



2015-2019 City of Plano  
Consolidated Plan  
Prepared for  
United States Department of  
Housing and Urban Development



# Executive Summary

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

### 1. Introduction

The City of Plano is the fourth largest city in the Dallas-Fort Worth metroplex and ninth largest city in Texas. The City covers nearly 72 square miles in Collin and Denton counties. From 2000 (222,030 persons) to 2013 (266,740 persons), Plano experienced a 20% increase in its population.

The U.S. Department of Housing and Urban Development (HUD) requires that the City submit a Consolidated Plan (ConPlan) every five years in order to receive federal grants which provide services and activities that benefit primarily low to moderate income individuals and households. The City's 2015-2019 ConPlan outlines how federal funds received from HUD will be spent in order to meet federal and local goals.

This five year plan presents policies, strategies, programs, and projects that will enable the City to achieve its mission of focusing on the future, working together to build strong neighborhoods, developing a sound economy, and providing a safe community.

The ConPlan outlines (1) housing and community development needs, particularly of low-income households, and (2) the objectives, strategies, and goals to address these needs. The ConPlan also promotes HUD's three main statutory objectives:

- 1: Decent Housing;
- 2: Suitable Living Environment; and
- 3: Expand Economic Opportunities.

The Action Plan is submitted every year and lists the activities the City will pursue with federal funds to meet the ConPlan goals.

Please Note: This document focuses on analyzing housing data for the HUD entitlement grant programs. This plan has been prepared in accordance with regulatory requirements and with data provided and required by HUD. The majority of this data is from a HUD prepared tabulation of U.S. Census and American Community Survey data years 2007 to 2011 and 2009 to 2013. Therefore, some information may seem out of date given the rapid changes in Plano.

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

The ConPlan requires that the City assesses its' needs relating to housing, homelessness, and community services. These will be further discussed in the ConPlan, however the following is a summary of how the City will address those needs using federal funds.

HUD Objective - Decent Housing:

Proposed Outcomes for plan years 2015-2019

- 150 households benefiting from direct homeless prevention services
- 125 housing units to receive rehabilitation and repair
- Support new affordable rental housing units to be built by providing resolutions of support for low income housing tax credit developments in the City with an emphasis on special needs populations
- 30 new affordable housing units to be built or reconstructed
- 25 homebuyers to be assisted with homeownership closing cost and down payment assistance

HUD Objective – Suitable Living Environment:

Proposed Outcomes for plan years 2015-2019

- 1,500 low/moderate income persons provided with public services with an emphasis upon children, youth, homeless, and special needs populations including elderly, mentally ill, persons with disabilities, and victims of domestic violence
- 200 persons receiving new and expanded access to a homeless shelter or homeless supportive services in Collin County
- 100 persons receiving new or improved access to health or dental services
- 150 persons provided new or improved access to transportation services with an emphasis upon special needs populations such as elderly, mentally ill, persons with disabilities, youth, and children

HUD Objective – Expanded Economic Opportunities:

Proposed Outcomes for plan years 2015-2019

60 low to moderate-income persons to receive job and employment training

## **3. Evaluation of past performance**

Progress towards Consolidated and Action Plan goals are reported every year through the Consolidated Annual Performance and Evaluation Reports (CAPER). The 2013 CAPER reported the results achieved in the fourth year of the five year 2010-2014 Consolidated Plan. Currently, the City has met or exceeded the majority of its housing and community development goals with housing rehabilitation and repair, housing accessibility modifications, homeless services, and homelessness prevention. The City has faced some challenges with meeting goals originally established for homeownership assistance. Challenges met related to a decreasing supply of affordable properties in the city, limited and declining HUD funding for affordable housing, and state laws disallowing mandatory inclusionary housing.

#### CDBG

In the last four years, the City has rehabilitated and repaired 144 housing units and made accessibility modifications to five housing units. 97 persons were assisted with homeless shelter and supportive services and 144 persons were provided homelessness prevention financial assistance. 2,288 persons were provided public and social services with CDBG funds. 11 households received homebuyer education services and direct financial assistance for the purchase of a home.

The City has consistently expended over 95% of its CDBG funds on activities that benefit low to moderate income persons exceeding the required 70% minimum. The City also expended CDBG funds in a timely manner in the last four years.

#### HOME

In the last four years, HOME funds were used to provide homebuyer education and direct financial assistance to 28 households. 20 new single family homes have been built and sold to low to moderate income homebuyers.

As a result of HUD's evaluation of the City's CDBG and HOME programs, it was determined that the City has carried out its programs substantially and has the continuing capacity to carry out its programs in a timely manner.

#### **4. Summary of citizen participation process and consultation process**

To broaden public and stakeholder participation, the City conducted three public meetings, five service provider focus groups, and participated in two community outreach events. Also, an online survey was posted, distributed by email, and made available to the public from October 8, 2014 to December 15, 2014. 281 surveys were completed, 49 representatives from public service agencies attended focus groups, and 3 public meeting attendees provided input and comment in the process.

Notices of the public meetings were published in the Plano Star Courier on October 9, 2014 and Farmersville Times on October 12, 2014. Two public meetings were held at the Harrington Library near downtown Plano on October 30, 2014.

## CRC Meetings

A public meeting was held by the City's Community Relations Commission on November 18, 2014.

### **5. Summary of public comments**

Below is a summary of public comments received during public meetings and service provider focus groups:

#### Housing

- Provide homebuyer education and financial counseling
- Assist with rent, mortgage, and utilities to prevent homelessness
- Support developer efforts to increase number of affordable units especially for families, seniors, and persons with disabilities
- Add new affordable housing developments with a unit type and mix for families and seniors with collocated resident services
- Support new developments that provide a mix of affordable and market rate units
- Increase affordable housing units for extremely low income persons
- Establish permanent supportive housing-type projects with a target stay of 18 months
- Expand opportunities and direct subsidy assistance for extremely low income populations
- Support housing rehabilitation projects for rent or purchase by low and extremely low income persons
- Maintain housing counseling and homeownership education program

#### Public Services

- Support life and/or job skills training programs
- Increase services for persons with disabilities
- Increase transportation services for special needs and target populations such as persons with disabilities, children and youth, and seniors
- Support agencies that provide mental health services
- Increase access to child care for low to moderate income families with an emphasis on single mothers
- Maintain services for developmental and preventative counseling programs for at-risk youth
- Support job match programs for persons with disabilities

#### Public Facilities & Infrastructure

- Support and fund efforts to create a homeless shelter with support services near public transportation in Plano
- Expand homeless shelter opportunities for families

- Support and fund a day center for homeless persons with access to personal care facilities and social services
- Increase access to facilities that provide basic health and dental services
- Create a social service resource center with numerous collocated agencies to provide a broad spectrum of social services in one location
- Increase access and expand public transportation availability for persons with disabilities
- Increase access to public transportation through more bus stop locations

#### Economic Development

- Support programs that prepare individuals for 'blue collar' or trade jobs
- Support programs that provide basic computer skills training
- For local economic development projects, increase company and/or developer commitments to housing and community development for low to moderate income Plano citizens
- Increase jobs or programs that train for jobs, targeting low and extremely low income individuals

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

All comments received were taken into consideration and incorporated into one of the adopted strategies.

#### **7. Summary**

The City of Plano 2015-2019 Consolidated Plan sets forth objectives, strategies and goals for improving the quality of life of low to moderate income residents of the City. It assesses the needs and provides an analysis of housing, homelessness, and other community development issues.

# 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	PLANO	
CDBG Administrator		
HOME Administrator		

Table 1 – Responsible Agencies

### Narrative

The lead agency responsible for overseeing the development of the ConPlan is the Community Services Division of the City of Plano’s Neighborhood Services Department (Plano). Plano oversees the administration of the Community Development Block Grant (CDBG) and HOME Investment Partnerships (HOME) Grant. In addition, other city departments and other outside agencies have various roles and responsibility for administering and implementing the activities covered by the ConPlan.

### Consolidated Plan Public Contact Information

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## **PR-10 Consultation - 91.100, 91.200(b), 91.215(I)**

### **1. Introduction**

The City of Plano coordinates the consultation process for the ConPlan and Action Plans. The Citizen Participation Plan (CPP) sets forth the City's policies and procedures for citizen input and participation in the grant process. The ConPlan and the Action Plan are published on the City's website and made available for review at the City's Planning and Neighborhood Services Departments. The CPP lays out the process for citizens and groups to provide the City with information on housing and community development needs as part of the preparation of the Consolidated Plan and Action Plan. Additionally, the City conducts at least one public hearing during the development process before the Consolidated Plan and the Action Plan are published and at least one public hearing during the 30 day comment period to obtain citizen's views and to respond to comments and questions. Public hearings are held in conjunction with the Community Relations Commission and City Council meetings. The City also provides updates and information about the process at agency coalition and association meetings such as the Collin County Homeless Coalition and Collin County Social Services Association meetings. Furthermore, the City sent letters and emails to local groups and organizations as part of the consultation process.

### **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)).**

In preparing the ConPlan and the Action Plan, the City consulted with and collected information from other departments and outside agencies that have responsibility for administering programs covered by or affected by the Consolidated Plan. Some of the key providers and agencies include:

- Plano Housing Authority (PHA)
- Collin County Homeless Coalition (CCHC)

Additionally, the City conducted focus groups with private agencies on issues related to community development and housing issues. Local agencies were invited to participate in five focus group sessions from the following service categories:

- Homeless
- Health and Elderly
- Children and Youth
- Persons with Disabilities
- Affordable Housing

Informal consultation with the social service agencies, housing developers and other City Departments also happened throughout the development of the Consolidated Plan and contributed to the selection



of the overall strategies presented. The city maintains regular contact and receives constant input from the business community through its economic development activities.

**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 City coordinates with the local Continuum of Care (COC) through regular attendance, membership, and coordination with both the COC and Collin County Homeless Coalition (CCHC). The City plans and executes its own annual Point In Time Count and coordinates with the COC and CCHC in finalizing results and utilizing data for planning of homeless services. Services include case management to address individual needs; shelter services; and homeless prevention assistance. Homeless prevention activities in the City include a variety of agency partnerships to address housing, education, employment, health, and other human service needs. In addition, alternative sources of homeless prevention information can be obtained through the state sponsored 211 system and Collin County Cares, a 24-hour Community Information and Referral Service that provides an online list of Plano community social service providers.

**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**

Although the City does not receive an allocation of Emergency Solutions Grant funding, the City coordinates with the local COC through regular attendance, membership, and participation in various committees within the COC and Collin County Homeless Coalition (CCHC). The City plans and executes its own annual Point In Time Count and coordinates with the COC and CCHC in finalizing results and utilizing data for planning of homeless services.

**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**

**Table 2 – Agencies, groups, organizations who participated**

1	<b>Agency/Group/Organization</b>	PLANO HOUSING AUTHORITY
	<b>Agency/Group/Organization Type</b>	Housing PHA
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Met individually and received data and planning documents. City will continue to act as responsible entity for environmental reviews and both partners will seek partnerships to increase affordable housing opportunities in the city.
2	<b>Agency/Group/Organization</b>	Collin County Homeless Coalition
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services-Employment Service-Fair Housing Services - Victims Regional organization Planning organization
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Participated in service provider focus group.

3	<b>Agency/Group/Organization</b>	HABITAT FOR HUMANITY of South Collin Co.
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Participated in service provider focus group.
4	<b>Agency/Group/Organization</b>	Plano Independent School District
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-Children Services-homeless Services-Education Services-Employment Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Families with children Non-Homeless Special Needs Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Participated in service provider focus group.
5	<b>Agency/Group/Organization</b>	LEGAL AID OF NORTHWEST TEXAS
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Service-Fair Housing Regional organization

	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Participated in service provider focus group.
7	<b>Agency/Group/Organization</b>	Texas Health Presbyterian Hospital Plano
	<b>Agency/Group/Organization Type</b>	Services-Health
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Participated in service provider focus group.
8	<b>Agency/Group/Organization</b>	Metro Dallas Homeless Alliance
	<b>Agency/Group/Organization Type</b>	Services-homeless Regional organization
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Participated in service provider focus group and consulted planning documents and data.
9	<b>Agency/Group/Organization</b>	CITY HOUSE
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-Children Services-homeless

	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Participated in service provider focus group.
10	<b>Agency/Group/Organization</b>	MAURICE BARNETT GERIATRIC WELLNESS CENTER
	<b>Agency/Group/Organization Type</b>	Services-Elderly Persons Services-Persons with Disabilities Services-Health
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Participated in service provider focus group.
11	<b>Agency/Group/Organization</b>	Health Services of North Texas
	<b>Agency/Group/Organization Type</b>	Services-Elderly Persons Services-Persons with Disabilities Services-Health
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Participated in service provider focus group.
12	<b>Agency/Group/Organization</b>	BOYS AND GIRLS CLUB OF COLLIN COUNTY
	<b>Agency/Group/Organization Type</b>	Services-Children Services-Education
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Participated in service provider focus group.
13	<b>Agency/Group/Organization</b>	COLLIN COUNTY CHILDREN'S ADVOCACY CENTER
	<b>Agency/Group/Organization Type</b>	Services-Children Services - Victims
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Participated in service provider focus group.
14	<b>Agency/Group/Organization</b>	ASSISTANCE CENTER OF COLLIN COUNTY
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services-Employment Services - Victims
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Participated in service provider focus group.

15	<b>Agency/Group/Organization</b>	Texas Muslim Women's Foundation
	<b>Agency/Group/Organization Type</b>	Services-Children Services-Victims of Domestic Violence
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Participated in service provider focus group.
16	<b>Agency/Group/Organization</b>	My Possibilities
	<b>Agency/Group/Organization Type</b>	Services-Persons with Disabilities Services-Education Services-Employment
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Participated in service provider focus group.
17	<b>Agency/Group/Organization</b>	LIFEPATH SYSTEMS
	<b>Agency/Group/Organization Type</b>	Services-Persons with Disabilities Services-Education Services-Employment
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	

18	<b>Agency/Group/Organization</b>	JEWISH FAMILY SERVICE OF DALLAS
	<b>Agency/Group/Organization Type</b>	Services-Elderly Persons Services-Persons with Disabilities Services-Health
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Participated in public meeting.
19	<b>Agency/Group/Organization</b>	PLANO COMMUNITY HOMES, INC.
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Needs - Veterans Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Participated in public meeting.

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

The City made every effort to consult all agency types and did not specifically exclude any particular agency or agency type.

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

<b>Name of Plan</b>	<b>Lead Organization</b>	<b>How do the goals of your Strategic Plan overlap with the goals of each plan?</b>
Continuum of Care	Metro Dallas Homeless Alliance	The Strategic Plan incorporates strategies and efforts implemented by the COC
City of Plano Comprehensive Plan	City of Plano Planning Department	The Strategic Plan contributes to the Comprehensive Plan goals for Plano as a livable, organized, and changing City

**Table 3 – Other local / regional / federal planning efforts**



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

To ensure coordination, notices were published in two local newspapers regarding public meetings and periodic emails and updates were sent to social service agencies with an interest in Plano, Collin County, and the region. Five focus group sessions were conducted and attended by service agencies, as well as the Plano Housing Authority. Finally, the Plano Housing Authority and Collin County Homeless Coalition were consulted directly.

**Narrative (optional):**

This section is optional and was left blank intentionally

## **PR-15 Citizen Participation**

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

The City Plano encourages its citizens to provide input in the ConPlan process. Through its adopted Citizen Participation Plan, the City sets forth policies and procedures for citizens and groups to provide the City with information on housing and community development needs as part of the preparation of the ConPlan. Accordingly, three public input meetings were advertised in local newspapers and held in the city. Input received were presented to the Community Relations Commission (CRC) in a public meeting setting and elaborated upon in subsequent public meetings. The CRC is a board of citizen volunteers who are appointed by City Council to make funding recommendations to the City Council. As required by the CPP, the City conducted at least one public hearing during the development process for the ConPlan. The City invited local groups, departments, and organizations to participate in focus groups as part of the consultation process. The City also created a general survey for determining priorities and goals. Survey responses were collected both online and at two community outreach events. Comments received during this period will be considered by the submission of the ConPlan to HUD.

Attached as Appendix I is Plano's Citizen Participation Plan.

**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	Newspaper Ad	Non-targeted/broad community  All citizens and organizations	No response	No comments received	Not applicable	Notification of Public Input Meetings 10/9/14 and 10/12/14
2	Public Meeting	Non-targeted/broad community  All citizens and organizations	2 attendees	Citizens raised development and service needs generally of low/moderate income Plano citizens. The need for increased access to transportation and medical/dental care was noted.	All comments were considered	Harrington Library 10/30/14, 2:00pm to 4:00pm and 6:00pm to 8:00pm

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
3	Public Meeting	Non-targeted/broad community  All citizens and organizations	1 attendee	A representative from a nearby city had questions about the participation process.	All comments were considered	Plano Municipal Center 11/18/14, 6:00pm to 8:00pm
4	Community Outreach	Non-targeted/broad community  Clearview / Thunderbird neighborhoods	22 surveys completed	Community Services staff manned a ConPlan and services information booth at the City's Where You Live neighborhood event. 22 attendees filled out a ConPlan survey.	All comments were considered.	<a href="http://www.plano.gov/2540/Resources---Fall-2014">http://www.plano.gov/2540/Resources---Fall-2014</a>

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)
5	Community Outreach	Non-targeted/broad community  Downtown Plano	32 surveys completed	Community Services staff manned a ConPlan and services information booth at Plano International Festival. 32 attendees filled out a ConPlan survey.	All comments were considered.	<a href="http://www.planointernationalfestival.org/">http://www.planointernationalfestival.org/</a>

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)
6	Community Outreach	Service Providers	49 Attendees	Five service provider focus groups were conducted between 10/2/14 and 10/29/14 to consult with agencies regarding ConPlan priorities. Participants commented and suggested priorities. As a group, each participant then ranked all goals proposed during the focus group. Top suggested goals related to affordable housing developments, transportation, services for special needs persons, and homeless services.	All comments were considered.	Service Provider Focus Groups: Homeless, Health and Elderly, Children and Youth, Persons with Disabilities, and Affordable Housing Development

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)
7	Internet Outreach	Non-targeted/broad community  All citizens and organizations	281 responses	An online survey was distributed by various email lists and published on various City websites from 10/8/14 to 12/15/14. Respondents ranked activities from High to Low priority relating to housing, public facilities/infrastructure, public services, and economic development.	All surveys and comments were considered	<a href="https://www.research.net/r/Plano2015-19">https://www.research.net/r/Plano2015-19</a>

**Table 4 – Citizen Participation Outreach**

# Needs Assessment

## NA-05 Overview

### Needs Assessment Overview

The Needs Assessment is a study of the housing needs, homeless needs, and non-housing needs. Housing and homeless needs are determined by: 1) affordability; 2) age and condition of units; and 3) occupancy or overcrowding. Non-housing needs are determined by need for social services.



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

### Summary of Housing Needs

A total 23% of all households in Plano are low to moderate income: 5.9% of all households have incomes between 0 and 30% of the HUD Area Median Family Income (HAMFI); 6.3% of all households have incomes between 30% and 50% HAMFI; and 11.2% of all households have incomes between 50% and 80% HAMFI. Approximately 19.3% of all households in the city spend more than 30 percent of their gross income on rent/mortgage and utilities, which is considered a burden. Housing cost burden is particularly serious for the extremely low and low income segments of the households (households earning between 0% and 50% HAMFI) as 36.8% of these households spend more than 50% of their gross income on housing. Per 24 CFR 91.5 Definitions, a "large family" is a family composed of five or more persons, and a "small family" is composed of four or less persons.

Demographics	Base Year: 2000	Most Recent Year: 2011	% Change
Population	222,004	260,197	17%
Households	81,173	97,462	20%
Median Income	\$78,722.00	\$82,901.00	5%

**Table 5 - Housing Needs Assessment Demographics**

**Data Source:** 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)

### Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	5,705	6,160	10,935	7,755	66,905
Small Family Households *	1,670	2,425	4,110	3,015	39,105
Large Family Households *	650	460	1,090	805	6,070
Household contains at least one person 62-74 years of age	905	845	1,905	1,250	9,685
Household contains at least one person age 75 or older	705	975	940	465	2,610
Households with one or more children 6 years old or younger *	955	1,410	1,810	1,105	11,095
* the highest income category for these family types is >80% HAMFI					

**Table 6 - Total Households Table**

**Data Source:** 2007-2011 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
<b>NUMBER OF HOUSEHOLDS</b>										
Substandard Housing - Lacking complete plumbing or kitchen facilities	60	180	230	120	590	10	65	30	10	115
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	40	25	115	55	235	15	20	15	15	65
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	185	145	75	70	475	100	60	85	155	400
Housing cost burden greater than 50% of income (and none of the above problems)	2,425	2,085	610	25	5,145	1,290	1,145	1,300	405	4,140
Housing cost burden greater than 30% of income (and none of the above problems)	260	1,325	3,795	925	6,305	115	375	1,430	1,370	3,290

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Zero/negative Income (and none of the above problems)	455	0	0	0	455	415	0	0	0	415

**Table 7 – Housing Problems Table**

Data 2007-2011 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
<b>NUMBER OF HOUSEHOLDS</b>										
Having 1 or more of four housing problems	2,705	2,440	1,025	275	6,445	1,410	1,295	1,425	585	4,715
Having none of four housing problems	545	1,585	5,625	4,035	11,790	175	845	2,860	2,855	6,735
Household has negative income, but none of the other housing problems	455	0	0	0	455	415	0	0	0	415

**Table 8 – Housing Problems 2**

Data 2007-2011 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
<b>NUMBER OF HOUSEHOLDS</b>								
Small Related	865	1,515	1,560	3,940	520	720	1,135	2,375
Large Related	390	145	260	795	195	240	610	1,045
Elderly	665	735	760	2,160	510	480	755	1,745

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Other	1,029	1,310	2,105	4,444	265	175	310	750
Total need by income	2,949	3,705	4,685	11,339	1,490	1,615	2,810	5,915

**Table 9 – Cost Burden > 30%**

Data 2007-2011 CHAS  
Source:

#### 4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>								
Small Related	820	785	260	1,865	475	610	605	1,690
Large Related	270	55	0	325	145	190	240	575
Elderly	575	540	230	1,345	450	265	330	1,045
Other	994	890	225	2,109	255	140	130	525
Total need by income	2,659	2,270	715	5,644	1,325	1,205	1,305	3,835

**Table 10 – Cost Burden > 50%**

Data 2007-2011 CHAS  
Source:

#### 5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Single family households	205	130	160	90	585	110	55	100	105	370
Multiple, unrelated family households	20	35	0	40	95	4	30	0	65	99
Other, non-family households	0	0	25	0	25	0	0	0	0	0
Total need by income	225	165	185	130	705	114	85	100	170	469

**Table 11 – Crowding Information – 1/2**

Data 2007-2011 CHAS  
Source:

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

**Table 12 – Crowding Information – 2/2**

Data Source  
Comments:

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

According to 2009-2013 American Community Survey data, there is an estimated 100,136 total occupied housing units in Plano. Of that total, 23.7% or 23,732 are single person households. 15.3% of all owner-occupied housing units are single person households whereas 38.7% of all renter-occupied housing units are single person households. Single person households are the only household size that is more likely to rent than own their home. The median household income for single person households is \$45,656 which is not considered low-to-moderate income per 2014 HUD income limits for the area. Given common housing needs for the area, assistance for single person households would therefore primarily be related to the supply of quality and affordability of rental units and temporary financial assistance programs to prevent eviction.

**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.**

Based on reported data from local agencies that serve persons that are disabled or victims of domestic violence, it is estimated that over 400 persons are in need of housing assistance per year. As part of this strategic plan, Plano's public service goals places an emphasis upon services for these special needs populations.

**What are the most common housing problems?**

Of the three major housing problems for which HUD provides data, the most common in Plano is cost burden. Over 8,855 low and moderate income households pay more than 50% of their income for housing. Based on the age of Plano's housing stock, physical condition problems must also be considered. According to 2009-2013 ACS data, about 83,000 housing units or 83% of the City's total housing stock was built before 2000. About 20,000 housing units or 20.1% were built between 1960 and 1979. Much of the concentration of older house stock overlaps with areas with low to moderate income families. Housing units built before 1978 are more likely to contain lead-based paint and are more likely in need of a major repair. Yet, these houses are occupied by families least likely to have the financial means to make repairs to their home.

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

Housing cost burden is particularly serious for the extremely low and low income segments of the households. Over 36.8% of these households spend more than 50% of their gross income on housing, making them particularly vulnerable to financial or personal crises that could lead to homelessness.

**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**

Extremely low and low income households (those at or below 50% of the area median income) spending in excess of 50% of their income on housing are particularly vulnerable to financial or personal crises which could lead to homelessness. Among the most vulnerable include single-parent households with children and persons with disabilities. According to 2009-2013 ACS Data, 3,025 Plano families with children experience poverty over any one year period. Of those families, 73% were single-parent households with children. The 2014 poverty level for a family of three is income below \$19,790.

Disabled persons experienced poverty at about twice the rate than the population at large, 13% versus 6%. Due to their limited or fixed incomes, their need for affordable housing and supportive services is much greater and are at higher risk of becoming homeless.

**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:**

Given the precarious and unstable situation of extremely low and low income individuals and families spending in excess of 50% of their income with housing, some portion of the approximately 6,900 households that are severely cost burdened renter households earning below 50% HAMFI may become homeless in Plano if they lose their support networks.

The age of Plano's housing stock that are occupied by low/moderate income persons are at greater risk of living in substandard housing in need of emergency repair and rehabilitation.

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

Given the severe cost burden of Plano's extremely low and low income families, they are prone to financial instability and increased risk of homelessness. Instability and increased risk of homelessness are associated with lack of resources; frequent moving; living in the home of another; imminent eviction; living in a hotel or motel; living in severely overcrowded housing; and exiting an institution (jail; mental health facility) or a system of care (as foster care). Other areas that could impact stability are prolonged unemployment; deteriorated housing; domestic violence; mental illness; death of a family

member; abandonment by spouse; non-reception of child support; medical expenses and unanticipated emergency expenditures.

All of these may contribute to household instability and increased risk of homelessness and is only compounded by the problem of housing cost burden.

### **Discussion**

As addressed above, Plano's housing needs assessment indicates that goals and priorities of the ConPlan should focus on the problems related to cost burden and programs to address the physical condition of single family owner-occupied homes.

## 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 incidence of poverty is higher among minority families in Plano than it is among White families. While 4.9% of White families have incomes below the poverty level, the same is true for 12.4% of Black or African American families; 17.1% of Hispanic families; and 14.8% of families identifying Other as race. (See 2009-2013 American Community Survey table S1702, “Poverty Status in the Past 12 Months of Families”)

When the incidence of housing problems by each income category is analyzed, it appears that income level rather than race or ethnicity is the primary factor affecting the incidence of housing problems.

HUD’s definition of “Disproportionately greater need” exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least 10 percentage points higher than the percentage of persons in the category as a whole.

Housing problems exist when there is the incidence of at least one of the following housing problems: lack of complete kitchen facilities; lack of complete plumbing; overcrowded households (more than 1.5 persons per room, not including bathrooms, porches, foyers, halls, or half-rooms), and cost burden greater than 30% of a household’s income.

### 0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	4,490	345	870
White	2,360	235	430
Black / African American	445	40	80
Asian	535	20	310
American Indian, Alaska Native	90	0	0
Pacific Islander	0	0	0
Hispanic	1,005	40	50

**Table 13 - Disproportionally Greater Need 0 - 30% AMI**

Data Source: 2007-2011 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	5,435	730	0
White	2,890	455	0
Black / African American	545	90	0
Asian	355	105	0
American Indian, Alaska Native	0	10	0
Pacific Islander	0	0	0
Hispanic	1,555	70	0

**Table 14 - Disproportionally Greater Need 30 - 50% AMI**

Data Source: 2007-2011 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%

### 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	7,675	3,255	0
White	4,455	1,825	0
Black / African American	1,235	225	0
Asian	725	360	0
American Indian, Alaska Native	0	15	0
Pacific Islander	0	0	0
Hispanic	1,135	750	0

**Table 15 - Disproportionally Greater Need 50 - 80% AMI**

Data Source: 2007-2011 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%

## 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	3,155	4,595	0
White	2,055	2,955	0
Black / African American	225	470	0
Asian	270	365	0
American Indian, Alaska Native	0	0	0
Pacific Islander	15	0	0
Hispanic	570	750	0

**Table 16 - Disproportionally Greater Need 80 - 100% AMI**

Data Source: 2007-2011 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

There are 19,609 households (or 20.1% of all households) in Plano with one or more of the four housing problems. Of that total, 4,275 have an extremely low income (0%-30% HAMFI); 5,340 are low income households (earning between 30%-50% HAMFI per year); and 7,139 are moderate income households (earning between 50%-80% HAMFI). 2,855 households having one of the four housing problems earn above 80% HAMFI. Whites have the highest number of households with housing problems followed by Hispanics and Black/African Americans.

In the 0%-30% HAMFI income category, overall 81.4% of the households are impacted compared to Whites at 81.6%; Black/African Americans at 82.3%; Asians at 66.9%; American Indians/Alaska Natives at 100%; Pacific Islanders at 0%; and Hispanics at 94.7%. American Indians/Alaska Natives and Hispanics are disproportionately affected in this income segment.

In the 30%-50% HAMFI income category, overall 89.6% of the households are impacted compared to 90.8% of Whites; 94.5% of Black/African Americans; 78.9% of Asians; 100% of American Indians/Alaska Natives; 0% of Pacific Islanders; and 89.7% of Hispanics. In this income segment, Asians and Pacific Islanders are disproportionately affected though in absolute numbers, they make up only a very small fraction of the population.

In the 50%-80% HAMFI income category, overall 65.4% of the households are impacted compared to 64.6% of Whites; 80.7% of Black/African Americans; 67.2% of Asians; 38% of American Indians/Alaska

Natives; 0% of Pacific Islanders; and 59.6% of Hispanics. In this income segment, Black/African Americans are disproportionately affected.

Of the households earning above 80% HAMFI, overall 35.2% are impacted compared to 36.1% of Whites; 31.2% of Black/African Americans; 42.7% of Asians; 31.6% of American Indians/Alaska Natives; 0% of Pacific Islanders; and 29.5% of Hispanics. In this income segment, no race is disproportionately affected.

## 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

Disproportionately greater need exists when the percentage of persons in a category of need, who are members of a particular racial or ethnic group, is at least 10 percentage points higher than the percentage of persons in the category as a whole. Severe housing problems exist when there is the incidence of at least one of the following housing problems: lack of complete kitchen facilities; lack of complete plumbing; overcrowded households (more than 1.5 persons per room, not including bathrooms, porches, foyers, halls, or half-rooms), and cost burden greater than 50% of a household's income.

### 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	4,115	720	870
White	2,230	365	430
Black / African American	405	80	80
Asian	525	30	310
American Indian, Alaska Native	90	0	0
Pacific Islander	0	0	0
Hispanic	820	225	50

**Table 17 – Severe Housing Problems 0 - 30% AMI**

Data Source: 2007-2011 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	3,735	2,425	0
White	2,145	1,195	0
Black / African American	330	310	0
Asian	265	195	0
American Indian, Alaska Native	0	10	0
Pacific Islander	0	0	0
Hispanic	920	700	0

**Table 18 – Severe Housing Problems 30 - 50% AMI**

Data Source: 2007-2011 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%

### 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	2,455	8,480	0
White	1,465	4,820	0
Black / African American	150	1,310	0
Asian	335	750	0
American Indian, Alaska Native	0	15	0
Pacific Islander	0	0	0
Hispanic	500	1,385	0

**Table 19 – Severe Housing Problems 50 - 80% AMI**

Data Source: 2007-2011 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%

## 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	860	6,890	0
White	500	4,510	0
Black / African American	40	655	0
Asian	50	585	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	15	0
Hispanic	270	1,050	0

**Table 20 – Severe Housing Problems 80 - 100% AMI**

Data Source: 2007-2011 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%

## Discussion

There are 10,374 households (or 10.6% of all households) in Plano with one or more of the four severe housing problems. Of that total, 4,105 have an extremely low income (0%-30% HAMFI); 3,525 are low income households (earning between 30%-50% HAMFI per year); and 1,999 are moderate income households (earning between 50%-80% HAMFI). 835 households having one of the four housing problems earn above 80% HAMFI. Whites have the highest number of households with housing problems followed by Hispanics, Asians, and Black/African Americans.

In the 0%-30% HAMFI income category, overall 76.5% of the households are impacted compared to Whites at 77.5%; Black/African Americans at 78.1%; Asians at 65.5%; American Indians/Alaska Natives at 100%; Pacific Islanders at 0%; and Hispanics at 82.5%. American Indians/Alaska Natives are disproportionately affected in this income segment though in absolute numbers, they make up only a very small fraction of the population.

In the 30%-50% HAMFI income category, overall 59.2% of the households are impacted compared to 64.7% of Whites; 53.7% of Black/African Americans; 57.8% of Asians; 0% of American Indians/Alaska Natives; 0% of Pacific Islanders; and 51.7% of Hispanics. In this income segment, no race is disproportionately affected.

In the 50%-80% HAMFI income category, overall 18.3% of the households are impacted compared to 19.7% of Whites; 9% of Black/African Americans; 25.1% of Asians; 17.6% of American Indians/Alaska

Natives; 0% of Pacific Islanders; and 16.6% of Hispanics. In this income segment, no race disproportionately affected.

Of the households earning above 80% HAMFI, overall 10.3% are impacted compared to 8.7% of Whites; 14.8% of Black/African Americans; 9.7% of Asians; 15.8% of American Indians/Alaska Natives; 0% of Pacific Islanders; and 15% of Hispanics. In this income segment, no race is disproportionately affected.

## 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:

Disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least 10 percentage points higher than the percentage of persons in the category as a whole. The tables below display disproportionately greater needs related to housing cost burden.

### Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	9,615	10,135	9,925	880
White	47,520	9,890	6,590	440
Black / African American	4,250	1,840	920	80
Asian	10,545	1,665	1,330	310
American Indian, Alaska Native	235	25	100	0
Pacific Islander	85	15	0	0
Hispanic	5,945	2,520	1,805	55

**Table 21 – Greater Need: Housing Cost Burdens AMI**

Data Source: 2007-2011 CHAS

### Discussion:

In Plano, approximately three fourths of all households (72.6%) spend less than 30% of their income on housing costs. Among this group, Black/African Americans (59.2%) and Hispanics (58.8%) are disproportionately under-represented. Pacific Islanders are disproportionately affected because 100% of them fall in this category.

16% of all households spend between 30% and 50% of their income on housing. Among this group, Black/African Americans (26.3%) are disproportionately affected in this category.

Finally, 10.7% of all households in the City spend more than 50% of their income with housing. No race is disproportionately affected in this category.



## **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?**

For housing problems, American Indians/Alaska Natives and Hispanics are disproportionately affected in the 0%-30 income segment. Asians and Pacific Islanders are disproportionately affected in the 30%-50% income segment though in absolute numbers, they make up only a very small fraction of the population. In the 50%-80% income segment, Black/African Americans are disproportionately affected. In the above 80% income segment, no race is disproportionately affected. (This is related to Section NA-15.)

Under severe housing problems, in the 0%-30% HAMFI income category, American Indians/Alaska Natives are disproportionately impacted though in absolute numbers, they make up only a very small fraction of the population. In the 30%-50%, 50%-80%, and above 80% income segments; no race is disproportionately affected. (This is related to Section NA-20.)

Under the housing cost burdens category, in the less than 30% of income on housing costs category Black/African Americans and Hispanics are underrepresented. Pacific Islanders are disproportionately impacted though in absolute numbers, they make up only a very small fraction of the population. In the 30%-50% of income spent on housing costs segment, Black/African Americans are disproportionately affected. Finally, for households spending more than 50% of their income on housing, no race is disproportionately affected. (This is related to Section NA-25.)

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

Besides the need for higher income, increased availability of affordable housing, and repairs to alleviate housing problems, no other racial or ethnic group needs are easily discernible from the data. Housing, social services, and other financial assistance programs, along with credit/budgeting/financial planning on limited income may address at least in part some of the needs of the disproportionately affected groups.

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

Black/African American and Hispanic populations are predominantly located in the southeast portion of the City. Southeast Plano is closest to downtown, near mass transit, and most social service agencies.

## NA-35 Public Housing – 91.205(b)

### Introduction

The Housing Authority of the City of Plano (PHA) is the local public housing agency. The PHA manages 24 public housing units and it provided housing assistance to 2,472 low to moderate income individuals during 2014. Currently, PHA administers 1,092 Housing Choice Vouchers (HCV). The opening of the HCV program for applications in the past year resulted in a waiting list of over 10,000 households. PHA administers the Family Self-Sufficiency program designed to aid HCV program participants and Low Rent/Public Housing Program participants with supportive services to enable families to achieve economic independence.

PHA owns and operates 24 single family housing units scattered throughout the City. They were built between 1962 and 1981.

### Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	24	1,092	0	1,051	0	1	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)

## Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	18,556	13,944	0	13,570	0	6,169
Average length of stay	0	0	2	6	0	6	0	4
Average Household size	0	0	4	2	0	2	0	3
# Homeless at admission	0	0	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	2	313	0	312	0	0
# of Disabled Families	0	0	1	238	0	225	0	0
# of Families requesting accessibility features	0	0	24	1,092	0	1,051	0	1
# 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**

**Data Source:** PIC (PIH Information Center)

## Race of Residents

Race	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	3	415	0	391	0	1	0
Black/African American	0	0	20	641	0	628	0	0	0
Asian	0	0	0	31	0	27	0	0	0
American Indian/Alaska Native	0	0	1	3	0	3	0	0	0
Pacific Islander	0	0	0	2	0	2	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	1	37	0	34	0	0	0
Not Hispanic	0	0	23	1,055	0	1,017	0	1	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:**

The waiting list for families wanting Housing Choice Vouchers was 625 in December 2014; the waiting list for PHA units was 72 families. There were 126 families with disabilities on the waiting list for the PHA which equates to approximately 20% of the waiting list. The needs of persons on the waiting list for accessible units coincide with the needs of the community at large namely increased access and availability to affordable housing.

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

The waiting list for public housing shows a trend for an increased need for housing. Currently, the waiting list is closed (after being open briefly in 2012 and increasing to over 10,000 households). The primary need of these families is for stable housing, additional needs include employment, job training, child care, and transportation assistance.

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

It is estimated that the needs of individuals and families on the PHA waiting lists are similar to needs of the extremely low and low income population throughout the City: increased access to quality affordable housing, increased access to transportation, affordable child care, stable employment, job training and education. The lower the income bracket to which an individual or family belongs, the greater the need for assistance.

**Discussion**

This section is optional and was left blank intentionally.

## NA-40 Homeless Needs Assessment – 91.205(c)

### Introduction:

Comparing recent point-in-time (PIT) counts for the Collin County area reveals that the homeless population fluctuates widely—178 in 2010, 531 in 2012, 423 in 2013, 380 in 2014, and 367 in 2015. In 2015, approximately 31% of homeless in Collin County are children and 56% of adults have a job. 27 persons were counted outside in Plano without shelter in 2015. While any economic downturn may increase demand for homeless services and shelter space, an improving economy puts pressure on the affordability of housing available to low/moderate income Plano residents due to increasing housing costs and decreasing supply of affordable units. A continued commitment by the City to fund homeless services and shelter operations over the next five years will be critical to meeting the needs of Plano homeless.

### Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	27	340	0	0	0	0
Persons in Households with Only Children	0	3	0	0	0	0
Persons in Households with Only Adults	0	0	0	0	0	0
Chronically Homeless Individuals	0	31	0	0	0	0
Chronically Homeless Families	0	0	0	0	0	0
Veterans	0	0	0	0	0	0
Unaccompanied Child	0	3	0	0	0	0
Persons with HIV	0	0	0	0	0	0

Table 26 - Homeless Needs Assessment

Alternate Data Source Name:

Collin County Homeless Coalition 2015 Census

**Data Source Comments:** The data reported included only information about persons experiencing homelessness on a single night. Annual estimates and days in homelessness were not provided.

Indicate if the homeless population is: Has No Rural Homeless

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



**Nature and Extent of Homelessness: (Optional)**

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

Data Source  
Comments:

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

Approximately 25,000 families, or 26%, in Plano are cost burdened and currently spend more than 30% of their income on housing. The number and type cut across all family types with extremely low and low income families in greatest need of housing assistance and at-risk of homelessness due to inability to pay housing costs and lack of support networks.

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

In 2015, of the 367 persons counted:

- 55% identified as Non-Hispanic, 12% Hispanic, 33% no response.
- 45% identified as Black or African-American, 42% White, 4% Asian, 4% all other races, 5% no response

**Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.**

This section is optional and was left blank intentionally.

**Discussion:**

There is a direct link between housing problems and the income level of households. The lower the income of a household then the greater the incidence of housing problems and greater the risk of homelessness. Extremely low income individuals and families experiencing housing cost burden struggle to pay for housing, food, childcare, health care, and other basic necessities, and are more susceptible to

financial or personal crises that could lead to homelessness. Local agencies providing emergency assistance report a high demand for their services.

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

### **Introduction:**

Results of public and service provider input as well as the demographics in Plano have indicated a need for housing and services for special needs populations.

### **Describe the characteristics of special needs populations in your community:**

The non-homeless special needs population is comprised of the elderly (including the frail elderly), persons with disabilities (physical, mental, and developmental disabilities as well as persons who chronically abuse drugs or alcohol) and persons with HIV/AIDS. "Frail Elderly" is defined as a person who is unable to perform at least three "activities of daily living" comprising of eating, bathing, grooming, dressing, or home management activities.

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

Elderly persons typically need assistance with personal care and help providing for themselves. The frail elderly are most likely to require increasing levels of medical care, daily living assistance, and other services. Most senior citizens prefer to live in their own homes or with their relatives, in independent living settings. Different housing settings may address the different household needs of the elderly, along a continuum ranging from living in one own home, with relatives, or in independent living facilities, to residence in assisted living or personal care homes.

Based on individual situations, persons with mental illness need a broad range of services such as case management, treatment, housing, financial assistance, and employment in order to improve their participation in society. Some individuals may be able to live independently, with or without supportive services, while others cannot. Each person's abilities must be carefully evaluated in order for the individual to be provided with the most appropriate services. Special attention is necessary to these housing needs in order to improve quality of life and prevent homelessness.

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

In the Texas Department of State Health Services (TDSHS) most recent quarterly report June 2014 for the North Texas region, 1000 cases were diagnosed for HIV or AIDS. Of the 1000, 22 cases were diagnosed for HIV or AIDS in the City of Plano. In TDSHS's 2013 annual report, Collin County had the 8th highest HIV and AIDS infection case numbers and 8th highest cases of people living with HIV in Texas.

**Discussion:**

With the aging of its population, Plano is faced with an increased number of seniors requiring affordable housing, transportation, access to health care, and supportive services providers.

There are a limited number of affordable housing units available in Plano that accommodate the physically impaired and which have convenient access to transportation and necessary supportive services. An increased number of well distributed affordable housing units, transportation access, and supportive services are needed in the City to allow them to live in dignity and with independence. Addressing the housing and supportive service needs of low income mentally ill persons is critical to preventing these individuals from possibly becoming homeless.

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

### **Describe the jurisdiction’s need for Public Facilities:**

A suitable living environment supports the quality of life of individuals and communities and may be improved by increasing the safety and livability of neighborhoods and increasing access to quality facilities and services. The vast majority of public facilities and services that support suitable living environments in Plano are funded through local sources. CDBG also contributes to sustaining these efforts through investment in projects that assist neighborhoods and residents.

In consultation with the public and interested parties, and based on past results, the City plans to address the jurisdiction’s public facilities needs by seeking to improve or increase availability and access by Plano residents to homeless shelter services and public services with an emphasis on special needs populations such as disabled, seniors, abused/neglected children, and children/youth.

### **How were these needs determined?**

In preparing the ConPlan, the City consulted with the public through multiple community outreach events, service provider focus groups, and an online survey. From input received, it was determined that increased availability and access for Plano residents to homeless shelter services and public services for special needs populations were needed.

### **Describe the jurisdiction’s need for Public Improvements:**

In preparing the Con Plan, the City consulted with the public through multiple community outreach events, service provider focus groups, and an online survey. Comments and input received did not support the need for using HUD funds to make additional Public Improvements at this time. While needs for street lighting, sidewalk improvements, and street/alley repair were cited as medium priority in individual surveys, none of the service provider focus groups identified any Public Improvements needs.

### **How were these needs determined?**

The need was determined as stated above.

### **Describe the jurisdiction’s need for Public Services:**

Plano's special needs populations, as well as low and moderate income households in general, have a variety of public service needs. In consultation with the public and other interested parties, the following are the public service target needs and types identified through the ConPlan process:

- Disabled and mental health services
- Transportation
- Senior Services
- Abused/Neglected Children
- Victims of domestic violence
- Homeless services
- Job training
- Housing counseling and financial education

### **How were these needs determined?**

In preparing the Con Plan, the City consulted with the public through multiple community outreach events, service provider focus groups, and an online survey. Comments and input received emphasized the need for public services for special needs populations and service types listed above.

# Housing Market Analysis

## MA-05 Overview

### Housing Market Analysis Overview:

Several factors or indicators are used to identify, describe, and analyze the City of Plano's housing market. This section of the ConPlan includes information on the following:

- Household Size and Composition
- Housing Development
- Housing Tenure, Vacancy Rates, Affordability, and Value
- Rental Housing
- Owner Housing
- Physical Condition of Housing Stock
- Public/Assisted Housing

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

### Introduction

There are 103,353 housing units within the City of Plano, made up of approximately 63,287 owner units and 33,635 rental units. Household size and composition affects the demand for each type of housing in a community. Also, the age of housing in a community can have a significant impact in terms of affordability, housing condition, and neighborhood stabilization, while also serving as an indicator of a City's growth trends. Significantly, 16.8% of the owner units in the City were built since 2000 and 83.2% were built prior to 2000. While housing stock that is over 30 years old is generally beginning to need repairs or updates, over the next five years, approximately 52,654 owner units will be at least two-thirds into their useful life without any repair or updates.

For low/moderate income households, there appears to be a need for additional new rental units, repair of affordable owner-occupied units, and homelessness prevention. According to the data, there are 5,077 rental units built prior to 1980 which are likely to need repair to just to remain quality and prevent loss of units. There are also 15,069 owner units built before 1980 that need major repair or upgrade.

### All residential properties by number of units

Property Type	Number	%
1-unit detached structure	67,444	65%
1-unit, attached structure	3,575	3%
2-4 units	3,198	3%
5-19 units	18,635	18%
20 or more units	9,719	9%
Mobile Home, boat, RV, van, etc	782	1%
<b>Total</b>	<b>103,353</b>	<b>100%</b>

**Table 27 – Residential Properties by Unit Number**

Data Source: 2007-2011 ACS

### Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	65	0%	550	2%
1 bedroom	262	0%	13,639	41%
2 bedrooms	2,685	4%	12,242	36%
3 or more bedrooms	60,815	95%	7,204	21%
<b>Total</b>	<b>63,827</b>	<b>99%</b>	<b>33,635</b>	<b>100%</b>

**Table 28 – Unit Size by Tenure**

Data Source: 2007-2011 ACS



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

The City continues to utilize federal, state, and local programs to assist extremely low, low and moderate income families. Unlike affordable units in the private market, which are naturally attractive to households with higher incomes as they may be seeking a bargain in their housing costs, assisted housing must be rented to households based on income restrictions from the public funding source. This helps to preserve workforce housing availability for young families and individuals. At present, there are an estimated total of 2,600 affordable rental housing units in Plano including all PHA properties and 820 units which were developed through the federal Low Income Housing Tax Credit Program. Tax Credit units must be rented to households at or below 60% of the area median income, which is currently \$40,725 for a family of four. Of these Tax Credit units, only approximately 41 are accessible for persons with disabilities.

City strives to 1) promote dispersion of publicly assisted housing units; 2) increase variety of housing choice for all income levels, and 3) promote project location consistent with future land use policies.

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

The City does not expect to lose units from its affordable housing inventory for any reason according to the PHA plan.

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

According to 2009-2013 ACS data, from 2000 to 2013, Plano's total population increased by 44,710 persons. This represents an average annual increase of approximately 3,400 persons, and a growth rate of 1.5% a year. From 2000 to 2010, the City added approximately 16,000 housing units for an average number added per year of 1,600. This has left the City with a housing unit deficit of approximately 53% per year. This places pressure on the local for-sale and rental markets and reduces affordability for low and moderate income families in both the renter and homebuyer markets.

According to 2009-2013 ACS data, of the City's total housing units, 70.2% were single-unit structures, 2.8% were duplex/tri-plex/four-plex units, 26.3% were multi-family structures with 5 or more units, and 0.7% were mobile homes.

**Describe the need for specific types of housing:**

Analysis of cost burden data indicates that more affordable rental housing is needed, particularly for families and individuals with incomes at or below 50% of median, many of which are disabled or elderly. Persons with disabilities often have difficulty locating a wide choice of accessible units. Results of local homeless point-in-time counts continue to indicate that transitional homeless shelter space with

support services are needed by Plano residents. In the homebuyer market, affordability for lower income first-time homebuyers is a continuing challenge, particularly as supply of affordable properties continues to be limited, transportation options remain limited, and HUD funding declines. Though some housing may be more affordable and have reduced transportation costs, there is a need for repair on many of these homes.

## **Discussion**

Maintaining existing aging affordable housing stock and increasing affordable housing supply are critical to meeting demand in Plano over the next five years.

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

### Introduction

This section will describe the general characteristics of the cost of housing based on available information with comparison from the 2000 Census and 2007-2011 ACS and CHAS data. The cost of housing in Plano has increased significantly since 2000 with home values increasing by 33 percent.

### Cost of Housing

	Base Year: 2000	Most Recent Year: 2011	% Change
Median Home Value	161,200	214,700	33%
Median Contract Rent	765	844	10%

Table 29 – Cost of Housing

Data Source: 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	1,580	4.7%
\$500-999	22,408	66.6%
\$1,000-1,499	7,432	22.1%
\$1,500-1,999	1,469	4.4%
\$2,000 or more	746	2.2%
<b>Total</b>	<b>33,635</b>	<b>100.0%</b>

Table 30 - Rent Paid

Data Source: 2007-2011 ACS

### Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	485	No Data
50% HAMFI	1,495	1,155
80% HAMFI	13,079	5,285
100% HAMFI	No Data	10,045
<b>Total</b>	<b>15,059</b>	<b>16,485</b>

Table 31 – Housing Affordability

Data Source: 2007-2011 CHAS

## Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	585	701	887	1,183	1,429
High HOME Rent	613	722	913	1,150	1,264
Low HOME Rent	613	657	788	911	1,017

**Table 32 – Monthly Rent**

Data Source: HUD FMR and HOME Rents

### Is there sufficient housing for households at all income levels?

Provision of adequate and appropriate housing for all residents is essential to building and maintaining strong neighborhoods. The City of Plano's key housing goals are increasing the supply of quality affordable housing with a particular emphasis upon senior and special needs housing.

There are sufficient housing units for the majority of households at or above 80% of median income. However, Plano households experience cost burdens at every level below 80% of median income. In particular, renters below 50% of median income and owners below 80% of median income. About 32%, or 4,510, of renter households with income below 50% of median income are severely cost burdened. Of all owner households that are severely cost burdened, 90%, or 4,140, earn below 80% of median income.

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

Housing costs, occupancy rates, and mobility are a reflection of supply and demand of housing. The demand for decent and affordable rental housing in the City continues to be high. To date, it appears that new construction of affordable rental units has not kept pace with the demand. Census data indicates that about 32% of all renters and 11.6% of all owners in Plano spent 30% or more of household income on housing. With 33% growth from 2000 to 2011 in median home prices and a 10% increase in rents over the same time period, affordability of housing is not likely to change with respect to rents and home values.

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

According to 2009-2013 ACS data, the median gross rent in Plano is \$1,087 including utilities. HUD's FY 2014 Fair Market Rent is \$701 for a one bedroom unit, and \$887 for a two bedroom unit (both not including utilities). In comparison, the "high" HOME program rent is \$722 for a one bedroom, and \$933 for a two bedroom, while the "low" HOME rents are \$649 and \$778, respectively (not including utilities). Current Tax Credit rents are at \$765 for one bedroom and \$918 for a two bedroom (not

including utilities). When one considers that a person earning \$10.00 per hour fulltime, earns \$20,800 per year, and takes home \$1733 per month, these housing costs would represent approximately 37% to 62% of that individual's gross income, demonstrating the challenging rental market for lower income households.

## **Discussion**

This section is optional and was left blank intentionally.

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

### Introduction

This section will describe the condition of housing for the Plano housing market. There are 10,374 households (or 10.6% of all households) in Plano that experience severe housing problems. The four conditions of housing problems include (1) lack of complete kitchen facilities, (2) lack of complete plumbing facilities, (3) more than one person per room, and (4) cost burden (paying more than 30% of household income on housing expenses).

### Definitions

For the purposes of this ConPlan, the City defines "standard condition" housing units as those that meet applicable federal standards and local building codes. The City defines a housing unit in "substandard condition but suitable for rehabilitation" as any building that does not meet applicable federal standards and/or local building codes, but does not endanger the life, health and safety of the public, and can still be repaired for a reasonable amount. "Reasonable amount" is a cost that does not exceed 75% of the estimated post rehabilitation value of the housing unit.

### Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	14,243	22%	12,887	38%
With two selected Conditions	256	0%	1,144	3%
With three selected Conditions	98	0%	60	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	49,230	77%	19,544	58%
<b>Total</b>	<b>63,827</b>	<b>99%</b>	<b>33,635</b>	<b>99%</b>

Table 33 - Condition of Units

Data Source: 2007-2011 ACS

### Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	8,970	14%	6,271	19%
1980-1999	39,214	61%	22,617	67%
1950-1979	15,306	24%	4,463	13%
Before 1950	337	1%	284	1%
<b>Total</b>	<b>63,827</b>	<b>100%</b>	<b>33,635</b>	<b>100%</b>

Table 34 – Year Unit Built

Data Source: 2007-2011 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	15,643	25%	4,747	14%
Housing Units build before 1980 with children present	9,665	15%	4,680	14%

**Table 35 – Risk of Lead-Based Paint**

Data Source: 2007-2011 ACS (Total Units) 2007-2011 CHAS (Units with Children present)

### Vacant Units

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

**Table 36 - Vacant Units**

Data Source: 2005-2009 CHAS

### Need for Owner and Rental Rehabilitation

HUD data shows that 22% of owner units have reportable conditions and may need repairs, while 41% of renter units had reported conditions. Owner demographics also show that households who are low-income and extremely low-income may live in housing units that have housing problems which the owner is unable to repair due to a financial hardship. These can affect the health and safety of elderly and children. Many such residents of Plano have relied on the City for repair and rehabilitation assistance, lead based paint removal, and energy efficiency improvements.

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

The table above presents the risk of Lead Based Paint Hazards by showing the number of housing units built before 1980. The table also illustrates the number and percentage of housing units that are rental and owner occupied. Of the approximately 14,345 pre-1980 units with children present, as many as one-half may be low or moderate income, based on income distribution for the city as a whole.

### Discussion

This section is optional and was left blank intentionally.

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

### Introduction

The Housing Authority of the City of Plano (PHA) is the local public housing agency. The PHA manages 24 public housing units and it provided housing assistance to 2,472 low to moderate income individuals during 2014. Currently, PHA administers 1,092 Housing Choice Vouchers (HCV). PHA owns and operates 24 single family housing units scattered throughout the City. They were built between 1962 and 1981.

### Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available			50	907			0	0	0
# of accessible units									
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

**Table 37 – Total Number of Units by Program Type**

Data Source: PIC (PIH Information Center)

### Describe the supply of public housing developments:

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

The public housing units are reported to be in good condition, with minor repairs and maintenance occurring regularly and in recent years. There are no units that are expected to be lost from the assisted housing inventory. The characteristics of Plano’s housing market as described in this ConPlan indicates the continued need for subsidized rental units, in addition to the need for additional standard units that are affordable. The



subsidized rental units remain occupied, with no vacancies available, thereby indicating the need for continued renovation of older units as needed.

**Public Housing Condition**

Public Housing Development	Average Inspection Score

**Table 38 - Public Housing Condition**

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

The public housing units were built between 1962 and 1981 and have benefitted from capital funded repairs and maintenance.

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

PHA has a strong Family Self-Sufficiency program to support public housing residents and Voucher recipients in their efforts to increase their education and employment prospects. PHA also sponsors a homeownership program. PHA also strongly encourages education and employment initiatives through the provision of supportive services.

**Discussion:**

This section is optional and was left blank intentionally.

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

### Introduction

This section will provide a brief inventory of facilities, housing, and services that meet the needs of homeless persons within the City of Plano, particularly families with children, youth, and victims of domestic violence.

On January 22, 2015, volunteers with the Collin County Homeless Coalition counted 367 homeless persons in Collin County including 176 persons within Plano of which 27 were unsheltered.

### Facilities and Housing Targeted to Homeless Households

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

**Table 39 - Facilities and Housing Targeted to Homeless Households**

Data Source Comments:

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

Samaritan Inn: A comprehensive transitional shelter program located in McKinney that teaches self-sufficiency and life skills to meet the needs of individuals and families experiencing homelessness. They help willing people gain dignity and independence. On a typical night, approximately 160 people sleep at the Inn, of which 60 are children.

Assistance Center of Collin County: Located near downtown Plano, the agency operates the 211 Collin Cares 24-hr hotline for social services. The programs they provide include homeless prevention, emergency assistance, food, basic healthcare and pharmacy, school supplies, and providing information and referral.

City House: City House's Transitional Living Program (TLP) is designed for homeless young adults, ages 18 to 21, focusing on helping them grow and learn to live independently. They offer residency in two homes in Plano - one for boys and one for girls - as well as a home in Frisco for girls (plans are in the works for a boy's home in Frisco soon). Residents can stay up to 18 months. They are also required to attend life skills classes.

**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.**

Throughout Plano, Collin and Dallas Counties services and facilities exist to meet the needs of homeless persons. Based on the 2015 homeless census, there were 101 available beds in Plano available to homeless youth and victims of domestic violence. The services and facilities mentioned above as well as service provider agency members of the Collin County Homeless Coalition provide a variety of services to meet the needs of homeless persons in Plano and Collin County.

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

### **Introduction**

The section of the plan will describe the facilities and services that assist persons who are not homeless but who require supportive housing, and programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing. This will include information regarding priority housing and supportive service needs of persons who are not homeless but who may or may not require supportive housing including elderly, frail elderly, children/youth, and persons with disabilities (mental, physical, developmental).

**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**

Special needs populations in Plano are growing, in particular senior and persons with disabilities, which is increasing the demand for housing and services for this population. Although there have been market rate housing developments created because of the growing size of these populations, some are not affordable to low- and moderate-income residents. Housing needs for special needs populations include housing that often has smaller units and have supportive services nearby or in the development. In addition, there are many seniors who are homeowners. Sometimes seniors have problems with maintaining their homes due to mobility or income. This reinforces the need for emergency home repair and rehabilitation programs.

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

Plano partners with multiple organizations that provide supportive services for persons transitional out of prison, nursing homes, and other mental and physical health institutions. Collin County Homeless Coalition and local Continuum of Care (Metro Dallas Homeless Alliance) coordinates housing and services for these populations.

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

The City proposes to provide, encourage, and facilitate the development of housing tax credit units with an emphasis upon families and disabled and elderly households and will continue to provide supportive services to special needs populations.

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

The City will fund other types of public services to special needs populations, such as mental health services, senior services, job training and educational services for special needs populations, case management and emergency services for homeless persons, emergency rental assistance for persons at risk of homelessness, special needs transportation services, and after school programs for children and youth.

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

### **Negative Effects of Public Policies on Affordable Housing and Residential Investment**

In conjunction with the development of this Consolidated Plan; Plano also conducted and finalized an Analysis of Impediments to Fair Housing Choice (AI) to examine how state and local laws, private, public and non-profit sector regulations, administrative policies, procedures, and practices are impacting the location, availability, and accessibility of housing. Plano zoning ordinance building codes, public policies, and real estate related publications were examined to determine any current ordinances or policies that impede fair housing. No concerns or negative effects were noted as a result. The AI identified two impediments related to public policy:

- Public Awareness of Fair Housing and greater outreach and education are needed for the public, protected class members under the Fair Housing Act and industries such as landlords, finance, social service agencies and community organizations.
- Expanded Services Areas and Increased Access to Public Transportation is needed to address mobility for transit dependent persons.

Remedial actions related to these two impediments are incorporated as a matter of policy into all of Plano's HUD funded programs. Also, Plano will continue to participate in the local transportation board to address mobility needs in the community.

The full AI report is attached to this Consolidated Plan as Appendix III and is available for public review at the City of Plano's Neighborhood Services Department.

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

### Introduction

The non-housing community development plan section provides a brief summary of Plano's priority non-housing community development needs that are eligible for assistance under HUD's community development program categories. This community development component of the plan provides Plano's specific long-term and short-term community development objectives, developed in accordance with the primary objective of the CDBG program to develop viable urban communities by providing decent housing and a suitable living environment and expanding economic opportunities, principally for low-income and moderate-income persons.

### 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	1,093	1,515	1	1	0
Arts, Entertainment, Accommodations	12,091	14,912	11	10	-1
Construction	3,674	4,577	3	3	0
Education and Health Care Services	14,734	19,181	14	13	-1
Finance, Insurance, and Real Estate	13,832	21,243	13	15	2
Information	6,039	12,392	6	9	3
Manufacturing	10,310	13,122	10	9	-1
Other Services	3,481	3,640	3	3	0
Professional, Scientific, Management Services	16,918	25,829	16	18	2
Public Administration	0	0	0	0	0
Retail Trade	13,579	21,023	13	14	1
Transportation and Warehousing	2,892	930	3	1	-2
Wholesale Trade	7,683	6,924	7	5	-2
Total	106,326	145,288	--	--	--

Table 40 - Business Activity



**Data Source:** 2007-2011 ACS (Workers), 2011 Longitudinal Employer-Household Dynamics (Jobs)

## Labor Force

Total Population in the Civilian Labor Force	145,432
Civilian Employed Population 16 years and over	137,243
Unemployment Rate	5.63
Unemployment Rate for Ages 16-24	10.51
Unemployment Rate for Ages 25-65	4.24

**Table 41 - Labor Force**

Data Source: 2007-2011 ACS

Occupations by Sector	Number of People
Management, business and financial	53,978
Farming, fisheries and forestry occupations	5,207
Service	8,174
Sales and office	36,315
Construction, extraction, maintenance and repair	6,287
Production, transportation and material moving	3,647

**Table 42 – Occupations by Sector**

Data Source: 2007-2011 ACS

## Travel Time

Travel Time	Number	Percentage
< 30 Minutes	74,984	60%
30-59 Minutes	42,375	34%
60 or More Minutes	8,191	7%
<b>Total</b>	<b>125,550</b>	<b>100%</b>

**Table 43 - Travel Time**

Data Source: 2007-2011 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	7,194	195	1,913
High school graduate (includes equivalency)	13,789	1,311	3,818
Some college or Associate's degree	29,015	1,948	6,744

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Bachelor's degree or higher	68,702	2,946	13,141

**Table 44 - Educational Attainment by Employment Status**

Data Source: 2007-2011 ACS

### Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	344	1,916	1,020	1,721	1,228
9th to 12th grade, no diploma	2,235	1,715	1,270	1,660	1,200
High school graduate, GED, or alternative	5,742	5,617	4,523	8,789	5,068
Some college, no degree	7,241	7,541	7,072	13,184	4,760
Associate's degree	952	2,430	3,016	4,507	1,156
Bachelor's degree	2,498	12,526	15,581	26,081	5,506
Graduate or professional degree	159	5,062	9,367	16,224	2,808

**Table 45 - Educational Attainment by Age**

Data Source: 2007-2011 ACS

### Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	19,121
High school graduate (includes equivalency)	31,182
Some college or Associate's degree	40,001
Bachelor's degree	61,503
Graduate or professional degree	86,284

**Table 46 – Median Earnings in the Past 12 Months**

Data Source: 2007-2011 ACS

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

Based on local information available, the major job sectors within the City of Plano are:

- Professional, Scientific, Management Services: %17
- Finance, Insurance, and Real Estate: %14
- Retail Trade: %13
- Arts, Entertainment, Accommodations: %10

**Describe the workforce and infrastructure needs of the business community:**

A key workforce and infrastructure need in Plano and Collin County is ensuring that employees are able to get to their employers. Transportation availability, public in particular, is limited which may hinder potential employees from working in any area. 41% of Plano workers have a commute longer than 30 minutes which puts a strain on low income family resources in finding additional after school care and increased commute costs. Additionally, 7% of Plano residents 18 and over did not finish high school and 43% have less than an Associate's degree.

**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.**

Plano's Economic Development initiatives attract interest nationally and is a leader in the DFW metroplex. Their projects have added 2,269 jobs from company retention, relocation, and expansion across an array of industries. In 2015, Toyota broke ground on its corporate headquarters which will bring about 4,000 jobs to Plano over the next three years.

Despite economic development successes, the need for additional job training, particularly for low income and special needs populations, is vital to maintain and attract businesses to the area.

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

Two of the top four job sectors in Plano generally require a high degree of specialization or a Bachelor's degree. Further, about 65% of all jobs in Plano (eight of the 13 cited in Table 38) generally require a degree or some specialization.

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

The North Central Texas Workforce Development Board serves 14 counties in the DFW metroplex including Collin County. Their 2013 annual report indicates about 18,500 people in Collin County served with 200 people receiving job training. For those who qualify, they provide child care to families to help heads of households improve their skills and find jobs as well as education and certificate programs. Finally, the Board partners with the Collin County Community College District to provide a supply chain logistics certification program.

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

No

**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.**

Plano does not participate in a CEDS. Plano's Comprehensive Plan is the City's guide for making decisions about growth and development. The Comprehensive Plan is currently in the process of an update. Major topics, or "pillars," of the plan under consideration include policies and action statements related to jobs and workforce, social services, and affordable housing with a particular emphasis upon special needs populations such as families, seniors, and disabled.

**Discussion**

This section is optional and was left blank intentionally.

## **MA-50 Needs and Market Analysis Discussion**

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

Areas of housing problem concentration are defined as Census Block Groups within a jurisdiction that have a percentage of housing problems exceeding the percentage of total housing units within the jurisdiction by a statistically significant margin.

Geographic analysis shows that the concentration of older house stock overlaps with both a concentration of low to moderate income families and concentrations of racial and ethnic minorities. Areas which have greater than 51% concentration of minority populations, and areas that have greater than 51% concentration of low and moderate income persons are located primarily in south and east Plano. Housing units built before 1978, also concentrated in east and south Plano, are more likely to contain lead-based paint and are more likely in need of major repair. Yet, these houses are occupied by families least likely to have the financial means to correct either potential lead hazards or make all other needed repairs.

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

The definition of minority concentration is that 51% or more of the population is from a race or ethnicity that is a minority of the city's population overall. Low to moderate income and minority concentrations occur primarily in south and east Plano.

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

The characteristics of the market in the areas where there is a concentration of minority populations or housing problems are: older housing stock, lower income levels, and higher incidence of repair needs.

### **Are there any community assets in these areas/neighborhoods?**

The primary asset of these areas are proximity to downtown and public transportation including DART's light rail stations. Moreover, these areas generally have adequate community facilities.

### **Are there other strategic opportunities in any of these areas?**

Over the past 10 years, downtown Plano redevelopment has been encouraged and is on the rise due to public transit opportunities and central location. Creating mixed income developments by leveraging demand for market rate housing in the area with the demand for affordable housing represents a strategic opportunity for Plano.



# Strategic Plan

## SP-05 Overview

### Strategic Plan Overview

In order to continue to receive federal funds, the City of Plano must submit a Consolidated Plan (ConPlan) to the U.S. Department of Housing and Urban Development (HUD) every five years and the ConPlan must address the following objectives, primarily benefitting low and moderate-income residents:

- Decent Housing;
- A Suitable Living Environment; and
- Expanded Economic Opportunities

According to HUD, “the Consolidated Plan is designed to be a collaborative process whereby a community establishes a unified vision for community development actions. It offers local jurisdictions the opportunity to shape the various housing and community development programs into effective, coordinated neighborhood and community development strategies. It also creates the opportunity for strategic planning and citizen participation to take place in a comprehensive context, and to reduce duplication of effort at the local level.”

The Strategic Plan section of the ConPlan establishes general guidelines based on the needs identified in the “Needs Analysis” section, for housing and community development activities for the next five years, beginning October 1, 2015 through September 30, 2020. The strategies and goals set forth in the Strategic Plan are tailored to address the housing, community development, and public services needs of the City, while satisfying HUD’s required national objectives. They provide the framework for implementing the City’s 2015-2019 Consolidated Plan and subsequent annual Action Plans, by detailing the projects and activities to be undertaken.



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

### **Geographic Area**

**Table 47 - Geographic Priority Areas**

#### **General Allocation Priorities**

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

The City has not designated any general target areas because low to moderate income individuals and families reside in most areas of the city. However, CDBG activity types may be located in specific geographic areas based on low/moderate income criteria established by HUD for area wide benefit activities, which must have at least 33% concentration of low/moderate income population. Allowable locations for projects are determined based on the percentage of low to moderate income persons residing there. The majority of Plano's HUD funds are used for direct benefit purposes that are available to low/moderate income residents who may live anywhere throughout the city so geographic priorities do not apply. Some project types, based on their nature and the location that will make them most effective, may be given priority near schools, transit, and bus stops.

Attached as Appendix II is a map of census tracts with at least 33% concentration of low/moderate income population per most recent ACS data.

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

### Priority Needs

Table 48 – Priority Needs Summary

1	<b>Priority Need Name</b>	Housing Rehabilitation
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Housing Rehabilitation
	<b>Description</b>	Housing rehabilitation and repair housing units for low/moderate income Plano residents
	<b>Basis for Relative Priority</b>	Aging housing stock, maintain existing affordable housing units
2	<b>Priority Need Name</b>	Housing Supply
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Families with Children Elderly Other
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Supply of Units
	<b>Description</b>	Increase supply of affordable housing units through new construction and rehabilitation/reconstruction of existing housing for low/moderate income Plano residents

	<b>Basis for Relative Priority</b>	Increase supply of affordable units, reduce cost burden
3	<b>Priority Need Name</b>	Homebuyer Assistance
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Families with Children
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Homeownership
	<b>Description</b>	Assist low/moderate income Plano homebuyers with housing
	<b>Basis for Relative Priority</b>	Reduce cost burden, increase homeownership by low/moderate income persons
4	<b>Priority Need Name</b>	Homeless Prevention
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Individuals Families with Children
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Homeless Prevention
	<b>Description</b>	Funds are used to pay for rent and utilities to allow persons at-risk of homelessness to maintain housing while addressing immediate crises and retain self-sufficiency
	<b>Basis for Relative Priority</b>	Reduce risk of homelessness for Plano residents

5	<b>Priority Need Name</b>	Homeless Shelter
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Families with Children Elderly Individuals Families with Children Mentally Ill Victims of Domestic Violence Unaccompanied Youth
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Homeless Shelter and Services
	<b>Description</b>	New and expanded access by Plano residents to homeless shelter facilities. Funds to be used to assist with new shelter facility construction and/or expansion within Collin County with services set aside for Plano residents.
	<b>Basis for Relative Priority</b>	Enhance accessibility and mobility, enhance quality of life, coordinate services
6	<b>Priority Need Name</b>	Public Services - Special Needs
	<b>Priority Level</b>	High

	<b>Population</b>	Extremely Low Low Moderate Families with Children Elderly Individuals Families with Children Victims of Domestic Violence Unaccompanied Youth Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Victims of Domestic Violence Other
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Public Services - Special Needs
	<b>Description</b>	Social and public services with an emphasis upon children, youth, homeless, and special needs populations including elderly, mentally ill, persons with disabilities, and victims of domestic violence
	<b>Basis for Relative Priority</b>	Reduce poverty amongst special needs and low/moderate income, maintain and increase availability of services
<b>7</b>	<b>Priority Need Name</b>	Public Services - Health/Dental Care
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Families with Children Elderly Chronic Homelessness Individuals Families with Children Elderly Other

	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Public Services - Medical/Dental
	<b>Description</b>	New or improved access to health and/or dental care services for low/moderate income Plano residents
	<b>Basis for Relative Priority</b>	Reduce poverty and enhance quality of life
<b>8</b>	<b>Priority Need Name</b>	Public Services - Transportation
	<b>Priority Level</b>	Low
	<b>Population</b>	Extremely Low Low Moderate Families with Children Elderly Elderly Other
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Public Services - Transportation
	<b>Description</b>	New or improved access to transportation services for low/moderate income Plano residents including special needs populations
	<b>Basis for Relative Priority</b>	Current services are available, due to high capital costs agency/community partner for service may not be available
<b>9</b>	<b>Priority Need Name</b>	Job Training
	<b>Priority Level</b>	Low

<b>Population</b>	Extremely Low Low Moderate Families with Children Elderly Chronic Homelessness Individuals Families with Children Other
<b>Geographic Areas Affected</b>	
<b>Associated Goals</b>	Job Training
<b>Description</b>	Job training and employment skills programs for low/moderate income Plano resident with an emphasis on special needs populations
<b>Basis for Relative Priority</b>	Based on needs assessment, services related to special needs and reducing housing cost burden rank higher

**Narrative (Optional)**

The City’s housing priorities are: maintaining current housing stock; increasing the supply of quality affordable rental housing particularly for special needs populations; and expanding homeownership opportunities.

The City’s public service priorities are: special needs populations, homelessness prevention, homeless services, transportation, and health/dental care services.

Finally, the City’s public facility priorities are new access or expansion of homeless shelter within Collin County with a set aside for Plano residents and families.

## 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)	City does not anticipate funding TBRA in the near future.
TBRA for Non-Homeless Special Needs	City does not anticipate funding TBRA for non-homeless special needs in the near future.
New Unit Production	As discussed in section MA-15 Housing Market Analysis: Cost of Housing, the cost of housing in Plano has increased significantly since 2000 with home values increasing by 33% and rents have increased 10%. By strategically leveraging funds and providing non-monetary support for new unit production (ie. providing resolutions of support for housing tax credit developments), the City can be successful in achieving the goals set out in this ConPlan.
Rehabilitation	<p>As discussed in section MA-20 Housing Market Analysis: Condition of Housing, Plano faces significant challenges over the next five years related to the age of housing stock. To address those challenges, Plano has multiple programs to help improve existing housing stock:</p> <ul style="list-style-type: none"> <li>• Housing Rehabilitation uses HUD funds to provide rehabilitation and repairs for low/moderate income homeowners.</li> <li>• The Great Update Rebate program uses city funds to encourage rehabilitation and repairs for eligible units 35 years or older.</li> <li>• Plano’s Love Where You Live is a city-funded program empowers communities by organizing neighborhood work events using community partners and volunteers. The program promotes and completes general neighborhood projects including tree and landscaping, energy and water efficiency upgrades, and property standards awareness.</li> </ul>



<b>Affordable Housing Type</b>	<b>Market Characteristics that will influence the use of funds available for housing type</b>
Acquisition, including preservation	<p>The City has adopted the following programs to increase the supply and accessibility of quality affordable housing to low/moderate income households:</p> <ul style="list-style-type: none"> <li>• First Time Homebuyers program provides homebuyer education and downpayment assistance using CDBG and/or HOME funds. Depending on applicant eligibility and fund availability, a homebuyer may receive up to the greater of \$10,000 or 6% of the sales price for the purchase of a home.</li> <li>• Acquisition of properties may include support for non-profit development partners, including Community Development Organizations, to acquire properties on which to construct new affordable single family homes.</li> <li>• Providing grants or loans to developers acquisition, construction and/or rehabilitation of housing units for sale or rent to low/moderate income households to maintain and increase affordable housing supply.</li> </ul>

**Table 49 – Influence of Market Conditions**

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

### **Introduction**

The City of Plano is a Metropolitan Entitlement City and currently receives two grants from the U.S. Department of Housing and Urban Development (HUD):

Community Development Block Grant (CDBG), and

Home Investment Partnerships Program (HOME).

Through the use of federal, state, and local funds the City plans to carry out the objectives set forth in this ConPlan. The City works in partnership with public institutions, private and nonprofit partners to implement activities and projects that require multiple funding sources. The Neighborhood Services and Planning Departments of the City of Plano work with other City departments to develop coordinated plans, and to leverage resources for parks, infrastructure, code enforcement, housing development, and other projects in targeted neighborhoods. Coordination with and support from adjacent HUD entitlement grantees and the North Central Texas Council of Governments is also sought when appropriate.

The City also benefits from additional local, state and federal funding including, but not limited to, the following:

- Buffington Community Services Grant;
- Continuum of Care McKinney Vento Homeless Assistance;
- Housing Choice Voucher Program;
- Low-Income Housing Tax Credits; and
- Leveraging of federal funds.

**Anticipated Resources**

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder 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	1,183,071	120,000	0	1,303,071	6,192,785	Expected amount assumes 1% reductions each year.
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	360,484	6,750	0	367,234	1,686,031	Expected amount assumes a 10% reduction in first year and 2% reductions in years two through five.
Other	public - local	Public Services	269,330	0	0	269,330	1,373,583	Expected amount assumes \$1 per Plano resident and 2% population growth

**Table 50 - Anticipated Resources**

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

In recent years, the City has made greater efforts to leverage private investment development and public service activities. City has also provided resolutions of support for Low Income Housing Tax Credit developers to produce more affordable housing units. In face of extensive needs and limited resources, the City’s funding strategy is to focus its efforts in activities that offer the greatest potential for maximizing benefits from investments. Consequently, the City attempts to allocate public funds in areas that can leverage additional public or private funding, or complement investments already committed. City criteria for its annual funding application process includes a preference for agencies and projects that effectively leverage other resources.

Matching requirements will be satisfied as follows:

- The City is required to make match contributions under the HOME Program. The contributions must be at least 25 percent of the HOME expenditure, unless the jurisdiction has received a reduction in the match requirement. HOME match requirements will be met with non-federal cash contributions to projects by the developer issuance of below market interest rate mortgages and other mechanisms to assist in the development of affordable housing units.

**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 does not retain public land for development.

**Discussion**

This section is optional and was left blank intentionally.

## 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
PLANO	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities public services	Jurisdiction
PLANO HOUSING AUTHORITY	PHA	Public Housing	Jurisdiction
TEXAS DEPARTMENT OF HOUSING AND COMMUNITY AFFAIRS	Government	Non-homeless special needs Rental	State
METRO DALLAS HOMELESS ALLIANCE	Continuum of care	Homelessness	Region
The Samaritan Inn	Non-profit organizations	Homelessness Non-homeless special needs public facilities public services	Region
ASSISTANCE CENTER OF COLLIN COUNTY	Non-profit organizations	Homelessness Non-homeless special needs public services	Region
HABITAT FOR HUMANITY of South Collin Co.	Non-profit organizations	Ownership	Jurisdiction
Plano Housing Corporation	CHDO	Ownership Rental	Jurisdiction
Collin County Homeless Coalition	Regional organization	Homelessness	Other

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

The Plano institutional structure for delivery of community development and affordable housing programs has the following strengths:

- Numerous non-profit social service agencies that provide a wide variety of essential public services to low income and special needs populations, including programs for youth, seniors, physically disabled, women and victims of domestic violence, and health-related services for all low income populations
- A local housing authority that effectively provides a wide variety of housing programs to its customers and regularly discusses with City the expansion of the local supply of affordable housing
- Effective policy-making bodies, including the City Council and Council-appointed advisory boards such as the Community Relations Commission
- A strong local real estate and private developer/homebuilder industry which has participated in development of affordable housing for homebuyers and renters
- A successful local Collin County Homeless Coalition which in the past five years have advocated and brought significant exposure and expansion of the level and quality of local services to the homeless population
- Police department has taken an active and critical role in helping homeless persons in the City

However, the following gaps in institutional structure also exist:

- Limited number of non-profit housing developers, with limited sources of funding for affordable housing, especially housing for extremely low income populations with special needs
- Limited availability and supply of land and housing for increasing supply of affordable housing units
- Limited sources of funding for housing activities for both new construction and rehabilitation/preservation of older housing stock
- Challenges in consistently implementing effective “homeless discharge policies” from institutions such as jails, hospitals, mental health facilities, etc.

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

<b>Homelessness Prevention Services</b>	<b>Available in the Community</b>	<b>Targeted to Homeless</b>	<b>Targeted to People with HIV</b>
<b>Homelessness Prevention Services</b>			
Counseling/Advocacy	X	X	X
Legal Assistance	X	X	
Mortgage Assistance	X	X	

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

**Table 52 - Homeless Prevention Services Summary**

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

The service delivery system aims to meet the needs of homeless and special needs populations through membership, participation, and coordination with the Collin County Homeless Coalition (CCHC). CCHC conducts general monthly meetings and is attended by representatives from area cities, service providers, and faith-based groups. The meetings provide a forum for problem solving, information sharing, and referral services. Agencies that serve a wide variety of special needs in locations throughout Plano and Collin County regularly attend and participate. Finally, CCHC along with the City of Plano coordinate an annual point-in-time homeless count in Collin County. Results are reported and shared in the area as well as with Metro Dallas Homeless Alliance, the area’s Continuum of Care.

**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 ability of Plano to rely on a variety of agencies to serve the City's special needs and homeless populations is a strength. This network of organizations leverages the services each is able to provide within its limited resources, assuring that distinct needs are addressed.

A gap in the delivery system is the number of homeless shelter beds in the area available to or set aside for homeless persons and families from Plano especially since approximately 40% of the homeless population at any time in Plano and Collin County are children.

As for the gaps in services for families and special needs population, the following issues require attention and will have to be addressed in time. With the aging of its population, Plano is faced with an increased number of seniors requiring affordable housing. There are though a limited number of affordable housing units available in Plano that accommodate the physically impaired and which have convenient access to transportation and the necessary supportive services. An increased number of well distributed affordable housing units throughout the City are needed to allow families and special needs population to live in dignity and with independence. Addressing the housing needs these populations is vital to preventing these individuals from possibly becoming homeless.

**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**

It has always been and remains a priority for the City to develop and enhance an effective and efficient program delivery system for the use of federal funds. The City monitors, assesses, and seeks ways to further improve its performance. Solid relationships have been built with public institutions, private and nonprofit partners to implement activities and projects that require assistance whether through funding or non-monetary/administrative support.



## 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 Rehabilitation	2015	2019	Affordable Housing		Housing Rehabilitation	CDBG: \$2,908,930	Homeowner Housing Rehabilitated: 125 Household Housing Unit
2	Supply of Units	2015	2019	Affordable Housing		Housing Supply	HOME: \$1,325,000	Homeowner Housing Added: 30 Household Housing Unit
3	Homeownership	2015	2019	Affordable Housing		Homebuyer Assistance	CDBG: \$120,000 HOME: \$270,000	Direct Financial Assistance to Homebuyers: 25 Households Assisted
4	Homeless Prevention	2015	2019	Homeless		Homeless Prevention	CDBG: \$325,000	Homelessness Prevention: 150 Persons Assisted
5	Homeless Shelter and Services	2015	2019	Homeless		Homeless Shelter	CDBG: \$300,000	Homeless Person Overnight Shelter: 200 Persons Assisted
6	Public Services - Special Needs	2015	2019	Homeless Non-Homeless Special Needs		Public Services - Special Needs	CDBG: \$525,000	Public service activities other than Low/Moderate Income Housing Benefit: 1500 Persons Assisted
7	Public Services - Medical/Dental	2015	2019	Non-Housing Community Development		Public Services - Health/Dental Care	CDBG: \$100,000	Public service activities other than Low/Moderate Income Housing Benefit: 100 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
8	Public Services - Transportation	2015	2019	Non-Homeless Special Needs Non-Housing Community Development		Public Services - Transportation	CDBG: \$80,000	Public service activities other than Low/Moderate Income Housing Benefit: 150 Persons Assisted
9	Job Training	2015	2019	Non-Homeless Special Needs Non-Housing Community Development		Job Training	CDBG: \$80,000	Public service activities other than Low/Moderate Income Housing Benefit: 60 Persons Assisted

Table 53 – Goals Summary

### Goal Descriptions

1	<b>Goal Name</b>	Housing Rehabilitation
	<b>Goal Description</b>	Strategy 1: Rehabilitate, retain, preserve, and improve the affordable housing stock for low/moderate income non-homeless population Goal 1: Sustain the quality of homeowner units through rehabilitation and repair.
2	<b>Goal Name</b>	Supply of Units
	<b>Goal Description</b>	Strategy 2: Increase the availability of affordable permanent housing in standard condition to low/moderate income families Goal 1: Increase supply of affordable housing units through rehabilitation, reconstruction, and/or new construction

3	<b>Goal Name</b>	Homeownership
	<b>Goal Description</b>	Strategy 2: Increase the availability of affordable permanent housing in standard condition to low/moderate income families  Goal 2: Increase affordability of homeownership by providing homebuyer financial counseling and education and direct financial assistance for closing costs and down payment
4	<b>Goal Name</b>	Homeless Prevention
	<b>Goal Description</b>	Strategy 1: Meet the needs of homeless persons (including help obtaining affordable housing) and assist persons at risk of becoming homeless  Goal 1: Provide direct assistance for rent and utilities for persons at-risk of homelessness to maintain housing and address immediate crises and retain self-sufficiency
5	<b>Goal Name</b>	Homeless Shelter and Services
	<b>Goal Description</b>	Strategy 1: Increase access to quality homeless shelter and supportive services  Goal 1: Provide for homeless shelter projects in Collin County with supportive services and shelter space set aside for homeless persons from Plano
6	<b>Goal Name</b>	Public Services - Special Needs
	<b>Goal Description</b>	Strategy 2: Meet the public service needs of low/moderate income residents  Goal 1: Provide public services with an emphasis upon children, youth, homeless, and special needs populations including elderly, mentally ill, persons with disabilities, and victims of domestic violence
7	<b>Goal Name</b>	Public Services - Medical/Dental
	<b>Goal Description</b>	Strategy 2: Meet the public service needs of low/moderate income residents  Goal 2: Improve access to basic medical and/or dental care for low/moderate income residents with a preference for services targeting special needs populations

8	<b>Goal Name</b>	Public Services - Transportation
	<b>Goal Description</b>	Strategy 2: Meet the public service needs of low/moderate income residents Goal 3: Improve access to transportation services by low/moderate income Plano residents with a preference for services for children, youth, and special needs populations
9	<b>Goal Name</b>	Job Training
	<b>Goal Description</b>	Strategy 1: Meet the job and employment skills training needs of low/moderate income residents Goal 1: Provide job training and employment skills programs for low/moderate income residents with a preference for services for special needs populations

**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)**

The City will provide affordable housing to approximately 330 extremely low-income, low-income, and moderate-income families, and homeless persons including rental housing and homeownership over the five year period.

HOME funds will be used primarily to address affordability needs of low/moderate income homebuyers through homeownership assistance and counseling and single family housing development. Investment of HOME funds will also be leveraged to foster partnerships that increase investment of non-federal funds in the production of affordable housing.

## **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)**

It is the policy of the Plano Housing Authority (PHA) to comply fully with all Federal, State, and local nondiscrimination laws; the Americans with Disabilities Act; and the U.S. Department of Housing and Urban Development regulations governing Fair Housing and Equal Opportunity. The PHA's Housing Choice Voucher Administrative Plan includes policies related to the provision and implementation of reasonable accommodation. The need for additional accessible units coincides with the needs of the community at large namely increased access and availability to affordable housing.

### **Activities to Increase Resident Involvements**

PHA administers the Family Self-Sufficiency and Homeownership programs that are designed to aid Housing Choice Voucher program participants with services to enable families to achieve economic independence.

As part of a five-year plan participants set long and short term goals, attend quarterly meetings, have the opportunity to attend several programs to help educate them on becoming self-sufficient, have one-on-one meetings with a counselor and may build an escrow account.

Participants who take advantage of an escrow account can see the tangible rewards for their hard work and dedication in becoming self-sufficient.

A participation agreement and service plan are executed and signed by both the participant and the program coordinators. Upon successful completion of the contract the participants will receive any money in their escrow account to use toward their goal of continuing to be self-sufficient. Many participants use these funds to complete the goal of homeownership.

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

No

### **Plan to remove the 'troubled' designation**

The PHA is not currently designated as a "troubled" agency. If the PHA becomes designated as troubled in years to come, the City of Plano will offer assistance and guidance. The PHA and the City will continue to work together and make improvements when appropriate to maintain performance and program integrity.



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

### **Barriers to Affordable Housing**

In conjunction with the development of this Consolidated Plan; Plano also conducted and finalized an Analysis of Impediments to Fair Housing Choice (AI) to examine how state and local laws, private, public and non-profit sector regulations, administrative policies, procedures, and practices are impacting the location, availability, and accessibility of housing. Plano zoning ordinance building codes, public policies, and real estate related publications were examined to determine any current ordinances or policies that impede fair housing. No concerns or negative effects were noted as a result. The AI identified two impediments related to public policy:

- Public Awareness of Fair Housing and greater outreach and education are needed for the public, protected class members under the Fair Housing Act and industries such as landlords, finance, social service agencies and community organizations.
- Expanded Services Areas and Increased Access to Public Transportation is needed to address mobility for transit dependent persons.

Remedial actions related to these two impediments are incorporated as a matter of policy into all of Plano's HUD funded programs. Also, Plano will continue to participate in the local transportation board to address mobility needs in the community.

The full AI report is attached to this Consolidated Plan as Appendix III and is available for public review at the City of Plano's Neighborhood Services Department.

### **Strategy to Remove or Ameliorate the Barriers to Affordable Housing**

The AI report identified barriers in the following categories:

1. Housing affordability and insufficient income
2. Public policy and fair housing infrastructure impediments
3. Expanded services areas and increased access to public transportation
4. Disparate impacts of mortgage lending on minority populations and lower income areas; and the lingering impacts of the subprime mortgage lending crises and increased foreclosures
5. Barriers to fair housing choice impacts on special need populations, minorities and low income
6. Limited resources to assist lower income, elderly and indigent homeowners maintain their homes and stability in neighborhoods

Strategies considered in this Consolidated Plan and that may be implemented over the next five years depending on availability of funds and partnership opportunities:

1. a. Increasing production of affordable housing through public private partnerships with developers and capacity building for nonprofits;

- b. Facilitating access to below-market-rate units particularly through providing resolution of no objection and/or support for developers applying to the State of Texas's Low Income Housing Tax Credit Program;
  - c. Maintaining a list of partner lenders providing affordable housing financing and subsidies;
  - d. Identifying and seeking additional sources of funds for affordable housing as they become available;
  - e. Encouraging private sector support for affordable housing initiatives;
2. Increasing fair housing education and outreach as funding becomes available and targeting minority, immigrant, and lower income populations;
  3. Partnering with local industry to conduct ongoing fair housing outreach and education;
  4. Encouraging fair housing enforcement agencies and HUD for testing of multifamily properties;
  5. Continuing involvement with local transit agency board and policy making;
  6. Applying for competitive and non-entitlement State and Federal funding and assistance from nonprofit intermediaries for foreclosure financial literacy programs as funds become available;
  7. Encouraging bank and traditional lenders to offer products addressing the needs of households currently utilizing predatory lenders;
  8. Raising awareness among the appraisal industry concerning limited comparability for affordable housing products;
  9. Providing language assistance to persons with limited English proficiency;
  10. Implementing an Affirmative Fair Housing Marketing Plan (AFHMP) where required to create fair and open access to affordable housing;
  11. Encouraging recruitment of industry and job creation that provide living wages;
  12. Supporting development financing mechanisms, when available, that provides alternative housing choices for seniors; and/or,
  13. Continuing its support and implementation of city-funded self-help and community and housing improvement initiatives by providing housing assistance to owners and assisting them in complying with municipal housing codes.



## **SP-60 Homelessness Strategy – 91.215(d)**

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

The City in collaboration with the Collin County Homeless Coalition (CCHC) and Metro Dallas Homeless Alliance Continuum of Care (CoC) will continue striving to end chronic homelessness by partnering with service providers to address the underlying financial, medical and behavioral health barriers of individuals and families which led them to homelessness. While CoC funding and agency capacity for services in Collin County remains limited, the CoC has awarded funds for transitional shelter and supportive services in Plano to Hope's Door.

The City regularly hosts general meetings and is active with the CCHC. The City and CCHC also maintain regular attendance and involvement with the CoC. Finally, the City coordinates its annual point-in-time homeless count and coordinates with CCHC and CoC in reporting and compiling results.

### **Addressing the emergency and transitional housing needs of homeless persons**

The City's strategy for addressing the emergency shelter and transitional housing needs of people who are homeless includes: 1) regular involvement and coordination with the CCHC and CoC; 2) completing environmental reviews as required for agencies in Plano receiving CoC funds; and 3) providing City and HUD funds for homeless and transitional housing and related support services to local entities which leverage further resources for those purposes. This includes funds for agencies providing emergency and transitional services, as well as information referral services for the homeless.

### **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.**

As discussed in this ConPlan, the City regularly hosts general meetings and is active with the CCHC. The City and CCHC also maintain regular attendance and involvement with the CoC. Plano coordinates its annual point-in-time homeless count and coordinates with CCHC and CoC in reporting and compiling results. Finally, helping homeless persons makes up a significant portion of the five year goals and strategies under this ConPlan.

### **Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving**

**assistance from public and private agencies that address housing, health, social services, employment, education or youth needs**

The City has made it a goal and priority under this ConPlan to provide for financial assistance to eligible families to avoid eviction and retain their housing. The assistance is targeted for families earning below 50% of median income. Supportive services are provided in conjunction with all City funded homeless services while homeless prevention service providers are required to conduct a needs assessment at eligibility intake and follow-up with clients served regarding the status of their housing.

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

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

City of Plano Community Services Division staff attends trainings, receive lead-based paint certifications and is currently in compliance with these regulations. Lead-based paint hazards are addressed through the CDBG rehabilitation and repair program and the HOME program. As homes enter these programs, they are evaluated for lead paint and, when necessary, such hazards are reduced as required.

Actions taken to reduce lead-based paint will be conducted in accordance with HUD's lead-based paint regulations. In addition, homes to be purchased through the First-Time Homebuyer Program that fail the required visual paint inspection will be tested for lead paint. If lead paint is present, the owner will be informed of the appropriate requirements to respond to the lead paint, and the purchase will not proceed with federal funds unless and until interim controls are completed.

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

In carrying out all activities under this ConPlan over the next five years, the City will:

- Ensure that all regulatory requirements regarding lead-based paint are met throughout any housing rehabilitation and repair activity performed by the City on homes constructed prior to 1978, and
- Seek out and take advantage of opportunities to educate City staff (including obtaining LBP certifications), public, customers, and contractors regarding the hazards of lead-based paint.

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

The City of Plano has fully integrated into all of its HUD funded housing rehabilitation, repair, and construction program policies and procedures the requirements of HUD's Lead Safe Housing Rule under 24 CFR Part 35.

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

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

The City of Plano’s anti-poverty strategy will assist with reducing the number of poverty level families by increasing access to the following services and programs:

- Programs supporting and encouraging community and neighborhood maintenance and improvements.
- Self-sufficiency programs which combine housing assistance and supportive services.
- Case management and information and referral services to special needs, low/moderate income, and below poverty level families through various non-profit organizations.
- Employment and training programs to improve the academic, basic, and technical skills of low/moderate income persons so that they can find jobs or improve their earning capacity
- Supplementary and emergency assistance, rental assistance, child care, health, transportation, utility assistance, financial assistance and educational assistance to low/moderate income families, particularly those with special needs. Non-profit organizations in the community provide these various forms of assistance.

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

The City of Plano’s anti-poverty strategy with regards to this affordable housing plan will assist with reducing the number of poverty level families by utilizing the following strategies and goals:

- Rehabilitate and repair homes for low/moderate income households. These services are provided by the City, private contractors, and other non-profit housing organizations.
- Providing grants and loans to non-profit developers and Community Housing Development Organizations for the construction of single family homes.
- Encourage homeownership through homebuyer counseling and downpayment assistance.
- Encourage additional housing tax credit developments in the City by providing resolutions of support for new affordable rental housing units particularly for families and special needs populations

## **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**

The City's monitoring process has three components: a) On-site monitoring of entities implementing HUD Grant-funded programs; b) Desk reviews of performance and financial reports during these entities' contract periods; and c) Wellness reviews of files after activity close-out. On-site monitoring of all CDBG and HOME subrecipients is done annually. All regulatory requirements are reviewed during, including but not limited to income eligibility, administrative and financial requirements, rents, and Fair Housing compliance. Non-compliant organizations are given findings, and additional monitoring visits may be scheduled to verify that corrective action has been taken. The City's internal auditor conducts on-site financial audits and reviews OMB-required Single Audits for subrecipients, as needed. Construction inspections are made during each phase of a project, and Housing Property Standards inspections are made at all homebuyer assistance and HOME housing locations. If applicable, on-site interviews of construction workers are conducted to verify Davis-Bacon wage rate requirements.

Desk reviews of cost documentation and performance reports occur at least quarterly for all public service subrecipients. This information is also routinely reviewed for any major projects funded with CDBG and HOME (public facilities construction or single/multi-family construction), as expenditures are approved. Desk reviews verify client income eligibility, evidence of mitigation of environmental concerns, Fair Housing compliance, adherence to the Lead Safe Housing Rule, and implementation of Uniform Relocation Assistance requirements, as well as other HUD requirements.

The City maintains a system of "checks and balances" by conducting internal reviews of its own procedures and documentation. Outcomes of these reviews are reported to the Director of the Department so that appropriate corrective action and process improvements can be undertaken. Housing programs implemented by the Department undergo this internal review each program year. The City uses HUD monitoring checklists to review a sample of client files, and all deficiencies are noted and corrected. At close-out of any subrecipient or CHDO contract, the files are reviewed to ensure that compliance with HUD requirements is adequately documented. Cost documentation for major projects is verified by City staff.

## Expected Resources

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

#### Introduction

The City of Plano is a Metropolitan Entitlement City and currently receives two grants from the U.S. Department of Housing and Urban Development (HUD):

Community Development Block Grant (CDBG), and

Home Investment Partnerships Program (HOME).

Through the use of federal, state, and local funds the City plans to carry out the objectives set forth in this ConPlan. The City works in partnership with public institutions, private and nonprofit partners to implement activities and projects that require multiple funding sources. The Neighborhood Services and Planning Departments of the City of Plano work with other City departments to develop coordinated plans, and to leverage resources for parks, infrastructure, code enforcement, housing development, and other projects in targeted neighborhoods. Coordination with and support from adjacent HUD entitlement grantees and the North Central Texas Council of Governments is also sought when appropriate.

The City also benefits from additional local, state and federal funding including, but not limited to, the following:

- Buffington Community Services Grant;
- Continuum of Care McKinney Vento Homeless Assistance;
- Housing Choice Voucher Program;
- Low-Income Housing Tax Credits; and
- Leveraging of federal funds.

#### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder 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	1,183,071	120,000	0	1,303,071	6,192,785	Expected amount assumes 1% reductions each year.
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	360,484	6,750	0	367,234	1,686,031	Expected amount assumes a 10% reduction in first year and 2% reductions in years two through five.
Other	public - local	Public Services	269,330	0	0	269,330	1,373,583	Expected amount assumes \$1 per Plano resident and 2% population growth

Table 54 - Expected Resources – Priority Table

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

### **matching requirements will be satisfied**

In recent years, the City has made greater efforts to leverage private investment development and public service activities. City has also provided resolutions of support for Low Income Housing Tax Credit developers to produce more affordable housing units. In face of extensive needs and limited resources, the City's funding strategy is to focus its efforts in activities that offer the greatest potential for maximizing benefits from investments. Consequently, the City attempts to allocate public funds in areas that can leverage additional public or private funding, or complement investments already committed. City criteria for its annual funding application process includes a preference for agencies and projects that effectively leverage other resources.

Matching requirements will be satisfied as follows:

- The City is required to make match contributions under the HOME Program. The contributions must be at least 25 percent of the HOME expenditure, unless the jurisdiction has received a reduction in the match requirement. HOME match requirements will be met with non-federal cash contributions to projects by the developer issuance of below market interest rate mortgages and other mechanisms to assist in the development of affordable housing units.



**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 does not retain public land for development.

**Discussion**

This section is optional and was left blank intentionally.

## 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 Rehabilitation	2015	2019	Affordable Housing		Housing Rehabilitation	CDBG: \$825,996 HOME: \$161,186	Homeowner Housing Rehabilitated: 39 Household Housing Unit
2	Homeownership	2015	2019	Affordable Housing		Homebuyer Assistance	CDBG: \$45,000	Direct Financial Assistance to Homebuyers: 8 Households Assisted
3	Supply of Units	2015	2019	Affordable Housing		Housing Supply	HOME: \$170,000	Homeowner Housing Added: 7 Household Housing Unit
4	Homeless Prevention	2015	2019	Homeless		Homeless Prevention	CDBG: \$86,461	Homelessness Prevention: 47 Persons Assisted
5	Homeless Shelter and Services	2015	2019	Homeless		Homeless Shelter Public Services - Special Needs	CDBG: \$40,000	Public service activities other than Low/Moderate Income Housing Benefit: 44 Persons Assisted
6	Public Services - Special Needs	2015	2019	Homeless Non-Homeless Special Needs		Public Services - Special Needs	CDBG: \$69,000	Public service activities other than Low/Moderate Income Housing Benefit: 161 Persons Assisted

Table 55 – Goals Summary

#### Goal Descriptions

1	<b>Goal Name</b>	Housing Rehabilitation
	<b>Goal Description</b>	City of Plano Housing Rehabilitation
2	<b>Goal Name</b>	Homeownership
	<b>Goal Description</b>	City of Plano First Time Homebuyer
3	<b>Goal Name</b>	Supply of Units
	<b>Goal Description</b>	- Habitat for Humanity of South Collin County - Christ United Methodist Church
4	<b>Goal Name</b>	Homeless Prevention
	<b>Goal Description</b>	City of Plano Homelessness Prevention
5	<b>Goal Name</b>	Homeless Shelter and Services
	<b>Goal Description</b>	- Samaritan Inn - Transitional Shelter
6	<b>Goal Name</b>	Public Services - Special Needs
	<b>Goal Description</b>	- Collin County Meals on Wheels - Jewish Family Service - Texas Muslim Women's Foundation

# Projects

## AP-35 Projects – 91.220(d)

### Introduction

The City will undertake activities that will address priority needs and objectives established and adopted by City Council. This will include a summary of proposed activities including local objectives and priority needs, proposed accomplishments, and a target date for completion.

### Projects

#	Project Name
1	15-16 Grant Administration
2	15-16 Housing Rehabilitation
3	15-16 Habitat for Humanity of South Collin County
4	15-16 Christ United Methodist Church (CUMC)
5	15-16 City of Plano First Time Homebuyer
6	15-16 Homelessness Prevention
7	15-16 Collin County Committee on Aging
8	15-16 Jewish Family Services
9	15-16 Samaritan Inn
10	15-16 Texas Muslim Women's Foundation

Table 56 – Project Information

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

Reasons for allocation priorities are based on citizen input, broad goals established by the Community Relations Commission and City Council, and need for activities such as housing rehabilitation, homeless services and prevention, and special needs public services. For the ConPlan, the results of citizen input strongly supported increasing and maintaining affordable housing, so the City sets a priority on housing rehabilitation and homeownership. Significant funds are invested in the Housing Rehabilitation, single family development, Homelessness Prevention, and other special needs public service programs. These goals are consistent with the City's Comprehensive Plan and ConPlan.

The primary obstacle to meeting underserved needs is limited availability of local, state, and federal funding as well as the limited number of affordable housing development opportunities. As the economy has improved in Plano, available properties decrease and development costs increase.

**AP-38 Project Summary**  
**Project Summary Information**

<b>1</b>	<b>Project Name</b>	15-16 Grant Administration
	<b>Target Area</b>	
	<b>Goals Supported</b>	Housing Rehabilitation Supply of Units Homeownership Homeless Prevention Homeless Shelter and Services Public Services - Special Needs
	<b>Needs Addressed</b>	Housing Rehabilitation Housing Supply Homebuyer Assistance Homeless Prevention Homeless Shelter Public Services - Special Needs
	<b>Funding</b>	CDBG: \$236,614 HOME: \$36,048
	<b>Description</b>	Funds will be used to cover the cost of planning, administering, operating and monitoring the CDBG and HOME programs to ensure compliance with HUD and City policies and regulations.
	<b>Target Date</b>	9/30/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Not applicable to grant administration
	<b>Location Description</b>	City-wide
	<b>Planned Activities</b>	Funds will be used to pay for necessary and eligible costs to administer, plan, and oversee the CDBG and HOME programs.
<b>2</b>	<b>Project Name</b>	15-16 Housing Rehabilitation
	<b>Target Area</b>	
	<b>Goals Supported</b>	Housing Rehabilitation
	<b>Needs Addressed</b>	Housing Rehabilitation
	<b>Funding</b>	CDBG: \$825,996 HOME: \$161,186

	<b>Description</b>	This program provides low-interest rehabilitation and reconstruction loans to low and moderate income renter and owner-occupied households. Terms of loans are based on need and ability to repay. The program also provides for emergency repair grants and acquisition, rehabilitation and resale of single family homes to low and moderate income homebuyers.
	<b>Target Date</b>	9/30/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	39 low and moderate income families
	<b>Location Description</b>	City-wide
	<b>Planned Activities</b>	CDBG and HOME funds will be used to be for necessary and eligible costs associated with the program including acquisition and soft and hard costs for construction. CDBG funds will also be used for program delivery costs.
<b>3</b>	<b>Project Name</b>	15-16 Habitat for Humanity of South Collin County
	<b>Target Area</b>	
	<b>Goals Supported</b>	Supply of Units
	<b>Needs Addressed</b>	Housing Supply
	<b>Funding</b>	HOME: \$120,000
	<b>Description</b>	Habitat for Humanity of South Collin County
	<b>Target Date</b>	9/30/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 8 low and moderate income households
	<b>Location Description</b>	City-wide
	<b>Planned Activities</b>	This activity will provide funding to purchase and develop residential lots for the purpose of construction of housing affordable to low and moderate income households. The program is administered at 1400 Summit Avenue, Suite D4, Plano, TX 75074 and activity locations are city-wide.
<b>4</b>	<b>Project Name</b>	15-16 Christ United Methodist Church (CUMC)
	<b>Target Area</b>	

	<b>Goals Supported</b>	Supply of Units
	<b>Needs Addressed</b>	Housing Supply
	<b>Funding</b>	HOME: \$50,000
	<b>Description</b>	Christ United Methodist Church
	<b>Target Date</b>	9/30/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	One low- to moderate-income household
	<b>Location Description</b>	City-wide
	<b>Planned Activities</b>	Funding will support CUMC's program, House on the Corner, in constructing an affordable house for one low- to moderate-income homebuyer. The program is administered at 3101 Coit Road, Plano, TX 75075 and the activity is city-wide.
<b>5</b>	<b>Project Name</b>	15-16 City of Plano First Time Homebuyer
	<b>Target Area</b>	
	<b>Goals Supported</b>	Homeownership
	<b>Needs Addressed</b>	Homebuyer Assistance
	<b>Funding</b>	CDBG: \$45,000
	<b>Description</b>	City of Plano First Time Homebuyer
	<b>Target Date</b>	9/30/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	8 low- to moderate-income first time homebuyer households
	<b>Location Description</b>	City-wide
	<b>Planned Activities</b>	Through deferred payment loans, this program provides down payment and closing cost assistance to low to moderate income families purchasing homes in Plano. The program offers up to \$10,000 based on the buyer's level of income. An eight hour educational class is mandatory for program eligibility. The program is administered at 1520 K Avenue, Plano, TX 75074 and activity locations are city-wide.
<b>6</b>	<b>Project Name</b>	15-16 Homelessness Prevention
	<b>Target Area</b>	



	<b>Goals Supported</b>	Homeless Prevention
	<b>Needs Addressed</b>	Homeless Prevention
	<b>Funding</b>	CDBG: \$86,461
	<b>Description</b>	City of Plano Homelessness Prevention Program
	<b>Target Date</b>	9/30/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	47 families below 50% of area median income
	<b>Location Description</b>	City-wide
	<b>Planned Activities</b>	This activity will provide rent or mortgage payments and utility assistance for lower income families in Plano who are at immediate risk of homelessness. The activity is located at and administered by the Assistance Center of Collin County located at 900 18th Street, Plano, TX 75074.
<b>7</b>	<b>Project Name</b>	15-16 Collin County Committee on Aging
	<b>Target Area</b>	
	<b>Goals Supported</b>	Public Services - Special Needs
	<b>Needs Addressed</b>	Public Services - Special Needs
	<b>Funding</b>	CDBG: \$27,000
	<b>Description</b>	Collin County Committee on Aging dba Meals on Wheels
	<b>Target Date</b>	9/30/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	112 low- and moderate-income seniors and/or disabled persons
	<b>Location Description</b>	City-wide
	<b>Planned Activities</b>	This program will provide seniors and severely disabled persons balanced meals daily, as well as an in-home visit and needs assessment by a licensed social worker. The program is administered at 600 N. Tennessee Street, McKinney, TX.
<b>8</b>	<b>Project Name</b>	15-16 Jewish Family Services
	<b>Target Area</b>	
	<b>Goals Supported</b>	Public Services - Special Needs

	<b>Needs Addressed</b>	Public Services - Special Needs
	<b>Funding</b>	CDBG: \$17,000
	<b>Description</b>	Jewish Family Services
	<b>Target Date</b>	9/30/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	38 low- and moderate-income seniors and/or disabled persons
	<b>Location Description</b>	City-wide
	<b>Planned Activities</b>	This program will provide supportive services to seniors and severely disabled persons to assist them in maintaining their independence. The program is administered at 5402 Arapaho Road, Dallas, TX 75248.
<b>9</b>	<b>Project Name</b>	15-16 Samaritan Inn
	<b>Target Area</b>	
	<b>Goals Supported</b>	Homeless Shelter and Services
	<b>Needs Addressed</b>	Homeless Shelter
	<b>Funding</b>	CDBG: \$40,000
	<b>Description</b>	Samaritan Inn Transitional Shelter Program
	<b>Target Date</b>	9/30/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	43 homeless persons
	<b>Location Description</b>	
	<b>Planned Activities</b>	This program will provide transitional shelter and support services to homeless Plano residents. The program is located at 1725 North McDonald Street, McKinney, TX 75071.
<b>10</b>	<b>Project Name</b>	15-16 Texas Muslim Women's Foundation
	<b>Target Area</b>	
	<b>Goals Supported</b>	Public Services - Special Needs
	<b>Needs Addressed</b>	Public Services - Special Needs
	<b>Funding</b>	CDBG: \$25,000
	<b>Description</b>	Texas Muslim Women's Foundation

<b>Target Date</b>	9/30/2016
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	11 homeless victims of domestic violence
<b>Location Description</b>	Confidential
<b>Planned Activities</b>	This program will provide supportive services including case management, counseling, emergency shelter, and transitional housing to women who are victims of domestic violence. The program location is confidential.

## **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**

Due to the eligibility criteria for the HUD grant programs (CDBG and HOME) and their focus on low and moderate income populations, most funds are likely to be expended in areas such as southeast Plano, that have higher concentrations of low and moderate income residents. However, some funds will be expended in all areas of the city, as low income residents reside in all areas.

The Housing Rehabilitation and First Time Homebuyer programs (the City's primary HUD housing programs) are available city-wide. The City social services and homeless programs also tend to focus on the southeast portion of the City, although eligible beneficiaries may come from all areas of Plano.

Locations of new rental housing development are dependent upon available land, so they may occur throughout the city. However, efforts are made to place new rental housing development close to transportation and employment centers whenever feasible.

Because homebuyers assisted with federal funds through the City are free to choose their own neighborhood, the locations for the First Time Homebuyer housing units may be scattered throughout all areas of the city.

### **Geographic Distribution**

<b>Target Area</b>	<b>Percentage of Funds</b>

**Table 57 - Geographic Distribution**

### **Rationale for the priorities for allocating investments geographically**

The City of Plano does not propose allocating investments geographically.

### **Discussion**

This section is optional and was left blank intentionally.

## Affordable Housing

### AP-55 Affordable Housing – 91.220(g)

#### Introduction

The City’s housing priorities are: 1) increasing the supply of quality affordable housing; 2) improving existing affordable housing stock, and 3) expanding homeownership opportunities. For the 2015-16 Program year, these priorities will be addressed through the following activities in the following numbers: acquisition assistance for 8 homebuyers, homeless prevention assistance to 47 households, new construction of 7 new single-family units, and housing rehabilitations for 39 low and moderate income residents.

The Plano Housing Authority (Plano Housing Authority) has been the City's primary partner in addressing rental housing needs of the very low income segment of the City’s population.

All applicants to the City’s HUD funded affordable housing programs must meet HUD low and moderate income guidelines. Applicants to the City’s Housing Rehabilitation program must have title to the property and be current on mortgage, property taxes and insurance. Applicants to the City’s First Time Homebuyer program cannot have owned a home in the three years prior to application and complete a state certified homebuyer class. Properties purchased or constructed must be lender-approved insurable properties and meet all applicable property standards and codes. For more detailed information about the eligibility and application process; interested persons may contact the City Plano Neighborhood Services Department, Community Services Division at 972-208-8150 or review online at <http://www.plano.gov/646/Neighborhood-Services>.

<b>One Year Goals for the Number of Households to be Supported</b>	
Homeless	0
Non-Homeless	101
Special-Needs	0
Total	101

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

<b>One Year Goals for the Number of Households Supported Through</b>	
Rental Assistance	47
The Production of New Units	7
Rehab of Existing Units	39
Acquisition of Existing Units	8
Total	101

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

## **Discussion**

The City is able to assist city-wide low and moderate income home owners city-wide with rehabilitation by emphasizing the highest priority repair needs in its use of HUD grant funds for this purpose. Therefore, the City's home rehabilitation program also provides for emergency repair for homeowners that affect health and safety needs, such as water and sewer failures, electrical and heating system failures, and urgent roof repair needs. Also, use of City general funds for the City's Great Update Rebate and Love Where You Live programs will help homeowners maintain their homes and revitalize aging neighborhoods.

It is anticipated that the City will support the production of new units by providing resolutions of support for housing tax credit developments to be constructed within the City.

## **AP-60 Public Housing – 91.220(h)**

### **Introduction**

The Housing Authority of the City of Plano (PHA) is the local public housing agency. According to PHA's most recent Annual Report, the PHA managed 24 public housing units and it assisted 2,472 low to moderate income individuals. Currently, PHA administers 1,092 Housing Choice Vouchers.

PHA owns and administers 24 single family housing units scattered throughout the City. They were built between 1962 and 1981.

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

- Continue to provide certifications of consistency with the Consolidated Plan and serve as the PHA's responsible entity for environmental review certifications.
- Support PHA's efforts to obtain funds for renovation and improvements.
- Provide information to PHA regarding the Consolidated Plan and its activities and encourage the PHA to share information.
- Help address the needs of public housing and needs of its residents by offering housing counseling or homeownership training to tenants and Housing Choice Voucher renters.
- Ensure adequate public safety personnel are assigned to their localities.

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

- Provide down payment assistance for eligible first time homebuyers
- Encourage participation in the various self-sufficiency programs
- Expand and promote homeownership opportunities for participants in the public housing and voucher program
- Fund case management, information and referral services to low income and poverty level families through various nonprofit organizations
- Support employment and training programs to improve the academic, basic, and technical skills of low income persons so that they can find jobs or improve their earning capacity, such as the various programs
- Provide housing counseling

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

PHA is not designated as troubled; therefore, this section does not apply.

### **Discussion**

This section is optional and was left blank intentionally.



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

### **Introduction**

Comparing the 2014 and 2015 point in time (PIT) counts for the Plano/Collin County area reveals that the overall homeless has remained relatively steady. Low to moderate income special needs populations and families with children are particularly vulnerable to homelessness.

### **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**

The City of Plano reaches out to people who are homeless and assesses their individual needs through three primary methods: 1) participation in and support for the Collin County Homeless Coalition and Dallas Continuum of Care, and 2) funding of key supportive and homelessness prevention services through CDBG public services. Participation and support for the Continuum of Care includes assisting with the Point in Time Counts. Funding of supportive and preventive initiatives includes CDBG allocations for homeless services such as the Samaritan Inn and Texas Muslim Women’s Foundation programs. The Assistance Center of Collin County serves as a central resource for service referrals as well as the City’s partner in administering the homelessness prevention program.

The City in collaboration with the Collin County Homeless Coalition and Dallas Continuum of Care will continue striving to reach out to and assess the needs of homeless persons from the City of Plano.

#### **Addressing the emergency shelter and transitional housing needs of homeless persons**

The City addresses the emergency shelter and transitional housing needs of people who are homeless through sustained funding that maintains existing emergency shelters and services, and by the allocation of CDBG funds to local entities which leverage further resources for emergency shelter and transitional housing. Present efforts include allocating funds for the Samaritan Inn and Texas Muslim Women’s Foundation.

#### **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**

Collaboration with service providers ensures that families seeking shelter or housing have

appropriate referrals available to them and that those families are not denied admission to housing opportunities or separated when entering emergency and transitional shelter programs. It is the City's goal to prevent households from becoming homeless while maintaining available emergency and transitional housing resources for homeless Plano residents.

**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**

Homeless prevention initiatives are centered on short and long term initiatives. Cash benefits for eligible families assist them in avoiding eviction and retaining their housing. The long term strategy, on the other hand, is to facilitate employment and increase support networks as a means to preventing homelessness or return to homelessness. By preventing homelessness and supporting homeless services and outreach efforts, the City aims to identify and target those individuals and families who would otherwise become homeless without timely assistance. Supportive services and housing assistance for the special needs population are particularly important because of their vulnerability to homelessness.

## **Discussion**

Based on the results of the Collin County Homeless Coalition 2015 Point in Time Count, there was a slight decrease in the overall homeless population since 2014. Preventing homelessness particularly among households with children remains a priority for the City. The City supports Collin County and the Dallas Continuum of Care's efforts by providing supportive and transitional shelter services for Plano's homeless population.

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

### **Introduction:**

In 2015, the City underwent an Analysis of Impediments to Fair Housing Choice (AI). The AI reviewed property tax policies, land use controls, zoning ordinances, building codes requirements, impact and other fees, public housing, environmental requirements, public transportation, and other factors in order to determine any barriers to affordable housing. A review of the federal regulations and City programs did not reveal any City ordinances, policies, or procedures that would discourage the development of affordable housing. There were no public policies that limit or affect the return on residential investments.

### **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**

In order to continue to address and eliminate any potential barriers to affordable housing, the City has identified the following areas where the City could take action to minimize barriers to affordable housing in the next year:

1. Develop partnerships to build and increase the number of affordable units;
2. Support and coordinate with developers for housing tax credit project applications proposed in Plano;
3. Provide homebuyer education;
4. Provide down payment assistance and closing cost assistance;
5. Maintain existing City funded programs such as Great Update Rebate and Love Where You Live programs to assist homeowners to improve their homes and neighborhoods; and,
6. Make efforts to coordinate with local and regional transportation planning strategies to ensure, to the extent practical, that affordable housing owners and tenants have access to public transportation.

### **Discussion:**

The City remains committed to preserving and maintaining the existing stock of affordable housing, as well as increasing the number of new affordable housing units. The City regularly seeks to expand its capacity and partnership opportunities to provide affordable housing activities and will continue to seek out and support efforts that will accomplish this goal.

## **AP-85 Other Actions – 91.220(k)**

### **Introduction:**

This section will describes the City's plans for the 2015 programs to address obstacles to meeting underserved needs, foster and maintain affordable housing, evaluate and reduce lead-based paint hazards, reduce the number of poverty level families, develop institutional structure, and enhance coordination between public and private housing and social service agencies.

### **Actions planned to address obstacles to meeting underserved needs**

The City has identified the following obstacles to meeting underserved needs:

#### **1. Obstacle: Limited Funding**

The primary obstacle to meeting underserved needs is limited federal and local funding. The needs of the community are greater than the available local and federal funds. The City will utilize general funds for programs such as Great Update Rebate and Love Where You Live to assist Plano residents that are low and moderate income in maintaining their homes and neighborhoods.

#### **2. Obstacle: Local Market**

Limited availability of developable land at affordable prices as well as increasing demand for housing within Plano, along with limited funding, significantly affects opportunities for increasing supply of affordable units. The City will seek to assist developers that propose housing tax credit projects in Plano by providing resolutions of support to obtain funds through the Texas Department of Housing and Community of Affairs.

### **Actions planned to foster and maintain affordable housing**

The City plans to foster and maintain affordable housing for Plano residents by funding activities for homebuyer assistance and housing rehabilitation. The First Time Homebuyer Program makes the home more affordable to low and moderate income residents by assisting with down payment and closing expense. The purpose of Housing Rehabilitation program is to assist low income property owners with repairs to meet their needs for safe and decent housing. Rehabilitation is intended to enhance, improve, and preserve neighborhoods. The City will continue to facilitate multifamily and mixed use development projects. The City conducts a consolidated notice of availability of funding annually for the development and rehabilitation of affordable housing.

### **Actions planned to reduce lead-based paint hazards**

City of Plano Community Services Division staff attends trainings, receives lead-based paint certifications and is currently in compliance with these regulations. lead-based paint hazards are addressed through

the CDBG rehabilitation and repair program and the HOME program. As homes enter these programs, they are evaluated for lead paint and, when necessary, such hazards are reduced, as required.

Actions taken to reduce lead-based paint will be conducted in accordance with HUD's lead-based paint regulations. In addition, homes to be purchased through the First Time Homebuyer program that fail the required visual paint inspection will be tested for lead paint. If lead paint is present, the owner will be informed of the appropriate requirements to respond to the lead paint, and the purchase will not proceed with federal funds unless and until interim controls are completed.

### **Actions planned to reduce the number of poverty-level families**

The City of Plano's anti-poverty strategy will assist in reducing the number of poverty level families by increasing access to the following services and programs:

- Programs supporting and encouraging community and neighborhood maintenance and improvements such as Habitat for Humanity of South Collin County, City of Plano Housing Rehabilitation, Great Update Rebate Program, and Love Where You Live.
- Self sufficiency programs which combine housing assistance and supportive services such as Homelessness Prevention through the Assistance Center of Collin County, Samaritan Inn Transitional Shelter, and Texas Muslim Women's Foundation.
- Case management and information and referral services to special needs, low/moderate income, and below poverty level families through various nonprofit organizations.
- Employment and training programs to improve the academic, basic, and technical skills of low/moderate income persons to aid in obtaining or improving their earning capacity.
- Supplementary and emergency assistance, rental assistance, child care, health, transportation, utility assistance, financial assistance and educational assistance to low/moderate income families, particularly those with special needs. Nonprofit organizations in the community provide these various forms of assistance.

### **Actions planned to develop institutional structure**

It has been and remains a priority for the City to develop and enhance an effective and efficient program delivery system for the use of federal funds. The City continues to monitor, assess, and seek ways to further improve its performance. Solid relationships have been built with public institutions, private and nonprofit partners, to implement activities and projects that require multiple funding sources. Through ongoing meetings and periodic technical assistance provided by the City, all partners are encouraged to share their thoughts on how the delivery system and programs could be made better.

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

To enhance coordination between public and private housing and social service agencies, the City works

closely with approximately 25 subrecipient agencies including those listed in the proposed projects summary, as well as agencies funded by the City funded Buffington Community Services Grant. City staff also provides support and information to the Community Relations Council, a group appointed by City Council to make funding recommendations for the provision of social services and quality, affordable, and accessible housing.

**Discussion:**

This section is optional and was left blank intentionally.

## Program Specific Requirements

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

#### Introduction:

This section will describe activities planned with respect to all CDBG funds expected to be available during the program year (including program income that will have been received before the start of the next program year).

#### 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
<b>Total Program Income:</b>	<b>0</b>

#### Other CDBG Requirements

1. The amount of urgent need activities	0
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.	95.00%

**HOME Investment Partnership Program (HOME)**  
**Reference 24 CFR 91.220(l)(2)**

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

The City does not and will not engage in any form of investment using HOME funds that is not described in 24 CFR 92.205 (b).

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

To ensure affordability, the City of Plano will impose recapture requirements on homeownership projects receiving subsidy that do not continue to reside in the residence for the entire affordability term.

Homebuyer HOME assistance will be provided as a deferred payment loan, amortizing annually over the course of the minimum period of affordability. If the homeowner sells the property at any time prior to the end of the affordability period, he/she will be expected to pay the full unamortized amount due at the time of sale. If, however, the net proceeds of the sale, less the amount of homeowner investment (defined as down payment and documented capital improvements), is less than the unamortized amount remaining, the City will share the net proceeds with the homeowner.

The net proceeds will be divided proportionally according to the following mathematical formulas:

$(\text{HOME Subsidy} / \text{HOME investment} + \text{Homeowner Investment}) \times \text{Net Proceeds} = \text{HOME amount recaptured by P.J.}$

$(\text{Homeowner Investment} / \text{HOME subsidy} + \text{Homeowner Investment}) \times \text{Net proceeds} = \text{Amount to Homeowner}$



3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

Developers for projects utilizing City of Plano HOME funds will sign a Subordinate Deed of Trust and Promissory Note. The following will trigger repayment of the amount of HOME funds:

- Discovery that the developer knowingly falsified an application and was actually ineligible for assistance; or,
- Developer fails to meet HOME requirements or regulations; or,
- Sale of the property prior to an ineligible homebuyer.

The City will recapture the entire amount of HOME funds in the project.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

The City does not use HOME funds to refinance existing debt; therefore, this section is not applicable. Furthermore, the City does not intend to use HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds. The City does not have programs that allow the use HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds.

## **Discussion:**

Additional HOME Required Narratives:

24 CFR 91.220(2)(iv): Purchase Price Limits

The City uses the HOME affordable homeownership (95% purchase price) limits for Collin County provided by HUD.

24 CFR 91.220(l)(2)(v): HOME Allocation Policies/Procedures

The City of Plano policy for allocation of the 2015-2016 HOME funds emphasizes new construction and/or rehabilitation of affordable single family homes.

24 CFR 91.220(2)(vi): Preferences in HOME Housing

Rental

Plano does not have any preferences in rental housing developments.

Home Ownership Down Payment Assistance

Plano does not propose using HOME funds for down payment assistance with its allocation of 2015-2016 HOME funds.

## Appendix - Alternate/Local Data Sources

<b>1</b>	<p><b>Data Source Name</b></p> <p>Collin County Homeless Coalition 2015 Census</p>
	<p><b>List the name of the organization or individual who originated the data set.</b></p> <p>Collin County Homeless Coalition</p>
	<p><b>Provide a brief summary of the data set.</b></p> <p>Collin County Homeless Coalition 2015 Homeless Census/Point In Time Count</p>
	<p><b>What was the purpose for developing this data set?</b></p> <p>The data set was developed to be used by the U.S. Department of Housing and Urban Development, local cities, social service providers, faith communities, school districts, Collin College, and businesses, to assess the needs and demand for services by those experiencing homelessness in Collin County.</p>
	<p><b>Provide the year (and optionally month, or month and day) for when the data was collected.</b></p> <p>January 22, 2015</p>
	<p><b>Briefly describe the methodology for the data collection.</b></p> <p>A 26-question survey was used that requested current detailed demographic and situational information of persons experiencing homeless on the day of the census. Community volunteers through the organizational efforts of the city staff of the following cities: City of Allen, City of Frisco, City of McKinney, and City of Plano assisted persons in completing the surveys.</p>
	<p><b>Describe the total population from which the sample was taken.</b></p> <p>Persons experiencing homelessness in Colling County on January 22, 2015</p>
	<p><b>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</b></p> <p>Demographics of the respondents varied and no demographic was specifically targeted. 367 respondents experiencing homeless on January 22, 2015 were surveyed.</p>