

# City of Plano DRAFT Annual Action Plan 2021-22

Prepared for the  
United States Department of Housing and Urban Development



**Plano**  
*City of Excellence*



# TABLE OF CONTENTS

City Summary .....	1
Executive Summary .....	3
AP-05 Executive Summary - 24 CFR 91.200(c), 91.220(b).....	3
PR-05 Lead & Responsible Agencies – 91.200(b).....	7
AP-10 Consultation – 91.100, 91.200(b), 91.215(l).....	8
AP-12 Participation – 91.105, 91.200(c) .....	15
Expected Resources .....	19
AP-15 Expected Resources – 91.220(c) (1, 2).....	19
Annual Goals and Objectives .....	22
AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e).....	22
AP-35 Projects – 91.220(d) .....	24
AP-38 Projects Summary .....	27
AP-50 Geographic Distribution – 91.220(f) .....	33
Affordable Housing .....	34
AP-55 Affordable Housing – 91.220(g) .....	34
AP-60 Public Housing – 91.220(h).....	35
AP-65 Homeless and Other Special Needs Activities – 91.220(i) .....	36
AP-75 Barriers to affordable housing – 91.220(j) .....	39
AP-85 Other Actions – 91.220(k).....	40
Program Specific Requirements.....	44
Appendix A: Plano Low to Moderate Income Census Tract Map .....	48

# CITY SUMMARY

The City of Plano 2021-22 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, 2021. Funding priorities were established through the 2020-2024 City of Plano Consolidated Plan, 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 second year of the five-year Consolidated Plan.

The City anticipates receiving \$1,466,893 in CDBG and \$548,529 in HOME funds from HUD for Grant Year 2021. The City also anticipates receiving \$100,000 in CDBG program income and \$6,750 in HOME program income during the period of October 1, 2021 through September 30, 2022. In addition to new HOME program income received, the City expects to begin Grant Year 2021 with \$5,000 in Grant Year 2020 HOME program income. 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 2021-22 Action Plan, the following activities are proposed to meet HUD and City objectives:

Activity Name	Outcome	Grant/Amount
<b>Grant Administration</b> Planning, coordination, and monitoring of the CDBG and HOME programs as well as fair housing promotion, services, and technical assistance.	Not applicable	CDBG: \$293,379 HOME: \$54,853
<b>City of Plano Housing Rehabilitation</b> Provides low-interest rehabilitation and reconstruction loans; emergency repair grants; and acquisition, rehabilitation, and resale of single family homes to low- and moderate-income homebuyers.	21 households	CDBG: \$823,480 CDBG Program Income: \$100,000 HOME: \$151,691 HOME Program Income: \$6,750
<b>City of Plano First Time Homebuyer Assistance and Education</b> Provides down payment and closing cost assistance to low- and moderate-income families purchasing homes in Plano. Assistance amount is based on the buyer’s	3 households	CDBG: \$8,000 HOME: \$150,000

level of income and requires completion of homeownership counseling.		
<b>Activity Name</b>	<b>Outcome</b>	<b>Grant/Amount</b>
<b>Habitat for Humanity of Collin County</b> Provides weatherization, accessibility and exterior home repairs to low- and moderate-income homeowners.	2 household	CDBG: \$30,000 HOME: \$40,000
<b>Homelessness Prevention</b> Provides short-term housing cost assistance to low income Plano residents at immediate risk of homelessness.	114 persons	CDBG: \$122,000
<b>Texas Muslim Women's Foundation</b> Provides supportive services including case management, counseling, emergency shelter, and transitional housing to victims of domestic violence.	21 persons	CDBG: \$47,829
<b>Boys &amp; Girls Clubs of Collin County</b> Provides after-school and summer programs to help low-income Plano children enhance their academic success, nutrition, character, and leadership skills.	80 persons	CDBG: \$50,149
<b>The Family Place</b> Provides supportive services including case management, counseling, emergency shelter, and transitional housing to victims of domestic violence.	17 persons	CDBG: \$15,056
<b>Affordable Housing Expansion (CHDO)</b> Activities may include: New construction of affordable housing units; acquisition, rehabilitation and resale; and housing rehabilitation. All activities will serve low- and moderate-income families. Funds are expected to be allocated on October 1, 2022 to a Community Housing Development Organization (CHDO). No CHDOs applied for Grant Year 2021 funding.	1 household	HOME: \$82,279
<b>TOTAL CDBG and HOME RECOMMENDED: \$ 1,975,466</b>		

The attached Action Plan is in a format that utilizes a reporting and planning system required by HUD. Tables and information contained in the Action Plan are auto-populated with HUD data and information.

# EXECUTIVE SUMMARY

## AP-05 EXECUTIVE SUMMARY - 24 CFR 91.200(C), 91.220(B)

### 1. Introduction

The City of Plano (City) annually receives entitlement grant funds from the U.S. Department of Housing and Urban Development (HUD) to serve low and moderate-income Plano residents. This Action Plan covers Grant Year (GY) 2021, which is the period of October 1, 2021 through September 30, 2022. This is the second year of the City's five-year (2020-2024) Consolidated Plan (Con Plan). The Action Plan is submitted to HUD every year and lists the activities the City will pursue with federal funds to meet goals previously established in the five-year Con Plan. The grants included under this Action Plan are the Community Development Block Grant (CDBG) and HOME Investment Partnerships Program (HOME).

The City anticipates receiving \$1,466,893 in CDBG and \$548,529 in HOME funds from HUD for GY 2021. The City also anticipates receiving \$100,000 in CDBG program income and \$6,750 in HOME program income during GY 2021. In addition to new HOME program income received, the City expects to begin Grant Year 2021 with \$5,000 in GY 2020 HOME program income. All federal funds must be used to meet one or more of the following HUD objectives:

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

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

### 2. Summarize the objectives and outcomes identified in the Plan

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

The following is a summary of City objectives and outcomes for the 2021-22 Action Plan.

#### Decent Affordable Housing

- Housing Rehabilitation for 17 homes
- Down payment assistance for 3 first time homebuyers

Suitable Living Environment

- Short-term homelessness prevention for 100 persons
- Homeless supportive services and/or shelter for 17 persons
- Children and youth after-school and summer programs for 90 persons

**3. Evaluation of past performance**

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

At the conclusion of the fifth year of the 2015-2019 five-year consolidated planning period, the City of Plano had exceeded its five-year goal for Homelessness Prevention, met the five-year goal for Housing Rehabilitation goals, and recognized an ongoing need for services as a result of the COVID-19 pandemic.

Goal	Indicator	5 Year Goal	Cumulative Accomplishments	Percent of Goal Accomplished
Housing Rehabilitation	Homeowner Housing Rehabilitated	125 Housing units	125	109.60%
Supply of Units	Homeowner Housing Added	30 Housing units	30	46.67%
Homeownership	Direct Financial Assistance to Homebuyers	25 Households assisted	25	56%
Homeless Prevention	Homelessness Prevention	150 Persons assisted	575	160.34%
Homeless Shelter and Services	Homeless person overnight shelter	200 Persons assisted	96	38.40%
Public Services - Special Needs	Public service activities low/mod income housing benefit	1,500 Persons assisted	750	50%
Public Services - Medical/Dental	Public service activities low/mod income housing benefit	100 Persons assisted	0	0.00%
Public Services - Transportation	Public service activities low/mod income housing benefit	150 Persons assisted	0	0.00%
Job Training	Public service activities low/mod income housing benefit	60 Persons assisted	0	0.00%

The City addressed nine goals in the 2015-2019 Con Plan. By the end of GY 2020, four of the nine goals met the five-year strategic benchmark to achieve Con Plan targets while five goals fell below the five-year benchmark. The City’s goals of Housing Rehabilitation, Supply of Units, First-Time Homebuyer Program and Homelessness Prevention met or exceeded their five-year strategic benchmarks.

The values of vacant lots and homes have risen significantly over the past five years, creating challenges to acquire or build affordable, single-family homes. The fast-paced market and rising sales prices have hindered the ability of nonprofit housing developers to compete for moderately priced homes that fall within HUD guidelines. To combat these conditions, the City increased its maximum purchase price for its First Time Homebuyer Program in GY 2016, which increases opportunities to assist low- and moderate-income homebuyers. Furthermore, the City increased the maximum down payment assistance offered from \$20,000 to \$55,000 beginning in July 2018, to further increase opportunities for homeownership.

While progress was made, the City did not meet its targets in the Public Services – Special Needs and Homeless Shelter and Services categories through GY 2020 using CDBG funds. However, the City continues to fund additional public services and homeless programs through its City-funded grant program, Buffington Community Services Grant (BCSG). In addition to the 1,601 persons who received public services with CDBG funds from GY 2015-2019, 31,563 individuals were served through BCSG funding during the same period. Of those, at least 335 received overnight shelter.

The City did not make progress on its goals of Transportation and Job Training. The City did not receive any grant applicants for these services from local agencies during its 2015, 2016 and 2017 consolidated grant processes. While the City did receive applicants for job training during the 2018 and 2019 consolidated grant processes, the applications received a score that was too low for funding consideration.

From GY 2015-2019, the City provided health services for a total of 4,881 individuals using BCSG funds. In the current grant year (2020), the City is funding one program providing health services, with a goal of serving 290 individuals by September 30, 2020.

The following table outlines the five-year goals and cumulative outcomes of the 2020-2024 Con Plan. Accomplishments from the first year of the 2020-2024 Con Plan will be available in the 2020 Consolidated Annual Performance Evaluation Report (CAPER), available in December 2021.

Goal	Indicator	5 Year Goal	Cumulative Accomplishments	Percent of Goal Accomplished
Housing Rehabilitation	Homeowner Housing Rehabilitated	85 Housing Units		
Supply of Units		5 Rental Housing Units		
	Homeowner Housing Added	4 Homeowner Housing Units		

Goal(s) Continued...	Indicator	5 Year Goal	Cumulative Accomplishments	Percent of Goal Accomplished
Homeownership	Direct Financial Assistance to Homebuyers	15 Households assisted		
Homeless Prevention	Homelessness Prevention	500 Persons assisted		
Homeless Shelter and Services	Homeless person overnight shelter	85 Persons assisted		
Tenant-Based Rental Assistance	Tenant-based rental assistance	38 Households assisted		
Public Services - Special Needs	Public service activities for low/mod income housing benefit	450 Persons assisted		
Public Services - Transportation	Public service activities for low/mod income housing benefit	160 Persons assisted		
Public Services - Job Training	Public service activities for low/mod income housing benefit	32 Persons assisted		

#### 4. Summary of Citizen Participation Process and consultation process

##### Summary from citizen participation section of plan.

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

Citizens are able to provide their input at public hearings and during the public comment period. The City provides notice to the public regarding the hearings and comment periods through publication in the local newspaper, Plano Star Courier. In addition, all public hearings are also posted on the City's main website and the Neighborhood Services website: [www.planoneighborhoods.org](http://www.planoneighborhoods.org). The following is a list of public hearings and notices of comment periods that provided citizens the opportunity to have input on the 2021-22 Action Plan:

- Public hearings: June 1 and July 26
- Notice of public hearings and comment periods: May 13 and June 20

All notices were published in the main section of Plano Star Courier and included a listing of projects and programs to be funded. The Action Plan was also made available for review on the

City of Plano Neighborhood Services website at <https://www.plano.gov/923/Nonprofit-Resources> under the HUD Grants tab and at <https://www.plano.gov/HUDPlan>.

## 5. Summary of public comments

**This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.**

No comments were received.

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

No comments were received.

## 7. Summary

This Action Plan for GY 2021 includes projects with objectives and outcomes that address priority needs and help meet goals identified in the five-year Con Plan. For more details about the Con Plan, please visit the City's Neighborhood Services website at [www.planoneighborhoods.org](http://www.planoneighborhoods.org). Priority needs in the Con Plan significantly outpace the amount of HUD funding received by the City. The City helps offset some of this gap with its own general funds for public services through the Buffington Community Services Grant (BCSG).

# PR-05 LEAD & RESPONSIBLE AGENCIES – 91.200(B)

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

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

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

Table 1 – Responsible Agencies

### Narrative (optional)

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

Neighborhood Services Department. Neighborhood Services oversees the administration of the CDBG and HOME grants.

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

## **Consolidated Plan Public Contact Information**

City of Plano  
Neighborhood Services Department  
777 E. 15<sup>th</sup> Street  
Plano, Texas 75074  
Phone: (972) 208-8150  
Fax: (972) 208-8158  
[www.planoneighborhoods.org](http://www.planoneighborhoods.org)  
Shanette Eaden, Housing and Community Services Manager  
Sarah Carroll, Community Services Grants Administrator

## **AP-10 CONSULTATION – 91.100, 91.200(B), 91.215(L)**

### **1. Introduction**

The City consults with multiple organizations and community representatives for preparation of the Action Plan for use of HUD grant funds. Per the Citizen Participation Plan, the City holds at least one public hearing during the development process before the Action Plan is published and at least one public hearing during the 30-day comment period to obtain citizen's views and to respond to comments and questions. Public hearings are held in conjunction with Community Relations Commission and City Council meetings.

A wide variety of social service and affordable housing nonprofits and neighboring local governments were invited to comment on the Action Plan and/or participate in the grant process. The City's active involvement with the Collin County Social Services Association, Collin County Homeless Coalition, Collin County Community Health Council, and Metro Dallas Homeless Alliance (Continuum of Care lead agency) enhances coordination within Plano and the region.

### **Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I))**

In preparing the Action Plan, the City consulted with outside agencies that have responsibility for administering programs covered by or affected by the Action Plan. Local service agencies were

invited to participate in the grant process with services focusing on homelessness, health and wellness, children and youth, persons with disabilities and affordable housing.

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

The City serves on the Advisory Council of the Collin County Homeless Coalition, on the Independent Review Committee of the Continuum of Care and as a member of the Collin County Social Services Association. Active participation in these organizations enables the City to collaborate with service providers to help deliver a comprehensive system of care.

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

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

The City is an active member of the TX-600 Dallas City & County, Irving Continuum of Care (CoC), whose service area includes all of Dallas and Collin Counties. In addition, the City is an active member of the Collin County Homeless Coalition (CCHC), a subgroup of the CoC, and holds a seat on CCHC's Advisory Council. The City plans and executes its own annual Point-In-Time Count and coordinates with the CoC and CCHC in finalizing results and utilizing data for planning homeless services.

The City funds a Homelessness Prevention Program, which provides comprehensive, supportive services for Plano residents at-risk of homelessness. The City also funds a Rapid Rehousing Program using grants from the Texas Department of Housing and Community Affairs. In 2019, the City engaged Metro Dallas Homeless Alliance to evaluate its Homelessness Prevention and Rapid Rehousing programs and made significant changes based on the feedback received. Through the use of both HUD and City grant funds, the City also funds a transitional shelter for adults and families, a transitional shelter for young adults, and two emergency domestic violence shelters including one that focuses on culturally-specific needs of Muslim women and a multitude of supportive services.

On the regional level, the City has representatives who serve on the CoC's Homeless Management Information System (HMIS) Committee and the Metro Dallas Homeless Alliance Board of Directors. Beginning in September 2017, the CoC began providing a Coordinated Access Case Manager in Plano, who assists unsheltered persons with finding housing and other

supportive services. The City will continue to work closely with the Coordinated Access Case Manager to address the needs of literally homeless individuals and families who contact the City for assistance.

The City also launched a Hospital Homeless Initiative in April 2018 to address the needs of admitted Plano residents in area hospitals who are at risk of homelessness upon discharge. This initiative is described in greater detail in section AP-65.

In GY 2020, the Homelessness Prevention, and Rapid Rehousing programs were expanded to address the needs of Plano residents who were experiencing a COVID-impact. Community Development Block Grant – Coronavirus (CDBG-CV) and state funds were received from the federal and state agencies and were utilized to address the needs of residents impacted by COVID-19. Finally, during this grant year, the City began utilizing HMIS to enter the information for residents experiencing homelessness. The addition of this system to our homeless services allows our residents to be placed on the Coordinated Access list sooner. The City will continue to utilize these systems and provide resources to our residents impacted by COVID-19 and those experiencing homelessness.

As a result of the coronavirus pandemic, the City received additional funding from the U.S. Department of the Treasury (USDOT) and the U.S. Department of Housing and Urban Development (HUD) to address the needs of residents and their families impacted by the pandemic. Two activities were implemented as a result of this funding including the HOME-funded Tenant-Based Rental Assistance (TBRA) program and the USDOT-funded Emergency Rental Assistance Program (ERAP).

The TBRA program provides assistance to households at or below 60 percent of the Area Median Income (AMI) who have been economically impacted by COVID-19. Further the applicant household must have resided in Plano for a minimum of 90 days or lost their housing in Plano after March 1, 2020. These households are required to meet HUD's Category 1 or Category 2 definition of homelessness found in 24 CFR 576.2, and they must be willing to meet with a case manager and agree to ongoing case management services throughout the 12 months of the program.

The ERAP program provides rental and utility assistance to income-eligible households impacted by COVID-19 to help them stay housed and to help them recover economically from the impact of the pandemic. U.S. Department of Treasury funds the program and pays up to twelve months of an eligible household's rent, including rental arrears, with at least one of those months to cover a month of future rent and utility expenses. The program can also provide rental assistance to tenants who have been sued for eviction, providing the landlord and tenant an alternate to eviction. Eligible households must have a gross annual income at or below 80 percent AMI, must have been economically impacted by COVID-19, and provide proof of tenancy in an eligible unit located in the City of Plano.

**Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop**

**performance standards for and evaluate outcomes of projects and activities assisted by ESG funds, and develop funding, policies and procedures for the operation and administration of HMIS**

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

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

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

1	<b>Agency/Group/Organization</b>	Plano Housing Authority
	<b>Agency/Group/Organization Type</b>	Housing PHA Services-Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Met and received data and planning documents. City will continue to act as the responsible entity for environmental reviews and both agencies will seek opportunities to increase affordable housing in Plano.
2	<b>Agency/Group/Organization</b>	Collin County Homeless Coalition
	<b>Agency/Group/Organization Type</b>	Services-homeless Regional organization
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Needs (all) Homelessness Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Ongoing membership, correspondence, and attendance to general meetings and advisory council meetings. Coordinate county-wide system of care for people experiencing homelessness or at risk of homelessness.
3	<b>Agency/Group/Organization</b>	Metro Dallas Homeless Alliance
	<b>Agency/Group/Organization Type</b>	Services-homeless Regional organization

	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Needs (all) Homelessness Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Ongoing membership, correspondence, and attendance to meetings of the CoC General Assembly, HMIS Committee and board meetings. Coordinate system of care for people experiencing homelessness or at risk of homelessness.
4	<b>Agency/Group/Organization</b>	Community Relations Commission
	<b>Agency/Group/Organization Type</b>	Civic Leaders
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Needs (all) Non-Homeless Special Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Community Relations Commission (CRC) is a board of citizen volunteers who are appointed by the City Council to make funding recommendations for the use of CDBG, HOME, and BCSG funds to City Council. Consultation took place over several months, consisting of 5 grant presentation meetings and 2 public hearings in which 27 grant applications from 26 nonprofit organizations were discussed. These discussions resulted in the selection of programs to be funded in 2021.
5	<b>Agency/Group/Organization</b>	City of Allen
	<b>Agency/Group/Organization Type</b>	Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Needs (all) Homelessness Strategy Non-Homeless Special Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	City of Plano staff met quarterly with staff from City of Allen to discuss goals to identify and address cross-jurisdictional housing challenges, evaluate fair housing issues and contributing factors, analysis of fair housing data, identification of fair housing priorities/goals and determine housing needs.
6	<b>Agency/Group/Organization</b>	City of Frisco

	<b>Agency/Group/Organization Type</b>	Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Needs (all) Homelessness Strategy Non-Homeless Special Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	City of Plano staff met quarterly with staff from City of Frisco to discuss goals to identify and address cross-jurisdictional housing challenges, evaluate fair housing issues and contributing factors, analysis of fair housing data, identification of fair housing priorities/goals and determine housing needs.
7	<b>Agency/Group/Organization</b>	City of McKinney
	<b>Agency/Group/Organization Type</b>	Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Needs (all) Homelessness Strategy Non-Homeless Special Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	City of Plano staff met quarterly with staff from City of McKinney to discuss goals to identify and address cross-jurisdictional housing challenges, evaluate fair housing issues and contributing factors, analysis of fair housing data, identification of fair housing priorities/goals and determine housing needs.

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

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

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care Strategic Work Plan	Metro Dallas Homeless Alliance (MDHA)	The CoC’s priorities and its Strategic Work Plan correspond to the City’s Strategic Plan goals related to homeless and at-risk populations.
City’s Comprehensive Plan	City of Plano Planning Department	The Action Plan contributes to the Comprehensive Plan goals for Plano as a livable, organized, and changing City.
2018 City of Plano Analysis of Impediments to Fair Housing (AI)	City of Plano Neighborhood Services Department	Both the Action Plan and AI use housing and demographic data, as well as citizen and stakeholder outreach, to determine city housing needs and barriers. The overall goal for the AI is to eliminate housing discrimination, and the City ensures its Action Plan goals align with the AI.
Annual Plan	Plano Housing Authority	Plano Housing Authority’s annual plan provides details about the organization’s operations and programs. Both PHA and the City aim to help low-income households secure housing.

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

**Narrative (optional)**

This section is optional and was left blank intentionally.

## **AP-12 PARTICIPATION – 91.105, 91.200(C)**

### **1. Summary of citizen participation process/Efforts made to broaden citizen participation**

#### **Summarize citizen participation process and how it impacted goal-setting**

The City of Plano encourages its citizens to provide input in the Action Plan process. Through its adopted Citizen Participation Plan (CPP), the City sets forth policies and procedures for citizens and groups to provide the City with information on housing and community development needs as part of the preparation of the Action Plan. Accordingly, two public hearings were advertised in local newspapers and held in the city. As required by the CPP, the City conducted at least one public hearing during development of the Action Plan and at least one during the public comment period for the Action Plan.

### Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Community Relations Commission Meeting, April 8, 2021	Other – Nonprofit Organizations	Individuals in attendance, not including City staff	Four agencies made presentations requesting funds.	All presentations were considered.	
2	Community Relations Commission Meeting, April 15, 2021	Other – Nonprofit Organizations	Individuals in attendance not including City staff	Agencies made presentations requesting funds.	All presentations were considered.	
3	Community Relations Commission Meeting, April 20, 2021	Other – Nonprofit Organizations	Individuals in attendance not including City staff	Agencies made presentations requesting funds.	All presentations were considered.	
4	Community Relations Commission Meeting, April 29, 2021	Other – Nonprofit Organizations	Individuals in attendance not including City staff	Agencies made presentations requesting funds.	All presentations were considered.	

### 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)
5	Community Relations Commission, June 1, 2021	Other – Nonprofit Organizations	No member of the public in attendance. Only City of Plano staff and commissioners attended.	Agencies made presentations requesting funds.	All presentations were considered.	
6	Public hearing, June 1, 2021	Non-targeted/broad community	No members of the public in attendance	The Community Relations Commissioners voted on funding decisions. No public comments received.	No comments received.	
7	Public hearing, July 26, 2021	Non-targeted/broad community	Public hearing on 7/26/21 at Plano City Council meeting.	To be completed after the date	To be completed after the date	
8	City Bulletin Board – Posted Agendas	Non-targeted/broad community	Agendas for public hearings and public meetings posted April 2, April 9, April 15, April 23, April 30, May 27, and June 10, 2021	No comments received.	No comments received.	
9	City Website – Posted Agendas	Non-targeted/broad community	Agendas for public hearings and public meetings posted April 2, April 9, April 15, April 23, April 30, May 27, and June 10, 2021	No comments received.	No comments received.	<a href="https://www.plano.gov/1444/City-Council-Agendas">https://www.plano.gov/1444/City-Council-Agendas</a>  <a href="https://www.plano.gov/1217/Community-Relations-Commission-Agendas-M">https://www.plano.gov/1217/Community-Relations-Commission-Agendas-M</a>

**Citizen Participation Outreach**

<b>Sort Order</b>	<b>Mode of Outreach</b>	<b>Target of Outreach</b>	<b>Summary of response/attendance</b>	<b>Summary of comments received</b>	<b>Summary of comments not accepted and reasons</b>	<b>URL (if applicable)</b>
10	Newspaper Ad	Non-targeted/broad community	Newspaper ads in Plano Star Courier main section on May 13, May 16, and June 20	No comments received.	No comments received.	

**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 Action Plan. The City works in partnership with other City departments to develop coordinated plans, and to leverage resources for parks, infrastructure, code enforcement, clearance of substandard structures, economic development, housing development and other projects in targeted neighborhoods. Coordination with and support from adjacent HUD entitlement grantees is also sought when appropriate.

**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 Housing Public Improvements Public Services	1,466,893	100,000	0	1,566,893	7,601,021	Expected Amount Available assumes level funding years 2-5 of ConPlan (Includes 2 <sup>nd</sup> year increase in funding - \$58,361)
HOME	public – federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	548,529	6,750	0	555,279	2,783,207	Expected Amount Available assumes level funding years 2-5 of ConPlan (Includes 2 <sup>nd</sup> year decrease in funding - \$1,703)
Other	public – local	Public Services	570,380	0	0	570,380	2,863,330	City general funds used for public services, Expected Amount Available \$578,400

**Table 5 - Expected Resources – Priority Table**

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

In recent years, the City has made greater efforts to leverage private investment for affordable housing activities. The City also leverages its CDBG public service funds with its BCSG funds, providing \$2 per capita annually to fund a variety of public services for Plano residents.

In the face of extensive needs and limited resources, the City’s funding strategy is to focus its efforts in activities that offer the greatest potential for maximizing benefits from investments.

Matching requirements will be satisfied as follows:

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

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

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

N/A

**Discussion**

This section is optional and was left blank intentionally.

# ANNUAL GOALS AND OBJECTIVES

## AP-20 ANNUAL GOALS AND OBJECTIVES - 91.420, 91.220(C)(3)&(E)

### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Housing Rehabilitation	2020	2024	Affordable Housing	Plano City Limits	Affordable Housing	CDBG: \$823,480 CDBG Program Income: \$100,000 HOME: \$151,691 HOME Program Income: \$6,750	Homeowner Housing Rehabilitated: 25 Household Housing Units
2	Homeownership	2020	2024	Affordable Housing	Plano City Limits	Affordable Housing	CDBG: \$8,000 HOME: \$150,000	Direct Financial Assistance to Homebuyers: 3 Households Assisted
3	Supply of Units	2020	2024	Affordable Housing	Plano City Limits	Affordable Housing	HOME: \$82,279	Homeowner Housing Added: 1 Household Housing Unit
4	Homelessness Prevention	2020	2024	Homeless	Plano City Limits	Homeless	CDBG: \$122,000	Homelessness Prevention: 114 Persons Assisted
5	Homeless Shelter and Services	2020	2024	Homeless	Plano City Limits	Homeless	CDBG: \$98,545	Persons Assisted Homeless Person Overnight Shelter: 11 Persons Assisted  Overnight/Emergency Shelter/Transitional Housing Beds added: 8
6	Public Services - Special Needs	2020	2024	Homeless Non-Homeless Special Needs	Plano City Limits	Public Services - Special Needs	CDBG: \$113,034	Public service activities other than Low/moderate-income Housing Benefit: 118 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	Habitat for Humanity	2020	2024	Affordable Housing	Plano City Limits	Affordable Housing	CDBG: \$30,000 HOME: \$40,000	Homeowner Housing Rehabilitated: 2

Table 6 – Goals Summary

## Goal Descriptions

1	<b>Goal Name</b>	Housing Rehabilitation
	<b>Goal Description</b>	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	<b>Goal Name</b>	Supply of Units
	<b>Goal Description</b>	Goal: Increase the availability of affordable permanent housing in standard condition to low/moderate-income families  Strategy: Increase supply of affordable housing units through rehabilitation, reconstruction, and/or new construction
3	<b>Goal Name</b>	Homeownership
	<b>Goal Description</b>	Goal: Increase the availability of affordable permanent housing in standard condition to low/moderate-income families  Strategy: Increase affordability of homeownership by providing homebuyer financial counseling and education and direct financial assistance for closing costs and down payment
4	<b>Goal Name</b>	Homelessness Prevention
	<b>Goal Description</b>	Goal: Meet the needs of persons at risk of becoming homeless  Strategy: Provide direct assistance for housing and utilities for persons at risk of homelessness to maintain housing, address immediate crises and retain self-sufficiency

5	<b>Goal Name</b>	Homeless Shelter and Services
	<b>Goal Description</b>	Goal: Increase access to quality homeless shelter and supportive services Strategy 1: Provide for homeless shelter projects in Collin County with supportive services and shelter space set aside for homeless persons from Plano Strategy 2: Support construction or rehabilitation of facility to serve as a homeless shelter, with a priority for accommodating currently underserved populations such as single adults and disabled persons
6	<b>Goal Name</b>	Public Services - Special Needs
	<b>Goal Description</b>	Strategy: Meet the public service needs of low- and moderate-income residents Goal: Provide public services with an emphasis upon children, youth, homeless, and special needs populations including elderly, mentally ill, persons with disabilities, and victims of domestic violence
7	<b>Goal Name</b>	Habitat for Humanity
	<b>Goal Description</b>	Strategy: Meet the public service needs of low- and moderate-income residents Goal: Provide weatherization, accessibility and exterior home repairs to low- and moderate-income homeowners.

Table 7 – Goal Descriptions

**Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.215(b):**

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

**AP-35 PROJECTS – 91.220(D)**

**Introduction**

The City will undertake activities that will address priority needs and objectives established and

adopted by City Council. This will include a summary of proposed activities including local objectives, priority needs, and proposed accomplishments.

#	Project Name
1	21-22 Grant Administration
2	21-22 City of Plano Housing Rehabilitation
3	21-22 City of Plano First Time Homebuyer Assistance and Education
4	21-22 Habitat for Humanity of Collin County
5	21-22 The Family Place
6	21-22 City of Plano Homelessness Prevention
7	21-22 Affordable Housing Expansion (CHDO)
8	21-22 Texas Muslim Women’s Foundation
9	21-22 Boys & Girls Clubs of Collin County

**Table 8 – Project Information**

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

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

The City continues to prioritize new homeownership and preserving existing homeownership. Therefore, funds are invested in the Habitat for Humanity, and the City's Housing Rehabilitation and First Time Home Buyer programs. Funding for Agape Resource and Assistance Center supports the City's public facility goal, which will add eight transitional housing beds to the City's homeless response system. 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 also promotes affordable housing by providing resolutions of support for housing tax credit developments.

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. Since 2012, the median home value in Plano has risen 68% from \$202,000 to \$366,000 (<https://www.neighborhoodscout.com/tx/plano/real-estate>), and 95% of Plano's land area is developed ([City of Plano - Annual Report](#)). 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.

# Projects

## AP-38 PROJECTS SUMMARY

### Project Summary Information

1	<b>Project Name</b>	21-22 Grant Administration
	<b>Target Area</b>	
	<b>Goals Supported</b>	Housing Rehabilitation Supply of Units Homeownership Homeless Prevention Homeless Shelter and Services Public Services - Special Needs
	<b>Needs Addressed</b>	Housing Rehabilitation Housing Supply Homebuyer Assistance Homeless Prevention Homeless Shelter Public Services - Special Needs
	<b>Funding</b>	CDBG: \$293,379 HOME: \$54,853
	<b>Description</b>	Funds will be used to cover the cost of planning, administering, operating and monitoring the CDBG and HOME programs to ensure compliance with HUD and City policies and regulations.
	<b>Target Date</b>	9/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Not applicable
	<b>Location Description</b>	The primary activity location is 777 E. 15 <sup>th</sup> St., Plano, TX 75074.
	<b>Planned Activities</b>	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.
	<b>Project Name</b>	21-22 City of Plano Housing Rehabilitation

2	<b>Target Area</b>	
	<b>Goals Supported</b>	Housing Rehabilitation
	<b>Needs Addressed</b>	Housing Rehabilitation
	<b>Funding</b>	CDBG: \$923,480 CDBG Program Income: \$100,000 HOME: \$158,441 HOME Program Income: \$6,750
	<b>Description</b>	This program provides low-interest rehabilitation and reconstruction loans to low- and moderate-income renter and owner-occupied households. Terms of loans are based on need and ability to repay. The program also provides for emergency repair grants and acquisition, rehabilitation, and resale of single family homes to low- and moderate-income homebuyers.
	<b>Target Date</b>	9/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	25 low- and moderate-income households
	<b>Location Description</b>	The program is administered at 777 E. 15 <sup>th</sup> St., Plano, TX 75074, and activity locations are citywide.
	<b>Planned Activities</b>	Planned activities may include home repair, rehabilitation and activity delivery, as well as acquisition, rehabilitation, and resale of single family homes to low- and moderate-income homebuyers.
3	<b>Project Name</b>	21-22 First Time Homebuyer Assistance and Education
	<b>Target Area</b>	
	<b>Goals Supported</b>	Homeownership
	<b>Needs Addressed</b>	Homebuyer Assistance
	<b>Funding</b>	CDBG: \$8,000 HOME: \$150,000
	<b>Description</b>	Through deferred payment loans, this program provides down payment and closing cost assistance to low- and moderate-income families purchasing homes in Plano. The program offers up to \$55,000 based on the buyer's level of income. An eight-hour educational class is mandatory for program eligibility. The expected activity also includes activity delivery.

	<b>Target Date</b>	09/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	3 low- and moderate-income households
	<b>Location Description</b>	The program is administered at 777 E. 15 <sup>th</sup> St., Plano, TX 75074. Assistance locations are determined after an approved buyer locates an eligible property.
	<b>Planned Activities</b>	Planned activities include down payment and closing cost assistance up to \$10,000 for CDBG and \$55,000 for HOME through deferred payments loans to low- and moderate-income families.
4	<b>Project Name</b>	21-22 Habitat for Humanity of Collin County
	<b>Target Area</b>	
	<b>Goals Supported</b>	Housing Rehabilitation
	<b>Needs Addressed</b>	Housing Rehabilitation
	<b>Funding</b>	CDBG: \$30,000 HOME: \$40,000
	<b>Description</b>	This program will provide weatherization, accessibility and exterior home repairs to low- and moderate-income homeowners.
	<b>Target Date</b>	9/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	3 low- to moderate-income households
	<b>Location Description</b>	The program is administered at 2060 Couch Drive, McKinney, TX 75069 and activity locations are citywide.
	<b>Planned Activities</b>	Planned activities may include home repair, rehabilitation, weatherization, and activity delivery.
5	<b>Project Name</b>	21-22 Homelessness Prevention
	<b>Target Area</b>	
	<b>Goals Supported</b>	Homelessness Prevention
	<b>Needs Addressed</b>	Homelessness Prevention
	<b>Funding</b>	CDBG: \$122,000

	<b>Description</b>	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.
	<b>Target Date</b>	9/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	114 low income persons at risk of homelessness
	<b>Location Description</b>	The activity is located at and administered by the Assistance Center of Collin County at 900 18th Street, Plano, TX 75074.
	<b>Planned Activities</b>	Planned activities include housing and utility assistance paid directly to the provider, as well as case management provided to the program participants.
<b>6</b>	<b>Project Name</b>	Affordable Housing Expansion (CHDO)
	<b>Target Area</b>	
	<b>Goals Supported</b>	Supply of Units Housing Rehabilitation
	<b>Needs Addressed</b>	Housing Supply Housing Rehabilitation
	<b>Funding</b>	\$82,279
	<b>Description</b>	Activities may include: New construction of affordable housing units; acquisition, rehabilitation and resale; and housing rehabilitation. All activities will serve low- and moderate-income families. Funds are expected to be allocated on October 1, 2022 to a Community Housing Development Organization (CHDO). No CHDOs applied for Grant Year 2020 funding.
	<b>Target Date</b>	9/30/2023
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	One low to moderate income household
	<b>Location Description</b>	Administration and location of the activity will be determined when funds are allocated to a subrecipient.
<b>Planned Activities</b>	Activities may include: Purchasing and developing residential lots for new construction of affordable housing units; acquisition, rehabilitation and resale; and homeowner-occupied housing rehabilitation. All activities will serve low- and moderate-income families.	

7	<b>Project Name</b>	21-22 Texas Muslim Women's Foundation
	<b>Target Area</b>	
	<b>Goals Supported</b>	Homeless Shelter and Services Public Services - Special Needs
	<b>Needs Addressed</b>	Homeless Shelter Public Services - Special Needs
	<b>Funding</b>	CDBG: \$47,829
	<b>Description</b>	This program will provide supportive services including case management, counseling, emergency shelter, and transitional housing to women who are victims of domestic violence.
	<b>Target Date</b>	9/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	21 victims of domestic violence will receive overnight shelter and/or supportive services.
	<b>Location Description</b>	The program location is confidential.
	<b>Planned Activities</b>	Planned activities include shelter and supportive services for victims of domestic violence.
8	<b>Project Name</b>	21-22 Boys & Girls Clubs of Collin County
	<b>Target Area</b>	
	<b>Goals Supported</b>	Public Services - Special Needs
	<b>Needs Addressed</b>	Public Services - Special Needs
	<b>Funding</b>	CDBG: \$50,149
	<b>Description</b>	This program will provide after-school and summer programs to help low- and moderate-income Plano children enhance their academic success, nutrition, character, and leadership.
	<b>Target Date</b>	9/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	80 low- and moderate-income children and youth
	<b>Location Description</b>	Douglass Community Center, 1111 H Avenue, Plano, TX 75074.
	<b>Planned Activities</b>	Planned activities include after-school and summer programs for low-income youth.
	<b>Project Name</b>	21-22 The Family Place

<b>9</b>	<b>Target Area</b>	
	<b>Goals Supported</b>	Public Services - Special Needs
	<b>Needs Addressed</b>	Public Services - Special Needs
	<b>Funding</b>	CDBG: \$15,056
	<b>Description</b>	This program will provide supportive services including case management, counseling, emergency shelter, and transitional housing to victims of domestic violence.
	<b>Target Date</b>	9/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	17 low- and moderate-income individuals and households
	<b>Location Description</b>	PO Box 7999, Dallas, TX 75209
	<b>Planned Activities</b>	Planned activities include the provision of shelter and restorative services to those in our community who are victims of family violence and to educate the community at large regarding the impact of domestic violence.

**Table 9 – Project Summary**

## AP-50 GEOGRAPHIC DISTRIBUTION – 91.220(F)

### Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

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

### Geographic Distribution

Target Area	Percentage of Funds
n/a	n/a

Table 10 - Geographic Distribution

### Rationale for the priorities for allocating investments geographically

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

### Discussion

This section is optional and was left blank intentionally.

# AFFORDABLE HOUSING

## AP-55 AFFORDABLE HOUSING – 91.220(G)

### Introduction

The City's housing priorities are: 1) increasing the supply of quality affordable housing, 2) improving existing affordable housing stock, and 3) expanding homeownership opportunities. For the 2021-22 program year, these priorities will be addressed through the following activities: homelessness prevention assistance to 100 persons (approximately 43 households), down payment assistance to three first-time homebuyers, production of one new housing unit, and housing rehabilitation for 17 low- and moderate-income households.

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

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	61
Special-Needs	0
Total	61

Table 11 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	43
The Production of New Units	0
Rehab of Existing Units	17
Acquisition of Existing Units	1
Total	61

Table 12 - 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, Tool Lending and Smart Energy Loan programs will help homeowners maintain their homes and revitalize aging neighborhoods.

The City will also support new affordable housing opportunities through down payment assistance to three first time homebuyers and the production of one new unit using CHDO set-aside funds. All affordable housing activities will benefit low- and moderate-income buyers.

It is anticipated that the City will support the production of new rental units by providing resolutions of support for housing tax credit developments to be constructed within the city. Plano residents who are at-risk of homelessness will be supported through the City's Homelessness Prevention Program, which will provide short-term housing and utility assistance to approximately 100 persons (43 households).

## **AP-60 PUBLIC HOUSING – 91.220(H)**

### **Introduction**

Plano Housing Authority (PHA) is the local public housing agency in Plano. PHA currently has 908 Housing Choice Vouchers (HCV), 40 Veterans Affairs Supportive Housing (VASH) vouchers and 23 single-family, scattered site Public Housing units. 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 related 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 needs of its residents by offering housing counseling or homeownership training to tenants and Housing Choice Voucher renters

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

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

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

Plano Housing Authority is not designated as troubled. Therefore, this section does not apply.

## Discussion

This section is optional and was left blank intentionally.

# AP-65 HOMELESS AND OTHER SPECIAL NEEDS ACTIVITIES – 91.220(I)

## Introduction

Throughout Collin County and the City of Plano, as with most areas of the country, addressing homelessness continues to be a challenge. The 2021 Point-In-Time (PIT) count found 127 people who were unsheltered in Plano, which is an increase to the 2020 PIT count (92 persons). Top reported needs from surveys of unsheltered people included emergency shelter, job placement/training and transportation. Including those who were sheltered, there were 216 persons identified as homeless in the City of Plano in the 2021 PIT Count, versus 253 in 2020.

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

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

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

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

Neighborhood Services staff currently address the needs of homeless persons who contact the City by coordinating with local shelter providers and nonprofit organizations to assist people experiencing homelessness in finding suitable shelter or housing and connecting to supportive services. Metro Dallas Homeless Alliance (MDHA), lead agency for the CoC, currently provides

a Coordinated Access and Assessment Case Manager at the Assistance Center of Collin County in Plano, who assists unsheltered homeless persons with assessment, obtaining shelter and/or housing, benefits applications, and obtaining critical documents. City staff work closely with this case manager to locate housing options for homeless persons.

The City launched a Hospital Homeless Initiative in April 2018 to address the needs of admitted Plano residents in area hospitals who are at risk of homelessness upon discharge. Participating hospitals include Medical City Plano, Baylor Scott & White Plano, and Texas Health Presbyterian Hospital Plano. City staff meets with the patient to gather information to determine shelter eligibility and to complete HMIS entry. Staff then contacts emergency shelters and transitional living programs that best fits the needs of the patient to find out availability and coordinate intake, including transportation, if needed. Follow-up is conducted to confirm the patient entered the program. A comprehensive shelter list and contact information for the Coordinated Access and Assessment Case Manager is also provided to hospital staff for referral purposes in the event a patient is unable to participate in the initiative due to residency or other factors. To date, 23 patients have been visited by City staff and received assistance with shelter and housing placement. All patients were successfully diverted from unsheltered homelessness.

In GY 2021, the City will continue a monthly street outreach collaboration with the Plano Neighborhood Police Officer Unit, Plano Police Mental Health Coordinator, Plano Fire Department, volunteers from Collin County Homeless Coalition, and Lifepath Staff. During each outreach, two to four teams will visit locations in Plano known to be frequented by unsheltered persons to assess immediate needs and provide information on the Collin County Coordinated Access and Assessment Case Manager, shelter, and other resources. Additionally, the City of Plano is a contributing Homeless Management Information System (HMIS) participating entity. Staff will utilize HMIS to gather information on residents experiencing homelessness and utilizing the Coordinated Access System (CAS) to provide appropriate housing and services.

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

The City addresses the emergency shelter and transitional housing needs of homeless persons through collaboration with the CoC and CCHC and through sustained funding of local shelters and supportive services. In this one-year Action Plan, the City's CDBG funds will be used to support Texas Muslim Women's Foundation, which provides culturally-sensitive services and shelter to victims of domestic violence. In addition, the Community Relations Commission has recommended to City Council to use general funds to support the following shelters: 1) The Samaritan Inn, a transitional housing shelter for individuals and families, 2) Agape Resource and Assistance Center, a transitional housing shelter for single women and mothers with children, 3) Hope's Door New Beginnings Center, a shelter and supportive services agency for victims of domestic violence, and 4) City House – Transitional Living Program, a transitional housing program for youth ages 18-21.

### **Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and**

**unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again**

The City, through involvement and leadership 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 City House Inc., in partnership with the Assistance Center of Collin County. The City will continue to fund this program in GY 2021. In addition to the City's program, Family Gateway, Hope's Door New Beginnings Center, The Family Place, Maurice Barnett Geriatric Wellness Center, Inc., and Under 1 Roof, receive RRH funding from the CoC.

**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 the Veteran's Center of North Texas for City general funds in GY 2021, to provide emergency assistance to Veterans in Plano who are homeless or at-risk of homelessness.

## **Discussion**

Based on the results of the 2021 Point in Time Count, there were a total of 216 people experiencing homelessness in Plano, of which 127 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.

<b>One year goals for the number of households to be provided housing through the use of HOPWA for:</b>	
Short-term rent, mortgage, and utility assistance to prevent homelessness of the individual or family	n/a
Tenant-based rental assistance	n/a
Units provided in housing facilities (transitional or permanent) that are being developed, leased, or operated	n/a
Units provided in transitional short-term housing facilities developed, leased, or operated with HOPWA funds	n/a
Total	n/a

## AP-75 BARRIERS TO AFFORDABLE HOUSING – 91.220(J)

### Introduction

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

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

As a result of these market conditions, from 2012 to 2018, median contract rent increased by 35% in Plano, and median home values increased by 34%. Comparatively, median household income in Plano only rose 11% over the same period. These conditions have created a barrier to affordable housing, as it has become increasingly difficult for low- and moderate-income residents to afford their housing costs. In addition, affordable housing developers have found it increasingly

difficult to purchase and develop land in Plano at a cost effective rate.

## **Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment**

In 2019, Plano City Council incorporated Housing Affordability as a component of its current Strategic Vision to improve the quality of life for all Plano residents. In recent years, the City has taken actions aimed at the barriers created by the intersection of market factors described above. The City's AI, available in the HUD grants tab of the Nonprofit Resources section of the City's website (<https://www.plano.gov/923/Nonprofit-Resources>), includes a list of goals and strategies the City will undertake over the next five years to increase fair housing choice, many of which relate to housing affordability. Goals from the AI are listed below. A detailed list of strategies and metrics for each goal can be found beginning on page 221 of the AI.

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

## **Discussion**

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

## **AP-85 OTHER ACTIONS – 91.220(K)**

### **Introduction**

This section will describe the City's plans to use its 2021 programs to address obstacles to meeting underserved needs, foster and maintain affordable housing, evaluate and reduce lead-based paint hazards, reduce the number of poverty-level families, develop institutional structure,

and enhance coordination between public and private housing and social service agencies.

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

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

#### **1. Obstacle – Limited Funding**

The primary obstacle to meeting underserved needs is limited federal and local funding. The needs of the community are greater than the available local and federal funds. The City will utilize general funds for public services and programs such as Great Update Rebate, Love Where You Live, Tool Lending and Smart Energy Loan to assist Plano residents in maintaining their homes and neighborhoods. The City will utilize funding from the Texas Department of Housing and Community Affairs (TDHCA) to support its Rapid Rehousing Program.

The City leverages federal funds using its own general funds to award grants to local nonprofits. The Buffington Community Services Grant (BCSG) currently allocates of \$2 per capita to provide public services to Plano residents. For GY 2021, the BCSG fund is \$578,400, and 17 agencies were awarded grants.

#### **2. Obstacle – Local Market**

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

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

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

During GY 2018, the City completed a Housing Trends Analysis. The analysis identified gaps in housing needs by both type and size, with consideration given to the income level needed to obtain various types of housing. Using the results of the analysis, the City plans to develop

recommendations for policies and incentives necessary to attract the type of strategic development that accurately aligns with current and future community needs.

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

Actions taken to reduce lead-based paint will be conducted in accordance with HUD's lead-based paint regulations at 24 CFR § 35. The City of Plano Community Services Division staff attends trainings, receives lead-based paint certifications and is currently in compliance with these regulations. Lead-based paint hazards are addressed through the City's Housing Rehabilitation program and the HOME program. As homes enter these programs, they are evaluated for lead-based paint and, when necessary, such hazards are reduced or eliminated, as required by law. In addition, homes built prior to 1978 to be purchased through the First Time Homebuyer program and fail the required visual paint inspection will be tested for lead paint. If lead paint is present, the owner will be informed of the appropriate requirements to respond to the lead paint, and the purchase will not proceed with federal funds unless and until interim controls are completed.

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

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

- Programs supporting and encouraging community and neighborhood maintenance and improvements such as Housing Rehabilitation, Great Update Rebate, Love Where You Live, Tool Lending and Smart Energy Loan.
- Programs that foster economic independence for homeless and at-risk families and individuals by combining housing assistance and supportive services such as the City's Homelessness Prevention and Rapid Rehousing Programs, and City-supported programs at Agape Resource and Assistance Center, City House, Hope's Door New Beginnings Center, Samaritan Inn, Texas Muslim Women's Foundation and Veteran's Center of North Texas.
- Case management and information and referral services to special needs, low/moderate-income and below poverty-level families through various nonprofit organizations.
- Food assistance, child care, health, transportation, utility payments and educational assistance to low/moderate-income families, particularly those with special needs. Nonprofit organizations in the community provide these various forms of assistance, many of which are funded by the City.

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

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

delivery system and programs could be made improved.

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

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

To enhance coordination between public and private housing and social service agencies, the City works closely with its subrecipient agencies, which includes those listed in the proposed projects summary, as well as agencies funded by the City's Buffington Community Services Grant. The City is also a member of multiple community groups such as the local CoC, Collin County Homeless Coalition, and many others listed previously in this report. These community organizations provide networking opportunities and serve to enhance coordination between the City and public and private housing and social service agencies. City staff also provides support and information to the Community Relations Commission, a group appointed by City Council to make funding recommendations for the provision of social services and quality, affordable, and accessible housing.

### **Discussion**

This section is optional and was left blank intentionally.

# PROGRAM SPECIFIC REQUIREMENTS

## AP-90 PROGRAM SPECIFIC REQUIREMENTS – 91.220(L)(1,2,4)

### Introduction

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

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

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

#### Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low- and moderate-income	95.00%
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.	2021

#### HOME Investment Partnership Program (HOME)

## Reference 24 CFR 91.220(I)(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:

Recapture provisions will be utilized for households receiving assistance through the FTHB Program and/or direct assistance through HOME-funded projects, including all subrecipient and CHDO projects. The purpose of the recapture provisions is to ensure that the City will recoup all or a portion of the assistance if the housing is no longer used as a principle residence of the homeowners during the required affordability period and/or upon the earliest occurrence of one of the following triggering events:

- i. A sale (voluntary or involuntary) of the housing unit during the affordability period, or
- ii. Transfer of real estate through other forms including but not limited to transfer property as a gift and relinquishment. In this event, the homeowner shall immediately make full payment of the principle and interest on the entire principle balance of the loan as stipulated on the deed of trust and promissory note, or
- iii. Any liens, mortgage, easement, or other encumbrance on the property other than original financing acquired by the homeowner, or
- iv. The cessation of the property use as primary residence either by voluntary or involuntary. In this event, the homeowner shall immediately make full payment of the principle and interest on the entire principle balance of the loan as stipulated on the deed of trust and promissory note.

### Amount Subject to Recapture

- A. City of Plano First Time Homebuyer Program and Housing Rehabilitation Program: Acquisition, Rehabilitation, and Resale (ARR) activity only

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 and shared appreciation to the City of Plano if the housing is no longer used as a principle residence of the homeowner and/or in the event of a Triggering Event during the first 15 years. After 15 years, the loan is forgiven, and the shared equity requirements remain for an additional 15 years.

In the event that the Property depreciates its value at the time of the sale, and the proceeds are not sufficient to cover the repayment amount required, the loss is shared with the City based on the percentage equals to the percent of City's contribution of the original sales

price. The amount of depreciation will be subtracted from the original shared equity down payment amount the homeowner will pay back.

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 and shared equity are repaid, the property is no longer subject to any HOME restrictions.

#### B. Subrecipient and CHDO Projects

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

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

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

Proceeds are defined as the sale price, minus loan repayments and closing cost. Proceeds may be equal to, less than, or greater than the combined amount of HOME funds invested in the project.

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

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

- Discovery that the recipient knowingly falsified an application and was actually ineligible for assistance; or,
  - Homeowner moves out or sells home prior to the end of the affordability period; or,
  - Recipient fails to meet HOME requirements or regulations; or,
  - HOME-assisted property is sold to an ineligible homebuyer.
4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required

that will be used under 24 CFR 92.206(b), are as follows:

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

## **Discussion**

This section is optional and was left blank intentionally.

Appendix A: Plano Low to Moderate Income Census Tract Map

