

Exhibit A



2017

ANNUAL ACTION PLAN

OCTOBER 1, 2017 - SEPTEMBER 30, 2018

2017-2018 CITY OF PLANO DRAFT ACTION PLAN

PREPARED FOR THE UNITED STATES DEPARTMENT OF
HOUSING AND URBAN DEVELOPMENT



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Annual Action Plan

CITY SUMMARY

The City of Plano 2016-17 Action Plan details the evaluation of resources and activities that will utilize Community Development Block Grant (CDBG) and HOME Investment Partnerships (HOME) funds received from the U.S. Department of Housing and Urban Development (HUD) starting October 1, 2017. Priorities for funding are established through the 2015-2019 City of Plano Consolidated Plan and the proposed activities were recommended through the Community Relations Commission’s annual grant hearing and public participation process. This Action Plan serves as year three of the five year Consolidated Plan. The City anticipates receiving from HUD, \$1,186,260 in CDBG funds and \$389,845 in HOME funds. The City also anticipates receiving \$120,000 in CDBG program income and \$6,750 in HOME program income during the period of October 1, 2017 through September 30, 2018. All federal funds must be used to meet one or more of the following HUD objectives:

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

The programs must also be aligned with the overall vision and policies from the City’s Plano Tomorrow Comprehensive Plan by implementing and partnering with organizations for programs that improve the City’s built and social environments. For the City’s 2017-18 Action Plan, the following activities are proposed to meet HUD and City objectives:

Activity Name	Outcome	Grant/Amount
Grant Administration Planning, coordination, and monitoring of the CDBG and HOME programs as well as fair housing promotion, services, and technical assistance.	Not applicable	CDBG: \$237,252 HOME: \$38,984
City of Plano Housing Rehabilitation Provides low-interest rehabilitation and reconstruction loans; emergency repair grants; and, acquisition, rehabilitation, and resale of single family homes to low and moderate income homebuyers.	25 households	CDBG: \$623,610 CDBG Program Income: \$120,000 HOME: \$251,533 HOME Program Income: \$6,750
Plano Community Home Rehabilitation This activity will update old fluorescent lighting fixtures with energy-saving LED fixtures in Plano Community Home, an affordable apartment building for low-income seniors.	63 households	CDBG: \$58,855

Activity Name	Outcome	Grant/Amount
<p>City of Plano First Time Homebuyer Provides down payment and closing cost assistance to low and moderate income families purchasing homes in Plano. Assistance amount is based on the buyer's level of income and requires completion of homeownership counseling.</p>	Three households	CDBG: \$50,254
<p>Homelessness Prevention Provides short term rent, mortgage, or utility assistance to low income Plano families at immediate risk of homelessness.</p>	111 persons	CDBG: \$119,417
<p>Habitat for Humanity of South Collin County Purchases and develops residential lots for new construction of affordable housing units for sale to low and moderate income households.</p>	One household	HOME: \$20,000
<p>Affordable Housing Expansion 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 to moderate income families. Funds will be allocated on October 1, 2018. At least \$58,477 of these funds will be allocated to a Community Housing Development Organization (CDHO).</p>	One household	HOME: \$79,328
<p>Texas Muslim Women's Foundation Provides supportive services including case management, counseling, emergency shelter, and transitional housing to women who are victims of domestic violence.</p>	17 households	CDBG: \$50,965
<p>Boys & Girls Clubs of Collin County Provides after-school and summer programs to help low-income Plano children enhance their academic success, nutrition, character, and leadership skills.</p>	171 persons	CDBG: \$45,907
TOTAL CDBG and HOME RECOMMENDED: \$1,702,855		

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

EXECUTIVE SUMMARY

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

1. Introduction

The City of Plano (City) annually receives entitlement grant funds from the U.S. Department of Housing and Urban Development (HUD) to serve low and moderate income persons. This Action Plan covers the period of October 1, 2017 through September 30, 2018, which is the third year of the City's five-year (2015-2019) Consolidated Plan (Con Plan). The Action Plan is submitted 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 Community Development Block Grant (CDBG) and HOME Investment Partnerships Program (HOME).

The City anticipates receiving from HUD, \$1,186,260 in CDBG funds and \$389,845 in HOME funds. The City also anticipates receiving \$120,000 in CDBG program income and \$6,750 in HOME program income during the period of October 1, 2017 through September 30, 2018. 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 Plano Tomorrow 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 2017-2018 Action Plan.

Decent Affordable Housing

- Housing Rehabilitation for 25 homes
- Homebuyer financial assistance for 3 households
- Develop 1 new affordable housing unit

- Multi-unit residential rehabilitation for 63 households

Suitable Living Environment

- Homelessness prevention for 120 persons
- Homeless supportive services and shelter for 17 persons
- Children and youth after school and summer programs for 171 persons

3. Evaluation of past performance

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

During the first year of the current five year consolidated planning period, the City of Plano achieved three of its annual goals set for the period of October 1, 2015 to September 30, 2016 and made progress toward the five year goals. The following table outlines the five year goals and outcomes of the first year. Complete accomplishments from the second year of the 2015-2019 Consolidated Plan (Con Plan) will be in the 2016 CAPER, available in the fall of 2017.

Goal	Indicator	5 Year Goal	First Year Accomplishments	Percent of Goal Accomplished
Housing Rehabilitation	Homeowner Housing Rehabilitated	125 Housing units	33	26.40%
Supply of Units	Homeowner Housing Added	30 Housing units	4	13.33%
Homeownership	Direct Financial Assistance to Homebuyers	25 Households assisted	3	12.00%
Homeless Prevention	Homelessness Prevention	150 Persons assisted	40	26.67%
Homeless Shelter and Services	Homeless person overnight shelter	200 Persons assisted	18	9.00%
Public Services - Special Needs	Public service activities other than low/mod income housing benefit	1,500 Persons assisted	246	16.40%
Public Services - Medical/Dental	Public service activities other than low/mod income housing benefit	100 Persons assisted	0	0.00%
Public Services - Transportation	Public service activities other than low/mod income housing benefit	150 Persons assisted	0	0.00%
Job Training	Public service activities other than low/mod income housing benefit	60 Persons assisted	0	0.00%

The City addressed six goals in the first year of the 2015 Con Plan. Two of the six goals met the annual benchmark while four goals fell slightly below the annual benchmark. The City's goals of Housing Rehabilitation and Public Services – Special Needs both exceeded their annual benchmarks. While the City did not meet its annual benchmark for Homeless Prevention, it is still on target to reach the five year goal by the end of GY 2019, having served over one quarter of the total number of persons projected to be served by the end of the current Con Plan.

Goals related to increasing the supply of affordable units and homeownership have met the challenges of a thriving real estate market in Plano. The values of vacant lots and homes have risen significantly over the past several years, making it difficult to build cost-effective, affordable, single family homes. Rising property values have also hindered the ability of potential first time homebuyers to find a home that meets program requirements, as investors are quick to offer above asking price on moderately-priced homes. The City increased its maximum purchase price for its First Time Homebuyer Program starting with Grant Year (GY) 2016, which increases opportunities to assist low and moderate income homebuyers.

The City also did not meet its target in the Homeless Shelter and Services and Public Services – Special Needs categories in GY 2015. However, by the second quarter of GY 2016, Homeless Shelter and Services is on target to meet the five year consolidated planning goal.

In the first year of the current consolidated plan, the City did not make progress on its goals of Transportation and Job Training. The City did not receive any proposals for these services from local agencies during its 2015, 2016 and 2017 RFP processes. The City will actively seek out potential subrecipients who provide these services to apply for funds for the 2018 and 2019 grant years.

While the City has not used HUD funds on medical/dental programs during the 2015 and 2016 grant years, the City funded several medical programs in both 2015 and 2016 using the City of Plano's Buffington Community Services Grant. In GY 2015, the City provided medical services for 2,497 individuals using Buffington Community Services Grant funds.

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 current five-year Con Plan and available online at <http://www.plano.gov/660/Housing-Urban-Development-HUD-Grants>.

Citizens are able to provide their input at public meetings, public hearings and during the public comment period. The City provides notice to the public regarding the meetings and hearings through publication in the local newspaper. In addition, all public meetings are also posted on the City website: <http://www.plano.gov>. The following is a list of public hearings, meetings, and notices of comment periods that give citizens the opportunity to have input on the 2017-18 Action Plan:

- Public meetings: April 6, April 13, April 18, April 27, and May 4
- Public hearings: May 18 and July 24
- Notice of public hearings and comment periods: April 30 and July 9

All notices were published in the main section of Plano Star Courier and included a listing of all projects and programs to be funded. The Action Plan was also made available for review on the City of Plano Neighborhood Services website at <http://www.plano.gov/660/Housing-Urban-Development-HUD-Grants>.

5. Summary of public comments

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

To date, no public comments have been received. All comments, if any, will be discussed here and included in the final submission of the Action Plan to HUD.

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

To date, no public comments have been received. All comments, if any, will be discussed here and included in the final submission of the Action Plan to HUD.

7. Summary

This Action Plan for GY 2017 includes projects with objectives and outcomes that address priority needs and help meet goals set by the current five-year Con Plan. For more details about the Con Plan, please visit the City's Neighborhood Services website at www.planoneighborhoods.org. Priority needs in the Con Plan significantly outpace the amount of HUD funding received by the City so not all needs can be addressed. The City helps offset some of this gap with its own general funds for public services through the Buffington Community Services Grant (BCSG).

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

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

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

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

Table 1 – Responsible Agencies

Narrative (optional)

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

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

Consolidated Plan Public Contact Information

City of Plano

Neighborhood Services Department

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Plano, Texas 75025

Phone: (972) 208-8150

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www.planoneighborhoods.org

Shanette Eaden, Housing and Community Services Manager

Natalie Evans, Grants Analyst

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

1. Introduction

The City consults with multiple organizations and community representatives for preparation of the Action Plan for use of HUD grant funds. 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 are conducted. Public hearings are held in conjunction with Community Relations Commission and City Council meetings.

A wide variety of social service and affordable housing non-profits and neighboring local governments were invited to comment on the Action Plan and grant process. The City's active involvement with the Plano Housing Authority, Collin County Social Services Association, Collin County Homeless Coalition, Collin County Community Health Council, Collin County Early Childhood Coalition, Health and Wellness Alliance for Children, Metro Dallas Homeless Alliance (local Continuum of Care), and The North Texas Regional Housing Assessment enhances coordination within Plano and the region.

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

In preparing the Action Plan, the City consulted with and collected information from other departments and outside agencies that have responsibility for administering programs covered by or affected by the 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 is a member of the Collin County Community Health Council which is sponsored by a large local hospital system (Texas Health Resources) and Collin County Early Childhood Coalition. Both groups serve to coordinate health initiatives throughout Plano and greater Collin County. In addition, the City's Housing and Community Services Manager has a seat on the Steering Committee for the Health and Wellness Alliance for Children, which works to improve the health of children throughout Dallas and Collin Counties. Active participation in these organizations enables the City to collaborate with service providers to provide a comprehensive system of care.

Informal consultation with the social service agencies, housing developers, and other City Departments also 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 Lifepath (local mental health authority), local nonprofits that provide public services, the Plano Housing Authority and other assisted housing providers such as Plano Community Homes to enhance coordination and achieve the objectives outlined in this Action Plan.

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

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

The City funds a Homelessness Prevention Program which provides comprehensive supportive services for Plano residents at-risk of homelessness. The City also funds a shelter for unaccompanied youth and young adults, two domestic violence shelters including one that focuses on culturally-specific needs of Muslim women, a transitional shelter for survivors of domestic violence, and a multitude of supportive services through the use of both HUD and City grant funds.

On the regional level, the City's Housing and Community Services Manager was appointed to the CoC's Performance Review and Allocations Committee (PRAC) and the Metro Dallas Homeless Alliance (MDHA) board in January 2017. MDHA is the lead agency for the TX-600 CoC. The CoC has recently developed and implemented a coordinated access system and allocated funds to provide a coordinated access office in Plano. This office is expected to be operational by July 2017. The City will work closely with the coordinated access staff person to address the needs of homeless individuals and families who contact the City for assistance.

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.

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

Table 2 – Agencies, groups, organizations who participated

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

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Ongoing membership, correspondence, and attendance to general meetings, Performance Review and Allocations Committee (PRAC) meetings and board meetings. Coordinate CoC system of care for people experiencing homelessness or at risk of homelessness.
4	Agency/Group/Organization	Community Relations Commission
	Agency/Group/Organization Type	Civic Leaders
	What section of the Plan was addressed by Consultation?	Homelessness Needs Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Community Relations Commission (CRC) is a board of citizen volunteers who are appointed by the City Council to make funding recommendations for the use of CDBG and HOME programs to the City Council. Consultation in the form of 6 public hearings and discussion of grant applications took place over several months resulting in the selection of grants/programs to be funded in 2017.

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

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

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Plano Tomorrow Comprehensive Plan	City of Plano Planning Department	The Strategic Plan contributes to the Comprehensive Plan goals for Plano as a livable, organized, and changing City

Continuum of Care Strategic Work Plan	Metro Dallas Homeless Alliance (MDHA)	The CoC's priorities and its Strategic Work Plan directly correspond to the City's Strategic Plan goals related to homeless and at-risk populations.
2015 City of Plano Analysis of Impediments to Fair Housing (AI)	City of Plano Neighborhood Services Department	Both plans 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 works hard to align its Con Plan goals 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 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 input meetings 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. Comments received through the public comment period will be considered and included in the final submission of the Action Plan to HUD.

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	Public meeting, April 6, 2017	Non-targeted/broad community	22 individuals in attendance, not including staff	Seven agencies made presentations requesting funds. No public comments received.	No comments received to date	
2	Public meeting, April 13, 2017	Non-targeted/broad community	13 individuals in attendance, not including staff	Seven agencies made presentations requesting funds. No public comments received.	No comments received to date	
3	Public meeting, April 18, 2017	Non-targeted/broad community	9 individuals in attendance, not including staff	Six agencies made presentations requesting funds. No public comments received.	No comments received to date	
4	Public meeting, April 27, 2017	Non-targeted/broad community	10 individuals in attendance, not including staff	Six agencies made presentations requesting funds. No public comments received.	No comments received to date	
5	Public meeting, May 4, 2017	Non-targeted/broad community	3 individuals in attendance, not including staff	Four agencies made presentations requesting funds. No public comments received.	No comments received to date	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
6	Public hearing, May 18, 2017	Non-targeted/broad community	1 individual in attendance, not including staff	One agency made a presentation requesting funds. The commissioner voted on funding decisions. No public comments received.	No comments received to date	
7	Public hearing, July 24, 2017	Non-targeted/broad community	TBD	TBD	TBD	
8	City Bulletin Board – Posted Agendas	Non-targeted/broad community	Agendas posted on May 11 and July 20.	No comments received	No comments received to date	
9	City Website – Posted Agendas	Non-targeted/broad community	Agendas posted on May 11 and July 20.	No comments received	No comments received to date	http://www.plano.gov/1227/City-Council-Agendas http://www.plano.gov/AgendaCenter/Community-Relations-Commission-16
10	Newspaper Ad	Non-targeted/broad community	Newspaper ads in Plano Star Courier main section on April 30 and July 9.	No comments received	No comments received to date	

Table 4 – Citizen Participation Outreach

EXPECTED RESOURCES

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

Introduction

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

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

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

Priority Table

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 3				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	1,186,260	120,000	0	1,306,260	2,577,053	Expected amount assumes 1% reductions each year.
HOME	public – federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	389,845	6,750	0	396,595	756,455	Expected amount assumes 2% reductions each year.
Other	public – local	Public Services	558,000	0	0	558,000	1,127,598	Expected amount assumes \$2 per Plano resident and 1% population growth

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. It has promoted HOME funded partnerships and housing tax credit developers to produce and/or preserve an increased number of affordable housing units.

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:

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

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

The City does not retain public land for development.

Discussion

This section is optional and was left blank intentionally.

ANNUAL GOALS AND OBJECTIVES

AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Housing Rehabilitation	2015	2019	Affordable Housing		Housing Rehabilitation	CDBG: \$623,610 CDBG Program Income: \$120,000 HOME: \$251,533 HOME Program Income: \$6,750	Homeowner Housing Rehabilitated: 25 Household Housing Units Rental units rehabilitated: 63 Household Housing Units
2	Supply of Units	2015	2019	Affordable Housing		Housing Supply	HOME: \$20,000	Homeowner Housing Added: 1 Household Housing Unit
3	Homeownership	2015	2019	Affordable Housing		Homebuyer Assistance	CDBG: \$50,254	Direct Financial Assistance to Homebuyers: 3 Households Assisted
4	Homeless Prevention	2015	2019	Homeless		Homeless Prevention	CDBG: \$119,417	Homelessness Prevention: 111 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Homeless Shelter and Services	2015	2019	Homeless		Homeless Shelter	CDBG: \$50,965	Persons Assisted Homeless Person Overnight Shelter: 17 Persons Assisted
6	Public Services - Special Needs	2015	2019	Homeless Non-Homeless Special Needs		Public Services - Special Needs	CDBG: \$45,907	Public service activities other than Low/Moderate Income Housing Benefit: 171 Persons Assisted

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Housing Rehabilitation
	Goal Description	Strategy 1: Rehabilitate, retain, preserve, and improve the affordable housing stock for low and moderate income non-homeless population Goal 1: Sustain the quality of homeowner units through rehabilitation and repair.
2	Goal Name	Supply of Units
	Goal Description	Strategy 2: Increase the availability of affordable permanent housing in standard condition to low and moderate income families Goal 1: Increase supply of affordable housing units through rehabilitation, reconstruction, and/or new construction
3	Goal Name	Homeownership
	Goal Description	Strategy 2: Increase the availability of affordable permanent housing in standard condition to low and moderate income families Goal 2: Increase affordability of homeownership by providing homebuyer financial counseling and education and direct financial assistance for closing costs and down payment

4	Goal Name	Homeless Prevention
	Goal Description	Strategy 1: Meet the needs of homeless persons (including help obtaining affordable housing) and assist persons at risk of becoming homeless Goal 1: Provide direct assistance for rent and utilities for persons at risk of homelessness to maintain housing and address immediate crises and retain self-sufficiency
5	Goal Name	Homeless Shelter and Services
	Goal Description	Strategy 1: Increase access to quality homeless shelter and supportive services Goal 1: Provide for homeless shelter projects in Collin County with supportive services and shelter space set aside for homeless persons from Plano
6	Goal Name	Public Services - Special Needs
	Goal Description	Strategy 2: Meet the public service needs of low and moderate income residents Goal 1: Provide public services with an emphasis upon children, youth, homeless, and special needs populations including elderly, mentally ill, persons with disabilities, and victims of domestic violence

Table 7 – Goal Descriptions

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

The City will provide affordable housing to approximately 203 extremely low income, low income and moderate income families and persons including rental housing and homeownership.

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

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	17-18 Grant Administration
2	17-18 City of Plano Housing Rehabilitation
3	17-18 Plano Community Home Rehabilitation
4	17-18 City of Plano First Time Homebuyer Assistance and Education
5	17-18 Homelessness Prevention
6	17-18 Habitat for Humanity of South Collin County
7	Affordable Housing Expansion
8	17-18 Texas Muslim Women’s Foundation
9	17-18 Boys & Girls Clubs of Collin County

Table 8 – Project Information

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

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

The City has maintained as priorities encouraging new homeownership and preserving existing homeownership. Therefore, funds are invested in the Housing Rehabilitation and First Time Homebuyer programs. The City also strives to both preserve and create opportunities for neighborhood enhancement through its Great Update Rebate and Love Where You Live programs, which are funded using City general funds. Additionally, the City partners non-profit organizations that serve special needs populations such as individuals and families experiencing homelessness, domestic violence survivors and children from low to moderate income families. The City also promotes affordable housing by providing resolutions of support for housing tax credit developments and funding Habitat for Humanity, which builds affordable homes for low-income buyers.

The City has identified two obstacles to meeting underserved needs. The primary obstacle is limited federal and local funding. The needs of the community are greater than the available local and federal funds. The other main obstacle is Plano’s local housing market. Since 2012, the median home value in Plano has risen 59% from \$205,000 to \$325,000, and the amount of undeveloped land in Plano is less than 4 percent. The limited availability of land that can be

cost-effectively developed, as well as increasing demand for housing within Plano, significantly affects opportunities for increasing the supply of affordable housing units.

Projects

AP-38 Projects Summary

Project Summary Information

1	Project Name	17-18 Grant Administration
	Target Area	
	Goals Supported	Housing Rehabilitation Supply of Units Homeownership Homeless Prevention Homeless Shelter and Services Public Services - Special Needs
	Needs Addressed	Housing Rehabilitation Housing Supply Homebuyer Assistance Homeless Prevention Homeless Shelter Public Services - Special Needs
	Funding	CDBG: \$237,252 HOME: \$38,984
	Description	Funds will be used to cover the cost of planning, administering, operating and monitoring the CDBG and HOME programs to ensure compliance with HUD and City policies and regulations.
	Target Date	9/30/2018
	Estimate the number and type of families that will benefit from the proposed activities	Not applicable
	Location Description	The primary activity location is 7501-A Independence Parkway, Plano, TX 75025.
	Planned Activities	Funds will be used to pay for salaries and fringe benefits, insurance, supplies and associated costs to administer and oversee the CDBG and HOME programs.

2	Project Name	17-18 City of Plano Housing Rehabilitation
	Target Area	
	Goals Supported	Housing Rehabilitation
	Needs Addressed	Housing Rehabilitation
	Funding	CDBG: \$623,610 CDBG Program Income: \$120,000 HOME: \$251,533 HOME Program Income: \$6,750
	Description	This program provides low-interest rehabilitation and reconstruction loans to low to moderate income renter and owner-occupied households. Terms of loans are based on need and ability to repay. The program also provides for emergency repair grants and acquisition, rehabilitation, and resale of single family homes to low and moderate-income homebuyers.
	Target Date	9/30/2018
	Estimate the number and type of families that will benefit from the proposed activities	25 low and moderate income households
	Location Description	The program is administered at 7501-A Independence Parkway, Plano, Texas 75025 and activity locations are city-wide.
	Planned Activities	Planned activities may include providing home repair, rehabilitation and activity delivery, as well as acquisition, rehabilitation, and resale of single family homes to low and moderate-income homebuyers.
3	Project Name	17-18 Plano Community Home Rehabilitation
	Target Area	
	Goals Supported	Housing Rehabilitation
	Needs Addressed	Housing Rehabilitation
	Funding	CDBG: \$58,855
	Description	This activity will update old fluorescent lighting fixtures with energy-saving LED fixtures in Plano Community Home, an affordable apartment building for low-income seniors.
	Target Date	09/30/2018

	Estimate the number and type of families that will benefit from the proposed activities	63 low-income households
	Location Description	1612 Avenue L, Plano, Texas 75074
	Planned Activities	Replacement of aging fluorescent lights with energy-saving LED light fixtures in common areas such as lobbies, resident activity wing, resident community room and public restrooms.
4	Project Name	17-18 City of Plano First Time Homebuyer Assistance and Education
	Target Area	
	Goals Supported	Homeownership
	Needs Addressed	Homebuyer Assistance
	Funding	CDBG: \$50,254
	Description	Through deferred payment loans, this program provides down payment and closing cost assistance to low to moderate income families purchasing homes in Plano. The program offers up to \$10,000 based on the buyer's level of income. An eight hour educational class is mandatory for program eligibility. The expected activity also includes activity delivery.
	Target Date	9/30/2018
	Estimate the number and type of families that will benefit from the proposed activities	3 low and moderate income families
	Location Description	The program is administered at 7501-A Independence Parkway, Plano, Texas 75025. Assistance locations are determined after an approved buyer locates an eligible property.
Planned Activities	Planned activities include down payment and closing cost assistance up to \$10,000 through deferred payments loans to low and moderate income families.	
5	Project Name	17-18 Homelessness Prevention
	Target Area	
	Goals Supported	Homeless Prevention
	Needs Addressed	Homeless Prevention

	Funding	CDBG: \$119,417
	Description	This program will provide rent or mortgage payments and utility assistance for low income families in Plano who are at immediate risk of homelessness for up to three consecutive months.
	Target Date	9/30/2018
	Estimate the number and type of families that will benefit from the proposed activities	111 low income persons at risk of homelessness
	Location Description	The activity is located at and administered by the Assistance Center of Collin County at 900 18th Street, Plano, TX 75074.
	Planned Activities	Planned activities include rent, mortgage and utility assistance paid directly to the provider, as well as case management provided to the program participants.
6	Project Name	17-18 Habitat for Humanity of South Collin County
	Target Area	
	Goals Supported	Supply of Units
	Needs Addressed	Housing Supply
	Funding	HOME: \$20,000
	Description	This activity will provide funding to purchase and develop a residential lot for the purpose of construction of housing affordable to low and moderate income households.
	Target Date	9/30/2019
	Estimate the number and type of families that will benefit from the proposed activities	One low or moderate income household
	Location Description	The program is administered at 1400 Summit Avenue, Suite D4, Plano, TX 75074 and activity locations are city-wide.
	Planned Activities	Planned activities include purchasing of a lot and construction of a home.
7	Project Name	Affordable Housing Expansion
	Target Area	
	Goals Supported	Supply of Units Housing Rehabilitation

	Needs Addressed	Housing Supply Housing Rehabilitation
	Funding	\$79,328
	Description	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 to moderate income families. Funds will be allocated on October 1, 2018. At least \$58,477 of these funds will be allocated to a Community Housing Development Organization (CDHO).
	Target Date	9/30/2019
	Estimate the number and type of families that will benefit from the proposed activities	One low to moderate income household
	Location Description	Administration and location of the activity will be determined when funds are allocated to a subrecipient.
	Planned Activities	Activities may include: Purchasing and developing residential lots for new construction of affordable housing units; acquisition, rehabilitation and resale; and homeowner-occupied housing rehabilitation. All activities will serve low to moderate income families.
8	Project Name	17-18 Texas Muslim Women's Foundation
	Target Area	
	Goals Supported	Homeless Shelter and Services Public Services - Special Needs
	Needs Addressed	Homeless Shelter Public Services - Special Needs
	Funding	CDBG: \$50,965
	Description	This program will provide supportive services including case management, counseling, emergency shelter, and transitional housing to women who are victims of domestic violence.
	Target Date	9/30/2018
	Estimate the number and type of families that will benefit from the proposed activities	17 homeless persons

	Location Description	The program location is confidential.
	Planned Activities	Planned activities include shelter and supportive services for victims of domestic violence.
9	Project Name	17-18 Boys & Girls Clubs of Collin County
	Target Area	
	Goals Supported	Public Services - Special Needs
	Needs Addressed	Public Services - Special Needs
	Funding	CDBG: \$45,907
	Description	This program will provide after-school and summer programs to help low-income Plano children enhance their academic success, nutrition, character, and leadership.
	Target Date	9/30/2018
	Estimate the number and type of families that will benefit from the proposed activities	171 low and moderate income children and youth
	Location Description	Douglass Community Center, 1111 H Avenue, Plano, TX 75074.
	Planned Activities	Planned activities include after-school and summer programs for low-income youth.

Table 9 – Project Summary

AP-50 Geographic Distribution – 91.220(f)

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

Due to the eligibility criteria for the CDBG and HOME programs and their focus on low to 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 city-wide, and low and moderate income persons reside in all areas of the City.

Geographic Distribution

Target Area	Percentage of Funds
n/a	n/a

Table 10 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The City of Plano does not propose allocating investments geographically.

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 2017-18 Program year, these priorities will be addressed through the following activities in the following numbers: acquisition assistance for 3 homebuyers, homelessness prevention assistance to 111 persons (approximately 44 households), new construction of 1 new single-family units, and housing rehabilitations for 25 low and moderate income residents.

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	136
Special-Needs	0
Total	136

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

One Year Goals for the Number of Households Supported Through	
Rental Assistance	44
The Production of New Units	1
Rehab of Existing Units	88
Acquisition of Existing Units	3
Total	136

Table 12 - One Year Goals for Affordable Housing by Support Type

Discussion

The City assists low and moderate income homeowners city-wide 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 and Love Where You Live programs will help homeowners maintain their homes and revitalize aging neighborhoods.

The City will also support new affordable housing opportunities through the construction of one new single family unit and down payment assistance for three low to moderate income homebuyers.

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. Additionally, in GY 2017, the City will fund a rehabilitation project to replace existing fluorescent light fixtures with energy-saving LED fixtures in common areas at Plano Community Home, an affordable apartment complex for low-income seniors. It is estimated that the amount of CDBG funds invested in this project will benefit 64 low-income households residing at Plano Community Home. Renters in Plano who are at-risk of homelessness will be supported through the City's Homelessness Prevention Program which will provide short term rental assistance to approximately 111 persons (45 households).

AP-60 Public Housing – 91.220(h)

Introduction

Plano Housing Authority (PHA) is the local public housing agency in Plano. According to PHA's most recent Annual Report, the PHA manages 24 public housing units, and it assisted 2,182 low to moderate income individuals. Currently, PHA administers 923 Housing Choice Vouchers. Fifteen (15) of the 923 vouchers are VASH (Veterans Affairs Supportive Housing), designated specifically for homeless veterans.

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

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

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

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

- Provide down payment assistance for eligible first time homebuyers
- 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 non-profit organizations
- Provide housing counseling through the City's 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, homelessness has become an increasing challenge. The top underlying reasons for homelessness in the 2017 Collin County Point-In-Time (PIT) count included a lack of housing affordable to low- and moderate-income persons, unemployment and domestic violence. There were a total of 218 persons identified as homeless in the City of Plano in the 2017 PIT Count. Additionally, unsheltered homelessness in Collin County increased by 55% in 2017 versus 2016.

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 address and prevent homelessness and provide support to local non-profits that serve this population. In this one-year Action Plan, the City will support multiple programs addressing homelessness using both HUD funds and City general 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 three primary methods: 1) participation, leadership, and support for the Collin County Homeless Coalition (CCHC), 2) participation in and support for the Continuum of Care (CoC), including assisting with annual PIT Counts, and 3) funding of key supportive and homelessness prevention services through CDBG public services and City general funds.

The City currently addresses the needs of homeless persons who contact the City by coordinating with local shelter providers and non-profit organizations to place homeless persons in shelter or housing and coordinate supportive services. The Assistance Center of Collin County, which administers the City's Homelessness Prevention Program, was recently awarded a CoC grant to provide coordinated access for persons experiencing homelessness in Collin County. Once the program is operational, the City will be able to refer all persons at risk of or experiencing homelessness to the Plano coordinated access office for comprehensive assessment, case management, and service referrals.

Addressing the emergency shelter and transitional housing needs of homeless persons

The City addresses the emergency shelter and transitional housing needs of homeless persons through collaboration with the CoC and CCHC and through sustained funding of local shelters and supportive services. In this one-year Action Plan, the City's CDBG funds will be used to support Texas Muslim Women's Foundation, which provides culturally-sensitive services and shelter to victims of domestic violence. In addition, the City's general funds will be used to support the following additional shelters: 1) Emily's Place, a transitional housing shelter for victims of domestic violence, 2) Hope's Door New Beginnings Center, a shelter and supportive services agency for victims of domestic violence, 3) City House – My Friend's House, a shelter for runaway and homeless youth ages 0-17, and 4) City House – Transitional Living Program, a transitional housing program for youth ages 18-21.

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

The City, through involvement and leadership in the CCHC and the CoC, collaborates with service providers to facilitate the adoption of best practices, increase capacity, and coordinate the delivery of services to persons experiencing homelessness. The Assistance Center of Collin County and City House, two agencies located in Plano and funded by the City, receive Emergency Solutions Grant (ESG) funds through the Texas Department of Housing and Community Affairs (TDHCA) to provide rapid rehousing services to youth and families, thereby facilitating a rapid transition to permanent housing and shortening the length of time in homelessness for the people they serve. In addition, another Plano shelter, Hope's Door New Beginnings Center, also receives rapid rehousing funds through the CoC to serve domestic violence survivors.

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 each year to provide the City of Plano Homelessness Prevention Program, which serves extremely low- and low-income Plano residents at risk of homelessness. This program is currently delivered by the Assistance Center of Collin County (ACCC), which

provides a multitude of other supportive services such as food, clothing, utility assistance, benefits application assistance, job search assistance, ESL classes, credit counseling, budgeting and more. These basic services, when combined with the City’s Homelessness Prevention grant, create a comprehensive program that helps dozens of low income families regain stability and avoid homelessness each year. In addition, ACCC also receives ESG funding to prevent homelessness, expanding the number of residents that can be reached. On a larger scale, the City works to address homelessness prevention through its continued participation and leadership in the local CoC and Collin County Homeless Coalition.

Discussion

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

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

Introduction

In 2015, the City underwent an Analysis of Impediments to Fair Housing Choice (AI). The AI reviewed land use controls, property tax policies, zoning ordinances, building codes, fees and charges, public housing, environmental requirements, public transportation, and other factors in order to determine any barriers to affordable housing. There were no public policies that limit or affect the return on residential investment.

While there were no public policies identified as barriers to affordable housing in the City's AI, market conditions in Plano have caused an increase in home values in rental rates over the last several years. Several large corporations have recently opened offices in Plano, resulting in thousands of employees relocating to Plano and the surrounding area. From 2011-2015, median contract rent increased by 25% in Plano, and median home values increased by 19%. Comparatively, median household income in Plano only rose 4% over the same time period. These conditions have created a barrier to affordable housing, as it has become increasingly difficult for low- to moderate-income residents to afford their housing costs. In addition, affordable housing developers have found it increasingly difficult to purchase and develop land in Plano at a cost effective rate.

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

In order to continue to address and eliminate any potential barriers to affordable housing, the City has identified the following areas where it could take action to minimize barriers to affordable housing over the next 4 years:

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

to public transportation.

Discussion

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

AP-85 Other Actions – 91.220(k)

Introduction

This section will describe the City's plans to use the 2017 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 and Love Where You Live to assist Plano residents that are low and moderate income in maintaining their homes and neighborhoods.

The City leverages federal funds using its own general funds to provide grants to local nonprofits to provide public services to Plano residents. Last year, Plano City Council restored previous funding of the Buffington Community Services Grant (BCSG) fund to its pre-recession allocation of \$2 per capita from the recession funding of \$1 per capita. For FY 2017, the BCSG fund is \$558,000, and 19 agencies were awarded grants.

2. Obstacle – Local Market

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

Actions planned to foster and maintain affordable housing

The City plans to foster and maintain affordable housing for Plano residents by funding activities for homebuyer assistance and housing rehabilitation. The First Time Homebuyer Program makes homes more affordable to low and moderate income residents by assisting

with down payment and closing costs. The purpose of the Housing Rehabilitation program is to assist low to 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 conducts a consolidated notice of availability of funding annually for the development and rehabilitation of affordable housing. The City provided funds to Habitat for Humanity for the development of an affordable single family home, as well as to Plano Community Home, a HUD-funded senior housing complex, for lighting improvements in their common areas. The City will also utilize general fund monies to preserve existing affordable housing through the Love Where You Live and Great Update Rebate Programs.

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 increasing access to the following programs and services:

- Programs supporting and encouraging community and neighborhood maintenance and improvements such as Habitat for Humanity of South Collin County and the following City of Plano programs: Housing Rehabilitation, Great Update Rebate, and Love Where You Live.
- Programs that foster economic independence for homeless and at-risk families and individuals by combining housing assistance and supportive services such as Homelessness Prevention through the Assistance Center of Collin County, Texas Muslim Women's Foundation, City House, Emily's Place, and Hope's Door New Beginnings Center.
- Case management and information and referral services to special needs, low/moderate income, and below poverty level families through various nonprofit organizations.

- Employment and training programs to improve the academic, basic, and technical skills of low/moderate income persons to aid in obtaining or improving their earning capacity.
- Supplementary and emergency assistance, rental assistance, child care, health, transportation, utility assistance, financial assistance and educational assistance to low/moderate income families, particularly those with special needs. Nonprofit organizations in the community provide these various forms of assistance, 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. Solid relationships have been built with public institutions, private and nonprofit partners, to implement activities and projects that require multiple funding sources. Through ongoing meetings and periodic technical assistance provided by the City, all partners are encouraged to share their thoughts on how the delivery system and programs could be made improved.

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

To enhance coordination between public and private housing and social service agencies, the City works closely with approximately 25 subrecipient agencies which includes those listed in the proposed projects summary, as well as agencies funded by the City funded Buffington Community Services Grant. The City is also a member of multiple community groups such as the local CoC, Collin County Homeless Coalition, North Texas Regional Housing Assessment, 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 Council, a group appointed by City Council to make funding recommendations for the provision of social services and quality, affordable, and accessible housing.

Discussion

This section is optional and was left blank intentionally.

PROGRAM SPECIFIC REQUIREMENTS

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

Introduction

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

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

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

Other CDBG Requirements

1. The amount of urgent need activities	0
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HOME Investment Partnership Program (HOME)

Reference 24 CFR 91.220(I)(2)

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

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

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

To ensure affordability, the City of Plano will impose recapture requirements on homeowners for homeownership projects receiving subsidy who do not maintain the home as their primary residence for the entire affordability term. Homebuyer HOME assistance

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

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

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

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

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

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

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

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

Discussion

This section is optional and was left blank intentionally.