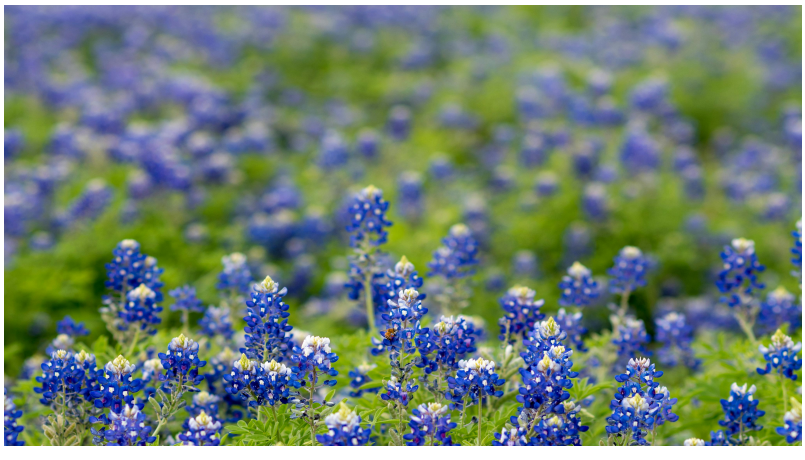
City of Plano

Draft Annual Action Plan 2024-25

Prepared for the
United States Department of Housing and Urban Development











Plano
City of Excellence

EQUAL HOUSING OPPORTUNITY

Executive Summary

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

1. Introduction

The City of Plano (City) annually receives entitlement grant funds from the U.S. Department of Housing and Urban Development (HUD) to serve low and moderate-income Plano residents. This Action Plan covers Grant Year (GY) 2024, which is the period of October 1, 2024 through September 30, 2025. It represents activities proposed for the final year of the City's five-year (2020-2024) Consolidated Plan (Con Plan). The Action Plan is submitted to HUD every year and lists the activities the City will pursue with federal funds to meet goals previously established in the five-year Con Plan. The grants included under this Action Plan are the Community Development Block Grant (CDBG) and HOME Investment Partnerships Program (HOME).

The City anticipates receiving $1,557,300 in CDBG and $521,594 in HOME funds from HUD for GY 2024. The City also anticipates receiving $100,000 in CDBG program income and $20,000 in HOME program income during GY 2024. All federal funds must be used to meet one or more of the following HUD objectives:

- Provide decent affordable housing,
- Create suitable living environments, and
- Expand economic opportunities.

The Con Plan and Action Plan strategies and programs are aligned with the overall vision and policies from the City's Comprehensive Plan through programs that improve the City's built and social environments.

2. Summarize the objectives and outcomes identified in the Plan

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

The following is a summary of City objectives and outcomes for the 2024-25 Action Plan.

Decent Affordable Housing

- Housing Rehabilitation for 21 homes
- Down payment assistance for one (1) first time homebuyer
- Creation of affordable housing units for two (2) households

Suitable Living Environment

- Short-term homelessness prevention for 110 persons
- Homeless supportive services and/or shelter for 45 persons
- Public Services-special needs through counseling center for 15 survivors of domestic violence

3. Evaluation of past performance

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

GY 2022 covers the period from October 1, 2022 through September 30, 2023, and represents year three of the 2020-2024 Consolidated Plan. The below chart shows the progress made toward achieving goals set within the five-year plan, after the completion of the third consolidated plan year.

Goal	Indicator	5 Year Goal	Cumulative Accomplishments	Percent of Goal Accomplished
Housing Rehabilitation	Homeowner Housing Rehabilitated	85 Housing Units	77	90.59%
Supply of Units	Homeowner Housing Added	9 Housing Units	0	0%
Homeownership	Direct Financial Assistance to Homebuyers	15 Households Assisted	6	40%
Homeless Prevention	Homelessness Prevention	500 People Assisted	333	62.60%

Goal	Indicator	5 Year Goal	Cumulative Accomplishments	Percent of Goal Accomplished
Tenant Based Rental Assistance	Tenant Based Rental Assistance Provided	38 Persons Assisted	8	21.05%
Homeless Shelter and Services	Homeless Person Overnight Shelter	60 People Assisted	132	220%
Homeless Shelter and Services	Overnight/Emergency Shelter/Transitional Housing Beds added	25 beds added	2	8%
Public Services-Special Needs	Public Services activities other than Low/Moderate Income Housing benefit	450 Persons Assisted	265	58.89%
Public Services-Transportation	Public Services activities other than Low/Moderate Income Housing benefit	160 Persons Assisted	0	0%
Public Services – Job Training	Public Services activities other than Low/Moderate Income Housing benefit	32 Persons Assisted	0	0%

In GY 2022, the City also assisted Plano residents with public services goals through the use of general fund monies. A total of 3,805 Plano residents were provided senior services, transitional housing, youth programs, health services, meals, counseling, and educational services. Moreover, the City utilized Texas Department of Housing and Community Affairs Homeless Housing and Services Program funds to rapidly rehouse 16 households.

The City of Plano acknowledges the lack of progress towards the Goals, Supply of New Units, Public Services-Transportation, and Public Services-Job Training. In GY 2024, which covers the period of October 1, 2024 through September 30, 2025, the City expects one of its previously funded nonprofit housing partner, Habitat for Humanity of Collin County, to add two new affordable units and rehabilitate two owner-occupied homes.

City staff will also continue its efforts towards encouraging nonprofit organizations that provide transportation and job training services to low to moderate income households to seek grant funding from the City of Plano to carry out these activities.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

A formal Citizen Participation Plan (CPP) outlines how citizens provide their input on how federal funds are used for each annual Action Plan. The CPP is included as part of the City's five-year Con Plan and available online at https://www.plano.gov/923/Grant-Funding-for-Nonprofits under the Federal Grants tab.

Citizens are able to provide their input at public hearings and during the public comment period. The City provides notice to the public regarding the hearings and comment periods through publication in the local newspaper, Plano Star Courier. In addition, all public hearings are also posted on the City's main website and the Neighborhood Services website: www.planoneighborhoods.org. The following is a list of public hearings and notices of comment periods that provided citizens the opportunity to have input on the 2024-25 Action Plan:

- Public hearings: April 23 and July 22, 2024
- Notice of public hearings and comment periods: April 7 and June 30, 2024

All notices were published in the main section of Plano Star Courier and included a listing of projects and programs to be funded. The Action Plan was also made available for review on the City of Plano Neighborhood Services website at https://www.plano.gov/923/Grant-Funding-for-Nonprofits under the Federal Grants tab.

5. Summary of public comments

No comments were received on April 23, 2024. A public hearing will be held during the July 22, 2024 City Council meeting. Any comments received by 5:00 PM on July 22, 2024, will be added to this document.

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

No comments were received on April 23, 2024. A public hearing was held during the April 23, 2024 Community Relations Commission meeting and no members of the public provided comments. A public hearing will be held during the July 22, 2024 City Council meeting.

7. Summary

This Action Plan for GY 2024 includes projects with objectives and outcomes that address priority needs and help meet goals identified in the five-year Con Plan. For more details about the Con Plan, please visit the City's Neighborhood Services website at www.planoneighborhoods.org. Priority needs in the Con Plan significantly outpace the amount of HUD funding received by the City. The City helps offset some of this gap with its own general funds for public services through the Buffington Community Services Grant (BCSG).

PR-05 Lead & Responsible Agencies – 91.200(b)

1. Agency/entity responsible for preparing/administering the Consolidated Plan

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

Agency Role	Name	Department/Agency
CDBG Administrator	Plano	Neighborhood Services Department
HOME Administrator	Plano	Neighborhood Services Department

Table 1 – Responsible Agencies

Narrative (optional)

The City, a HUD entitlement grantee, is required by HUD to prepare a Consolidated Plan and Annual Action Plan that meets HUD regulations in order to receive grant program funds. The lead agency responsible for overseeing the development of these plans and reports is the City's Neighborhood Services Department. Neighborhood Services oversees the administration of the CDBG and HOME grants.

The Community Relations Commission (CRC) is a board of citizen volunteers who are appointed by the City Council to make funding recommendations for the use of BCSG, CDBG and HOME programs to the City Council.

Consolidated Plan Public Contact Information

City of Plano
Neighborhood Services Department
777 E. 15th Street
Plano, Texas 75074
Phone: (972) 208-8150
Fax: (972) 208-8158
www.planoneighborhoods.org
Shanette Eaden, Housing and Community Services Manager

AP-10 Consultation – 91.100, 91.200(b), 91.215(l)

1. Introduction

The City consults with multiple organizations and community representatives for preparation of the Action Plan for use of HUD grant funds. Per the Citizen Participation Plan, the City holds at least one public hearing during the development process before the Action Plan is 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 Community Relations Commission and City Council meetings.

The City held five Community Roundtables in early 2023 with nonprofit and faith-based organizations, and included input from one of our sister cities, the City of Allen. These Community Roundtables focused on how the City of Plano can better assist them in serving Plano residents. These meetings provided improved guidance and future collaboration with all organizations in attendance. As a result of these meetings, the City created a bi-monthly Homeless Services Newsletter that connects nonprofit organizations with important community information. The newsletter has been helpful in communicating active program updates, grant opportunities, as well as spotlights on community partners. The City has seen an increase in readership since the first issue was published in June 2023.

The cities of Allen, Frisco, and McKinney are the only HUD entitlement cities in Collin County and often fund the same nonprofit organizations. Typically, these nonprofit organizations do not limit their services only to the city of Plano, but offer them to all of Collin County. The City of Plano staff keep in contact and meet with their sister entitlement communities to gain insight and feedback. In December of 2023, the City hosted a joint meeting of the sister entitlement communities and HUD representatives to discuss Affordable Housing within Collin County. The City expects to work with our sister cities to host a Regional Housing Summit in late summer/early Fall of 2024.

The City's active involvement with the Collin County Social Services Association, Collin County Homeless Coalition, and Housing Forward (Continuum of Care lead agency) enhances coordination within Plano and the region allows the City to stay abreast of community needs in preparation for the Action Plan.

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(l))

In preparing the Action Plan, the City consulted with outside agencies that have responsibility for administering programs covered by or affected by the Action Plan. Local service agencies were invited to participate in the grant process with services focusing on homelessness, health and wellness, children and youth, persons with disabilities and affordable housing.

The City of Plano works closely with Plano Housing Authority, Lifepath (local mental health authority), local hospitals, Housing Forward and nonprofit health and service agencies to enhance coordination of services to low- and moderate-income populations, including those in public and assisted housing.

The City continues to serve as an active member of the Collin County Homeless Coalition (CCHC). The City of Plano has a special connection to the CCHC as it started the organization in 2004 and financially assisted the organization in obtaining its 501(c)3 in 2017. The City also serves on the Independent Review Committee of the Continuum of Care and as a member of the Collin County Social Services Association. Active participation in these organizations enables the City to collaborate with service providers to help deliver a comprehensive system of care.

Informal consultation with the social service agencies, housing developers, and other City Departments happened throughout the development of the Action Plan and contributed to the selection of the Action Plan activities. Through direct relationships and its involvement with community coalitions listed above, the City will work closely with local service providers to enhance coordination and achieve the objectives outlined in this Action Plan.

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 is an active member of the TX-600 Dallas City & County, Irving Continuum of Care (CoC), whose service area includes all of Dallas and Collin Counties. In addition, the City is an active member of the 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 homeless services. On the regional level, the City has representatives who serve on the CoC's Street Outreach and Independent Review committees.

The City funds a Homelessness Prevention Program, which provides comprehensive, supportive services for Plano residents at-risk of homelessness. The City also funds a Rapid Rehousing Program using grants from the Texas Department of Housing and Community Affairs. During GY 2024, the City will continue to assist the City's unhoused and at-risk residents through its HOME-ARP funded Tenant Based Rental Assistance and CDBG-funded Homelessness Prevention programs. Through the use of both HUD and City grant funds, the City also funds a transitional shelter for adults and families, a transitional shelter for young adults, and two emergency domestic violence shelters including one that focuses on culturally-specific needs of Muslim women and a multitude of supportive services.

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

Although the City does not receive an allocation of Emergency Solutions Grant (ESG) or Homeless Management Information System (HMIS) funding, the City coordinates with the local CoC and CCHC through regular attendance, membership, and networking within the organizations. City staff contributes to the process of determining ESG funds for the CoC's region through active participation in these groups. In addition, by serving on the HMIS Committee, the City is actively involved in policies and decision-making as it relates to the CoC's HMIS.

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

Table 2 – Agencies, groups, organizations who participated

1	**Agency/Group/Organization**	PLANO HOUSING AUTHORITY
	Agency/Group/Organization Type	Housing PHA Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Met and received data and planning documents. City will continue to act as the responsible entity for environmental reviews and both agencies will seek opportunities to increase affordable housing in Plano.
2	**Agency/Group/Organization**	Collin County Homeless Coalition
	Agency/Group/Organization Type	Services-homeless Regional organization
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Appointment of Board and attendance to general meetings, as needed.

3	**Agency/Group/Organization**	Housing Forward
	Agency/Group/Organization Type	Services-homeless Regional organization
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Ongoing membership, correspondence, and attendance to meetings of the CoC General Assembly, and Street Outreach committee meetings. Coordinate system of care for people experiencing homelessness or at risk of homelessness.
4	**Agency/Group/Organization**	Community Relations Commission
	Agency/Group/Organization Type	Civic Leaders
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Community Relations Commission (CRC) is a board of citizen volunteers who are appointed by the City Council to make funding recommendations for the use of CDBG, HOME, and BCSG funds to City Council. Consultation took place over several months, consisting of five grant presentation meetings and one public hearing in which 32 grant applications from 31 nonprofit organizations were discussed. These discussions resulted in the selection of programs to be funded in 2024.

5	**Agency/Group/Organization**	City of Allen
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	City of Plano staff met quarterly with staff from City of Allen to discuss goals to identify and address cross-jurisdictional housing challenges, evaluate fair housing issues and contributing factors, analysis of fair housing data, identification of fair housing priorities/goals and determine housing needs.
6	**Agency/Group/Organization**	City of Frisco
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	City of Plano staff met quarterly with staff from City of Frisco to discuss goals to identify and address cross-jurisdictional housing challenges, evaluate fair housing issues and contributing factors, analysis of fair housing data, identification of fair housing priorities/goals and determine housing needs.

7	**Agency/Group/Organization**	City of McKinney
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City of Plano staff meet at least quarterly with the City of McKinney to discuss goals to identify and address cross-jurisdictional housing challenges, evaluate fair housing issues and contributing factors, analysis of fair housing data, identification of fair housing priorities/goals and determine housing needs

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Housing Forward	The CoC's priorities and its Strategic Work Plan correspond to the City's Strategic Plan goals related to homeless and at-risk populations.
City's Comprehensive Plan	City of Plano Planning Department	The Action Plan contributes to the Comprehensive Plan goals for Plano as a livable, organized, and changing City.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
2018 City of Plano Analysis of Impediments to Fair	City of Plano Neighborhood Services Department	Both the Action Plan and AI use housing and demographic data, as well as citizen and stakeholder outreach, to determine city housing needs and barriers. The overall goal for the AI is to eliminate housing discrimination, and the City ensures its Action Plan goals align with the AI.
Annual Plan	Plano Housing Authority	Plano Housing Authority's annual plan normally provides details about the organization's operations and programs. Both PHA and the City aim to help low-income households secure housing.

Table 3 – Other local / regional / federal planning efforts

Narrative (optional)

This section is optional and was left blank intentionally.

AP-12 Participation – 91.105, 91.200(c)

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

The City of Plano encourages its citizens to provide input in the Action Plan process. Through its adopted Citizen Participation Plan (CPP), 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 Action Plan. Accordingly, the April 23rd public hearing was, and the July 22nd public hearing will be advertised in the same manner. Both meetings will be held in the city. As required by the CPP, the City conducted at least one public hearing during development of the Action Plan and at least one during the public comment period for the Action 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	Community Relations Commission meeting, April 4, 2024	Nonprofit Organizations	Individuals in attendance represented various nonprofit organizations interested in the City of Plano funding process. City staff is not included in attendance.	Five agencies made presentations requesting funds.	All presentations were considered.	
2	Community Relations Commission meeting, April 9, 2024	Nonprofit Organizations	Individuals in attendance represented various nonprofit organizations interested in the City of Plano funding process. City staff is not included in attendance.	Seven agencies made presentations requesting funds.	All presentations were considered.	

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	Community Relations Commission meeting, April 11, 2024	Nonprofit Organizations	Individuals in attendance represented various nonprofit organizations interested in the City of Plano funding process. City staff is not included in attendance	Six agencies made presentations requesting funds.	All presentations were considered.	
4	Community Relations Commission meeting, April 16, 2024	Nonprofit Organizations	Individuals in attendance represented various nonprofit organizations interested in the City of Plano funding process. City staff is not included in attendance	Eight agencies made presentations requesting funds.	All presentations were considered.	
5	Community Relations Commission meeting, April 18, 2024	Nonprofit Organizations	Individuals in attendance represented various nonprofit organizations interested in the City of Plano funding process. City staff is not included in attendance.	Five agencies made presentations requesting funds.	All presentations were considered.	

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	Public Hearing, April 23, 2024	Non-targeted/broad community	No member of the public in attendance. Only City of Plano staff and commissioners attended.	The Community Relations Commissioners voted on funding recommendations. No public comments received.	No comments received.	
7	Community Relations Commission meeting, May 16, 2024	Non-targeted/broad community	No member of the public in attendance. Only City of Plano staff and commissioners attended.	The Community Relations Commissioners discussed the Consolidated Grant Application process.	No comments received.	
8	Public Hearing, July 22, 2024	Non-targeted/broad community	Will be updated after the July 22, 2024 City Council meeting.	The City Council will vote on funding decisions.	Will be updated after the July 22, 2024 City Council meeting.	
9	City Bulletin Board - Posted Agendas	Non-targeted/broad community	Agendas for public hearings and meetings posted March 27, April 5, April 12, April 16, May 13, and July (TBD) 2024.	No comments received from March 27 through May 16. This section will be updated after the July 22, 2024 City Council meeting.	No comments received from March 7 through May 16. This section will be updated after the July 22, 2024 City Council meeting.	

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)
10	Internet Outreach	Non-targeted/broad community	Agendas for public hearings and meetings posted March 27, April 5, April 16, May 13, and July (TBD) 2024.	No comments received from March 27 through May 16. This section will be updated after the July 22, 2024 City Council meeting.	No comments received from March 7 through May 16. This section will be updated after the July 22, 2024 City Council meeting.	https://www.plano.gov/1444/City-Council-Agendas; https://www.plano.gov/1217/Community-Relations-Commission-Agendas-M
11	Newspaper Ad	Non-targeted/broad community	Newspaper ads in Plano Star Courier main section on April 7, and June 30, 2024.	No comments received as of May 16, 2024. This section will be updated after the July 22, 2024 City Council meeting	No comments received as of May 16, 2024. This section will be updated after the July 22, 2024 City Council meeting.	

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

The City of Plano is a Metropolitan Entitlement City and 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)

In April 2021, the U.S. Department of Housing and Urban Development (HUD) awarded $2,235,861 in Community Development Block Grant – Corona Virus (CDBG-CV) funds to the City of Plano. These funds must be expended by September 30, 2026, on eligible activities. CDBG-CV funds may be utilized on activities that:

1. Prevent, Prepare for or Respond (PPR) to Coronavirus;
2. Do not result in a duplication of benefit (Duplication of benefit occurs when a person, household, business or other entity receives financial assistance from multiple sources for the same purpose and the total assistance is more than the total need); and
3. Meet underwriting criteria for special economic development activities.

On April 2, 2020, the city received notification of the first allocation of CDBG- CV funds in the amount of $828,593, and on September 11, 2020, the City received notification of the second allocation of CDBG-CV funds in the amount of $1,407,268. The City Council approved the use of CDBG-CV funds through substantial amendments on May 11, 2020, and March 22, 2021. With the use of CDBG-CV funds, twenty local small businesses received grants to assist them in maintaining their business through the pandemic. Seventy-four survivors of domestic violence that received emergency housing vouchers were provided case management. A total of 488 households received rent and utility assistance and 691 unhoused residents benefited from day and overnight sheltering.

Approximately $865,000 in CDBG-CV funds, previously set-aside for rent and utility assistance, remains unspent due to the reduction/ elimination of need due to COVID-19. These remaining funds will be used to provide home repairs to residential properties owned by non-profits operating as transitional living shelters located within Plano. There are seventeen residential properties owned and operated by six nonprofit organizations in Plano operating as transitional living facilities for Plano's unhoused children, women, and youth. The CDBG-CV funds will be used to rehabilitation these homes and assist them in becoming more energy efficient.

Through the use of federal, state and local funds, the City plans to carry out the objectives set forth in this Action Plan. The City works in partnership with other City departments to develop coordinated plans, and to leverage resources for parks, infrastructure, code enforcement, clearance of substandard structures, economic development, housing development and other projects in targeted neighborhoods. Coordination with and support from adjacent HUD entitlement grantees is also sought when appropriate.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 5				Expected Amount Available Remainder of ConPlan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,557,300	100,000	0	1,657,300	1,657,300	2024 is the last year of the current ConPlan

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 5				Expected Amount Available Remainder of ConPlan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	521,594	20,000	0	541,594	541,594	2024 is the last year of the current ConPlan
Other	public - local	Public Services	593,600	0	0	0	593,600	City general funds used for public services, Expected Amount Available $593,600

Table 5 - 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 for affordable housing activities. The City also leverages its CDBG public service funds with its BCSG funds, providing $2 per capita annually to fund a variety of public services for Plano residents.

In the 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.

Matching requirements will be satisfied as follows:

Match is considered a permanent contribution to affordable housing. The City will provide match in an amount equal to no less than 25% of the total HOME funds drawn down for project costs. Sources of match funds may include subrecipient completed projects that include use of: sweat equity, land donations for HOME-eligible projects, private financing, the value of donated materials, equipment, labor and professional services, and homebuyer counseling.

Unacceptable sources of cash match include: all CDBG funds, other federal grant funds, funds raised through federal HTC, interest rate subsidy attributable to federal tax-exempt financing, Owner equity in a Project, cash contributions from investors who own, are working on, or are proposing to apply for assistance for a HOME-assisted project; cash contributions from applicants for or recipients of HOME assistance, and expenditures on Program administration.

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

N/A

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	2024	2026	Affordable Housing	Plano City Limits	Affordable Housing	CDBG: $976,732 CDBG Program Income (PI): $100,000 HOME: $162,548 HOME PI: $20,000	Homeowner Housing Rehabilitated: 21 Housing Units Rehabilitated
2	Homeownership	2024	2026	Affordable Housing	Plano City Limits	Affordable Housing	CDBG: $8,000	Direct Financial Assistance to Homebuyers: 1 Households Assisted
3	Supply of Units	2024	2026	Affordable Housing	Plano City Limits	Affordable Housing	HOME: $405,513	Homeowner Housing Added: 2 Housing Units
4	Homelessness Prevention	2024	2025	Homeless	Plano City Limits	Homeless	CDBG: $122,000	Homelessness Prevention: 110 Persons Assisted
5	Homeless Shelter and Services	2024	2025	Homeless	Plano City Limits	Homeless	CDBG: $115,224	Overnight/Emergency/Transitional Shelter: 19 Persons Assisted Counseling Services: 26 Persons Assisted
6	Public Services – Special Needs	2024	2025	Non-Homeless Special Needs	Plano City Limits	Public Services-Special Needs	CDGG: $11,371	Public service activities other than Low/Moderate Income Housing Benefit: 15 Persons Assisted
7	Grant Administration	2024	2025	N/A	N/A	N/A	CDBG: $311,460 HOME: $52,159	N/A

Table 6 – Goals Summary

Goal Descriptions

1	**Goal Name**	Housing Rehabilitation
	Goal Description	Goal: Sustain the quality of homeowner units through rehabilitation, repair or reconstruction Strategy: Rehabilitate, maintain, preserve, and improve the affordable housing stock for low and moderate income non-homeless population
2	**Goal Name**	Homeownership
	Goal Description	Goal: Increase the availability of affordable permanent housing in standard condition to low/ moderate income families Strategy: Increase affordability of homeownership by providing homebuyer financial counseling and education and direct financial assistance for closing costs and down payment
3	**Goal Name**	Supply of Units
	Goal Description	Goal: Increase the availability of affordable permanent housing in standard condition to low/moderate income families Strategy: Increase supply of affordable housing units through rehabilitation, reconstruction, and/or new construction
4	**Goal Name**	Homelessness Prevention
	Goal Description	Goal: Meet the needs of persons at risk of becoming homeless Strategy: Provide direct assistance for housing and utilities for persons at risk of homelessness to maintain housing, address immediate crises and retain self-sufficiency
5	**Goal Name**	Homeless Shelter and Services
	Goal Description	Goal: Increase access to quality homeless shelter and supportive services Strategy 1: Provide for homeless shelter projects in Collin County with supportive services and shelter space set aside for homeless persons from Plano

6	**Goal Name**	Public Services - Special Needs
	Goal Description	Goal: 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 Strategy: Meet the public service needs of low and moderate income residents
7	**Goal Name**	Grant Administration
	Goal Description	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.

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, priority needs, and proposed accomplishments.

#	Project Name
1	24-25 City of Plano Housing Rehabilitation
2	24-25 City of Plano First Time Homebuyer Assistance and Education
3	24-25 City of Plano Homeless Prevention
4	24-25 City House Inc.
5	24-25 Texas Muslim Women's Foundation
6	24-25 The Samaritan Inn
7	24-25 The Family Place
8	24-25 Habitat for Humanity of Collin County
9	24-25 Grant Administration
10	24-25 Affordable Housing Expansion (CHDO)

Table 7 - Project Information

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

Results of Con Plan citizen input strongly supported affordable housing, housing rehabilitation, and homeownership, as well as social and supportive services for low- and moderate-income individuals and families.

The City continues to prioritize preserving existing homeownership and new homeownership. Therefore, funds are invested in the City's Housing Rehabilitation and First Time Home Buyer programs, as well as Habitat for Humanity of Collin County. Additionally, the City provides funding to nonprofit organizations that serve special needs populations such as individuals and families experiencing homelessness, domestic violence survivors, and children from low- and moderate-income families.

The City has identified two primary obstacles to meeting underserved needs. The first obstacle is limited federal and local funding. The needs of the community are greater than the available local and federal funds. The other main obstacle is Plano's local housing market. The median home value in Plano has risen to $506,500 as of the month of April 2024. Moreover, the limited availability of land that can be developed cost-effectively, as well as increasing demand for housing within Plano, significantly affects opportunities

for increasing the supply of affordable housing units.

Knowing that housing is highly prioritized by the City of Plano, the City has enlisted a consultant focused on analyzing housing and job data for the region to aid them in recommending potential housing policy that will help all Plano residents across all incomes from 0% of AMI to over 100% of AMI, as the city has residents that fit all income categories. This report will be completed in the fall of 2024 and will serve as guidance when the City begins to prepare its 2025-2029 Consolidated Plan of Housing and Community Development needs.

In order for the City to carry out programs and perform activities that listed in the above chart, grant administration is crucial. Therefore, below is a breakdown of how grant administration funds will be used for City personnel.

Administrative costs are set-aside for overall grant oversight, including the City's single-audit federal requirement, federal trainings, software costs, non-profit agency capacity building and outside fees associated with furthering the Continuum of Care through collaboration. Staff within the Neighborhood Services (NSD) and Finance departments assist with our federal grant administration.

2024-25 CDBG Grant Administration – maximum 20% of total CDBG allocation

Administered by:

City Staff – Seven (7) partial FTEs in NSD and Finance Department

- Community Services Grants Administrator (~95%)
- Two (2) Housing and Community Services Coordinator ~ 50% and 55%
- Two (2) Rehabilitation Coordinators at 7% each maximum
- Two (2) Accountants at 4% each maximum

2024-25 HOME Grant Administration – maximum 10% of total HOME allocation

Administered by:

City Staff – Four (4) partial FTEs in NSD and Finance Department

- Two (2) Housing and Community Services Coordinators at 35% and 40% (approx.)
- Two (2) Accountants at 1% and 2% (approx.)

2024-25 City of Plano Housing Rehabilitation Program

The City of Plano's Housing Rehabilitation Program is administered by city personnel and utilizes city-approved contractors to carry out single family home repairs and reconstructs.

Administered by:

City Staff – Four (4) partial FTEs in NSD

- Two (2) Housing and Community Services Coordinator
- Two (2) Rehabilitation Coordinators

2024-25 City of Plano First Time Homebuyer Assistance and Education

The City of Plano's First Time Homebuyer Assistance and Education is administered by city personnel. The City has one NSD staff person that is a HUD-Certified Counselor who administers the down payment/closing cost assistance, as well as teaches the homebuyer education class to interested homebuyers. Grant year 2024 funds have been set aside to administer the program, and the City will use previously allocated grant year funds to provide the down payment/closing cost assistance.

Administered by:

City Staff – One (1) partial FTEs in NSD

- One (1) Housing and Community Services Coordinator

2024-25 City of Plano Homelessness Prevention Program

The City of Plano's Homelessness Prevention Program is administered solely by a nonprofit organization, the Assistance Center of Collin County. The City establishes the guidelines for this program in accordance with CDBG regulation and is one of the only housing assistance programs within the City of Plano that provides up to three months of rent and utility assistance at 100% to low-income residents. All of the allocated funds for this program are administered by the aforementioned nonprofit organization.

AP-38 Project Summary

Project Summary Information

1	**Project Name**	24-25 City of Plano Housing Rehabilitation
	Target Area	Plano City Limits
	Goals Supported	Housing Rehabilitation
	Needs Addressed	Housing Rehabilitation
	Funding	CDBG: $882,245 CDBG Program Income: $100,000 HOME: $162,548 HOME Program Income: $20,000
	Description	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.
	Target Date	9/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	19 low- and moderate-income households
	Location Description	The program is administered at 777 E. 15th St., Plano, TX 75074, and activity locations are city-wide.
	Planned Activities	Planned activities may include home repair, rehabilitation, and activity delivery, as well as acquisition, rehabilitation, and resale of single-family homes to low- and moderate-income homebuyers.
2	**Project Name**	24-25 First Time Homebuyer Assistance and Education
	Target Area	Plano City Limits
	Goals Supported	Homeownership
	Needs Addressed	Homebuyer Assistance
	Funding	CDBG: $8,000

	Description	Through deferred payment loans, this program provides down payment and closing cost assistance to low- and moderate-income families purchasing homes in Plano. The program offers up to $55,000 based on the buyer's level of income. An eight-hour educational class is mandatory for program eligibility. The expected activity also includes activity delivery.
	Target Date	09/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	1 low- and moderate-income household
	Location Description	The program is administered at 777 E. 15th St., Plano, TX 75074. Assistance locations are determined after an approved buyer locates an eligible property.
	Planned Activities	Planned activities include down payment and closing cost assistance up to $10,000 for CDBG and $55,000 for HOME through deferred payments loans to low- and moderate-income families.
3	**Project Name**	24-25 Homeless Prevention
	Target Area	Plano City Limits
	Goals Supported	Homeless Prevention
	Needs Addressed	Homeless Prevention
	Funding	CDBG: $122,000
	Description	This program will provide housing cost assistance for low-income families in Plano who are at immediate risk of homelessness for up to three consecutive months.
	Target Date	9/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	110 low-income persons at risk of homelessness
	Location Description	The activity is located at and administered by the Assistance Center of Collin County at 900 18th Street, Plano, TX 75074.
	Planned Activities	Planned activities include housing and utility assistance paid directly to the provider, as well as case management provided to the program participants.

4	**Project Name**	24-25 City House Inc.
	Target Area	Plano City Limits
	Goals Supported	Homelessness Shelter and Services Public Services – Special Needs
	Needs Addressed	Homeless Shelter Public Services – Special Needs
	Funding	CDBG: $27,120
	Description	This program will provide supportive services including case management, counseling, and transitional housing to young adults ages 18-21.
	Target Date	9/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	11 young adults (ages 18-21) experiencing homelessness
	Location Description	The program location is confidential.
	Planned Activities	This program will provide supportive services including case management, counseling, residential and nonresidential services, and transitional housing to equip young adults to become self-sufficient, productive adults.
5	**Project Name**	24-25 Texas Muslim Women's Foundation
	Target Area	
	Goals Supported	Homeless Shelter and Services Public Services - Special Needs
	Needs Addressed	Homeless Shelter Public Services - Special Needs
	Funding	CDBG: $33,039
	Description	This program will provide supportive services including case management, counseling, emergency shelter, and transitional housing to women who are victims of domestic violence.
	Target Date	9/30/2025

	Estimate the number and type of families that will benefit from the proposed activities	26 survivors of domestic violence will receive overnight shelter and/or supportive services.
	Location Description	The program location is confidential.
	Planned Activities	Planned activities include shelter and supportive services for victims of domestic violence.
6	**Project Name**	24-25 The Samaritan Inn
	Target Area	Plano City Limits
	Goals Supported	Homeless Shelter and Services Public Services- Special Needs
	Needs Addressed	Homeless Shelter Public Services-Special Needs
	Funding	CDBG: $55,065
	Description	This program will provide supportive services including case management, counseling, and transitional shelter to unsheltered individuals and families.
	Target Date	9/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	8 homeless individuals
	Location Description	This program locations is at 1514 N McDonald St., McKinney, TX 75071.
	Planned Activities	This program will provide transitional housing, case management and supportive services to those experiencing homelessness.
7	**Project Name**	24-25 The Family Place
	Target Area	
	Goals Supported	Public Services - Special Needs
	Needs Addressed	Public Services - Special Needs
	Funding	CDBG: $11,371
	Description	This program will provide individual and group therapy sessions to domestic and family violence survivors receiving shelter services.

	Target Date	9/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	15 survivors of domestic violence
	Location Description	This program location is confidential.
	Planned Activities	This program will provide individual counseling and group therapy sessions to domestic violence survivors.
8	**Project Name**	24-25 Habitat for Humanity of Collin County
	Target Area	Plano City Limits
	Goals Supported	Supply of Units Housing Rehabilitation
	Needs Addressed	Housing Supply Housing Rehabilitation
	Funding	CDBG: $94,487 HOME: $405,513
	Description	This program will provide weatherization, accessibility, and exterior home repairs, as well as new home construction to low-and moderate homeowners.
	Target Date	9/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	4 low to moderate income families
	Location Description	This program is administered at 2060 Couch Drive, McKinney, TX 75069, and activity locations are citywide.
	Planned Activities	Planned activities may include construction, site preparation, repair, or rehabilitation.
9	**Project Name**	24-25 Grant Administration
	Target Area	Plano City Limits

	Goals Supported	Housing Rehabilitation Housing Supply Homeownership Homeless Prevention Homeless Shelter and Services Public Services – Special Need
	Needs Addressed	Housing Rehabilitation Housing Supply Homeownership Homeless Prevention Homeless Shelter and Services Public Services – Special Needs
	Funding	CDBG: $311,460 HOME: $52,159
	Description	Grant administration includes planning, coordination, and monitoring of the CDBG and HOME programs, as well as fair housing promotions, services, and counseling.
	Target Date	9/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	Not Applicable
	Location Description	The activity location is 777 E. 15th St., Plano, TX 75074.
	Planned Activities	Funds will be used to pay for salaries and fringe benefits, insurance, supplies, and associated costs to administer and oversee the CDBG and HOME programs.
10	**Project Name**	24-25 Affordable Housing Expansion (CHDO)
	Target Area	Plano City Limits
	Goals Supported	Supply of Units Housing Rehabilitation
	Needs Addressed	Housing Supply Housing Rehabilitation

	Funding	HOME:$78,239
	Description	Activities may include: New construction of affordable housing units; acquisition, rehabilitation and resale; and housing rehabilitation. All activities will serve low- and moderate-income families. No CHDOs received funding for Grant Year 2024.
	Target Date	9/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	One low to moderate income families
	Location Description	Administration and location of the activity will be determined when funds are allocated to a subrecipient.
	Planned Activities	Activities may include: Purchasing and developing residential lots for new construction of affordable housing units; acquisition, rehabilitation and resale; and homeowner-occupied housing rehabilitation. All activities will serve low- and moderate-income families.

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 CDBG and HOME programs and their focus on low- and moderate-income populations, most funds are likely to be expended in areas that have higher concentrations of low- and moderate-income residents, such as southeast Plano and many areas located to the immediate east and west of US-75. However, funds will be expended in all areas of the City, as all programs are available citywide, and low- and moderate-income persons reside in all areas of the City. See the map at Appendix A showing the income distribution of areas that have at least 42.34% low- and moderate-income households, per HUD's Exception rule for the City of Plano.

Geographic Distribution

Target Area	Percentage of Funds
Plano	100

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The City of Plano does not propose allocating investments geographically. See the map included as Appendix A showing the income distribution of areas that have at least 42.34% low- and moderate-income households, per HUD's Exception rule for the City of Plano.

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 2024-25 program year, these priorities will be addressed through the following activities: homelessness prevention assistance to 110 persons (approximately 47 households), down payment assistance to one first-time homebuyers, production of two new housing unit, and housing rehabilitation for 21 low- and moderate-income households.

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

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	47
Special-Needs	0
Total	47

Table 9 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	47
The Production of New Units	2
Rehab of Existing Units	21
Acquisition of Existing Units	0
Total	70

Table 10 - One Year Goals for Affordable Housing by Support Type

Discussion

The City assists low- and moderate-income homeowners citywide with rehabilitation by emphasizing the highest priority repair needs for each assisted household and providing for emergency repair grants 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, Love Where You Live, and Tool Lending programs will help homeowners maintain their homes and revitalize aging neighborhoods.

The City will also support new affordable housing opportunities through down payment assistance to one

first time homebuyer and the production of one new unit using CHDO set-aside funds. All affordable housing activities will benefit low- and moderate-income buyers.

It is anticipated that the City will support the production of new rental units by providing resolutions of support for housing tax credit developments to be constructed within the city. Plano residents who are at-risk of homelessness will be supported through the City's Homelessness Prevention Program, which will provide short-term housing and utility assistance to approximately 110 persons (47 households).

AP-60 Public Housing – 91.220(h)

Introduction

Plano Housing Authority (PHA) is the local public housing agency in Plano. PHA currently has 908 Housing Choice Vouchers (HCV), 15 Mainstream Vouchers, 40 Veterans Affairs Supportive Housing (VASH) vouchers and 23 single-family, scattered site units for Project Based Vouchers. PHA vouchers can be used within a 25-mile radius of PHA's office and are not limited to Plano city limits.

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 reviews
- Support PHA's efforts to obtain funds for renovation and improvements
- Provide information to PHA regarding the City's internal and grant-funded programs for PHA to share with its clients
- Help address the needs of public housing and the needs of its residents by offering housing counseling or homeownership training to tenants and Housing Choice Voucher renters

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
- Expand and promote homeownership opportunities for participants in the public housing and voucher programs
- Fund case management, information, and referral services to low- and moderate-income individuals through various nonprofit organizations
- Provide homeownership information through City staff and First Time Homebuyer class

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

Plano Housing Authority 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

Throughout Collin County and the City of Plano, as with most areas of the country, addressing homelessness continues to be a challenge. The 2024 Point-In-Time (PIT) count was conducted the night of January 25, 2024. On that night, 45 people were unsheltered in Plano, 77 were in emergency shelters located in Plano and 61 were in transitional housing. Including those who were sheltered, there were 183 persons identified as homeless in the City of Plano in the 2024 PIT Count, versus 261 in 2023; a 29% decrease.

Persons experiencing homelessness face many barriers to finding and securing housing and require a variety of services to fully address their needs. These services can include food, housing, employment training, transportation, mental and physical health and case management. The City of Plano has been actively engaged in numerous activities to prevent and respond to homelessness and provide support to local nonprofits that serve this population. In this one-year Action Plan, the City will support multiple programs addressing homelessness using HUD, BCSG, and Texas Department of Housing and Community Affairs (TDHCA) funds.

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 reaches out to people experiencing homelessness and assesses their individual needs through four primary methods: 1) participation, leadership, and support for the Collin County Homeless Coalition (CCHC) and the Continuum of Care (CoC), including assisting with annual PIT Counts, 2) funding of key homeless services and homelessness prevention through CDBG and City general funds, 3) entrance of homeless individuals and families into the Homeless Management Information System (HMIS), and 4) coordinating collaborative outreach initiatives that connect unsheltered persons to community resources.

Neighborhood Services staff currently address the needs of homeless persons who contact the City by coordinating with local shelter providers and nonprofit organizations to assist people experiencing homelessness in finding suitable shelter or housing and connecting to supportive services. The City of Plano' Homeless Services Coordinator assists Plano's unsheltered population with entry into the Homeless Management Information System (HMIS), which is arguably the first step towards obtaining housing, when unsheltered.

In GY 2024, the City will continue a monthly street outreach collaboration with the Plano Neighborhood Police Officer Unit, Plano Police Mental Health Coordinator, Plano Fire Department, volunteers from Collin County Homeless Coalition, and Lifepath staff. During each outreach, two to four teams will visit locations

in Plano known to be frequented by unsheltered persons to assess immediate needs and provide information on the Collin County Coordinated Access and Assessment Case Manager, shelter, and other resources. Additionally, the City of Plano is a contributing Homeless Management Information System (HMIS) participating entity. Staff will utilize HMIS to gather information on residents experiencing homelessness and utilizing the Coordinated Access System (CAS) to provide appropriate housing and services.

Addressing the emergency shelter and transitional housing needs of homeless persons

The City addresses homeless persons' emergency shelter and transitional housing needs through collaboration with the CoC and CCHC and sustained funding of local shelters and supportive services. In this one-year Action Plan, the City's CDBG funds will be used to support the Texas Muslim Women's Foundation, which provides culturally sensitive services and shelter to victims of domestic violence. The City's CDBG funds will also be used to support The Samaritan Inn, a transitional housing shelter for individuals and families. In addition, the Community Relations Commission has recommended to City Council to use CDBG funds to support the following shelter: City House- Transitional Living Program, a transitional housing program for youth ages 18-21.

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

The City, through involvement in the CCHC and the CoC, collaborates with service providers to facilitate the adoption of best practices, increase capacity, and coordinate the delivery of services to persons experiencing homelessness. In September 2018, the City of Plano became eligible to receive an allocation of Homeless Housing and Services Program (HHSP) funding from the Texas Department of Housing and Community Affairs (TDHCA). The City is currently using these funds to support a Rapid Rehousing (RRH) program that serves youth, families, and single adults. The program facilitates a rapid transition to permanent housing for eligible applicants, shortening the length of time in homelessness and providing flexible support to help participants achieve housing stability. The program is administered by Salvation Army –Plano location. The City will continue to fund this program in GY 2024.

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.

The City uses CDBG funds to support the City of Plano Homelessness Prevention Program, which serves extremely low- and low-income Plano residents at risk of homelessness. In addition to assistance with housing costs, clients are connected to a variety of other supportive services such as food, clothing, benefits application assistance, job search assistance, ESL classes, credit counseling, budgeting, and more. These basic services, combined with the housing payments supported by the grant, create a comprehensive program that helps dozens of low-income families regain stability and avoid homelessness each year. The program is currently delivered by the Assistance Center of Collin County. The City's Community Relations Commission has also recommended Hope Restored Missions for City general funds in GY 2024, to provide case management and supportive assistance to unhoused individuals; including enrollment in the CoC's CAS system, establishing a mailing address, helping clients obtain identification and providing other basic needs.

Discussion

Based on the results of the 2024 Point in Time Count, there were a total of 183 people experiencing homelessness in Plano, of which 45 were unsheltered. There were 77 people at the Plano Overnight Warming Shelter (POWS) that opened due to the cold weather conditions. It is probable that these individuals would have been unsheltered if weather conditions had not warranted the activation of POWS. Providing shelter and rapid rehousing services to persons experiencing homelessness and preventing homelessness remain priorities for the City. The City supports the CoC's efforts by providing funds for supportive services and transitional shelter for Plano's homeless population.

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

Introduction:

In 2019, the City finalized its updated Analysis of Impediments to Fair Housing Choice (AI). The AI process did not identify any specific policies of the City of Plano which serve as barriers to affordable housing. Local public policies in Plano are generally favorable for the production of affordable housing, including waiver of development-related fees in the City's Neighborhood Empowerment Zone and a relatively small minimum square footage for single-family units (800 square feet). Over the past six years, the City has made new efforts to increase the diversity of its housing stock and confront affordability issues to accommodate the varying needs of the population.

While there were no local policies identified as barriers to affordable housing in the City's AI, market conditions in Plano have caused an increase in home values and rental rates over the last several years. As summarized in the City's Housing Trends Analysis, which explores these factors in-depth, "Plano has experienced significant employment growth in the past 15 years; however, residential growth has not occurred at the same pace. While the City has been extremely successful in attracting major employers, residentially-zoned land in the city is almost entirely built out, making new residential development increasingly challenging. Employment growth without concurrent residential growth, alongside this land constraint, has put increasing pressure on the housing market, resulting in a lack of 'starter' homes and homes affordable to the general workforce (both ownership and rental)" (Economic & Planning Systems, 2018).

As a result of these market conditions, from 2012 to 2018, median contract rent increased by 35% in Plano, and median home values increased by 34%. Comparatively, median household income in Plano only rose 11% over the same period. These conditions have created a barrier to affordable housing, as it has become increasingly difficult for low- and moderate-income residents to afford their housing costs. In addition, affordable housing developers have found it increasingly difficult to purchase and develop land in Plano at a cost-effective rate. In June 2023, the City of Plano contracted with a consult to assist the City in creating a Housing Plan. The City of Plano will continue working with the consultant in GY 2024.

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 2019, Plano City Council incorporated Housing Affordability as a component of its current Strategic Vision to improve the quality of life for all Plano residents. In recent years, the City has taken actions aimed at the barriers created by the intersection of market factors described above. The City's AI, available in the HUD grants tab of the Nonprofit Resources section of the City's website (https://www.plano.gov/923/Nonprofit-Resources), includes a list of goals and strategies the City will undertake over the next five years to increase fair housing choice, many of which relate to housing

affordability. Goals from the AI are listed below. A detailed list of strategies and metrics for each goal can be found beginning on page 221 of the AI.

1. Increase access to affordable housing in high-opportunity areas (defined by the City as areas with an area median income (AMI) greater than 80% or a poverty rate of 10% or less);
2. Increase the supply of affordable housing units;
3. Increase the supply of accessible, affordable housing for persons with disabilities;
4. Increase access to affordable transportation options for low-income households and persons with disabilities;
5. Make investments in targeted neighborhoods to increase opportunity;
6. Increase access to information and resources on fair and affordable housing; and
7. Maintain and improve the quality and management of publicly supported housing.

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 describe the City's plans to use its 2024 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 public services and programs such as Great Update Rebate, Love Where You Live, Tool Lending, and Smart Energy Loan to assist Plano residents in maintaining their homes and neighborhoods. The City will utilize funding from the Texas Department of Housing and Community Affairs (TDHCA) to support its Rapid Rehousing Program.

The City leverages federal funds using its own general funds to award grants to local nonprofits. The Buffington Community Services Grant (BCSG) currently allocates $2 per capita to provide public services to Plano residents. For GY 2024, the BCSG fund is $593,600, and 20 agencies were awarded grants.

2. Obstacle – Local Market

The limited availability of developable land at affordable prices, as well as increasing demand for housing within Plano, significantly affects opportunities for increasing the supply of affordable units. Through its housing tax credit application process, the City seeks to assist developers that propose housing tax credit projects in Plano by providing resolutions of support to obtain funds through the TDHCA. Additionally, as described on page 5, the City increased the maximum down payment assistance offered through its First Time Homebuyer program from $20,000 to $55,000 beginning in July 2018. Through its analysis of changes in the housing market over the past several years, the City determined that increasing the maximum amount of assistance to this level would increase homeownership opportunities for low- and moderate-income households. Moreover, the City underwent a housing market analysis of the sales prices of homes, and consequently the new HOME Homeownership Value used for the City of Plano funded programs is $418,000.

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 homes more affordable to low- and moderate-income residents by assisting with down payments and closing costs. The purpose of the Housing Rehabilitation program is to assist low- and moderate-income property owners with repairs to meet their needs for safe and decent housing. Rehabilitation is also intended to enhance, improve, and preserve neighborhoods. The City will also utilize general fund monies to preserve existing affordable housing through the Great Update Rebate, Love Where You Live, Tool Lending and Smart Energy Loan Programs.

During GY 2018, the City completed a Housing Trends Analysis. The analysis identified gaps in housing needs by both type and size, with consideration given to the income level needed to obtain various types of housing. In June 2023, the City of Plano contracted with a consult to assist the City in creating a Housing Plan. The City of Plano will continue working with the consultant in GY 2024.

Actions planned to reduce lead-based paint hazards

Actions taken to reduce lead-based paint will be conducted in accordance with HUD's lead-based paint regulations at 24 CFR § 35. The 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 City's Housing Rehabilitation program and the HOME program. As homes enter these programs, they are evaluated for lead-based paint and, when necessary, such hazards are reduced or eliminated, as required by law. In addition, homes built prior to 1978 to be purchased through the First Time Homebuyer program and 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 providing the following programs and services:

- Programs supporting and encouraging community and neighborhood maintenance and improvements such as Housing Rehabilitation, Great Update Rebate, Love Where You Live, and Tool Lending.
- Programs that foster economic independence for homeless and at-risk families and individuals by combining housing assistance and supportive services such as the City's Homelessness Prevention and Rapid Rehousing Programs, and City-supported programs at Assistance Center, City House, Hope Restored Missions, Samaritan Inn, 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.
- Food assistance, childcare, health, transportation, utility payments and educational assistance to

low/moderate-income families, particularly those with special needs. Nonprofit organizations in the community provide these various forms of assistance, many of which are funded by the City.

Actions planned to develop institutional structure

It 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. Collaborative relationships have been built with public and private institutions and nonprofit organizations, to implement activities and projects that require multiple funding sources and partners. 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 improved.

The City became a member of the Funding Information Network in July 2019. Through this service, nonprofit organizations serving Plano and the broader community are given free access to a data-rich online service for seeking out new funding opportunities, thereby increasing their capacity to administer social service and housing programs to Plano residents.

The City plans to host a Foundation Directory Online in-person training session to take place in June 2024, to better help nonprofit organizations gain a deeper understanding as to how to utilize the Foundation Directory Online, as well as on how to write a grant proposal.

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 its subrecipient agencies, which includes those listed in the proposed projects summary, as well as agencies funded by the City's Buffington Community Services Grant. The City is also a member of multiple community groups such as the local CoC, Collin County Homeless Coalition, and many others listed previously in this report. These community organizations provide networking opportunities and serve to enhance coordination between the City and public and private housing and social service agencies. City staff also provides support and information to the Community Relations Commission, 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(l)(1,2,4)

Introduction:

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.

Community Development Block Grant Program (CDBG)
Reference 24 CFR 91.220(l)(1)

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

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

Other CDBG Requirements

1. The amount of urgent need activities	0
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.

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:

   One hundred percent (100%) of HOME funds used for down payment, closing cost, interest subsidies, or other HOME assistance provided directly to homebuyer (direct HOME subsidy) is subject to recapture provisions. The homeowner is required to repay ALL of the direct HOME subsidy if the housing is no longer used as a principle residence of the homeowner and/or in the event of a Triggering Event during the first 15 years. After 15 years, the loan is forgiven.

   In the event of property transfer through the sale of property, the City allows the seller to sell to any willing buyer at any price. Once the HOME funds are repaid, the property is no longer subject to any HOME restrictions.

   B. Subrecipient and CHDO Projects

   For housing developed by a housing organization including CHDOs and subrecipients, HOME funds used to make a home affordable (direct assistance) are subject to the recapture provision and will be secured by a promissory note and deed of trust. The City will use the reduction during the affordability period method of calculation and shared net proceeds as its method of determining the amount of repayment required.

   Under this method the direct HOME subsidy will be prorated and forgiven on a monthly basis. For example, a 5 year affordability period will be forgiven at the rate of 1/60 per month; 10 year affordability at 1/120 per month; and 15 year affordability at 1/180 per month. This amount will be deducted from the full direct subsidy. If the proceeds from the sale of the property are sufficient to repay the City for the portion remaining of the original direct subsidy, the City will be paid and the homeowner will receive the difference.

   If the sale proceeds are insufficient to repay the City for the remaining portion of the original direct subsidy, the homeowner's initial contribution (at the time of the purchase) will first be paid to the homeowner, and the City will recapture any and all of the net proceeds. However, the City is never permitted to recapture more than what is available from the proceeds of the sale.

   Proceeds are defined as the sale price, minus loan repayments and closing cost. Proceeds may be

equal to, less than, or greater than the combined amount of HOME funds invested in the project.

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:

   A Subordinate Deed of Trust and Promissory Note will be placed on acquisition projects utilizing City of Plano HOME funds. The following will trigger repayment of all or a portion of the HOME funds invested in the project:

- Discovery that the recipient knowingly falsified an application and was actually ineligible for assistance; or,
- Homeowner moves out or sells home prior to the end of the affordability period; or,
- Recipient fails to meet HOME requirements or regulations; or,
- HOME-assisted property is sold to an ineligible homebuyer.

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.