



City of Plano

# DRAFT Annual Action Plan 2023-24

Prepared for the United States Department of Housing  
and Urban Development



## **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) 2023, which is the period of October 1, 2023 through September 30, 2024. It represents activities proposed for the fourth 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 \$1,479,652 in CDBG, \$605,040 in HOME funds, and \$1,938,051 in HOME ARP from HUD for GY 2023. The City also anticipates receiving \$100,000 in CDBG program income and \$20,000 in HOME program income during GY 2023. In addition to new HOME program income received, the City expects to begin Grant Year 2023 with \$43,540 in GY2021, and GY2022 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 2023-24 Action Plan.

### Decent Affordable Housing

- Housing Rehabilitation for 19 homes
- Down payment assistance for one (1) first time homebuyers
- Creation of affordable housing units for two (2) households

### Suitable Living Environment

- Short-term homelessness prevention for 110 persons
- Homeless supportive services and/or shelter for 60 persons
- Children and youth after-school and summer programs for 29 persons

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

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

GY 2021 covers the period from October 1, 2021 through September 30, 2022, and represents year 2 of the 2020-2024 Consolidated Plan. The below chart shows the progress made toward achieving goals set within the five-year plan, after the completion of the second consolidated plan year.

<b>Goal</b>	<b>Indicator</b>	<b>5 Year Goal</b>	<b>Cumulative Accomplishments</b>	<b>Percent of Goal Accomplished</b>
Housing Rehabilitation	Homeowner Housing Rehabilitated	85 Housing Units	46	54.11%
Supply of Units	Homeowner Housing Added	9 Housing Units	0	0%
Homeownership	Direct Financial Assistance to Homebuyers	15 Households Assisted	6	40%
Homeless Prevention	Homelessness Prevention	500 People Assisted	217	43.40%

<b>Goal</b>	<b>Indicator</b>	<b>5 Year Goal</b>	<b>Cumulative Accomplishments</b>	<b>Percent of Goal Accomplished</b>
Tenant Based Rental Assistance	Tenant Based Rental Assistance Provided	38 Persons Assisted	8	21.05%
Homeless Shelter and Services	Homeless Person Overnight Shelter	60 People Assisted	95	158.33%
Homeless Shelter and Services	Overnight/Emergency Shelter/Transitional Housing Beds added	25 beds added	2	8%
Public Services-Special Needs	Public Services activities other than Low/Moderate Income Housing benefit	450 Persons Assisted	210	46.66%
Public Services-Transportation	Public Services activities other than Low/Moderate Income Housing benefit	160 Persons Assisted	0	0%
Public Services – Job Training	Public Services activities other than Low/Moderate Income Housing benefit	32 Persons Assisted	0	0%

In GY 2021, the City also assisted Plano residents with public services goals through the use of general fund monies. A total of 7,177 Plano residents were provided senior services, transitional housing, youth programs, health services, meals, counseling, and educational services. Moreover, the City utilized Texas Department of Housing and Community Affairs Homeless Housing and Services Program funds to rapidly rehouse 1 household. The City

continued to utilize U.S. Treasury Emergency Rental Assistance Program 2 (ERAP 2) funds to provide emergency rent and utility assistance to 423 households.

The City of Plano acknowledges the lack of progress towards the Goals, Supply of New Units, Public Services-Transportation, and Public Services-Job Training. In the current grant year, GY 2022, which covers the period of October 1, 2022 through September 2023, the City expects two of its previously funded nonprofit housing partner, Habitat for Humanity of Collin County and Housing Channel to add to the supply of new affordable units. Specifically, Habitat for Humanity of Collin County plans to utilize its GY 2021 and GY 2022 CDBG and HOME funding to acquire, rehabilitate and sale one home to a low to moderate income households. Additionally, Housing Channel plans to utilize their remaining 2018 HOME funds to build two new affordable units.

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

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

Summary from citizen participation section of plan.

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

Citizens are able to provide their input at public hearings and during the public comment period. The City provides notice to the public regarding the hearings and comment periods through publication in the local newspaper, Plano Star Courier. In addition, all public hearings are also posted on the City's main website and the Neighborhood Services website: [www.planoneighborhoods.org](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 2023-24 Action Plan:

- Public hearings: June 21 and July 24, 2023
- Notice of public hearings and comment periods: May 28 and June 25, 2023

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



Neighborhood Services website at <https://www.plano.gov/923/Grant-Funding-for-Nonprofits> under the Federal Grants tab.

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

No comments have been received as of June 22, 2023. A public hearing will be held during the July 24, 2023 City Council meeting. Any comments received by 5:00 PM on July, 25, 2023 will be added to this document.

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

No comments have been received as of June 22, 2023. A public hearing was held during the June 21, 2023 Community Relations Commission meeting and no members of the public provided comments. A public hearing will be held during the July 24, 2023 City Council meeting.

## **7. Summary**

This Action Plan for GY 2023, which begins October 1, 2023 and ends September 30, 2023, 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.

<b>Agency Role</b>	<b>Name</b>	<b>Department/Agency</b>
CDBG Administrator	Plano	Neighborhood Services Department
HOME Administrator	Plano	Neighborhood Services Department

**Table 1 – Responsible Agencies**

### **Narrative (optional)**

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

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

### **Consolidated Plan Public Contact Information**

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

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

### **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.

During the months of March and April 2023, the City held four Community Roundtables with nonprofit and faith-based organizations focused on how the City of Plano can better assist them in serving Plano residents. These meetings provided improved guidance and future collaboration with all organizations in attendance. The feedback provided by the nonprofit organizations has been helpful in the preparation of this Action Plan and in the creation of additional communication channel, such as a quarterly Homeless Services Newsletter.

Though these roundtables were focused on nonprofit organizations serving Plano residents, one of them included input provided by one of our sister cities, the City of Allen. The cities of Allen, Frisco, and McKinney are the only HUD entitlement cities in Collin County and often fund the same nonprofit organizations. Typically, these nonprofit organizations do not limit their services only to the city of Plano, but offer them to all of Collin County. The City of Plano staff keep in contact and meet with their sister entitlement communities to gain insight and feedback.

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

### **Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(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, Housing Forward and nonprofit health and service agencies to enhance coordination of services to low- and moderate-income populations, including those in public and assisted housing.



The City is listed as a general member, as well as an Advisory Council member on the Collin County Homeless Coalition's (CCHC) website as of June 26, 2023. The City of Plano has a special connection to the CCHC as it started the organization in 2004 and financially assisted the organization in obtaining its 501(c)3 in 2017. Monthly, the city staff attend CCHC meeting, and though the City of Plano has not been called to act in its role as Advisory Council member, it is available should the Council be convened. The City also serves on the Independent Review Committee of the Continuum of Care and as a member of the Collin County Social Services Association. Active participation in these organizations enables the City to collaborate with service providers to help deliver a comprehensive system of care.

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

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

The City is an active member of the TX-600 Dallas City & County, Irving Continuum of Care (CoC), whose service area includes all of Dallas and Collin Counties. In addition, the City is an active member of the Collin County Homeless Coalition (CCHC). The City plans and executes its own annual Point-In-Time Count and coordinates with the CoC and CCHC in finalizing results and utilizing data for planning homeless services. On the regional level, the City has representatives who serve on the CoC's Street Outreach and Independent Review committees.

The City funds a Homelessness Prevention Program, which provides comprehensive, supportive services for Plano residents at-risk of homelessness. The City also funds a Rapid Rehousing Program using grants from the Texas Department of Housing and Community Affairs. During GY 2023, the City will continue to assist the City's unhoused and at-risk residents through its HOME-ARP funded Tenant Based Rental Assistance and Homelessness Prevention programs. Through the use of both HUD and City grant funds, the City also funds a transitional shelter for adults and families, a transitional shelter for young adults, and two emergency domestic violence shelters including one that focuses on culturally-specific needs of Muslim women and a multitude of supportive services.

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

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

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

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

1	<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>	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth 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 meetings.

3	<b>Agency/Group/Organization</b>	Housing Forward
	<b>Agency/Group/Organization Type</b>	Services-homeless Regional organization
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth 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, and Street Outreach committee 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>	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth 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 1 public hearings in which 26 grant applications from 25 nonprofit organizations were discussed. These discussions resulted in the selection of programs to be funded in 2023.

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 Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth 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>	In April 2023, City of Plano staff met from cities of Allen, Frisco, and McKinney to discuss the City's HOME-ARP funded programs, as well as the organizational capacity of our nonprofit partners.
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 Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth 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>	In April 2023, City of Plano staff met from cities of Allen, Frisco, and McKinney to discuss the City's HOME-ARP funded programs, as well as the organizational capacity of our nonprofit partners.
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 Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth 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>	In April 2023, City of Plano staff met from cities of Allen, Frisco, and McKinney to discuss the City's HOME-ARP funded programs, as well as the organizational capacity of our nonprofit partners.

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

In April 2023, City of Plano staff met from cities of Allen, Frisco, and McKinney to discuss the City's HOME-ARP funded programs, as well as the organizational capacity of our nonprofit partners. Additionally, the aforementioned nonprofit organization, roundtable discussions, that included housing a social service providers assisted us in the preparation of the GY 2023 Action Plan

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

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
2018 City of Plano Analysis of Impediments to Fair	City of Plano Neighborhood Services Department	Both the Action Plan and AI use housing and demographic data, as well as citizen and stakeholder outreach, to determine city housing needs and barriers. The overall goal for the AI is to eliminate housing discrimination, and the City ensures its Action Plan goals align with the AI.
Annual Plan	Plano Housing Authority	Plano Housing Authority's annual plan 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 6, 2023	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 13, 2023	Nonprofit Organizations	Individuals in attendance not including City staff	Six agencies made presentations requesting funds.	All presentations were considered.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
3	Community Relations Commission meeting, April 27, 2023	Nonprofit Organizations	Individuals in attendance not including City staff	Eight agencies made presentations requesting funds.	All presentations were considered.	
4	Community Relations Commission meeting, May 4, 2023	Nonprofit Organizations	Individuals in attendance not including City staff	Seven agencies made presentations requesting funds.	All presentations were considered.	
5	Community Relations Commission meeting, May 16, 2023	Nonprofit Organizations	No member of the public in attendance. Only City of Plano staff and commissioners attended.	The Community Relations Commissioners discussed the Consolidated Grant Application process. No public comments received.	No comments received.	
6	Public Hearing, June 21, 2023	Non-targeted/broad community	One member of the public, and one member of City Council were in attendance.	The Community Relations Commissioners voted on funding recommendations. No public 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)
7	Public Hearing, July 24, 2023	Non-targeted/broad community	Will be updated after the July 24, 2023 City Council Meeting	The City Council will vote on funding decisions.	Will be updated after the July 24, 2023 City Council Meeting	
8	City Bulletin Board - Posted Agendas	Non-targeted/broad community	Agendas for public hearings and meetings posted March 31, April 10, April 17, April 24, May 1, June 15, and July (TBD) 2023.	No comments received from March 31 through June 22. This section will be updated after the July 24, 2023 City Council meeting.	No comments received from March 31 through June 22. This section will be updated after the July 24, 2023 City Council meeting.	
9	Internet Outreach	Non-targeted/broad community	Agendas for public hearings and meetings posted April 7, April 14, April 19, April 28, May 5, June 2, and July (TBD) 2023.	No comments received from March 31 through June 22. This section will be updated after the July 24, 2023 City Council meeting.	No comments received from March 31 through June 22. This section will be updated after the July 24, 2023 City Council meeting.	<a href="https://www.plan o.gov/1444/City-Council-Agendas">https://www.plan o.gov/1444/City-Council-Agendas</a> ; <a href="https://www.plan o.gov/1217/Community-Relations-Commission-Agendas-M">https://www.plan o.gov/1217/Community-Relations-Commission-Agendas-M</a>
10	Newspaper Ad	Non-targeted/broad community	Newspaper ads in Plano Star Courier main section on May 28, 2023 and June 25, 2023.	No comments received as of June 22, 2023. This section will be updated after the July 24, 2023 City Council meeting	No comments received as of June 22, 2023. This section will be updated after the July 24, 2023 City Council meeting	

**Table 4 – Citizen Participation Outreach**

## Expected Resources

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

#### Introduction

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

- Community Development Block Grant (CDBG); and,
- Home Investment Partnerships Program (HOME)

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

with and support from adjacent HUD entitlement grantees is also sought when appropriate.

### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 4				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	1,479,652	100,000	0	1,579,652	4,474,369	Expected Amount Available assumes level funding years 4-5 of ConPlan
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	605,040	20,000	0	625,040	1,552,713	Expected Amount Available assumes level funding years 4-5 of ConPlan

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 4				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Other	public - local	Public Services	585,800	0	0	0	1,696,190	City general funds used for public services, Expected Amount Available \$585,800

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

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

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

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

Matching requirements will be satisfied as follows:

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

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

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

N/A

### **Discussion**

This section is optional and was left blank intentionally.



## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives

#### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Housing Rehabilitation	2023	2025	Affordable Housing	Plano City Limits	Affordable Housing	CDBG: \$831,774 CDBG Program Income (PI): \$100,000 HOME: \$182,772 HOME PI: \$20,000	Homeowner Housing Rehabilitated: 19 Housing Units Rehabilitated
2	Homeownership	2023	2025	Affordable Housing	Plano City Limits	Affordable Housing	CDBG: \$8,000	Direct Financial Assistance to Homebuyers: 3 Households Assisted
3	Supply of Units	2023	2025	Affordable Housing	Plano City Limits	Affordable Housing	HOME: \$45,000	Homeowner Housing Added: 2 Housing Unit
4	Homelessness Prevention	2023	2024	Homeless	Plano City Limits	Homeless	CDBG: \$122,000	Homelessness Prevention: 110 Persons Assisted
5	Homeless Shelter and Services	2023	2024	Homeless	Plano City Limits	Homeless	CDBG: \$101,510	Overnight/Emergency/Transitional Shelter: 20 Persons Assisted  Counseling Services: 40 Persons Assisted
6	Public Services – Special Needs	2023	2024	Non-Homeless Special Needs	Plano City Limits	Public Services-Special Needs	CDBG: \$116,026	Public service activities other than Low/Moderate Income Housing Benefit: 133 Persons Assisted
7	Grant Administration	2023	2024	N/A	N/A	N/A	CDBG: \$295,930 HOME: \$60,504	N/A

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>	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
3	<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
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: Provide for homeless shelter projects in Collin County with supportive services and shelter space set aside for homeless persons from Plano

6	<b>Goal Name</b>	Public Services - Special Needs
	<b>Goal Description</b>	Goal : Provide public services with an emphasis upon children, youth, homeless, and special needs populations including elderly, mentally ill, persons with disabilities, and victims of domestic violence  Strategy: Meet the public service needs of low and moderate income residents
7	<b>Goal Name</b>	Grant Administration
	<b>Goal 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.

## Projects

### AP-35 Projects – 91.220(d)

#### Introduction

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

#	Project Name
1	23-24 City of Plano Housing Rehabilitation
2	23-24 City of Plano First Time Homebuyer Assistance and Education
3	23-24 City of Plano Homeless Prevention
4	23-24 City House Inc.
5	23-24 Texas Muslim Women’s Foundation
6	23-24 The Samaritan Inn
7	23-24 The Family Place
8	23-24 My Possibilities
9	23-24 Habitat for Humanity of Collin County
10	23-24 Grant Administration
11	23-24 Affordable Housing Expansion (CHDO)

**Table 7 - Project Information**

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

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

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

The City has identified two primary obstacles to meeting underserved needs. The first obstacle is limited federal and local funding. The needs of the community are greater than the available local and federal funds. The other main obstacle is Plano’s local housing market. The median home value in Plano has risen to \$492,000 as of the month of May 2023. 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 a highly prioritized by the City of Plano, in the spring of 2023, the City entered into contract with two housing consultants using its own general fund monies. The first consultant is focusing on the City's housing tax credit process (HTC) and has been tasked with 1) reviewing the most recent past HTC application process, 2) obtaining public input, 3) benchmarking activities, and 4) providing a recommendation for the City's HTC application process. We expect to have these recommendations by the August 2023, thereby allowing the City to resume reviewing HTC application for potential resolution support. The second consultant is concentrated on recommending potential housing policy that will help all Plano residents across all incomes from 0% of AMI to over 100% of AMI, as the city has residents that fit all income categories. This report will be completed in the fall of 2023 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 listed in the above chart, grant administration is crucial. Therefore, below is a breakdown of how grant administration funds will be used for City personnel.

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

2023-24 CDBG Grant Administration – maximum 20% of total CDBG allocation

Administered by:

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

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

2023-24 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.)

### 2023-24 City of Plano Housing Rehabilitation Program

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

Administered by:

City Staff – Four (4) partial FTEs in NSD

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

### 2023-24 City of Plano First Time Homebuyer Assistance and Education

The City of Plano's First Time Homebuyer Assistance and Education is administered by city personnel. The City has one NSD staff person that is a HUD-Certified Counselor who administers the down payment/closing cost assistance, as well as teaches the homebuyer education class to interested homebuyers. Grant year 2023 funds have been set aside to administer the program, and the City will use previously allocated GY 2021 and GY 2022 funds to provide the down payment/closing cost assistance.

Administered by:

City Staff – One (1) partial FTEs in NSD

- One (1) Housing and Community Services Coordinator

### 2023-24 City of Plano Homelessness Prevention Program

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

## AP-38 Project Summary

### Project Summary Information

1	<b>Project Name</b>	23-24 City of Plano Housing Rehabilitation
	<b>Target Area</b>	Plano City Limits
	<b>Goals Supported</b>	Housing Rehabilitation
	<b>Needs Addressed</b>	Housing Rehabilitation
	<b>Funding</b>	CDBG: \$831,774 CDBG Program Income: \$100,000 HOME: \$182,772 HOME Program Income: \$20,000
	<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>	9/30/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	19 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 city-wide.
	<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.
2	<b>Project Name</b>	23-24 First Time Homebuyer Assistance and Education
	<b>Target Area</b>	Plano City Limits
	<b>Goals Supported</b>	Homeownership
	<b>Needs Addressed</b>	Homebuyer Assistance
	<b>Funding</b>	CDBG: \$8,000



	<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>	09/30/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	1 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.
<b>3</b>	<b>Project Name</b>	23-24 Homelessness Prevention
	<b>Target Area</b>	Plano City Limits
	<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>	9/30/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	110 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>4</b>	<b>Project Name</b>	23-24 City House Inc.
	<b>Target Area</b>	Plano City Limits
	<b>Goals Supported</b>	Homelessness Prevention
	<b>Needs Addressed</b>	Homelessness Prevention
	<b>Funding</b>	CDBG: \$13,318
	<b>Description</b>	This program will provide supportive services including case management, counseling, and transitional housing to young adults ages 18-21.
	<b>Target Date</b>	9/30/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	4 young adults (ages 18-21) experiencing homelessness
	<b>Location Description</b>	The program location is confidential.
<b>5</b>	<b>Planned Activities</b>	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.
	<b>Project Name</b>	23-24 Texas Muslim Women's Foundation
	<b>Target Area</b>	Plano City Limits
	<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: \$33,072
	<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>	9/30/2024

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	16 survivors 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.
<b>6</b>	<b>Project Name</b>	23-24 The Samaritan Inn
	<b>Target Area</b>	Plano City Limits
	<b>Goals Supported</b>	Homelessness Prevention
	<b>Needs Addressed</b>	Homelessness Prevention
	<b>Funding</b>	CDBG: \$55,120
	<b>Description</b>	This program will provide supportive services including case management, counseling, and transitional shelter to unsheltered individuals and families.
	<b>Target Date</b>	9/30/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	8 homeless individuals and households
	<b>Location Description</b>	The program location is at 1514 N McDonald St, McKinney, TX 75071.
	<b>Planned Activities</b>	This program will provide transitional housing, case management and supportive services to those experiencing homelessness.
<b>7</b>	<b>Project Name</b>	23-24 The Family Place
	<b>Target Area</b>	
	<b>Goals Supported</b>	Public Services - Special Needs
	<b>Needs Addressed</b>	Public Services - Special Needs
	<b>Funding</b>	CDBG: \$13,438

	<b>Description</b>	This program will provide individual and group therapy sessions to domestic violence survivors receiving shelter services.
	<b>Target Date</b>	9/30/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	16 survivors of domestic violence
	<b>Location Description</b>	The program location is confidential.
	<b>Planned Activities</b>	This program will provide individual counseling and group therapy sessions to domestic violence survivors.
<b>8</b>	<b>Project Name</b>	23-24 My Possibilities
	<b>Target Area</b>	
	<b>Goals Supported</b>	Public Services-Special Needs
	<b>Needs Addressed</b>	Public Services-Special Needs
	<b>Funding</b>	CDBG: \$116,026
	<b>Description</b>	This program provides education and employment for adults with intellectual or developmental disabilities. The funds will provide for the installation of security gates and cameras for the safety of those that visit the facility.
	<b>Target Date</b>	9/30/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	133 individuals with developmental or intellectual disabilities
	<b>Location Description</b>	The facility is located at 3601 Mapleshade Lane, Plano, TX 75075.
	<b>Planned Activities</b>	Planned activities include the installation of security gates and cameras at the facility.
<b>9</b>	<b>Project Name</b>	22-23 Habitat for Humanity of Collin County
	<b>Target Area</b>	Plano City Limits

	<b>Goals Supported</b>	Housing Rehabilitation Supply of Units
	<b>Needs Addressed</b>	Housing Rehabilitation Housing Supply
	<b>Funding</b>	HOME: \$45,000
	<b>Description</b>	This program will provide weatherization, accessibility and exterior home repairs, as well as new home construction to low- and moderate-income homeowners.
	<b>Target Date</b>	9/30/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	2 low or low-moderate income families
	<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 construction, site preparation, repair or rehabilitation.
<b>10</b>	<b>Project Name</b>	23-24 Grant Administration
	<b>Target Area</b>	Plano City Limits
	<b>Goals Supported</b>	Housing Rehabilitation Housing Supply Homeownership Homeless Prevention Homeless Shelter and Services Public Services – Special Need
	<b>Needs Addressed</b>	Housing Rehabilitation Housing Supply Homeownership Homeless Prevention Homeless Shelter and Services Public Services – Special Need
	<b>Funding</b>	CDBG: \$295,930 HOME: \$60,504
	<b>Description</b>	Grant administration includes planning, coordination, and monitoring of the CDBG and HOME programs, as well as fair housing promotion, services, and counseling.

	<b>Target Date</b>	9/30/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Not Applicable
	<b>Location Description</b>	The activity location is 777 E. 15 <sup>th</sup> Street, 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>11</b>	<b>Project Name</b>	23-24 Affordable Housing Expansion (CHDO)
	<b>Target Area</b>	Plano City Limits
	<b>Goals Supported</b>	Supply of Units Housing Rehabilitation
	<b>Needs Addressed</b>	Housing Supply Housing Rehabilitation
	<b>Funding</b>	HOME: \$90,756
	<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 1st to a Community Housing Development Organization (CHDO). No CHDOs applied for Grant Year 2023 funding.
	<b>Target Date</b>	9/30/2024
	<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.
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## **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**

<b>Target Area</b>	<b>Percentage of Funds</b>
Plano	100

**Table 7 - 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 2023-24 program year, these priorities will be addressed through the following activities: homelessness prevention assistance to 110 persons (approximately 47 households), down payment assistance to one first-time homebuyers, production of two new housing units, and housing rehabilitation for 19 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	49
Special-Needs	0
Total	49

**Table 8 - One Year Goals for Affordable Housing by Support Requirement**

One Year Goals for the Number of Households Supported Through	
Rental Assistance	49
The Production of New Units	2
Rehab of Existing Units	19
Acquisition of Existing Units	1
Total	71

**Table 9 - One Year Goals for Affordable Housing by Support Type**

#### Discussion

The City assists low- and moderate-income homeowners citywide with rehabilitation by emphasizing the highest priority repair needs for each assisted household and providing for emergency repair grants for homeowners that affect health and safety needs, such as water and sewer failures, electrical and heating system failures, and urgent roof repair needs. Also, use of City general funds for the City's Great Update Rebate, Love Where You Live and Tool Lending programs will help homeowners maintain their homes and revitalize aging neighborhoods.

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

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 110 persons (47 households).

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

### **Introduction**

Plano Housing Authority (PHA) is the local public housing agency in Plano. PHA currently has 477 Housing Choice Vouchers (HCV), 12 Mainstream Vouchers, 34 Veterans Affairs Supportive Housing (VASH) vouchers and 23 single-family, scattered site Project Based Voucher 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 to public housing**

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

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

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

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

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

### **Discussion**

This section is optional and was left blank intentionally.

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

### **Introduction**

Throughout Collin County and the City of Plano, as with most areas of the country, addressing homelessness continues to be a challenge. The 2023 Point-In-Time (PIT) count was conducted the night of January 26, 2023. On that night, 48 people were unsheltered in Plano, 131 were in emergency shelters located in Plano and 82 were in transitional housing. Including those who were sheltered, there were 261 persons identified as homeless in the City of Plano in the 2023 PIT Count, versus 224 in 2022; a 16% overall increase.

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 4) coordinating collaborative outreach initiatives that connect unsheltered persons to community resources.

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

In GY 2023, the City will continue a monthly street outreach collaboration with the Plano Neighborhood Police Officer Unit, Plano Police Mental Health Coordinator, Plano Fire Department, volunteers from Collin County Homeless Coalition, and Lifepath Staff. During each outreach, two to four teams will visit

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

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

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

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

The City, through involvement 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 Salvation Army –Plano location. The City will continue to fund this program in GY 2023.

### **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 Mission for City general funds in GY 2023, 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 2023 Point in Time Count, there were a total of 261 people experiencing homelessness in Plano, of which 48 were unsheltered. There were 131 people at the Plano Overnight Warming Shelter (POWS) that opened due to the extreme cold weather conditions. It is probable that these individuals would have been unsheltered if weather conditions had not warranted the activation of POWS. Providing shelter and rapid rehousing services to persons experiencing homelessness and preventing homelessness remain priorities for the City. The City supports the CoC's efforts by providing funds for supportive services and transitional shelter for Plano's homeless population.

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

### **Introduction:**

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

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

As a result of these market conditions, from 2012 to 2018, median contract rent increased by 35% in Plano, and median home values increased by 34%. Comparatively, median household income in Plano only rose 11% over the same period. These conditions have created a barrier to affordable housing, as it has become increasingly difficult for low- and moderate-income residents to afford their housing costs. In addition, affordable housing developers have found it increasingly difficult to purchase and develop land in Plano at a cost-effective rate. In grant year 2022, the City of Plano contracted with a consult to assist the City in creating a Housing Plan. The City of Plano will continue working with the consultant in GY 2023.

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

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



undertake over the next five years to increase fair housing choice, many of which relate to housing affordability. Goals from the AI are listed below. A detailed list of strategies and metrics for each goal can be found beginning on page 221 of the AI.

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

**Discussion:**

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

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

### **Introduction:**

This section will describe the City's plans to use its 2023 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 Programs 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 2023, the BCSG fund is \$585,800, and 18 agencies were awarded grants.

#### **2. Obstacle – Local Market**

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

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

The City plans to foster and maintain affordable housing for Plano residents by funding activities for

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

During GY 2018, the City completed a Housing Trends Analysis. The analysis identified gaps in housing needs by both type and size, with consideration given to the income level needed to obtain various types of housing. In grant year 2022, the City of Plano contracted with a consultant to assist the City in creating a Housing Plan. The City of Plano will continue working with the consultant in GY 2023.

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

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

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

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

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

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

#### Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	95.00%

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

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

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

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

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

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

**B. Subrecipient and CHDO Projects**

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

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

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

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

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

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

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

- Discovery that the recipient knowingly falsified an application and was actually ineligible for assistance; or,
  - Homeowner moves out or sells home prior to the end of the affordability period; or,
  - Recipient fails to meet HOME requirements or regulations; or,
  - HOME-assisted property is sold to an ineligible homebuyer.
4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

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

## Attachments



## Citizen Participation Comments

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 6, 2023	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 13, 2023	Nonprofit Organizations	Individuals in attendance not including City staff	Six agencies made presentations requesting funds.	All presentations were considered.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
3	Community Relations Commission meeting, April 27, 2023	Nonprofit Organizations	Individuals in attendance not including City staff	Eight agencies made presentations requesting funds.	All presentations were considered.	
4	Community Relations Commission meeting, May 4, 2023	Nonprofit Organizations	Individuals in attendance not including City staff	Seven agencies made presentations requesting funds.	All presentations were considered.	
5	Community Relations Commission meeting, May 16, 2023	Nonprofit Organizations	No member of the public in attendance. Only City of Plano staff and commissioners attended.	The Community Relations Commissioners discussed the Consolidated Grant Application process. No public comments received.	No comments received.	
6	Public Hearing, June 21, 2023	Non-targeted/broad community	One member of the public, and one member of City Council were in attendance.	The Community Relations Commissioners voted on funding recommendations. No public 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)
7	Public Hearing, July 24, 2023	Non-targeted/broad community	Will be updated after the July 24, 2023 City Council Meeting	The City Council will vote on funding decisions.	Will be updated after the July 24, 2023 City Council Meeting	
8	City Bulletin Board - Posted Agendas	Non-targeted/broad community	Agendas for public hearings and meetings posted March 31, April 10, April 17, April 24, May 1, June 15, and July (TBD) 2023.	No comments received from March 31 through June 22. This section will be updated after the July 24, 2023 City Council meeting.	No comments received from March 31 through June 22. This section will be updated after the July 24, 2023 City Council meeting.	
9	Internet Outreach	Non-targeted/broad community	Agendas for public hearings and meetings posted April 7, April 14, April 19, April 28, May 5, June 2, and July (TBD) 2023.	No comments received from March 31 through June 22. This section will be updated after the July 24, 2023 City Council meeting.	No comments received from March 31 through June 22. This section will be updated after the July 24, 2023 City Council meeting.	<a href="https://www.planetdallas.gov/1444/City-Council-Agendas">https://www.planetdallas.gov/1444/City-Council-Agendas</a> ; <a href="https://www.planetdallas.gov/1217/Community-Relations-Commission-Agendas-M">https://www.planetdallas.gov/1217/Community-Relations-Commission-Agendas-M</a>
10	Newspaper Ad	Non-targeted/broad community	Newspaper ads in Plano Star Courier main section on May 28, 2023 and June 25, 2023.	No comments received as of June 22, 2023. This section will be updated after the July 24, 2023 City Council meeting	No comments received as of June 22, 2023. This section will be updated after the July 24, 2023 City Council meeting	

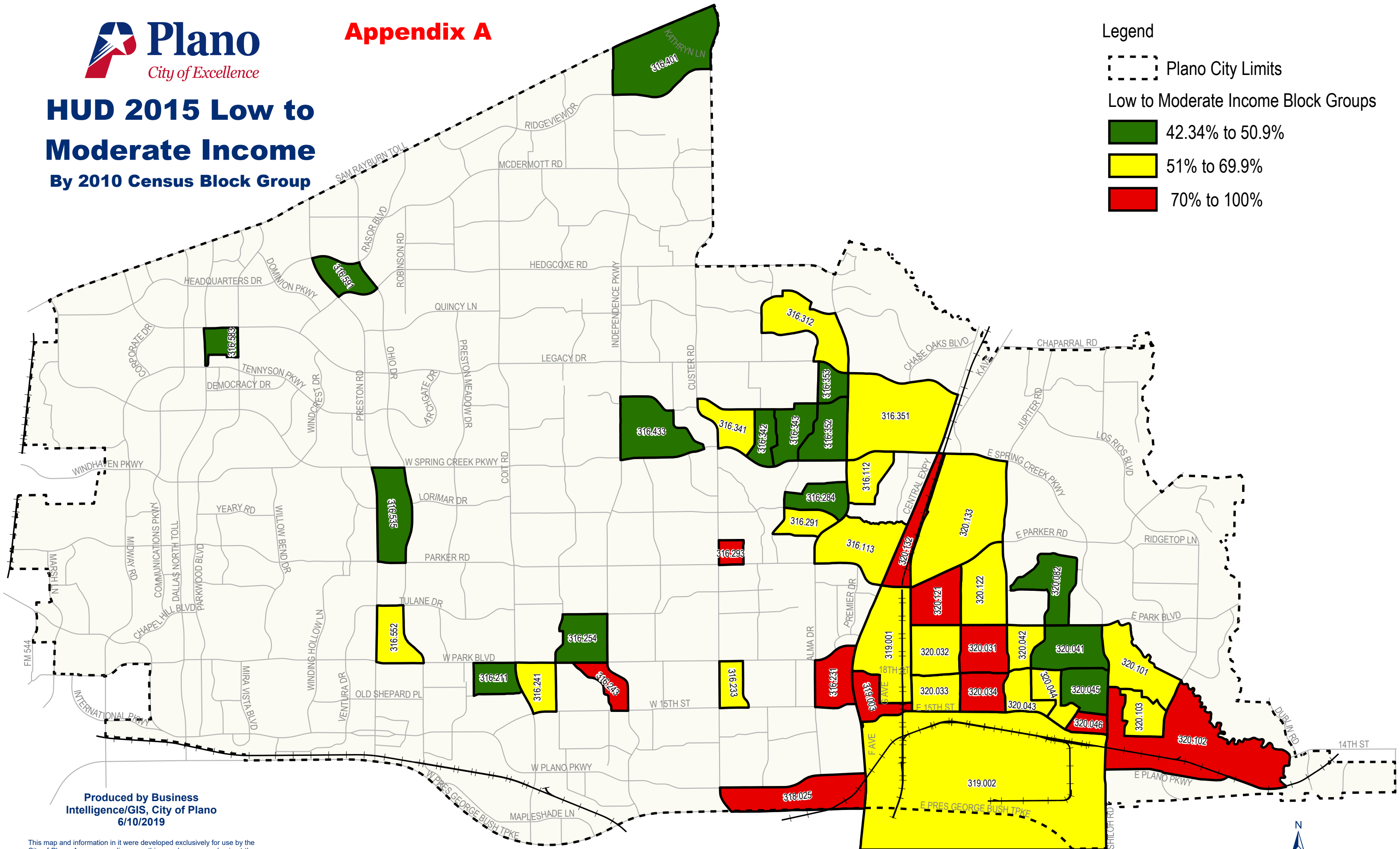


# HUD 2015 Low to Moderate Income

## By 2010 Census Block Group

### Legend

- Plano City Limits
- Low to Moderate Income Block Groups
  - 42.34% to 50.9%
  - 51% to 69.9%
  - 70% to 100%



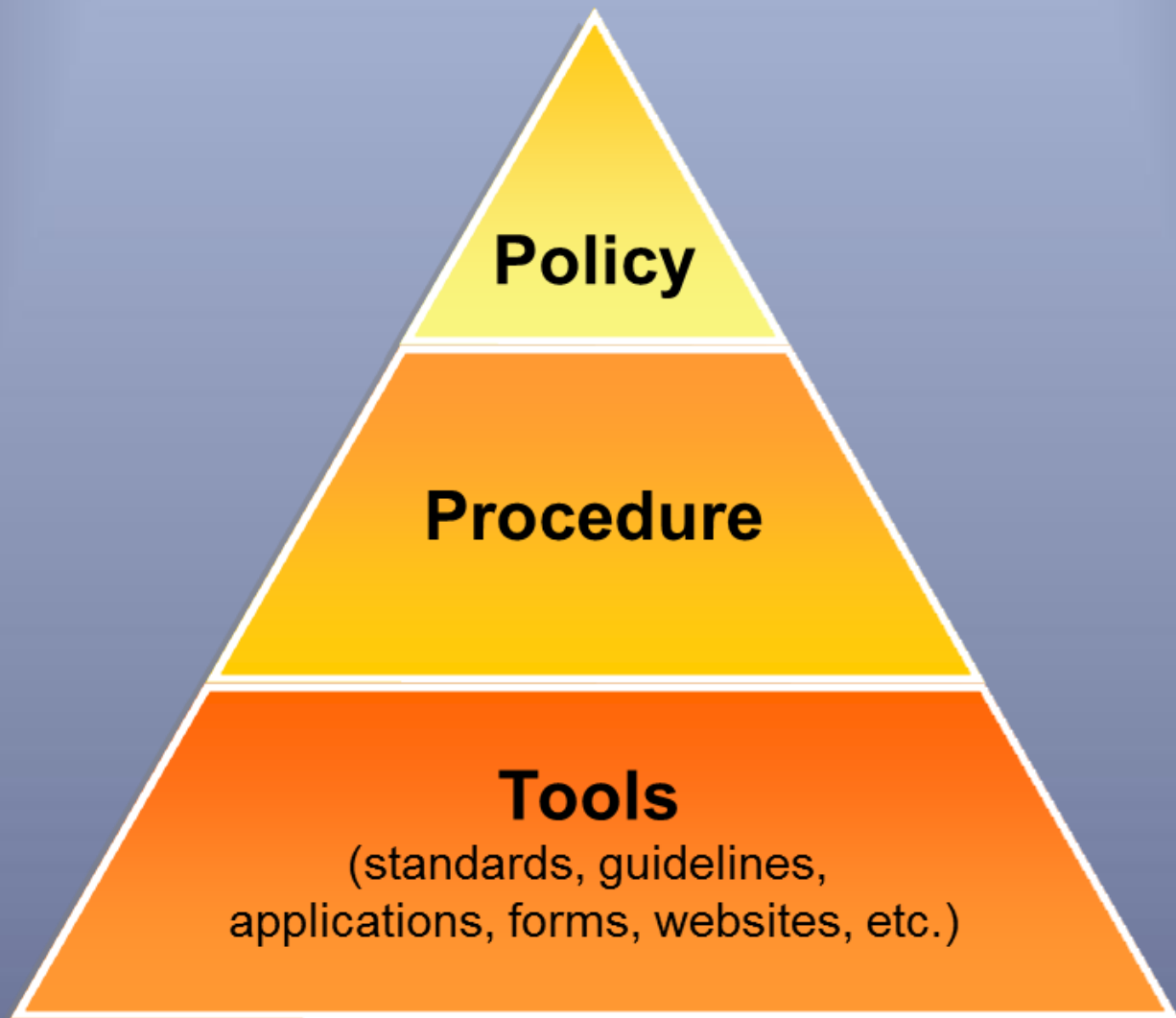
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NOT TO SCALE

## Appendix B: City of Plano Recapture Provisions

Excerpts from Community Services Division Policy Manual



# **General Policies for HUD Funded Activities**

**City of Plano**  
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Closing will be completed at a title company appearing in the City's approved Vendor List. The City will pay all customary closing costs.

**Section XIV. Assumption of Liens**

Assistance provided as part of the ARR program to owner-occupied Households may not be assumed.

Loans made to non-profit organizations may be assumed by other non-profit organizations. The original non-profit lien holder will make a request to the City of its desire to allow assumption of the lien. The City will review each request on a case-by-case basis. The organization interested in assuming the lien must meet all the minimum eligibility and underwriting criteria established herein, and receive approval from the City for the assumption. Furthermore, the new organization will be required to abide by all land use restriction agreement provisions and allow annual monitoring per the Subrecipient Compliance Manual. The City may amend the security instruments and other assumption documents, as necessary, to ensure compliance with current laws and regulations, and the intent of the assistance—transitional housing—is met.

**Section XV. Repayment of the Direct Subsidy**

Assistance will be provided under the conditions immediately below.

**A. Recapture**

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.

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- J. At closing, a second lien promissory note, deed of trust, and equity sharing agreement must be signed by the applicant. This lien will be subordinate to the lenders lien on the property. The City will not accept less than second lien position.
- K. Refinance: During the affordability period, borrower(s) may refinance the existing first mortgage to lower the interest rate and/or lower monthly payment. Cash-out refinance for debt consolidation, or for any other purposes than lower the existing interest rate and/or lower monthly payment is not eligible.

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.

**Section III. Recaptured Requirement:**

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:

**A. Triggering Events**

The repayment of funds is required should the recapture requirement be triggered by any of the following events:

1. A sale (voluntary or involuntary) of the housing unit during the affordability period, or
2. 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
3. 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.

**B. Amount Subject to Recapture**

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1. HOME-funded Projects

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.

Section IV. Share Equity Requirement:

Share Equity requirement will be utilized for households receiving down payment and closing cost assistance with HOME-funds. The Shared Equity is only calculated and owed to the City, if prior to 30 years, the homeowner(s) moves out, refinance cash-out, transfers title, sells or rent the property, or violates any term under the deed of trust and real estate lien note. The Share Equity is forgiven if the Homeowner(s) lives in the home for 30 years. The Share Equity Agreement will be signed at close of escrow.

A. Percentage of the Shared Equity

Upon sale, transfer, lease, refinance with cash-out, obtaining a home equity loan, transferring title, or violating a term of the Note within the Equity Share Period, the total equity to be shared shall be divided between the City and the homeowner(s) according to their respective equity shares.

1. Percentage of the Shared Equity

City's shared equity or shared appreciation is determined based on a percentage equal to the percent of City's contribution to the original acquisition cost. Percentage of the Shared Equity is calculated using the formula below:

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- B. Homeowner moves out or sells home prior to the end of the affordability period; or,
- C. Recipient fails to meet HOME requirements or regulations; or,
- D. HOME-assisted property is sold to an ineligible homebuyer.

**Section VIII. Recapture**

HOME regulations require repayment (recapture) of HOME funds when the home is no longer used as a principle residence of the homeowner(s) during the required affordability period.

To ensure that the City will recoup all or portion of the assistance, the repayment of funds is required should the recapture requirement be triggered by any of the triggering events below.

**A. Triggering Events**

1. Sale

A sale (voluntary or involuntary) of the housing unit during the affordability period, or

2. Transfer

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

3. Encumbrances

Any liens, mortgage, easement, or other encumbrance on the property other than the original financing acquired by the homeowner, or

4. Cessation as Primary Residence

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.

**B. Amount Subject to Recapture**

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HOME funds used to make a home affordable (direct subsidy) are subject to the recapture provision and will be secured by a promissory note and deed of trust. A direct subsidy consists of any financial assistance that reduces the purchase price from fair market value to an affordable price, or otherwise directly subsidized the purchase (e.g. down payment or closing cost assistance, subordinate financing, etc.)

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 to determine the amount of repayment.

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 following calculation will be used: HOME Subsidy/(HOME subsidy + Homeowner Investment) \* Net proceeds = HOME recapture.

**Section IV. Match Requirements**

Match is considered a permanent contribution to affordable housing. The Developer must provide match contribution in an amount of not less than 25% of the total HOME funds drawn down for the project. To be counted as match, a contribution must be made to housing that qualifies as affordable under [24 CFR 92.219](#), such housing may be either:

(a) housing that is assisted with HOME funds; or (b) housing that is not HOME-assisted but meets the HOME affordability requirements (referred to as “HOME match-eligible housing”).

**A. Eligible Forms of Match**

To be considered eligible as match, a contribution must be made from nonfederal sources and must be a permanent contribution to a HOME project or to HOME match-eligible housing. Eligible forms of match are established below and are limited to those forms outlined in [24 CFR 92.220](#);

**1. Cash Contributions**