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## 1 Introduction

In accordance with the U.S. Department of Housing and Urban Development's (HUD) 24 CFR Part 91, the City of Plano is required to submit the Consolidated Annual Performance Evaluation Report (CAPER) to HUD regarding program performance. This report is a summary of accomplishments and an account of allocations and expenditures for activities undertaken as a part of the City of Plano 2005-2009 Consolidated Plan. The 2008 City of Plano CAPER covers the program year July 1, 2008 through June 30, 2009. By law, the City of Plano CAPER must be available for public comments 15 days prior to report submission. Additionally, this report must be submitted to HUD within 90 days of the close of the program year.

## 2 Executive Summary

### 2 Executive Summary

During the 2008-2009 HUD program year, the City of Plano committed \$2,030,931 in federal and general funds to assist Plano residents in improving their quality of life. The activities undertaken with the use of these funds are specific to the five year goals and objectives established in the 2005-2009 City of Plano Consolidated Plan.

#### 2.1 Federal Funds

The City of Plano received \$1,252,080 in Community Development Block Grant (CDBG) entitlement funds, \$434,591 in HOME Investment (HOME) entitlement funds, and \$4,154 in American Dream Downpayment Initiative (ADDI) funds at the beginning of program year 2008. The majority of funds were used to assist low-to-moderate income individuals and families.

Through the assistance of nonprofit agencies, the City of Plano was able to carry out programs that improved the quality of life for all Plano residents. Table 2.1 shows agency names and their corresponding HUD activity number that received CDBG and/or HOME funds to help the City of Plano serve residents during the 2008 program year.

Agency Name	HUD Activity Number
AIDS Service of North Texas	386
Boys and Girls Club of Collin County	390
Collin Intervention to Youth	298,300
Communities in School	387, 388
Christ United Methodist Church	353
City of Plano Housing Rehabilitation Program	337, 379
City of Plano First Time Homebuyer Program	353,403,405,406/407,408,412,413,414
Crossroads Family Services	383
Habitat for Humanity of South Collin County	342, 385
Plano Community Homes	381
Plano Housing Authority	382
Plano Housing Corporation	330,331,334, 303, 304, 384

Agency Name	HUD Activity Number
Samaritan Inn (Homeless Prevention Program)	381

**Table 2.1 2008 Plano CDBG/HOME Agencies**

The City of Plano prides itself in helping those individuals with the greatest need. 92% of the funds received from HUD were spent on low-to-moderate income individuals. 1,542 individuals living in the City of Plano were assisted with HUD funds during the past program year. Of those, 53 of the households represented were assisted through housing initiatives, and the remaining 1,489 were assisted through public services. These individuals enjoyed access to new and/or improved services which helped them maintain, and in many cases improve, their current social and economic situations.

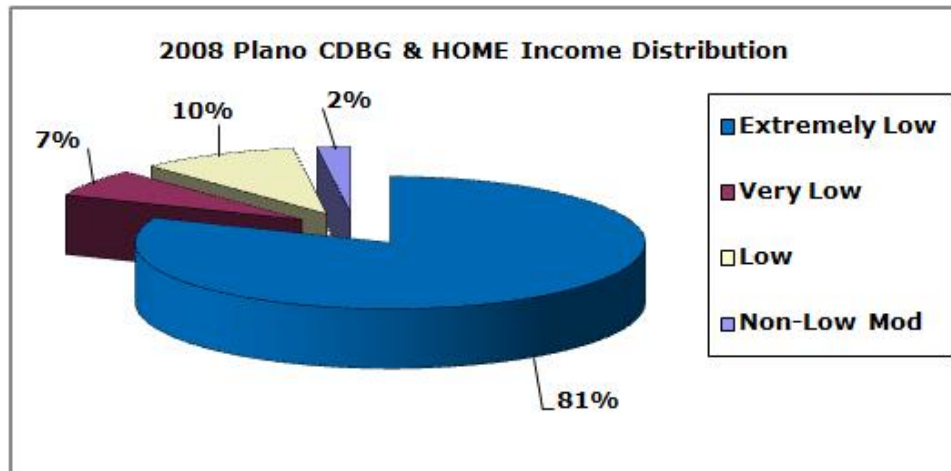
The City of Plano uses HUD-designated income limit categories to group individuals receiving assistance. The chart below shows the income categories.

Percentage of the Area Median Income	Income Category
30% or below	Extremely Low
31% - 50%	Very Low
51% - 80%	Low

**Table 2.2 2008 HUD Income Categories**

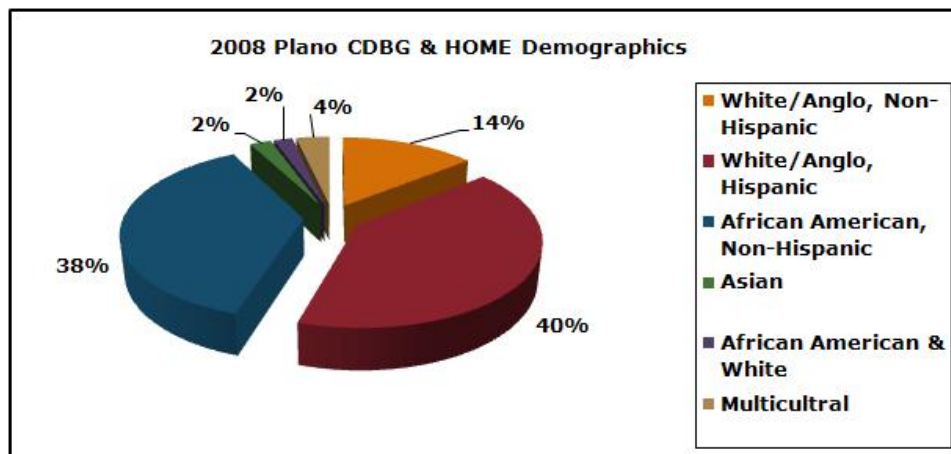
## 2 Executive Summary

CDBG regulations require that at least 51% of all individuals assisted be low-to-moderate income and all individuals assisted with HOME funds must be low income. As can be seen from picture 2.1, the majority of individuals assisted with CDBG/HOME funds fell within the category of extremely low.



Picture 2.1

HUD also requires that the race/ethnicity of clients assisted be reported. The race/ethnicity data for individuals assisted can be seen below in Picture 2.2. The majority of CDBG/HOME funds went to individuals that classified themselves as White/Anglo, Hispanic; African American, Non-Hispanic; or White/Anglo, Non-Hispanic.



Picture 2.2

## 2.2 City Funds

### **Buffington Community Service Grant Funds**

The City of Plano uses its five year Consolidated Plan as a guide for how the City will address community needs through the use of HUD and City funds. Each year the City of Plano sets aside \$2 of general fund monies per capita to be distributed as Buffington Community Service Grant (BCSG) funds. These funds supplement the lack of federal funds available to help obtain Consolidated Plan goals. The program year for BCSG funds is October 1-September 30. In 2008, \$524,600 of general fund monies was set aside for BCSG grants. The following agencies received BCSG funds for 2008:

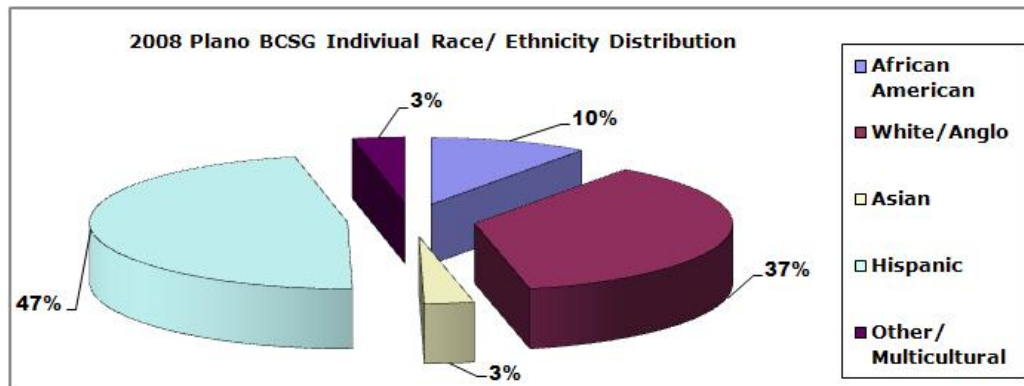
Agency Names	
Assistance Center of Collin County	Family Outreach
Assistance League of Greater Collin County	God's Food Pantry
Avenues Counseling Center	Hope's Door
Big Brothers Big Sisters of North Texas	Journey of Hope
Boys and Girls Clubs of Collin County	Maurice Barnett Geriatric Wellness
CASA of Collin County	Plano Children's Medical Clinic
Collin County Adult Clinic	Plano Community Charity
Collin County Children's Advocacy Center	PISD Family Literacy
Collin County Committee on Aging	Rape Crisis Center
Collin County Intervention to Youth	Samaritan Inn
Community Dental Care	Special Care and Career Services

**Table 2.3 2008 Plano BCSG Agencies**

The majority of BCSG funds are used to provide emergency services to Plano residents such as food, shelter, clothing, and preventative healthcare assistance. Though the City does not have a low-to-moderate income level requirement for BCSG funds, the majority of BCSG agencies report that they only assist those that are low-income. Additionally, agencies report to whether the number they assist represents individuals assisted or families assisted. The race/ethnicity data for individuals and families assisted can be seen below in Pictures 2.3 and 2.4.

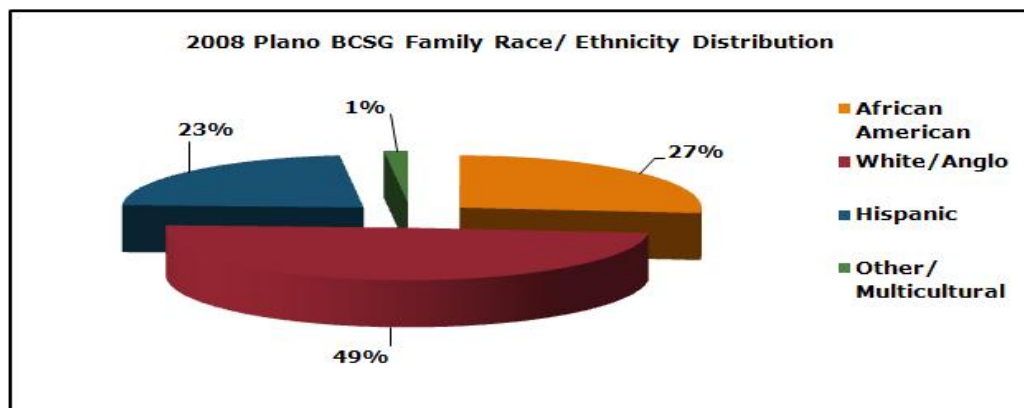
## 2 Executive Summary

As of June 30, 2008, a total of 14,280 individuals, or 5% of City of Plano population, were assisted with these funds.



Picture 2.3

Moreover, a total of 4,782 families, or 7% of the City's family population, were assisted.



Picture 2.4

In summary, the City of Plano has assisted 14,989 individuals and 4,782 families living within the city limits through a combination of HUD and general funds. The City has met and exceeded many of the goals set forth in the 2005-2009 City of Plano Consolidated, as well as met many of the goals established in the 2008-2009 City of Plano Action Plan.

### 3 Project Narratives by Consolidated Plan Priority

The City of Plano 2005-2009 Consolidated Plan established a hierarchy of priority needs for the city, and the 2008 City of Plano Action Plan sought to address those needs. The priority needs addressed during the 2008 program year are as follows:

#### **Priority Housing Needs:**

- Reduce the housing cost burden for extremely low and very low households;
- Preserve existing affordable housing stock;
- Increase homeownership of low income populations; and
- Improve fair housing outreach and education.

#### **Special Needs Population Priorities:**

- Increase the availability of supportive services for special needs populations.

#### **Community Development Priorities:**

- Develop additional services to support at-risk youth.

The remainder of the chapter will summarize the 2008 program year accomplishments in reference to the number of units projected in the 2008 Action Plan, submitted to HUD in April 2008. Tables 3A and 3B, located in the Appendices of this document, show a numerical summary of the narratives below.

### 3.1 HOUSING PRIORITIES

Seven projects fall under the Housing Priority category of the Consolidated Plan. As stated previously, in 2008, the following housing priorities were addressed:

- Reduce the housing cost burden for extremely low and very low;
- Preserve existing affordable housing stock;
- Increase homeownership of low income populations; and
- Improve fair housing outreach and education.

## 3 Project Narratives by Consolidated Plan Priority

### 3.1.1 Habitat for Humanity

Habitat for Humanity of South Collin County helped the City of Plano meet the priority of reducing the cost burden for extremely low and very low income households. The households that live in Habitat for Humanity homes are within the very low income category. Approximately \$160,083 in CDBG and HOME funds were distributed during the 2008 program year for this project.

During program year 2008, Habitat for Humanity acquired one lot, began construction of a house on one lot, and completed the construction of five homes which began at the end of program year 2007. All five homes previously mentioned were sold to low-to-moderate income households. Of the seven lot(s) and/or homes, four are reported under HUD activity number 342 and three are being reported under HUD activity number 385.

### 3.1.2 Plano Housing Corporation

Plano Housing Corporation (PHC) meets the priority housing need of preserving affordable housing stock in Plano. PHC is the City's sole CHDO, and it received funds to acquire lots and rehabilitate existing homes. Approximately \$61,570 in CDBG and HOME funds were used during the program year to provide operational expenses and rehabilitation associated with rehabilitating one house to be sold during program year 2009 to an LMI household.

### 3.1.3 Christ United Methodist Church

Christ United Methodist Church's "House on the Corner" program addresses the city's priority need of increasing homeownership of low income populations. Approximately \$45,260 in HOME funds were used during the 2008 program year to assist the church in building a new house for an LMI household.

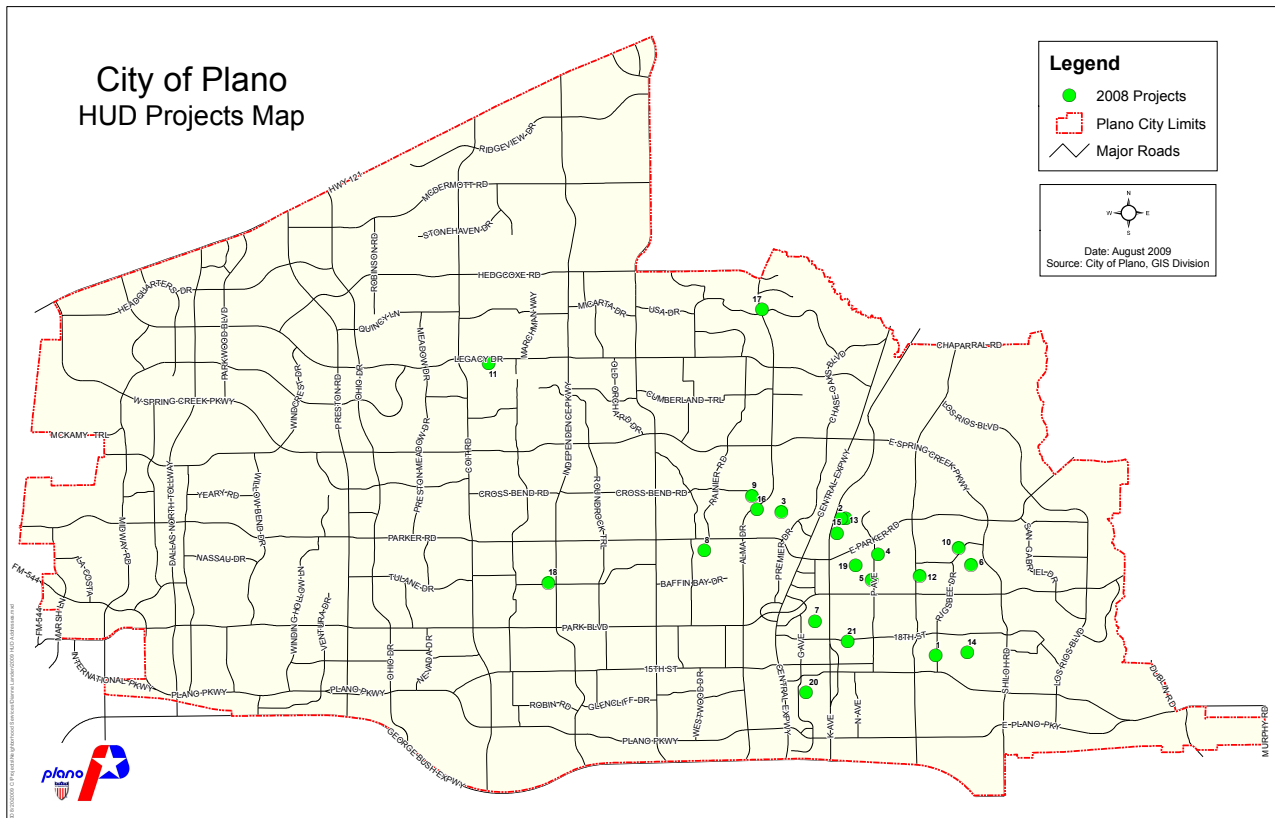
### 3.1.4 Plano Community Homes

Plano Community Homes (PCH) provides homes in the form of apartments for Plano's elderly residents. \$68,636 in CDBG funds were distributed to PCH during the 2008 program year. PCH rehabilitated 17 showers in three of their apartment buildings, retrofitting each to ensure that all were handicap accessible.

### 3.1.5 City of Plano Housing Rehabilitation

The City of Plano Housing Rehabilitation Program meets the priority housing need of preserving the affordable housing stock. The City actively worked to improve its oldest and most affordable neighborhoods. As mentioned in the City of Plano Consolidated Plan, the area located east of U.S. Highway 75, is home to some of the city's lowest income neighborhoods. Therefore, the City of Plano is making every effort to improve the neighborhoods and the lives of those residents. Approximately \$494,968 in CDBG funds and \$275,166 in HOME funds were spent

to reconstruct two homes, rehabilitate ten homes, and provide emergency home repair assistance to nine homes. Of those homes assisted, five fell within the extremely low income category and the remaining 15 fell within the very low-to-low income categories. The HUD projects map (below) shows where housing improvements took place within the 2008 program year.



Picture 3.1

### 3.1.6 First Time Homebuyer & ADDI Programs

The City of Plano's First Time Homebuyer and ADDI Programs allow the City to help increase the homeownership rate of low income populations. The City of Plano, like HUD, recognizes the importance of helping an individual become a homeowner. Owning a home can allow an individual to claim their independence and provide stability. The City spent approximately \$32,258 in CDBG and ADDI funds to help eight low income individuals achieve the American Dream of homeownership.

## 3 Project Narratives by Consolidated Plan Priority

### 3.1.7 Plano Housing Authority

As stated in the 2008-2009 Action Plan, the City of Plano supports the Plano Housing Authority's efforts to get additional housing vouchers from HUD. Additional housing vouchers were not awarded, however a total of 742 Section 8 housing vouchers were administered during the 2008 program year.

### 3.2 SPECIAL NEEDS POPULATION PRIORITIES

The Special Needs Population Priority of increasing the availability of supportive services needed by special needs populations was addressed by 11 agencies. The 2005-2009 Consolidated Plan recognizes the following populations as special needs populations:

- The Elderly;
- Persons Experiencing Homelessness;
- Persons with Disabilities;
- Persons with HIV/AIDS;
- Persons with Mental Illness;
- Persons with Substance Dependence or Abuse;
- Youth; and
- Victims of Domestic Violence.

#### 3.2.1 AIDS Services of North Texas

AIDS Services of North Texas helped increase the availability of supportive services for special needs populations. \$63,084 in CDBG funds were used to provide needed nutritional and medical services to 50 Plano residents with HIV/AIDS.

#### 3.2.2 Collin Intervention To Youth

Collin Intervention To Youth provided shelter and counseling services to 70 of Plano's homeless youth. Expenditures that occurred during the 2008 program year for this public service project, received initial funding under the City of Plano's 2006 CDBG program, however the project was completed during the 2008 reporting year. Approximately \$9,519 in CDBG funds were spent during the 2008 program year. Specifically, \$7,994 provided counseling services and DART passes to clients and the remaining \$1,524 repaired the stair case and hand rails, and painted the teen shelter.

Though the CDBG funded public service activities for this agency are completed, HUD activity numbers associated with the acquisition of land for My Friend's House, numbers 206, 240, and 299, remain open. My Friend's House has not opened, and therefore does not meet a

national CDBG objective. The shelter will open during program year 2009, at which time the aforementioned activity numbers will begin meeting a national CDBG objective and reported accordingly.

### 3.2.3 Samaritan Inn

The Samaritan Inn administers the City of Plano Homelessness Prevention Program. This program helps prevent homelessness with one-time limited cash assistance. The target households are those who can usually maintain their housing, but who have had to deal with a sudden, short-term financial crisis which left them temporarily unable to meet their housing costs. The program is not intended for persons that are chronically in financial trouble. Approximately \$20,000 in CDBG funds provided emergency rent and/or utility assistance to Plano residents. The program assisted 17 individuals during the 2008 program year.

### 3.2.4 City-Funded Projects

Of the City's general funds, \$357,100 of Buffington Community Service Grant (BCSG) funds were awarded to eleven agencies to help address the needs of special needs populations.

#### **Elderly Populations:**

The Collin County Committee on Aging provided meals to 126 elderly Plano residents. Many of the residents served may not otherwise have a hot meal to eat. Additionally, the Collin County Adult Clinic provided preventative medical assistance to 3,781 individuals. Often times, their assistance keeps many of Plano's elderly residents out of the hospitals and emergency room. The Geriatric Wellness Center assisted 1,338 individuals in achieving physical and mental well being.

#### **Homeless or Those At-risk of Homelessness:**

The Assistance Center of Collin County used BCSG funds to assist 4,694 Plano residents with rent and/or utility assistance. Similarly, Plano Community Charity assisted 1,082 residents with rent and/or utility assistance. Collin Intervention to Youth provided shelter and/or counseling services to 11 youth with their BCSG funds. The Samaritan Inn used BCSG funds to assist 56 individuals with rent, utility, and/or child care assistance, while maintaining their homeless shelter.

#### **Persons in Need of Medical Treatment:**

Avenues Counseling Center provided assistance to 44 individuals dealing with substance abuse and/or mental health challenges. Community Dental Care provided 60 individuals with free or reduced cost dental care. Plano Children's Medical Clinic provided preventative healthcare to 5,532 of the city's children through the purchase of basic medical supplies.

## 3 Project Narratives by Consolidated Plan Priority

### **Disabled Persons:**

Special Care and Careers provided job training and job placement services to 11 disabled adults living in the City of Plano.

### **Victims of Domestic Violence:**

Hope's Door assisted 492 battered women and children with counseling and shelter.

## **3.3 COMMUNITY DEVELOPMENT PRIORITIES**

The Community Development Priority Need stated in the 2005-2009 Consolidated Plan is to develop additional services to support at-risk youth. However, the City of Plano also funds one other community development program, Plano Housing Authority's Family Self Sufficiency Program.

### **3.3.1 Boys and Girls Club of Collin County**

The Boys and Girls Club of Collin County assisted 195 low income youth through their SMART Moves program. Funds provided training for SMART Moves staff, maintenance fees, and office supplies. Also expenses associated with holding a SMART Moves special event for program participants were paid. This project spent approximately \$17,000 in CDBG funds during the 2008 program year.

### **3.3.2 Communities in Schools**

\$43,000 in CDBG funds helped Communities in Schools (CIS) run a program for at-risk youth. The funds paid for staff salaries of one caseworker at Armstrong Middle School and one caseworker at Williams High School. Caseworkers provided mentoring and tutoring to 92 students attending Armstrong Middle School and 90 Williams High School students.

### **3.3.3 Crossroads Family Services**

Crossroads Family Services provided assistance to 132 at-risk youth through their First Offender Intervention Program. Approximately \$31,891 in CDBG funds were used to pay for a bilingual counselor to assist first offenders whose first language is Spanish.

### **3.3.4 Plano Housing Authority**

The Plano Housing Authority used approximately \$7,733 in CDBG funds for participants in their Family Self Sufficiency Program. Specifically, funds provided utility and tuition payment for ten Section 8 clients participating in the program. This program helps the City of Plano achieve the education objective of Goal 5 of the 2005-2009 Consolidated Plan; provide funding to organizations that address the economic and social service needs of low income individuals.

### 3.3.5 City-Funded Projects

The City of Plano awarded \$62,500 in BCSG funds for at-risk youth.

The Assistance League of Greater Collin County provided 953 youth with clothes and school supplies. These youth would not have been prepared for the school year without this assistance. Big Brothers Big Sisters of North Texas provided mentoring and tutoring to 251 Plano youth.

Court Appointed Special Advocates (CASA) represented 144 abused and/or neglected Plano youth involved in the court system. Additionally, Collin County Children's Advocacy Center conducted interviews of 86 children at the request of CPS or law enforcement when child abuse or neglect was suspected.

The City of Plano spent \$60,000 on initiatives that provide general counseling and educational assistance to families.

The Plano Independent School District (PISD) Foundation's Family Literacy Program taught literacy skills to 80 families living in Plano. The City of Plano Library Department provided literacy classes to 213 individuals. Journey of Hope provided grief counseling and support to 152 individuals living in Plano. The Rape Crisis Center provided counseling, education, and advocacy to 161 individuals affected by sexual assault harassment or abuse. Family Outreach provided child abuse prevention and mentoring to eight Plano families.

## 4 Assessment of Strategic Plan Goals & Objectives

### 4 Assessment of Strategic Plan Goals & Objectives

In program year 2008, the City of Plano pursued all resources indicated in the 2008 Action Plan and provided requested certifications of consistency for HUD programs, in a fair and impartial manner. The City did not hinder implementation of the Consolidated Plan by action of willful inaction. Rather, it worked diligently to ensure the Consolidated Plan was carried out through various projects funded with HUD and city funds in the most effective manner.

The five goals and objectives set forth in the City's Consolidated Plan aid in successful completion of the priority needs. Table 4.1 (see *below*) represents a numerical summary of those goals and objectives, and highlights the city's yearly progress toward those goals. The five goals listed in the Consolidated Plan are as follows:

1. Increase the supply of affordable single family housing for the city's extremely, very low and low income households;
2. Increase the supply of affordable rental housing for the city's extremely and very low income households;
3. Preserve existing affordable housing stock;
4. Expand the continuum of housing and services for a variety of special needs populations, including persons who are homeless or at risk of homelessness; and
5. Provide funding to organizations that address the economic needs of social service needs of low income households, including job training and education.

Table 4.1 shows the City's overall progress toward Consolidated Plan numerical goals.

	Objectives	5 Year Goal	2005	2006	2007	2008	Total
<b>Goal 1: Affordable Single Family Housing</b>							
	New Infill Housing	<b>35</b>	4	4	7	4	<b>19</b>
	Acquisition/ Rehabilitation	<b>25</b>	3	1	0	3	<b>7</b>
	First Time Homebuyer	<b>100</b>	18	25	18	8	<b>69</b>

**Table 4.1 Numerical Summary**

## Assessment of Strategic Plan Goals &amp; Objectives

4

Objectives	5 Year Goal	2005	2006	2007	2008	Total
<b>Goal 2: Affordable Rental Housing</b>						
New Section 8 Units	<b>100</b>	236	0	0	0	<b>236</b>
New LIHTC Units	<b>1,000</b>	0	0	0	0	<b>0</b>
<b>Goal 3: Preserve Existing Housing</b>						
Housing Rehabilitation	<b>125</b>	14	48	30	19	<b>111</b>
Housing Reconstruct	<b>10</b>	1	2	1	2	<b>6</b>
Apartment Rehabilitation	<b>300</b>	177	0	300	17	<b>494</b>
<b>Goal 4: Special Needs Assistance</b>						
New Homeless Units	<b>16</b>	0	0	0	0	<b>0</b>
Rent & Utility Assistance (Emergency Financial Assistance)	<b>675</b>	402	167	4,591	5,849	<b>11,009</b>
Elderly Persons	<b>2,000</b>	1,659	414	1,741	1,464	<b>5,278</b>
AIDS Patients	<b>250</b>	18	22	46	50	<b>136</b>
Homeless Services	<b>1,000</b>	287	353	12,708	573	<b>13,921</b>
<b>Goal 5: Low-Income Service Needs</b>						
Youth Services	<b>2,000</b>	2,624	825	2,702	1,985	<b>8,136</b>
Literacy Training	<b>750</b>	217	193	259	196	<b>865</b>
Health Care	<b>500</b>	1,565	386	10,062	9,357	<b>21,370</b>
Transportation Assistance	<b>500</b>	120	54	200	0	<b>374</b>

## 5 Affirmatively Furthering Fair Housing

### 5 Affirmatively Furthering Fair Housing

The Analysis of Impediments to Fair Housing was updated in 2005. The analysis indicates that the City should increase its fair housing educational and outreach activities, work to better understand the reason for higher loan denial rates east of U. S. 75, continue to deconcentrate low-income housing, and encourage the development of a wide range of housing types to support persons with special needs and facilitate alternative housing types.

The City has adopted a Neighborhood Empowerment Zone (NEZ) to allow waiver of fees for the construction of affordable housing. Even though the City does not consider its fees to be a substantial contributor to the cost of housing, the NEZ was created to provide further incentive to builders and developers who may be interested in building affordable housing in the older parts of Plano.

An additional strategy which is being employed is to subsidize lot costs for non-profit housing providers. Accordingly, the City has appropriated CDBG and HOME funds to Habitat for Humanity of South Collin County and Christ United Methodist Church to purchase lots and build new housing for low-income families and individuals. These homes are in various stages of development and construction.

The City understands the importance of working diligently to affirmatively further fair housing. Therefore the City took many actions during program year 2008 to educate Plano residents on issues surrounding Fair Housing and inform businesses of our housing assistance programs. The City mailed Fair Housing Flyers out two times within the program year inside City of Plano water bills informing citizens of their right to fair housing and either predatory lending issues or foreclosure prevention. The City of Plano met with various mortgage lenders and banks to inform them about the First Time Homebuyer Program. These meetings sought to help the lenders and the banks understand the benefit of the City's program in reducing an individual's borrowed amount, thereby allowing an individual to qualify for a home loan. The City of Plano also understands the importance of the realtor in the home-buying process. Consequently, the City attends the Collin County Association of Realtors meetings to ensure that realtors are informed of the City's programs and the benefits to low income individuals seeking to buy a home.

The City attended various neighborhood meetings and a Head Start meeting to inform residents of the benefits of housing choice and the benefit of using the City of Plano's First Time Homebuyer and Housing Rehabilitation programs. Many of these meetings included low-to-moderate income homeowners who were unaware of the cities housing assistance programs. The City presented information about its housing programs at seminars held at the Maurice Barnett Geriatric Center, local churches, and participated in the annual Juneteenth Festival held in Plano to market our housing assistance programs to individuals less likely apply for the City's programs. The City also has a website highlighting the city's housing programs and fair housing laws and information. This website can be viewed in both English and Spanish languages.

Finally, the City continues to work with the HUD's Region VI Fair Housing and Equal Opportunity (FHEO) to improve and expand the City's current efforts.

### **5.1 Affordable Housing**

The City of Plano met and exceeded the affordable rental housing goals set forth in the 2008 Action Plan, yet fell short of achieving the total annual housing goal. Table 3B in the Appendices provides a numerical summary of our accomplishments. In general, the economic downfall that occurred during program year 2008 had a drastic affect on many of our programs relating specifically to affordable housing. The number of individuals looking to purchase a house dropped significantly. Furthermore, the City's Homelessness Prevention Program's funds were expended four months into the grant year due to the increased volume of need in the community. Of those assisted with Affordable Housing, 20 households fell within the income category of extremely low, nine were very low, and 24 were low income.

## 6 Continuum of Care

Through the use of HUD and City of Plano general funds, 5,793 Plano residents at a total of three agencies received homelessness prevention assistance. The City continued to use CDBG funds towards the Continuum of Care efforts during the 2008 program year. No additional federal funds were obtained during the 2008 program year for this effort.

A major gap in the continuum of care is the lack of transitional housing, where formerly homeless persons can live and receive social service assistance while participating in a self-sufficiency program. The City, in combination with homeless providers and Metro Dallas Homeless Alliance, submitted a Continuum of Care (CoC) Grant to obtain funding for transitional housing in 2005. Since 2005, the CoC grant application has been successful in receiving funding for four transitional units administered by Hope's Door. In addition, LifePath Systems received funding for eight permanent supportive housing units from the CoC. The City provides general funds to the Samaritan Inn, the only shelter in Collin County for both families and individuals.

The City of Plano continues to be active participants in the Collin County Homeless Coalition (CCHC) and the Metro Dallas Homeless Alliance. The City also participates on the Continuum of Care Independent Review Committee to ensure that continuum needs are met within the City of Plano and the entire metroplex.

## 7 Other Actions & Leveraging Funds

### 7.1 Other Actions

#### **Actions Taken to Ensure Program Compliance**

Program compliance is of the utmost importance to the City of Plano. Therefore, city staff attended various HUD sponsored training sessions during program year 2008 to ensure that staff remained abreast of new and/or changed federal regulations as they relate to administering HUD funded projects and programs. Staff also conducted desk monitoring and on-site monitoring of programs to ensure compliance with program and comprehensive planning requirements. Staff holds mandatory training for all CDBG and HOME subrecipients and publishes a "CDBG and HOME Subrecipient Compliance Manual" for those agencies. Additionally, staff provides ongoing technical assistance for agencies.

#### **Displacement and One-for-One Replacement**

The City of Plano did not undertake any HUD funded activities, including acquisition, rehabilitation, or demolition of occupied real property, that resulted in any displacements or trigger one-for-one replacement.

#### **Institutional Structure/Underserved Needs**

The primary weakness in the institutional structure of service providers identified in the Plan is lack of funds to provide needed services. As requested, the City of Plano has given written support to each organization seeking federal, state, and foundation funds. In addition, the City of Plano has donated City (non-federal) funds to various agencies to assist them in accomplishing their missions.

#### **Intergovernmental Cooperation**

Through our personal relationships with individuals involved with local service providers, we have been able to effectively communicate and coordinate our activities with these providers. The Community Services Division participates in meetings with the Collin County Social Services Association, the Collin County Homeless Coalition, and the Metro Dallas Homeless Alliance, and the Collin County Association of Realtors in order to more effectively coordinate with the service providers working in Plano. In addition, we have a good relationship with the Plano Housing Authority. The Division networks with other local government participating jurisdictions through active participation in the National Community Development Association.

#### **Public Housing Improvements**

The Housing Authority is not required to prepare a Performance and Evaluation Report, and therefore no comparison of actions and plans can be made for the Authority.

## 7 Other Actions & Leveraging Funds

### **Public Housing Authority Resident Initiatives**

The Public Housing Authority has a Family Self Sufficiency Committee comprised of Plano community members and a Section 8 resident. The Committee meets to discuss resident initiatives and plan activities, such as the Annual Fall Festival, for all Section 8 residents.

### **Lead-Based Paint Hazard Reduction**

City staff has been trained and certified in lead-based paint risk assessment and hazard reduction. All houses built prior to 1978 are inspected for lead hazards prior to rehabilitation, and if hazards exist, their treatment is included in the rehabilitation work at no additional charge to the homeowner.

### **Anti-Poverty Strategy**

The PHA Family Self-Sufficiency Program provided assistance to ten individuals who are in various stages of the program. Many are participating in the Section 8 Homeownership Program. The program has developed various educational and job training programs in cooperation with other area agencies. In addition, eight low-income families purchased homes through the City of Plano First Time Homebuyer Program, enabling them to begin building equity in real estate.

## **7.2 Leveraging Resources**

City of Plano subrecipients are encouraged to leverage HOME and CDBG funding, by seeking other funding sources, to the extent practical. The diversification of funding sources helps reduce dependence on HUD funds which are subject to cuts annually. Leveraging also decreases the amount of HOME and CDBG funding needed for each project, allowing the City to assist more.

1. The City of Plano utilizes the First Time Homebuyer Program for leveraging to maximize affordable housing dollars. Approximately \$793,886 in non-federal funds was leveraged in 2008. A matching contribution from the prospective First Time Homebuyer is required for downpayment assistance. This permits the first time homebuyer to have greater equity initially in the home and also allows the City to distribute program funding dollars to more in need. In addition, the first time homebuyer has a five-year, forgivable lien placed on the property for the amount of assistance received. By doing this, the City has enabled more low-income persons and/or families to become first time homebuyers, but still has the capacity to recapture the costs during the term of the lien. The liens are in effect when the property is vacated or sold.
2. City of Plano HOME funded single family residential construction and acquisition/rehabilitation projects also leverage funds to maximize affordable housing dollars. Approximately \$465,308 in non-federal funds was leveraged. The City of Plano

requires non-profit agencies producing affordable single family homes to leverage outside funds to complete the construction and/or rehabilitation of houses for low income buyers. Like the First Time Homebuyer program, this permits the non-profit agency and homebuyer to have a greater equity in the home and also allows the City to distribute program funding dollars to more in need.

3. The City of Plano uses the volunteer hours from nonprofit agencies receiving HOME funds as match. HOME match requirements are satisfied by the volunteer work performed by Habitat for Humanity and Christ United Methodist volunteers.
4. The City of Plano also leverages funds by paying for a percentage of grant administrative staff salaries. In an effort to maximize CDBG and HOME funds, the City pays a portion of the salary of all seven employees of the Community Services Division that work on HUD-funded grant projects. Approximately \$117,945 in City funds serve as a supplement to the use of grant funds. As a result, the percentage of federal grant funds spent on grant planning and administration is below the HUD allowed 20% cap, at only ten percent of funds.

## 8 Citizen Comments & Self Evaluation

### Description of Public Comment Process

This annual report was prepared by the Community Services Division of the Planning Department. On September 3, 2009, a notice of Public Hearing was published in the Plano Star-Courier, informing the public of the completion of the report, and of a pending public hearing before the Community Relations Commission and the City Council to discuss the report. The notice also informed the public that a copy of the report could be obtained at the Community Services office. The publication of this notice marked the beginning of the public comment period. The report was also available for public viewing via the web through the Community Relations Commission and City Council agenda packets. The Community Relations Commission will hold public hearing on September 10, 2009. The City Council will hold a public hearing on September 28, 2009.

### Public Comments

No public comments were submitted, to-date.

### 8.1 Self Evaluation

As can be seen in Table 4.1, the City of Plano has met and exceeded eight of the seventeen objectives listed within the first four years of the Consolidated Plan period. The City is confident that four of the remaining nine will be achieved within program year 2009.

However, the City does not expect to meet the goal of creating 1,000 new Low Income Housing Tax Credit (LIHTC) Units by the end of the Consolidated Plan period. As stated in the Plan, the City will continue to support private developers who wish to utilize LIHTC to create affordable housing in the city of Plano. During 2008, then Mayor Pat Evans signed two letters in support of LIHTC projects that did not materialize. Due to a lack of available land and market conditions for multifamily housing, it is very unlikely that some, if any, LIHTC units will be developed.

Additionally, the City continues to actively finance the creation of new, affordable infill housing, as well as the acquisition and rehabilitation of affordable housing. However, the City recognizes a barrier that might prohibit accomplishment of the numerical goals for new infill housing and acquisition/rehabilitation; the City of Plano has only one Community Housing Development Organization (CHDO) providing acquisition/rehabilitation of affordable housing. In the upcoming 2009 program year, the City will be looking for other CHDO's to assist in this area. Additionally, the City has held discussions with Habitat for Humanity of South Collin County to help them create more infill houses.

The City does not expect to meet its First Time Homebuyer goal due to the extreme decrease in homebuyers during program year 2008 based on economic conditions. The City has also revamped program guideline for our first time homebuyer program, thereby allowing individuals to receive a greater amount of homebuyer assistance through the HOME program.

Overall, the City of Plano is on target to meet the majority of Consolidated Plan goals by the end of its final year of the 2005-2009, Five Year Consolidated Plan; program year 2009.

## **9 CDBG & HOME Narrative**

### **9.1 CDBG Narrative**

Program year 2008 CDBG funds were used to address each objective laid out in the Consolidated Plan. Tables 3A and 3B in the Appendices show the City's annual progress. The highest Plan priorities are being met.

On the other hand, many of the Consolidated Plan goals are being met with the addition of City of Plano general funds. Through the assistance of general funds, the City achieved many of the numerical goals and objectives established four years ago in the Consolidated Plan.

### **9.2 HOME Narrative**

HOME funds have been used exclusively to address single family affordable housing goals. The City of Plano has made efficient use of the funds. However, as stated in the self evaluation, the City has been operating under some constraints regarding the use of HOME funds for new infill housing, acquisition, and/or rehabilitation. The City has successfully used HOME funds to assist individuals in becoming homebuyers. All HOME funds are benefiting individuals that are within the very low and low income categories. Table 3B in the Appendices summarizes the Affordable Housing goals mentioned previously.

## Table 3A: Summary of Specific Annual Objectives

10

## 10 Table 3A: Summary of Specific Annual Objectives

Table 3A: Summary of Specific Annual Objectives

Objective Number	Specific Objectives	Sources of Funds	Performance Indicators	Expected Number	Actual Number	Outcome/Objective*
	<b>Rental Housing Objectives</b>					
DH1.9	Preserve existing affordable housing stock	CDBG: \$112,000	Total number of affordable units	17	17	DH-1
	<b>Owner Housing Objectives</b>					
DH-1.1	Preserve existing affordable housing stock	CDBG: \$830,807 HOME: \$50,021	Total number of affordable units	20	21	DH-1
DH-1.2	Provide affordable housing to low-income first time home buyers	CDBG: \$100,000 ADDI: \$4,154	Number of first time homebuyers and/or number receiving down-payment assistance	20	8	DH-1
DH-1.3	Increase the availability/accessibility to decent housing for low-income families	CDBG: \$20,000 HOME: \$171,097	Total number of affordable units	3	3	DH-1

## 10 Table 3A: Summary of Specific Annual Objectives

Objective Number	Specific Objectives	Sources of Funds	Performance Indicators	Expected Number	Actual Number	Outcome/Objective*
DH-1.4	Increase the availability/accessibility to decent housing for low-income families	CDBG: \$25,000 HOME: \$150,000	Total number of affordable units	6	4	DH-1
DH-1.5	Increase the availability/accessibility to decent housing for low-income families	HOME: \$50,000	Total number of affordable units	1	1	DH-1
	<b>Homeless Objectives</b>					
DH-1.6	To create a sustainable living environment for persons who are at risk of being homeless.	CDBG: \$20,000	Number of households that received emergency financial assistance to prevent homelessness	13	17	DH-1
	<b>Special Needs Objectives</b>					
SL-1.1	Provide suitable living environments for people with HIV/AIDS	CDBG: \$63,084	Number of persons assisted with new and/or improved access to a service	46	50	SL-1

## Table 3A: Summary of Specific Annual Objectives

10

Objective Number	Specific Objectives	Sources of Funds	Performance Indicators	Expected Number	Actual Number	Outcome/Objective*
	<b>Public Services Objectives</b>					
SL-1.2	Provide accessibility to suitable living environments	CDBG: \$35,000	Number of persons assisted with new and/or improved access to a service	150	132	SL-1
SL-1.3	Provide accessibility to suitable living environments	CDBG: \$18,000	Number of persons assisted with new and/or improved access to a service	100	Activity Canceled	N/A
SL-1.4	Provide accessibility to suitable living environments	CDBG: \$43,000	Number of persons assisted with new and/or improved access to a service	200	195	SL-1
SL-1.5	Provide accessibility to suitable living environments	CDBG: \$17,000	Number of persons assisted with new and/or improved access to a service	170	195	SL-1

Table 10.1

10 **Table 3A: Summary of Specific Annual Objectives**

Objective Number	Specific Objectives	Sources of Funds	Performance Indicators	Expected Number	Actual Number	Outcome/Objective*
	<b>Economic Development Objectives</b>					
DH-1.7	Provide availability/accessibility by creating economic opportunity	CDBG: \$10,000	Number of persons assisted with new and/or improved access to a service	15	10	DH-1
	<b>Other Objectives</b>					
DH-1.9	Provide availability/accessibility by assisting in the creation of decent affordable housing	CDBG: \$80,000  HOME: \$20,000			N/A	DH-1

**\*Outcome/Objective Codes**

	Availability/Accessibility	Affordability	Sustainability
<b>Decent Housing</b>	DH-1	DH-2	DH-3
<b>Suitable Living Environment</b>	SL-1	SL-2	SL-3
<b>Economic Opportunity</b>	EO-1	EO-2	EO-3

## Table 3B: Annual Housing Completion Goals

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## 11 Table 3B: Annual Housing Completion Goals

Table 3B: ANNUAL HOUSING COMPLETION GOALS

Grantee Name: City of Plano Program Year: 2008	Expected Annual Number of Units To Be Completed	Actual Annual Number of Units Completed	CDBG	HOME	ESG	HOPWA
<b>ANNUAL AFFORDABLE HOUSING GOALS (SEC. 215)</b>						
Homeless households	0	0				
Non-homeless households	79	50	X	X		
Special needs households	14	17	X			
<b>ANNUAL AFFORDABLE RENTAL HOUSING GOALS (SEC. 215)</b>						
Acquisition of existing units	0	0				
Production of new units	0	0				
Rehabilitation of existing units	14	17	X			
Rental Assistance	13	17	X			
<b>Total Sec. 215 Affordable Rental</b>	27	34	X			
<b>ANNUAL AFFORDABLE OWNER HOUSING GOALS (SEC. 215)</b>						
Acquisition of existing units	5	3	X	X		
Production of new units	7	5	X	X		

11 **Table 3B: Annual Housing Completion Goals**

<b>Grantee Name: City of Plano Program Year: 2008</b>	<b>Expected Annual Number of Units To Be Completed</b>	<b>Actual Annual Number of Units Completed</b>	<b>CDBG</b>	<b>HOME</b>	<b>ESG</b>	<b>HOPWA</b>
Rehabilitation of existing units	20	<b>21</b>	X	X		
Homebuyer Assistance	20	<b>8</b>	X	X ADDI- Funds		
<b>ANNUAL HOUSING GOALS</b>						
Annual Rental Housing Goal	27	<b>34</b>	X			
Annual Owner Housing Goal	52	<b>37</b>	X	X		
Total Annual Housing Goal	79	<b>71</b>	X	X		