City of Plano
DRAFT
Annual Action Plan
2025-2026

Prepared for the
United States Department of Housing and Urban Development











Plano
City of Excellence

EQUAL HOUSING OPPORTUNITY

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CITY SUMMARY

The City of Plano 2025-26 Action Plan details the available resources and activities that will utilize Community Development Block Grant (CDBG) and HOME Investment Partnerships (HOME) funds received from the U.S. Department of Housing and Urban Development (HUD) starting October 1, 2025. Funding priorities were established through the 2025-2029 City of Plano Consolidated Plan (ConPlan), and the proposed activities include City programs and those recommended by the Community Relations Commission as part of the Consolidated Grant Process. The process includes annual grant hearings and public participation. This Action Plan serves as the first year of the five-year Consolidated Plan. The City anticipates receiving $1,616,959 in CDBG funds and $558,319.17 in HOME funds from HUD. The City also anticipates receiving $80,000 in CDBG program income and $6,750 in HOME program income during the period of October 1, 2025 through September 30, 2026. All funds must be used to assist Plano's low to moderate income residents, and meet one or more of the following HUD objectives:

- Create suitable living environments,
- Provide decent housing, and
- Expand economic opportunities for citizens of Plano.

For the City's 2025-26 Action Plan, the following activities are proposed to meet HUD and City objectives:

Activity Name	Outcome	Grant/Amount
Grant Administration Planning, coordination, and monitoring of the CDBG and HOME programs as well as fair housing promotion, services, counseling, and homebuyer education.	Not applicable	CDBG: $323,392 HOME: $55,832
City of Plano Housing Rehabilitation This program provides low-interest rehabilitation and reconstruction loans to low- and moderate-income owner-occupied households. Terms of loans are based on need and ability to repay. The program also provides for emergency repair grants to low- and moderate-income homeowners.	15 households	CDBG: $979,515 CDBG Program Income: $80,000
City of Plano Homelessness Prevention 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.	70 persons	CDBG: $122,000
Tenant Based Rental Assistance The Tenant-Based Rental Assistance program provides housing assistance and case management to homeless households.	4 households	HOME: $161,445.17 HOME Program Income: $6,750

Activity Name	Outcome	Grant/Amount
Agape Resource & Assistance Center Conversion of existing office space into two transitional housing units increasing the capacity to serve single women and mothers with children who are experiencing homelessness.	10 transitional housing beds	CDBG: $194,000
City House This program will provide supportive services including case management, counseling, and transitional housing to young adults ages 18-21.	11 persons	CDBG: $31,595
Texas Muslim Women's Foundation Provides supportive services including case management, counseling, emergency shelter, and transitional housing to victims of domestic violence.	32 persons	CDBG: $36,983
Samaritan Inn This program will provide supportive services including case management, counseling, and transitional shelter to unsheltered individuals and families.	8 persons	CDBG: $61,983
Housing Channel Creates affordable housing options for low- and moderate-income households through new construction of two attached single family housing units.	2 Households	HOME: $257,294 HOME CHDO: $161,987
TOTAL CDBG and HOME RECOMMENDED: $ 2,472,776.17		

The attached Action Plan is a format that utilizes a reporting and planning system required by HUD. As the 2025-26 Action Plan is the first year of the 2025-29 Consolidated Plan, the Executive Summary (ES-05) and the Process (PR-05, PR-10, and PR-15) of the 2025-2029 Consolidated Plan are included as part of this Action Plan as required by HUD's reporting and planning system.

Executive Summary

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

Introduction

The City of Plano (City) is a global economic leader bonded by a shared sense of community where residents experience an unparalleled quality of life. With a population of approximately 290,000, Plano is the ninth most populous city in Texas and the fourth largest city in the Dallas-Fort Worth (DFW). Plano is home to many corporate headquarters, award-winning schools, quality medical care facilities, and excellent recreational and cultural amenities.

The U.S. Department of Housing and Urban Development (HUD) requires the City to submit a Consolidated Plan (ConPlan) every five years in order to receive HUD grants. The period covered under this plan is October 1, 2025 through September 30, 2030. The grants covered by this plan are allocated to the City based on population, poverty, and housing data and include the following:

- Community Development Block Grant (CDBG) – CDBG is a flexible funding source that can be used for both housing and non-housing activities, including neighborhood revitalization, workforce and economic development, community and nonprofit facilities, infrastructure, and public services in low- and moderate-income communities. The City anticipates receiving approximately $8 million in CDBG funds for the ConPlan period based on prior years funding trends.
- HOME Investment Partnerships Program (HOME) is used for building, acquiring, and/or rehabilitating affordable housing for rent or homeownership. It may also be used to provide rent subsidies to low-income residents. The City estimates receiving approximately $2 million in HOME funds for the ConPlan period based on prior years funding trends.

The ConPlan outlines housing and community development needs, particularly for low- and moderate-income households, and the objectives, goals, and strategies to address those needs. The ConPlano also promotes HUD's three main statutory objectives:

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

The ConPlan contains policies, strategies, programs, and projects that will enhance the City's capacity to achieve its vision of:

- Welcoming and Engaged Community;

- Safe, Vibrant Neighborhoods;
- Residential and Commercial Economic Vitality;
- Excellent, Innovative, and Accountable City Government; and
- Multi-Modal Transportation and Mobility Solutions.

The City prepares and submits and an Action Plan annually, listing the activities the City will pursue with HUD funds to meet the ConPlan goals.

The ConPlan focuses on the data analysis performed for the HUD entitlement grant programs. It has been prepared in accordance with regulatory requirements and with HUD-required data. The majority of this data is from HUD prepared tabulations of the U.S. Census and American Community Survey (ACS) data years 2016-2020, known as CHAS data (Comprehensive Housing Affordability Strategy). Due to rapid changes in Plano, some data may seem out of date. Where possible, the HUD-provided data has been supplemented with more recent data from the 2019-2023 ACS and the City's Strategic Housing Study consultant findings.

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

The ConPlan assesses Plano's needs relating to housing, homelessness, and community services. The following is a summary of proposed outcomes for the use of federal funds from Grant Years (GY) 2025-2029; October 1, 2025 through September 30, 2030.

HUD Objective – Decent Housing

- 68 housing units to receive rehabilitation, repair, or reconstruction
- 2 new affordable housing units to be added to the housing supply new construction
- 8 low-income households to be provided affordable rental housing with tenant-based rental assistance

HUD Objective – Suitable Living Environment

- 350 individuals benefiting from direct homelessness prevention services
- 400 low- and moderate-income persons provided with public services with an emphasis upon children, youth, homeless, and special needs populations including elderly, persons with disabilities, persons with HIV/AIDS, illiterate adults, and domestic violence victims through an enhanced coordination of services
- 220 persons experiencing homelessness receiving overnight shelter or supportive services
- 5 emergency shelter beds added to the existing inventory for Plano's homeless population.

Evaluation of past performance

Annually, the City's progress towards the ConPlan and Action Plan goals is reviewed and reported to HUD in the form of the Consolidated Annual Performance and Evaluation Report (CAPER). The CAPER evaluates and reports on the activities the City has completed.

The City is in its final year of the 2020-2024 ConPlan. The most recent 2023 CAPER reported on the accomplishments at the end of the fourth year of the ConPlan. The City exceeded the target for housing rehabilitation and the homeless shelter and services goal. While the homelessness prevention goal and the supply of units – affordable housing goal have not been met, the City anticipates making progress during the final year. Additionally, homeless shelter and public service – special needs are also funded using City general funds from the Robert W. Buffington Community Services Grant (BCSG), whose accomplishments are not reported in the CAPER. Therefore, these goals have been met or exceeded with HUD and BCSG funds. The City's Tenant Based Rental Assistance program experienced changes in nonprofit administration causing a pause in the program. Starting in the third year of the ConPlan, HOME Investment Partnerships American Rescue Plan Program (HOME-ARP) funds were utilized to continue to make progress towards this goal.

The City faced some challenges in meeting goals related to homeownership assistance and housing due to market conditions that caused an increase in home value and rental rates over the last several years. Despite increasing the maximum downpayment assistance offered through the First-Time Homebuyers program to $55,000 in 2020 and the HOME Homeownership Value to $418,000 in 2022, the market continues to be a barrier to affordable housing. In addition, affordable housing developers have found it difficult to purchase and develop land in Plano at a cost-effective rate. In the 2024 CAPER, the City anticipates being able to report four or more additions to the supply of units through developer acquisition, rehabilitation, and resale currently in progress that will be sold to low income homebuyers after completion.

The City did not make progress on its 2020-2024 ConPlan goals related to transportation and job training, despite the City's efforts to encourage nonprofit organizations to submit proposals during the annual consolidated grant cycles.

Summary of citizen participation process and consultation process

The City of Plano conducted an extensive citizen participation and consultation process from August 2024 through February 2025. During this time, the City hosted two public meetings, one public hearing, and three service provider focus groups. In addition, a community online survey was made available from October 15, 2024, through February 7, 2025. The online survey was shared through City of Plano social media accounts, newsletters, postcard mailings, public notice

and other approved community sites. Public meetings and focus groups were attended by approximately 100 people, and the online survey totaled 1158 respondents. Consultation was also conducted with key community stakeholders that included the Community Relations Commission, Senior Advisory Board, and other City departments. A public hearing took place on November 21, 2024, and a final public hearing for the 2025-2029 ConPlan was held during the Plano City Council meeting on April 14, 2025.

The City provides notice to the public regarding the hearings and comment periods through publication in the local newspaper. In addition, public hearings are also posted on the City's main website and the Neighborhood Services website: www.planoneighborhoods.org. Citizens have an opportunity to have input on the 2025-26 Action Plan and Analysis of Impediments to Fair Housing Choice (AI) through the following public hearings and notices of comment periods:

- Public hearings: April 22, July 17, and July 28, 2025
- Notice of public hearings and comment periods: April 4, June 27, and July 18, 2025

The Action Plan notices include a listing of projects and programs to be funded. The 2025-29 ConPlan, Action Plan, AI are also made available for review on the City of Plano Neighborhood services website at https://wwww/plano.gov/923/Grant-Funding-for-Nonprofits under the Federal Grants tab.

Summary of public comments

The City held a public hearing on November 21, 2024 for 2025-2029 ConPlan at the Community Relations Commission meeting. The ConPlan was made available for public comments from March 15, 2025, through April 14, 2025. The City held a public hearing on April 22, 2025 at the Community Relations meeting for the 2025-26 Action Plan. No comments received at the public hearings. The 2025-2026 Action Plan will be made available for public comments from June 27, 2025, through July 28, 2025.

Throughout the public participation, the City documented the input received from public meetings and focus groups. Respondents of the online survey rated community needs related to housing, public services, public facilities, infrastructure, economic development and overall community needs based on a scale of one (low) to four (high). Additionally, open-ended responses from the survey were categorized and sorted. The most frequent themes and highly rated priority needs expressed by the public during this process were noted and helped shape the priorities established in this ConPlan, with the exceptions noted in the next section below. A full list of meetings and focus group comments is included in Appendix VI of the 2025-29 ConPlan.

Housing

- Affordable Housing
- Homeowner Repair Assistance
- Affordable housing for Special Needs Populations
- Senior Home Rehabilitation/Modifications Assistance
- Affordable Rental units
- Affordable Housing for Young Families/Young Professionals
- First-time Homebuyer Assistance
- Affordable homeownership opportunities
- Additional Housing Options/Pedestrian-friendly communities
- Housing and services for persons that are unsheltered

Public Services

- Senior services
- Homelessness Prevention Assistance
- Affordable childcare/after school
- Mental Health/Affordable Health care
- Programs for special need populations
- Education on a variety of topics (e.g., financial, retirement, English Language Instruction, taxes, homeownership/homeowner rights, parenting)
- Homelessness services/Day Resource Center
- Community Resource Awareness

Public Facilities and Infrastructure

- Nonprofit hub/resource center
- Homeless Shelter

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

The City of Plano took input received during public participation into consideration. The needs and the market assessment data analysis, frequent themes in the responses to the online survey, and highly rated priority needs influenced the priorities established in this ConPlan. There are several themes from the online community survey that were not incorporated in the plan, as discussed below.

A number of open-ended responses received via the community survey were in opposition to apartments. These comments represented 41 unique respondents of which the majority were homeowners, 55 years of age and older, and with an income not within HUD's low and moderate household income range. While all public input is considered, the data represented throughout this ConPlan demonstrates a need for affordable housing that includes rental units for Plano's low- and moderate-income households, seniors, persons with disabilities and other special need populations. Additionally, "affordable rental housing" and "people with low to moderate incomes" were rated as high priority on the online survey.

A variety of open-ended responses on the community survey were received related to general maintenance and repair of publicly owned infrastructure such as streets, sidewalks, curbs, and traffic lights. The City funds these needs through its Community Investment Program (CIP), as general maintenance of publicly owned streets. Therefore, at this time these issues were not identified as a priority need for the use of HUD funding.

Additional open-ended responses were received on the survey related to parks and recreation. Several comments related to park and recreation, such as the need for additional parks, trails, and updates to existing parks. There were also a significant number of comments specific to senior needs such as adding an additional senior recreation center on the west side of Plano and more affordable recreational programming for seniors. The City's Park & Recreation Master Plan contains a list of planned park and recreation facilities improvements and actions related to future projects. The issues raised by respondents in relation to parks and recreation were not identified as a priority need for the use of HUD funding.

There were a significant number of responses of the online survey that were specific to the need for transportation including expansion. The City of Plano is a member city of Dallas Area Rapid Transit (DART) system that provides public transportation access to those that work and live in Plano. DART's system includes the DART Light Rail, bus routes, Paratransit services, and GoLink on-demand services. Additionally, the DART Silver Line is expected to open late 2025 or early 2026 and will add two additional stops in Plano. The 2019-2023 American Community Survey (ACS) indicates that public transportation is being utilized by 1% of commuters. DART has a Mobility Ambassador Program that provides free travel orientation to anyone that needs assistance with using public transit. This need represents an opportunity to raise awareness of the public transit services available in Plano, including services for persons with special needs who are unable to use DARTS's fixed-route buses or trains.

The community survey had several open-ended responses expressing a need for job training and small business grants. The Workforce Solutions of North Texas provides services to Plano job seekers that include job search assistance, education and training. Plano's Economic Development Department works closely with Collin College and Workforce Solutions of North

Texas to facilitate customized job training for Plano employers, as well as access to small business grants. Overall, these needs were not identified as high priority for the use of HUD funds.

Summary

The City of Plano 2025-2029 Consolidated Plan sets forth objectives, strategies, and goals for improving the quality of life of low- and moderate-income residents of the City. It assesses the needs and provides an analysis of housing, homelessness, and other community development areas.

The Process

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

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

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

Agency Role	Name	Department/Agency
CDBG Administrator	PLANO, TEXAS	Neighborhood Services
HOME Administrator	PLANO, TEXAS	Neighborhood Services

Table 1 – Responsible Agencies

Narrative

The City of Plano is the lead agency for the Community Development Block Grant (CDBG) and HOME Investment Partnerships Grant (HOME) Programs. The City's Neighborhood Services Department Community Services Division is the lead division in overseeing the development of the HUD required Consolidated Plan (ConPlan), Annual Action Plan, and Consolidated Annual Performance Evaluation Report (CAPER). The lead division is responsible for the administration of the CDBG and HOME grant funds for the City.

Consolidated Plan Public Contact Information

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

Introduction

The City of Plano Neighborhood Services Department, Community Services Division, coordinates the consultation process for the ConPlan and Action Plan. The Consolidated Plan and Action Plan were developed with an important focus on community feedback. The Citizenship Participation Plan (CPP) details the City's policies and procedures for citizen input and participation in the grant process. The City conducts at least one public hearing during the development process before the Consolidated Plan and Action Plan are published and at least one public hearing during the 30-day comment period to attain citizen responses and to reply to comments and questions. Starting in August 2024, the City initiated a collaborative, inclusive outreach initiative to consult with citizens, community stakeholders, and nonprofit organizations. These efforts amounted to dialogue and consultations with housing and social service providers, an online survey of 1158 Plano resident responses, two public forums with citizens to identify housing and community development needs; one public hearing; and a 30-day public comment period was held from March 15, 2025, through April 14, 2025, with the final public hearing for the 2025-2029 Consolidated Plan at City Council on April 14, 2025. The City held the 2025-26 Action Plan public hearing at the Community Relations Commission meeting on April 22, 2025. The final hearing during the 30-day comment period for the Action Plan will be held at the City Council meeting on July 28, 2025.

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)).

The ConPlan was prepared in consultation with community stakeholders, nonprofit agencies, and social service providers that serve low- and moderate-income populations, including those in public and assisted living. Informal consultation with other city departments also took place throughout the development of the ConPlan.

In preparing the Action Plan, the City invited local service agencies to participate in the grant process with services focusing on homelessness, health and wellness, children and youth, persons with disabilities and affordable housing.

The Community Services Division works in partnership the local mental health authority (Lifepath Systems), Plano Housing Authority, the TX600 Continuum of Care, local hospitals as well as other service providers through various coalitions and networking groups. The Community Services Division staff serve as active members of the Collin County Homeless Coalition (CCHC), the Collin

County Social Services Association, and Texas Health Resources Collin County 1st Collaborative. The City also serves on the Independent Review Committee of the CoC and the Texas Health Community Impact Collin County Leadership Council. Active participation in these organizations enables the Community Services Division staff to collaborate with service providers to help deliver a comprehensive system of care.

To further enhance coordination between providers, ConnectPlano is a community initiative that the City expects to prioritize undertaking during the next five years of this ConPlan. ConnectPlano will bring nonprofit, housing, and social service providers under one roof, as one collaborative community to better serve residents in need. ConnectPlano will engage a variety of providers to strengthen coordination and achieve the objectives outlined in the Consolidated 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 Community Services Division staff actively collaborates with Housing Forward, the CoC lead agency. The City works closely with Housing Forward and the Collin County Homeless Coalition (CCHC) to plan and execute the annual Point in Time Homeless Count, finalize data, and utilize data for improvements to the homeless response system. In addition, the City's Homeless Services Coordinator assesses and enters individuals into the Homeless Management Information System (HMIS) and/or into the Coordinated Access System (CAS) based on the identified needs.

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

While the City does not receive an allocation of Emergency Solutions Grant (ESG) funding, it coordinates with the CoC through regular attendance, membership, and participation in various workgroups within the CoC. Community Services Division staff currently participate in the Coordinated Access System (CAS), Homeless Management Information System (HMIS), Point-in-Time Census, and Street Outreach workgroups.

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 on the next page displays the requested information.

Table 2 – Agencies, groups, organizations who participated

1	**Agency/Group/Organization**	Plano Housing Authority
	Agency/Group/Organization Type	Housing PHA
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Discussed PHA's data and plans related to its public housing voucher programs.
2	**Agency/Group/Organization**	Collin County Homeless Coalition
	Agency/Group/Organization Type	Services - Housing Services-Elderly Persons Services-Persons with Disabilities Services-Victims of Domestic Violence Services-homeless Regional organization Planning organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted with membership and leadership in homelessness focus group regarding housing, shelter, and supportive services.
3	**Agency/Group/Organization**	Housing Forward NTX
	Agency/Group/Organization Type	Services - Housing Services-Elderly Persons Services-Persons with Disabilities Services-Victims of Domestic Violence Services-homeless Regional organization Planning organization

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted with membership and leadership in homelessness focus group regarding housing, shelter, and supportive services.
4	**Agency/Group/Organization**	Economic Development Department - City of Plano
	Agency/Group/Organization Type	Other government - Local Grantee Department
	What section of the Plan was addressed by Consultation?	Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted and shared information pertinent to Economic Development, Section MA-45.
5	**Agency/Group/Organization**	Emergency Management Department - City of Plano
	Agency/Group/Organization Type	Agency - Emergency Management Other government - Local Grantee Department
	What section of the Plan was addressed by Consultation?	Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted to discuss City's Hazard Mitigation Action Plan and the impact of climate change on natural disasters in our area; and the impact on Plano's low- and moderate-income residents.
6	**Agency/Group/Organization**	Texas Department of State Health Services
	Agency/Group/Organization Type	Health Agency Other government - State

	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted with DSHS Epidemiology & Surveillance Unit and shared information pertinent to Section NA-45.
7	**Agency/Group/Organization**	Plano Independent School District
	Agency/Group/Organization Type	Services-Children Services-Education
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in the nonprofit focus group for ConnectPlano that discussed needs in the community.
8	**Agency/Group/Organization**	Texas Health Resources
	Agency/Group/Organization Type	Health Agency Publicly Funded Institution/System of Care
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in the nonprofit focus group for ConnectPlano that discussed needs in the community.

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.

The Community Services Division staff consulted with nonprofits, housing, and social service providers primarily through three focus groups, which focused on the following topics:

- ConnectPlano - to discuss the needs in the community and for a collaborative space for providers to provide services from; enhancing coordination and improving the delivery system of services.
- Homelessness

- Social Services

A complete list of organizations who participated in the focus groups is attached as Appendix V of the 2025-2029 Consolidated Plan.

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 Consolidated Plan contributes to the Comprehensive Plan goals for Plano as a livable, organized, and changing City.
2025 City of Plano Analysis of Impediments (AI)	City of Plano Neighborhood Services Department	The AI is currently in the process of being updated and this section will be updated once the 2025 City of Plano Analysis of Impediments to Fair Housing Choice (AI) is finalized in Summer 2025.
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

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))

The City of Plano coordinates with the cities of Allen, Frisco, and McKinney through ongoing communication and quarterly meetings of staff overseeing HUD funding. These are opportunities for staff to share best practices and to align efforts across the cities. In order to reduce duplication of efforts, the City of Plano coordinated with these cities to organize the Homelessness and Social Service focus groups for each city's respective ConPlan. This cooperative effort resulted in over 50 attendees participating and commenting on the needs of the local community.

Narrative (optional):

This section is optional and was intentionally left blank.

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

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 Neighborhood Services Department, Community Services Division, coordinates the consultation process for the ConPlan, and Action Plan. The City encourage Plano citizens to provide input in the ConPlan, and Action Plan process. Through its adopted Citizen Participation Plan (Appendix II of the 2025-29 ConPlan), 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 preparations of the ConPlan and Action Plan.

The City of Plano conducted an extensive citizen participation and consultation process from August 14, 2024, through February 12, 2025. During this time, the City hosted two public meetings, one public hearing, and three service provider focus groups. In addition, a community online survey was made available to the public from October 15, 2024, through February 7, 2025. The online survey was shared to City of Plano social media accounts, newsletters, postcard mailings, public notice and other approved community sites. Public meetings and focus groups were attended by approximately 100 people, and the surveys totaled 1158 respondents. A 30-day comment period was held from March 15, 2025, through April 14, 2025, and a final public hearing for the 2025-2029 ConPlan was held during the Plano City Council meeting on April 14, 2025. Accordingly, for the 2025-26 Action Plan, a 30-day comment period will be held from June 27, 2025, through July 28, 2025, and a final public hearing will be held at the City Council meeting on July 28, 2025. As required by the Citizen Participation Plan, the city conducted at least one public hearing during the development of the ConPlan and Action Plan, and at least one during the comment period.

Consultation was also conducted with key community stakeholders that included the Community Relations Commission, Senior Advisory Committee, and other City departments.

Comments collected from the public meetings, focus groups, and open-ended responses from the community survey were categorized by theme and ideas that were frequently expressed. All comments were considered in preparation of the ConPlan and Action Plan, high priority needs expressed and common themes in the survey comments were vital to identifying the five-year goals and priorities. Public participation outreach materials and detailed survey results can be found in Appendix III and IV of the 2025-2029 Consolidated Plan, respectively.

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	Internet Outreach	Non-targeted/broad community	10/15/2024 Community Online Survey opened for public input. Link to survey was added to the City's website with information on the ConPlan process; link was shared with partner service providers, City of Plano staff, newsletters, City approved community sites; and appropriate social media accounts. 1158 respondents to online survey.	Comments received related to affordable housing, housing rehabilitation, special population needs, public services, public facilities, infrastructure, economic development and overall community needs. 1158 respondents	All comments were considered. Comments not accepted/reasons were addressed in the Executive Summary.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
2	Newspaper Ad	Non-targeted/broad community	11/03/2024 Notice of Public Meetings 11/11/24; 11/13/24; and 11/21/24.Notice of Public Hearing on 11/21/24; and Notice of Online Survey.	None.	Not applicable.	
3	Public Meeting	Non-targeted/broad community	11/11/2024 Schimelpfenig Library 6:00 p.m. Attended by city staff; no public members of the public attended.	None.	Not applicable.	
4	Public Meeting	Non-targeted/broad community	11/13/2024 Neighborhood Services Building 6:00 p.m. -8:00 p.m.; Seven members of the public attended, all participated in discussion, provided input, and were provided with online survey.	Various comments received in related to housing affordability, housing options, public services, public facilities, and economic development.	All comments 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)
5	Public Hearing	Non-targeted/broad community	11/21/2024 Plano Municipal Center starting at 6:00 p.m. Public Hearing for public input for the development of the ConPlan was held at the Community Relations Commission Meeting. Commissioners and City staff present; no member of the public attended or provided comments. Online survey was shared with commissioners.	Commissioner comments received.	All comments considered.	https://www.plano.gov/1217/Community-Relations-Commission-Agendas-M

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	Postcards	Non-targeted/broad community	01/20/2025 Postcard mailings city-wide to Plano residents for public input, included QR code and link information for Plano's HUD Plan website and online survey. No comments received by email, in person, or by phone, however additional responses to the online survey were obtained due to mailings.	Online community survey responses received on all topics: housing, public services, public facilities, economic development, public improvements, and overall community needs.	All comments considered. Comments not accepted/reasons were addressed in the Executive Summary.	
7	Public Hearing	Non-targeted/broad community	04/14/2025 Public Hearing held at City Council meeting. City council reviewed proposed 2025-2029 ConPlan and voted on approval.	No public comments received at public hearing.	No public comments received.	

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)
8	Newspaper Ad	Non-targeted/broad community	03/14/2025 Newspaper ad published in Plano Star Courier main section to inform public of the 30-day comment period and public hearing for the Proposed 2025-2029 ConPlan.	No comments received.	No comments received.	
9	City Bulletin Board – Posted Agendas	Non-targeted/broad community	11/15/2024 posted agenda for public hearing on 11/21/2024 agenda. Public hearing on April 14, 2025 posted 4/9/2025;	No comments received.	No comments received.	https://www.plano.gov/1444/City-Council-Agendas

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	Focus Group	Nonprofits/Housing/Social Service Providers	08/14/2024 at Plano Event Center 9:30 a.m. to 12 p.m. ConnectPlano session with 50 members representing a number of different nonprofits, faith-based organizations, social service providers, schools, and housing providers.	Comments and discussion related to needs in the community; ConnectPlano could enhance coordination, collective community of services together under one space.	All comments were considered.	
11	Focus Group	Homeless service providers, CoC and CCHC members	10/03/2024 at St. Marks Parish from 10:30 a.m. to 12:30 p.m. Approximately 50 attendees, all participated in roundtable discussions and provided input.	Various comments received relating to housing supportive services and shelter needs.	All comments 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)
12	Advisory Committee	Senior Advisory Committee	11/07/2024 Sam Johnson Recreation Center at 5:30 p.m. City staff attended the Senior Advisory Committee meeting for input in ConPlan development. Members of the committee and City staff present.	Various comments received in regards to public services and public facilities.	All comments considered.	https://www.plano.gov/1265/Senior-Advisory-Board-Agendas-Minutes
13	Focus Group	Collin County Social Services Association members	02/12/2025 Old Settlers Recreation Center in Mckinney from 11:30 a.m. to 12:30 p.m.; approximately 16 attendees participated	Various comments related to affordable housing and public services.	All comments 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)
14	Public Meeting	Nonprofit Organizations	Consolidated Grant Application Hearings at Community Relation Commission meetings on 4/3/25; 4/8/25; 4/15;25; and 4/17/25 in which 28 nonprofits presented grant applications.	Twenty-eight agencies made presentations requesting funding.	All were considered.	
15	Newspaper Ad	Non-targeted/broad community	04/04/2025 Newspaper ad in Plano Star Courier providing Notice of Public Hearing on 4/22/2025	No comments received.	No comments received.	

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)
16	Public Meeting	Non-targeted/broad community	4/12/2025 Fair Housing Symposium /Wealth Building Community Day - hosted by North Texas Association of Realtist with panel moderated by HUD Field Director, Earl E. Redrick from the Fort Worth Regional Office. Panelist included city staff from City of Plano, City of McKinney, and City of Allen. Attended by community members, real estate/housing professionals, and businesses.	Discussions around housing, homeownership, homebuying, fair housing, downpayment, resources and HUD funded programs and projects in the community.	All comments received.	

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)
17	Public Hearing	Non-targeted/broad community	4/22/2025 Public Hearing at the Community Relations Commission meeting for the Action Plan. No member of the public in attendance. City of Plano staff and commissioners attended.	The Community Relations Commissioners voted on funding recommendations.	No comments received.	
18	Newspaper Ad	Non-targeted/broad community	6/27/2025 Newspaper ad for Notice of Public Hearing at Community Relations Commission Meeting on 7/17/25 (AI) and public hearing at the City Council meeting on 07/28/2025 (AI/AP).	This section to be updated after the 7/17/2025 CRC and 7/28/2025 City Council meetings.	This section to be updated after the 7/17/2025 CRC and 7/28/2025 City Council meetings.	

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)
19	Newspaper Ad	Non-targeted/broad community	7/18/2025 Newspaper ad for Notice of Public Comment/Reminder of Public Hearing on 7/28/2025 at City Council meeting (AI).	This section to be updated after the 7/28/2025 meeting at City Council. Any additional comments received through 8/18/2025 for the AI will be submitted to HUD via an amendment to the AP.	This section to be updated after the 7/28/2025 meeting at City Council. Any additional comments received through 8/18/2025 for the AI will be submitted to HUD via an amendment to the AP.	
20	Public Hearing	Non-targeted/broad community	7/17/2025 Public Hearing at the Community Relations Commission meeting for the AI.	This section to be updated after the 7/17/2025 Public Hearing at the CRC meeting.	This section to be updated after the 7/17/2025 Public Hearing at the CRC 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)
21	Public Hearing	Non-targeted/broad community	7/28/2025 Public Hearing at City Council meeting for 2025-26 Annual Action Plan and AI.	This section to be updated after the 7/28/2025 City Council meeting. Any comments received through 8/18/2025 for the AI will be submitted to HUD via an amendment to AP.	This section to be updated after 7/28/25 meeting. Any comments received after 8/18/2025 for the AI will be submitted to HUD via an amendment to AP	

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)

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 City of Plano Neighborhood Services Department, Community Services Division works in partnerships 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.

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

- Buffington Community Services Grant - City of Plano General Funds;
- Texas Department of Housing and Community Affairs – Homeless Housing and Services Program and Ending Homelessness Fund;
- Continuum of Care Grants – Indirect benefit as funds are provided from CoC lead agency to nonprofit organizations;
- Housing Choice Voucher Program – Indirect benefit administered by Plano Housing Authority, a separate quasi-government entity;
- Low-income Housing Tax Credits; and
- Leveraging of federal funds.

Expected Resources – Priority Table

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,616,959	80,000	0	1,696,959	6,677,890	Estimated allocation assumes level funding for years two through five.
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	558,319.17	6,750	0	565,069.17	1,876,515	Estimated allocation assumes decrease of 3% annually in years two through five.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
Other	public - local	Public Services	599,178	0	0	599,178	2,453,543	City of Plano funding estimates expected allocations of 1% annual increase.

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

The City makes great efforts to leverage private investment for affordable housing activities. In the face of extensive needs and limited resources, the City's funding strategy is to focus its efforts on 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 Consolidated Grant application process allows agencies to request no more than 25% if their program budget, or $100,000, whichever is less, to ensure funding for programs will be leveraged with other resources. The City also leverages its CDBG public services funds with its BCSG funds, providing $2 per capita annually to fund a variety of public services for Plano residents.

Since September 2018, the City began receiving an annual allocation of Homeless Housing and Services Program (HHSP) funds from the Texas Department of Housing and Community Affairs. These funds are used to administer a Rapid Rehousing Program for Plano's homeless population, which complements the goals in this ConPlan related to homelessness.

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

Not Applicable.

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	2025	2027	Affordable Housing	Plano	Affordable Housing	CDBG: $979,515 CDBG Program Income: $80,000	Homeowner Housing Rehabilitated: 15 Household Housing Units
2	Homelessness Prevention	2025	2026	Homeless	Plano	Homelessness	CDBG: $122,000	Homelessness Prevention: 70 Persons Assisted
3	Homeless Shelter and Services	2025	2026	Homeless	Plano	Homelessness	CDBG: $287,578	Homeless Person Overnight Shelter: 19 Persons Assisted Overnight/Emergency Shelter/Transitional Housing Beds added: 10 Beds

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Public Services - Special Needs	2025	2026	Homeless Non-Homeless Special Needs Non-Housing Community Development	Plano	Non-Housing Community Development	CDBG: $36,983	Public service activities other than Low/Moderate Income Housing Benefit: 32 Persons Assisted
5	Tenant-Based Rental Assistance	2025	2026	Affordable Housing	Plano	Affordable Housing	HOME: $161,445.17 HOME Program Income: $6,750	Tenant-based rental assistance / Rapid Rehousing: 4 Households Assisted
6	Supply of Units	2025	2027	Affordable Housing	Plano	Affordable Housing	HOME: $257,294 HOME CHDO: $161,987	Homeowner Housing Added: 2 Household Housing Units
7	Grant Administration	2025	2026	Administration	Plano	Affordable Housing Homelessness Non-Housing Community Development	CDBG: $323,392 HOME: $55,832	Not Applicable.

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**	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 crisis and retain self-sufficiency.
3	**Goal Name**	Homeless Shelter and Services
	Goal Description	Goal: Increase access to quality homeless shelter and supportive services. Strategy: Provide for homeless shelter projects in Collin County with supportive services and shelter space set aside for homeless persons from Plano.
4	**Goal Name**	Public Services - Special Needs
	Goal Description	Goal: Provide public services with emphasis upon children, youth, homeless, and special needs populations including elderly, disabled persons, persons with HIV/AIDS, adult learners, and domestic violence survivors. Strategy: Meet the public service needs of low- and moderate-income residents.
5	**Goal Name**	Tenant-Based Rental Assistance
	Goal Description	Goal: Increase access to affordable rental housing for low-income populations and people experiencing homelessness or at risk of homelessness. Strategy: Increase access to affordable rental housing through housing assistance and supportive services.
6	**Goal Name**	Supply of Units
	Goal Description	Goal: Increase the availability of affordable permanent housing to low to moderate income families. Strategy: Increase supply of affordable housing units through new construction.

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, including providing fair housing promotions, services, counseling, and homebuyer education classes.

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.

Projects

#	Project Name
1	25-26 City of Plano Housing Rehabilitation
2	25-26 City of Plano Homelessness Prevention
3	25-26 City House Inc.
4	25-26 The Samaritan Inn
5	25-26 Agape Resource & Assistance Center
6	25-26 Texas Muslim Women's Foundation
7	25-26 City of Plano Tenant Based Rental Assistance
8	25-26 Housing Channel
9	25-26 Grant Administration

Table 7 - Project Information

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

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

The City continues to prioritize preserving existing homeownership and access to affordable housing. Therefore, funds are invested in the City's Housing Rehabilitation, as well as Housing Channel, to develop a residential lot for the purpose of construction of housing affordable to low- and moderate-income households. 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 $545,000 as of the month of March 2025. 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 discussed at the July 28, 2025, City Council Preliminary Open Meeting and will serve as guidance when the City begins to prepare future HUD reports.

In order for the City to carry out programs and perform activities that are listed in Table 3 - Project Information, 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, homebuyer education, 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.

2025-26 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 (~78%)
- 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

2025-26 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.)

2025-26 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 Coordinators
- Two (2) Rehabilitation Coordinators

2025-26 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.

2025-26 City of Plano Tenant Based Rental Assistance Program

The City of Plano's Tenant Based Rental Assistance Program is administered solely by a nonprofit organization, Catholic Charities of Dallas, Inc. The City establishes the guidelines for this program in accordance with HOME regulation. This housing program provides up to twelve months of rent assistance and case management to homeless residents. All of the allocated funds for this program are administered by the aforementioned nonprofit organization.

AP-38 Project Summary

Project Summary Information to follow on pages 45-50.

Project Summary

1	**Project Name**	25-26 City of Plano Housing Rehabilitation
	Target Area	Plano
	Goals Supported	Housing Rehabilitation
	Needs Addressed	Affordable Housing
	Funding	CDBG: $979,515 CDBG Program Income: $80,000
	Description	This program provides low-interest rehabilitation and reconstruction loans to low-and moderate-income owner-occupied households. Terms of loans are based on need and ability to repay. The program also provides for emergency repair grants to low-and moderate-income homeowners.
	Target Date	9/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	15 low-and moderate-income households
	Location Description	This 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, reconstruction, and activity delivery.
2	**Project Name**	25-26 City of Plano Homelessness Prevention
	Target Area	Plano
	Goals Supported	Homelessness Prevention
	Needs Addressed	Homelessness
	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	9/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	70 low-income persons at risk of homelessness

	Location Description	This 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.
3	**Project Name**	25-26 City House Inc.
	Target Area	Plano
	Goals Supported	Homeless Shelter and Services
	Needs Addressed	Homelessness
	Funding	CDBG: $31,595
	Description	This program will provide supportive services including case management, counseling, and transitional housing to young adults ages 18-21.
	Target Date	9/30/2026
	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.
4	**Project Name**	25-26 The Samaritan Inn
	Target Area	Plano
	Goals Supported	Homeless Shelter and Services
	Needs Addressed	Homelessness
	Funding	CDBG: $61,983
	Description	This program will provide supportive services including case management, counseling, and transitional shelter to unsheltered individuals and families.
	Target Date	9/30/2026

	Estimate the number and type of families that will benefit from the proposed activities	8 homeless individuals
	Location Description	This program is located 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.
5	**Project Name**	25-26 Agape Resource & Assistance Center
	Target Area	Plano
	Goals Supported	Homeless Shelter and Services
	Needs Addressed	Homelessness
	Funding	CDBG: $194,000
	Description	This program is a housing and empowerment support program that provides safe, stable housing and transitional support services to homeless women-led families and children. The program will increase transitional housing through the conversion of 2 office condos into two townhomes.
	Target Date	9/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	10 new transitional shelter beds will be created to provide housing to 10 individuals (4 households).
	Location Description	The program location is confidential.
	Planned Activities	Convert two (2) office condos into two (2) townhomes which could include construction/rehab, addition of a kitchen, full baths, modified HVAC, and expand plumbing capacity.
6	**Project Name**	25-26 Texas Muslim Women's Foundation
	Target Area	Plano
	Goals Supported	Public Services - Special Needs
	Needs Addressed	Homelessness Non-Housing Community Development
	Funding	CDBG: $36,983

	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	9/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	32 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.
7	**Project Name**	25-26 City of Plano Tenant Based Rental Assistance
	Target Area	Plano
	Goals Supported	Tenant-Based Rental Assistance
	Needs Addressed	Affordable Housing Homelessness
	Funding	HOME: $161,445.17 HOME Program Income: $6,750
	Description	To provide a Tenant-Based Rental Assistance program for eligible costs to eligible families to reside in eligible housing.
	Target Date	9/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	4 households experiencing homelessness or at risk of homelessness
	Location Description	Activity location is Plano. Program to be administered at subrecipients office address.
	Planned Activities	This program will provide case management and housing cost assistance to homeless residents.
8	**Project Name**	25-26 Housing Channel
	Target Area	Plano
	Goals Supported	Supply of Units
	Needs Addressed	Affordable Housing

	Funding	HOME: $257,294 HOME CHDO: $161,987
	Description	This program creates affordable housing options for low- and moderate-income households through new construction of two single-family units.
	Target Date	9/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	2 low- and moderate-income eligible households
	Location Description	This program is administered at 2900 Airport Fwy, Fort Worth, TX 76111, and activity location is in Plano.
	Planned Activities	Development on vacant lot that includes new construction of two attached single-family units.
9	**Project Name**	25-26 Grant Administration
	Target Area	Plano
	Goals Supported	Housing Rehabilitation Supply of Units Homelessness Prevention Homeless Shelter and Services Public Services - Special Needs Tenant-Based Rental Assistance Grant Administration
	Needs Addressed	Affordable Housing Homelessness Non-Housing Community Development
	Funding	CDBG: $323,392 HOME: $55,832
	Description	Grant administration includes planning, coordination, and monitoring of the CDBG and HOME programs, as well as homebuyer education, housing promotions, services, and counseling.
	Target Date	9/30/2026
	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, including homebuyer education, fair housing promotions, services, and counseling.

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 41.2% 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 41.2% 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) improving existing affordable housing stock, 2) increase access to affordable rental housing, and 3) increasing the supply of quality affordable housing. For the 2025-26 program year, these priorities will be addressed through the following activities: homelessness prevention assistance to 70 persons (approximately 30 households), tenant based rental assistance to four households, production of two new housing units, and housing rehabilitation for 15 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	4
Non-Homeless	47
Special-Needs	0
Total	**51**

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

One Year Goals for the Number of Households Supported Through	
Rental Assistance	34
The Production of New Units	2
Rehab of Existing Units	15
Acquisition of Existing Units	0
Total	**51**

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 the production of two new

units using HOME and CHDO set-aside funds. All affordable housing activities will benefit low- and moderate-income buyers.

The City will support access to affordable rental housing for Plano households experiencing homelessness or at-risk of homelessness. Through the City's Tenant Based Rental Assistance Program, approximately four households will receive supportive services and housing assistance. 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 70 persons (30 households).

AP-60 Public Housing – 91.220(h)

Introduction

Plano Housing Authority (PHA) is the local public housing agency in Plano. PHA currently has 920 Housing Choice Vouchers (HCV), 14 Mainstream Vouchers, 40 Veterans Affairs Supportive Housing (VASH) vouchers and 23 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

- 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 2025 Point-In-Time (PIT) count was conducted the night of January 30, 2025. On that night, 47 people were unsheltered in Plano, 58 were in emergency shelters located in Plano and 73 were in transitional housing. Including those who were unsheltered, there were 178 persons identified as homeless in the City of Plano in the 2025 PIT Count, versus 183 in 2024; a 2.7% 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 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 Coordinated Access System (CAS), and 4) coordinating collaborative outreach initiatives that connect unsheltered persons to community resources.

The City's Community Services Division 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. Additionally, the City of Plano is a contributing Homeless Management Information System (HMIS) participating entity. 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.

The Coordinated Access System (CAS) is utilized to provide appropriate housing and services.

In GY 2025, the City will continue daily street outreach activities and collaborate with the Plano Neighborhood Police Officer Unit, Plano Police Mental Health Coordinator, Plano Fire Department, volunteers from Collin County Homeless Coalition, City House and Metro Relief staff, when available. 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, shelter, and other resources. In addition, the Community Services Division works in partnership with the Plano Municipal Court through a court referral process for unsheltered individuals that may be in need in of resources. A Community Services Division staff member meets with the individual referred to complete an assessment and provide needed resources. The Plano Municipal Court will waive fees upon confirmation of a completed assessment, depending on the offense.

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. Additionally, the Community Relations Commission has recommended to City Council to use CDBG and BCSG funds to support the following shelter: City House- Transitional Living Program, a transitional housing program for youth ages 18-21. Whereas CDBG funds will be used to support Agape Resource & Assistance Center to expand transitional housing and service capacity for women and children.

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 2025.

In June 2023, the City began utilizing HOME-ARP funds to support a Tenant Based-Rental Assistance program to assist residents experiencing homelessness or at risk of homelessness with housing and supportive services. This program is currently administered by Texas Muslim Women's Foundation, which the City plans to continue funding in GY 2025. Additionally, the City will utilize HOME funds to support an additional Tenant Based Rental Assistance program to provide housing services and support to eligible applicants experiencing homelessness or at risk of becoming homeless. Catholic Charities of Dallas, Inc. administers the HOME Tenant Based Rental Assistance Program.

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 2025, 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 2025 Point-in-Time Count, there were a total of 178 people experiencing homelessness in Plano, of which 47 were unsheltered. 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

The City of Plano is currently in the process of updating the Analysis of Impediments to Fair Housing Choice (AI). The AI is expected to be finalized by early Summer 2025.

As stated in the 2025-2029 ConPlan, from 2018 to 2023, median contract rent increased by 35% in Plano, and median home values increased by 51%. Comparatively, median household income in Plano only rose 13% 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 May 2023, the City of Plano contracted with a consult to assist the City in creating a Strategic Housing Plan. The preliminary findings of the housing study yielded a needs and gaps analysis which quantifies current and future housing supply and demand. The analysis identified gaps in housing needs based on projected demographic changes and existing housing developments. This report will be discussed at the July 28, 2025, City Council Preliminary Open Meeting.

This section will be updated with the results of the AI process in early Summer 2025.

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. The City's AI, will be made available in the HUD grants tab of the Nonprofit Resources section of the City's website (https://www.plano.gov/923/Nonprofit-Resources), to include a list of goals and strategies the City will undertake over the next five years.

This section will be updated with the actions planned once the AI is completed in early Summer 2025.

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 2025 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, and Tool Lending 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 2025, the BCSG fund is $599,178, and 22 agencies were recommended for funding by the Community Relations Commission to the City Council.

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. The increasing rental contracts in Plano affects the access to affordable rental housing for low-income Plano families. The City will utilize HOME funds to support a Tenant Based Rental Assistance Program to assist low-income households with housing and supportive services.

Actions planned to foster and maintain affordable housing

The City plans to foster and maintain affordable housing for Plano residents by funding activities for housing rehabilitation. 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, and Tool Lending Programs. In addition, CDBG funds will be utilized to support the City's Homelessness Prevention Program. While HOME funds will be utilized to support the City's Tenant Based Rental Assistance Program.

As previously mentioned, in May 2023, the City engaged a consultant to assist the City in preparing a Strategic Housing Plan and Policy Recommendations. The Strategic Housing Plan includes the below four stages:

- Review of City data, including stakeholder meetings and focus groups (completed)
- Regional and local Housing Needs Assessment (completed)
- Regional Job Analysis (completed)
- Gap Analysis of Housing Needs and Initiatives/Tools (completed)

The preliminary findings of the housing study yielded a needs and gaps analysis which quantifies current and future housing supply and demand. The analysis identified gaps in housing needs based on projected demographic changes and existing housing developments. This report will be discussed at the July 28, 2025, City Council Preliminary Open Meeting.

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 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 City 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, Rapid Rehousing, and Tenant Based Rental Assistance Programs, and City-supported programs at 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, 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, 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. Consequently, the City's priority is to build a nonprofit hub to further improve service delivery. ConnectPlano will be a collective community of service providers and partners working together under one roof to address the needs of the underserved population. The City will continue to make progress on this community initiative in GY 2025.

The City has been a member of Candid, formerly known as the Foundation Center, since 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.

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. As mentioned above, ConnectPlano, a City initiative, would bring nonprofit, housing, and social service providers together to further improve coordination of services.

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 intentionally left blank.

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.	95%

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: GY 2025

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 principal 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 five-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.

5. **If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)).**

Not Applicable.

6. **If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).**

Not Applicable.

7. **If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).**

Not Applicable.

Discussion:

This section is optional and was left blank intentionally.

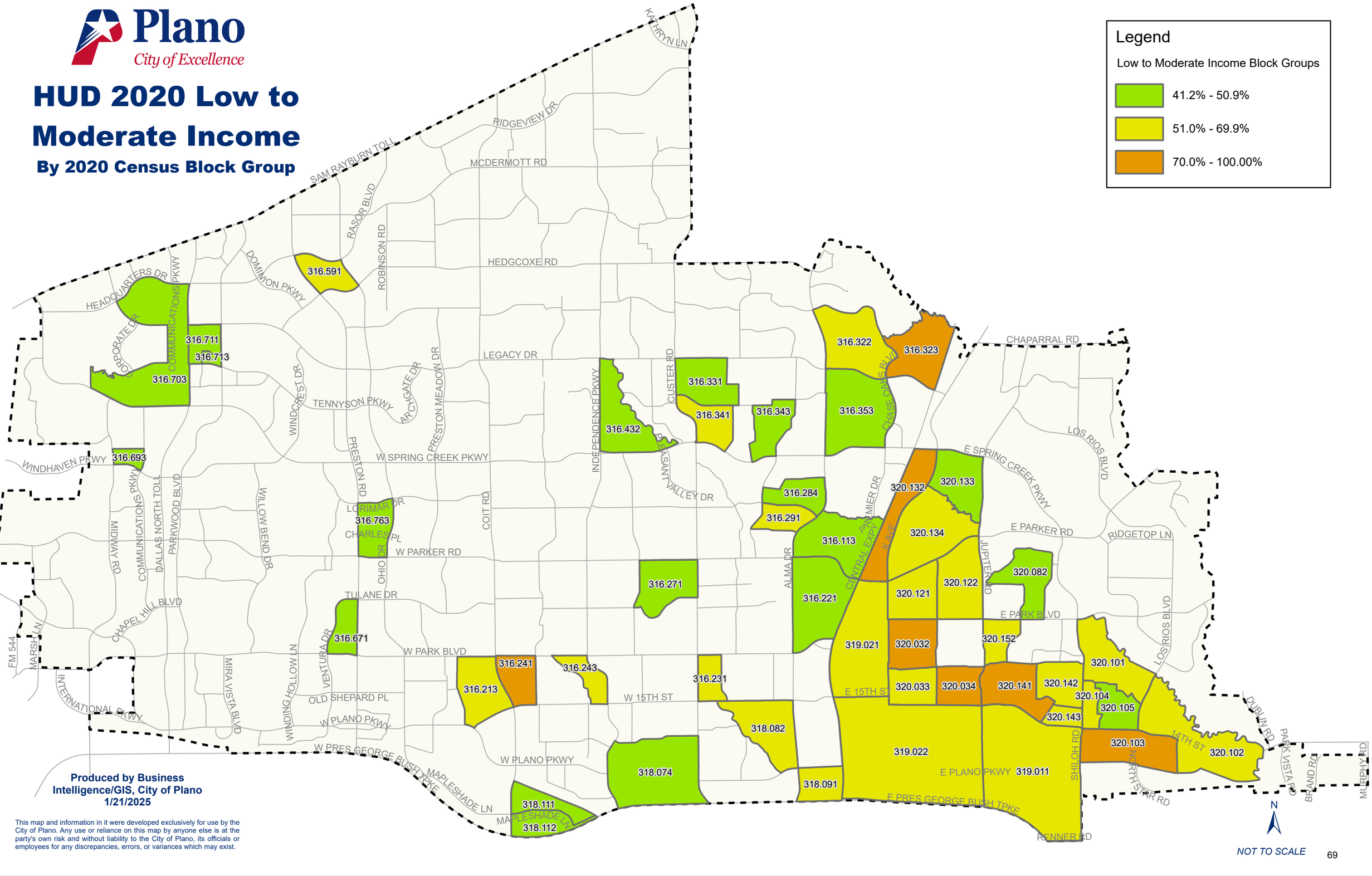
Appendix I

Plano Low to Moderate Income Census Block Group Map

Plano
City of Excellence

HUD 2020 Low to Moderate Income

By 2020 Census Block Group



Produced by Business Intelligence/GIS, City of Plano 1/21/2025

This map and information in it were developed exclusively for use by the City of Plano. Any use or reliance on this map by anyone else is at the party's own risk and without liability to the City of Plano, its officials or employees for any discrepancies, errors, or variances which may exist.

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