requires lead-testing from qualified lead inspectors for proposed housing projects for housing built prior to 1978 in which the household includes children aged five or under. Positive test results will be reported by the City to the Comal County Health Department so that the County may then initiate their lead-testing protocol.

As applicable, a lead hazard remediation plan must be included with the scope of work that is submitted to the City by the CDBG-funded subrecipient prior to project approval. A notice to proceed will not be issued by City until a qualified lead inspector verifies that the identified lead hazard has been abated.

Actions planned to reduce the number of poverty-level families

Many New Braunfels residents are currently living at or below the federal poverty level, with many being homeless or at risk of becoming homeless because of insufficient income. There is a great need among these individuals to expand their opportunities for education and employment.

New Braunfels addresses the problem of poverty through by developing Annual Action Plan's activities to support the PY 2025-2029 Consolidated Plan's comprehensive goals, programs, and policies which work to reduce the number of poverty-level families, prevent homelessness, maintain homes, and coordinate with other programs and services to increase education and supportive services opportunities. Through this holistic approach that combines safe, decent affordable housing for low to moderate income families with social services, education, access to health and employment that pays a living wage, the City strives to reduce the poverty rate. The City, as lead agency in the implementation of the Consolidated Plan, will coordinate with local organizations to ensure that goals are met and will continue to provide assistance to

agencies that provide services to poverty-level household.

Actions planned to develop institutional structure

The City has developed an effective institutional structure that enhances cooperation and collaboration between the City and local non-profit services and housing agencies. The City will continue to make CDBG funds available to the community through a competitive grant application process or at the direction of the City Council and the issuance of subrecipient agreements to funded agencies as well as providing technical assistance, if applicable.

The City provides subrecipient training during the application phase, prior to the execution of subrecipient agreements and is available for technical assistance throughout the year. The City distributes updated information on City-awarded grant funded programs to subrecipients when appropriate. The City maintains its webpage with up-to-date information as a resource for other city departments, general public and service/housing providers. The City is committed to meeting regularly with interested citizens and stakeholders to discuss community development issues. The Community Development Advisory Committee meets monthly; meetings times and agendas are posted, and the meetings are open to the public.

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

In developing the 2025-2029 Consolidated Plan, the City requested input from various City departments, service providers, homeless providers, the New Braunfels Housing Authority, the Comal County Homeless Coalition, focus groups, and neighborhood associations to ensure that there is awareness of the available resources and provide a conduit for communication and collaboration. The City works with housing and service providers through regular communication with focus groups, stakeholder meetings, monthly reports submitted by CDBG-funded agencies, and technical assistance. The City conducts a competitive process for the award of CDBG funds. Information on the application phase of the CDBG program year is made available through the City's website, in public notices in the local paper and through emails to public service and housing agencies. The City provides a pre-application workshop to inform agencies of the eligible activities and provides information on HUD reporting requirements. Group or individual meetings occur prior to the execution of Subrecipient Agreements to review the contracts and provide additional information and forms for reporting requirements. Technical assistance is available, if needed. The City distributes updated information on CDBG funded programs to subrecipients when appropriate. The City maintains its webpage with up-to-date information as a resource for other city departments, general public and service/housing providers. The City is committed to meeting regularly with

interested citizens and stakeholders to discuss community development issues. All meetings of the Community Development Advisory Committee are open to the public. This approach provides a successful structure for the City to coordinate and collaborate with the agencies and New Braunfels residents.

Discussion:

The needs in New Braunfels have far outweighed the resources and since CDBG funding basically remains level, relationships are key to the success of housing, economic and community development efforts within the City of New Braunfels. The City continues to partner with service and housing providers to leverage CDBG funding and any additional federal funding in assisting the low to moderate-income residents of New Braunfels.

Program Specific Requirements

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

Introduction:

The City of New Braunfels has not conducted any activities that generate program income. The City does not have a Section 108 loan, surplus funds generated from an urban renewal settlement, no funds have been returned to the line of credit, and no float funded activities.

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
<TYPE=[text] REPORT_GUID=[A698417B4C924AE0218B42865313DACF] DELETE_TABLE_IF_EMPTY=[YES]>	
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.	98.00%

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]>

This Annual Action Plan covers Program Year 25 - October 1, 2025 - September 30, 2026. Based on previous program years statistics, it is anticipated that 98% of CDBG funding will be used to benefit low to moderate income New Braunfels residents.

Appendix - Alternate/Local Data Sources

1	Data Source Name 2019 - 2023 CHAS
	List the name of the organization or individual who originated the data set. US Department of Housing and Urban Development
	Provide a brief summary of the data set. CHAS data provides the demographics of people and housing needs.
	What was the purpose for developing this data set? Data is developed by HUD. It is used in this Plan to provide information for tables and graphs.
	Provide the year (and optionally month, or month and day) for when the data was collected. 2019 - 2023
	Briefly describe the methodology for the data collection. Information by HUD
	Describe the total population from which the sample was taken. The samples were taken from the residents of the City of New Braunfels.
	Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed. Data provides demographics for the City based on all residents.
2	Data Source Name PIH Information Center
	List the name of the organization or individual who originated the data set. U.S. Department of Housing & Urban Development
	Provide a brief summary of the data set. Information on housing statistics

	What was the purpose for developing this data set? Provide information for HUD staff, Public Housing, Indian Housing and HUD grantees
	Provide the year (and optionally month, or month and day) for when the data was collected. 2024
	Briefly describe the methodology for the data collection. This report is compiled using HUD data gathered from grantees and public housing reporting.
	Describe the total population from which the sample was taken. Nationwide program
	Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed. Provides information on housing and public housing.
3	Data Source Name 2025 Point in Time Count
	List the name of the organization or individual who originated the data set. Texas Homeless Network, Comal County Homeless Coalition
	Provide a brief summary of the data set. A compilation of data collected by members of the Comal County Homeless Coalition for a Point in Time snapshot of homelessness in New Braunfels and Comal County.
	What was the purpose for developing this data set? The resulting survey sample is represented by people in homeless situations and persons who are at risk of becoming homeless. The number of survey responses does not represent the total population suffering from homelessness, so estimates are provided in this report. This information is used by local communities in the development of short and long-term strategies to alleviate homelessness.
	Provide the year (and optionally month, or month and day) for when the data was collected. January 23, 2025
	Briefly describe the methodology for the data collection. The "known location" methodology was used by volunteers who surveyed persons found at sites identified by the community to be where those suffering from homelessness are known to congregate.
	Describe the total population from which the sample was taken. Sheltered and unsheltered people were counted

	<p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</p> <p>The Point in Time count collects information on race, ethnicity, sex, chronic homeless, veterans, ages and causes and length of homelessness.</p>
4	<p>Data Source Name</p> <p>Social Vulnerability Index - 2023</p> <p>List the name of the organization or individual who originated the data set.</p> <p>University of South Carolina – Hazards Vulnerability & Resilience Institute in conjunction with Center for Disease Control</p> <p>Provide a brief summary of the data set.</p> <p>It measures the social vulnerability of Comal and Guadalupe counties to environmental hazards at the Census Tract level</p> <p>What was the purpose for developing this data set?</p> <p>To determine the level of environmental justice by rating areas in percent of BIPOC, low income, lower educational attainment, housing conditions, employment and the social networks, transportation, and environmental conditions to determine the level of resilience to disasters</p> <p>Provide the year (and optionally month, or month and day) for when the data was collected.</p> <p>2023</p> <p>Briefly describe the methodology for the data collection.</p> <p>Index uses 49 variables arrayed in the 6 broad categories of community resilience. Inputs are from open source federal government data. Each category's index is scaled between 0 and 1 with 1 is high resilience and 0 is very low resilience.</p> <p>Describe the total population from which the sample was taken.</p> <p>The variables consist of data from the federal government, most of which is sample data but each data source has a different sampling measure.</p> <p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</p> <p>All of the variables are based on the specific demographics extracted from federal data bases, be they Census Decennial Census, ACS, Economic Census, etc.</p>
5	<p>Data Source Name</p> <p>National Risk Index</p> <p>List the name of the organization or individual who originated the data set.</p> <p>Federal Emergency Management Agency</p>

	<p>Provide a brief summary of the data set.</p> <p>Risk score from 0 to 100/least resilient to most resilient, adapted from the University of South Carolina's resiliency index with the inclusion of annual loss in population, structures, money for hazards in general and for each of 18 potential natural hazards.</p>
	<p>What was the purpose for developing this data set?</p> <p>To determine the level of environmental justice by determining areas most vulnerable to specific natural disasters, expected loss of property and lives and the demographics of those areas.</p>
	<p>Provide the year (and optionally month, or month and day) for when the data was collected.</p> <p>2023</p>
	<p>Briefly describe the methodology for the data collection.</p> <p>FEMA provides actual data on loss and expected loss while University of SC provides the resulting resilience score from their 49-variable evaluation. National Risk Index = expected annual loss x social vulnerability / community resilience index.</p>
	<p>Describe the total population from which the sample was taken.</p> <p>Total population</p>
	<p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</p> <p>The University of SC data are comprised of 49 ACS variables while the expected loss from disasters are based on small area FEMA data. All of the secondary variables are combined for the index.</p>
6	<p>Data Source Name</p> <p>Population Level Analysis & Community Estimates</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>Centers for Disease Control and Prevention</p>
	<p>Provide a brief summary of the data set.</p> <p>A myriad of health related variables from prevalence rates of various diseases, disorders, conditions, deaths.</p>
	<p>What was the purpose for developing this data set?</p> <p>To assist in determining areas geographic distribution and magnitude of health issues to determine correlations between poor health and other socio-economic factors such as income, housing conditions, race/ethnicity, education.</p>
	<p>Provide the year (and optionally month, or month and day) for when the data was collected.</p> <p>2022</p>
	<p>Briefly describe the methodology for the data collection.</p> <p>Information is based on the data from the Behavioral Risk Factor Surveillance System from the CDC at the Census Tract level.</p>

	<p>Describe the total population from which the sample was taken.</p> <p>The BRFSS from which the PLACES data are derived is a health-related telephone survey conducted annually consisting of 400,000 adult interviews (the largest survey in the world).</p>
	<p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</p> <p>Random sample of adults with telephone</p>
7	<p>Data Source Name</p> <p>Health Professional Shortage Area Data</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>Health Resources & Services Administration (HRSA)</p>
	<p>Provide a brief summary of the data set.</p> <p>Scores of the status of the adequate number of health professionals and facilities by specialty compared with the relevant population for the same area (Census Tract or larger).</p>
	<p>What was the purpose for developing this data set?</p> <p>To determine the health professional shortage areas and level of correlation with race/ethnicity, income, age and access to the health professionals</p>
	<p>Provide the year (and optionally month, or month and day) for when the data was collected.</p> <p>2024</p>
	<p>Briefly describe the methodology for the data collection.</p> <p>Actual numbers of professionals by specialty and classification by geography are gathered by HRSA and correlated with the total population from the most recent ACS.</p>
	<p>Describe the total population from which the sample was taken.</p> <p>100% of health workers by classification, and total population by relevant specialty (such as pediatricians/children; OB/GYN / women, etc.</p>
	<p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</p> <p>Not applicable – data at the county and census tract level</p>
8	<p>Data Source Name</p> <p>Housing for Sale or Rent</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>HOMES.com</p>

	<p>Provide a brief summary of the data set.</p> <p>HOMES.com lists and maps housing units for sale or rent by location, price, # of bedrooms, age, structure (single family, duplex, apartment, condo, etc.) Extracting the data and geocoding it to census geography is done in house to determine correlations between availability/price/type with the population characteristics of the area, age of the area's total housing, average value from ACS.</p>
	<p>What was the purpose for developing this data set?</p> <p>To determine if there appears to be gentrification in inner-city or older areas, new development, demographics of areas with few or no housing on the market</p>
	<p>Provide the year (and optionally month, or month and day) for when the data was collected.</p> <p>February 2025</p>
	<p>Briefly describe the methodology for the data collection.</p> <p>Extracted a list and a map of housing units for sale or rent by price or rental cost representing all the homes for sale by a realtor</p>
	<p>Describe the total population from which the sample was taken.</p> <p>100% of the housing listings</p>
	<p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</p> <p>Not Applicable</p>
9	<p>Data Source Name</p> <p>National Housing Preservation Database</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>Public and Affordable Housing Research Corporation and National Low Income Housing Coalition</p>
	<p>Provide a brief summary of the data set.</p> <p>The count of federally assisted rental homes by program type – properties and units</p>
	<p>What was the purpose for developing this data set?</p> <p>To determine the need for affordable housing, specifically subsidized rental housing for extremely low- and low-income. Number of subsidies expiring 0-5 years, 6-10 years, and each subsequent 5 year grouping to determine the expiring subsidies that will result in loss of affordable housing and will answer the question in the Con Plan regarding expiring subsidies.</p>
	<p>Provide the year (and optionally month, or month and day) for when the data was collected.</p> <p>2024</p>
	<p>Briefly describe the methodology for the data collection.</p> <p>Actual counts provided by federal government and aggregated to geographies by geocoding addresses.</p>
	<p>Describe the total population from which the sample was taken.</p> <p>100% of the federally assisted housing units</p>

	<p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</p> <p>Housing types include Section 8, Section 202, Section 811, PRAC LIHTC Contracts, HOME, Section 236, State Mod Rehab, USDA Section 514, Section 521, Section 515, and multiple subsidies. HUD list of LIHTC properties not covered by PRAC contracts also included separately</p>
10	<p>Data Source Name</p> <p>Picture of Subsidized Households by income, race/ethnicity, age, family status, disability status, source of income, when moved in, average months on waiting list.</p> <p>List the name of the organization or individual who originated the data set.</p> <p>U.S. Department of HUD</p> <p>Provide a brief summary of the data set.</p> <p>This data set provides 2024 information on the occupants of subsidized housing units.</p> <p>What was the purpose for developing this data set?</p> <p>To determine the characteristics of the residents in subsidized housing, to determine the need for more units based on waiting lists.</p> <p>Provide the year (and optionally month, or month and day) for when the data was collected.</p> <p>2024</p> <p>Briefly describe the methodology for the data collection.</p> <p>The data were provided by HUD from information provided by the tenants.</p> <p>Describe the total population from which the sample was taken.</p> <p>According to HUDuser, approximately 84% of tenants responded and are included in the data set.</p> <p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</p> <p>Low-income households in subsidized housing, disaggregated by race/ethnicity, income, gender, HH size and reported on census tract level.</p>
11	<p>Data Source Name</p> <p>FCC National Broadband Map</p> <p>List the name of the organization or individual who originated the data set.</p> <p>Federal Communications Commission</p> <p>Provide a brief summary of the data set.</p> <p>Count of broadband providers by technology of transmission and geography served to the census block group and census block level.</p> <p>What was the purpose for developing this data set?</p> <p>To determine the access to broadband services throughout the city and to determine any broadband deserts and/or inequity in provision to minority neighborhoods.</p>

	<p>Provide the year (and optionally month, or month and day) for when the data was collected.</p> <p>2025, published 6/29/24</p>
	<p>Briefly describe the methodology for the data collection.</p> <p>All facilities-based providers of fixed and mobile broadband internet access service must submit a biannual Broadband Data Collection filing with entity information, broadband availability data, subscription data and supporting data.</p>
	<p>Describe the total population from which the sample was taken.</p> <p>100% count of broadband providers counting 100% of their potential and actual client base.</p>
	<p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</p> <p>Information is by blocks and block groups which have available service, whether connected or not, for each provider. No demographic information is collected.</p>