Final Report

City of Plano
Housing Trends Analysis

The Economics of Land Use

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City of Plano
Neighborhood Services Department

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1. Executive Summary

Background

In 2018, the City of Plano was named one of the "Safest Cities in America".[1] Just north of Dallas, the city offers a rich quality of life with high-quality schools, access to abundant dining, shopping, and cultural opportunities, and a vibrant employment base. This quality of life drew many new residents between 1970 and 2000 when its population expanded from less than 18,000 to more than 222,000. Today, the city's land-locked 72 square miles is home to more than 285,000 residents and more than 157,000 jobs. After decades of development, however, the city is now largely built out. To assist in evaluating its circumstances, the City engaged Economic & Planning Systems (EPS) to complete a Housing Trends Analysis and Strategic for Plano to:

- Understand the housing needs of Plano residents;
- Prepare for future growth and redevelopment; and
- Guide community investment and sustainable development.

Specifically, the purpose was to address growing curiosities and interests in understanding and documenting the relevant supply and demand trends Plano is experiencing. The underlying questions and findings are both objective and subjective in nature, i.e. subject to further evaluation of governance or political feasibility considerations. The findings are intended to serve as an educational platform and a solid data-driven backdrop against which further planning and governance decisions can be made. The higher-level guiding questions were:

- What are the housing trends?
- Why is housing affordability important?
- What does affordability mean?
- Where could these trends go?
- Are any of these trends a problem?
- How might the City play a role, if any, in addressing these trends?

[1] "Safest Cities in America" designation from Forbes: https://www.forbes.com/pictures/egim45edhe/1-plano-texas/#796cfccd4253

Defining Affordability

For decades, the federal government has defined "affordable" by the rule that no household should spend more than 30 percent of its income on housing, implying high-income earners, hourly-wage workers, young professionals, the elderly on fixed incomes, and everyone in between. Affordable housing means a place to live that is "affordable" so that when the rent or mortgage is paid, money is left over for basic necessities like food, transportation, healthcare, and all that contributes to one's socioeconomic mobility and quality of life. Although housing affordability itself in Plano is not the primary motivation behind this study, it is a central theme that runs through the analysis of trends.

Housing is Integral to the Economy

Housing is a critical component of the built environment and the economy. Nationwide, it accounts for nearly 50 percent of all capital and represents the largest portion of most households' net worth. Supply shortages and affordability challenges, therefore, manifest as more than personal challenges. Emerging from these problems are structural concerns that can fundamentally threaten a region's economy and residents' ability to invest in their futures. For example, rising housing costs and stagnating incomes lead households to spend more of their income on housing.

For those for whom this situation is unavoidable, a household's discretionary spending drops and impacts the economy in the form of reduced jobs and Gross Regional Product (GRP). For those that do try to avoid housing cost burden, many settle for housing that may be more affordable but farther away from their jobs, schools, etc. This is simply cost replacement, however. Cost burden problems of a different sort persist where residents spend more of their income on transportation, resulting again in decreased discretionary spending.

While the causality of these shifts is debatable, as most households make a variety of trade-offs, both conditions lead to a diminished quality of life and negatively impact the economy. An optimally located housing supply supports resident and workforce mobility, productivity, and contributes to a higher quality of life. Under-supply leads to increased transportation costs, decreased worker productivity, and lower quality of life.

Housing Issues and Challenges in Plano

While cities across the country are faced with housing issues, Plano's geographic, transportation, and employment context creates specific challenges. The city's location within the Dallas Metropolitan Statistical Area (MSA), both as an employment and economic hub and an area with easy access to and from other parts of the Metro area, make its challenges and opportunities distinct within the region. Identifying the issues facing the city helps to better understand the context of housing in Plano and where opportunities lie moving forward.

Three key issues have been identified:

Uneven Growth

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 (both ownership and rental) and homes affordable to the general workforce (both ownership and rental).

This gap in the housing inventory creates specific challenges. When entry level homes are not available, there is a barrier to entry to the city for new—especially young—residents. This applies to both ownership and rental housing; new graduates and those who move for employment often look to rent housing at first, and if that housing is not available they may choose to move (i.e. invest in) somewhere else entirely. The city then loses out on this population. If this happens persistently over time, the population can stagnate and employers eventually decide to locate closer to where employees are living.

In a similar manner, when the lower-paid (i.e. service sector) workforce cannot find or afford housing, they end up either cost-burdened by their housing in the city or moving elsewhere. Living further from employment means a longer commute (and thus higher transportation costs), and if similar employment can be found closer to an affordable home, eventually that employee is likely to stop working in the city. This loss of a local workforce and barrier to entry for new employees makes it harder for local businesses to recruit and retain employees. Employers often find that higher wages are necessary to attract employees, which translate into costs that are passed on to consumers. As these challenges are exacerbated, the local workforce shrinks, and eventually restaurants, stores, hotels, and other service-oriented businesses will either not be able to find labor, or will have to increase prices to a point that they may not have enough income to stay in business.

An Aging Population

A corollary to the city's barrier to entry problem is that older residents who want to age in place are having difficulty finding the diversity of inventory that would suit their needs (e.g. size of home, amenities, etc.) and remain in the city. While the two issues are interrelated, this trend brings with it additional challenges. As populations get older, some residents want to, and are able to, remain in their homes; however, others either desire or require different housing. When such housing is not available and/or not affordable – particularly to a population often on a fixed income – residents can be forced to make the undesirable decision to move away from their own community. For older residents who stay in their homes, housing cost burden and the inability to maintain their homes can lead to disinvestment.

Big City Challenges

Over time, Plano has evolved from a suburb of Dallas to an epicenter of itself. Both economically and socially, the city has increasingly begun to face challenges often associated with more urban areas. Transportation and transit have been elevated as issues in the city: for residents commuting to employment; for those employed in the city commuting in from other locations; and for those in transit through Plano from one part of the MSA to another. Roadway congestion, tolls, and limited public transit accessibility impact all other aspects of growth.

Summary of Findings

This summary highlights the major findings of the research, analysis, and process that address the questions at the heart of the City's relevant housing questions. The findings are also delineated by demand-side trends, supply-side trends, considerations of stated preferences, and case studies.

Demand-Side Trends

Housing market growth typically responds to a variety of conditions, primarily employment and/or net-positive population growth (or household formation). At the heart of employment growth is the effort made by a city to attract, retain, and grow its business community—in an environment like the Dallas Metropolitan Statistical Area. There is also demand from population growth that continues even when the underlying economic engine is not expanding.

The question guiding the analysis of demand conditions and influences is "what are the trends?" The findings below represent highlights of the findings that are intended to shed light on the different angles from which this question can be interpreted: Is demand coming from population growth alone, and what is the composition of that growth? Is demand coming from growth in the workforce?

1. ***Employment and wage growth in Plano have been strong, owing its success not only to the city's economic developers, but its historically strong and well-educated local labor force.***

   Between 2002 and 2015, the city's workforce grew by an impressive 84,000 jobs (nearly 75 percent over 2002 employment levels) - an annual rate of nearly 6,500 jobs. More impressive still was that two-thirds of the city's new jobs were concentrated in four (4) well-paying sectors (with a weighted average wage of approximately $53,000): 12,500 new jobs in Finance and Insurance; 19,500 new jobs in Professional, Technical, and Scientific Services; 9,300 new Management jobs; and nearly 14,000 new Health Care jobs.

   …***so, what does this mean?*** This is a sign of the city's economic health, which is good for businesses, the workforce, residents, and the city. Service-oriented businesses (e.g. retailers) benefit by having a growing demand base from business-to-business transactions and from the households of new job-holders. Those entering the workforce benefit, because unlike some other parts of the country (or even state), job growth and business expansion means ample economic opportunity. Residents also benefit, because it means there is tax revenue for the City to pay for essential public goods and services (e.g. police, fire, schools, parks, etc.).

2. ***Household growth, on the other hand, was not as strong.***

   Between 2000 and 2016, the number of households in the city grew by just 25,000, a rate of nearly 1,600 per year. The first "red flag" in the demand-side analysis, the relationship between job and household growth at the

regional and national level generally conforms to a roughly one-to-one ratio, meaning that every new job typically creates demand for one new household and/or housing unit. In Plano, the city's jobs to housing ratio was at 4 to 1, meaning that the city grew by just one household for every 4 new jobs.

…***so, what does this mean?*** It means that Plano has only been the beneficiary of one aspect of its economic growth. On one side are the direct and indirect economic benefits associated with new jobs and businesses (e.g. sales tax[2]). On the other side are the induced economic benefits, such as the new worker household spending on housing, retail goods and services that do not benefit Plano's tax base. Studies have shown that a city's daytime population spends only a small portion of its income to or from work.

3. ***As the resident labor force approaches retirement and seeks to age in place, the average age of Plano's residents has increased.***

In 2000, more than half of the city's population was under 35 years of age, and just 12 percent of the population was over 55 years. By 2016, less than 45 percent of the city's population was under 35 and the portion of population over 55 doubled to 24 percent. Data also reveal the national trend that residents are delaying retirement. Between 2000 and 2016, the total local labor force (i.e. Plano residents holding jobs either in the city or elsewhere) increased from 118,000 to more than 145,000 – an increase of 27,000 employed residents. But 55 percent of that increase was from residents over 55 years working longer while just 15 percent of that increase came from residents under 35 and just 30 percent from those of prime working age between 35 and 54. This also meant that the average age of the labor force in Plano increased from 42 to 45 between 2000 and 2016.

…***so, what does this mean?*** The positive side of this story is that people are living and working longer. While the social and economic impacts of those trends would require further analysis, there is a side of this trend that is clear nationwide already in an analysis of data from the Bureau of Labor Statistics Consumer Expenditure Survey[3] that indicate as households age they spend less on typical taxable retail items. If households age in place and, thus, spend less, they generate less sales tax for the city. Without bringing in more households, sales tax revenues to Plano could increase more slowly and eventually stagnate.

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[2] Not all industries generate direct sales taxes. For example, retail and accommodations generate sales taxes directly, but educational services, management, or professional/technical services do not typically generate sales taxes. There are some industries, such as those in the city that are among its top-performing sectors, such as manufacturing, that may only generate sales taxes indirectly, i.e. after selling their products to a wholesaler, they are then sold to a consumer (business or individual) who pays sales taxes at the point of sale, which may or may not be in the city.

[3] https://www.bls.gov/cex/data.htm

4. New mortgage investment is declining.

Between 2000 and 2016, the average borrowing rate on a 30-year fixed rate mortgage dropped from approximately 7 percent to approximately 4 percent. Although these tremendous and historically low borrowing conditions were supposed to incent more households into homeownership, the portion of owner households with a mortgage in Plano dropped from 80 percent in 2005 to 67 percent in 2016.

…***so, what does this mean?*** To maintain community investment and engagement, or at least to maintain a stable balance between owner and renter households, some definition of a state of "equilibrium" for Plano might mean identifying an optimal portion of households who own their homes and the maintenance of some optimal portion thereof who still hold mortgages. But whatever the definition, while this downward trend has meant financial freedom for about 10,000 households on one hand, it also indicates a lack of broader investment in the city on the other.

Supply-Side Trends

As mentioned above, housing market growth typically responds to a variety of conditions, such as employment or population growth. At the heart of supply growth are a variety of capacity factors, such as: land availability; developable land or parcels; construction capacity; adequate infrastructure including roads, water, sewer, electricity; and public services to accommodate growth. Also key to growth in supply are external factors, such as neighborhood or community "infrastructure" that can channel growth.

5. ***The city has limited areas to facilitate additional growth, except for infill sites, redevelopment opportunities, and a few areas for new development.***

   Estimates from the City indicate that fewer than 2,000 acres of land remain currently zoned for residential development. The constraints this places on the housing and development market are apparent when looking at patterns of residential construction activity since 2000. Between 2000 and 2007, lower-density single-family housing accounted for nearly two-thirds of all new inventory in the city; whereas, between 2007 and 2017, higher-density multifamily housing accounted for two-thirds of new inventory.

   …***so, what does this mean?*** This means that the prospect of adding housing inventory will be more challenging than it has been in the past. Higher land costs will dictate either higher-density development patterns or higher-cost housing. On one hand, higher-density development risks greater neighborhood opposition unless it maintains the high quality and character of existing development. On the other hand, higher-cost housing risks limiting inventory diversity and growth for the city. Detailed later in the Executive Summary (see Finding #11 on page 12), residents and workers value the quality of development when choosing where to live as much as the affordability.

6. ***The city added little housing between 2000 and 2017 by comparison to the number of jobs it added.***

   Again, by comparison to the 84,000 jobs added between 2002 and 2015, only 25,000 new housing units were added. Again, a ratio of 4 jobs to 1 household (i.e. housing unit) suggests a higher number of bidders per available home sales listing.

   …***so, what does this mean?*** All else being equal, when demand is constant and supply is constrained, the price of housing is pushed higher. This has increasingly been the case in the city for the past 15 years. For existing residents, this means rising property values (property taxes), and for new residents, this means locking in greater portions of household income on the

cost of housing[4] – both of which are affordability problems. From the perspective of a growing MSA, neighborhoods that have desirable proximity to major employment centers or access to transit have been and will continue to face growth and/or revitalization pressures, as evidenced in the Legacy West area and Downtown Plano near the DART station. If such trends continue, the city's workforce, and particularly those in essential community functions (such as police, fire, and emergency services) will not be able to afford housing in close proximity to their jobs.

7. Cost of residential construction has contributed to supply-side constraints.

The cost of constructing a house typically accounted for approximately 55 to 60 percent of the sales price of a home. Approximately half of the cost of construction is materials and the other half is labor. Since 2005, the cost of construction materials (utilizing Producer Price Index data from the Bureau of Labor Statistics) has risen 45 percent, and the cost of labor for single-family home construction has risen 38 percent. The cost of labor for multifamily construction has risen 51 percent.

…***so, what does this mean?*** It is frequently overlooked that rising home prices can also be attributed to increases in labor costs and materials. On one hand, increases in the cost of labor benefit households and their spending, but play a role in the escalation of new housing costs.

[4] An analysis of survey responses indicates that, despite lower mortgage interest rates over time, newer residents of Plano are spending much more of their income on housing than those who have been in the city longer. Households that have lived in the city for more than 20 years spend an average of 15 percent of their income on housing, whereas households that have been in the city for 1 to 4 years spend 20 percent of their income on housing, and households that have been in the city less than one (1) year are spending an average of 25 percent.

Housing Affordability Trends

As stated earlier, housing affordability is more than a personal challenge; it's one that leads to negative impacts on a community's economic health and quality of life. Neighborhoods, schools, and a community's heritage and culture can be negatively impacted over time. The economic component, though, follows a constant feedback loop that has negative consequences for the regional economy.

8. ***A larger portion of the city's workforce is commuting than it was more than 10 years ago, and many of those imported jobs are in the city's top-performing industries.***

   In 2002, with approximately 115,000 jobs and 113,000 workers in the resident labor force, the city was importing a "net" of just 2,000 jobs. By 2015, because the city's labor force grew by just 27,000 and population grew by 64,000, the city was importing a net of approximately 59,000 jobs. In a related trend, more of Plano's workers are also commuting from greater distances. In 2002, approximately 61,500 workers commuted in from more than 10 miles, but by 2015 the number of workers commuting in from more than 10 miles had increased 80 percent to over 110,000.

   …***so, what does this mean?*** On the surface, this trend implies greater wear and tear on the city's roads by non-residents. At a deeper level, and as with the discussion of other trends, this points directly at a market "solution" that, viewed by some, may or may not be favorable. That is, an inadequacy or insufficiency of local labor leads businesses to employing workers living farther away. From a longer-term perspective, such a pattern can be maintained only for so long before those businesses either relocate or locate elsewhere in the first place – a leapfrogging pattern seen already in the metro area.

   As a result, in-commuting and cross-commuting patterns are pushing local roads beyond capacity.

   In 2007, approximately 28 lane miles in the city were at or above 100 percent volume over capacity (VOC), indicating a level of service "F" – i.e. roadway failure. By 2017, with more than 59,000 job-holders commuting in from elsewhere every day and increased north-south cross-commuting patterns, approximately 140 lane-miles in the city were at or above 100 percent VOC, a 400 percent increase in roadway failure.

9. ***Incomes have not kept pace with housing prices; as a result, even households earning the median income can no longer afford the median-priced home.***

   In 2001, a household earning the city's median income (approximately $70,800) could comfortably afford the median-priced home. That household's affordable purchase price under the average terms of a 30-year fixed rate mortgage was $183,000 while homes in the city sold for a median of $168,000. But by 2017, even as the average borrowing rate for a 30-year fixed rate mortgage dropped from more than 7 percent to less than 4 percent,

a household earning the median income, which had increased to more than $94,000, comes up nearly $20,000 short of being able to afford the median-priced home of $334,900.

Where could this trend go? Given the recent upward trajectory of the Federal Reserve's overnight borrowing rate, it is easy to imagine mortgage interest rates rising higher over the next decade. Although forecasting is filled with uncertainty, a projection of house prices and incomes along their current paths illustrates the growing threat. With a modest escalation of median home prices at 3 percent per year to $433,400, and historic appreciation (1.2 percent) in household income to $103,400 and a mortgage rate of 7 percent by 2028, the affordability gap would widen from $6,300 to more than $154,000 by 2030.

10. Households "overspent" by more than $191 million in 2016.

When a household spends more than 30 percent of its income on mortgage or rent, they are characterized as being "cost-burdened". Although some households choose to spend more than this for a variety of reasons, the economic impact of "overspending" cannot be overlooked. In Plano, it is estimated that overspending amounted to $191 million in 2016, averaging $622 per month for each of the 25,600 cost-burdened households. The macroeconomic implication is that this $622 per month could be spent differently and recirculate through the regional economy. Household discretionary spending typically accounts for a much larger portion of regional economic activity than that which is derived from mortgage payments, the economic benefits of which accrue largely outside the region.[5] For example, if those dollars were spent on discretionary goods and services, it is estimated that they would support an additional 2,300 more jobs in the city.

…***so, what does this mean?*** Overspending on housing does not benefit local business or residents. While the one-time construction of housing benefits local contractors, suppliers, and labor, the ongoing payment of mortgage interest largely benefits mortgage debt holders, who are generally not present in the local economy. However, when households do have discretionary income to spend on quality of life, e.g. shopping, dining, entertainment, and other locally-oriented services, those dollars recirculate in the local and regional economy—supporting business and creating jobs.

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5 While a downstream analysis of "where" these dollars go (e.g. local versus non-local landlords or local versus non-local mortgage bond holders) is not possible without rigorous and proprietary data collection, it is understood that these dollars would be spent on a different array of goods and services benefitting not only local households' quality of life but also benefitting the local economy.

Resident and Workforce Preferences

This study included a survey of the city's residents and workforce, probing their preferences for what physical, neighborhood, and community features affect their housing decisions.[6] They characterize elements of housing demand and begin to illuminate whether aspects of the city's housing supply is meeting their demands. As people rarely have the resources to buy the perfect house in the perfect location, these findings illustrate the complexity of preferences and trade-offs that households make in housing choices.

The results are broken down by age and reveal meaningful differences between those under 35, age 35 to 54, and those over 55 (referred to as "age cohorts"). While it can be tempting to interpret such responses as an indication of generational shifts in preferences for specific housing and community features, stated preference findings should be interpreted through the lens of what is valued by specific age groups at a particular stage of life. For example, when asked about how their preferences might change in the next five years, younger respondents generally anticipate their housing preferences changing to accommodate a family, schooling, and/or a spouse. The array of preferences resembles that of the next older age group.

For planning and economic development purposes, a city should seek to understand whether or not its supply of housing is sufficient to meet the changing distribution of its workforce and residents. In essence, they provide a bridge for interpreting the demand- and supply-side analyses of the other report sections.

11. After a sense of safety and security, housing cost and the quality of construction are most important to the city's residents and workers in choosing where to live.

The analysis of stated preferences shows that approximately nine (9) out of ten (10) people agree that a sense of safety and security is very important in choosing where to live. Clustered tightly beneath are housing costs (69 percent) and the quality of construction (63 percent), followed by a sense of privacy (54 percent), quality public schools (51 percent) and well-designed sidewalks and bike paths (45 percent).

…***so, what does this mean?*** As a basic finding, this simply reaffirms the notion that buyers in the market are and continue to be cost and quality conscious. It also reaffirms the common motivations for what attracts residents (and jobs) to the city.

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[6] During May and June 2018, a survey was fielded through weblinks to the City Commissioners, Boards, NLC, Citizen Academy, the Plano Chamber of Commerce, Hispanic Chamber of Commerce, CSD Nonprofits, Collins County Homeless Coalition, Collin County Association of Realtors, the Dallas Apartment Association, Black Chamber of Commerce, Plano AARP Chapter, the Asian American Chamber of Commerce, and posted as an open link to the City of Plano's website. The survey yielded 3,359 responses and was weighted to correct for the distribution of income and tenure.

12. The under 35 group is most cost-conscious of all age groups, mindful of safety and security, but less so than the others, and more driven to live near work, recreation, dining and shopping.

As for a home's physical features, under 35s are generally most concerned with cost. Nearly eight (8) out of ten (10) say that it's very important to their housing decisions, a greater portion than those in older age groups. But as for a home's physical characteristics, quality of construction ranks highest (56 percent characterizing it as very important), followed by home size (45 percent), no HOA fees (36 percent), and greater privacy between homes (33 percent). On the other end of the spectrum, lot size and lower maintenance living are low on this cohort's list with just 23 percent and 18 percent, respectively, identifying these as very important to their housing decisions.

Among their neighborhood considerations, beyond a sense of safety and security, just over half of this group says that quality of public schools is very important, followed by sense of privacy (45 percent) and well-designed sidewalks and bike paths (39 percent). Less than one-third think that diversity of housing in a neighborhood is very important and 16 percent think that historic character is very important to housing choice.

Among locational considerations, under 35s are most interested in having a short commute to work (50 percent saying it's very important), followed by close proximity to parks (37 percent), shops (34 percent), and general walkability (33 percent).

13. The under 35s generally lack sufficient funds for a down payment, though their incomes can support mortgage payments.

More than half of the respondents in this age group who have a job in Plano indicated an interest in living here if the opportunity arose. While over half indicated they lack sufficient funds for a down payment, nearly six (6) out of ten (10) have household incomes over $75,000—a household income sufficient to support mortgage payments on a house priced at approximately $260,000.[7] The fact that 20 percent would be willing to pay 10 percent more to be closer to higher quality schools or cut their commute times in half presents both a challenge and an opportunity for the city's housing inventory.

[7] This calculation is made with a 10 percent down payment, property taxes of 2.5 percent of the home value, principal, interest on a fixed-rate mortgage of 4.0 percent, and annual insurance of approximately $2,600 per year.

14. The 35 to 54 group is generally focused on aspects of housing that facilitate an efficient and safe home and work life, where cost is less important than either of the other age groups, but home size, greater privacy between homes, and quality public schools are more important.

As with under 35s, housing cost (65 percent) and quality of construction (62 percent) are very important to housing choice. Home size (60 percent), greater privacy between homes (46 percent), and no HOA fees (35 percent) follow in importance. A third of them say that lot size is very important, and 14 percent say that lower maintenance living is very important.

As for neighborhood features, like with other age groups, 91 percent feel that a sense of safety and security is very important, followed by the quality of public schools (62 percent), sense of privacy (55 percent), and well-designed sidewalks (44 percent). In the same ranking as the under 35s, 20 percent think that diversity of housing in a neighborhood is very important and 13 percent think that historic character is very important in their housing choices.

This age group, however, is generally less concerned about locational consideration in their housing choice. Having a short commute to work is the most important of these aspects (40 percent saying it's very important), while approximately one-third of respondents say that close proximity to parks, general walkability, proximity to schools or shops are very important.

15. For those over 55, aspects of the physical residence are most important, with quality of construction, no HOA fees, lower maintenance living and walkability among this group's chief considerations.

As with the other age groups, housing cost (68 percent) and quality of construction (67 percent) are very important to housing choice. But as this group generally accounts for households interested in down-sizing, home size ranks as much more important than for the other groups (57 percent). Greater privacy between homes is very important to a little more than a third of this age group, and among the entire age group, lower maintenance living is very important to 30 percent.

As for neighborhood features, 89 percent feel that a sense of safety and security is very important, followed by a sense of privacy (58 percent) to a marginally greater extent than other groups, especially the under 35s. Well-designed sidewalks (47 percent) are more important than the quality of public schools, and the diversity of housing in a neighborhood and historic character rank as very important to less than 20 percent.

And as with the other age groups, locational considerations are generally less important in choosing where to live, but interestingly, walkability ranks highest in their considerations of proximity. Still, approximately one third rank proximity to parks and recreation as very important, as well as proximity to shops and restaurants, but are generally less concerned with having a short commute to work (28 percent) or walkability to schools (11 percent).

Conclusions

The City of Plano has become not only a vibrant community, but an economic hub with incredible business attraction and job growth. In a relatively short time, it has also experienced tremendous population growth. But as a land-locked community, it now confronts the reality that little residentially-zoned land is available to keep up such a pace. Such a fundamental mismatch between supply and demand creates an environment in which the ensuing escalation of housing prices could threaten the community's economic and social stability that have historically been a major component of its attractiveness to residents and employers in the first place.

Businesses will increasingly rely on imported labor (i.e. in-commuters), and the lack of housing supply, particularly affordable entry-level and senior housing options, ownership or rental, means that the community will struggle with solidifying new resident civic engagement and investment, as well as the disenfranchisement of its long-time residents.

As Plano continues to evolve, it will need to consider how land uses and housing supply (i.e. resident and worker) should reflect a community's preferences for transit and transportation access, neighborhood design, community infrastructure, and civic amenities. This model of governmental involvement might best be described as mere coordination, and the return on investment metrics for such a model would be economic, fiscal, as well as social.

Existing Tools

Local Housing Investment Tools

Two local programs have had considerable success in the city and have been replicated widely by other communities. These programs are funded through General Fund dollars and require City Council approval during the annual budgeting process.

- Great Update Rebate: The Great Update Rebate is a home improvement incentive program that utilizes general fund monies to spur significant reinvestment in older, moderately-priced homes through providing up to $5,000 in the form of a rebate to homeowners that choose to repair their homes.
- Love Where You Live: Love Where You Live (LWYL) seeks to increase social transformation through education, awareness and neighborhood engagement in some of Plano's oldest neighborhoods through the use of general fund monies, while enlisting volunteer service groups (funded through grants) to assist residents living in those neighborhoods with minor home repairs.

Federally-Funded Housing Investment Tools

The City also leverages funding that stems from federal allocations, such as local and state entitlement funds, e.g. Community Development Block Grant (CDBG) and HOME awarded by the Department of Housing and Urban Development (HUD), as well as the Congressionally-approved Low-Income Housing Tax Credit (LIHTC) program. While CDBG dollars are leveraged almost exclusively to housing and supportive service provision in communities, HOME funding is almost exclusively used as gap financing for the construction of housing developments. These programs do not utilize local taxpayer dollars.

- Housing Rehabilitation: The Housing Rehabilitation program uses federal grant funds to provide emergency and limited home repairs to income qualified, low-to-moderate income homeowners.
- First Time Homebuyer: The First Time Homebuyer Program provides down payment and/or closing cost assistance to income qualified, low-to-moderate income households using federal grant funds.
- Rapid Re-Housing: The Rapid Re-Housing program is new program funded through the State of Texas entitlement grant funds that seeks to help Plano's homeless households by providing monies for case management services and rental housing assistance.
- Low-Income Housing Tax Credit (LIHTC) Projects: The federal government authorizes the use of two tiers of income tax credits to investors through the LIHTC program to develop rental housing for low-income households and vulnerable populations. Investor equity in competitive 9 percent projects is apportioned on a per capita basis to states, which are awarded through an annual review and allocation process. In Texas, applications for tax credit equity to develop projects are submitted to the Texas Department of Housing and Community Affairs (TDHCA). Additionally, the City is engaged in evaluating applications seeking local resolutions of support. Currently, the City has five LIHTC developments for persons ages 55 and older, and one for the general population.

Other Local Policy Mechanisms

The City also utilizes a few additional policy mechanisms to address broader housing and community attractiveness aspects.

- Tax Increment Financing: Tax increment financing (TIF) is an economic development tool used to promote investment in a defined area. TIF has historically been used to finance public improvements in blighted or underdeveloped areas identified as reinvestment zones.
- Neighborhood Empowerment Zone: The Neighborhood Empowerment Zone promotes economic development by waiving certain development fees for residential and commercial projects.
- Multifamily Rental Registration and Inspection: The Multifamily Rental Registration and Inspection program seeks to safeguard the life, health, safety, welfare, and property of the occupants of multi-family dwelling communities and the general public by developing a process to enforce the minimum building standards and property maintenance code.

Policy Options Available to Plano

In the identification of possible options available to Plano for addressing different aspects of the trends identified in this study, great consideration was given to their ability to be tailored to local and regional conditions, the current regulatory and political environment, and the notion that negative externalities (i.e. unintended consequences such as the incenting of "bad" behavior) should be minimized. As such, a few of the core rubrics were:

- Prioritize regenerative, or ongoing, rather than one-time fixes
- Emphasize tools with the greatest potential impact
- Ensure that any recommended code changes are compatible with existing code
- Pinpoint recommended programs to address the issue where the greatest burden exists
- Focus on solutions with broad stakeholder support

Above all, the City should continue to steward its resources wisely, allocating them to the adequate provision of public goods and services that its residents, business, and workforce demand being simultaneously mindful of the city's current trajectory. Following these options are a few examples from other cities (detailed below) that illustrate how communities with similar conditions and trends have strategically addressed some of their own issues.

Source of Funds

Federal outlays for housing and community development have been on the decline for over a decade. Outlays to the Department of Housing and Urban Development (HUD) in particular have fallen by more than 40 percent since 2003. While how to address the challenges of supply shortfalls and affordability is fairly debatable, it can be stated with considerable certainty that the burden of funding is falling increasingly on local and regional shoulders. In the context of competing local budget priorities (e.g. infrastructure, services, etc.), however, communities must be increasingly efficient with their dollars.

- Regenerative Funds: One approach is to make dollars last as long as possible. Identifying sources of financial resources is challenging, but identifying how to ensure their durability is a greater challenge. Communities that think creatively about leverage and the ripple effect of public expenditure to catalyze private investment are frequently the ones to accomplish their goals. For example, while a Council-approved one-time infusion of capital can be effective in making a political statement and jump-starting a "demonstration project", it rarely has a long-term impact on the fundamentals. A good example of regenerative funding is a revolving loan fund, which can benefit either production or end-user assistance. It is also an appropriate mechanism to address affordability when critics voice opposition to the concept of handouts.

- General Obligation Bonds: Another approach to stimulating market supply production is the issuance of bonds that fold in broad community attractiveness and development goals. While Seattle and Austin are two of the better-known examples of communities with historically successful housing bond issues, other communities like Denver have had recent success with billion-dollar voter-approved bond issues that weave housing into maintenance and repair of sidewalks, streets, and parks. As with any other local source of funds, it is the community that determines the parameters for its usage (i.e. not the federal government).

Incentives

Incentives are generally interpreted as the "carrot" provision of land use controls, but can be implemented independently of "sticks". This means that a community can structure incentives as a quid pro quo in the marketplace to encourage the type of behavior it deems appropriate and desired.

- Development Incentives (Financial): Another approach is not to allocate existing dollars but forego a portion of future revenues. Such financial resources can be directed toward the development community in the form of development review or building permit fee waivers and deferrals. Similar to the City's current waiver of city fees in Neighborhood Empowerment Zones, the City could establish a policy that directs additional waivers or deferrals to projects that meet specific and pre-determined criteria anywhere in the city. Another form of financial incentives that benefits development projects is expedited review.
- Development Incentives (Regulatory): While not explicitly financial in nature, other forms of development incentives can be accretive to a project's feasibility as well. Density bonuses, parking reductions (most relevant to contexts with structured parking), and setback reductions typically account for the more common non-financial incentives available to encourage production of housing. Each of these incentives impacts a project's cost structure positively: density bonuses where market demand exceeds base entitlement (in the zoning code) has positive returns to scale up to a threshold of building type[8];
- Incentive tiering: Incentives can also be tiered to reflect the priority a community places on the magnitude or type of development outcome. They can also be place-based, reflecting where a community decides its resources should be concentrated.

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[8] Building code differs by land use and project scale. Generally, the taller a structure, the higher its per-square foot development cost. But to illustrate one of the more noteworthy issues with density bonuses is when a project exceeds the 6- or 7-story threshold. At 6 or 7 floors, structures are wood frame or light-gauge steel over a 1 or 2-story concrete base. Above 6 or 7 floors, steel or concrete is required, which significantly increases development costs. A developer of a 3-story project granted a density bonus of 2 additional floors, for example, would likely take advantage of the incentive if there were simultaneously enough demand. The developer of a 6-story project granted 2 additional floors, however, might not take advantage of the incentive because of the fundamental shift in development costs it would require.

Development Cost and Zoning Provisions

As identified in the study, materials and labor costs account for the largest part of the increase in the cost of housing. Some communities approach their housing challenges from the perspective that the removal of barriers or lifting of restrictions on development might address a portion of concerns.

- Review and recalibration of development impact fees: Along the lines of development incentives are the underlying structure of development fees that are assessed on new development for the purpose of covering capital costs associated with an expanded demand for police, fire, water, and street maintenance. Some communities periodically review the "per-unit" impact of new development and the associated cost-recovery methodology of their development impact fees. The resulting fees are frequently reconfigured to reflect the different magnitudes of demand created by different types of development in different parts of a community.
- Zoning modifications: There are, however, many other types of land use controls that can achieve outcomes for a community like Plano, which do not require the implementation of a stringent manipulation of the market. For example, because housing product diversity for the elderly and first-time homebuyers surfaces in the stated preference findings, zoning changes could be made to allow the production of Accessory Dwelling Units (ADU), family/ caregiver suites, or bonus densities (where appropriate) could be offered for projects that provide a mix of price points, for example. These land use mechanisms can also be used in conjunction with financial incentives, as well.

Policy Options

At a broader level, there are some tools that require not only resources (financial or otherwise), but political will. Communities at the cusp of more serious affordability problems, like Plano, have found that approaching policy formation incrementally works best and is the most politically durable.

- Housing as Infrastructure: A growing part of policy debates nationally revolve around the acknowledgement that housing is an essential component of a community's economic infrastructure. That is, high on the list of economic development considerations (for business attraction, expansion, and retention) is the availability and affordability of housing. While on the surface, "acknowledging" that housing is a critical component of economic infrastructure can seem notional, it is frequently an important hurdle when structuring and passing infrastructure improvements bonds, as mentioned above. Historically, general obligation bonds have been issued to fund schools and community infrastructure, but a growing number of communities are wrapping in housing in recognition of its contributions to economic competitiveness. This could be an important step forward for the City in setting the tone of public debate over remaining economically "relevant" and competitive.
- Land use controls: Regulatory approaches are typically structured to influence the supply side of housing issues. As such, they typically involve regulating the production of housing. Such approaches stem from the view that, because the development industry produces housing (and thus, whose housing prices are sometimes seen to be a part of the problem), they are not only responsible, but equipped to be a part of the solution. This theory is particularly at play in the case of inclusionary zoning, commercial and residential linkage programs. It should be noted that, although some of the communities in the following case studies have implemented inclusionary zoning or linkage programs, such regulation is prohibited by Texas statute. It should also be noted that communities that attempt to proceed with more controversial policies, such as inclusionary zoning, should do so acknowledging the legal and political hurdles and costs.
- Down Payment Assistance: While Plano currently funds a limited amount of down payment assistance for moderate income households and first-time homebuyers, such a program can easily be expanded or modified in terms of the sources of funds used, its recipients/beneficiaries, and terms. For example, the use of a revolving loan fund for a down payment assistance program geared to assisting qualified households can free up the City's federal pass-through funds for other efforts.

Strategic Planning Considerations

At the planning level, there are efforts the City could engage in that would further set the stage for action and efforts down the line.

- Area Plans: Recognizing the City's recent efforts with Envision Oak Point, it is possible for the City to identify areas with potentially catalytic redevelopment potential along some of its commercial corridors to address both residential and non-residential demand. This would mean determining not only market-readiness, but also aligning other public perspectives such as the creation of amenities, ensuring a vital mix of business, civic, and pedestrian activity, as well as identifying partnership opportunities. Such an effort could involve City staff, transportation planners, civil engineers, developers, land owners, and residents to formulate redevelopment potentials. Such plans could be leveraged by the City in the future to comprehensively identify the needs and development potentials of each area in terms of housing and economic development. While currently not an urgent issue, housing affordability could become an important issue as areas redevelop.
- Catalytic Site Inventory: As a part of the longer-term planning process, the City could alternatively inventory and quantify the market-readiness of sites (especially city-owned properties) with redevelopment potential. Such an effort would involve compiling key attributes of parcels, such as land values, ownership structures, infrastructure deficiencies, potential mitigation or remediation needs, entitlement or zoning issues, and the possibility of overlays or upzoned districts. As land acquisition is often a substantial portion of a development's costs, city-owned land that is positioned well in terms of market redevelopment serves as a valuable point of leverage for a public-private partnership opportunity. Understanding the value of improved or unimproved city land that can be used as a leveraging tool in a partnership also ensures that the City receives an appropriate level of public infrastructure investment in return, such as streets, sidewalks, or other public amenities that households value. As done in other communities, the City could prioritize sites according to size, walkability, proximity to transit, proximity to schools, shops, restaurants, entertainment, and employment centers, and the sites would be scored according to their market readiness.
- Partnership Opportunities: Along with an assessment of city-owned sites, partnerships for developing these sites could be evaluated. During the course of this study, numerous stakeholders, the business community, and the general public were engaged to assess perceptions of the issues and gauge level of interest and roles addressing them. In doing this, the City could orient its objectives for partnership around various public and private criteria. On one hand, the City would identify general parameters and requirements that a partnership should possess, and on the other, the City would identify site- or area-specific criteria for partnerships based on more specific needs of the site or area. In some cases, development partnerships that may be appropriate for one type of redevelopment may not be appropriate for other types of redevelopment. Partnerships in other communities have included hospitals, universities, foundations, and the general business community.

Case Studies

To highlight a few of these policies, resources, and strategies, the following case studies have been selected based on each community's similarities to Plano. Case studies can be helpful in illustrating whether and how cities respond that have been experiencing trends and conditions similar to (or more advanced than) Plano's. Like Plano, the following cities have been experiencing various degrees of strong housing demand. Along with strong employment and/or population growth, housing supply constraints have manifested largely in high rates of housing price appreciation.

As a point of comparison to Plano, the economic and demographic condition of each community is illustrate in **Figure 1**. Metrics are shown for 2016 for housing and households, the Area Median Income (AMI), number of jobs, and the in- and out-commuting statistics. Direct comparisons between these metrics are possible, and a simple calculation of the correlation coefficients for these shows that both Arlington and Lakewood have the most similarity in actual size of community, proportion and number of households and jobs, as well as prevalence of in- and out-commuting.

The other set of comparable statistics (on the bottom half of the table) illustrates the rate of annual change between 2000 and 2016 for each metric. Again, correlation coefficients are estimated to show where and to what extent the set of conditions and trends that the other communities are experiencing aligns with Plano's recent experience. In this calculation, the changing conditions of Franklin and Lakewood most closely resemble the rates of change for Plano.

These communities; however, differ in the length of time they have been experiencing strong demand, housing supply constraints, and affordability concerns. Some of these communities have long-established policies and practices related to housing affordability, as abbreviated in **Figure 2**, while others have just begun to evaluate the issues, and some have yet to engage in a discussion on the topic of housing affordability.

Figure 1 Case Study City Conditions

Case Study Economic & Demographic Conditions Comparison

	Arlington, Virginia	Dublin, Ohio	Franklin, Tennessee	Lakewood, Colorado	Plano, Texas
Metric, 2016					
Households	103,479	15,637	26,674	66,185	106,062
Owner	46,126	11,840	17,844	39,281	65,493
Renter	57,353	3,797	8,830	26,904	40,569
Housing Units	112,970	16,173	29,753	67,844	111,074
Vacant Units	9,491	536	1,498	1,659	5,012
AMI	$110,388	$125,540	$88,961	$59,144	$88,398
Jobs	151,123	43,065	69,137	98,469	199,470
In-Commuting	127,786	39,906	59,085	82,404	164,815
Out-Commuting	94,024	18,054	10,052	60,217	105,920
Correlation to Plano	**0.94**	**0.30**	**0.65**	**0.98**	**1.00**
Annual Change, 2000-16					
Households	1.1%	2.1%	3.2%	0.6%	1.7%
Owner	1.3%	2.0%	3.5%	0.4%	1.0%
Renter	1.0%	2.4%	2.6%	0.8%	3.0%
Housing Units	1.4%	1.9%	3.4%	0.5%	1.6%
Vacant Units	5.4%	-3.0%	1.8%	-0.7%	-0.2%
AMI	3.6%	1.9%	2.9%	1.3%	0.8%
Jobs	1.9%	1.0%	4.9%	1.6%	4.3%
In-Commuting	2.2%	0.8%	5.4%	1.9%	4.8%
Out-Commuting	4.6%	5.0%	2.4%	-0.4%	1.4%
Correlation to Plano	**-0.49**	**0.15**	**0.83**	**0.79**	**1.00**

Source: U.S. Census; ACS 1-Year estimates; Economic & Planning Systems

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Arlington County, Virginia

Arlington County has a strong jobs market, high quality schools, and excellent proximity to the D.C. MSA, making it a highly desirable place to live. Such demand places considerable pressure on the housing market and creates affordability and accessibility challenges for families, the elderly, those with disabilities and others with limited financial resources. The county, however, has been making commitments to expanding the inventory of affordable housing for a wide spectrum of household incomes for several decades, including[9]:

- Providing financing and zoning incentives for developers
- Working with local non-profits that finance and develop affordable housing
- Working to preserve "naturally-occurring affordable housing" through Housing Conservation Districts
- Providing rental assistance to low-income families
- Providing property tax relief to seniors and people with permanent disabilities

Dublin, Ohio

Dublin is a suburb of Columbus, Ohio, and has nearly three times as many jobs as households and the highest median household income of any case study community. With a commute of less than 20 minutes to downtown Columbus, it is an attractive community for the metro area's well-paid workers. Since then, and like Plano, it has also become an attractive location for high-profile Fortune 500 businesses. Dublin is known for its high land use development and design standards, roundabouts, stone landscaping walls, general curb-appeal, and high-quality public schools. While the City Council has given its staff direction that it is not interested in the development of affordable housing, per se, it has had tremendous success at adding higher-density (relatively, i.e. 5 to 8 stories) residential and mixed-use development in a traditionally single-family community. The city's efforts include:

- Commercial corridor planning and redevelopment
- Form-based zoning
- TIF for use in redevelopment
- Proactive zoning modifications to ensure future vibrancy

[9] https://housing.arlingtonva.us/wp-content/uploads/sites/15/2014/11/Affordable-Housing-Study-Program-Assessment.pdf

Franklin, Tennessee

While at slightly more than a quarter of Plano's population, Franklin is experiencing many of the same economic dynamics (to Plano and the other case study communities) in similar proportions. It has a very strong jobs market, high quality schools, and is a reasonable commute to Nashville. Though its population growth has been significant, the number of jobs in the city has more than doubled since 2002, meaning that most of the new job-holders have been in-commuters. Compounding the struggle to accommodate such growth has been the subsequent escalation in housing costs. In the last decade, the city has made some positive progress toward addressing some of these workforce housing needs, but preemptive action by the State has created a challenging political environment. The city engages in the following general efforts:

- Housing committee and community education
- Use of fee waivers and deferrals for affordable housing
- Voluntary contributions to an affordable housing fund
- Public-private partnerships to develop affordable housing

Lakewood, Colorado

Lakewood, Colorado, is situated on the western edge of the Denver MSA and surrounded by the Rocky Mountain foothills, an ideal climate, and a multitude of recreational opportunities. Local and regional investments in major transportation infrastructure, continuous population and employment growth have resulted in housing and redevelopment pressures pushing their way into this predominantly single-family commuter community. After decades of low-density development, the city now faces the challenges of urbanization and densification. The approval and construction of higher-density projects (market-rate and affordable housing) on transportation corridors abutting older single-family neighborhoods has forced the city into a discussion of housing needs and maintaining relevancy to the existing and future residents. While the city does not engage directly in targeted affordable or workforce housing initiatives, many of its planning efforts have benefited the need for housing and/or set precedents for how these needs might be addressed in the future, including:

- Commercial corridor (mall) redevelopment
- Transit area planning and planning for transit, jobs, housing linkage
- Use of TIF, fee waivers and deferrals for affordable housing
- Building height bonus for affordable housing

Figure 2 Summary of Case Study Policy Mechanisms

Policies and Mechanisms in Communities with Comparable Conditions

Policy / Mechanism	Arlington, Virginia	Dublin, Ohio	Franklin, Tennessee	Lakewood, Colorado	Plano, Texas
Inclusionary zoning	●	○	○	○	○
Density / height bonus for affordable housing	●	○	○	●	○
Fee waivers / deferrals	○	○	●	●	○
Accessory dwelling units	●	○	○	○	○
Caregiver suites	●	○	○	○	○
Protections of "naturally-occurring affordable housing"	●	○	○	○	○
Use of TIF	●	●	●	●	●
Funds dedicated to affordable housing	●	○	●	○	○
Property tax relief (for seniors, affordable housing, etc.)	●	○	○	○	●
Other zoning modifications	○	●	○	○	●
Transit and housing linkage	●	○	○	●	○
Neighborhood / community education	●	○	●	○	○
Public/private partnership projects accomplished (e.g. redevelopment)	●	○	●	●	○

Source: Economic & Planning Systems

H:\173070-Plano TX Housing Trends Analysis and Strategic Plan\Data\[173070-case study data.xlsx]Policy Mechanisms

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Policy Direction

The prospect of federal funding has been and continues to diminish, calling its adequacy into question, particularly in its capacity to deal with various magnitudes of demand. There is also reason to believe that many conventional regulatory approaches described in the previous section may be ill-suited to addressing the complexity of local issues, which do not conform to a "one-size-fits-all" rubric. In that context, crafting locally-tailored approaches not only becomes beneficial, it becomes necessary. Communities that center their attention on creating a common vision and answering some key questions are better positioned not only toward generating consensus, but toward setting better goals and achieving more meaningful results. A few of the essential elements of such a process could include:

- Assess the extent of the problem (causes and consequences);
- Set the collective vision on goals that everyone (especially elected leadership) can buy into; and
- Take inventory of a community's challenges and points of leverage.

At that point, the process of evaluating strategies should involve gauging their potential for effectiveness, their ability to respond directly to the challenges, avoid unintended consequences, leverage unique local or regional resources, leverage partnerships, and their ability to allow for local flexibility and control.

Approach to Policy Formation

Communities need to approach such a process openly and cautiously, not placing too great an emphasis on the effectiveness of any one approach. That is, addressing affordable housing challenges requires multiple solutions that will vary by jurisdiction and region, such as:

- Increasing the supply of new market rate housing in appropriate locations (in some cases, affordable by design – e.g. townhomes or greater density housing product types)
- Regulatory support for and multiple funding sources to support workforce housing development
- Complementary funding for low-income housing development
- In select cases, the revitalization of existing public housing using state and federal funding sources in combination with public/ private partnerships.

Leverage

The view that supply-side approaches are preferable to demand-side approaches is rooted not only in the reality that many efforts to "manage growth" often restrict housing demand drivers (such as growth management policies and regulation) but also the reality that because the development community builds housing (and thus, whose housing prices are a part of the problem), they are equipped and should be responsible for the remedy.

In the conventional sense, pairing public and private resources also means leveraging to reduce risk in new investment. In typical public-private partnerships, public investment typically yields a total of three to five times the initial public investment. It also frequently ensures compliance. Broadly, economic leverage is something that a community has to offer that the development community finds value in, such as:

1) Financial resources, like one-time general fund allocations for capital or assistance programs;

2) General obligation bonds, dedicated funding sources, use of tax abatements;

3) Publicly-owned land and entitlements, such as density.

Vision

These mechanisms need strong leadership and political will to succeed. For a growing number of communities, many of which are listed in the policy case study examples, strong leadership and political will are translating into the recognition that a policy that broadens the responsibility of addressing complicated challenges across the community not only lowers the financial burden placed on any one portion of the community, but, because it is locally generated, results in greater flexibility of its use.

Direction

Advisory Group

Members of the Advisory Group were selected by each Plano City Council member and staff to ensure broad representation of the range of voices and perspectives in the City's leadership and constituency throughout the process. During group and one-on-one discussions, as well as a survey, the sentiments of each were captured for the purpose of informing the direction the City might take moving forward. There was broad consensus from each member that the process had been educational and informative at illuminating the underlying trends and conditions that are foundational to having a productive conversation about housing trends and conditions in the city.

General Approach

Developing a unique approach to a combination of local problems, such as the demand and supply of housing, that do not have a direct comparison is both emboldening and challenging. Not only are most uniform tools in practice blunt instruments that do not respond flexibly to local challenges, they also don't address the complexity of those issues. Local policy is most effective when it:

- Leverages the community's unique resources and structures;
- Ensures that leveraged resources provide value equal to or greater than the alternative (i.e. opportunity cost) of not complying;
- Utilizes regulatory structures that are facilitating, not inhibiting positive outcomes; and
- Estimates the extent to which such strategies could have unintended consequences, weighing them against a strategy's presumed benefits.

Reflecting on the conditions and trends present in Plano, the housing policy options available to Plano (including the overview of case studies, development-, and community-based approaches contained in this report) outline a full spectrum of practices that communities experiencing similar magnitudes of housing and affordability challenges have implemented. Every approach has different layers, such as those aimed at assisting low- or moderate-income households, where the policy would leverage federal sources of funds and federal definitions of affordability (which accounts for a predominance of the toolkit in most entitlement communities).

Some approaches differentiate between "affordable" and "workforce" housing, a definitional distinction draw when a community is seeking to establish its own (i.e. non federally-funded) program or policy (e.g. communities that establish mandatory or voluntary inclusionary zoning practices often depart from the federal definitions). There are also policy options that target the construction of new rental or new ownership housing through incentive mechanism, such as the granting of height or density bonuses for the provision of affordable housing (e.g.

used in a wide spectrum of communities from Portland, Oregon to Lakewood, Colorado). Lastly, an emerging trend is the establishment of mechanisms that seek to preserve the existing stock of market-rate affordable housing through housing rehabilitation and reinvestment programs (e.g. the newly-formed Housing Conservation Districts in Arlington, Virginia).

As Plano's housing market, demographics and economic complexion evolve, it should contemplate formalizing an approach to navigating its future housing supply and demand conditions that:

- Maintains a balance between meeting the needs of existing residents and future residents;
- Balances the desire to preserve the community's character but accommodate growth in appropriate areas;
- Balances the concerns over growth of the labor force (i.e. labor availability) and growth of the business community;
- Facilitates ownership and investment of the next generation of the city's residents (i.e. its workforce);
- Plans for appropriate land uses and zoning for a wide variety of housing types that can meet residents needs at different life stages (i.e. to accommodate first-time homebuyers, families, as well as those seeking to downsize);
- Plans for the strategic reuse and redevelopment of the city's unneeded commercial corridors;
- Identifies partners, such as the business community, lending community, nonprofit sector, and the institutional sector in funding, development, financing, and leadership;
- Seeks to engage the community in educational efforts to ensure that conversations (and messaging) about the topic of housing and economic development are fully understood and contemplated; and
- Takes stock of the economic and fiscal impacts of policy options, such as action and inaction;

Such a strategy should enable Plano to become its own best practice.

2. Demand Trends

One of the most fundamental drivers of housing demand is economic growth, evidenced through the growth of the jobs market. Questions that have guided this section of the demand driver analysis are:

1) What industries have grown or declined at the MSA and city levels?

2) How has the industry distribution at the city level changed with respect to the MSA?

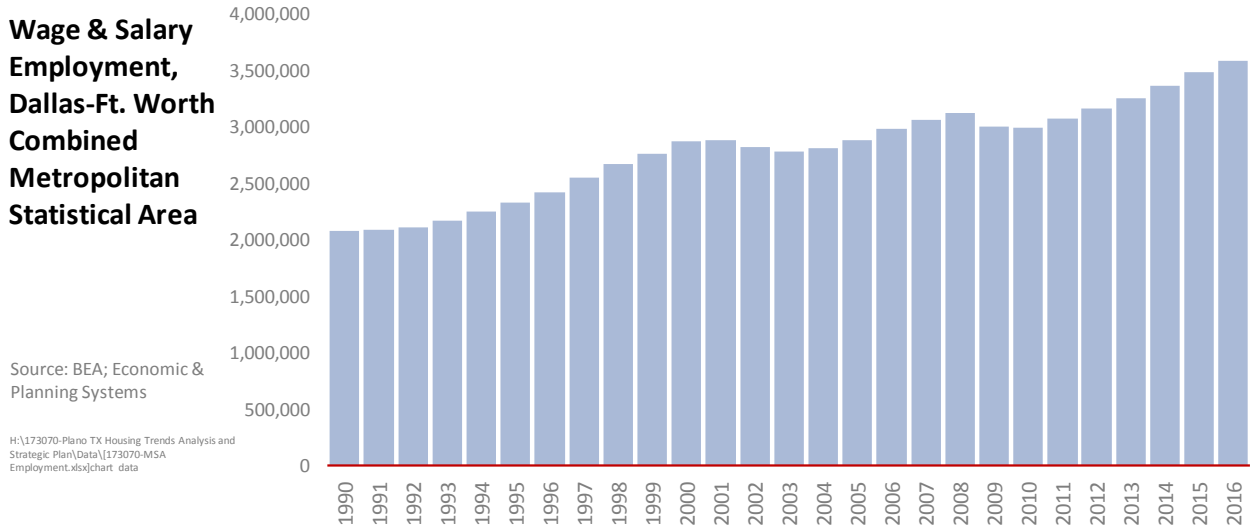
3) What are the demographic components of employment change at the MSA and city levels?

4) More subjectively, what are employers looking for when they hire new employees as their markets and business grow?

Employment

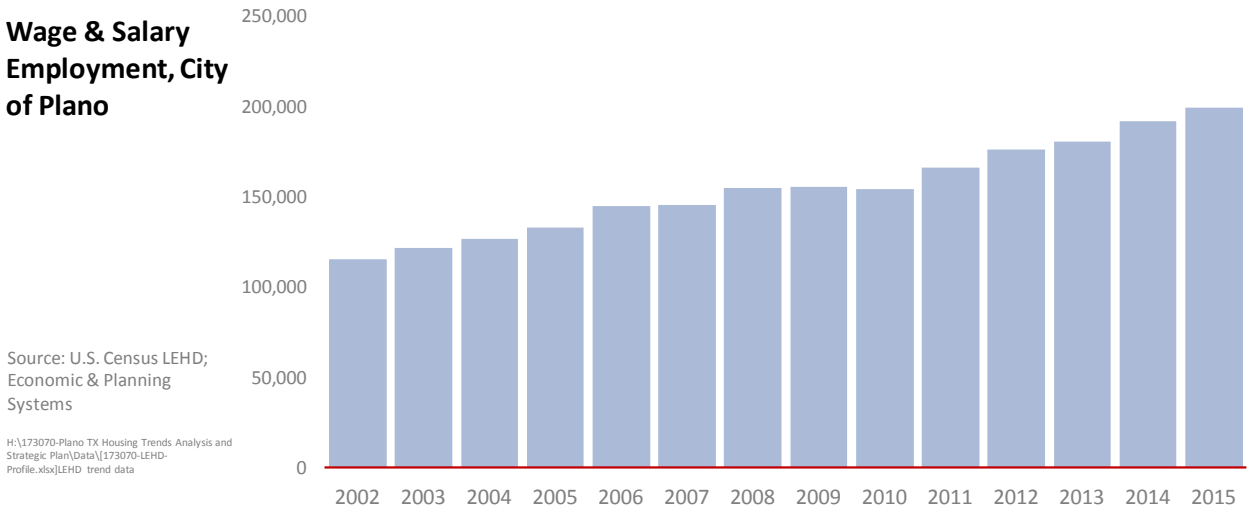
Employment and wage growth in Plano, as well as the Dallas-Fort Worth Combined Metropolitan Statistical Area (CMSA), have been strong. As illustrated in **Figure 3**, the CMSA has grown from just over 2 million wage and salary jobs in 1990 to more than 3.5 million wage and salary jobs in 2016, an annual growth rate of more than 58,000 jobs.

Figure 3 Wage & Salary Employment, Dallas-Ft. Worth CMSA



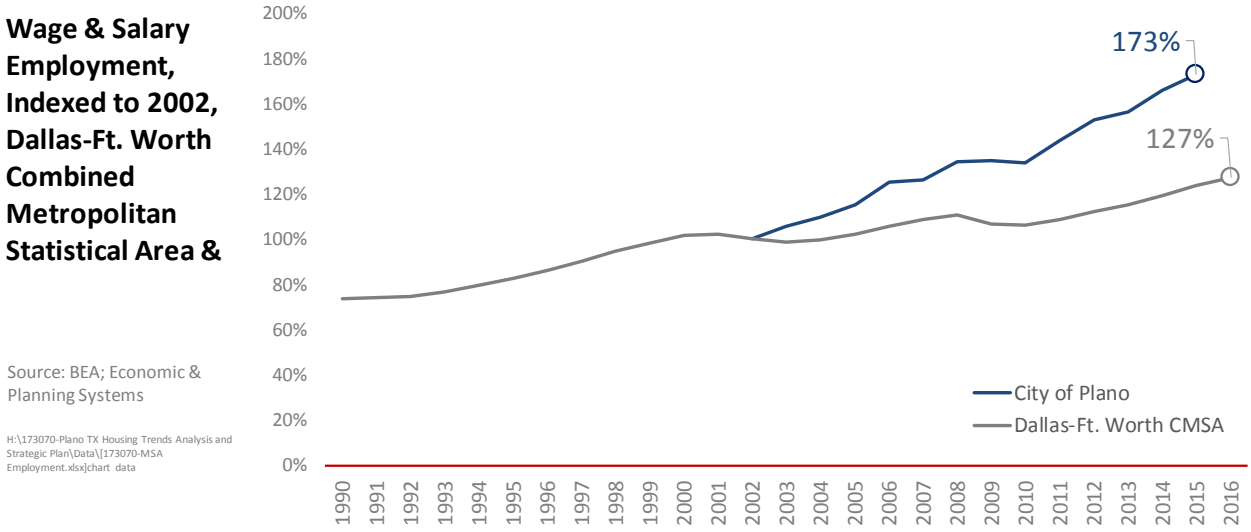
Between 2002 and 2015, the City of Plano added 84,000 wage and salary jobs, reflecting an annual growth of approximately 6,500 jobs. In context of the metro area, Plano captured nearly 13 percent of the Dallas-Ft. Worth CMSA's wage and salary job growth.

Figure 4 Wage & Salary Employment, City of Plano



This strong economic growth is illustrated when indexing the wage and salary employment growth trends to 2002 for the city and CMSA, as illustrated in **Figure 5**. While the CMSA's total wage and salary employment grew 27 percent above its 2002 base, the city's employment grew to 73 percent of its 2002 level.

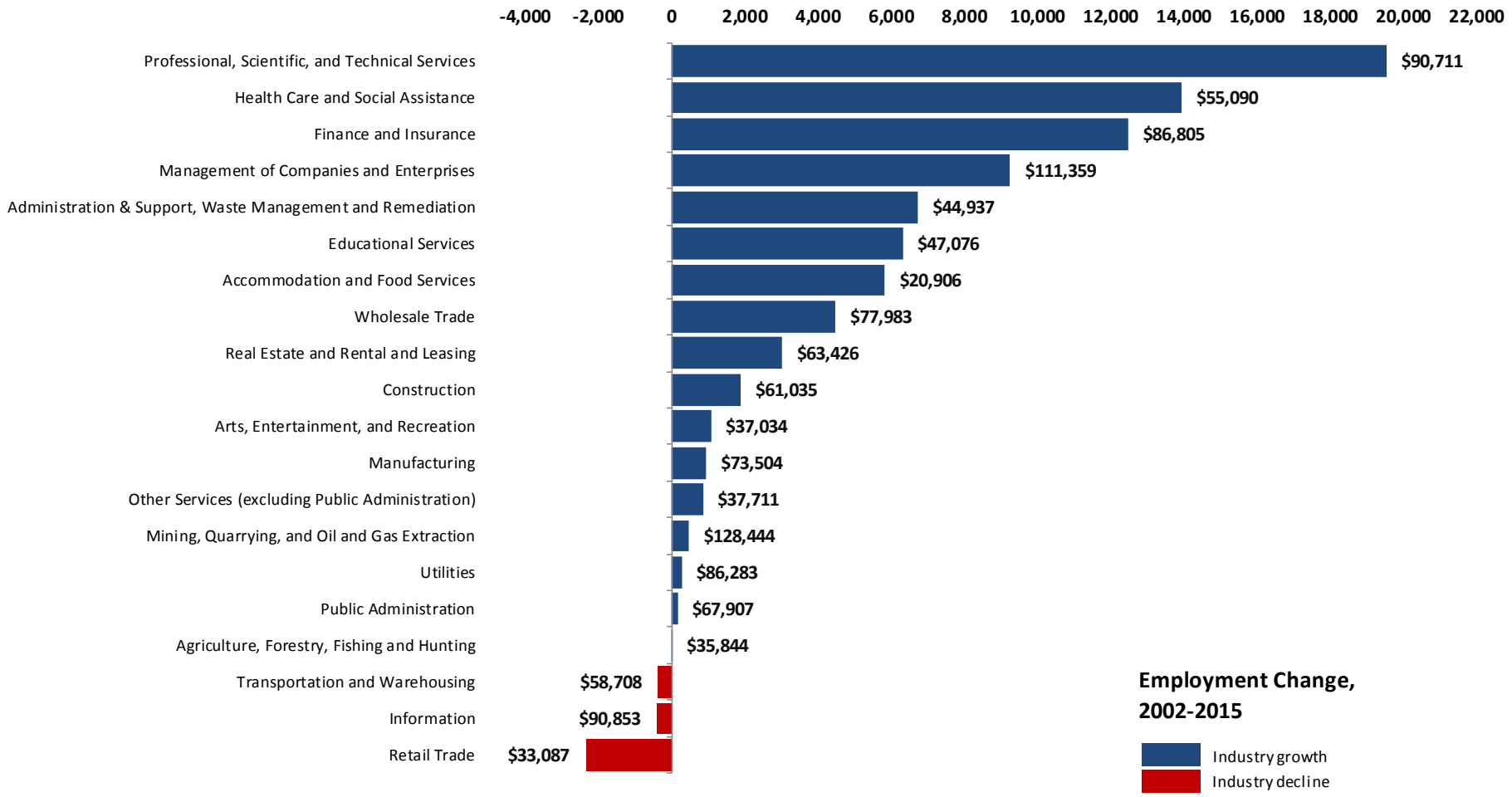
Figure 5 Wage & Salary Employment, Indexed to 2002



More impressive still is that two-thirds of the city's new jobs were concentrated in four (4) well-paying sectors (with a weighted average wage of approximately $53,000): 12,500 new jobs in Finance and Insurance; 19,500 new jobs in Professional, Technical, and Scientific Services; 9,300 new Management jobs; and nearly 14,000 new Health Care jobs. As shown in **Figure 6**, much of Plano's employment growth took place in high-wage industries; wages for Professional, Scientific, and Technical Services jobs in the Metro Area averaged over $90,000 in 2017, and Finance and Insurance jobs averaged nearly $87,000.

These trends are a sign of the city's economic health, which is good for businesses, the workforce, residents, and the city. Service-oriented businesses (e.g. retailers) benefit by having a growing demand base from business-to-business transactions and from the households of new job-holders. Those entering the workforce benefit, because unlike some other parts of the country (or even state), job growth and business expansion means ample economic opportunity. Residents also benefit, because it means there is tax revenue for the City to pay for essential public goods and services (e.g. police, fire, schools, parks, etc.).

Figure 6 Plano Employment Growth, 2002-2015 (2017 Metro Area Average Wage)



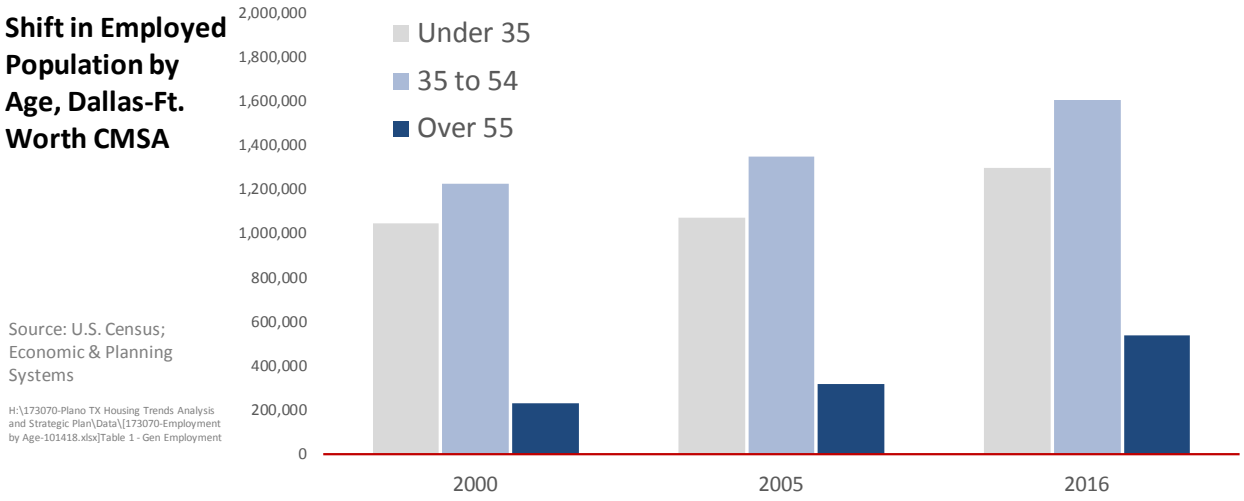
Source: U.S. Census; Economic & Planning Systems

H:\173070-Plano TX Housing Trends Analysis and Strategic Plan\Data\[173070- Plano Employment Trends by Industry (LEHD).xlsx]T- Total Employment by Industry

Employment by Age

Data reveal the national trend that residents are delaying retirement. As the resident labor force approaches retirement and seeks to age in place, the average age of Plano's residents has increased. **Figure 7** illustrates the number of employed residents by age in the CMSA between 2000 and 2016. In 2000, 42 percent of the labor force was under the age of 35, 49 percent was between the ages of 35 and 54, and nine (9) percent of the labor force was over the age of 55. By 2016, those under 35 accounted for just 38 percent of the labor force, compared to a slight decrease to 47 percent of the labor force between the ages of 35 and 54, and compared to a near doubling of the portion of labor force over 55 (16 percent).

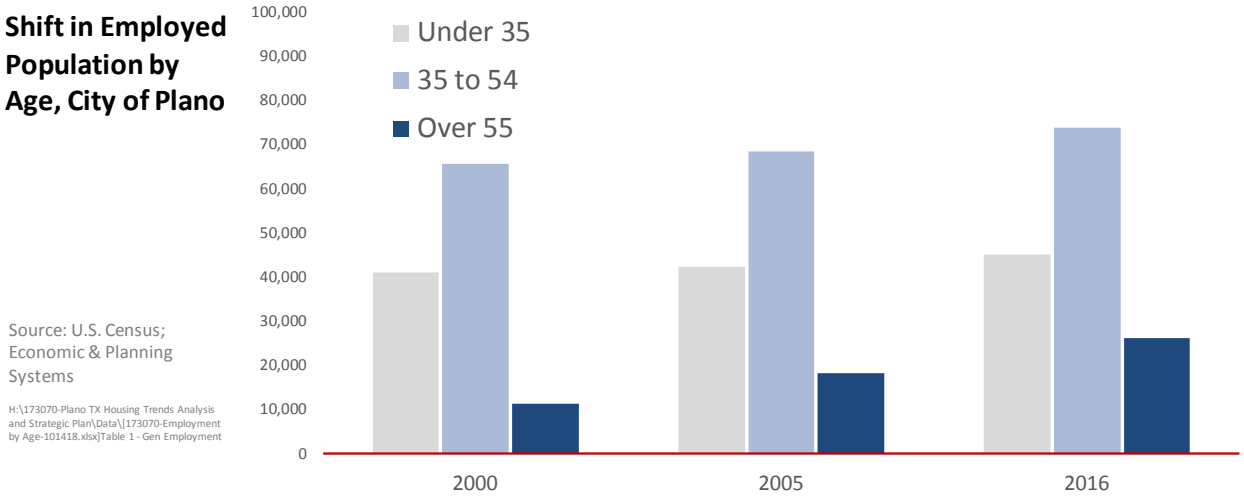
Figure 7 Shift in Employed Population by Age, Dallas-Ft. Worth CMSA



For the city, the pattern was no different. Between 2000 and 2016, the total local labor force (i.e. Plano residents holding jobs either in the city or elsewhere) increased from 118,000 to more than 145,000—an increase of 27,000 employed residents. But 55 percent of that increase was from residents over 55 years working longer while just 15 percent of that increase came from residents under 35 and just 30 percent from those of prime working age between 35 and 54. This also meant that the average age of the labor force in Plano increased from 42 to 45 between 2000 and 2016.

Figure 8 also illustrates that the portion of those over 55 increased considerably between 2000 and 2016. In 2000, those under 35 accounted for 42 percent of the labor force, versus 38 percent by 2016. In 2000, those between 35 and 54 accounted for 49 percent of the labor force and 47 percent in 2016. And those over 55 accounted for 10 percent in 2000 and 18 percent by 2016.

Figure 8 Shift in Employed Population by Age, City of Plano



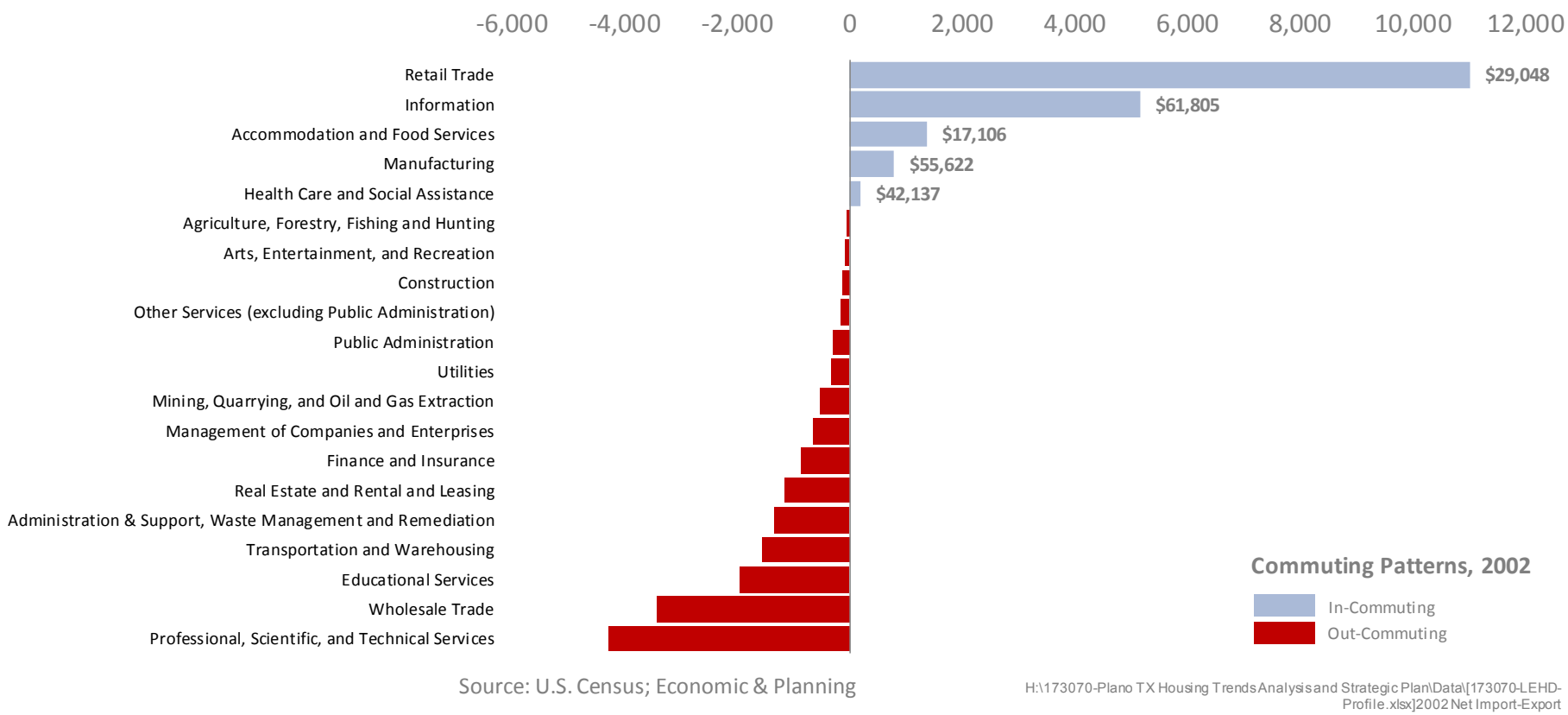
The positive side of this story is that people are living and working longer. While the social and economic impacts of those trends would require further analysis, there is a side of this trend that is clear nationwide already in an analysis of data from the Bureau of Labor Statistics Consumer Expenditure Survey[10] that indicate as households age they spend less on typical taxable retail items. If households age in place and, thus, spend less, they generate less sales tax for the city. Without bringing in more households, sales tax revenues to Plano could increase more slowly and eventually stagnate.

Commuting Patterns

The rapid employment growth combined with slower population growth that Plano has experienced has led to changes in commuting patterns. As shown in **Figure 9** and **Figure 10**, in 2002 only four industries were net importers of labor (meaning more employees in those industries lived outside of Plano than lived in the city), while most industries were net exporters (more employees lived in the city and worked outside than those working within the city but living elsewhere). By 2015, this had significantly changed—almost every industry required labor from outside of Plano, resulting in significant numbers of employees commuting into the city each day.

[10] https://www.bls.gov/cex/data.htm

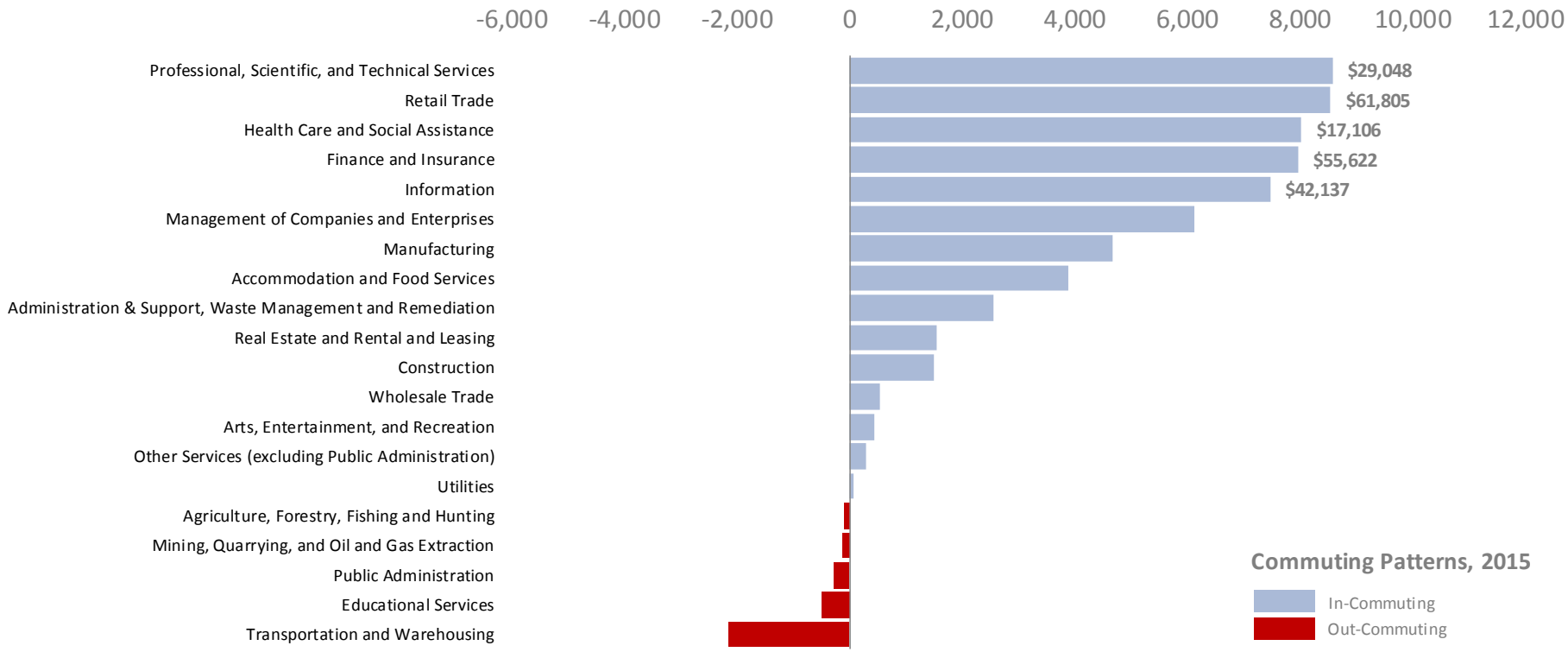
Figure 9 Plano Jobs by Industry and Commuting, 2002



Source: U.S. Census; Economic & Planning

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Figure 10 Plano Jobs by Industry and Commuting, 2015

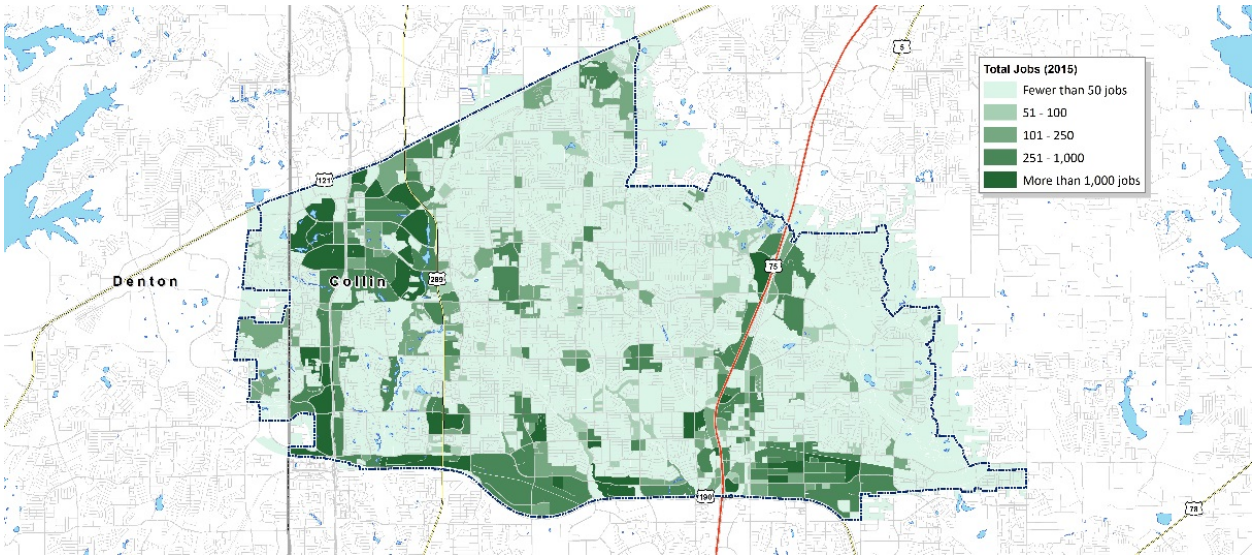


Source: U.S. Census; Economic & Planning

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As shown in **Figure 11**, employment in Plano is concentrated in key locations. Employment is generally concentrated along major corridors, with most of the city's jobs located along the Dallas North Toll (DNT) and President George Bush Turnpike (PGBT).

Figure 11 Plano Jobs by Location, 2015



These trends play out in traffic patterns as well, as shown in **Figure 12** and **Figure 13**. When traffic congestion, measured by roads where volume exceeds 100 percent of roadway capacity, is measured against job locations, the areas of employment growth are also the areas on routes commuting employees are likely to travel, which saw an increased number of congested roads.

Figure 12 Employment (2005) and Roadway Congestion (2007)

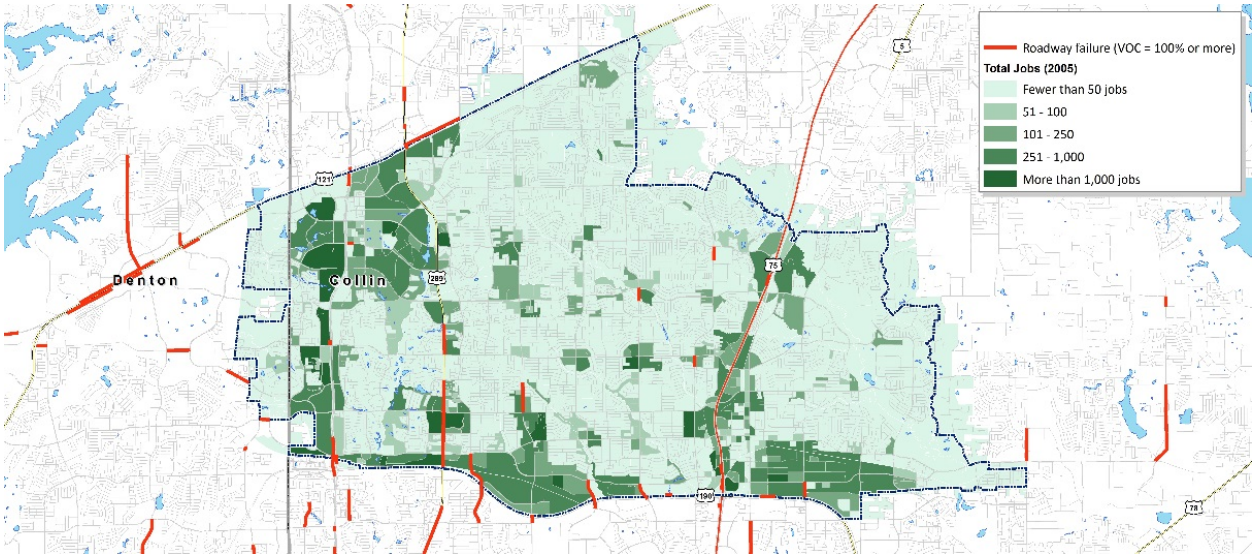
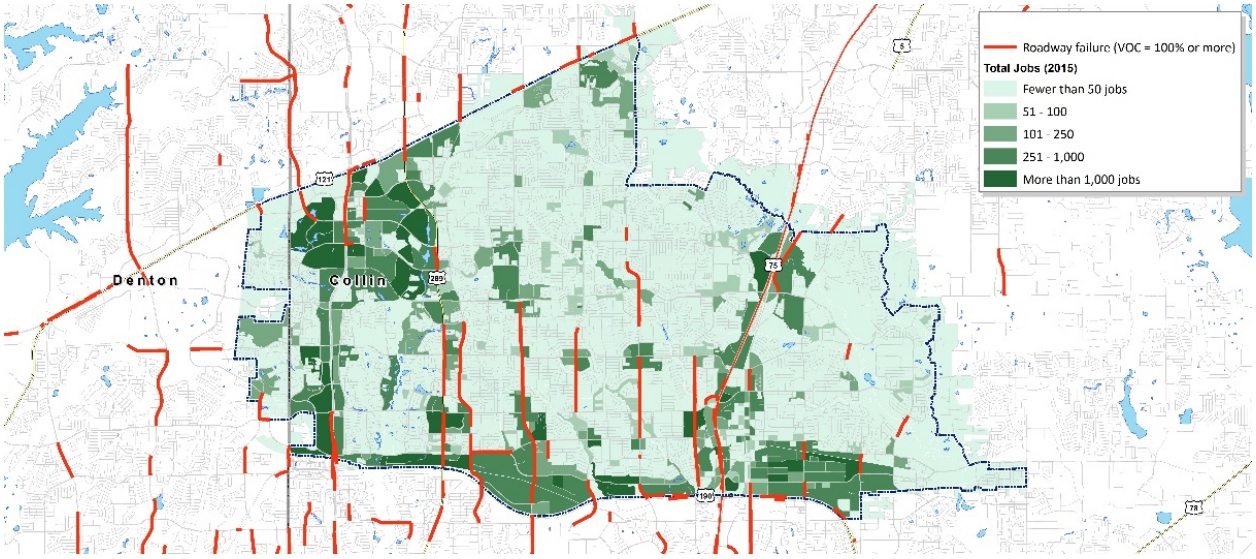


Figure 13 Employment (2015) and Roadway Congestion (2017)



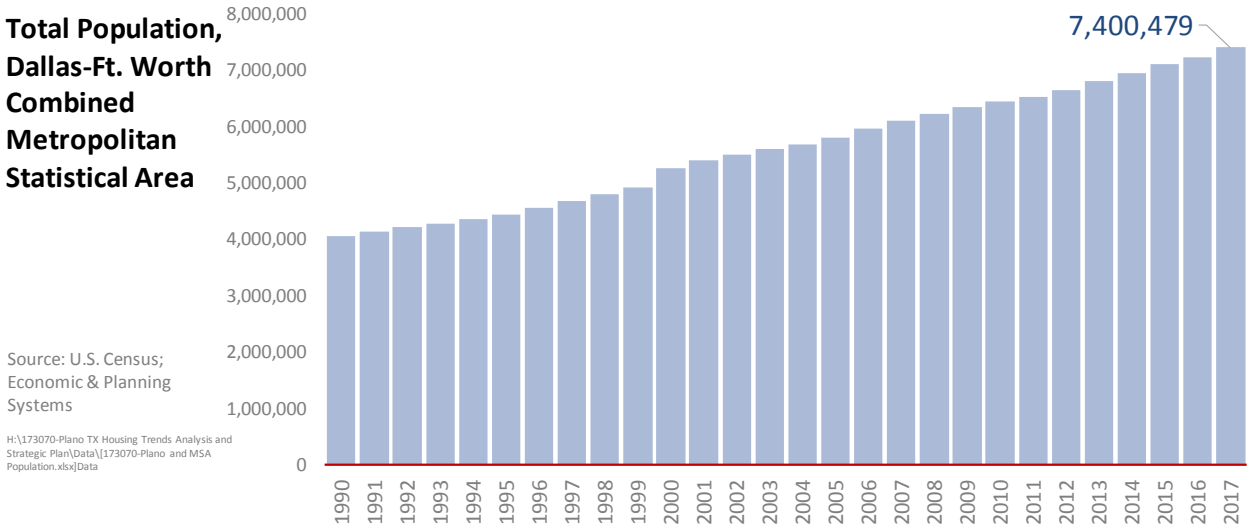
Population and Households

Another one of the fundamental drivers of housing demand is population growth, fueled in part by household formation, natural population growth (net of births and deaths), as well as net in-migration to the city.

Population Growth

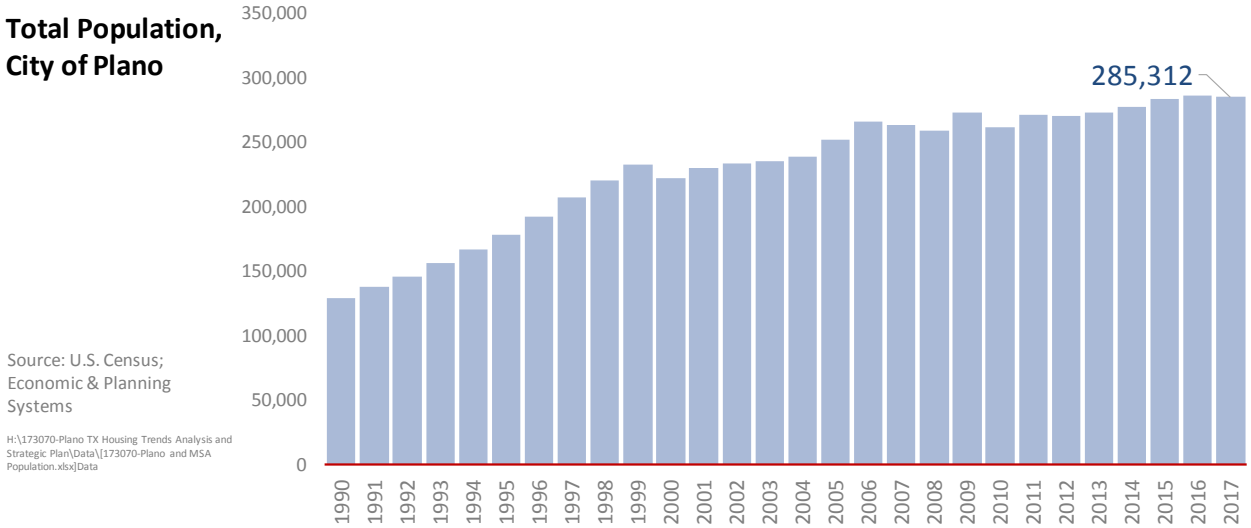
Between 1990 and 2017, the Dallas-Ft. Worth CMSA grew from just over 4 million residents to over 7.4 million residents in 2017, as illustrated in **Figure 14**. The CMSA grew by more than 123,000 people per year. Since 2010 alone, the CMSA has added a total of nearly 1 million residents, a growth rate of more than 137,000 people per year.

Figure 14 Dallas-Ft. Worth CMSA Population



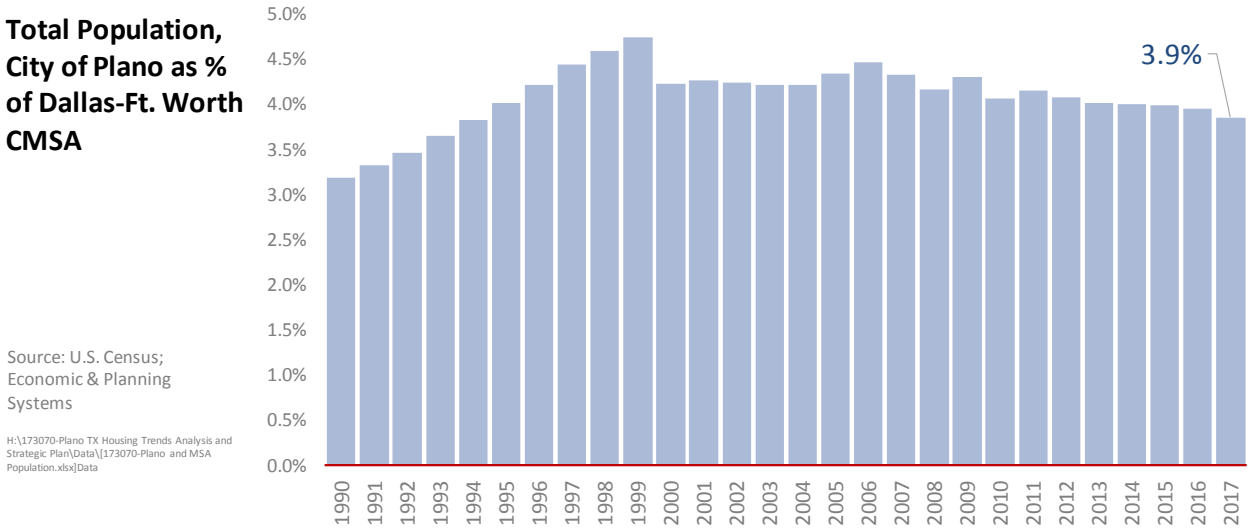
In the City of Plano, the population more than doubled from just under 130,000 residents in 1990 to a population of approximately 285,000 in 2017, as illustrated in **Figure 15**. Since 1990, the city has captured nearly 5 percent of the CMSA's population growth, but since 2010, as the city's supply constraints have begun impacting its growth, the city has only captured approximately 2 percent of the CMSA's annual growth.

Figure 15 City of Plano Population



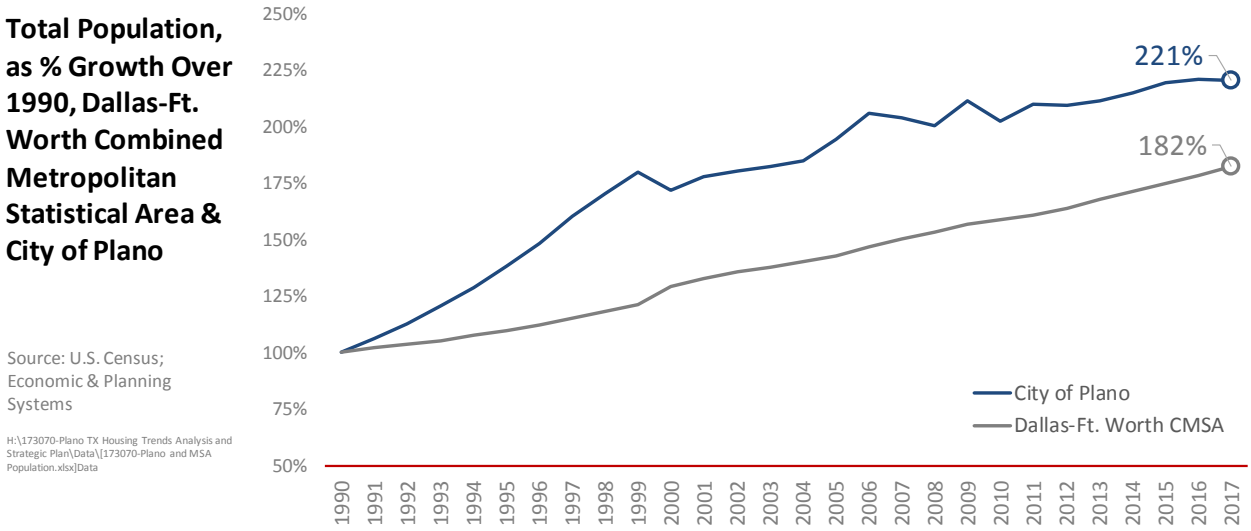
In context, however, the City of Plano's population has fluctuated between 3 and 5 percent of the CMSA's population, as illustrated in **Figure 16**. Since 2000, the city's trajectory trended downward from nearly 5 percent to 3.9 percent in 2017.

Figure 16 City Population as % of CMSA



Viewed in relative terms, as illustrated in **Figure 17**, the city's population in 2017 is more than 120 percent above its 1990 level, versus the CMSA's population which is 82 percent above 1990 levels. Moreover, between 2000 and 2016, the number of households in the city grew by just 25,000, a rate of nearly 1,600 per year.

Figure 17 Indexed MSA & City Population Growth



The first "red flag" in the demand-side analysis, the relationship between job and household growth at the regional and national level, generally conforms to a roughly one-to-one ratio. This means that every new job typically creates demand for one new household and/or housing unit. In Plano, the city's jobs to housing ratio was at 4 to 1, meaning that the city grew by just one household for every 4 new jobs.

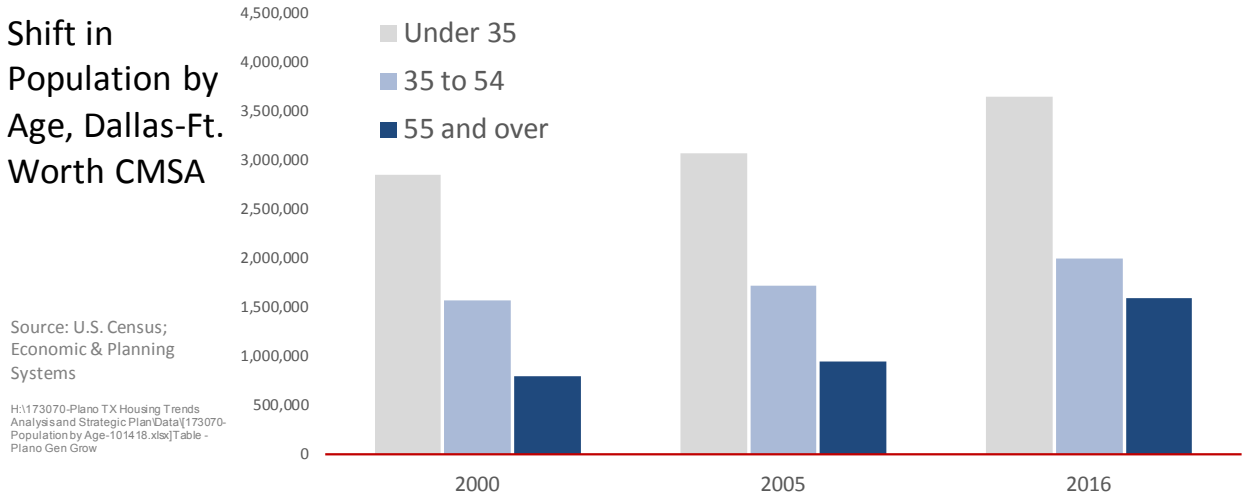
Plano has only been the beneficiary of one aspect of its economic growth. On one side are the direct and indirect economic benefits associated with new jobs and businesses (e.g. sales tax[11]). On the other side are the induced economic benefits, such as the new worker household spending on housing, retail goods and services that do not benefit Plano's tax base. Studies have shown that a city's daytime population spends only a small portion of its income to or from work.

[11] Not all industries generate direct sales taxes. For example, retail and accommodations generate sales taxes directly, but educational services, management, or professional/technical services do not typically generate sales taxes. There are some industries, such as those in the city that are among its top-performing sectors, such as manufacturing, that may only generate sales taxes indirectly, i.e. after selling their products to a wholesaler, they are then sold to a consumer (business or individual) who pays sales taxes at the point of sale, which may or may not be in the city.

Population by Age

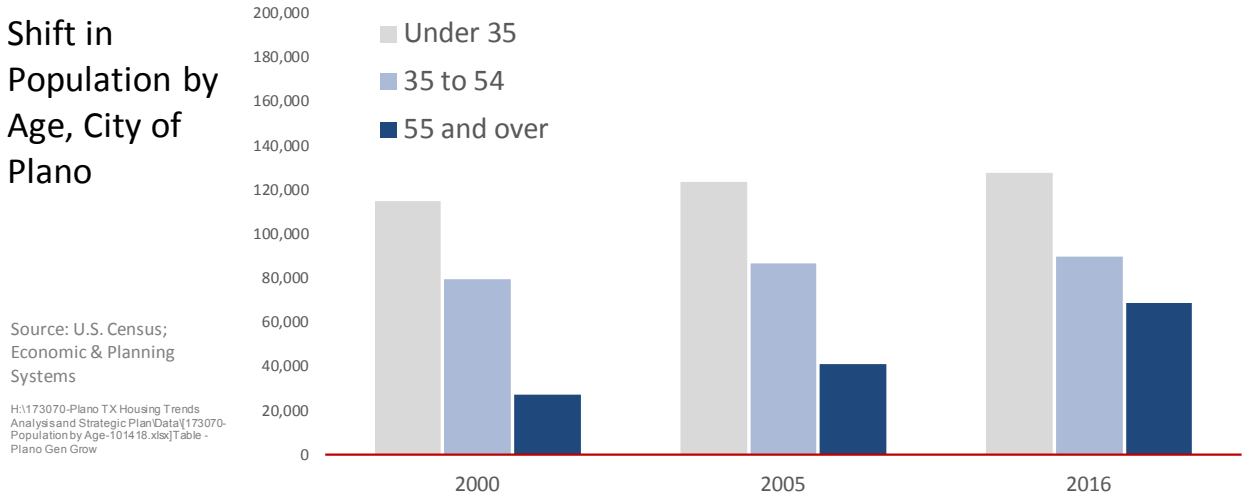
Even more pronounced than the shift in employment by age, the shifts in population by age for both the CMSA and city demonstrate a doubling of the population over 55. Illustrated in **Figure 18**, the population over 55 of the CMSA doubled from approximately 796,000 to 1.6 million between 2000 and 2016. As a portion of total population, this age group accounted for 15 percent in 2000 and grew to 22 percent by 2016. Although there was a similar magnitude of growth in the population under 35, its portion of the population decreased from 55 percent in 2000 to 50 percent by 2016.

Figure 18 Shift in Population by Age, Dallas-Ft. Worth CMSA



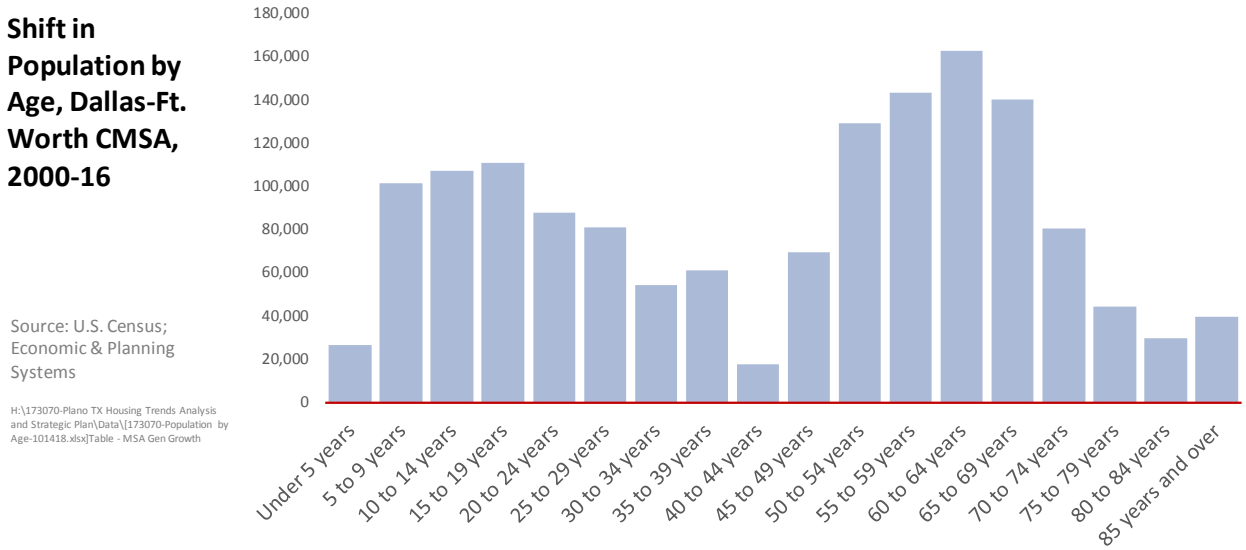
For the city, **Figure 19** illustrates the near stagnation of the population under 35 and those between 35 and 54. Between 2000 and 2016, each of these age groups grew by just 10,000 to 12,000 persons, whereas the population over 55 grew by more than 41,000.

Figure 19 Shift in Population by Age, City of Plano



Illustrated differently, **Figure 20** shows the growth of population by individual age groups between 2000 and 2016. Interestingly, the graphic reflects net growth of population among the Baby Boomers (currently between the ages of 54 and 72), as well as the Millennials (currently between the ages of 18 and 36).

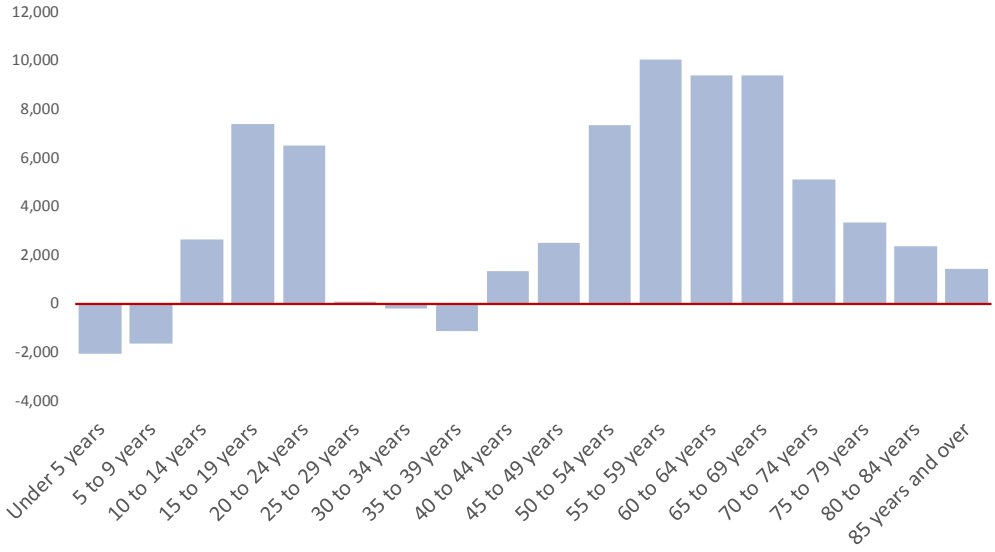
Figure 20 CMSA Population Change by Age



Although more than half of the city's population growth was attributable to the population over 55, **Figure 21** also illustrates the bifurcation of growth in population by age. It shows a similar concentration of net growth among both the Baby Boomers and a smaller portion of the Millennials. There is also a slight net out-migration of younger Generation X (currently between the ages of 36 and 54). This trend was also highlighted in a recently-completed demographic study for the Plano ISD, which showed that enrollment had dropped from a little more than 55,000 in the 2012-13 school year to under 54,000 by the 2017-18 school year.

Figure 21 City Population Change by Age

Shift in Population by Age, City of Plano, 2000-16



Source: U.S. Census; Economic & Planning Systems

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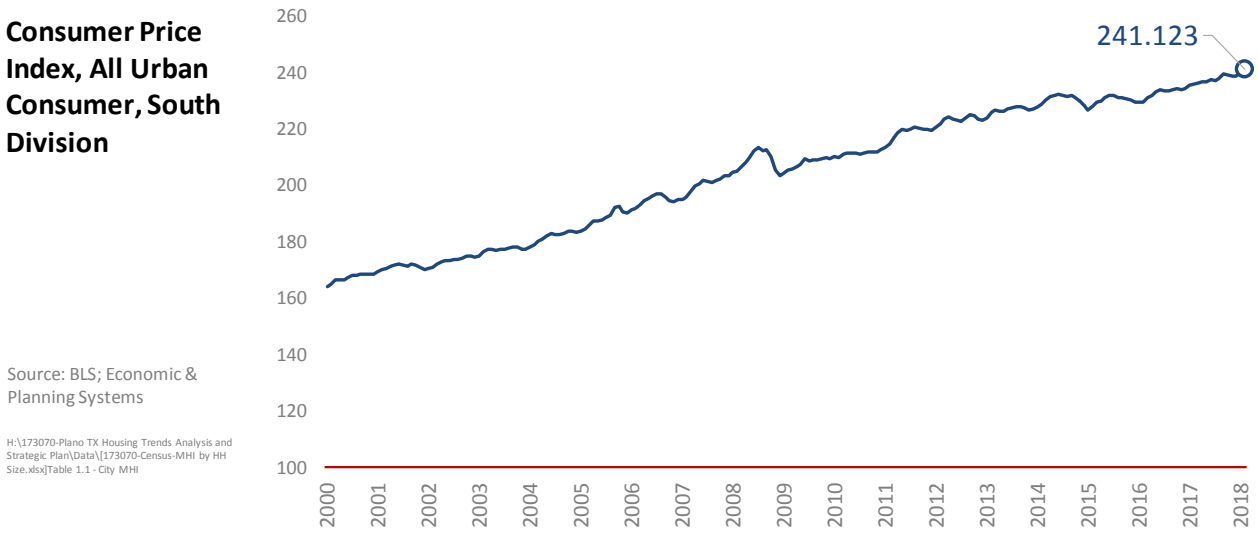
Migration

In addition to natural population growth, Plano has seen growth from new residents moving into the city from other places. From 2005 to 2016, 85,000 residents moved into the city while 66,000 moved out, resulting in a net in-migration of 19,000 residents[12]. This growth from migration represents approximately 55 percent of the city's total growth over that time period. It should also be noted that the age-level breakdown presented previously in **Figure 8** points toward the relative stagnation of growth of population under 55 years and predominance of growth in the population over 55 years.

Household and Income Growth

The Consumer Price Index (CPI), as illustrated in **Figure 22**, is a measure of the average change over time in the prices paid by urban consumers for goods and services. The CPI series illustrated represents the escalation of this "basket" of goods and services to all urban consumers in the southern U.S., including Texas. Between 2005 and 2017, the CPI, which often refers to inflation, grew at 2.0 percent.

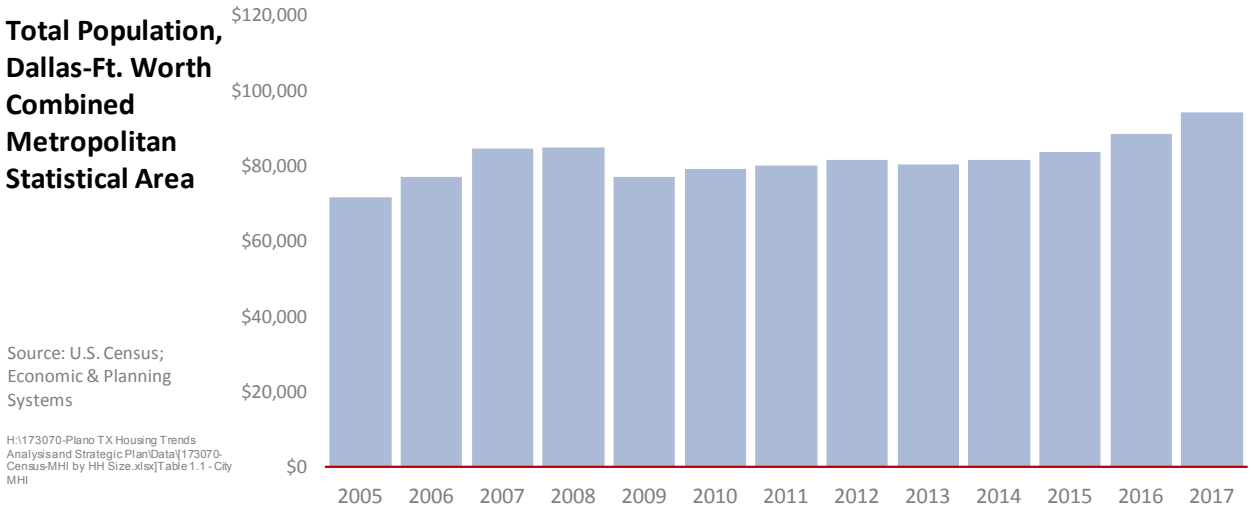
Figure 22 Consumer Price Index



[12] Data analyzed included IRS county to county migration data, as well as U.S. Census migration data for the city.

Among the indicators of a strong local economy, Plano's median household income increased from approximately $72,000 in 2005 to more than $94,000 in 2017, an average annual rate of 2.3 percent growth (i.e. higher than inflation), as illustrated in **Figure 23**. Contrary to many other cities' experiences, the implication here is that purchasing power for a "typical" household in the city actually increased during this time.

Figure 23 Household Income, 2005-2017



The city's households grew by 15,200, a 14 percent increase, between 2005 and 2016. Growth was, however, not even across income groups. **Figure 24** illustrates the distribution of households (both ownership and renter) by Area Median Income (AMI), which in 2005 was approximately $72,000. Approximately 30 percent of all households are defined having household incomes below approximately $43,000, and approximately 30 percent of all households are identified as having incomes above approximately $115,000.

Figure 25 illustrates the distribution of households by AMI for 2016, which was approximately $106,000. As in 2005, nearly 30 percent of households had household incomes below the 60 percent AMI mark, approximately $53,000, and approximately 30 percent of all households are identified as having incomes above 160 percent AMI, approximately $141,000.

Figure 24 Total Households by Area Median Income, 2005

Total Households (demand) and Total Housing Inventory (supply), 2005

Source: U.S. Census ACS 1-year estimates, B19019, B25063, B25118; Economic & Planning Systems

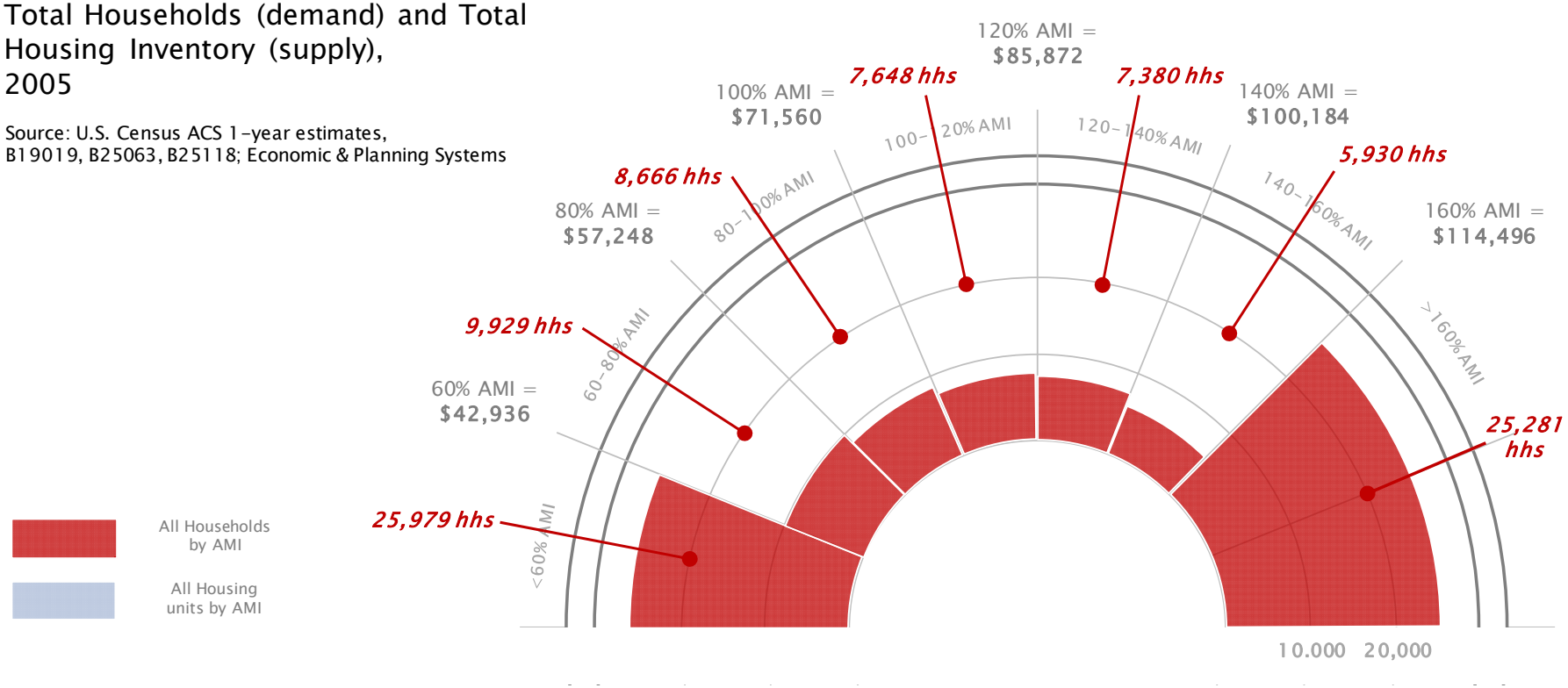
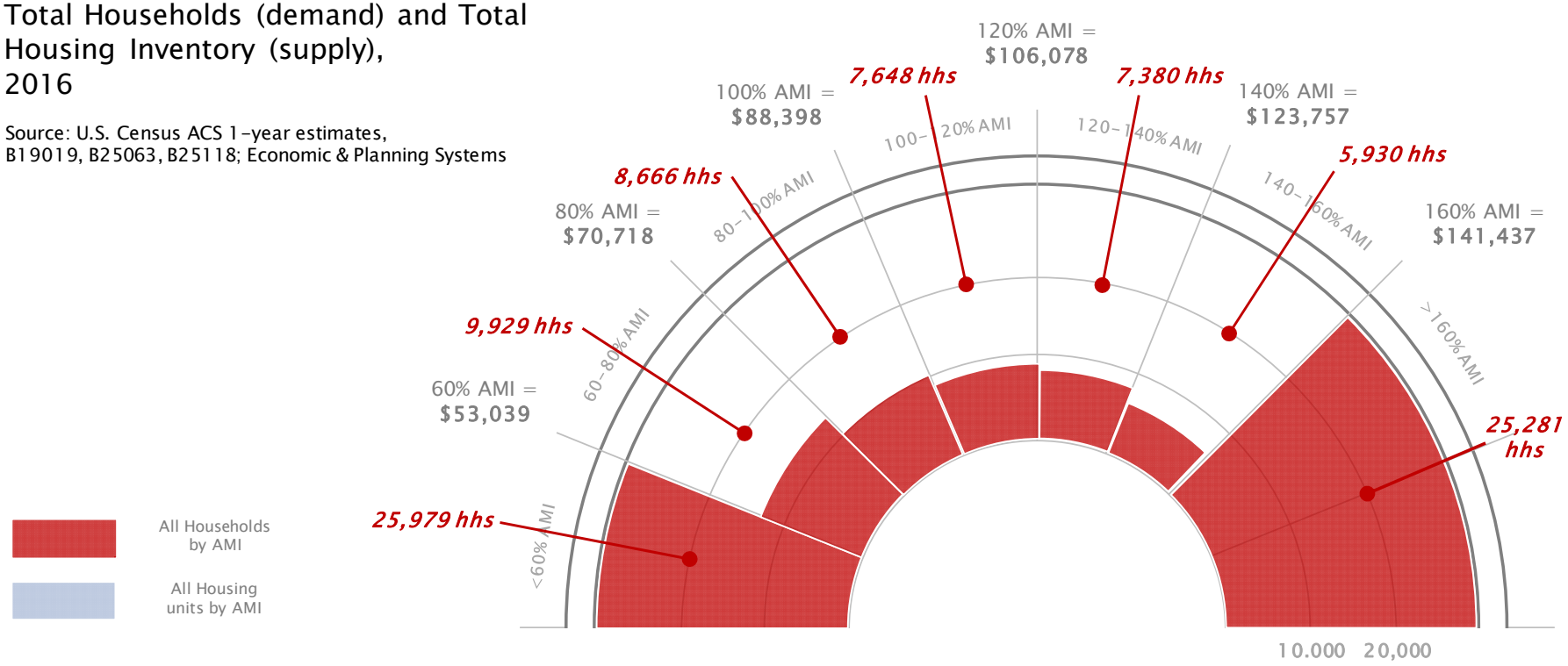


Figure 25 Total Households by Area Median Income, 2016

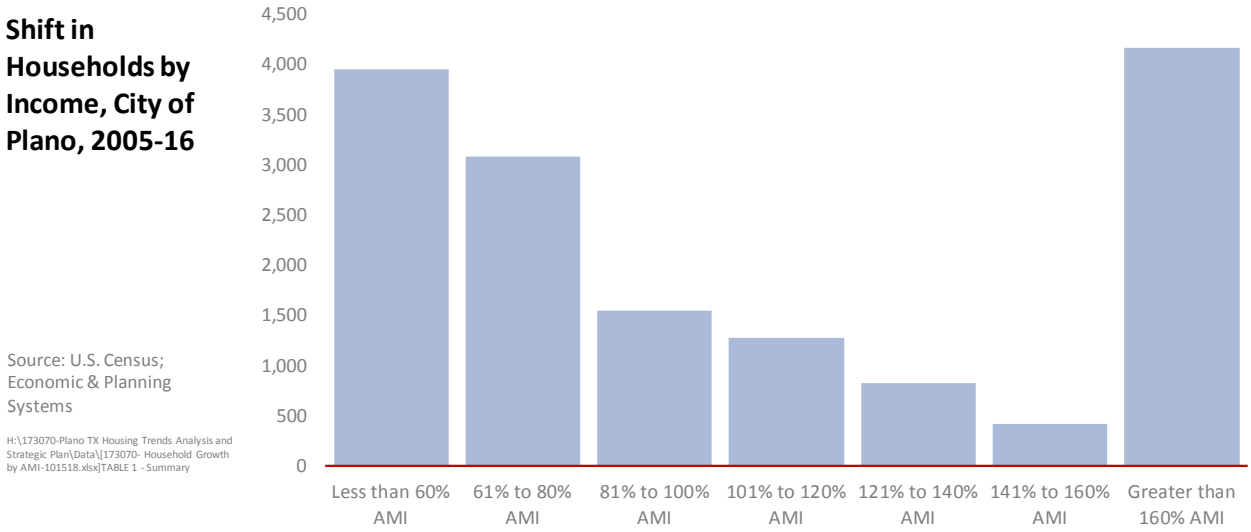
Total Households (demand) and Total Housing Inventory (supply), 2016

Source: U.S. Census ACS 1-year estimates, B19019, B25063, B25118; Economic & Planning Systems



As a matter of changing conditions, **Figure 26** illustrates that the greatest growth was seen in lower-income households, defined as a percent of the Area Median Income (AMI). Households earning below 100 percent AMI ($88,398 in 2016) accounted for 56 percent of total household growth during this time, whereas households earning more than 100 percent AMI grew by 44 percent. Notable in this illustration is the bifurcation of growth among opposite ends of the income spectrum – growth in lower and higher income brackets, whereas growth among households between 80 and 160 percent AMI (i.e. the workforce) accounted for just 27 percent of total household growth.

Figure 26 Shift in Households by Income, 2005-16

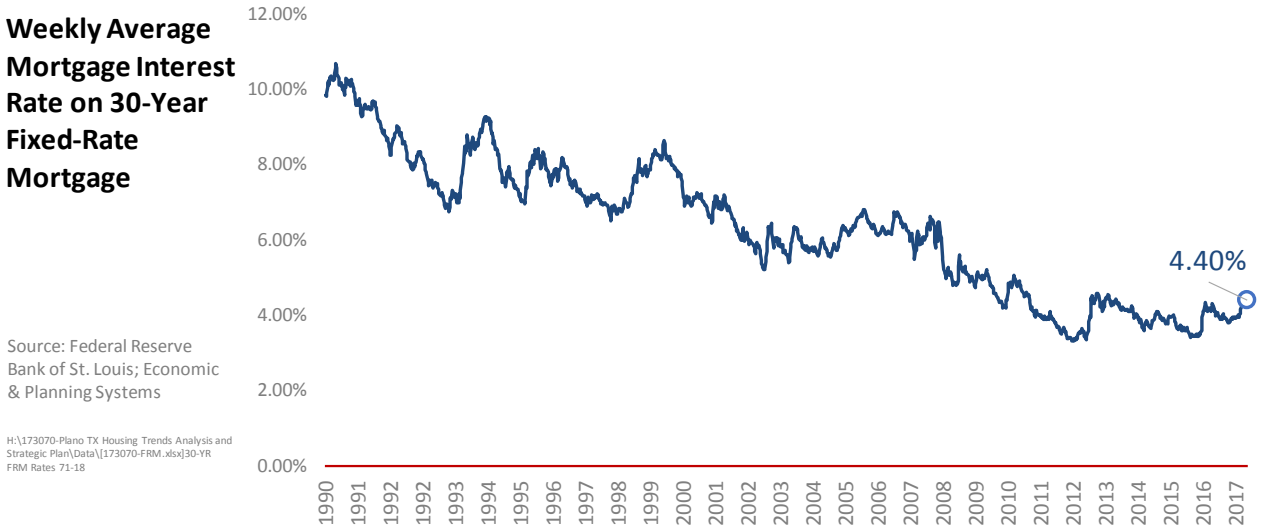


It should be noted that the distribution of households by income level are utilized later as compared to the distribution of housing units by AMI level to identify the extent to which any mismatches or gaps between the demand and supply of housing might exist.

Purchasing Power

Between 2000 and 2016, the average borrowing rate on a 30-year fixed rate mortgage dropped from approximately 7 percent to approximately 4 percent, illustrated in **Figure 27**.

Figure 27 Residential Mortgage Lending Conditions, 2005-17

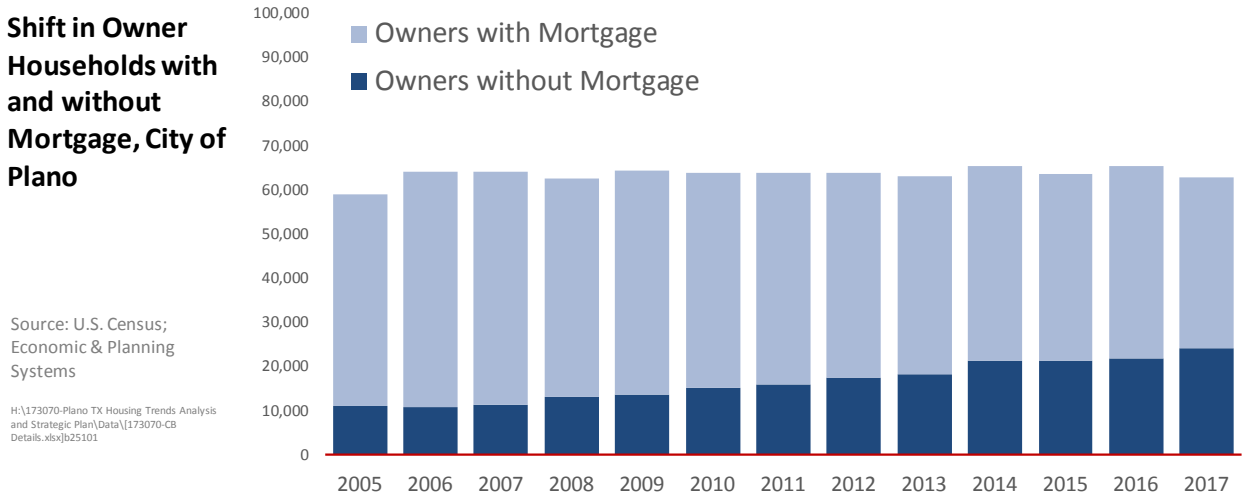


Source: Federal Reserve Bank of St. Louis; Economic & Planning Systems

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Although these tremendous and historically low borrowing conditions were supposed to incent more households into homeownership, the portion of owner households with a mortgage in Plano dropped from 80 percent in 2005 to 67 percent in 2016, as illustrated in **Figure 28**.

Figure 28 Owner Households with and without Mortgage, City of Plano



To maintain community investment and engagement, or at least to maintain a stable balance between owner and renter households, some definition of a state of "equilibrium" for Plano might mean identifying an optimal portion of households who own their homes and the maintenance of some optimal portion thereof who still hold mortgages. Whatever the definition, while this downward trend has meant financial freedom for about 10,000 households on one hand, it also indicates a lack of broader investment in the city on the other.

Stated Preferences

This study included a survey of the city's residents and workforce, probing their preferences for what physical, neighborhood, and community features affect their housing decisions.[13] They characterize elements of housing demand and begin to illuminate whether aspects of the city's housing supply is meeting their demands. As people rarely have the resources to buy the perfect house in the perfect location, these findings illustrate the complexity of preferences and trade-offs that households make in housing choices.

The results are broken down by age and reveal meaningful differences between those under 35, age 35 to 54, and those over 55 (referred to as "age cohorts"). While it can be tempting to interpret such responses as an indication of generational shifts in preferences for specific housing and community features, stated preference findings should be interpreted through the lens of what is valued by specific age groups at a particular stage of life. For example, when asked how their preferences might change in the next five years, younger respondents generally anticipate their housing preferences changing to accommodate a family, schooling, and/or a spouse; the array of preferences resembles that of the next older age group.

For planning and economic development purposes, a city should seek to understand whether or not its supply of housing is sufficient to meet the changing distribution of its workforce and residents. In essence, the data provides a bridge for interpreting the demand- and supply-side analyses of the other report sections.

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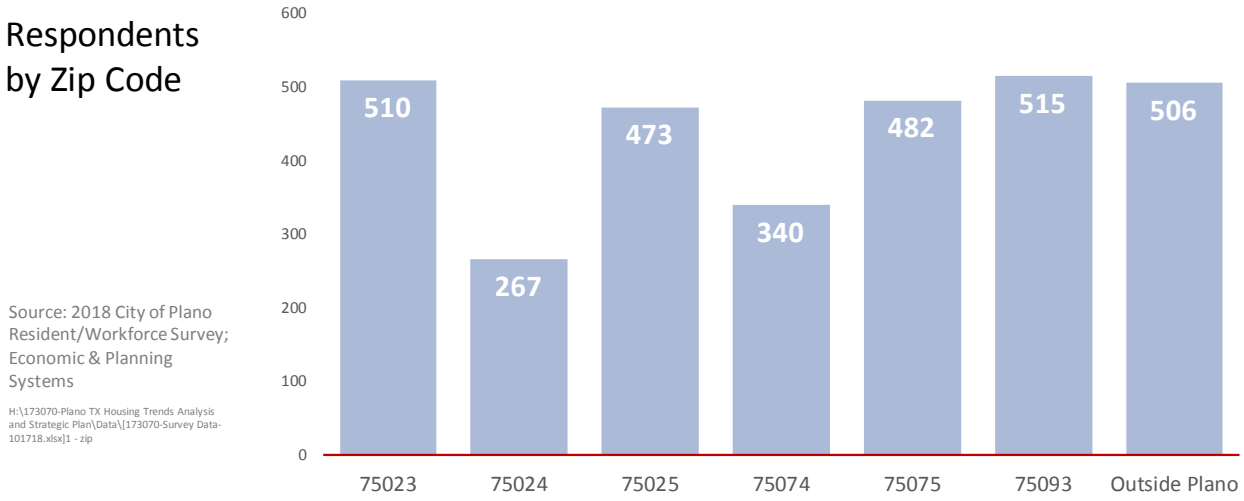
[13] During May and June 2018, a survey was fielded through weblinks to the City Commissioners, Boards, NLC, Citizen Academy, the Plano Chamber of Commerce, Hispanic Chamber of Commerce, CSD Nonprofits, Collins County Homeless Coalition, Collin County Association of Realtors, the Dallas Apartment Association, Black Chamber of Commerce, Plano AARP Chapter, the Asian American Chamber of Commerce, and posted as an open link to the City of Plano's website. The survey yielded 3,359 responses and was weighted to correct for the distribution of income and tenure.

Collectors

During May and June 2018, a survey was fielded through weblinks to the City Commissioners, Boards, Neighborhood Leadership Council (NLC), Citizen Academy, the Plano Chamber of Commerce, Tri-County Regional Hispanic Chamber of Commerce, Community Services Division Nonprofits, Collin County Homeless Coalition, Collin County Association of Realtors, the Dallas Apartment Association, Black Chamber of Commerce, the Asian American Chamber of Commerce, and posted as an open link to the City of Plano's website. The survey yielded 3,357 responses and was weighted to correct for the distribution of income and tenure.

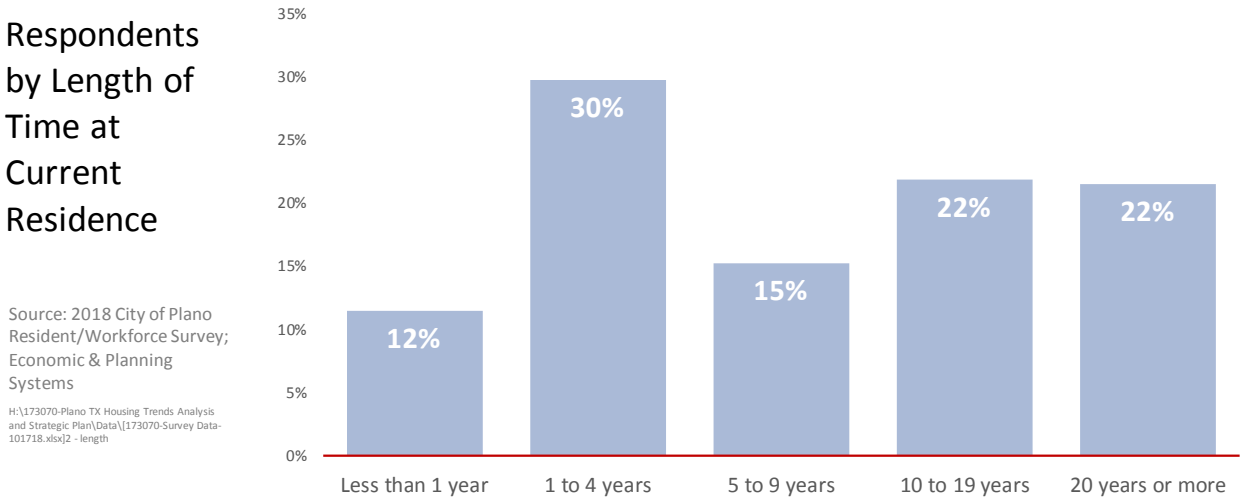
As illustrated in **Figure 29**, the survey collected responses from a substantial number of Plano residents. Nearly 85 percent of responses came from Plano residents, shown below broken out by zip code of residence, and the remaining 15 percent came from residents of communities in and around the Dallas-Ft. Worth CMSA.

Figure 29 Respondents by Zip Code



The survey also collected responses from a cross-section of residents and workers that have lived in their current residence (whether in Plano or not) for any length of time from less than one year to more than 20 years, as illustrated in **Figure 30**.

Figure 30 Respondents by Length of Time in Current Residence



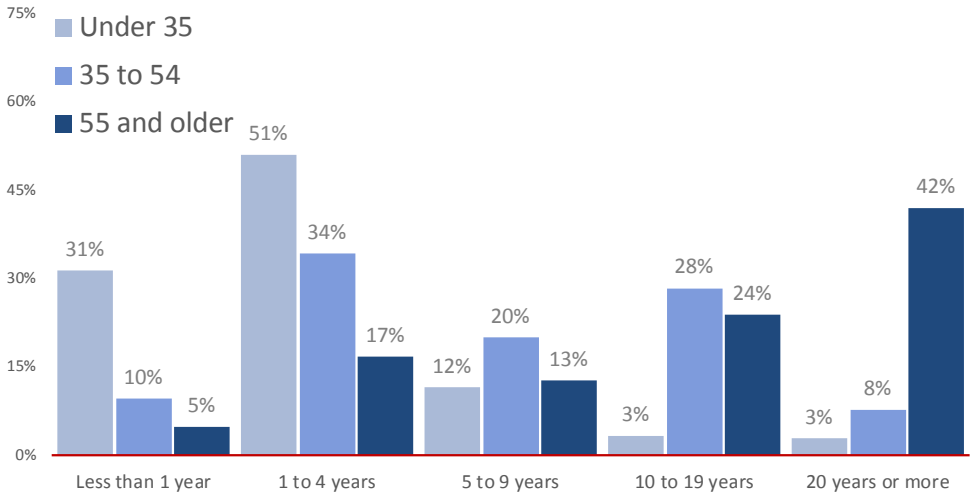
Broken down by age group (as many of these survey findings will be through this section), **Figure 31** shows an intuitive cross-section of these findings by age category. For the respondents under the age of 35, half have lived in their current residence for 1 to 4 years, and approximately one-third for less than a year. For respondents between 35 and 54, just over one-third have lived in their residence for 1 to 4 years, and nearly one-third have been in their homes for 10 to 19 years. For the respondents over the age of 55, 42 percent have lived in their homes for longer than 20 years.

Figure 31 Respondents by Age by Length of Time in Current Residence

Respondents by Length of Time at Current Residence by Age

Source: 2018 City of Plano Resident/Workforce Survey; Economic & Planning Systems

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Each respondent was asked to identify the number of persons in their household by age category, the results of which are shown in **Figure 32**. A majority of respondents represented household sizes of two persons, and the average household size of all respondents was 2.7.

Figure 32 Number of Persons per Household by Age Group

Number of Persons per Household by Age Group

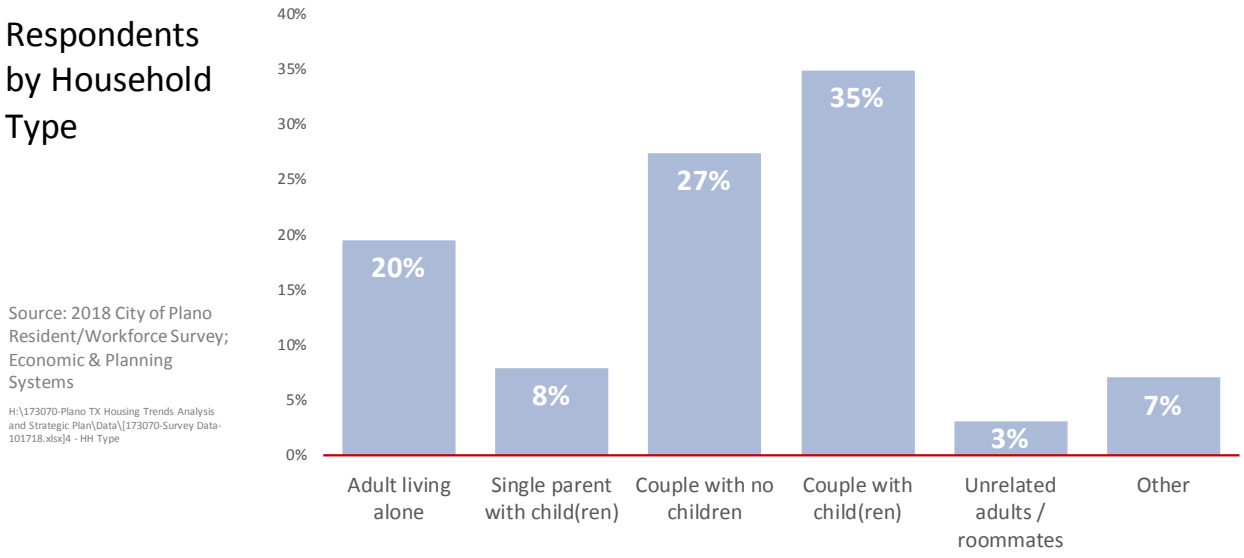
Source: 2018 City of Plano Resident / Workforce Survey; Economic & Planning Systems

H:\173070-Plano TX Housing Trends Analysis and Strategic Plan\Data\[173070-Survey Data-101718.xlsx]3 - people by age

	Number of Persons in Household						
	1	2	3	4	5	6	Total
Number of people per household by age group							
Under 18	524	984	375	120	15	6	2,024
18 to 35	644	910	144	48	10	6	1,762
36 to 55	627	1,988	27	8	0	0	2,650
56 to 65	538	924	0	0	0	0	1,462
Over 65	404	888	6	4	0	0	1,302
Total	**2,737**	**5,694**	**552**	**180**	**25**	**12**	**9,200**

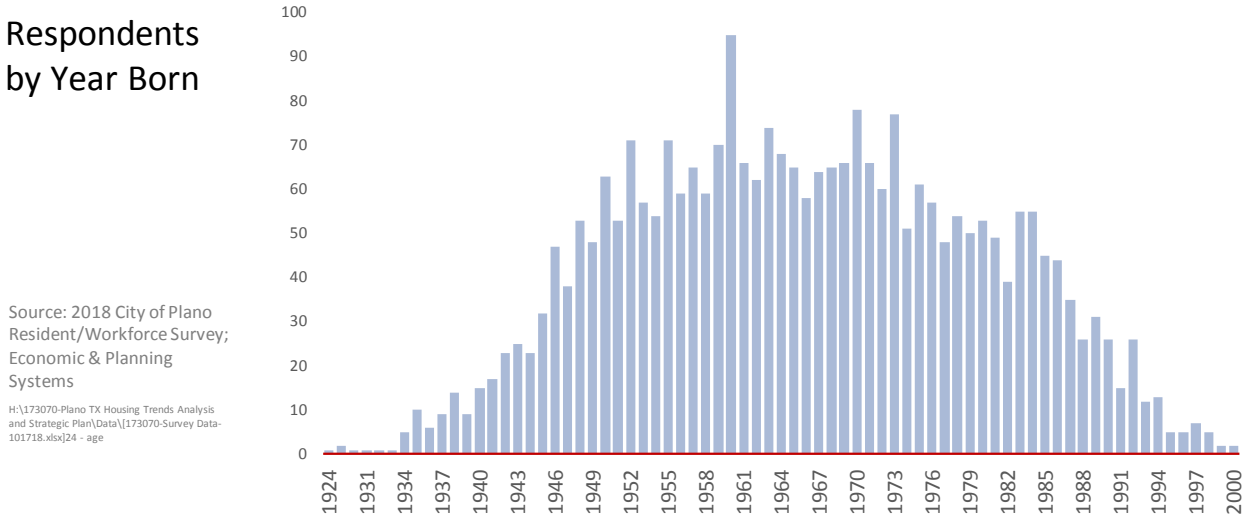
A diversity of household types in responses reflects the diversity of the community and its workforce, as shown in **Figure 33**. Couples with children represent the largest portion of respondent households (more than one-third), followed by couples without children (27 percent) and adults living alone (20 percent). A small portion (8 percent) of respondents are single-parent households with children and a smaller portion (3 percent) are unrelated adults or roommates. In the "other" category were 7 percent of respondents, defining themselves in open-ended comments frequently as multi-generational households or adults raising grandchildren.

Figure 33 Respondents by Household Type



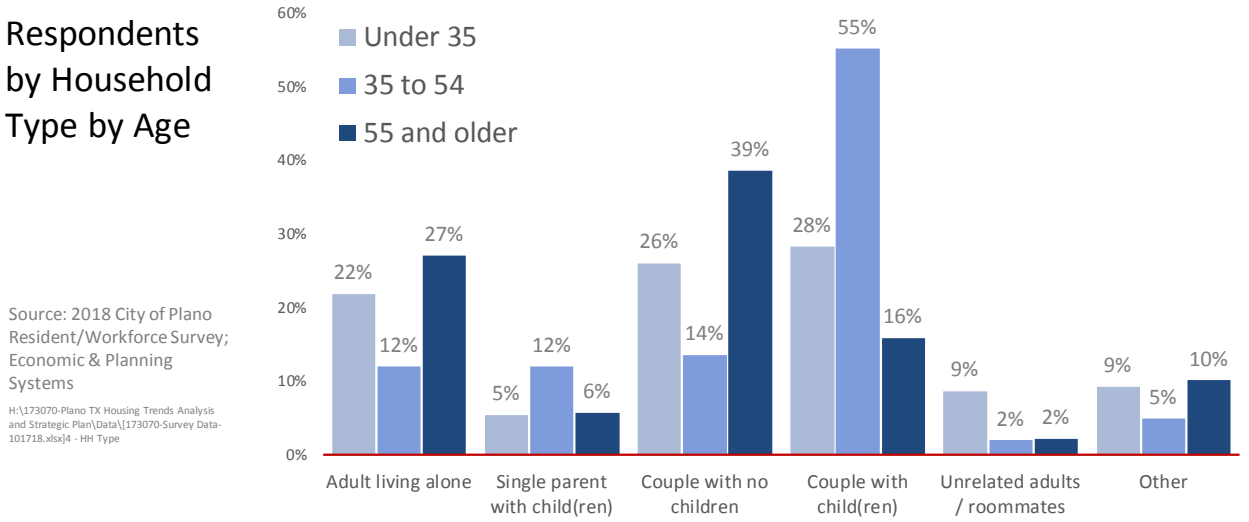
The distribution of responses by age in **Figure 34** shows a reasonably "normal" distribution, as opposed to a distribution that is skewed toward a particular age range. The average age of all respondents was 53 years, the average age of owners was 54 and the average among renters was approximately 44 years.

Figure 34 Respondents by Year Born



Break-downs by age show intuitive cross-sections of respondents under 35 years spread relatively evenly among adults living alone (22 percent), couples without children (26 percent) and couples with children (28 percent). Respondents between the ages of 35 and 54 were largely (55 percent) couples with children, and respondents 55 and over were largely couples without children and adults living alone.[14]

Figure 35 Respondents by Household Type by Age



[14] See also open-ended comments in **Figure 104** on page 125.

The most prevalent response among those who indicated "other" household type was some form of couple with a member of the immediate or extended family, as illustrated in **Figure 36**. For a list of all the "other" responses, refer to **Figure 104**.

Figure 36 "Other" Household Type Responses

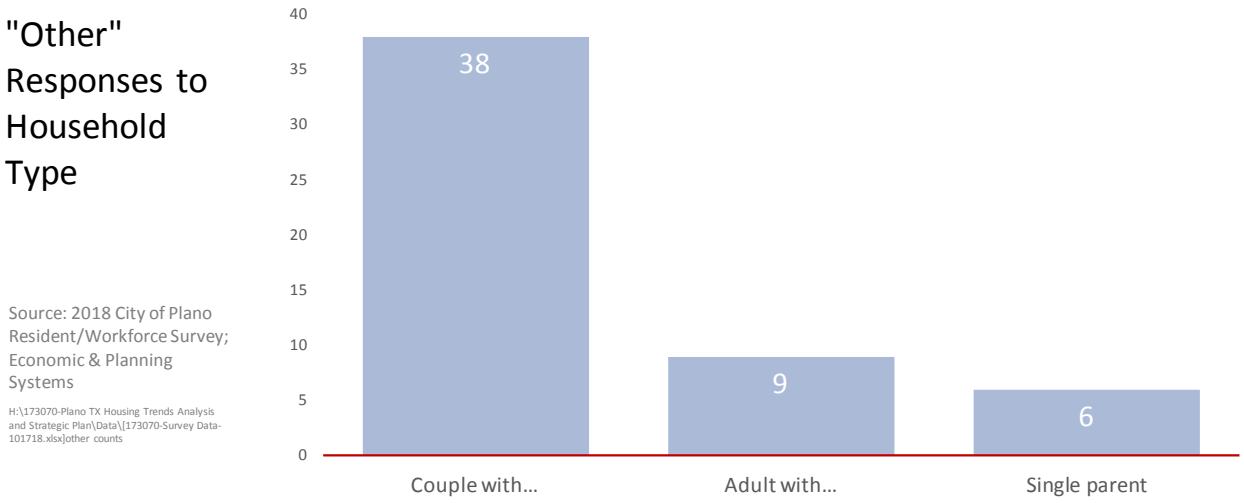
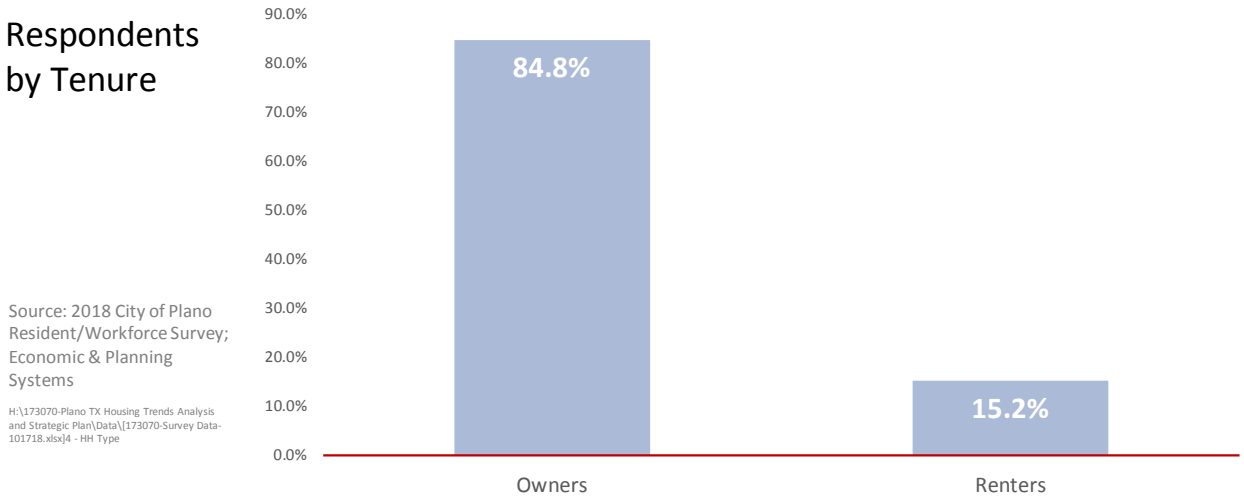


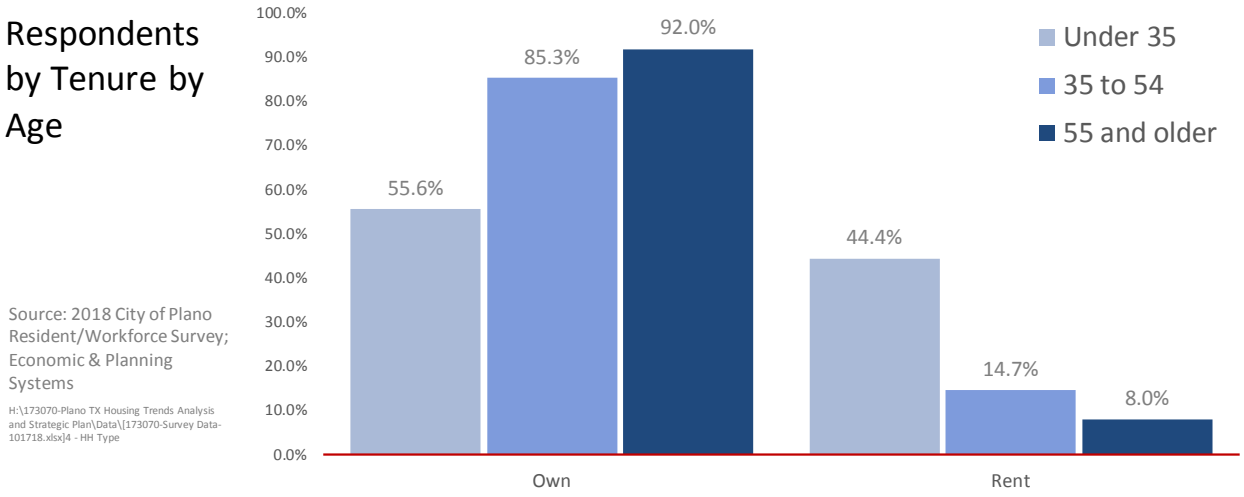
Figure 37 illustrates the distribution of respondents by tenure. As typical for community-wide surveys of residents and workforce, homeowners are often over-represented and renter households are under-represented in findings. To compensate for this survey bias, the results of the survey responses with regard to the analysis of averages and perceptions (later in this section) are weighted so that the results yield a distribution of household types that mirrors the actual distribution of Plano's households by tenure.

Figure 37 Respondents by Tenure



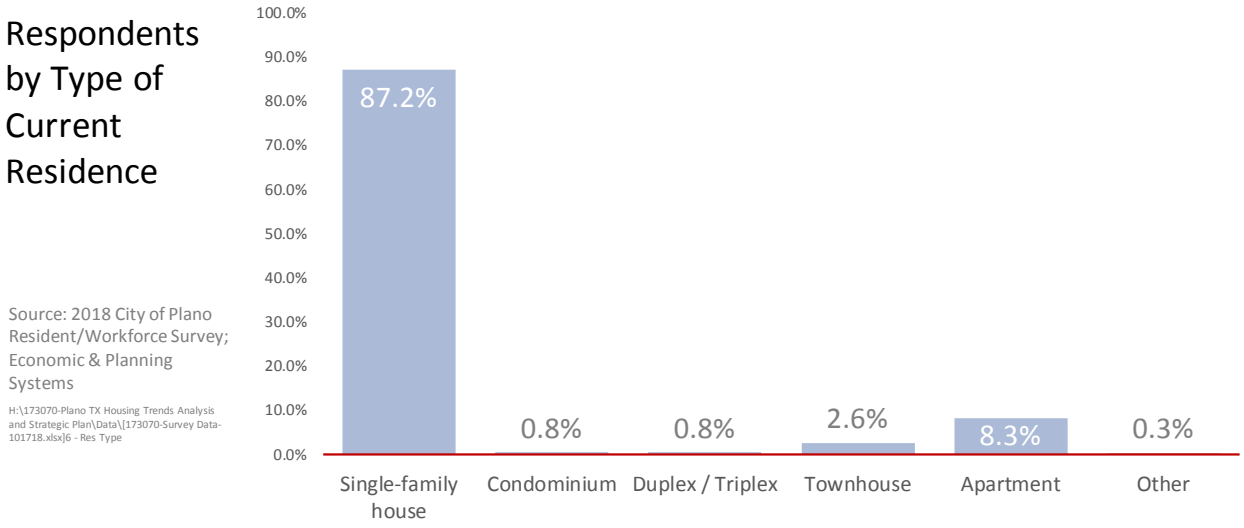
Disaggregated by age, the tenure split of respondents also follows an intuitive pattern of higher rates of ownership among the older age categories. The youngest age group (under 35 years) represents the largest group of renters with a 56 percent to 44 percent owner/renter split. For respondents between the ages of 35 and 54, 85 percent are owners and 15 percent are renters. Among the respondents 55 years and over, 92 percent are owners whereas just 8 percent are renters.

Figure 38 Respondents by Tenure by Age



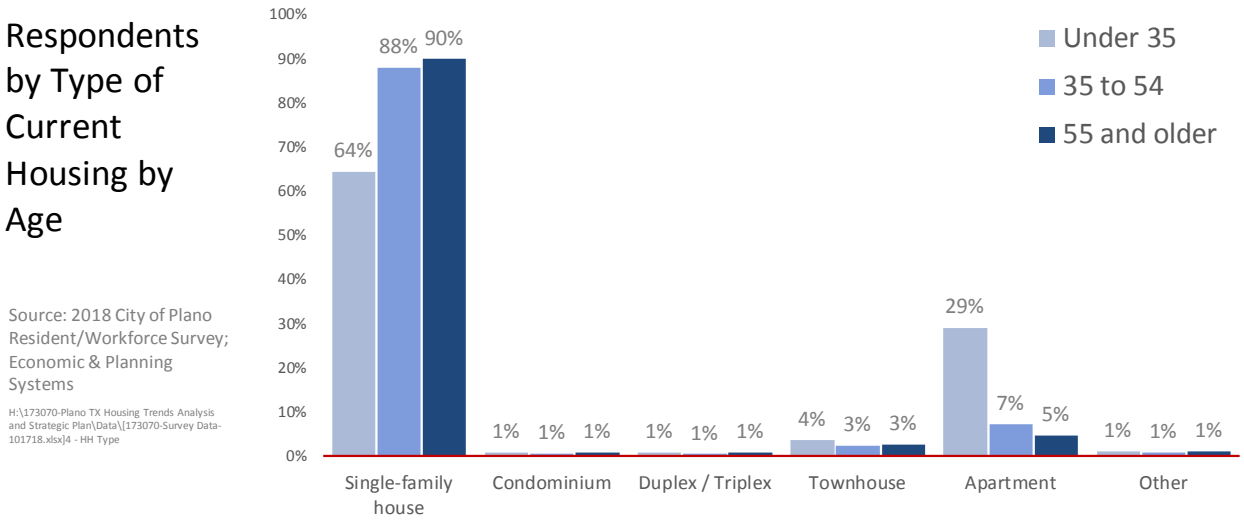
Nearly 90 percent of respondents live in single-family homes, as shown in **Figure 39**, and 8 percent live in apartments. Less than 3 percent live in townhomes and collectively less than 2 percent live in condominiums, or duplexes/triplexes.

Figure 39 Respondents by Type of Current Residence



By age category, the distribution shows that while approximately 90 percent of respondents live in single-family homes, 64 percent of respondents under the age of 35 occupy single-family homes, 29 percent live in apartments, and 4 percent in townhomes.[15]

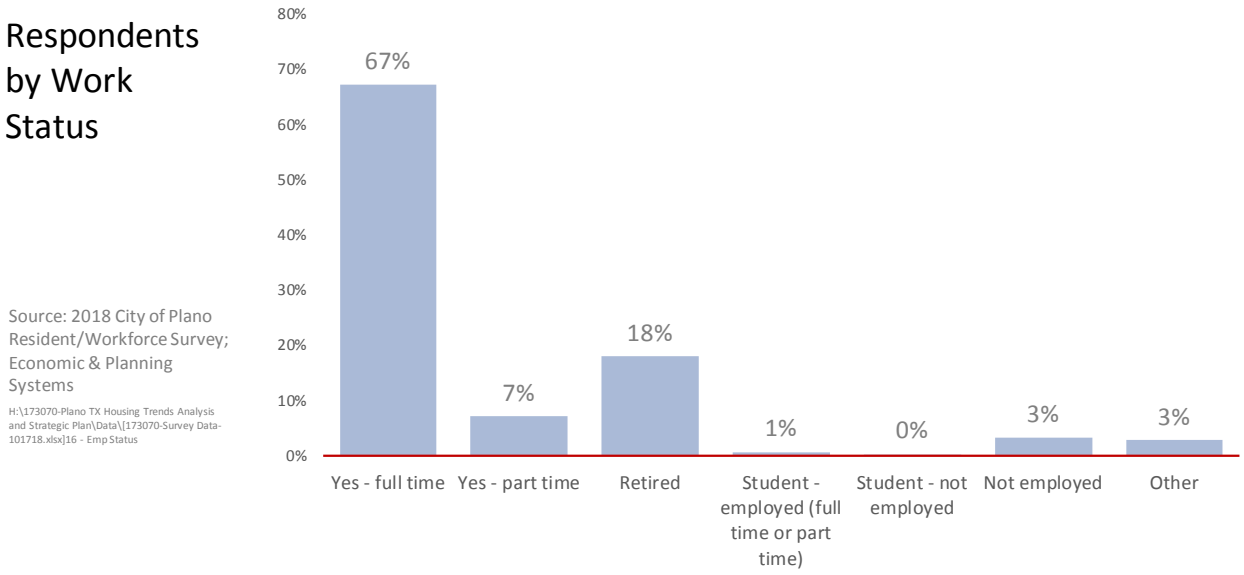
Figure 40 Respondents by Age by Type of Current Residence



[15] See also open-ended comments in **Figure 105** on page 126.

The survey also collected a reasonable representation of the current labor force and resident population. Shown in **Figure 41**, approximately two-thirds of survey respondents were currently employed full time, 7 percent employed part time, and 18 percent retired. Three percent of survey respondents indicated they were unemployed, three percent indicated some "other" designation, and one percent of respondents were students, either employed or not.[16]

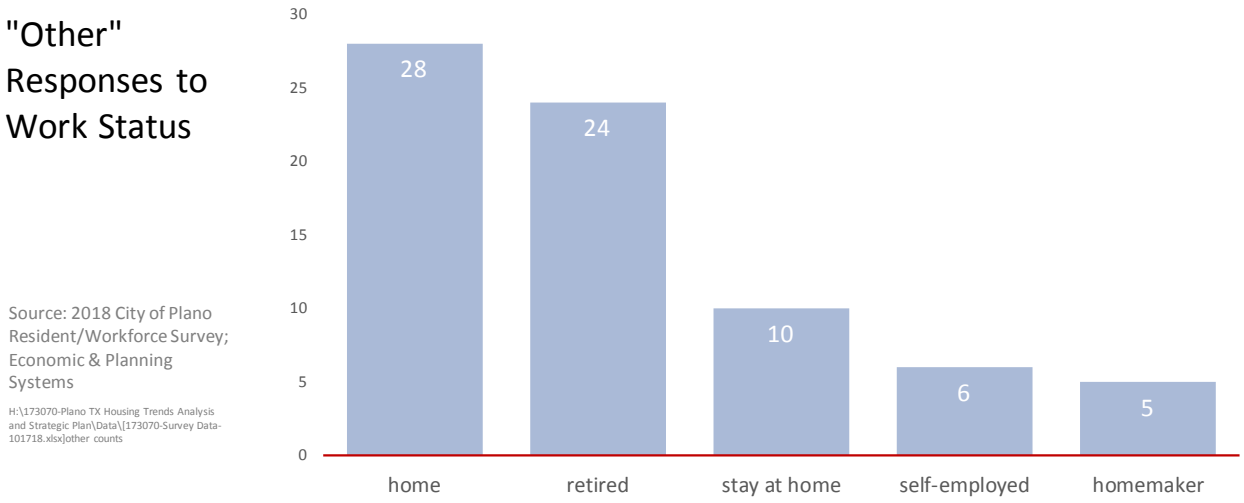
Figure 41 Respondents by Work Status



[16] See also open-ended comments in **Figure 110** on page 134.

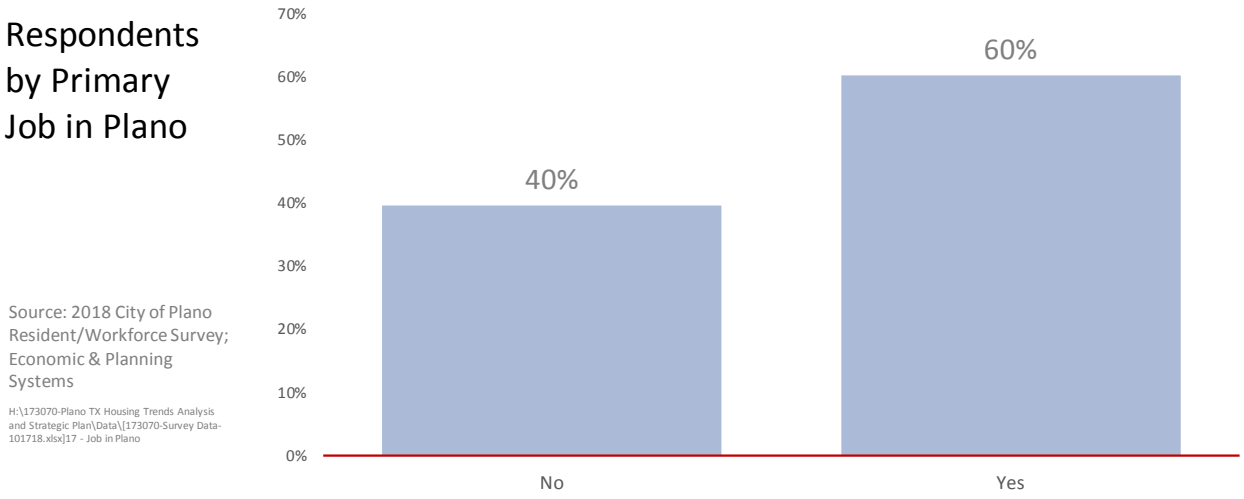
Among the 100 "other" responses to this question, the largest portion of responses referenced working at "home", "staying at home", "self-employed", as well as retired. A complete list of "other" responses can be found in **Figure 110**.

Figure 42 "Other" Responses to Work Status



Of the respondents employed full- or part-time, 60 percent indicated that their primary job was in Plano, while primary employment for the remaining 40 percent was elsewhere.

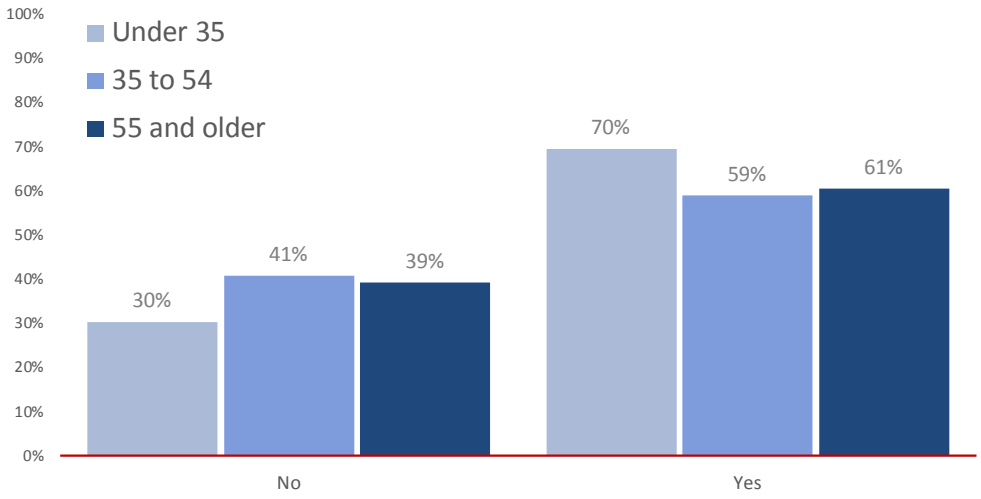
Figure 43 Respondents by Primary Job in Plano



Among the age categories, the respondents 35 to 54 as well as those 55 and over reflect the overall distribution of respondents that work in Plano, whereas among the respondents under 35, 70 percent work in Plano and 30 percent do not.

Figure 44 Respondents by Age by Primary Job in Plano

Respondents by Primary Job in Plano by Age



Source: 2018 City of Plano Resident/Workforce Survey; Economic & Planning Systems

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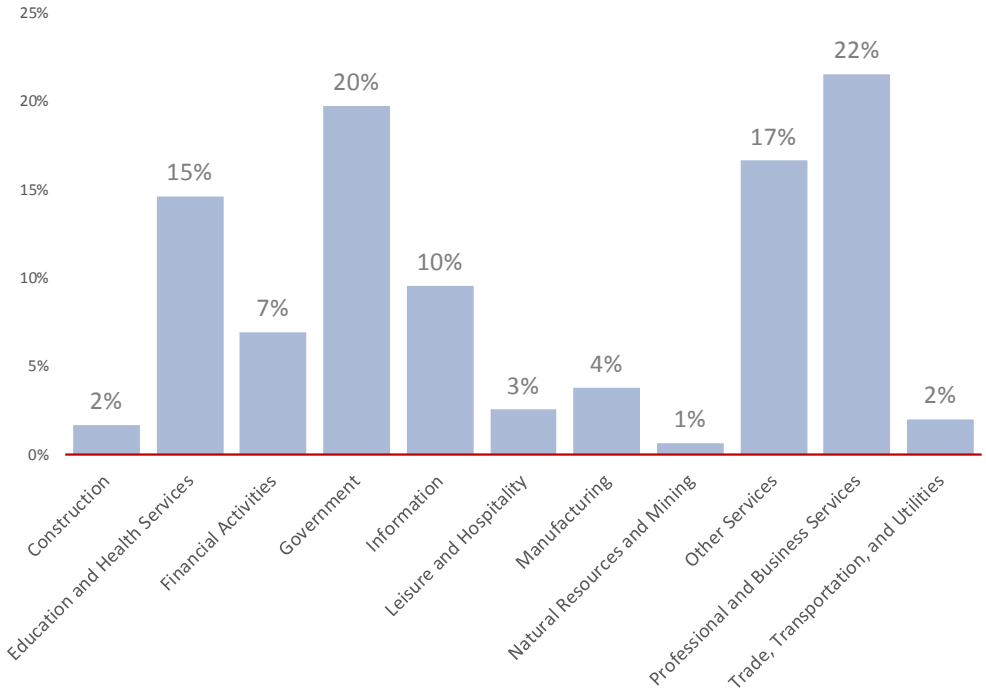
Among the employed respondents, **Figure 45** shows which portion work in various industries. As indicated at the beginning of this section, numerous chambers of commerce were involved in the fielding of the survey. Professional and technical workers represented the largest share of all employed respondents (22 percent), followed by individuals with public sector (government) jobs (20 percent), other services (17 percent), and education and health care services (15 percent).

Figure 45 Respondents by Primary Job Industry

Employed Respondents by Primary Job Industry

Source: 2018 City of Plano Resident/Workforce Survey; Economic & Planning Systems

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A majority of survey respondents' household incomes fell in the $75,000 to $124,999 and $125,000 to $249,999 categories, as shown in **Figure 46**. Using actual U.S. Census data on households by income by tenure, the results (as relevant to averages and perceptions) were weighted (also shown in the graphic) to represent the correct distribution of the city's households by income and tenure.

Figure 46 Respondents by Household Income

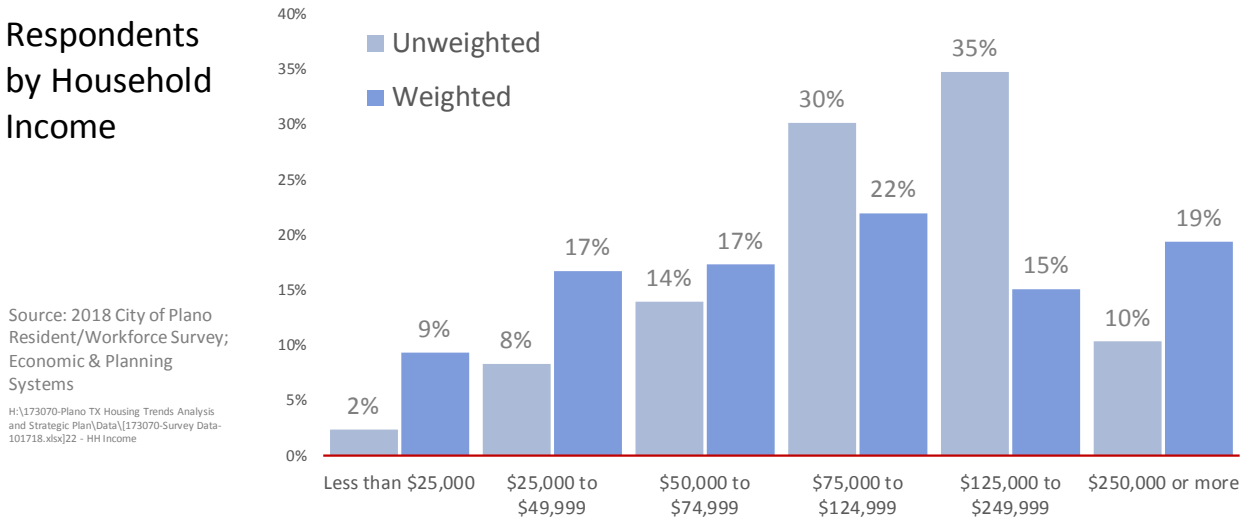
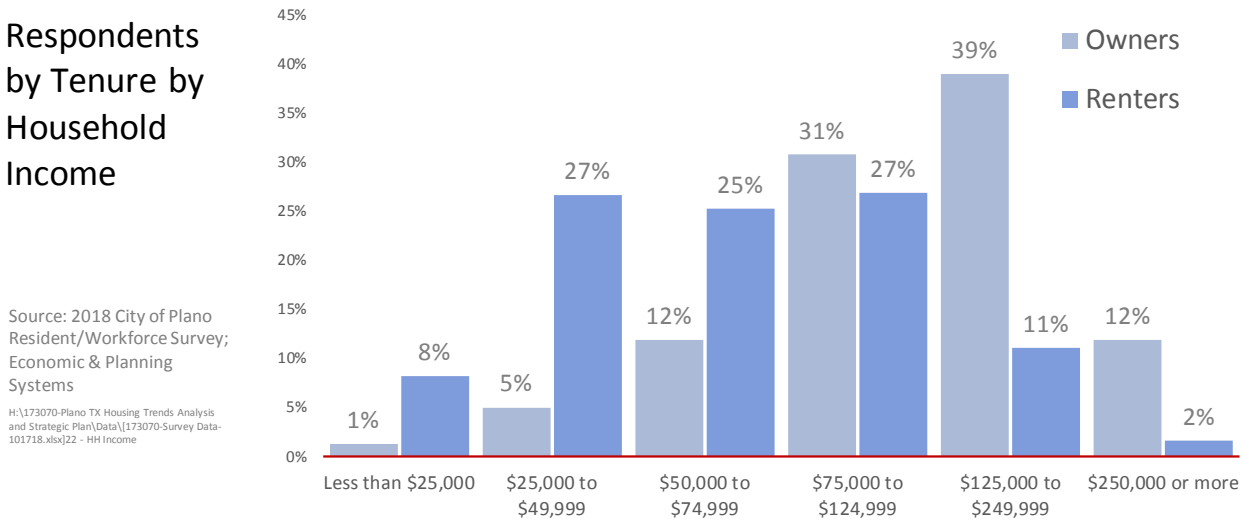


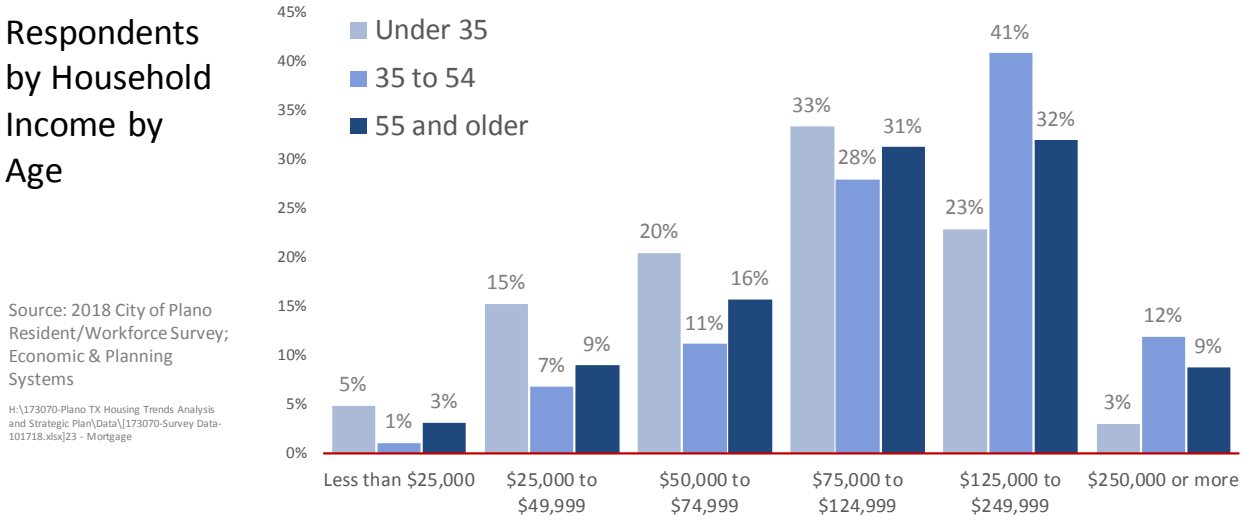
Figure 47 illustrates the distribution of the actual survey respondents by income and tenure. Interestingly, the distribution of renter household respondents aligned very well with the actual distribution of renter households by income.

Figure 47 Respondents by Tenure by Household Income



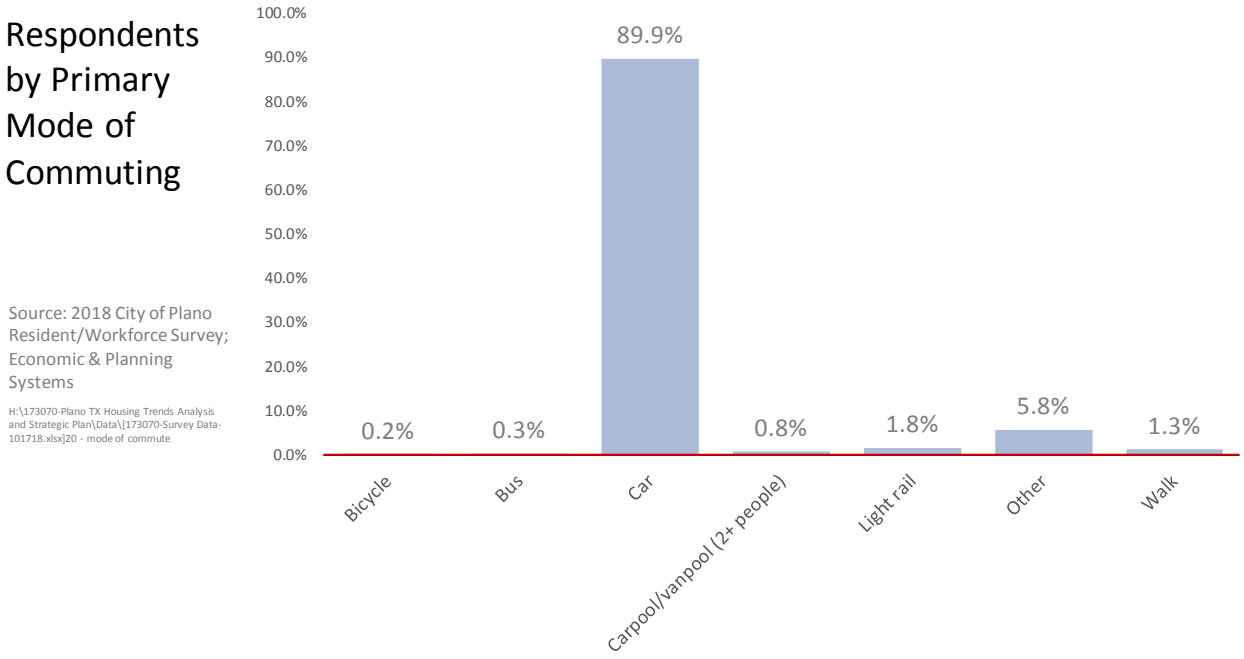
A final breakdown of respondents by income is shown in **Figure 48** to illustrate the distributions of each age category. One-third of respondents under 35 years had household incomes concentrated in the $75,000 to $124,999 category, with approximately 20 percent in the categories above and below. For respondents between 35 and 54, a majority had household incomes in the $125,000 to $249,999 category, while the respondents 55 years and over had nearly equal parts in the categories of $75,000 to $124,999 and $125,000 to $249,999.

Figure 48 Respondents by age by Household Income



Nine out of 10 respondents indicated that the car was their primary mode of commuting either to work, school, or other locations. Aside from those that indicated some other form of commuting (which included a large portion of respondents that work from home), the next significant group of respondents indicated they commuted via light rail.[17]

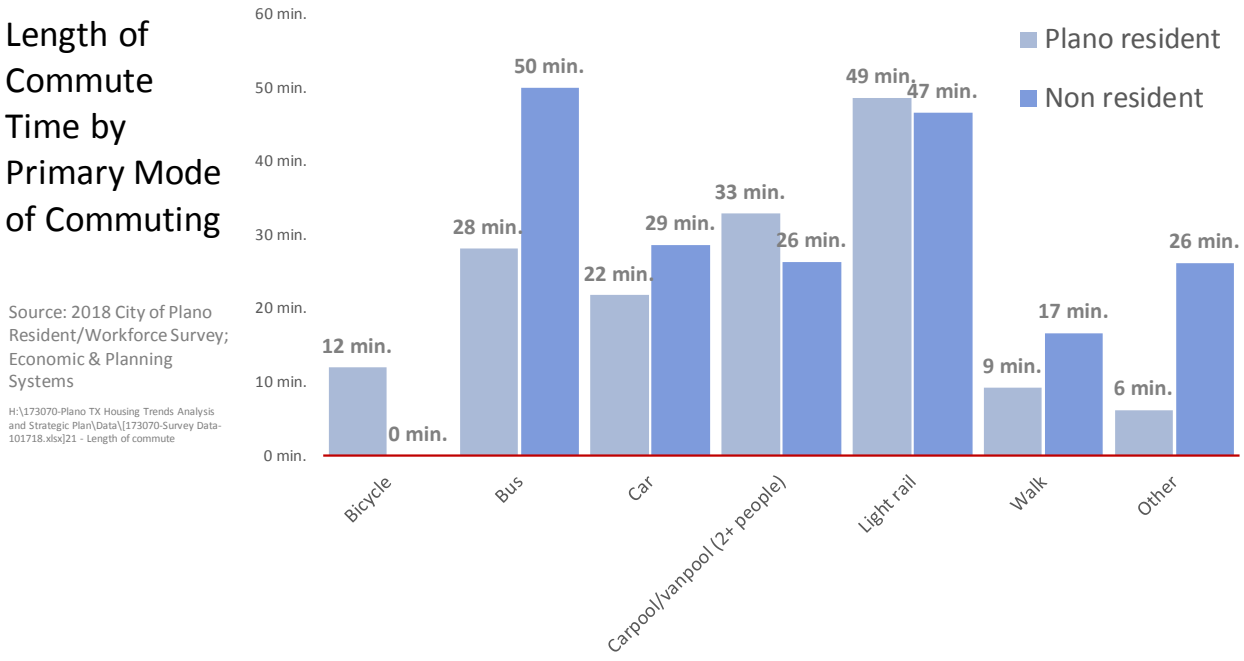
Figure 49 Respondents by Primary Mode of Commuting



[17] See also open-ended comments in **Figure 112** on page 136.

Figure 50 illustrates the length of commute time for residents of Plano and non-residents. On average these results represent non-resident commute times of 29 minutes each way versus average resident commute times of 21 minutes. The most notable difference is between resident and non-resident commute times on the bus at 28 and 50 minutes.

Figure 50 Length of Commute Time by Primary Mode of Commuting



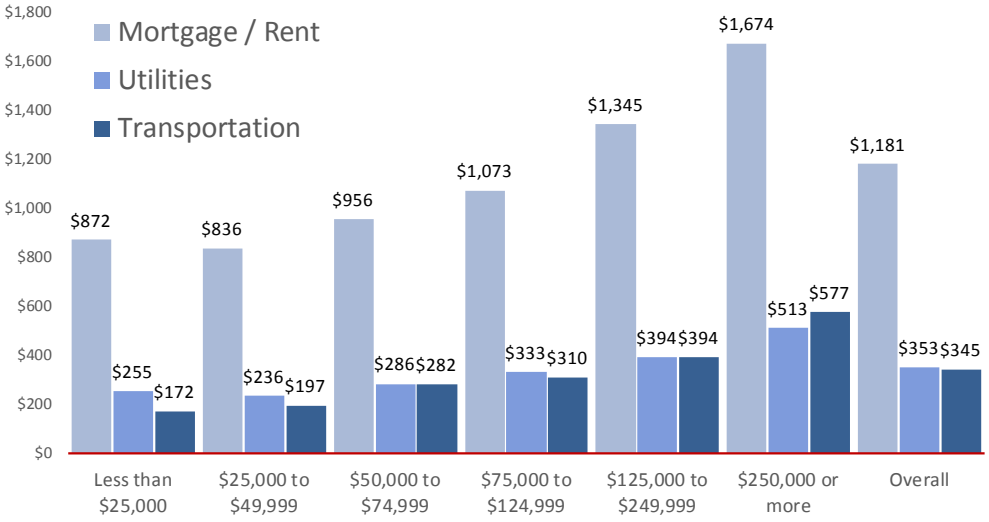
Respondents were asked to indicate the actual amount of their monthly mortgage or rent payment, along with the estimates of how much they spend monthly on utilities and transportation costs, as shown in **Figure 51**. Overall, respondents spend nearly $1,200 per month on mortgage or rent payment as well as approximately $350 per month on utilities and approximately $350 per month on transportation. The patterns in the analysis reveal an intuitive upward trend of mortgage/rent payments along the income spectrum and a generally higher level of utility costs than transportation (except for the top of the income spectrum where the average monthly transportation costs are slightly higher than utilities).

Figure 51 Monthly Costs by Household Income

Housing, Utilities, and Transportation Costs by Household Income

Source: 2018 City of Plano Resident/Workforce Survey; Economic & Planning Systems

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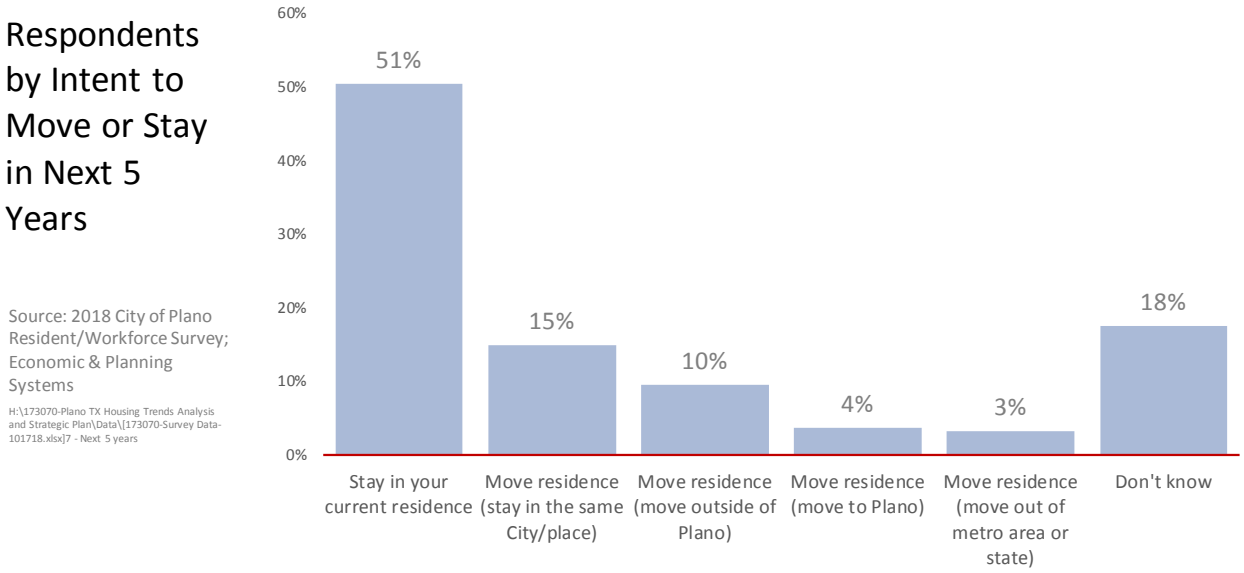


Plans for the Future

For this and most of the following results, responses are weighted by household income and tenure, as indicated previously. These questions reflect a variety of housing choice questions to gauge the level of interest respondents have in their housing choices in the near future on a variety of key aspects, such as: housing type, place of residents, and degree of importance placed on the various physical features, neighborhood and community features that a household would consider in determining where to live.

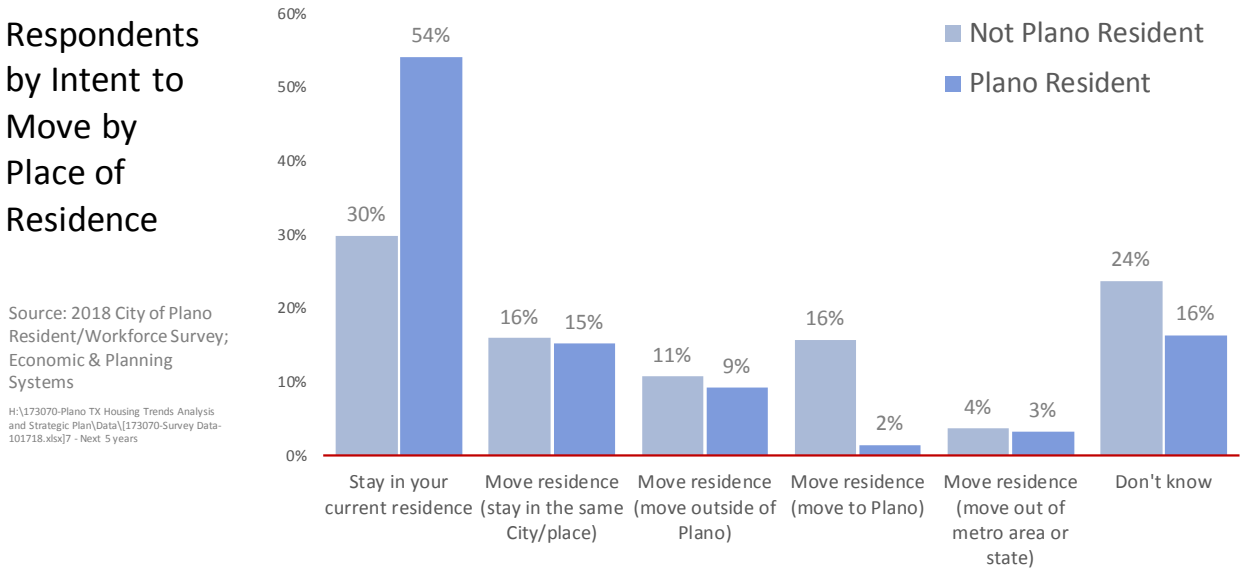
Figure 52 shows the distribution of the respondents' intent to move or stay in their current residence in the next 5 years. Half indicate their intent to stay in their current residences. Although nearly 20 percent indicated they were uncertain, 15 percent indicated they would want to move residence within the same city or place, 10 percent would move away from Plano (if they lived there), less than 5 percent indicated they would move to Plano, and less than 5 percent indicated they would move out of the metro area or state.

Figure 52 Respondents by Intent to Move



The distribution in **Figure 53** shows how respondents differ by their current place of residence.. By a wide margin, respondents that live in Plano are interested in staying in their current residence much more so than non-Plano residents. A roughly equal portion of residents and non-residents plan to move but stay in the same place, and a roughly equal portion of both groups plan to move outside of Plano. The most interesting finding is that 16 percent of non-Plano residents (who are those that work in the city) would like to move to Plano.

Figure 53 Respondents by Intent to Move by Place of Residence



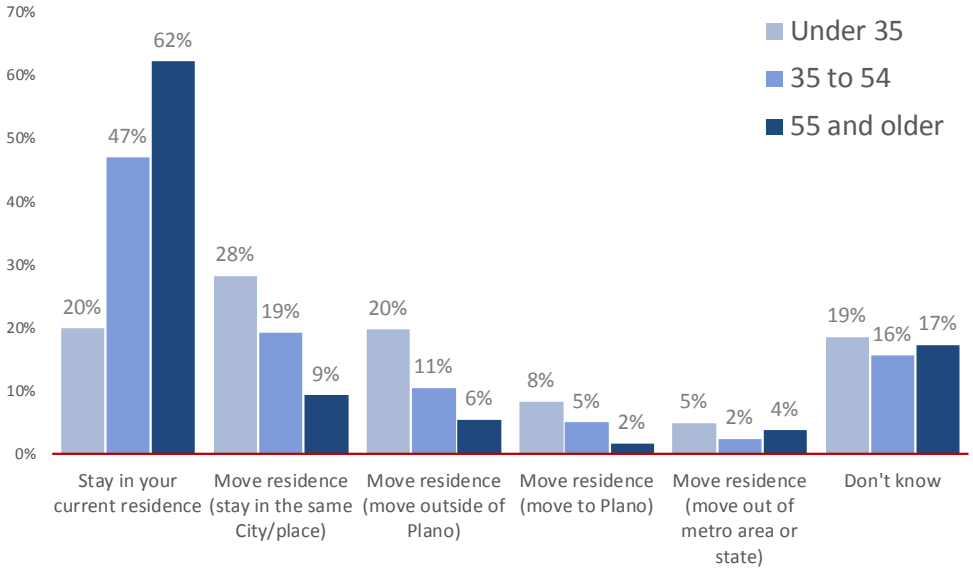
Further breakdown of the results on this question show that among the respondents aged 55 and over, 62 percent intend to stay in their current residence. **Figure 54** also shows that the under 35 years group has a higher propensity to move in the next 5 years than the other two age groups.

Figure 54 Respondents by Age by Intent to Move or Stay in Next 5 Years

Respondents by Intent to Move or Stay in Next 5 Years by Age

Source: 2018 City of Plano Resident/Workforce Survey; Economic & Planning Systems

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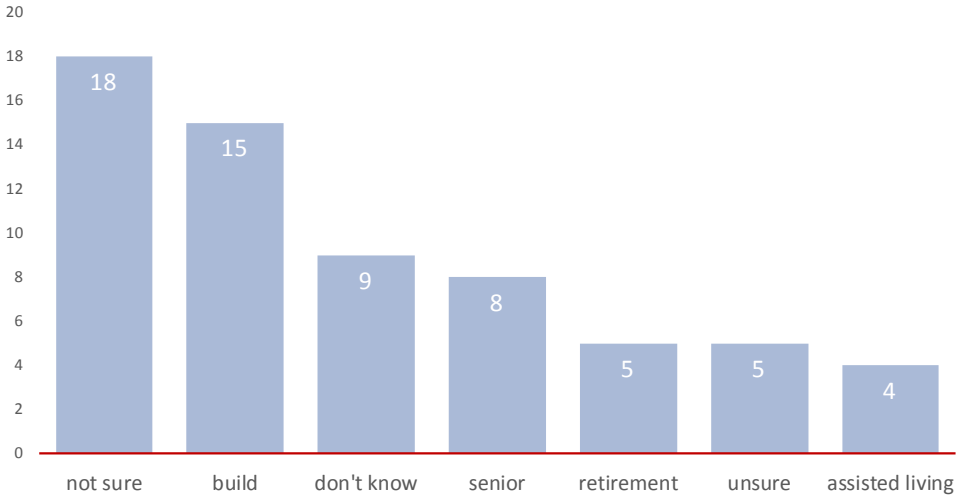
There were more than 200 respondents who indicated "other" in their response to this question. **Figure 55** illustrates the most prevalent responses, which included "not sure" and "unsure", those who planned to "build" their own house, and those who indicated "senior" living, "retirement" community, or "assisted living". A complete list of "other" responses can be found in **Figure 106**.

Figure 55 "Other" Responses to Intent to Move in Next 5 Years

"Other" Responses to Intent to Move in Next 5 Years

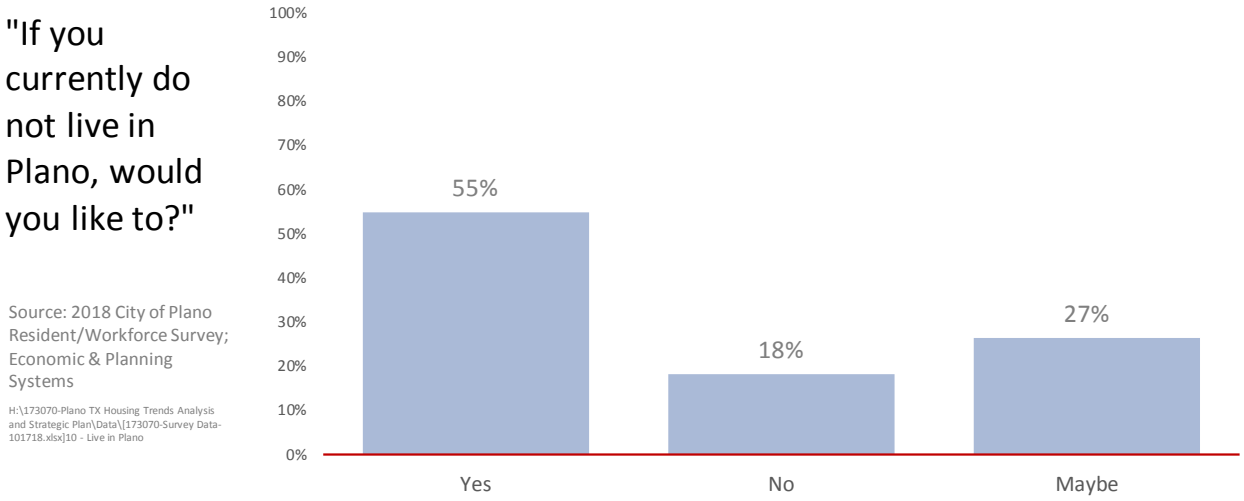
Source: 2018 City of Plano Resident/Workforce Survey; Economic & Planning Systems

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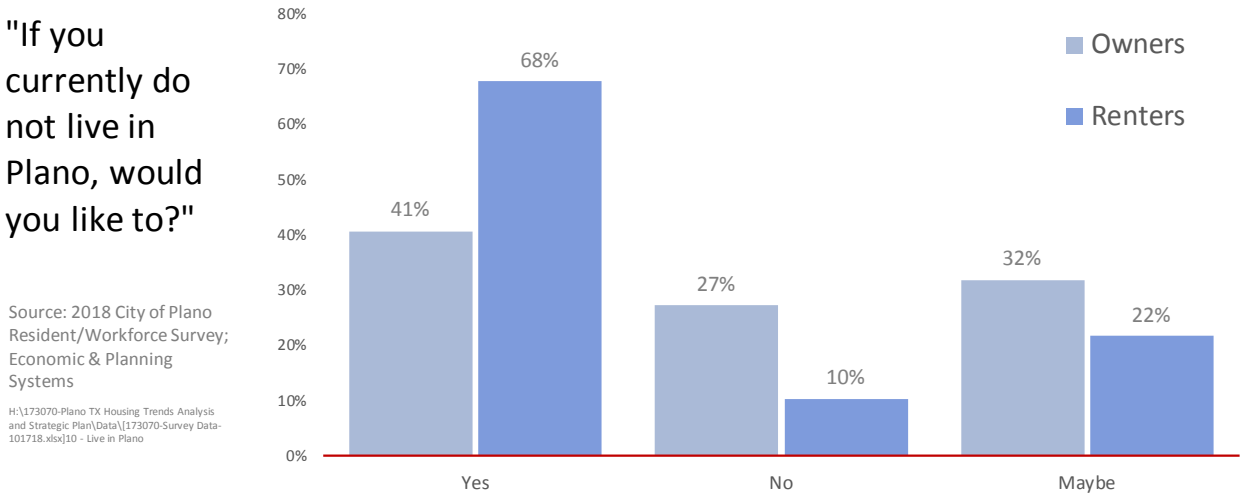
Respondents (who do not live in the city) were also specifically asked whether they would like to live in Plano. The results indicate that more than half of people who work but do not live in Plano would like to live in the city. This is consistent with other community stated preference surveys in which the norm is that roughly half of people who commute in to a job, for example, would like to live in the city where they work if given the opportunity.

Figure 56 Non-Plano Resident Respondents by Preference for Living in Plano



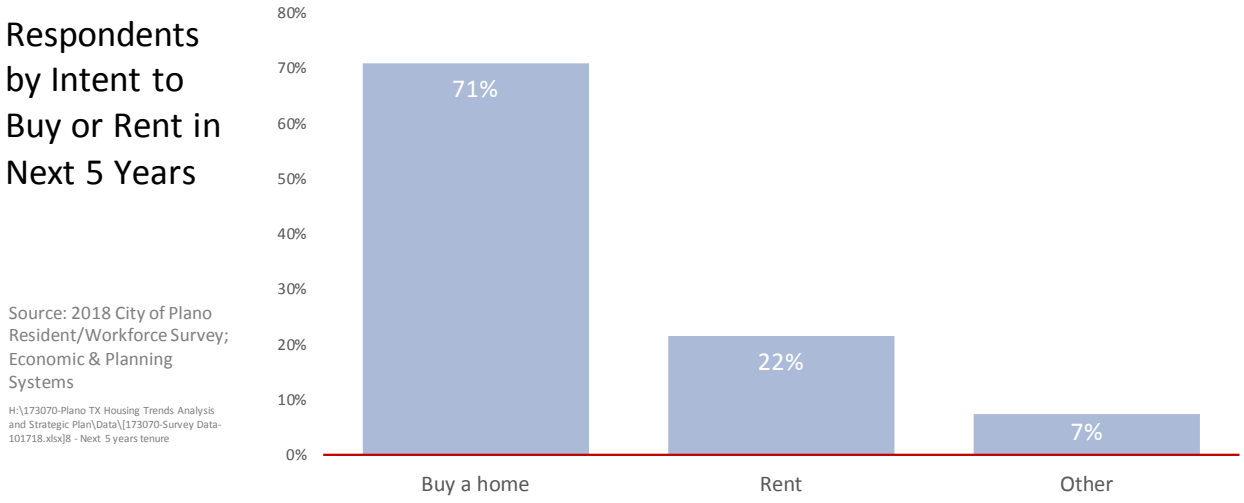
Interestingly, on the basis of age, a far greater portion of current renters that work but do not live in the city, indicated their desire to live in the city, as shown in **Figure 57**. The results also imply that owner household respondents are less likely to be interested in moving to Plano.

Figure 57 Non-Plano Resident Respondents by Preference for Living in Plano by Tenure



In terms of the type of housing respondents are looking for, 7 out of 10 are intent on buying a home in the next 5 years (even if they already own a home), whereas 2 out of 10 plan to rent in their next move. The remaining 7 percent of respondents contributed "other" comments such as moving in with relatives, family, friends, retirement community or assisted living.[18]

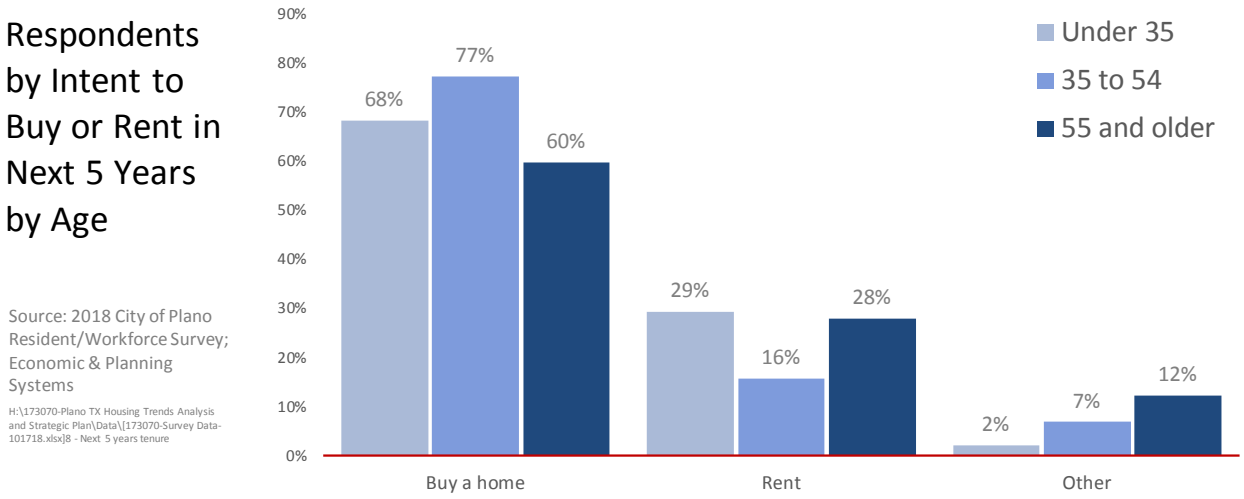
Figure 58 Respondents by Intent to Buy or Rent in Next 5 Years



[18] See also open-ended comments in **Figure 106** on page 123.

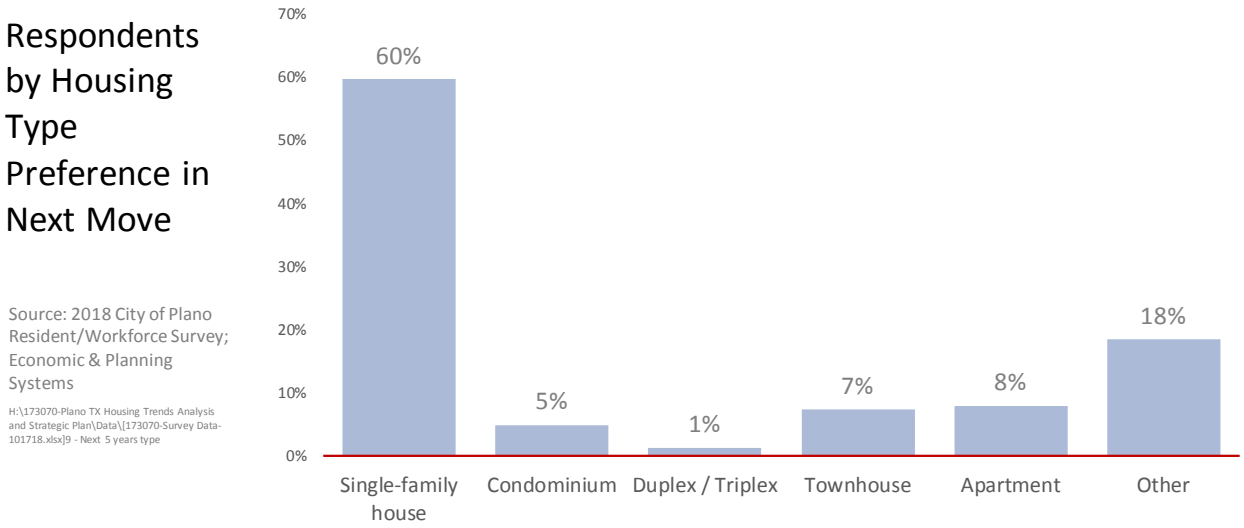
Broken down by age, the survey shows a higher proportion of respondents age 35 to 54 that plan to buy a home in the next 5 years, and higher proportions of those under 35, as well as 55 and over, who plan to rent in their next move. A high proportion of those 55 and over that indicated "other" referenced seeking out a retirement community.

Figure 59 Respondents by Age by Intent to Buy or Rent in Next 5 Years



Compared to the distribution of current housing types (which showed that approximately 90 percent of respondents live in single-family housing), **Figure 60** shows that 60 percent would prefer to live in a single-family home in their next move, 8 percent in an apartment, 7 percent in a townhome, and 5 percent in a condominium. More notable is that 18 percent indicated "other", which included many iterations of "retirement community" or senior living, etc.[19]

Figure 60 Respondents by Housing Type Preference in Next Move



[19] See also open-ended comments in **Figure 107** on page 125.

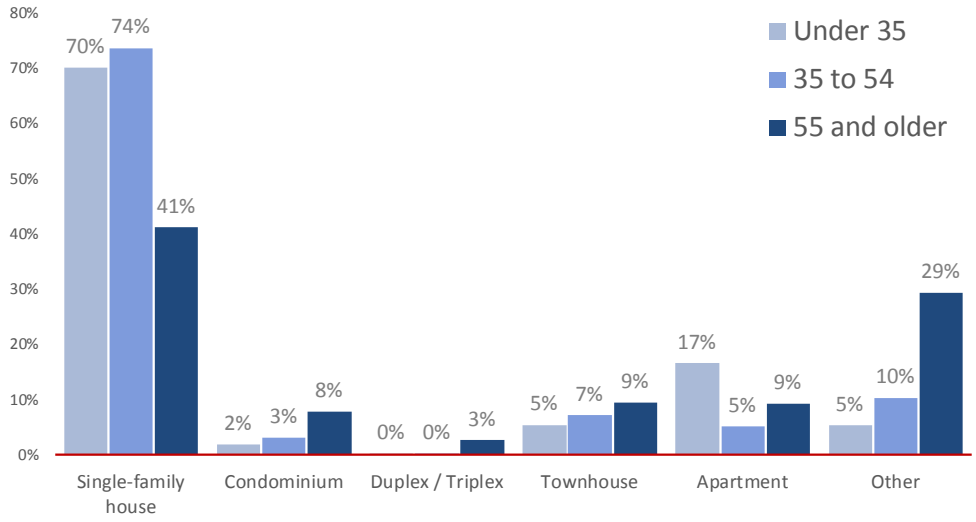
This is further clarified by the breakdown by age category that shows just 41 percent of respondents 55 and over is planning to live in a single-family home in their next move versus nearly one-third of them in another accommodation, such as a retirement center or senior living environment.

Figure 61 Respondents by Age by Housing Type Preference in Next Move

Respondents by Housing Type Preference in Next Move by Age

Source: 2018 City of Plano Resident/Workforce Survey; Economic & Planning Systems

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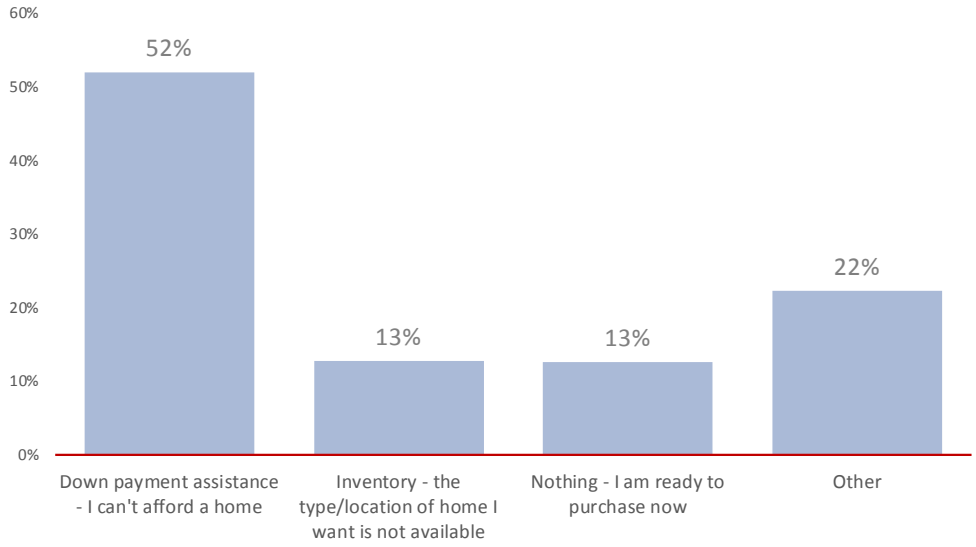
The under 35s generally lack sufficient funds for a down payment, though their incomes can support mortgage payments. More than half of those in this age group who have a job in Plano indicated an interest in living here if the opportunity arose. While over half of them indicated they lack sufficient funds for a down payment, nearly six (6) out of ten (10) have household incomes over $75,000 – a household income sufficient to support mortgage payments on a house priced at approximately $260,000[20]. The fact that 20 percent of them would be willing to pay 10 percent more to be closer to higher quality schools or cut their commute times in half presents both a challenge and an opportunity for the city's housing inventory.[21]

Figure 62 Current Renter Needs for Purchasing Home

"If you currently rent, what do you need to purchase a home?"

Source: 2018 City of Plano Resident/Workforce Survey; Economic & Planning Systems

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[20] This calculation is made with a 10 percent down payment, property taxes of 2.5 percent of the home value, principal, interest on a fixed-rate mortgage of 4.0 percent, and annual insurance of approximately $2,600 per year.

[21] See also open-ended comment in **Figure 108** on page 127.

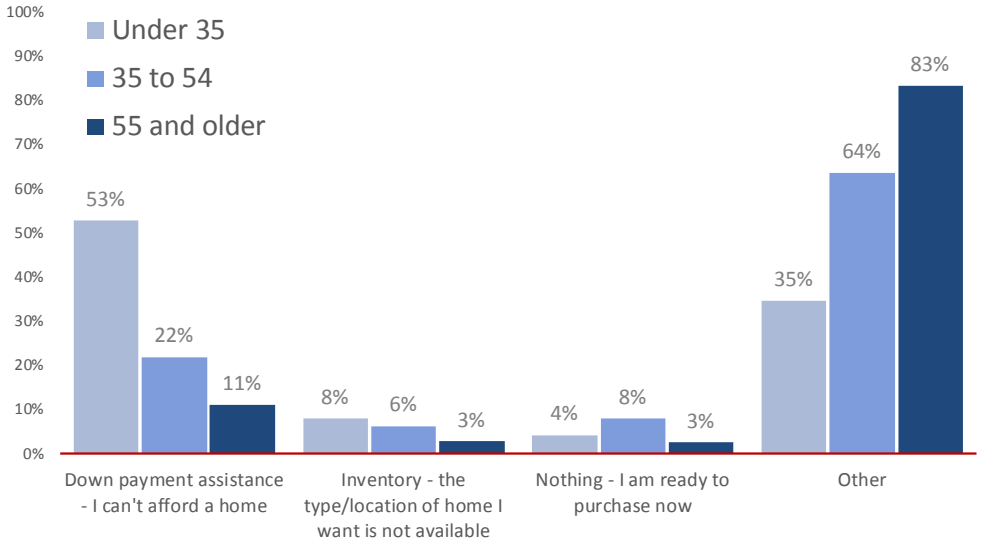
When viewed by age, the results show that the under 35 years age category is driving the results. More than half of renter respondents indicate that they lack a sufficient down payment to buy a home, while those that indicated "other" submitted comments frequently mentioning a growing lack of interest in owning a home.

Figure 63 Current Renter Needs for Purchasing a Home by Age

"If you currently rent, what do you need to purchase a home?"

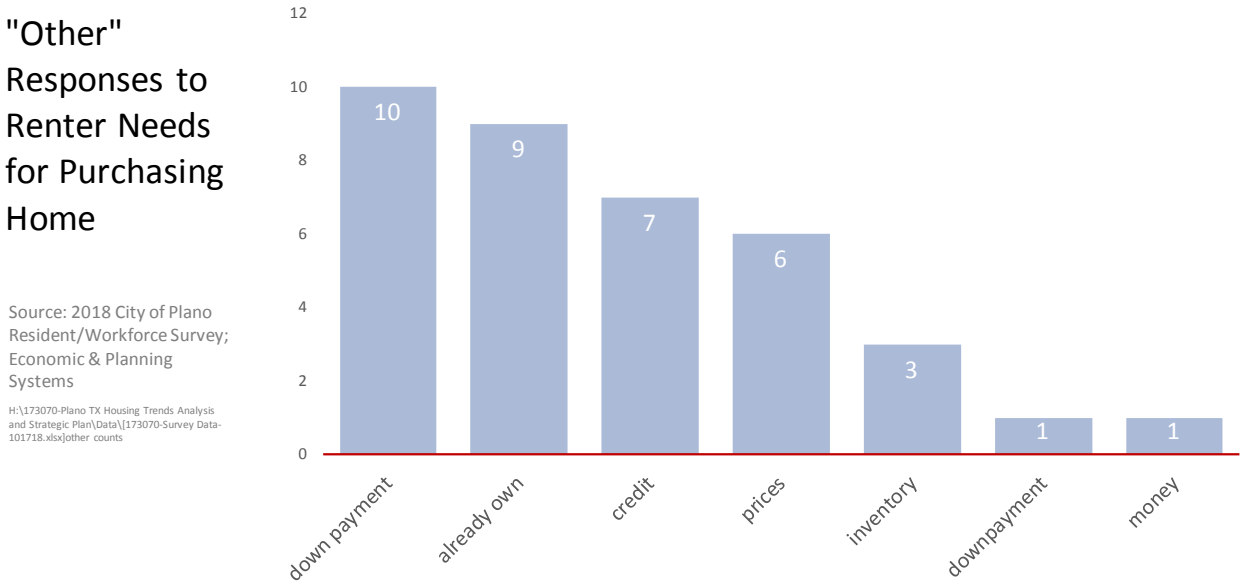
Source: 2018 City of Plano Resident/Workforce Survey; Economic & Planning Systems

H:\173070-Plano TX Housing Trends Analysis and Strategic Plan\Data\[173070-Survey Data-101718.xlsx]11 - What need by age



Among the nearly 200 "other" responses to this question, the most prevalent comments referred to financial capacity, such as needing a "down payment', "credit", "prices" being too high, and "money". A complete list of "other" comments can be found in **Figure 108**.

Figure 64 "Other" Responses to Renter Needs for Purchasing Home



Housing Choice Considerations

This section is devoted to detailing the different findings of how the city's residents and workforce, represented by survey respondents, choose where to live. Considerable national research has been devoted to this subject, and EPS's approach has been guided by an interest in bringing information to the City of Plano that is most relevant given current local and national political interests and discourse.

Housing choices are made based on a wide variety of factors from stage-of-life needs, physical characteristics, as well as neighborhood and community characteristics. Some of these over-arching components are more important at different stages of life (e.g. consideration of housing price for first-time homebuyers), and others are consistently important to households (e.g. a sense of safety and security in their home). Each section below details the respective categories of housing choice and summarizes the findings of the survey.

Stage of Life Needs

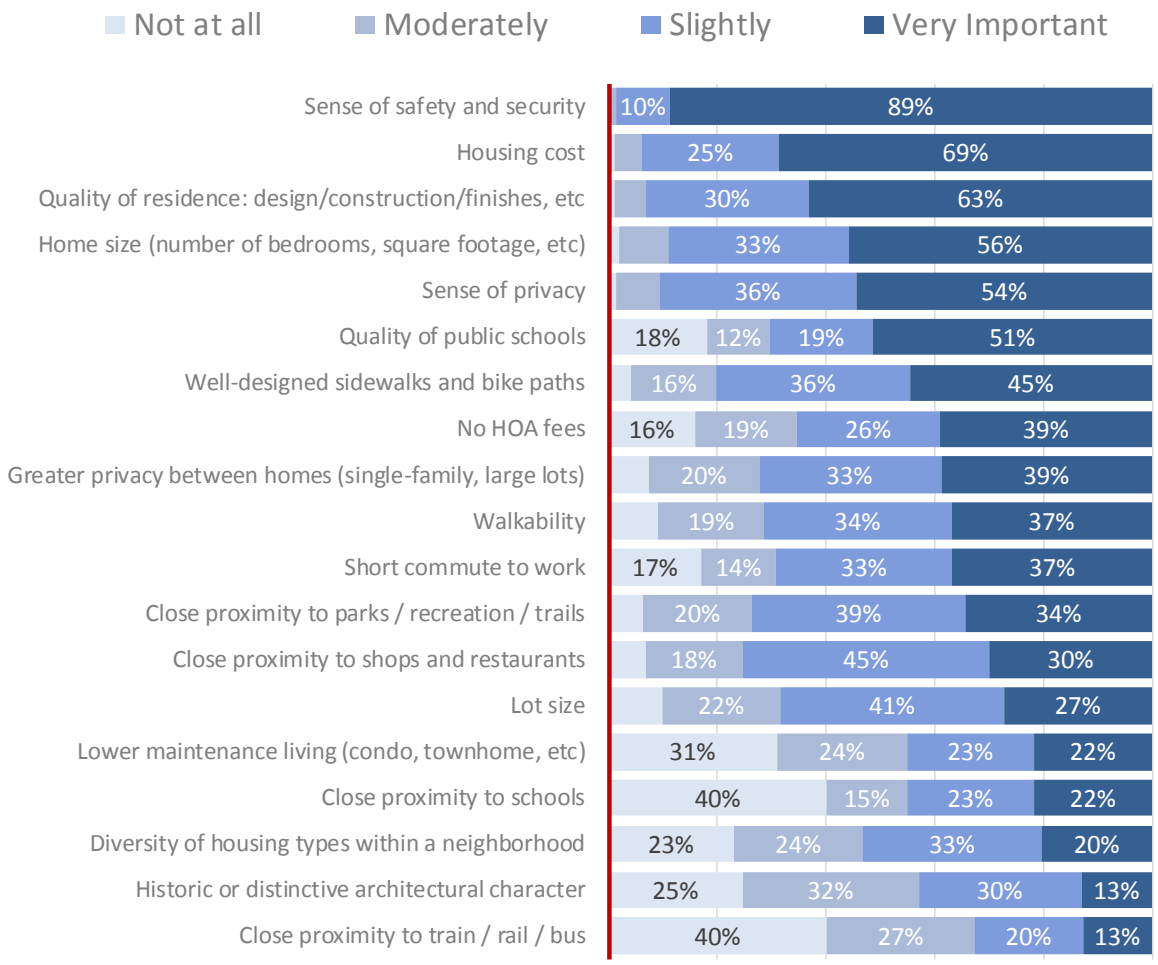
An individual's or household's stage of life drives housing choice. For example, adults living alone (i.e. singles) tend not to be interested in a large house on a large lot, because their lifestyle and household type do not demand it. A family with numerous children, however, often expresses a greater interest in wanting a larger home and larger lot. Yet, viewed over time, as singles become couples or couples with children, their housing choice considerations change.

In this regard, stage-of-life needs are one way to interpret the stated preference results. Each following section presents information across the age spectrum (by three categories of age) to illustrate how the city's residents and workforce identify housing choice factors that are or will likely be most important to them as they anticipate (at the very least) life stage changes.

In general, the findings of this stated preference analysis by age group will illuminate that most of the housing choice considerations are stage-of-life driven. While the focus of national discourse tends to focus on Millennials and their desires (which are driving many of today's highly-amenitized luxury apartment projects), attention should also be placed on the needs of the population that is approaching retirement. As such, the results for each of the features depicted are broken down by age category: under 35s, those 35 to 54, and those 55 and older.

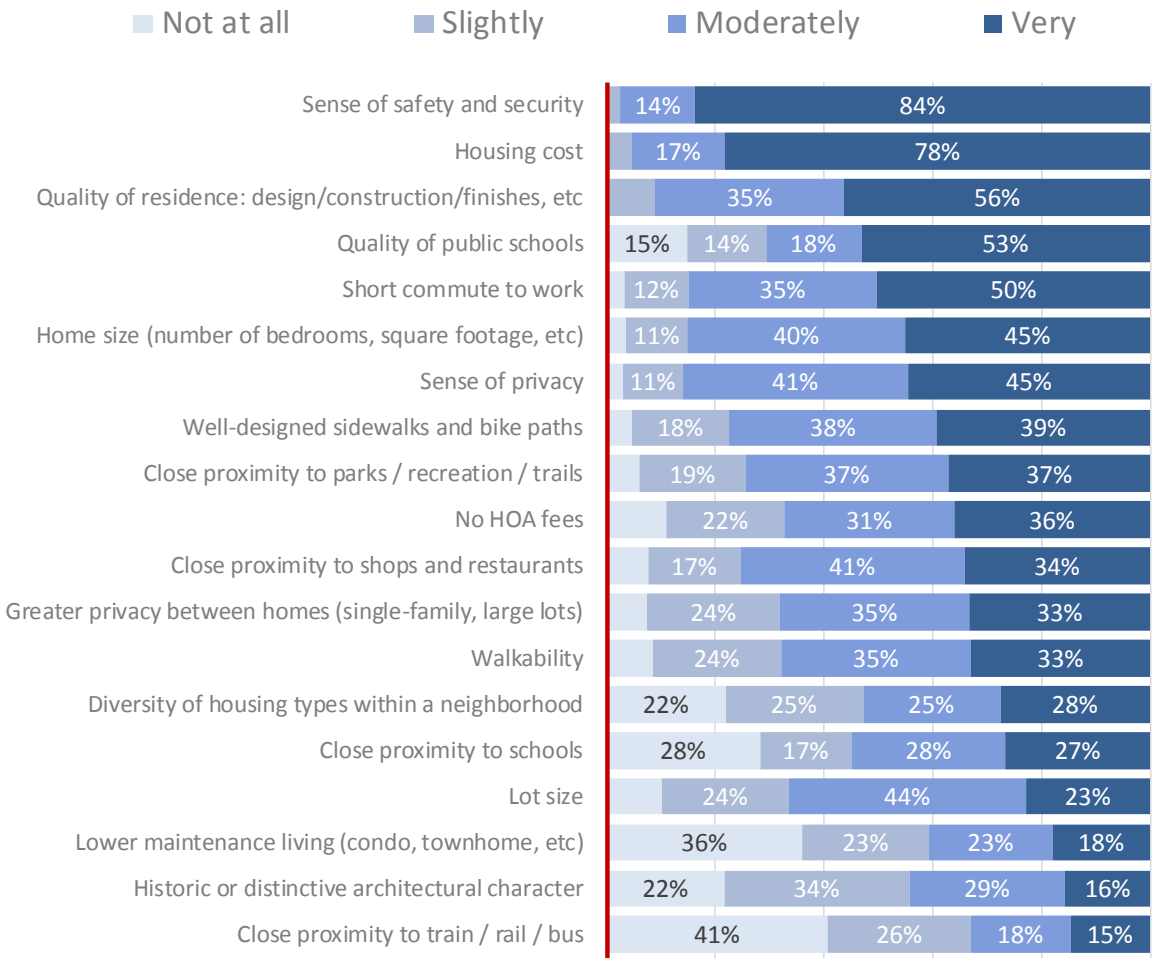
Overall, a sense of safety and security, housing cost and the quality of construction are most important to the city's residents and workers in choosing where to live, as shown in **Figure 65**. The analysis of stated preferences shows that approximately nine (9) out of ten (10) people agree that a sense of safety and security is very important in choosing where to live. Clustered tightly beneath are housing costs (69 percent) and the quality of construction (63 percent), followed by a sense of privacy (54 percent), quality public schools (51 percent) and well-designed sidewalks and bike paths (45 percent). As a basic finding, this simply reaffirms the notion that buyers in the market are and continue to be cost and quality conscious. It also reaffirms the common motivations for what attracts residents (and jobs) to the city.

Figure 65 Respondents by Importance of Characteristics in Choosing Where to Live



The under 35 group is most cost-conscious of all age groups, mindful of safety and security, but less so than the others, and more driven to live near work, recreation, dining and shopping. As for a home's physical features, under 35s are generally most concerned with cost. Nearly eight (8) out of ten (10) say that it's very important to their housing decisions, a greater portion than those in older age groups. But as for a home's physical characteristics, quality of construction ranks highest (56 percent characterizing it as very important), followed by home size (45 percent), no HOA fees (36 percent), and greater privacy between homes (33 percent). On the other end of the spectrum, lot size and lower maintenance living are low on this cohort's list with just 23 percent and 18 percent, respectively, identifying these as very important to their housing decisions. Among their neighborhood considerations, beyond a sense of safety and security, just over half of this group says that quality of public schools is very important, followed by sense of privacy (45 percent) and well-designed sidewalks and bike paths (39 percent). Less than one-third think that diversity of housing in a neighborhood is very important, and 16 percent think that historic character is very important to housing choice. Among locational considerations, under 35s are most interested in having a short commute to work (50 percent saying it's very important), followed by close proximity to parks (37 percent), shops (34 percent), and general walkability (33 percent).

Figure 66 Stated Preferences of Population Under 35 Years



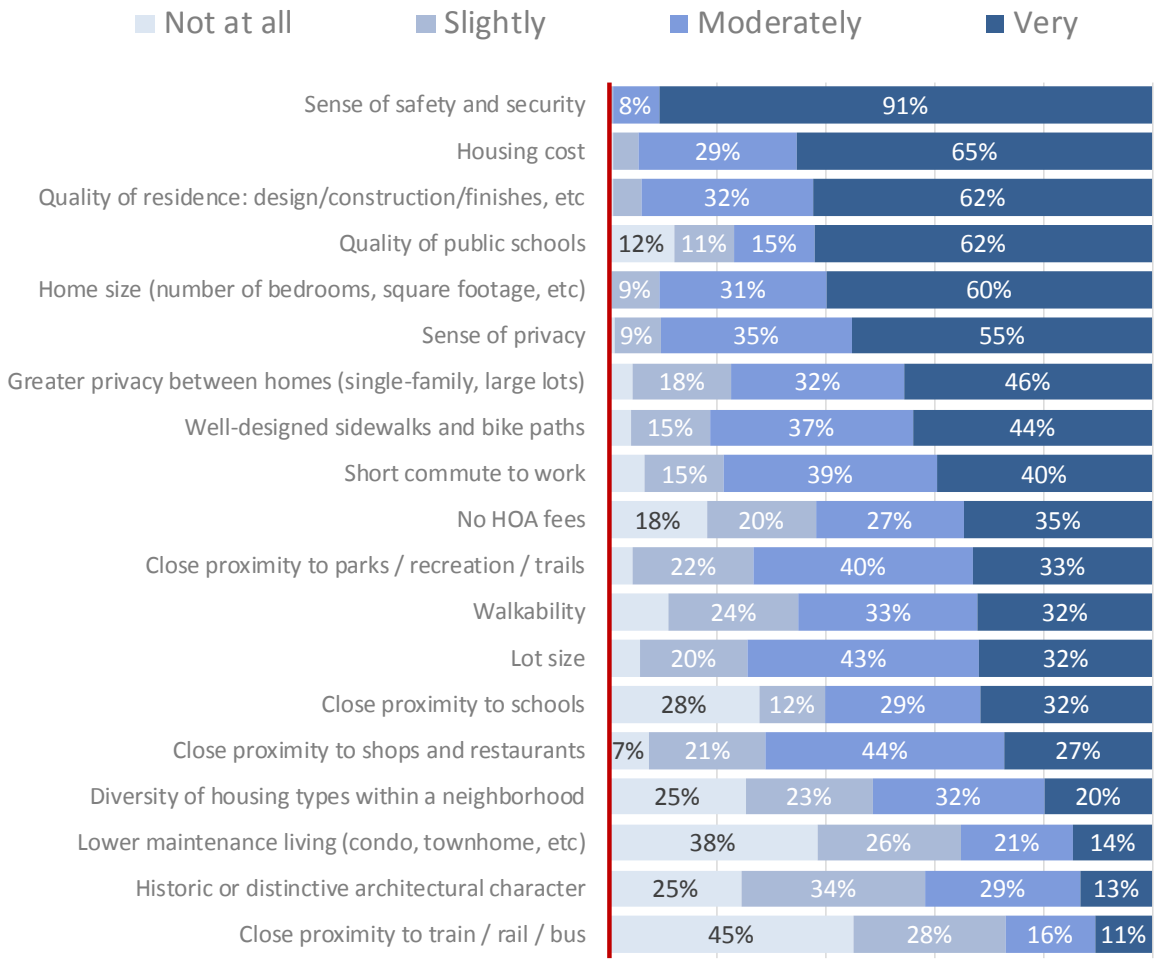
The 35 to 54 group is generally focused on aspects of housing that facilitate an efficient and safe home and work life, where cost is less important than either of the other age groups, but home size, greater privacy between homes, and quality public schools are more important.

As with under 35s, housing cost (65 percent) and quality of construction (62 percent) are very important to housing choice. Home size (60 percent), greater privacy between homes (46 percent), and no HOA fees (35 percent) follow in importance. A third of them say that lot size is very important, and 14 percent say that lower maintenance living is very important.

As for neighborhood features, like with other age groups, 91 percent feel that a sense of safety and security is very important, followed by the quality of public schools (62 percent), sense of privacy (55 percent), and well-designed sidewalks (44 percent). In the same ranking as the under 35s, 20 percent think that diversity of housing in a neighborhood is very important and 13 percent think that historic character is very important in their housing choices.

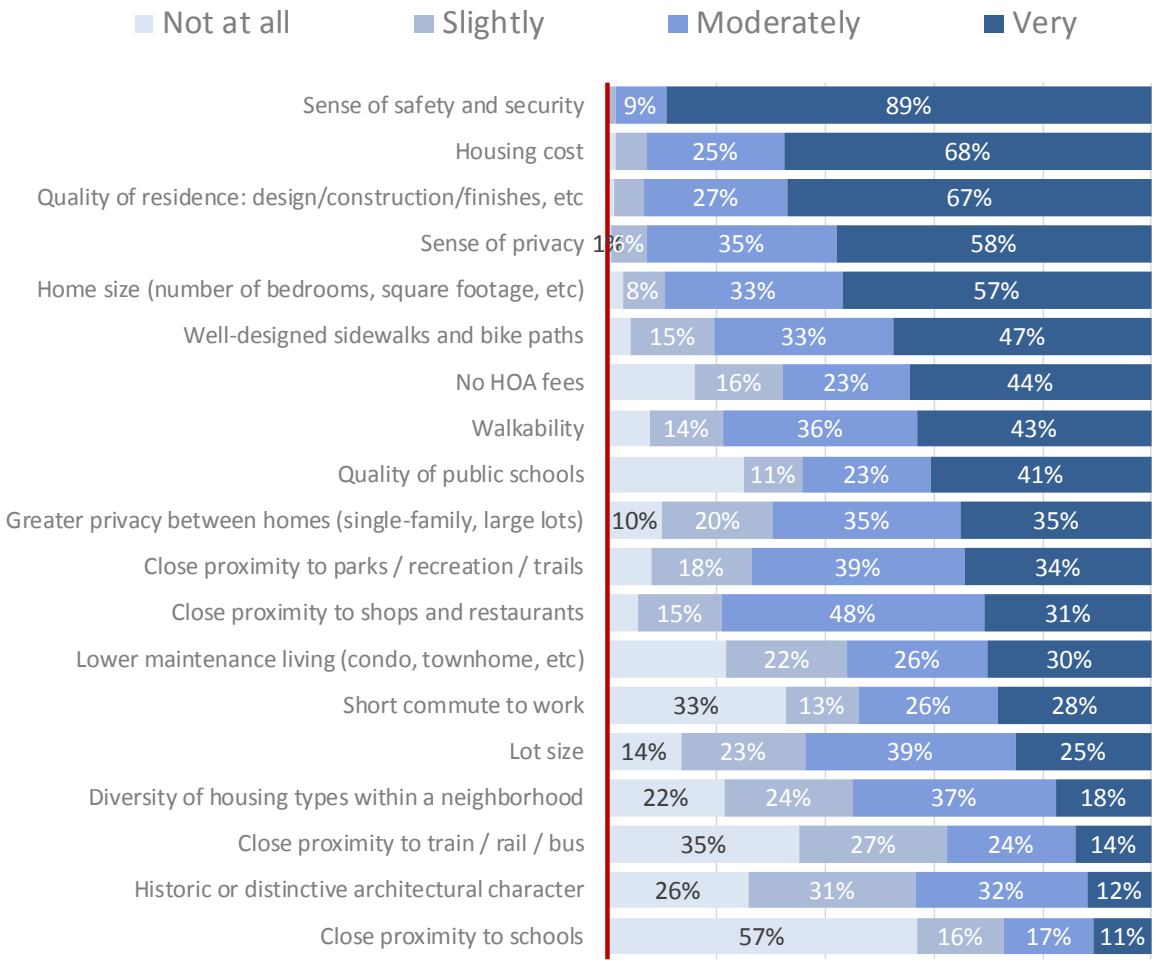
This age group, however, is generally less concerned about locational consideration in their housing choice. Having a short commute to work is the most important of these aspects (40 percent saying it’s very important), while approximately one-third of them say that close proximity to parks, general walkability, proximity to schools or shops are very important.

Figure 67 Stated Preferences of Population 35 to 54 Years



For those over 55, aspects of the physical residence are most important, with quality of construction, no HOA fees, lower maintenance living and walkability among this group's chief considerations. As with the other age groups, housing cost (68 percent) and quality of construction (67 percent) are very important to housing choice. But as this group generally accounts for households interested in down-sizing, home size ranks as much more important than for the other groups (57 percent). Greater privacy between homes is very important to a little more than a third of this age group, and among the entire age group, lower maintenance living is very important to 30 percent. As for neighborhood features, 89 percent feel that a sense of safety and security is very important, followed by a sense of privacy (58 percent) to a marginally greater extent than other groups, especially the under 35s. Well-designed sidewalks (47 percent) are more important than the quality of public schools, and the diversity of housing in a neighborhood and historic character rank as very important to less than 20 percent. And as with the other age groups, locational considerations are generally less important in choosing where to live, but interestingly, walkability ranks highest in their considerations of proximity. Still, approximately one third rank proximity to parks and recreation as very important, as well as proximity to shops and restaurants, but are generally less concerned with having a short commute to work (28 percent) or walkability to schools (11 percent).

Figure 68 Stated Preferences of Population 55 Years and Over



Respondents were also asked outright what they believed to be the most important consideration in choosing where to live. While this question on other community preference surveys has been asked with more limited answers, the question generally probes resident and workforce's degree to which they are comfortable making trade-offs between generally-accepted community and housing development norms, such as the perceived importance of low-density, large-lot zoning and housing development. The findings in most other community surveys where the two choices given to respondents are "size of the home" and "neighborhood", nearly eight (8) to nine (9) out of ten (10) respondents indicate that this is the most important consideration in choosing where to live. The question posed to Plano's residents and workforce, however, challenges that false dichotomy and implies that one's trade-offs are not as simplistic as choosing one or the other. Here, while the neighborhood is clearly the most important consideration, it is apparent that price and the city itself (a proxy also for the larger "sense of place" or "community") are independently most important to one (1) out of five (5) respondents.

Figure 69 Respondents by Most Important in Choosing Where to Live



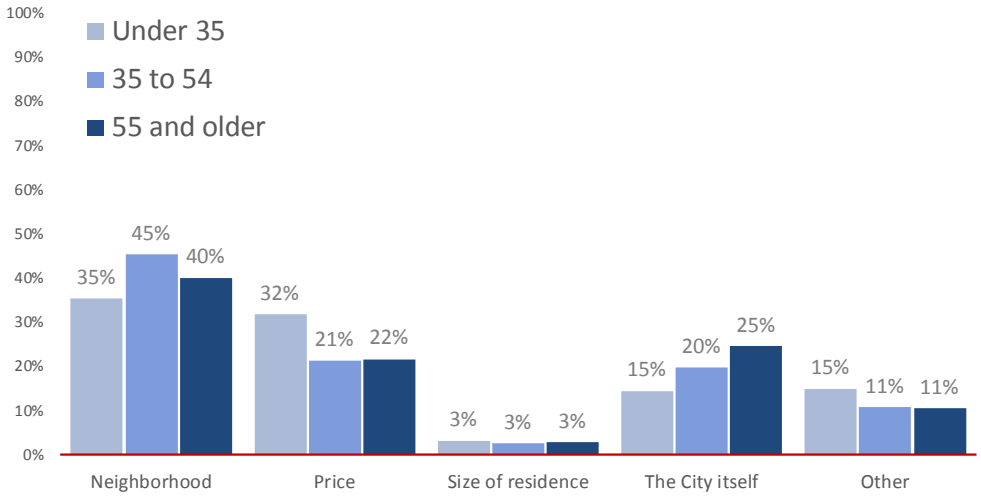
At the age level, the results only show marginal differences between groups, such as the 35 to 54-year-olds seeing neighborhood as slightly more important than the others, the under 35 group seeing price as slightly more important, and the 55 and over category seeing the city itself as slightly more important.

Figure 70 Respondents by Age by Most Important in Choosing Where to Live

Respondents by Most Important in Choosing Where to Live by Age

Source: 2018 City of Plano Resident/Workforce Survey; Economic & Planning Systems

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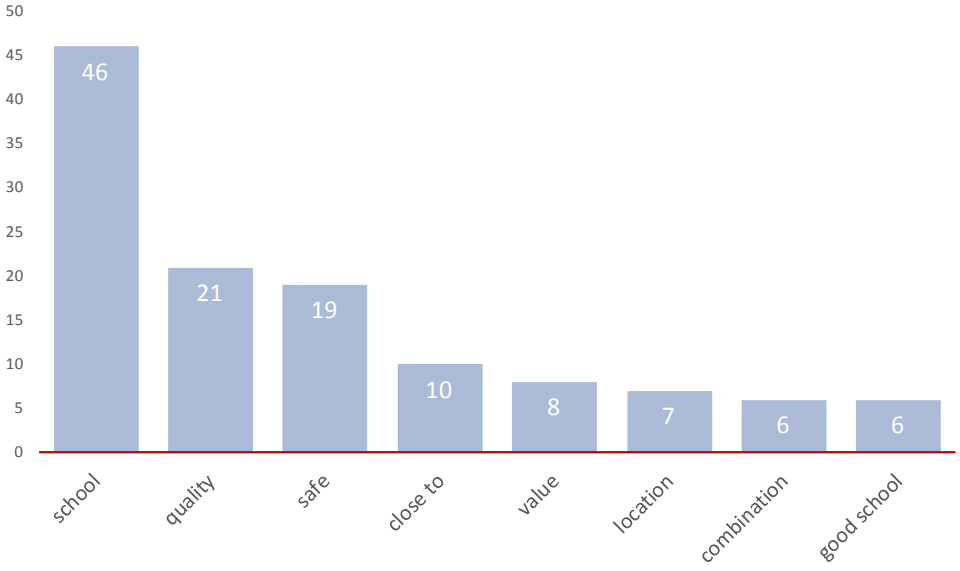
Among the 250 "other" responses to this question, the most common referred to the quality of "schools", general community "quality", safety, value and location. A complete list of all "other" responses can be found in **Figure 109**.

Figure 71 "Other" Responses to Most Important in Choosing Where to Live

"Other" Responses to Most Important in Choosing Where to Live

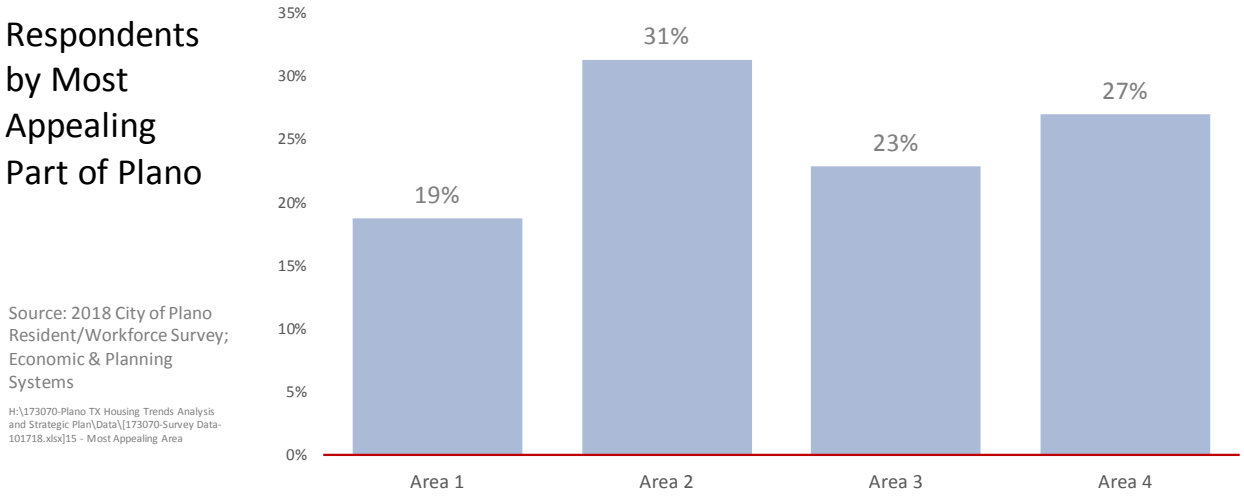
Source: 2018 City of Plano Resident/Workforce Survey; Economic & Planning Systems

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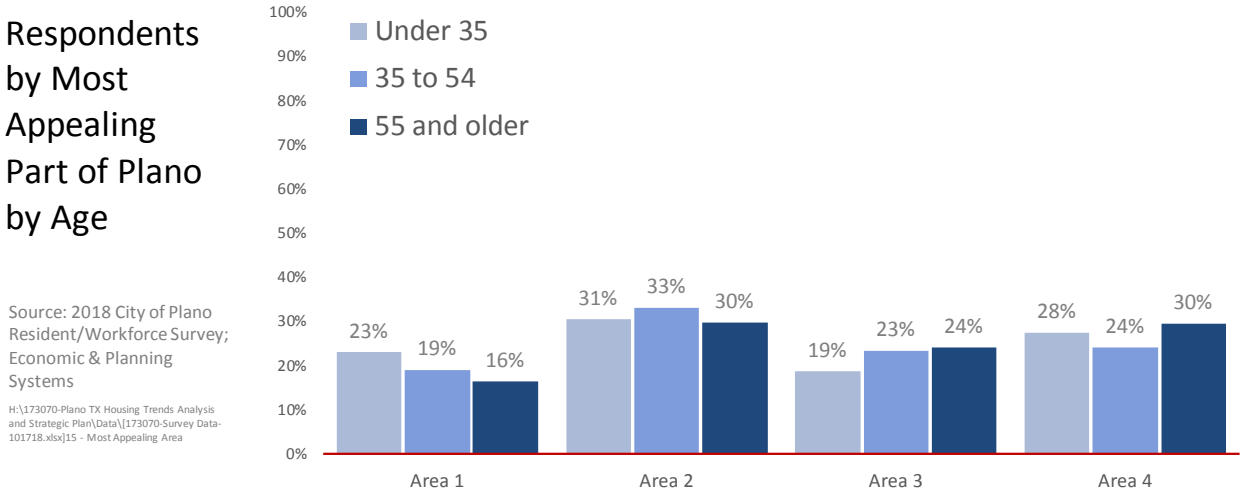
As shown in the map contained within the survey instrument itself[22], respondents were asked which part of the city appealed to them the most. The areas conform to the four City Council districts one through four. A larger portion of respondents indicated their interest in living in Area 2, which aligns with the western portion of the city and traces much of the city's newest mixed-use developments along the DNT.

Figure 72 Respondents by Most Appealing Part of Plano



Age level breakdowns are illustrated in **Figure 73**, but do not suggest that there is an area that is significantly more attractive to one age group over another.

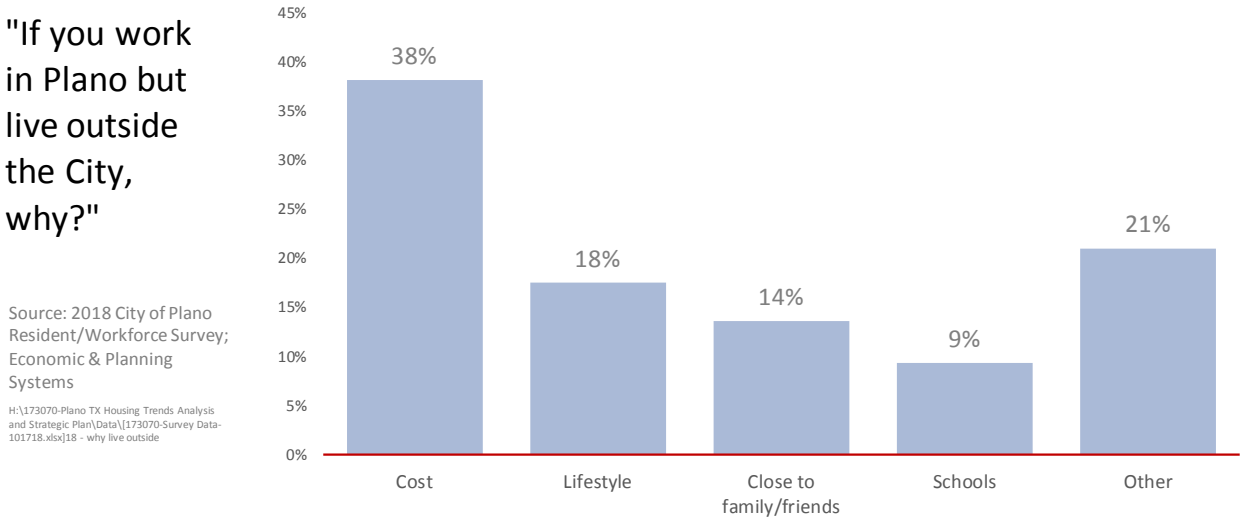
Figure 73 Respondents by Age by Most Appealing Part of Plano



[22] See the survey instrument in Appendix A.

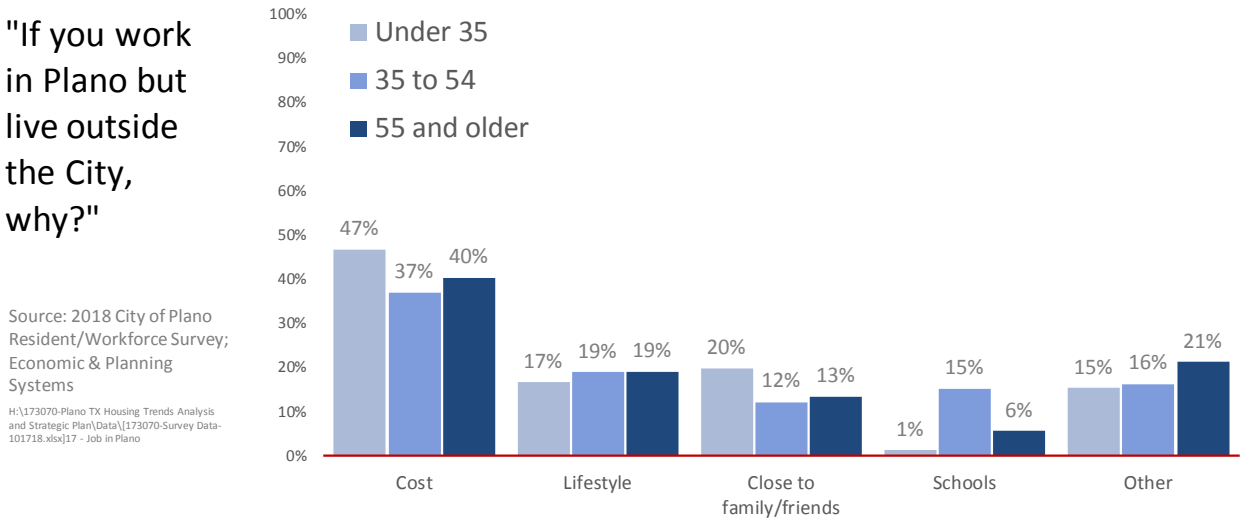
As for the perceived or real barriers preventing respondents from living in the city (if they did not already), nearly four (4) out of ten (10) identified cost as the primary reason, while nearly 20 percent indicated that lifestyle was a reason, 14 percent indicated that being close to family or friends (i.e. outside of the city) was important, or that 10 percent identified schools as the reason.

Figure 74 Respondents by Reason for Not Living in Plano



At the age level, there were very few distinctions between responses, as shown in **Figure 75**. A larger portion of respondents under 35 indicated that cost was the reason for not living in Plano, and schools was the reason for not living in Plano for the respondents between 35 and 54.[23]

Figure 75 Respondents by Age by Reason for Not Living in Plano



[23] See also the open-ended comments in **Figure 111** on page 132.

Figure 76 presents the findings of respondents' willingness to pay 10 percent more on housing by age to achieve various goals or proximities. Overall, the findings show that slightly more than one (1) in five (5) are willing to pay 10 percent more on housing to have higher quality schools, but two (2) in five (5) are not at all interested in doing so. Nearly 15 percent of respondents are also willing to pay 10 percent more on their housing to cut their commute time in half or have the ability to walk or bike to shops or work. Living close to trails and open space, as well as close to friends also indicated that 15 percent of respondents would be interested in paying 10 percent more on housing. Lowest in the priority list was living near daycare facilities.

On the basis of age, the responses reveal a general pattern of the under 35s higher willingness to pay for the array of amenities than the other age groups. As noted by their considerations for housing choice five years from now, the findings also show that more than 2 in 10 of the under 35s would be willing to pay 10 percent more on housing to have higher quality public schools. Combined with those who said they would be moderately willing, 50 percent indicate so. As for being able to have a shorter commute and walk or bike to shops and work, approximately one fifth of this age group would be very willing to pay 10 percent more on housing.

As for the 35 to 54s, their responses indicate slightly more restraint or enthusiasm. As anticipated, nearly one third of them indicate a willingness to pay 10 percent more on housing to have higher quality public schools, and adding to them those who said they would be moderately willing, the portion also reaches approximately 50 percent. The over 55s are the most restrained in terms of their enthusiasm for paying 10 percent more on housing to achieve any of the following, except when desiring to live near family or friends.

Figure 76 Respondents by Willingness to Pay 10 Percent More

	Willingness to Pay				
	1 (Not very likely)	2	3 (Neutral)	4	5 (Very likely)
Overall Respondents					
Cut your commute time in half	49%	6%	20%	11%	14%
Have the ability to walk and/or bike to shops/restaurants/entertainment	39%	9%	19%	18%	15%
Have the ability to walk and/or bike to work	51%	7%	18%	12%	12%
Have higher quality schools	35%	7%	19%	15%	23%
Live close to recreational parks and trails	25%	11%	22%	25%	17%
Live near daycare or childcare facilities	68%	8%	16%	5%	3%
Live close to family/friends	29%	9%	27%	20%	15%
Under 35					
Cut your commute time in half	34%	6%	25%	14%	21%
Have the ability to walk and/or bike to shops/restaurants/entertainment	32%	10%	20%	21%	17%
Have the ability to walk and/or bike to work	39%	7%	22%	15%	17%
Have higher quality schools	27%	5%	20%	24%	24%
Live close to recreational parks and trails	17%	11%	27%	29%	16%
Live near daycare or childcare facilities	48%	11%	24%	11%	7%
Live close to family/friends	24%	13%	23%	25%	16%
35 to 54					
Cut your commute time in half	40%	10%	21%	13%	16%
Have the ability to walk and/or bike to shops/restaurants/entertainment	39%	10%	17%	18%	15%
Have the ability to walk and/or bike to work	47%	8%	18%	14%	12%
Have higher quality schools	28%	8%	16%	17%	31%
Live close to recreational parks and trails	24%	12%	19%	26%	19%
Live near daycare or childcare facilities	66%	9%	16%	5%	3%
Live close to family/friends	28%	10%	30%	19%	12%
55 and over					
Cut your commute time in half	65%	4%	17%	7%	8%
Have the ability to walk and/or bike to shops/restaurants/entertainment	42%	8%	19%	16%	14%
Have the ability to walk and/or bike to work	59%	6%	16%	9%	10%
Have higher quality schools	45%	8%	22%	10%	14%
Live close to recreational parks and trails	30%	11%	22%	22%	15%
Live near daycare or childcare facilities	79%	5%	12%	2%	1%
Live close to family/friends	32%	6%	25%	20%	17%

Source: U.S. Census ACS 1-year estimates; Economic & Planning Systems

The proportion of respondents who indicated their willingness to pay 20 percent more for housing is generally half of those who indicated a willingness to spend 10 percent more. For example, among the overall responses, **Figure 76** showed that 23 percent of respondents are willing to pay 10 percent more for housing in order to have "higher quality schools", and **Figure 77** illustrates that 10 percent of respondents would be willing to pay 20 percent more.

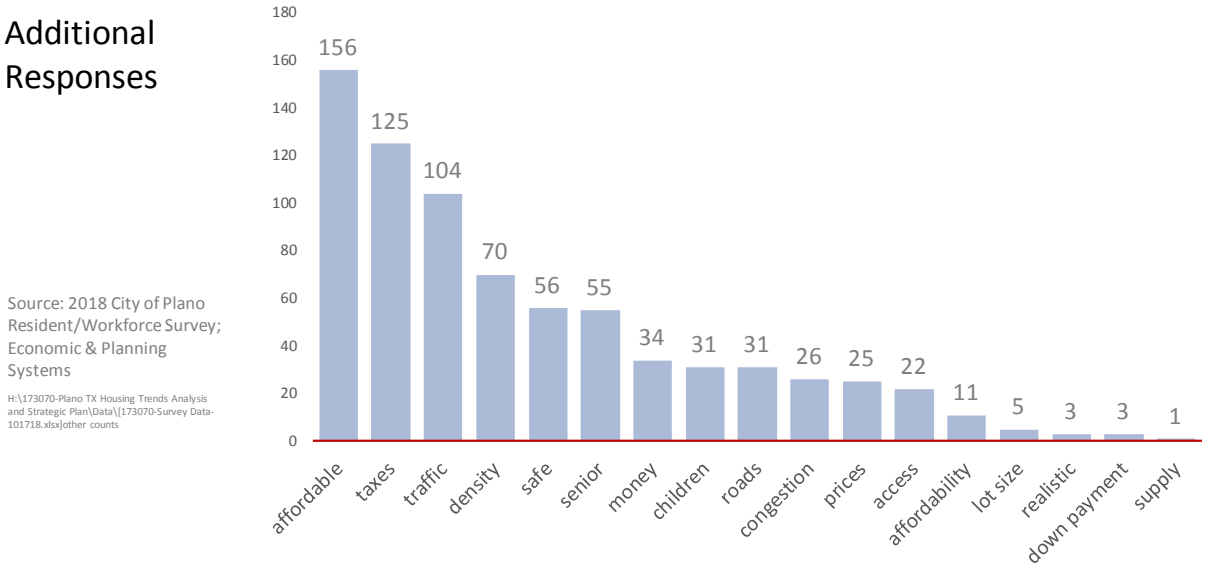
Figure 77 Respondents by Willingness to Pay 20 Percent More

	Willingness to Pay				
	1 (Not very likely)	2	3 (Neutral)	4	5 (Very likely)
Overall Respondents					
Cut your commute time in half	65%	7%	15%	7%	6%
Have the ability to walk and/or bike to shops/restaurants/entertainment	61%	9%	16%	9%	6%
Have the ability to walk and/or bike to work	68%	7%	14%	6%	5%
Have higher quality schools	57%	6%	16%	11%	10%
Live close to recreational parks and trails	54%	10%	18%	11%	6%
Live near daycare or childcare facilities	80%	6%	11%	2%	2%
Live close to family/friends	56%	10%	19%	10%	6%
Under 35					
Cut your commute time in half	49%	13%	18%	11%	9%
Have the ability to walk and/or bike to shops/restaurants/entertainment	53%	11%	18%	10%	7%
Have the ability to walk and/or bike to work	57%	9%	19%	9%	6%
Have higher quality schools	46%	9%	20%	14%	11%
Live close to recreational parks and trails	44%	16%	25%	10%	5%
Live near daycare or childcare facilities	65%	11%	18%	3%	3%
Live close to family/friends	50%	11%	20%	12%	7%
35 to 54					
Cut your commute time in half	59%	8%	16%	8%	8%
Have the ability to walk and/or bike to shops/restaurants/entertainment	59%	9%	16%	9%	6%
Have the ability to walk and/or bike to work	66%	8%	14%	7%	6%
Have higher quality schools	49%	5%	16%	15%	14%
Live close to recreational parks and trails	51%	9%	19%	14%	7%
Live near daycare or childcare facilities	78%	6%	10%	4%	2%
Live close to family/friends	54%	12%	20%	9%	6%
55 and over					
Cut your commute time in half	77%	3%	12%	5%	3%
Have the ability to walk and/or bike to shops/restaurants/entertainment	67%	7%	14%	8%	5%
Have the ability to walk and/or bike to work	74%	4%	13%	5%	4%
Have higher quality schools	68%	6%	14%	7%	6%
Live close to recreational parks and trails	62%	8%	15%	10%	6%
Live near daycare or childcare facilities	87%	3%	8%	1%	1%
Live close to family/friends	60%	8%	16%	10%	6%

Source: U.S. Census ACS 1-year estimates; Economic & Planning Systems

More than 1,200 respondents provided additional comments, ranging from brief and specific to lengthy and broad. Shown in Figure 78 are some of the most-frequently mentioned topics, the most prevalent of which were "affordability", "money", "prices", and other catch words related to housing. High on the list were also words relating to transportation, such as "traffic", "roads", and "congestion". Among the comments relating to land use were "density" (though the comments are not aligned with necessarily positive or negative connotations), "lot size", and "supply". A complete list of these open-ended comments can be found in **Figure 113** beginning on page 187.

Figure 78 Additional Open-Ended Comments



Advisory Group Discussion

The City of Plano utilized an Advisory Group to assist in the development of the Plan survey, as well as provide feedback throughout Plan process. Members of the Advisory Group were selected by each Plano City Council and staff to ensure broad representation of the range of voices and perspectives in the City's leadership and constituency throughout the process.

During group and one-on-one discussions, as well as a survey, the sentiments of each were captured for the purpose of informing the direction the City might take moving forward. There was broad consensus from each member that the process had been educational and informative at illuminating the underlying trends and conditions that are foundational to having a productive conversation about housing trends and conditions in the city.

There was also consensus among the group's members that more efforts should be made in the future to ensure that the residents, stakeholders, and (political and business) leaders of the community have as much information to make informed decisions as possible. The following outlines the more quantifiable perspectives shared by the group in terms of what issues are perceived to be the most serious problems, what degree the City has purview to effect change, what resources the City might leverage, and generally what philosophy members adhered to.

- Most Serious Problems: Among a list of 10 considerations, the largest consensus generally formed around issues such as safety, housing costs, availability, and traffic congestion. The redevelopment of the Collin Creek Mall, while among the top three serious problems, ranked as the fourth most important problem.[24]
- City Involvement: On a scale of 1 being no effort at all and 10 being maximum effort, no member scored efforts related to the various issues below 5. Housing costs and homelessness, however, were the two top issues (rated between 5 and 6) that over half of members agreed on.[25]
- Use of Financial Resources: Again, on a scale of 1 being no resources at all and 10 being maximum resources, no member scored the use of financial resources below 5. In terms solving for housing costs and homelessness, support for use of financial resources ranked between 5 and 6 with relatively few responses. On the spectrum of greater use of resources (and considerably more consensus), safety, lack of public transit and transportation costs (including congestion) received highest rankings.[26]

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[24] Refer to **Figure 115** on page 160.
[25] Refer to **Figure 116** on page 161.
[26] Refer to **Figure 117** on page 161.

- City Purview: It was a strongly held perspective that safety is very much in the purview of the City, followed by the redevelopment of Collin Creek Mall, a lack of public acceptance of multifamily development, lack of public transit or housing availability. On the opposite end of the spectrum, member felt that transportation costs were not really in the City's purview to remedy, and housing costs fell between "no, not really" and "yes, somewhat".[27]
- City Resources: Advisory group members felt that the resources to leverage included the City's housing programs, followed by the Plano Housing Authority, regional and/or federal entities, the business community, neighborhood organizations, nonprofits, and business in general.[28]
- Philosophical: One of the more widely- and frequently-occurring topics of discussion during Advisory Group meetings was whether the market would take care of itself or not. Interestingly, on a scale of 1 (being the City make no effort) to 10 (being the City should make maximum effort), the average response fell at 5.9.[29]

[27] Refer to **Figure 118** on page 161.
[28] Refer to **Figure 119** on page 161.
[29] Refer to **Figure 120** on page 161.

3. Supply Trends

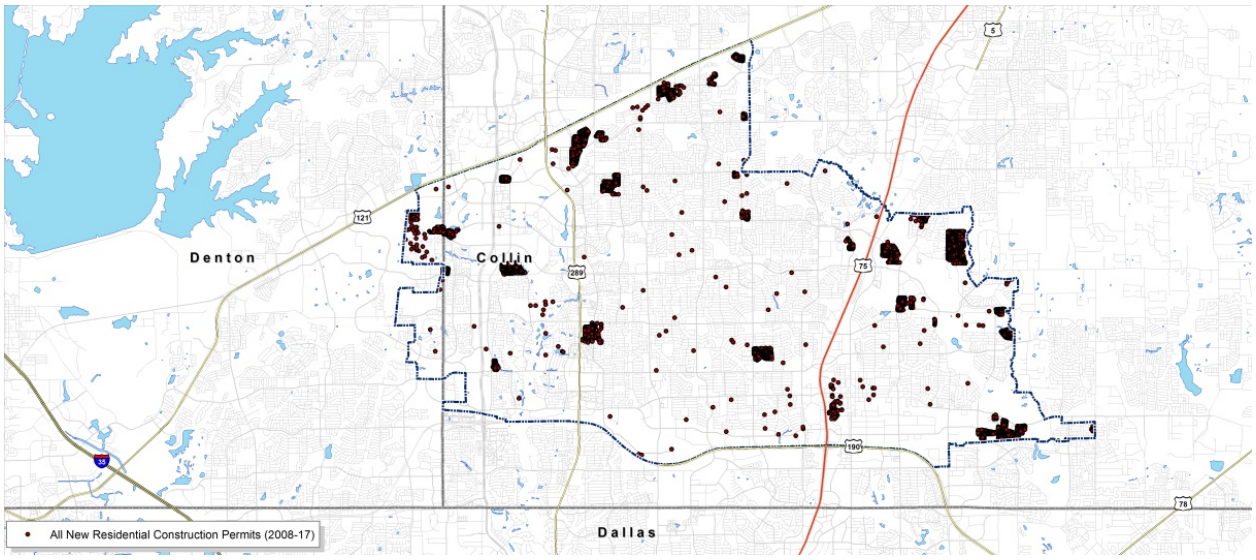
As mentioned above, housing market growth typically responds to a variety of conditions, such as employment or population growth. At the heart of supply growth is a variety of capacity factors, such as: land availability; developable land or parcels; construction capacity; adequate infrastructure including roads, water, sewer, electricity; and public services to accommodate growth. Also key to growth in supply are external factors, such as neighborhood or community "infrastructure" that can channel growth.

Housing Supply

The city has limited areas to facilitate additional growth, except for infill sites, redevelopment opportunities, and a few areas for new development. Estimates from the City indicate that fewer than 2,000 acres of land remain currently zoned for residential development.

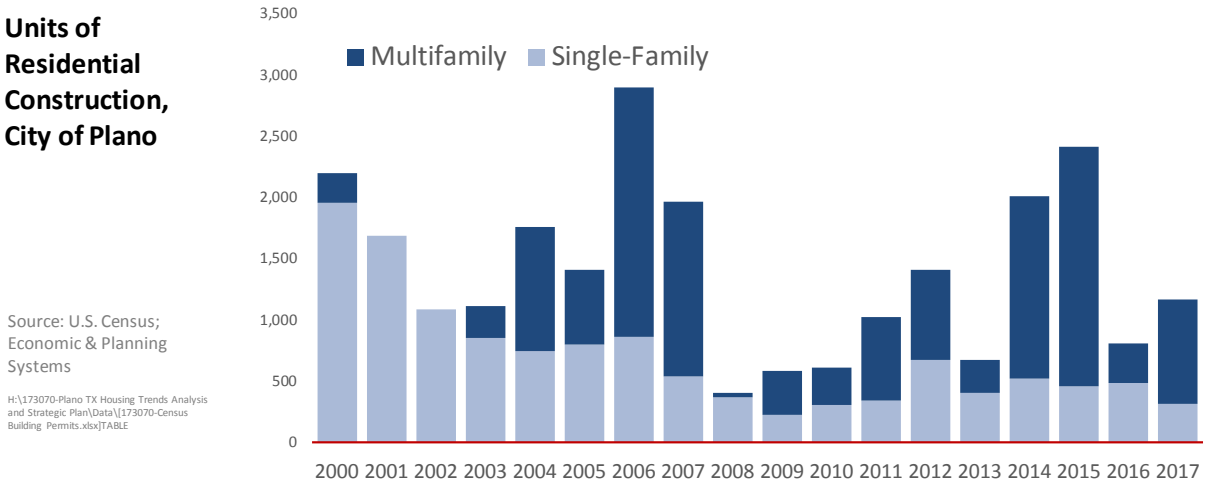
A key component of Plano's housing context is land availability. As available residential land is built out, the challenges and opportunities to address housing change. As shown in **Figure 79**, from 2008 to 2017 new residential construction was concentrated in the few areas of the city with land available for development.

Figure 79 New Residential Building Permits, 2008-2017



The pressure this places on the housing and development market is apparent when looking at patterns of residential construction activity since 2000. Between 2000 and 2007, lower-density single-family housing accounted for nearly two-thirds of all new inventory in the city, whereas between 2007 and 2017, higher-density multifamily housing accounted for two-thirds of new inventory. As illustrated by **Figure 80**, the city added little housing between 2000 and 2017 by comparison to the number of jobs it added. Again, by comparison to the 84,000 jobs added between 2002 and 2015, only 25,000 new housing units were added. Again, a ratio of 4 jobs to 1 household (i.e. housing unit) suggests a higher number of bidders per available home sales listing.

Figure 80 Residential Construction, City of Plano



All else being equal, when demand is constant and supply is constrained, the price of housing is pushed higher. This has increasingly been the case in the city for the past 15 years. For existing residents, this means rising property values (property taxes), and for new residents, this means locking in greater portions of household income on the cost of housing[30] – both of which are affordability problems. From the perspective of a growing MSA, neighborhoods that have desirable proximity to major employment centers or access to transit have been and will continue to face growth and/or revitalization pressures, as evidenced in the Legacy West area and Downtown Plano near the DART station. If such trends continue, the city's workforce, and particularly those in essential community functions (such as police, fire, and emergency services) will not be able to afford housing in close proximity to their jobs.

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30 An analysis of survey responses indicates that, despite lower mortgage interest rates over time, newer residents of Plano are spending much more of their income on housing than those who have been in the city longer. Households that have lived in the city for more than 20 years spend an average of 15 percent of their income on housing, whereas households that have been in the city for 1 to 4 years spend 20 percent of their income on housing, and households that have been in the city less than one (1) year are spending an average of 25 percent.

Consequently, the prospect of adding more housing inventory will be more challenging than it has been in the past. Higher land costs will dictate either higher-density development patterns or higher-cost housing. On one hand, higher-density development risks greater neighborhood opposition unless it maintains the high quality and character of existing development. On the other hand, higher-cost housing risks limiting inventory diversity and growth for the city. Detailed in the Executive Summary (see page Finding #11 on page 12), residents and workers value the quality of development when choosing where to live as much as the affordability.

Affordability of Supply

The following two graphics illustrate the distribution of housing (ownership and rental) in the city affordable to various household income levels, expressed in terms of AMI. In 2005, as shown in **Figure 81**, the distribution of housing units by AMI reveals that approximately 30 percent of units (ownership and rental) are affordable to households earning 60 percent of AMI or less (an income of nearly $43,000). A little more than a third of the inventory is affordable to households earning between $43,000 and $72,000 (60 percent to 100 percent AMI). And the remaining third is affordable to household at or above 100 percent AMI.

In 2016, the distribution of housing had not changed dramatically, given the countervailing shifts in affordability of housing prices, household incomes and purchasing power. As illustrated in **Figure 82**, 30 percent of the inventory was still affordable to a household earning 60 percent AMI or less, and the portion of housing inventory affordable to households earning between 60 and 100 percent AMI increased to nearly 40 percent.

It is important to note that this analysis of housing inventory follows an industry-standard practice of identifying the portion of housing supply affordable to the demand drivers (i.e. households). However, as noted previously, Plano has significant cross-commuting patterns, defined by higher-income households living in Plano and working elsewhere versus somewhat more moderate-income households working in Plano but living elsewhere. This means that using the locally-applicable household median income will show a housing supply with large concentrations of relatively “affordable” housing.

Figure 81 Total Housing Supply by Area Median Income, 2005

Total Housing Inventory (supply) 2005

Source: U.S. Census ACS 1-year estimates, B19019, B25063, B25118; Economic & Planning Systems

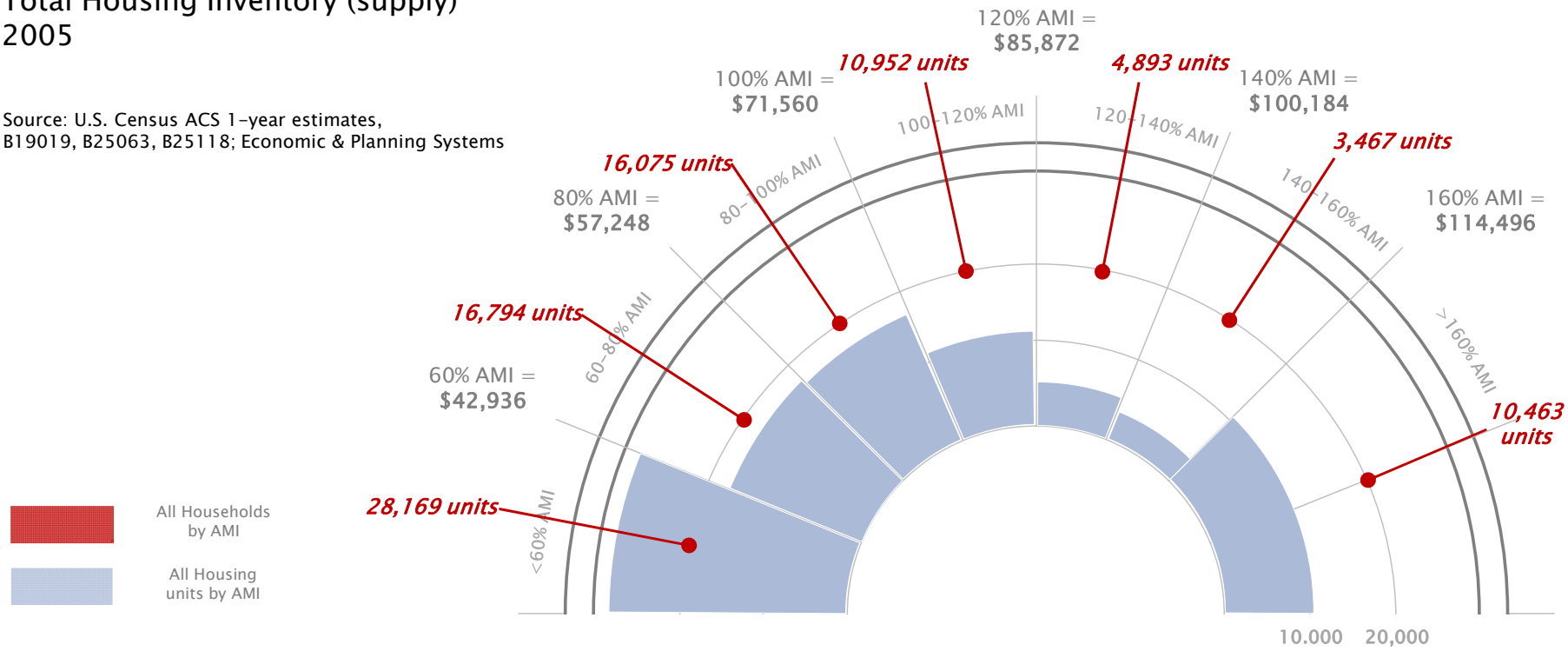
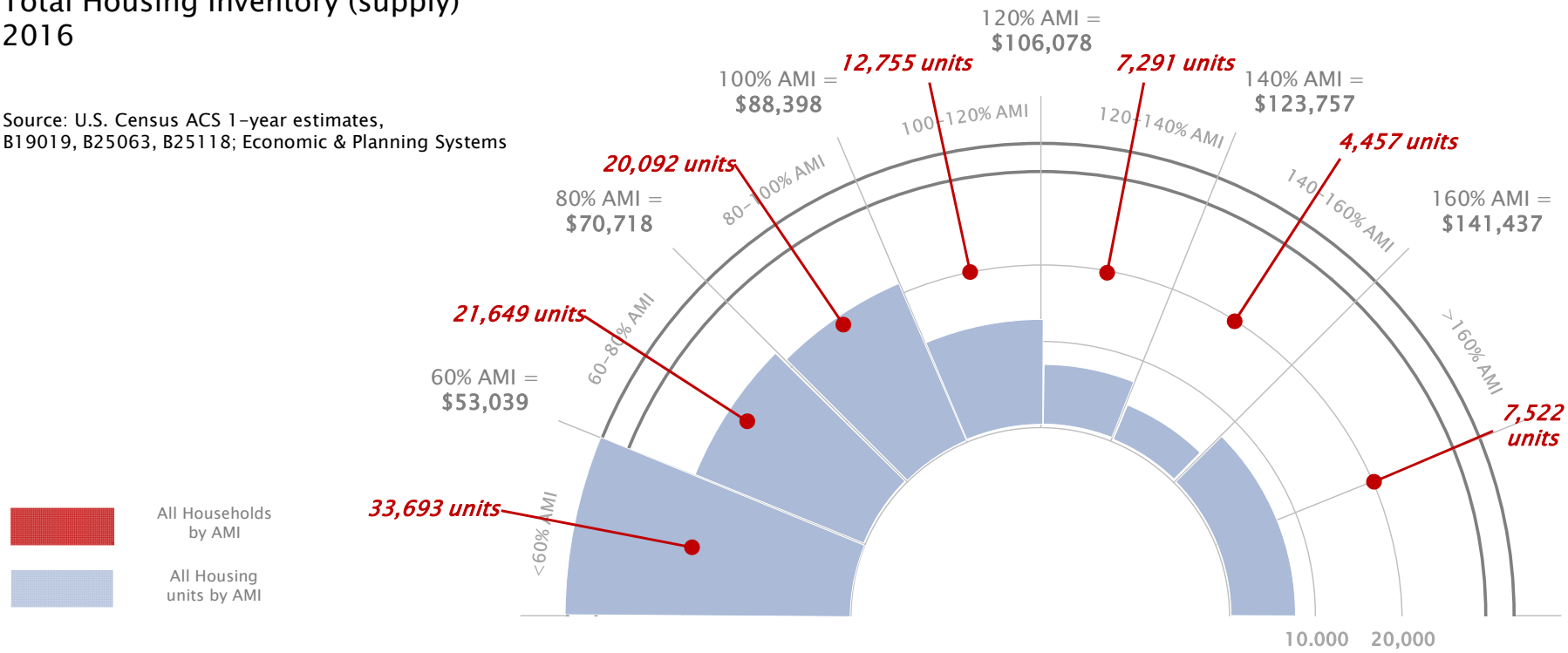


Figure 82 Total Housing Supply by Area Median Income, 2016

Total Housing Inventory (supply)
2016

Source: U.S. Census ACS 1-year estimates,
B19019, B25063, B25118; Economic & Planning Systems

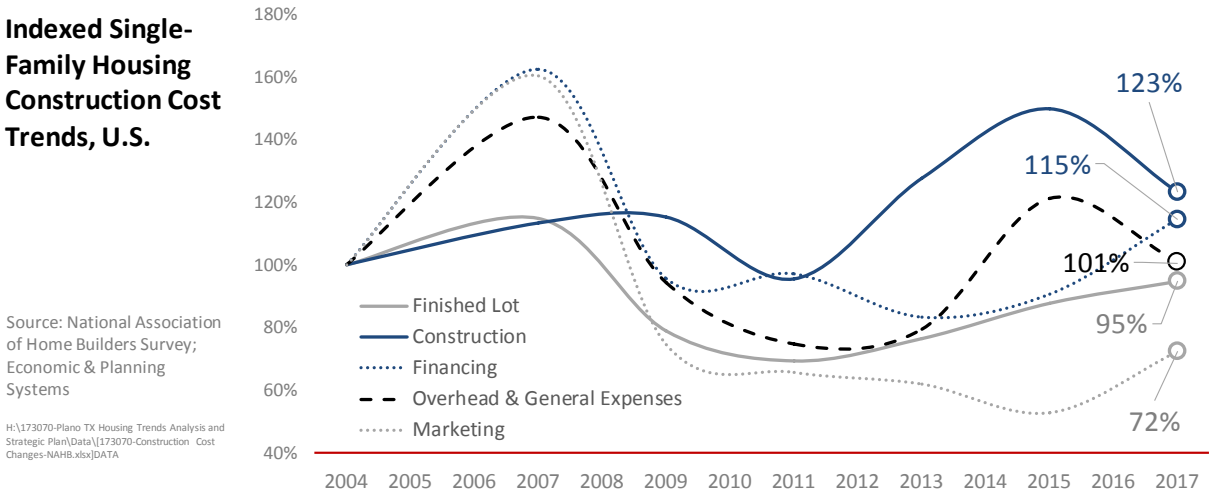


Supply Constraints

Rises in home prices can often be attributed to increases in construction cost "inputs", such as hard (construction materials and labor) and soft (financing, marketing, etc.) costs. Because the cost of constructing a home accounts for 55 to 60 percent of its sales price, the impact on housing affordability conditions is significant.

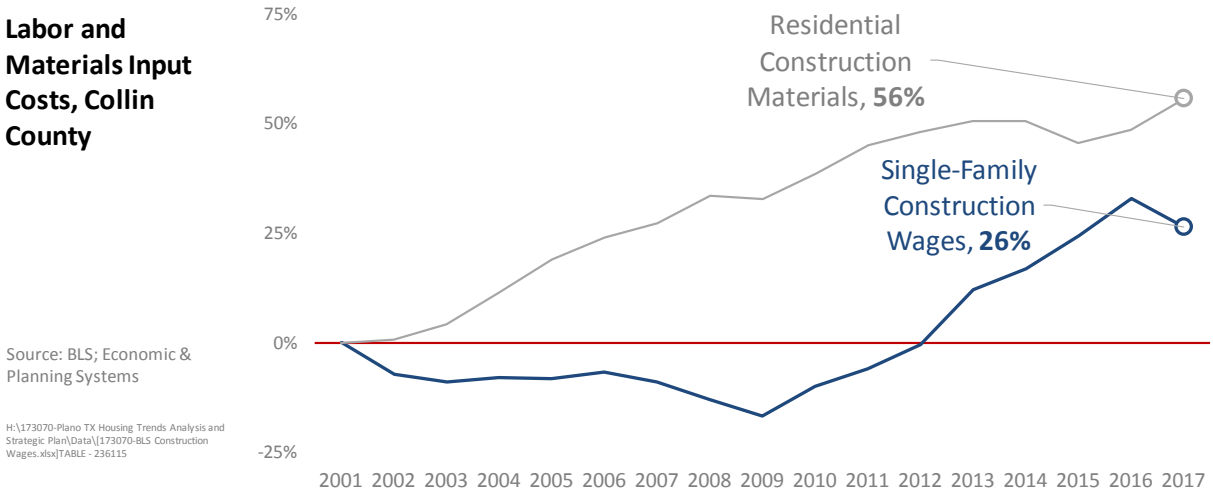
To illustrate the various influences on the cost of construction, **Figure 83** shows historic data collected from the National Association of Home Builders. It reveals both the upward pressures of the national housing environment leading up to 2006 and 2007, but also reflects the general pattern of recovery in the years following. Presented as an index to show relative cost component fluctuation over time, the data indicates an overall escalation of actual construction costs of 23 percent between 2004 and 2017. Financing costs increased 15 percent over 2004 levels, while overhead and general expenses increased just one percent over 2004. Finished lot prices, and the expenses allocated to marketing dropped to 95 and 72 percent of the 2004 levels.

Figure 83 Single-Family Housing Construction Cost Components



Approximately half of the cost of construction is materials and the other half is labor. Since 2005, the cost of construction materials (utilizing Producer Price Index data from the Bureau of Labor Statistics) has risen 45 percent, and the cost of labor for single-family home construction has risen 38 percent. The cost of labor for multifamily construction has risen 51 percent.

Figure 84 Labor and Materials Inputs, Collin County



Another aspect of supply that has been contributing to housing trends and conditions is the vacancy status of residential structures, as illustrated by an analysis of U.S. Postal Service address level vacancy data. **Figure 85** illustrates in darker shades of red the level of vacancy throughout the metro area in 2008, and **Figure 86** illustrates the disappearance of those darker shades of red in 2017 – indicating a more constrained supply of housing.

Figure 85 Residential Vacancy Rates, Dallas-Ft. Worth CMSA, 2008

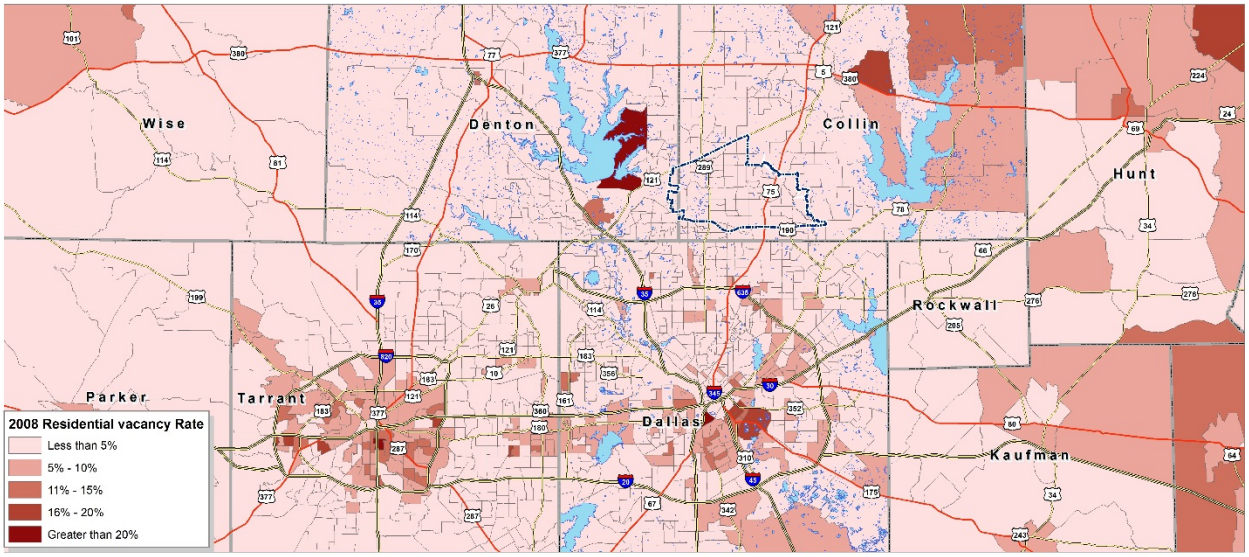
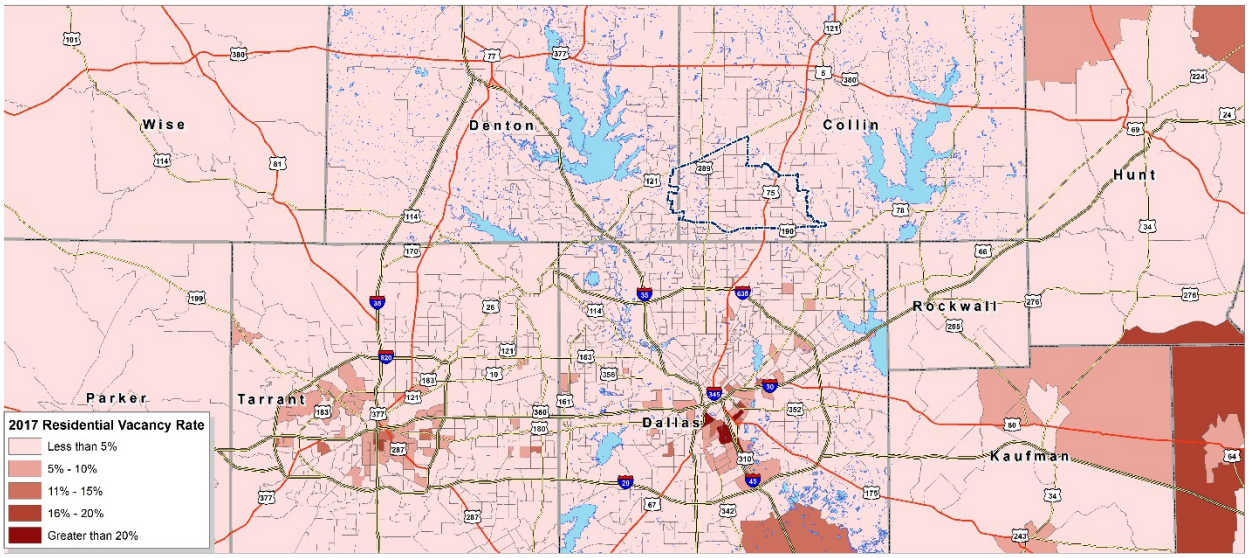


Figure 86 Residential Vacancy Rates, Dallas-Ft. Worth CMSA, 2017



Housing Affordability

Housing markets respond to a variety of factors, such as the numerous supply- and demand-side influences as described in the previous sections. In a large metropolitan area, such as the Dallas-Ft. Worth CMSA, housing markets are dynamically influenced not only by those factors but by factors that are reflective of larger trends and conditions – thus, a comparison of CMSA and city data where possible.

In the case of housing affordability, however, it is helpful to understand the regional and local context against the backdrop of national trends. While housing demand drivers (i.e. employment and population growth) have historically been strong in the CMSA, the housing market in terms of prices has only recently begun to respond to the balance of high demand and more constrained supply (and/or production).

Figure 87 illustrates the historic trajectory of the Case-Shiller house price index (HPI) for the U.S. and for the CMSA between 1991 and 2017. The national experience in housing prices from 2002 is apparent with a steep escalation of the HPI toward 2006, followed by the housing market collapse and recession. Regionally, however, the Dallas-Ft. Worth CMSA experienced the lead-up to the housing crisis in a very different manner. While the rest of the nation was experiencing high year-over-year housing price increases, the CMSA remained relatively stable. Moreover, during the "downturn" that followed, the CMSA HPI only decreased slightly.

But the story in the CMSA diverges from the national narrative by 2014, when population and employment growth occurred at above-average rates, likely facilitated in part by historically stable and relatively "affordable" housing prices. As the economic base and population expanded in the CMSA, house prices (given relatively insufficient production) began to reflect these dynamics. By 2017, the CMSA's HPI had increased 36 percent over 2014, whereas the U.S. HPI had increased by 20 percent.

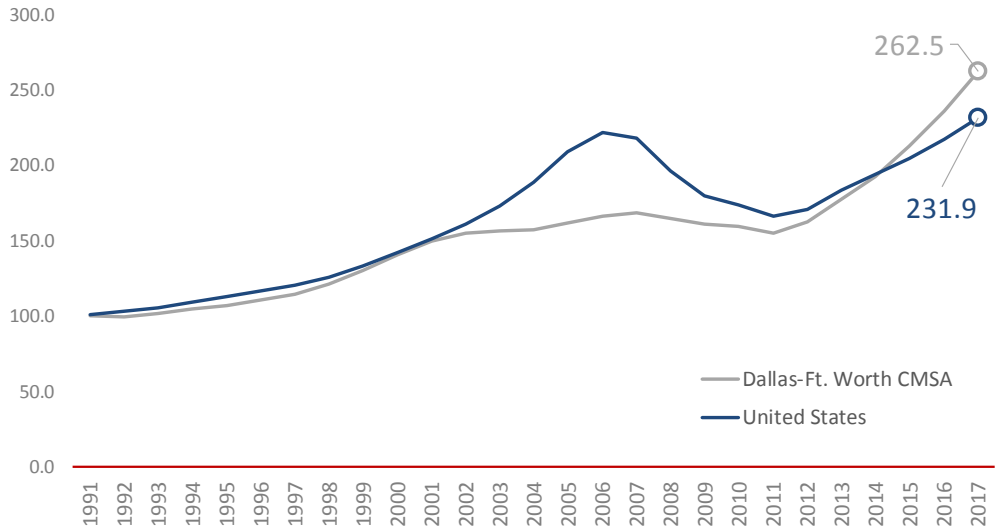
Figure 87 House Price Index, U.S. and Dallas-Ft. Worth CMSA

Case-Shiller House Price Index, U.S. & Dallas-Ft. Worth Combined Metropolitan Statistical Area

[**Note 1**]: HPI using expanded data set and "traditional" index metric

Source: Dallas Federal Reserve; Economic & Planning Systems

H:\173070-Plano TX Housing Trends Analysis and Strategic Plan\Data\[173070-HPI.xlsx]Index and Price Calcs



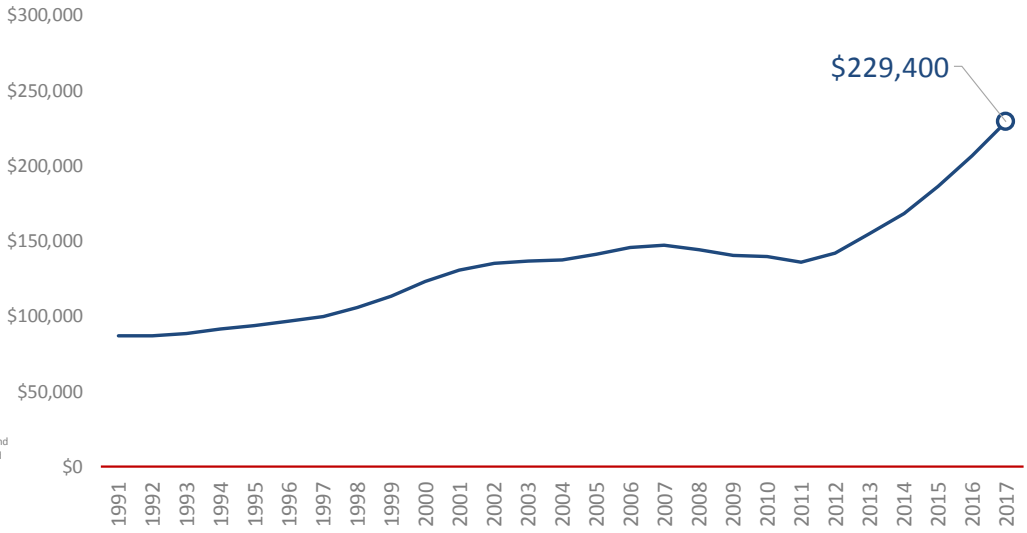
In dollars, the median-priced home in the CMSA (illustrated in **Figure 88**) rose from approximately $87,000 in 1991 to approximately $230,000 by 2017, reflecting an annual average 3.8 percent growth. Much of this increase occurred, however, toward the end of this trend. A few years after the official end to the recession (in 2009), the median-priced home began to escalate sharply. Between 2012 and 2017, home prices increased a total of 62 percent.

Figure 88 Median-Priced Home, Dallas-Ft. Worth CMSA

Median Home Price, Dallas-Ft. Worth Combined Metropolitan Statistical Area

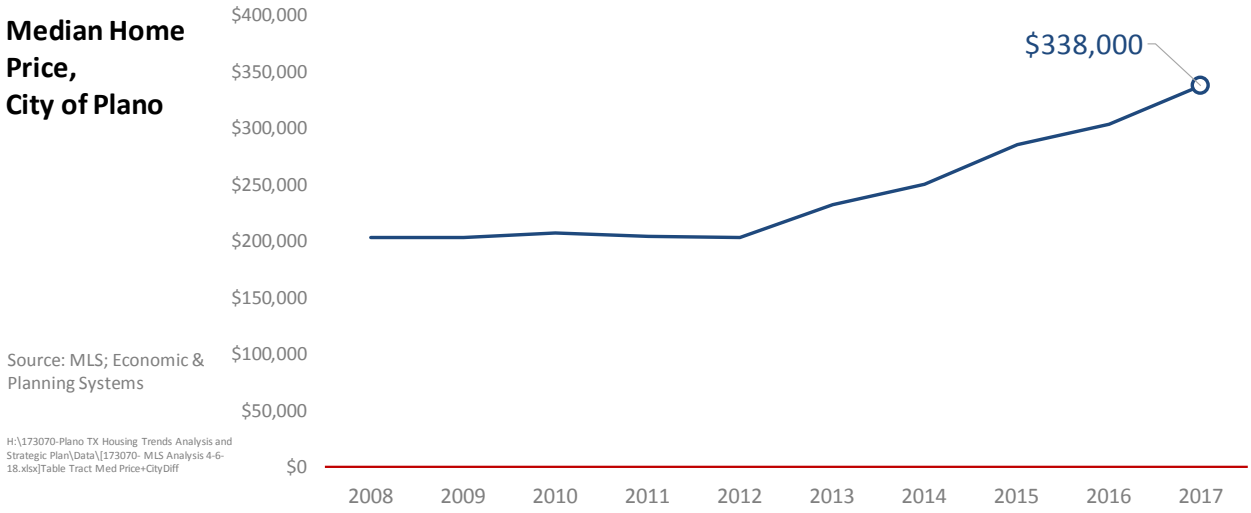
Source: Dallas Federal Reserve; Economic & Planning Systems

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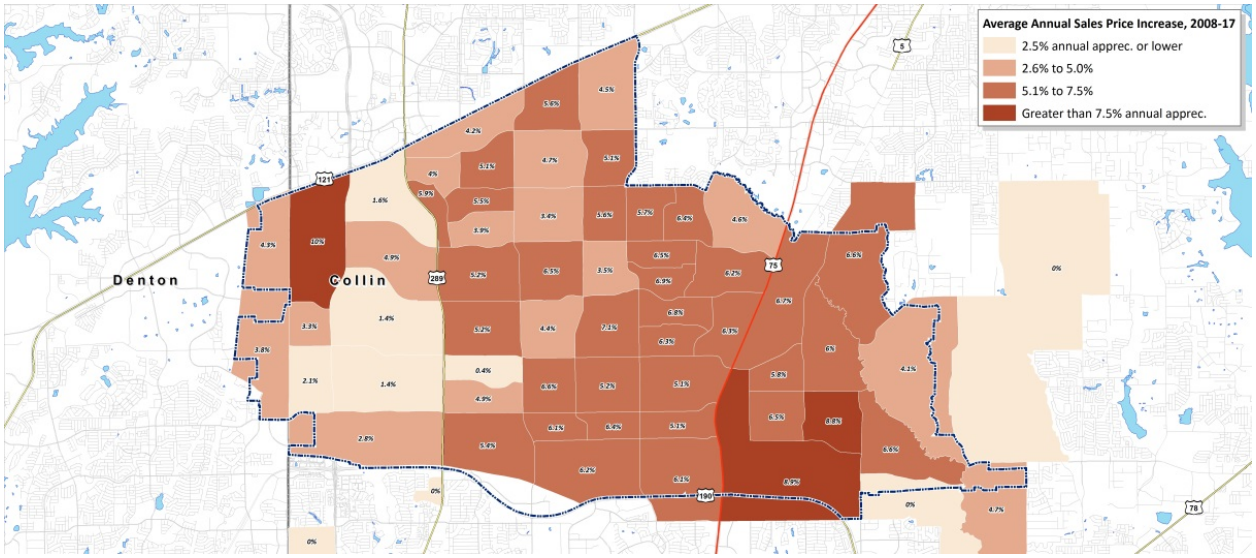
At the city level, using available data from the Multiple Listing Service (MLS), the median-priced homes appeared to mirror the stability of the CMSA in the years following the onset of the recession, illustrated in **Figure 89**. Just as the median-priced home at the metro area increased between 2012 and 2017, median home prices in Plano increased 66 percent during this time, reflecting also an average 11 percent annual increase.

Figure 89 Median-Priced Home, City of Plano



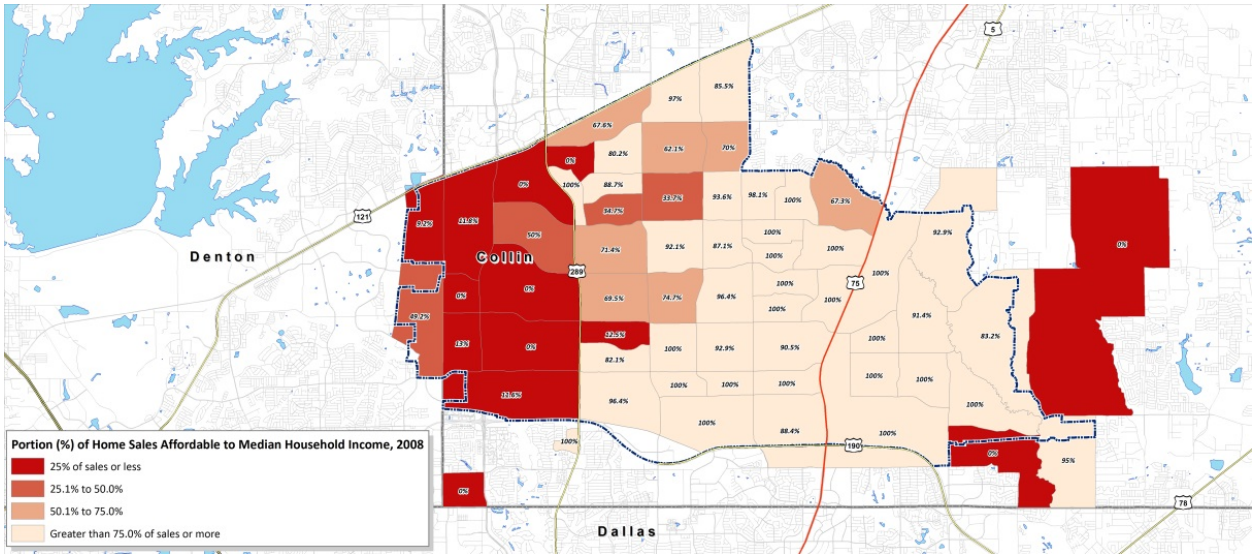
On a geographic basis, the price increases between 2008 and 2017 experienced at the city level are illustrated in **Figure 90**. As demand pressures from economic and demographic growth persist, the city has become largely built out, and demand for the city's limited housing stock has materialized into more rapid house price increases. The two areas of the city that experienced the highest average annual increases were the northwest along the Dallas North Turnpike and in Old Plano near the intersection of 75 and the PGBT.

Figure 90 Home Price Appreciation, 2008-2017



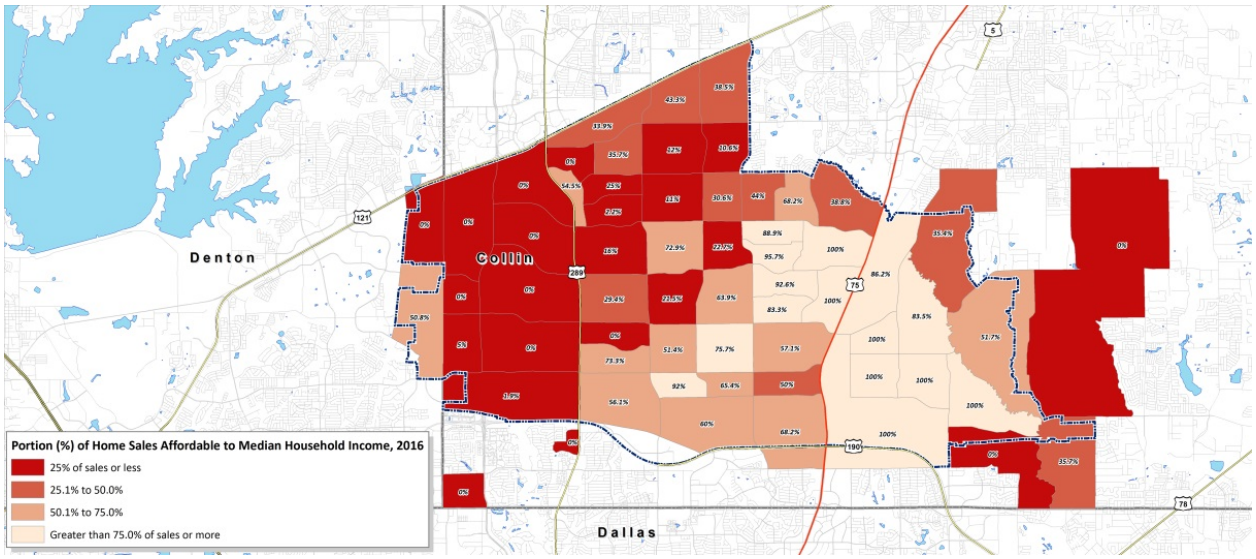
In 2008, a majority of neighborhoods in the city were largely affordable to a household earning the median income ($81,395). As illustrated in **Figure 91**, only sales on the eastern and western peripheries of the city (particularly north and south along the DNT) had the lowest portions of sales affordable to households earning median income, for whom an affordable purchase price was approximately $263,000.

Figure 91 Percent of Home Sales Affordable to Median Income, 2008



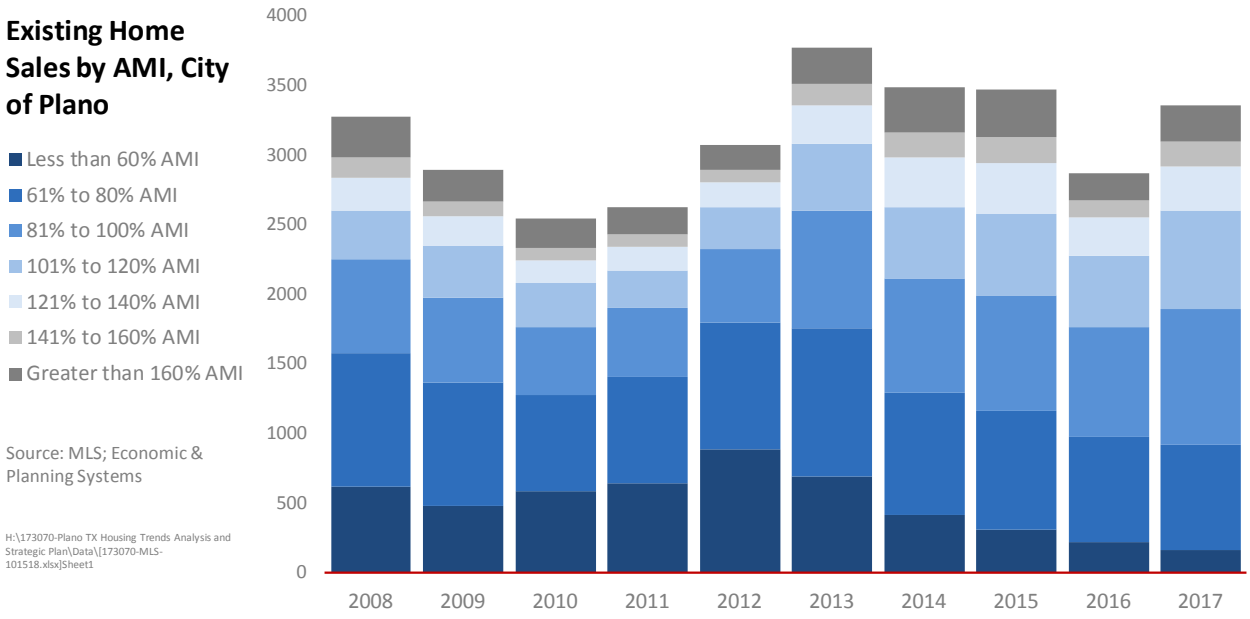
By 2016, a majority of neighborhoods (i.e. Census tracts) had significantly lower portions of sales affordable to a household earning the median income (which had increased to $88,398, and for whom an affordable purchase price was approximately $334,000.

Figure 92 Percent of Home Sales Affordable to Median Income, 2016



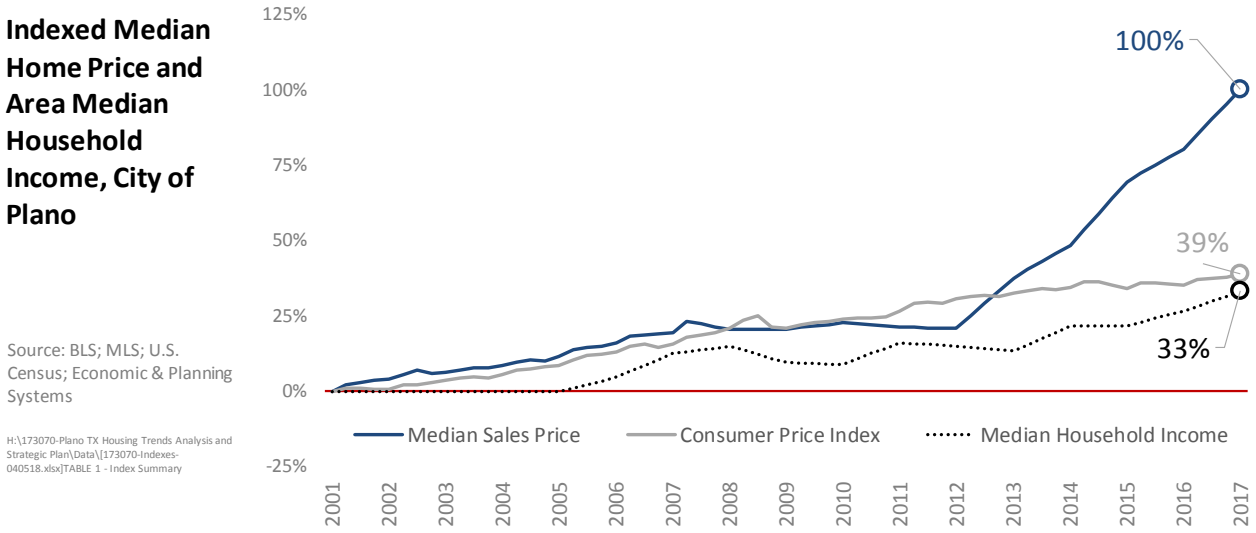
Between 2008 and 2017, **Figure 93** shows the number of sales affordable at different benchmark AMI levels in the city. It shows a relatively stable market of approximately 3,200 sales per year. Through much of what can be called the recovery (leading up to 2013), there was a marked increase in the number of sales affordable to households earning up to 60 percent AMI (which in 2013 was an income of approximately $49,000). Along with sales affordable to households earning less than 80 percent AMI, this segment of the market accounted for nearly 60 percent of all sales, but has since diminished to less than 30 percent.

Figure 93 Existing Home Sales by AMI, City of Plano



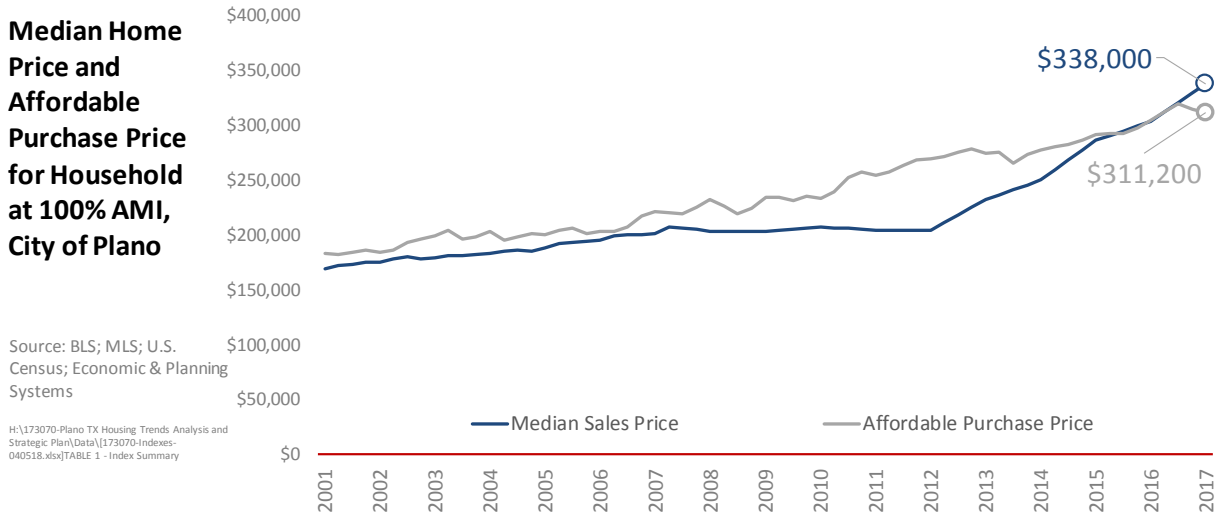
Illustrative of the divergence of economic fundamentals, however, **Figure 94** shows the relative changes in house prices in the city versus the relative changes in household median income. Again, the sharp divergence occurs at the post-recession point in time around 2011 and deviates from the trajectory of both median household income and the CPI.

Figure 94 Divergence of Housing Costs and Incomes



As indicated earlier, purchasing power has increased when factoring in the average mortgage interest rate. It should be noted that this is generally true for households that qualify for a mortgage, however. It should also be noted that **Figure 95** is not intended to diminish the issue of affordability in general, but to provide nuance to the narrative that affordability issues have recently become an issue whereas historically they have not been. Using quarterly median sales prices in the city and estimated affordable purchase prices for a household earning 100 percent AMI, the graphic incorporates how the mortgage interest rate has to a certain extent compensated for the divergence of trends.

Figure 95 Median-Priced Home & Affordable Purchase Price



To synthesize the housing market analysis against the demand (**Figure 24** and **Figure 25**) and supply components (**Figure 81** and **Figure 82**), a frequently-used analysis called a "gaps analysis" compares the distribution of households by income against the distribution of housing units to show mismatches in supply. As noted earlier, using this analysis has its limitations. That is, because the local AMI is used to estimate affordability levels of housing inventory, both analyses of housing supply and, thus, the gaps illustrate that there are only "gaps" in the inventory above 120 percent AMI. This finding illustrated in **Figure 96** and **Figure 97**, however, is not uncommon for a community like Plano, where the household median income is high and its employment base is characterized by significant in-commuting. The analysis generally demonstrates that households at upper income levels typically spend less than 30 percent of their income on housing.

Figure 96 Housing Inventory Gaps, City of Plano, 2005

Total Households (demand) and Total Housing Inventory (supply), 2005

Source: U.S. Census ACS 1-year estimates, B19019, B25063, B25118; Economic & Planning Systems

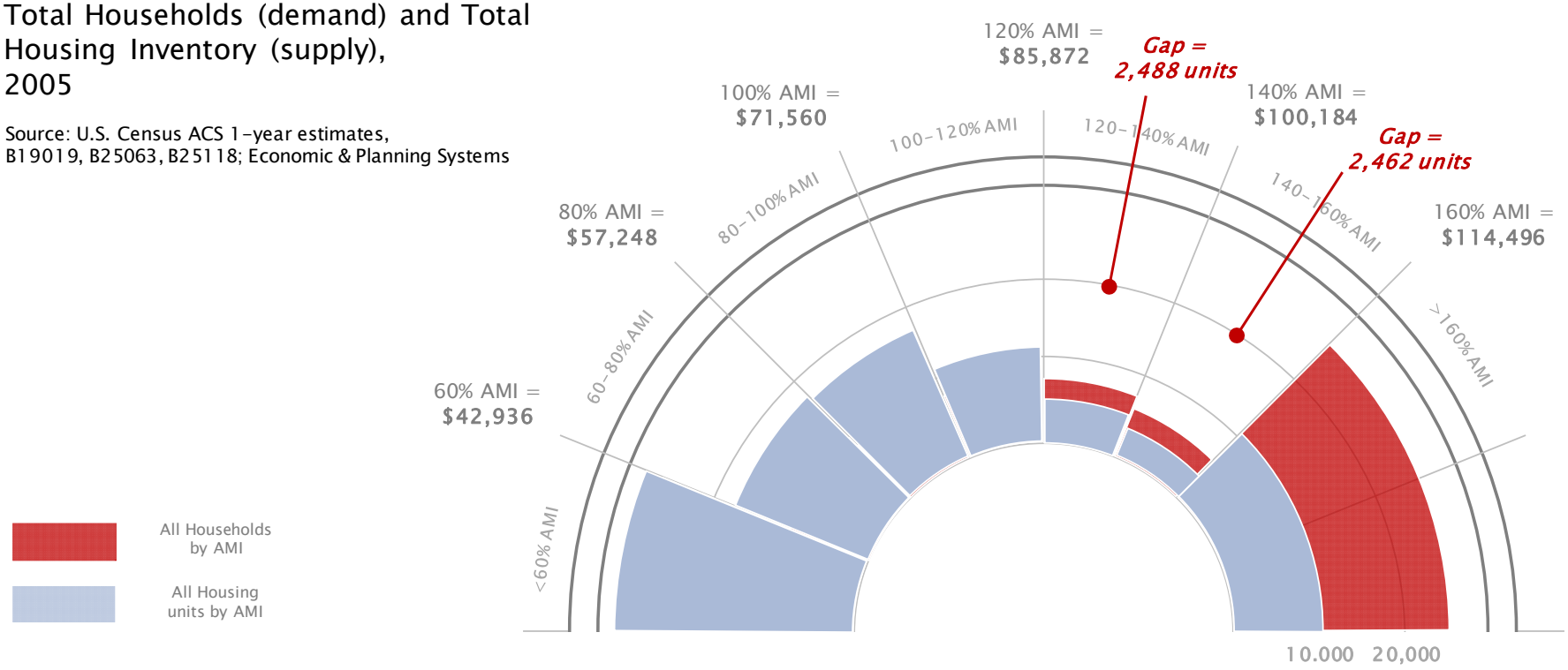
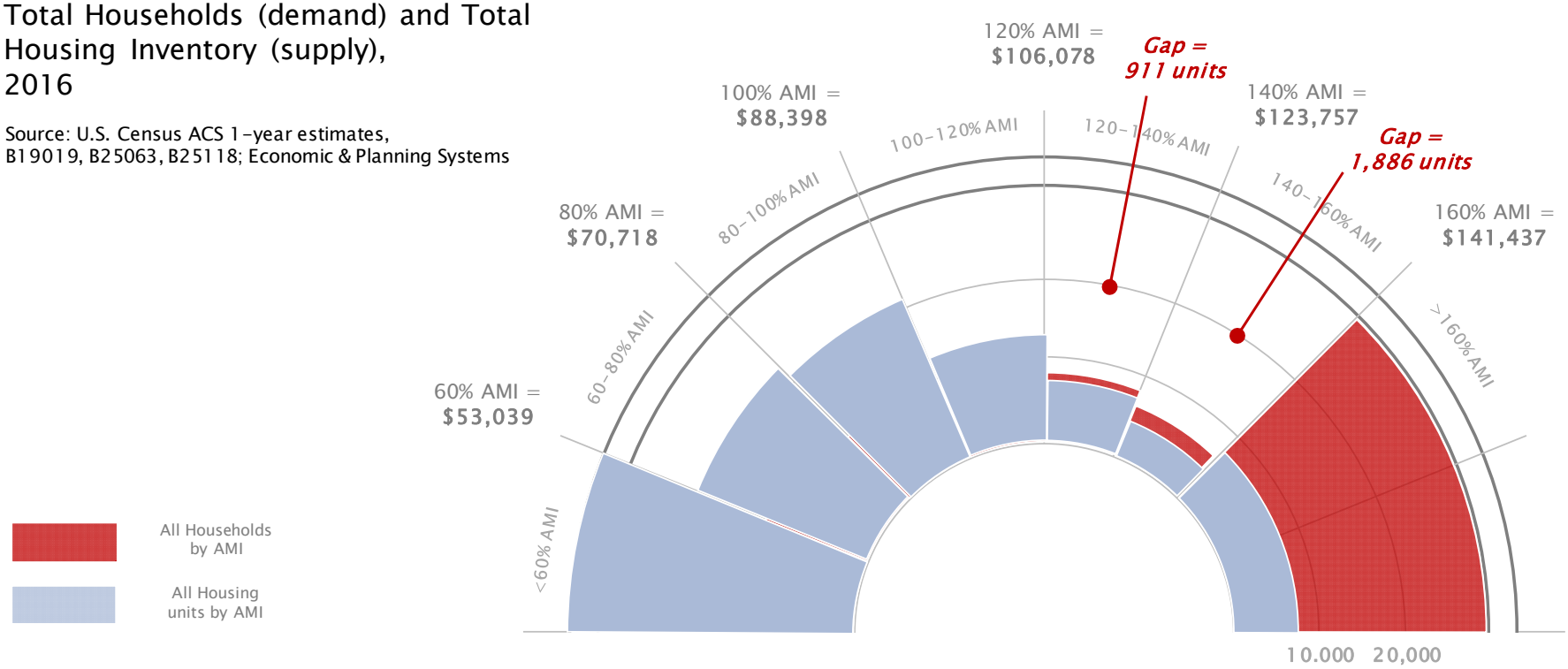


Figure 97 Housing Inventory Gaps, City of Plano, 2016

Total Households (demand) and Total Housing Inventory (supply), 2016

Source: U.S. Census ACS 1-year estimates, B19019, B25063, B25118; Economic & Planning Systems



4. Policy Context

Summary of Findings

This chapter contains a summary of methods and techniques used to address a spectrum of housing affordability issues in the U.S. It identifies land use and regulatory techniques commonly used to accomplish narrowly defined and targeted housing objectives, and it identifies alternative funding methods used to address housing issues from a broader, more community-wide perspective.

There are a range of reasons why communities adopt affordable or workforce housing tools. Many do so because local and regional housing market assessments have concluded that a significant portion of the local workforce has been priced out and forced to commute. Beyond the determination of the presence and extent of these patterns, these communities make policy determination based on quality of life considerations. For example, if a portion of the workforce (i.e. such as teachers, police, fire protection, and other municipal employees)cannot afford to live locally, then they are not readily available to address health, safety, and welfare needs. As a result, the motivation to develop programs to address affordable or workforce housing is largely based on some or all of the following conditions:

- Housing Costs: The sales price of locally available housing exceeds what a permanent-resident household can afford.
- Housing Availability: The development community is clearly oriented to building more expensive housing than is affordable to the workforce.
- Commuting Patterns: A large portion of the workforce cannot afford to live in the community and is forced into longer commutes from more affordable locations.
- Employee Shortages: Local businesses increasingly find it difficult to recruit and or retain employees.

This overview of best practices and policy options can offer policy-makers a glimpse into the adopted strategies that other communities struggling to address similar situations with similar characteristics are using. The tools for providing affordable and workforce housing can be separated into two major categories: development-based (i.e., those that seek to leverage the momentum of development through land use controls); and community-based approaches (i.e., typically funding mechanisms that leverage broader-based financing capabilities).

Existing Regulation

To frame this overview of policy options in the regulatory and programmatic environment of the city, the following section provides an overview of the programs and tools that the City has been using to various degrees of success to address housing issues to date.

Local Housing Investment Tools

Two local programs have had considerable success in the city and have been replicated widely by other communities. These programs are funded through General Fund dollars and require City Council approval during the annual budgeting process.

- Great Update Rebate: The Great Update Rebate is a home improvement incentive program that utilizes general fund monies to spur significant reinvestment in older, moderately-priced homes by providing up to $5,000 in the form of a rebate to homeowners that choose to repair their homes.
- Love Where You Live: Love Where You Live (LWYL) seeks to increase social transformation through education, awareness and neighborhood engagement in some of Plano's oldest neighborhoods through the use of general fund monies, while enlisting volunteer service groups (funded through grants) to assist residents living in those neighborhoods with minor home repairs.

Federally-Funded Housing Investment Tools

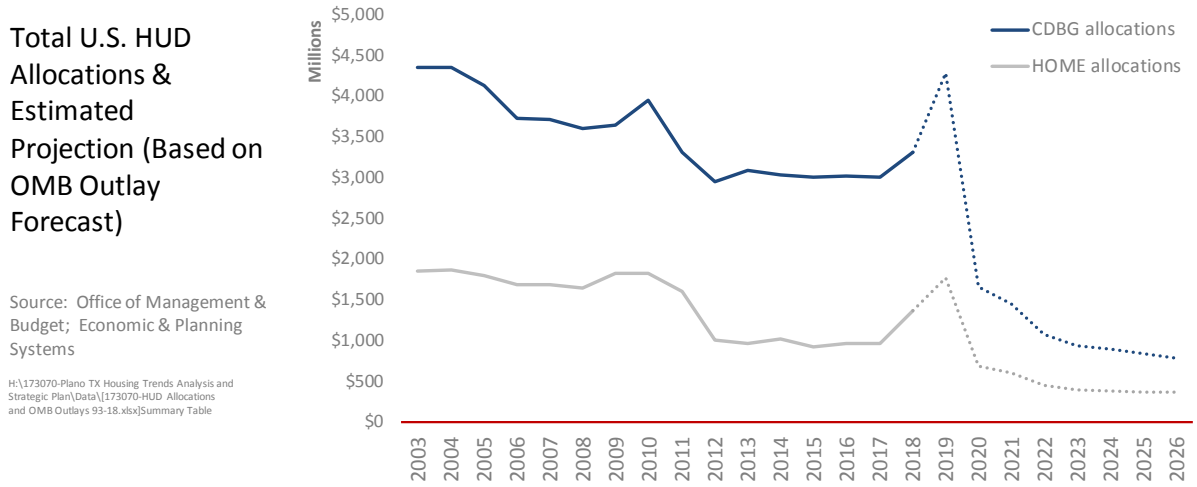
The City also leverages funding that stems from federal allocations, such local and state entitlement funds, e.g. Community Development Block Grant (CDBG) and HOME awarded by the Department of Housing and Urban Development (HUD), as well as the Congressionally-approved Low-Income Housing Tax Credit (LIHTC) program. While CDBG dollars are leveraged almost exclusively to housing and supportive service provision in communities, HOME funding is almost exclusively used as gap financing for the construction of housing developments. These programs do not utilize local taxpayer dollars.

- Housing Rehabilitation: The Housing Rehabilitation program uses federal grant funds to provide emergency and limited home repairs to income qualified, low-to-moderate income homeowners.
- First Time Homebuyer: The First Time Homebuyer Program provides down payment and/or closing cost assistance to income qualified, low-to-moderate income households using federal grant funds.
- Rapid Re-Housing: The Rapid Re-Housing program is a new program funded through the State of Texas entitlement grant funds that seeks to help Plano's homeless households by providing monies for case management services and rental housing assistance.

- Low-Income Housing Tax Credit (LIHTC) Projects: The federal government authorizes the use of two tiers of income tax credits to investors through the LIHTC program to develop rental housing for low-income households and vulnerable populations. Investor equity in competitive 9 percent projects is apportioned on a per capita basis to states, which are awarded through an annual review and allocation process. In Texas, applications for tax credit equity to develop projects are submitted to the Texas Department of Housing and Community Affairs (TDHCA). Additionally, the City is engaged in evaluating applications seeking local resolutions of support. Currently, the city has five LIHTC developments for persons ages 55 and older, and one for the general population.

The prospect of continued federal funding support, however, is bleak. **Figure 98** illustrates total U.S. allocations of Community Development Block Grant (CDBG) and HOME Investment funds by the Department of Housing and Urban Development (HUD) between 2003 and 2018 (with a projection to 2026). Nationwide, CDBG funding to entitlement communities has dropped 24 percent from approximately $4.4 billion to approximately $3.3 billion in 2018. HOME funding has also decreased by 26 percent from $1.8 billion to less than $1.4 billion. It is notable that HOME funds are used almost exclusively for production of housing. Conversely, CDBG funds are allocated almost exclusively to preserve decent affordable housing and expand economic opportunities, while limiting the amount of funds spent on social service activities to 15 percent. During a time of escalating construction costs and increased supply needs, these diminished funds are capable of producing fewer and fewer units each year. Even more alarming is the Office of Management and Budget's (OMB) forecast of outlays to community and regional development programs, which includes HUD. Over the next 8 years, OMB is projecting a drop of approximately 75 percent in federal outlays to these entitlement programs.

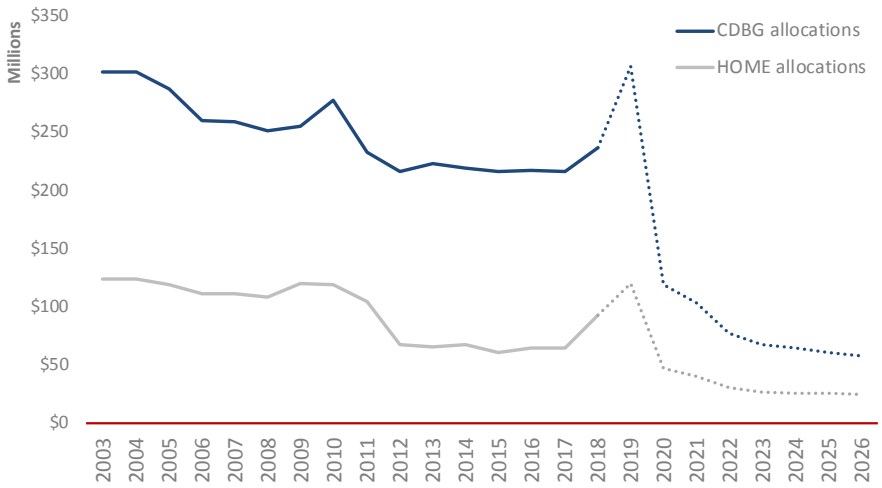
Figure 98
Total U.S. HUD Allocations & OMB Projections, 2003-26



The State of Texas is a large recipient of entitlement funds, receiving approximately 7 percent of all U.S. allocations. As this portion has nudged upward from 6.9 percent in 2003 to 7.2 percent in 2018, Texas still joins all other states in the prospect of substantial drops to program funding. If the state follows suit with the OMB federal outlays projection, it is estimated that the current (i.e. 2018) funding of $236 million will drop to approximately $58 million by 2026. This projection assumes that the state's allocations change proportionally to federal outlays.

Figure 99
Total HUD Allocations to Texas & OMB Projections, 2003-26

Total HUD Allocations to Texas & Estimated Projection (Based on OMB Outlay Forecast)

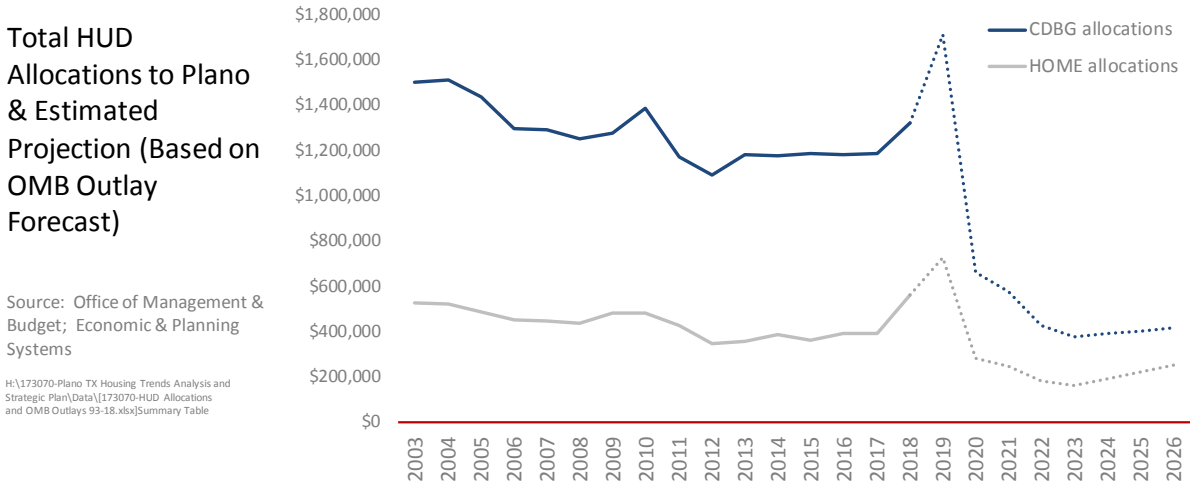


Source: Office of Management & Budget; Economic & Planning Systems

H:\173070-Plano TX Housing Trends Analysis and Strategic Plan\Data\[173070-HUD Allocations and OMB Outlays 93-18.xlsx]Summary Table

At the local level—although the downward trend in CDBG and HOME funding has not been as sharp—a projection of outlays indicates that by 2026, the City might only be able to work with a little more than $400,000 of CDBG funds and $250,000 of HOME funding. It should be noted that the national cost of construction for a single-family home stands at approximately $237,000, not including the cost of a finished lot or developer soft costs, such as financing, marketing, overhead, etc. This projection also assumes that Plano's allocations change proportionally to federal outlays.

Figure 100
Total HUD Allocations to Plano & OMB Projections, 2003-26



Other Local Policy Mechanisms

The City also utilizes a few additional policy mechanisms to address broader housing and community attractiveness aspects.

- Tax Increment Financing: Tax increment financing (TIF) is an economic development tool used to promote investment in a defined area. TIF has historically been used to finance public improvements in blighted or underdeveloped areas identified as reinvestment zones.
- Neighborhood Empowerment Zone: The Neighborhood Empowerment Zone promotes economic development by waiving certain development fees for residential and commercial projects.
- Multifamily Rental Registration and Inspection: The Multifamily Rental Registration and Inspection program seeks to safeguard the life, health, safety, welfare, and property of the occupants of multi-family dwelling communities and the general public by developing a process to enforce the minimum building standards and property maintenance code.

Policy Options Available to Plano

In the identification of possible options available to Plano for addressing different aspects of the trends identified in this study, great consideration was given to their ability to be tailored to local and regional conditions, the current regulatory and political environment, and the notion that negative externalities (i.e. unintended consequences such as the incenting of "bad" behavior") should be minimized. As such, a few of the core rubrics were:

- Prioritize regenerative, or ongoing, rather than one-time fixes
- Emphasize tools with the greatest potential impact
- Ensure that any recommended code changes are compatible with existing code
- Pinpoint recommended programs to address the issue where the greatest burden exists
- Focus on solutions with broad stakeholder support

Above all, the City should continue to steward its resources wisely, allocating them to the adequate provision of public goods and services that its residents, business, and workforce demand being simultaneously mindful of the city's current trajectory. Following these options are a few examples from other cities (detailed below) that illustrate how communities with similar conditions and trends have strategically addressed some of their own issues.

Source of Funds

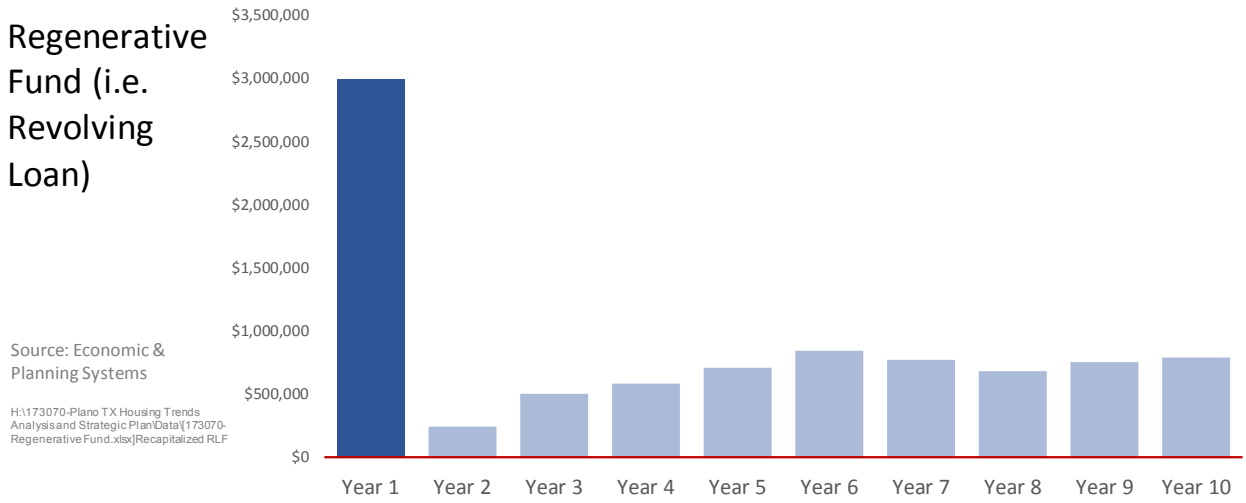
Federal outlays for housing and community development have been on the decline for over a decade. Outlays to the Department of Housing and Urban Development (HUD) in particular have fallen by more than 40 percent since 2003. Although how communities address the challenges of supply shortfalls and affordability is fairly debatable, it can be stated with considerable certainty that the burden of funding housing programs is falling increasingly on local and regional shoulders. In the context of competing local budget priorities (e.g. infrastructure, services, etc.), communities must be increasingly efficient with their dollars.

- Regenerative Funds: One approach is to make dollars last as long as possible. Identifying sources of financial resources is challenging, but identifying how to ensure their durability is a greater challenge. Communities that think creatively about leverage and the ripple effect of public expenditure to catalyze private investment are frequently the ones to accomplish their goals. For example, while a Council-approved one-time infusion of capital can be effective in making a political statement and jump-starting a "demonstration project", it rarely has a long-term impact on the fundamentals. A good example of regenerative funding is a revolving loan fund, which can benefit either production or end-user assistance. It is also an appropriate mechanism to address affordability when critics voice opposition to the concept of "handouts".

- General Obligation Bonds: Another approach to stimulating market supply production is the issuance of bonds that fold in broad community attractiveness and development goals. While Seattle and Austin are two of the better-known examples of communities with historically successful housing bond issues, other communities like Denver have had recent success with billion-dollar voter-approved bond issues that weave housing into maintenance and repair of sidewalks, streets, and parks. And as with any other local source of funds, it is the community that determines the parameters for its usage (i.e. not the federal government).

As indicated earlier, the prospect of continued federal funding in support of entitlement programs, services, and housing production is weak. The urgency that this places on local governments to remedy their own problems could not be more apparent. **Figure 101** illustrates a simple one-time infusion (or endowment) of funds into a revolving loan fund model. As shown, an initial investment of $3 million would generate approximately $5.9 million of additional funds (i.e. repayments that can be recapitalized) over a 10-year period.

Figure 101
Regenerative Fund Example



Used elsewhere around the country to fund ongoing programmatic efforts, predominantly down payment assistance funds, and this type of regenerative fund is well-suited to paying for itself. Borrowers can be property owners for the purpose of either rehabilitation investment or first-time home purchase. Most programs utilize a local Community Development Financial Institution and partner banks.

Incentives

Incentives are generally interpreted as the "carrot" provision of land use controls, but can be implemented independently of "sticks". This means that a community can structure incentives as a quid pro quo in the marketplace to encourage the type of behavior it deems appropriate and desired.

- Development Incentives (Financial): Another approach is not to allocate existing dollars but forego a portion of future revenues. Such financial resources can be directed toward the development community in the form of development review or building permit fee waivers and deferrals. Similar to the City's current waiver of city fees in Neighborhood Empowerment Zones, the City could establish a policy that directs additional waivers or deferrals to projects that meet specific and pre-determined criteria anywhere in the city. Another form of financial incentives that benefits development projects is expedited review.
- Development Incentives (Regulatory): While not explicitly financial in nature, other forms of development incentives can be accretive to a project's feasibility as well. Density bonuses, parking reductions (most relevant to contexts with structured parking), and setback reductions typically account for the more common non-financial incentives available to encourage production of housing. Each of these incentives impacts a project's cost structure positively: density bonuses where market demand exceeds base entitlement (in the zoning code) has positive returns to scale up to a threshold of building type[31].
- Incentive tiering: Incentives can also be tiered to reflect the priority a community places on the magnitude or type of development outcome. They can also be placed based, reflecting where a community decides its resources should be concentrated.

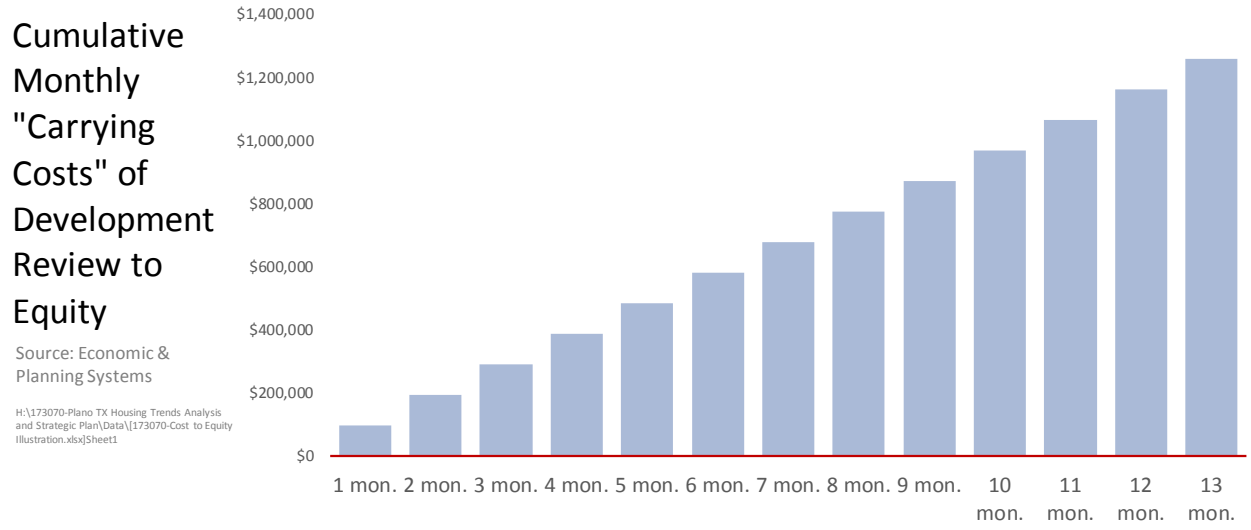
Frequently overlooked are the development incentives that do not have apparent financial metrics attached. One of the more common aspects of development that has a material impact on the feasibility (and profitability) of a project is expedited development review. For municipalities with a relatively short review and/or a very predictable process, developers frequently associate such development "soft" costs as merely the cost of doing business. For other municipalities that have layers of review, such as historic overlays or other review commissions, there is great value in time.

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31 Building code differs by land use and project scale. Generally, the taller a structure, the higher its per-square foot development cost. But to illustrate one of the more noteworthy issues with density bonuses is when a project exceeds the 6- or 7-story threshold. At 6 or 7 floors, structures are wood frame or light-gauge steel over a 1 or 2-story concrete base. Above 6 or 7 floors, steel or concrete is required, which significantly increases development costs. A developer of a 3-story project granted a density bonus of 2 additional floors, for example, would likely take advantage of the incentive if there were simultaneously enough demand. The developer of a 6-story project granted 2 additional floors, however, might not take advantage of the incentive because of the fundamental shift in development costs it would require.

Figure 102 shows the monthly "value" to an equity investor in a 140-unit project estimated at $31 million. Applying a typical 75 percent to 25 percent debt to equity ratio to the project's total costs mean that an equity investor will put nearly $8 million in a project upfront to acquire land, complete preliminary market and engineering studies, as well as architectural schema. The monthly value to equity with a 15 percent hurdle rate would be approximately $97,000, implying that each month that is consumed by additional or abnormally lengthy review processes would effectively reduce the project's net return to equity by $97,000 per month. While every city's review process is different, and every project will have different programmatic assumptions, this illustration points to the reality that not only does a predictable review process sit well with the development community, but (where and when possible) an expedited review process can be a financial motivation that is accretive to the feasibility of a project.

Figure 102
Illustration of Monthly "Cost" to Equity in Development Review



Development Cost and Zoning Provisions

As identified in the study, materials and labor costs account for the largest part of the increase in the cost of housing. Some communities approach their housing challenges from the perspective that the removal of barriers or lifting of restrictions on development might address a portion of concerns.

- Zoning modifications: There are, however, many other types of land use controls that can achieve outcomes for a community like Plano, which do not require the implementation of a stringent manipulation of the market. For example, because housing product diversity for the elderly and first-time homebuyers surface in the stated preference findings, zoning changes could be made to allow the production of Accessory Dwelling Units (ADU), family/ caregiver suites, or bonus densities (where appropriate) could be offered for projects that provide a mix of price points, for example. These land use mechanisms can also be used in conjunction with financial incentives, as well.

Policy Options

At a broader level, there are some tools that require not only resources (financial or otherwise), but political will. Communities at the cusp of more serious affordability problems, like Plano, have found that approaching policy formation incrementally works best and is the most politically durable.

- Housing as Infrastructure: A growing part of policy debates nationally revolves around the acknowledgement that housing is an essential component of a community's economic infrastructure. That is, high on the list of economic development considerations (for business attraction, expansion, and retention) is the availability and affordability of housing. While on the surface, "acknowledging" that housing is a critical component of economic infrastructure can seem notional, it is frequently an important hurdle when structuring and passing infrastructure improvements bonds, as mentioned above. Historically, general obligation bonds have been issued to fund schools and community infrastructure, but a growing number of communities are wrapping in housing in recognition of its contributions to economic competitiveness. This could be an important step forward for the City in setting the tone of public debate over remaining economically "relevant" and competitive.
- Land use controls: Regulatory approaches are typically structured to influence the supply side of housing issues. As such, they typically involve regulating the production of housing. Such approaches stem from the view that, because the development industry produces housing (and thus, whose housing prices are sometimes seen to be a part of the problem), they are not only responsible, but equipped to be a part of the solution. This theory is particularly at play in the case of inclusionary zoning, commercial and residential linkage programs. It should be noted that, although some of the communities in the following case studies have implemented inclusionary zoning or linkage programs, such regulation is prohibited by Texas statute. It

should also be noted that communities that attempt to proceed with more controversial policies, such as inclusionary zoning, should do so acknowledging the legal and political hurdles and costs.

- Down Payment Assistance: While Plano currently funds a limited amount of down payment assistance for moderate income households and first-time homebuyers, such a program can easily be expanded or modified in terms of the sources of funds used, its recipients/beneficiaries, and terms. For example, the use of a revolving loan fund for a down payment assistance program geared to assisting qualified households can free up the City's federal pass-through funds for other efforts.

Strategic Planning Considerations

At the planning level, there are efforts that the City could engage in that would further set the stage for action and efforts down the line.

- Community Education: One of the more strategic, yet challenging efforts that the City can engage in is broader community education about a variety of topics related to housing economics. While an extensive amount of information can be shared on the City's website (and maintained) to achieve a part of this type of goal, it is clear that there is a need for greater public discourse on these matters to give everyone an even playing field – i.e. to ensure that no one is working with asymmetric information, and that the choices and decisions that everyone from decision-makers to voters will need to make are grounded in a realistic understanding of the forces behind the housing market.
- Area Plans: Recognizing the City's recent efforts with Envision Oak Point, it is possible for the City to identify areas with potentially catalytic redevelopment potential along some of its commercial corridors to address both residential and non-residential demand. This would mean determining not only market-readiness, but also aligning other public perspectives such as the creation of amenities, ensuring a vital mix of business, civic, and pedestrian activity, as well as identifying partnership opportunities. Such an effort could involve City staff, transportation planners, civil engineers, developers, land owners, and residents to formulate redevelopment potentials. Such plans could be leveraged by the City in the future to comprehensively identify the needs and development potentials of each area in terms of housing and economic development. While currently not an urgent issue, housing affordability could become an important issue as areas redevelop.
- Catalytic Site Inventory: As a part of the longer-term planning process, the City could alternatively inventory and quantify the market-readiness of sites (especially city-owned properties) with redevelopment potential. Such an effort would involve compiling key attributes of parcels, such as land values, ownership structures, infrastructure deficiencies, potential mitigation or remediation needs, entitlement or zoning issues, and the possibility of

overlays or upzoned districts. As land acquisition is often a substantial portion of a development's costs, city-owned land that is positioned well in terms of market redevelopment serves as a valuable point of leverage for a public-private partnership opportunity. Understanding the value of improved or unimproved city land that can be used as a leveraging tool in a partnership also ensures that the City receives an appropriate level of public infrastructure investment in return, such as streets, sidewalks, or other public amenities that households value. As done in other communities, the City could prioritize sites according to size, walkability, proximity to transit, proximity to schools, shops, restaurants, entertainment, and employment centers, and the sites would be scored according to their market readiness.

- Partnership Opportunities: Along with an assessment of city-owned sites, partnerships for developing these sites could be evaluated. During the course of this study, numerous stakeholders, the business community, and the general public were engaged to assess perceptions of the issues and gauge level of interest and roles addressing them. In doing this, the City could orient its objectives for partnership around various public and private criteria. On one hand, the City would identify general parameters and requirements that a partnership should possess, and on the other, the City would identify site- or area-specific criteria for partnerships based on more specific needs of the site or area. In some cases, development partnerships that may be appropriate for one type of redevelopment may not be appropriate for other types of redevelopment. Partnerships in other communities have included hospitals, universities, foundations, and the general business community.

To highlight a few of these policies, resources, and strategies, the following case studies have been selected based on each community's similarities to Plano. Case studies can be helpful in illustrating whether and how cities respond that have been experiencing trends and conditions similar to (or more advanced than) Plano's. Like Plano, the following cities have been experiencing various degrees of strong housing demand. Along with strong employment and/or population growth, housing supply constraints have manifested largely in high rates of housing price appreciation. These communities, however, differ in the length of time they have been experiencing strong demand, housing supply constraints, and affordability concerns. Some of these communities have long-established policies and practices related to housing affordability, others have just begun to evaluate the issues, and some have yet to identify any trends surrounding the topic.

Case Studies

These communities, however, differ in the length of time they have been experiencing strong demand, housing supply constraints, and affordability concerns. Some of these communities have long-established policies and practices related to housing affordability, while others have just begun to evaluate the issues, and some have yet to engage in a discussion on the topic of housing affordability.

Illustrated in **Figure 103** are some of the major policies and mechanisms used by comparable communities dealing with different magnitudes of housing affordability and availability issues. It should be noted that neither all of these communities nor all of their policies are targeted specifically to addressing "affordable" or even "workforce" housing problems. For example, Arlington has just established a new mechanism called "Housing Conservation Districts" which are intended to preserve what is being called "naturally-occurring affordable housing", i.e. market-rate housing that is already affordable to targeted households at specific income levels.

Figure 103 Summary of Case Study Policy Mechanisms

Policies and Mechanisms in Communities with Comparable Conditions

Policy / Mechanism	Arlington, Virginia	Dublin, Ohio	Franklin, Tennessee	Lakewood, Colorado	Plano, Texas
Inclusionary zoning	●	○	○	○	○
Density / height bonus for affordable housing	●	○	○	●	○
Fee waivers / deferrals	○	○	●	●	○
Accessory dwelling units	●	○	○	○	○
Caregiver suites	●	○	○	○	○
Protections of "naturally-occurring affordable housing"	●	○	○	○	○
Use of TIF	●	●	●	●	●
Funds dedicated to affordable housin	●	○	●	○	○
Property tax relief (for seniors, affordable housing, etc.)	●	○	○	○	●
Other zoning modifications	○	●	○	○	●
Transit and housing linkage	●	○	○	●	○
Neighborhood / community education	●	○	●	○	○
Public/private partnership projects accomplished (e.g. redevelopment)	●	○	●	●	○

Source: Economic & Planning Systems

H:\173070-Plano TX Housing Trends Analysis and Strategic Plan\Data\[173070-case study data.xlsx]Policy Mechanisms

Arlington County, Virginia

Arlington County has a strong jobs market, high quality schools, and excellent proximity to the D.C. MSA, making it a highly desirable place to live. Such demand places considerable pressure on the housing market and creates affordability and accessibility challenges for families, the elderly, those with disabilities and others with limited financial resources. The county, however, has made commitments to expanding the inventory of affordable housing for a wide spectrum of household incomes for several decades, including[32]:

- Providing financing and zoning incentives for developers
- Working with local non-profits that finance and develop affordable housing
- Providing rental assistance to low-income families

The county also recognizes that a diversity of housing options and price points requires a unique set of policy tools and solutions.

- Inclusionary Zoning[33]: The Affordable Housing Ordinance (AHO) has been a key policy tool for the county. The AHO applies to both residential and commercial special exception site plan developments that have a gross density with a floor-area ratio (FAR) in excess of 1.0. Under this ordinance, units built must be affordable to residents earning 60 percent AMI or less and must be maintained for a 30-year period. The ordinance allows for at least three compliance options: on-site units in mixed-income, transit-accessible buildings; an off-site option; and contributions to an Affordable Housing Investment Fund (AHIF).
- Bonus density: Whenever possible, the County works with developers through the site plan approval process, entering into negotiations, to secure the provision of affordable housing above what is required under the AHO. This is a value-capture mechanism that leverages any efficiencies that can be achieved through additional density in a market. This tool, as in other communities where it is employed, is most effective where demand for new development in a market exceeds base zoning densities.
- Accessory Dwelling Units (ADU): Second dwelling units are allowable on existing single-family lots and are defined as units with a kitchen, bathroom, and a separate entrance. This provision is intended to meet the goals of having an adequate supply of housing in support of older adults aging in place.

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32 https://housing.arlingtonva.us/wp-content/uploads/sites/15/2014/11/Affordable-Housing-Study-Program-Assessment.pdf

33 Inclusionary zoning is prohibited in the state of Texas; as such, this would not be a viable tool for use in the City of Plano. According to Texas Statute Title 7, § 214.905, a municipality may not adopt a requirement in any form, including through an ordinance or regulation or as a condition for granting a building permit, that establishes a maximum sales price for a privately produced housing unit or residential building lot.

- Family/Caregiver Suite: The County's zoning code also allows for units that are specifically designed as family/caregiver suites. This provision allows for persons who provide care for the children, elderly or disabled occupants to live in the same dwelling. Unlike ADUs, suites are limited to not more than two rooms plus a bathroom and "efficiency" kitchen, and it must be designed as an integral part of the dwelling, though its occupants may live independently.
- Housing Conservation Districts (HCD): The newly-established district is designed to protect market-rate affordable housing in specified areas throughout the County. HCDs are being designed through community engagement processes to structure zoning and financial tools to incentivize continued housing affordability of existing market-rate units. Each district meets regularly with a Housing Conservation District Advisory Group comprised of fourteen representatives from stakeholder groups including nonprofit organizations, and public commissions. The intention is to achieve continued affordability by allowing a context-appropriate spectrum of development, ranging from renovation and addition to infill and redevelopment in exchange for dedicated affordable housing units.
- Tax Increment Financing (TIF): There are only a few TIFs in the County, including the Crystal City and Pentagon City TIF, which were established to support infrastructure investment, and the Columbia Pike TIF, which was established to support affordable housing development and preservation. The Columbia Pike TIF sets aside 25 percent of the increase in tax revenues above the base year revenue to be used to support the development and preservation of affordable housing.
- Transit Oriented Affordable Housing (TOAH) Fund - One of the biggest challenges for the community is achieving affordable housing production in transit corridors. The purpose of the TOAH Fund is to provide financial support for projects, generally Low-Income Housing Tax Credit projects that provide gap funding for infrastructure and County fees. The Fund is currently only available within the Columbia Pike planning area.
- Real Estate Tax Relief (Elderly, Permanently Disabled)[34] – Overseen by the County's Department of Human Services, this tool benefits homeowners aged 65 or over as well as the permanently-disabled.

[34] https://newsroom.arlingtonva.us/release/the-county-board-adopted-changes-to-the-filing-timeline-and-eligibility-requirements-for-the-tax-relief-program/
https://arlingtonva.s3.amazonaws.com/wp-content/uploads/sites/5/2018/05/RETR-Fact-Sheet-CY-2017.pdf

Dublin, Ohio

Dublin is a suburb of Columbus, Ohio, and has nearly three times as many jobs as households and the highest median household income of any case study community. With a commute of less than 20 minutes to downtown Columbus, it is an attractive community for the metro area's well-paid workers. Since then, and like Plano, it has also become an attractive location for high-profile Fortune 500 businesses. Dublin is known for its high land use development and design standards, roundabouts, stone landscaping walls, general curb-appeal, and high-quality public schools. While the City Council has given its staff direction that it is not interested in the development of affordable housing, per se, it has had tremendous success at adding higher-density (relatively, i.e. 5 to 8 stories) residential and mixed-use development in a traditionally single-family community. The city's efforts include:

- Commercial corridor planning and redevelopment
- Form-based zoning
- TIF for use in redevelopment
- Proactive zoning modifications to ensure future vibrancy

Specifically, the city's efforts have included:

- Bridge Street District: Following the completion of the city's Community Plan update in 2007, the city embarked on a visioning process for the development and redevelopment of areas on both sides of the Scioto River, which runs north-south through the heart of the city. The Corridor Plan established a vision to reinforce the city's long-term fiscal health and sustainability, and promotes competitiveness and market adaptability by creating new living environments and amenities that will attract and retain the next generation of employees and businesses. To make this vision a reality, the city first approved a Corridor Development Code, followed by Zone Districts that adhered to guiding principles, trends and projections identified in a report of the 20-year vision for the Corridor.
- Form-Based Code: To facilitate the development of the Bridget Street District, the city also rezoned approximately six (6) percent of its land to form-based zoning[35]. The process involved extensive community education to communicate and properly message the limited application of this new zoning tool in the land use development process. According to staff, this allowed the city's leaders to overcome their concerns, such as not wanting to compromise on construction quality or materials, and the anticipated occupants of higher-density development (i.e. families with children versus young professionals and the impacts on the schools).

[35] Form-based zoning regulates the form of the buildings in a prescriptive manner and at a sufficient level of detail so that the outcome is predictable. This means that the conventional design review process is unnecessary, enabling by-right review.

- Tax Increment Finance / Tax Abatement: The city selectively utilizes TIF and tax abatements in traditional development applications to incentivize development that brings significant economic impact to the community. In the first phase of the Bridge Street District project, which brought 800 multifamily apartments online, along with office space, theater, and restaurants, TIF was utilized to pay for bridges, parks, streets and utilities.
- Proactive Zoning Modifications: A portion of the city's office parks were developed in the 1970s and 1980s in single-use contexts that have diminishing appeal to tenants. Today, the city is beginning to grapple with the challenge of revitalizing these areas, because newer office buildings in mixed-use contexts are attracting the tenants away from these older spaces. To maintain the city's "relevance" as a vibrant employment center, it has begun evaluating how to accommodate the rehabilitation and/or redevelopment of these commercial zones, such as the incorporation of incentives that developers can leverage to build additional uses and structures, structured parking, or other features of public value.

Franklin, Tennessee

While at slightly more than a quarter of Plano's population, Franklin is experiencing many of the same economic dynamics (to Plano and the other case study communities) in similar proportions. It has a very strong jobs market, high quality schools, and is a reasonable commute to Nashville. Though its population growth has been significant, the number of jobs in the city has more than doubled since 2002, meaning that most of the new job-holders have been in-commuters. Compounding the struggle to accommodate such growth has been the subsequent escalation in housing costs. In the last decade, the city has made some positive progress toward addressing some of these workforce housing needs, but preemptive action by the State has created a challenging political environment. The city engages in the following general efforts:

- Housing committee and community education
- Use of fee waivers and deferrals for affordable housing
- Voluntary contributions to an affordable housing fund
- Public-private partnerships to develop affordable housing

Specifically, the city's efforts have included:

- Affordable / Workforce Housing Committee: One of the more valuable ongoing efforts by the community has been the establishment of a committee, whose members were appointed by City Council in 2011. The committee meets regularly to strategize how affordable and workforce housing needs can be met through creative policy, land use or development and funding mechanisms. It also convenes housing summits.
- Inclusionary Zoning: The city was able to enforce its voluntary inclusionary zoning policy through ordinance until 2018 when the State retroactively prohibited all municipalities in Tennessee from adopting any form of inclusionary zoning. The city has had to repeal its ordinance.
- Fee Waivers / Deferrals: Since 2008, the city has granted building permit fee waivers to affordable housing developments, whose primary beneficiary has been the Franklin Housing Authority. Also established through ordinance in 2008, the city created a reserve, called the Affordable/Workforce Housing Reserve, to be used to defer the city's Water and Wastewater System Development and Access Fee in the development of new residential dwelling units. Units that receive the fee deferral must be qualified as workforce or affordable housing and remain owner-occupied. No more than 20 percent of the units in a development can qualify for the deferral.

- Utility Bill Voluntary Roundup Fee Program: Also adopted in 2008, this program allows city of Franklin utility customers the option to voluntarily round up their utility bills to the nearest whole dollar in order to collect revenues to fund the Water and Wastewater System Development and Access Fee Incentive Program. The intent is to eventually utilize these funds to assist in the development of deed-restricted affordable or workforce housing.
- Village at West Main: Most recently, the Community Housing Partnership (CHP) brought the project to fruition through funding this $4 million housing development. CHP is a nonprofit organization in Williamson County whose mission is to create, supply and maintain affordable housing through rehabilitation, maintenance and restoration. The 3-story project will contain 30 units of approximately 620 square feet priced apartments between $150,000 and $170,000, considerably more affordable than the city's median sales price of $400,000.

Lakewood, Colorado

Lakewood, Colorado, is situated on the western edge of the Denver MSA and surrounded by the Rocky Mountain foothills, an ideal climate, and a multitude of recreational opportunities. Local and regional investments in major transportation infrastructure, continuous population and employment growth have resulted in housing and redevelopment pressures pushing their way into this predominantly single-family commuter community. After decades of low-density development, the city now faces the challenges of urbanization and densification. The approval and construction of higher-density projects (market-rate and affordable housing) on transportation corridors abutting older single-family neighborhoods has forced the city into a discussion of housing needs and maintaining relevancy to the existing and future residents. While the city does not engage directly in targeted affordable or workforce housing initiatives, many of its planning efforts have benefited the need for housing and/or set precedents for how these needs might be addressed in the future, including:

- Commercial corridor (mall) redevelopment
- Transit area planning and planning for transit, jobs, housing linkage
- Use of TIF, fee waivers and deferrals for affordable housing
- Building height bonus for affordable housing

Specifically, the city's efforts have included:

- Belmar (Redeveloped Shopping Mall): For easily three decades, the 104-acre Villa Italia mall was the bustling commercial center of Lakewood. It was a 1.2 million square foot regional mall whose market position had been marginalized by newer retail projects on the city's periphery. Sales at the mall peaked in 1994, and the city, concerned about its future, initiated redevelopment discussions with the community and developers. In 2001, when the mall closed, redevelopment began and continued through 2005. Today, the 22-block redevelopment project has more than a million square feet of retail space, 900,000 square feet of office and hotel space, and more than 1,300 residential units. The redevelopment also incorporated nine acres of parks, plazas and other public spaces.
- Light Rail Station Area Planning: Station Area Plans were completed for the Sheridan, Lakewood-Wadsworth, and Oak St. Stations and Union Corridor in 2006 and zoning changes adopted in 2007. Station Area plans were adopted for the Lamar and Garrison Station area in 2010 and zoning changes adopted in 2012. The Station Area Plans, unique to each station area, identified station core areas, higher density, medium density and lower density sub-areas within each station area. Transit Mixed Use (TMU) zoning was adopted for the four stations with parking and folded into the 2012 zoning re-write, along with zoning changes for the Garrison and Lamar Station areas.

- Colfax Corridor Planning: The West Colfax Avenue Action Plan was adopted in 2006. The Plan developed zoning tools and standards to encourage and allow creative, flexible, mixed-use developments. It also set standards for zoning that would encourage the provision of a mix of housing types and densities and allow for the provision of different housing types (in the context of a traditionally single-family community) and densities.
- Fee Waivers: Lakewood Municipal Code permits the City Manager to waive select development fees (planning, building permit and building plan review fees) for affordable housing developments. This tool has been utilized for Metro West Housing Solutions projects, a regional affordable housing development entity that serves as the city's housing authority.
- Building Height Bonus: The city's zoning code allows for a height bonus for mixed-income housing projects. Incentives for increased height may be granted when a development project includes affordable units that utilize federal low-income housing tax credits (LIHTC).

Development-Based Approaches

The first of two categories of housing policy can be characterized as development-based approaches. Through these approaches, a community basically seeks to increase the supply of affordable or workforce housing by leveraging the vehicle of residential development. There are few, if any, options for communities to manipulate the demand side of housing. Development-based approaches often stem from the view that, because the development community builds housing (and thus, whose housing prices are seen to be the problem), they are not only responsible, but equipped to be a part of the solution. Such is the case with the voluntary and mandatory inclusionary zoning and commercial and residential linkage programs.

Mandatory Inclusionary Zoning

What is it?

Inclusionary zoning ordinances (IZO) require developers to "set aside" a portion of new housing construction as affordable to households at specified income levels. IZ set-aside requirements generally range from 10 to 30 percent, and the affordability level generally range from 60 to 100 percent of area median income (AMI), [36] based on family size defined by HUD. In most versions of an IZO, a developer can comply with its requirements by building the units on site as a part of the overall project master plan and/or by building them in an off-site location. Alternatively, many IZ programs allow for all or a portion of the housing requirement to be met by cash-in-lieu (CIL) payments (i.e., the payment of a fee in-lieu of building units).

IZOs are generally enacted by home rule cities or counties as land use regulations under the health, safety, and welfare provisions. In most states, statutory cities or counties do not have the ability to adopt such ordinances. Mandatory inclusionary zoning is prohibited, however, in the state of Texas. According to Texas Statute Title 7, §214.905, "a municipality may not adopt a requirement in any form, including through an ordinance or regulation or as a condition for granting a building permit, that establishes a maximum sales price for a privately produced housing unit or residential building lot."

[36] The AMI defined by the Department of Housing and Urban Development is the standard by which households qualify for housing that is subsidized with federal funding, such as Community Development Block Grant (CDBG) and HOME funding.

Where is it used?

Nationally, according to recent research by the Lincoln Land Institute (Jacobus, 2015), more than 500 communities have adopted some form of inclusionary zoning. Montgomery County, Maryland was one of the earliest to adopt an IZO and has built over 10,000 affordable or workforce housing units. All cities and towns in Massachusetts, for example, are subject to General Law Chapter 40B which requires communities with less than 10 percent affordable housing to require new developments to provide 20 percent affordable housing and redevelopments to provide 15 percent affordable units.

In general, most policies in the U.S. apply only to new residential construction, and there is generally a threshold of applicability. Most programs set a threshold where the policy applies only to projects at a scale of 5 to 10 or more units. There are a few outlier policies, though. On one end of the spectrum, there are a small handful of policies that have no threshold (i.e., that apply to all projects and thus assess a fraction of an affordable housing requirement). On the other hand, there are programs with much larger thresholds (e.g., 30 units) where the intent is to apply the policy only to mid- to larger-scale projects.

There are many different measures of success, but the most quantifiable is production. As such, the following is a summary of the average annual production of for-sale inventory for the researched cities with mandatory and voluntary inclusionary zoning policies: San Francisco, 77 units per year; Montgomery Co., 239 units per year (produced more than 14,000 units through the program, but 9,400 of them have reverted to market rates because of expiring affordability control period – as a result, the County has increased the affordability term twice since original passage; Denver, 7 units per year, excluding several hundred units that were approved through developer agreements; Cambridge, 12 units per year; Chapel Hill, 12 units per year; Chicago, less than one unit per year; and Davidson, 4 units per year.

Voluntary Inclusionary Zoning

What is it?

Voluntary inclusionary zoning differs from mandatory inclusionary zoning in that it does not require a development or redevelopment to set aside a certain percentage of units as affordable (typically between 10 and 20 percent). Rather, if a request for a change in land use is made, such as a parking reduction, an upzoning, or change to height, or density, an affordable or workforce housing set-aside may be requested of that application.

Another difference between this and the inclusionary zoning ordinance is its breadth of applicability. Whereas mandatory inclusionary zoning places the burden of producing new affordable housing inventory on new residential developments, the incentive zoning ordinance is often more broadly written as to apply to new (residential and/or non-residential) development and redevelopment. Communities with this type of ordinance incentivize a developer to build affordable or workforce housing, pay a fee in-lieu, dedicate land to the city, or dedicate existing housing stock as permanently affordable with additional development entitlements.

Voluntary forms of inclusionary zoning, i.e. referred to sometimes as "incentive zoning" is not prohibited, however, by statute in Texas. According to Texas Statute Title 7, §214.905(b), the prohibition of mandatory inclusionary zoning "does not affect any authority of a municipality to: (1) create or implement an incentive, contract commitment, density bonus, or other voluntary program designed to increase the supply of moderate or lower-cost housing units; or (2) adopt a requirement applicable to an area served under the provisions of Chapter 373A, Local Government Code, which authorizes homestead preservation districts, if such chapter is created by an act of the legislature; (c) This section does not apply to a requirement adopted by a municipality for an area as a part of a development agreement entered into before September 1, 2005; and (d) This section does not apply to property that is part of an urban land bank program."

Where is it used?

For many communities, the incentive zoning ordinance functions as a component of a larger strategy. Used in conjunction with inclusionary housing requirements and other alternative housing funding mechanisms, it can be a very effective complementary strategy. In many of the communities with such policies, local and regional housing affordability challenges and issues have resulted in unique combinations of regulatory and non-regulatory (i.e., funding or partnership) strategies.

As with the mandatory inclusionary zoning policies, voluntary inclusionary zoning policies have all the same attributes, with the exception of the trigger point. Because the policy is voluntary, some programs have structured its applicability purely as a mechanism available to those that request to meet its requirements. Other policies, however, have been structured to take advantage of the quid pro quo nature of the development and entitlements process. On one hand, communities recognize the economic value of their entitlements, particularly in markets where the entitlements do hold economic value. And they recognize that this value can be leveraged to achieve community goals, such as provision of affordable or workforce housing.

According to other national housing policy researchers, the number of voluntary inclusionary policies has always been smaller than mandatory programs for a reason. The primary reason has been that communities have simply made political, not necessarily economic, decisions to adopt mandatory policies. But there are a growing number of voluntary policies throughout the country. Among these programs, Anaheim, California, has produced approximately 120 affordable units per year since 2005; Arlington, Virginia, has produced 37 affordable units per year; Austin, Texas has produced 55 per year; Boston, Massachusetts, 106 affordable units per year; and Seattle, Washington, has produced fewer than 10 affordable units per year.

There are a number of states with rent-control prohibitions or limitations that have placed restrictions on the use of inclusionary zoning for rental housing, such as the prohibition on inclusionary zoning in Texas, Arizona, and Tennessee. But as mentioned earlier, voluntary forms of inclusionary zoning are permitted by the State of Texas.

Commercial Linkage

What is it?

Commercial linkage fees are a form of impact fee assessed on new commercial developments or major employers. They are designed to mitigate the need for workforce housing generated by new or expanding commercial business or development. In some cases, commercial linkage programs require the construction of employee housing (as is commonly the case in resort settings), but typically revenues are used to fund the development of affordable or workforce housing.

Linkage fees require a nexus study to quantify that there is a rational basis to the fee and a rough proportionality between the demand for affordable/workforce housing generated and the size and type of the project. Fees are often calculated on a per 1,000 square foot basis of commercial space and based on the number of employees generated by a particular type of land use. Because employee generation rates differ widely among land uses, communities with a commercial linkage program can distinguish between retail, restaurant, office, hotel, and industrial space. Such policies have been adopted in Boston (fees are approximately $8 per 1,000 square feet), Boulder (adopted fees will range from approximately $1 to $8), Cambridge (recommended

increase of fees from $4 to $12), San Francisco (fees range from $16 to $24 per square foot), and Seattle (fees range from $5 to $17 per square foot). Currently, a few other cities have been evaluating how to structure a commercial linkage program including Denver and Portland.

Residential Linkage

A less common practice, and more prevalent in higher-end or resort markets, are residential linkage programs. These fees are assessed against residential development (also on a per-square foot basis) to mitigate the housing needs of new employment the expenditure of new households are estimated to generate. In Jackson Hole, WY, for example, these fees are imposed on large vacation homes (e.g. greater than 2,500 square feet of habitable floor area) to mitigate the demand for service employees to provide property management, landscape maintenance, cleaning, road maintenance, and snow removal services. In Telluride, Colorado, these fees are applied to resort lodging developments to mitigate the requirements for accommodations related employment such as waiters, maids, and other service workers.

Excise Tax

An excise tax is a tax paid on units of production (e.g. construction materials) by the developer that becomes a part of the cost of the final product purchased by end user. It differs from the sales tax, which is applied to the final purchase price and paid directly by the end-user. A number of communities (e.g. Denver, Colorado and Portland, Oregon) have adopted excise taxes on construction materials (justified through nexus studies) that designate their revenues to the development of affordable or workforce housing. Both communities have adopted taxes that amount to one percent of the construction value of a development project. Despite the format in which these fees/taxes were adopted, the advantage to an excise over a linkage fee is that it does not require a nexus study and does not require funds collected to be allocated to a specified set of improvements.

Development Finance Incentives

A few communities leverage their property taxes in a manner similar to tax increment financing or tax abatements frequently used in infrastructure financing and economic development efforts.

- Memphis, TN: This city also uses this mechanism for redevelopment (includes mixed-use) projects of 51 or more units within its Central Business District (CBD) and for "high-impact" projects located outside the CBD. To qualify for this program, the value of the proposed building renovations, site improvements or new construction must be equal to or greater than at least 60 percent of the total project cost. The Payment In Lieu of Taxes (PILOT) program freezes property taxes at the predevelopment level (plus 25 percent of the increased assessment) for the entire project for a maximum of 15 years. To receive the housing grant, at least 20 percent of the residential floor area must be rentals affordable to a household earning 80 percent AMI.
- Jersey City, NJ: The city recently established a PILOT program to incentivize the construction of affordable rental projects (includes mixed-use). The program is tiered by geography, where the fullest incentives are available in the core of the city followed by lower levels of incentive in concentric rings around that area. There is no minimum scale of building structure or number of units to qualify for this program. The PILOT program freezes property taxes at the predevelopment level (but pays a "service charge" equal to either the project's gross revenue or total project cost) for the entire project for 10 to 30 years, depending on the project's location. Five- to 10-year extensions of the PILOT are available but only under the condition that more affordable or workforce housing is provided at that time (i.e., that an additional portion of the market units be converted to affordable units). To receive the housing grant, a project is required to provide between 10 and 100 percent of the residential floor area as affordable to a household earning 80 percent AMI. As an alternative, however, Jersey City allows projects to contribute to their Affordable Housing Trust Fund in-lieu of providing affordable or workforce housing.

- Portland, OR: This city uses a mechanism called Multiple-Unit Limited Tax Exemption (MULTE) for projects (including mixed-use) within specific areas of the city. To qualify for this program, residential projects must have at least 10 units with a minimum density of 35 dwelling units per net acre of site. Mixed-use projects with ground floor commercial must have at least 10 units with a minimum density of 20 units per net acre of site and there must be at least twice the amount of residential floor area as non-residential floor area. The PILOT program freezes property taxes at the predevelopment level for the residential portion of the project for 10 years, but offers a potential extension for projects subject to low-income housing assistance contracts with an agency or subdivision of the State of Oregon or the United States, and the extensions are only granted for those units meeting the affordability requirements. Another limitation of Portland's MULTE is that the property tax exemption applies to the improvements, and where the structure was converted from another use, only the increase in value attributable to the conversion is eligible for the exemption. To receive the MULTE, at least 20 percent of the residential floor area must be rentals affordable to a household earning 60 percent AMI or 80 percent AMI in projects where market rents are at or above 120 percent AMI. Because Portland has also limited the total value of MULTE granted on an annual basis, projects eligible for the MULTE are also selected on a competitive basis – in other words, giving preference to those projects with deeper affordability, those with accessibility features for seniors and people with disabilities, those with partnerships with organizations reaching vulnerable or disadvantaged communities, and those achieving minority contracting goals.

Community-Based Approaches

The second type of housing policy approach is the broader, community-based approach. For a growing number of communities, strong leadership and political will are translating into the recognition that a policy that broadens the responsibility of addressing complicated challenges across the community not only lowers the financial burden placed on any one portion of the community, but, because the funding is generated locally, results in greater flexibility of its use. There are a range of examples described below that have been implemented in both urban and resort settings.

Dedicated Sales Tax

Some communities use a dedicated sales tax to fund affordable or workforce housing. The rationale for use of a dedicated sales tax, or portion thereof, can stem from the perspective that in some markets, tourism (i.e. visitor spending as a proxy) is a major driver of affordable housing demand and therefore (the visitor-oriented industry) should be leveraged to provide support for the remedy.

- Aspen, CO: In tourism-oriented markets, this can be an attractive funding option because a majority of the taxes are often paid by visitors. Aspen has a 0.45 percent tax that currently generates about $2.75 million per year in revenues.
- Montgomery County, OH (Dayton): In other markets, small portions of sales taxes have also been used to fund affordable or workforce housing efforts, based in various but similar justifications. In the late 1980s, the County adopted a 0.50 percent sales tax that was allocated to a few community efforts including affordable housing.
- St. Paul, MN: The city's Sales Tax Revitalization (STAR) Program has provided loans and grants for capital improvement projects since the early 1990s (the state legislature initially authorized the city to levy an additional 0.50 percent sales tax for such purposes). Improvements can include commercial and housing rehabilitation, parks, streetscape projects, and economic development activities, but cannot be used for deferred maintenance.

Occupational Privilege Tax

An occupational privilege tax ("head tax") is a tax calculated on a per-worker basis that can be assessed on the employer, employee or both. It has most often been used by larger cities for general fund revenues or for designated services. The City and County of Denver, for example, has a $9.75 per month head tax, $5.75 of which is paid by the employer and $4.00 by the employee. Its revenues are split 50/50 between the general fund and the capital improvement fund. Kansas City, Chicago and Seattle (though it was recently repealed) also have head taxes.

The head tax, however, may be one of the more appropriate and equitable taxes because of its relationship to general wage levels and affordability issues. A disadvantage is that, as a flat tax, it does not increase with inflation or appreciation (as a sales or property tax does) to align with a market of escalating housing needs.

Research and documentation of housing programs in the country does not indicate that any communities, which are in the practice of implementing housing affordability policies and mechanisms, have established a head tax dedicated for affordable or workforce housing. Boulder, Colorado, however, recently contemplated the establishment of a head tax for affordable or workforce housing, but the effort was unsuccessful for a variety of reasons. Fort Collins, Colorado, also investigated a head tax in the past, but encountered opposition from the Chamber of Commerce as it is seen by some as anti-business with the potential to affect economic development efforts.

Lodging Tax

A dedicated lodging tax can also be used to fund affordable or workforce housing, but using lodging tax revenues for such purposes is less common. Lodging taxes in larger cities can be as high as 15 or 20 percent, but for the most part, a majority of revenues generated are dedicated to tourism, marketing, and promotions, as well as supportive facilities, such as convention centers. In most communities, a substantial portion of the lodging tax is used to fund the marketing and/or the visitor-oriented industry (e.g. servicing debt service for the convention centers). Outside of this core funding purpose, while a nexus between tourism and the demand for service level jobs (i.e., affordable or workforce housing) can be made, it is difficult to build a case to use these funds for activities that do not directly benefit visitation.

- Snowmass Village, CO: Revenues from Snowmass Village's 2.4 percent lodging tax (in addition to its overall rate of 10.4 percent, which is restricted to the marketing and promotion of special events and the development of tourism) are used to fund housing programs.
- Columbus, OH: A portion of the city's lodging tax revenues are dedicated to affordable and workforce housing. The Columbus/Franklin County Housing Trust Fund, which is a Community Development Financial Institution (as described later in this section), receives approximately 8.37 percent of lodging tax revenues, which results in the generation of approximately $1 million per year for the Trust Fund. Funds are allocated to the Housing Trust, the Greater Columbus Arts Council, and Human Services.

Document Recording Fee

A document recording fee is a fee applied to the sale of real estate at the time of closing. These fees are generally applied at the state and/or county level and vary greatly in rate. It is similar in nature to an excise tax in that it is calculated as a fee per value of construction. A number of cities have imposed an additional document recording fee specifically dedicated to affordable or workforce housing, including St. Louis, MO, and Bucks County, PA.

Real Estate Transfer Tax

Real estate transfer taxes (RETTs) are taxes imposed by states, counties, and cities on the transfer of title within the jurisdiction. RETTS are often enacted as a general revenue source but can also be designated for specific purposes such as affordable or workforce housing. In most cases, it is an ad valorem (property) tax based on the value of the property transferred. A total of 37 states and the District of Columbia provide for this tax. The rates vary greatly from 0.01 percent to as high as 4.0 percent in Pittsburgh, PA. Most RETTs, however, center around approximately one-quarter percent.

On the other hand, some states have established prohibitions on such taxes by amending their state constitutions or enabling legislation, although existing programs can be grandfathered. Article 8 of the Texas Constitution §29 specifies that a real estate transfer tax is prohibited by law. "After January 1, 2016, no law may be enacted that imposes a transfer tax on a transaction that conveys fee simple title to real property." As a work-around, some communities have negotiated real estate transfer assessments (RETAs) with major developers. Different from a RETT, a RETA is a voluntary negotiated agreement between a municipality and a developer that becomes a deed restriction on the sale. The disadvantage of a RETA is that it only applies to a new housing development where the developer agrees to the restriction; it does not apply more uniformly to sales or re-sales community-wide.

Dedicated Property Tax

Similar to the dedicated sales tax, a number of communities have approved an additional property tax levy dedicated to affordable or workforce housing. Of all the community-based financing mechanisms, the dedicated property tax is one of the more common. The rationale generally follows that when the problem identified is being experienced by a large or broad section of the community, it is the community that should bear the responsibility of remedying the situation. The benefit to this (and other broadly-based mechanisms) is that the burden is spread thinly across all property owners such that the burden is rarely too great as to create financial burdens. On the other hand, governments and leaders are infrequently interested in advancing a "new tax" on their residents.

- Cambridge, MA: One of the more historical examples and more successful examples is found in Cambridge, MA, where significant funds via a property tax surcharge are generated. The Cambridge Affordable Housing Trust was established in 1988 in response to escalating housing prices and a severe shortage of affordable or workforce housing for many low- and moderate-income residents. With its mission of creating and preserving affordable or workforce housing opportunities, the Trust has continued to be active in responding to the increasing need for affordable or workforce housing in the years since the end of rent control in the mid-1990s. The Trust's nine members include experts in housing policy, real estate finance, development,

planning, and design. The Trust provides funding to assist non-profit housing organizations and the Cambridge Housing Authority in creating new affordable or workforce housing, preserving the affordability of existing housing, and rehabilitating multifamily housing. The Trust also offers financial assistance to first-time homebuyers and provides housing policy advice to city staff.

The Cambridge Affordable Housing Trust receives significant financial support through the Community Preservation Act (CPA). Adopted by the Cambridge City Council and Cambridge voters in 2001, the CPA is a financing tool for Massachusetts communities to expand the supply of affordable or workforce housing, protect historic sites, and preserve open space. Under the CPA, local funds that are dedicated to these uses are eligible for matching funds from the state. In FY06, the City Council appropriated $9.6 million generated from the CPA to the Trust to support affordable or workforce housing in the city.

- Seattle, WA: Another frequently-cited success story in the adoption of a local funding source is Seattle. Since 1981, Seattle voters have approved one bond and five levies to create affordable housing, funding over 13,000 affordable apartments for seniors, low- and moderate-wage workers, and formerly homeless individuals and families, as well as provided homeownership assistance to more than 900 first-time low-income home buyers and emergency rental assistance to more than 6,500 households. In 2016, the city's most recent seven-year levy, a dedicated property tax was adopted to generate $290 million for a variety of affordable or workforce housing goals. The levy is designed to produce and preserve 2,150 affordable apartments and reinvest in 350 affordable apartments ($201 million), provide operational support for 510 units of newly-funded rental development projects ($42 million), provide homelessness prevention and housing stability services to 4,500 individuals and families ($11.5 million), provide emergency home repair, foreclosure prevention, first-time homebuyer assistance to approximately 300 homeowners, and provide preservation and acquisition funds (up to $30 million for land, preservation or acquisition of existing buildings). As for its impact on households, the levy is estimated to cost a typical homeowner with a house of median value ($480,000 in 2016) approximately $122 per year.

General Obligation Bonds

A different sort of one-time funds is the use of General Obligation bonds. Austin, Texas, for example, has issued several general obligation bonds to support affordable or workforce housing. The most recent of its affordable housing bonds was passed by voters in 2013 with $65 million to address a broad variety of production and service needs, including rental housing development assistance ($44 million); acquisition and development for homeownership ($7 million); home repair ($12 million); and a category called Architectural Barrier Removal ($2 million). Beyond this, the City Council will also ask voters in November 2018 to support backing a $925 million bond, financed by a 2-cent property tax rate increase for the next 30 years that includes $250 million for affordable housing.

Organizational Infrastructure

Housing Development Programs

There are a number of programmatic structures for building, operating, and managing affordable or workforce housing including housing authorities and community land trusts as summarized below.

Community Land Trusts

Another organizational model, the community land trust (CLT), is a non-profit that provides permanently affordable or workforce housing units by acquiring land and removing it from the speculative, for-profit, real estate market. CLTs hold the land they own "in trust" in perpetuity for the benefit of the community by ensuring that it will always remain affordable for homebuyers. CLTs were enabled under Section 213 of the Housing and Community Development Act of 1992. There are currently over 250 CLTs in the country.

A CLT typically acquires land for affordable or workforce housing in its designated community. The land is transferred to a developer and ultimately a homeowner under a long-term land lease. The CLT generally leases the land to a qualified homeowner at a reduced rate to subsidize the housing unit price. It retains the option to repurchase the housing unit upon sale and the resale price is set by formula to give the homeowner a fair return on its investment but also to maintain affordability for future homeowners.

- Colorado Community Land Trust (Denver, Colorado): The Colorado Community Land Trust (CCLT) is a 501(c)(3) nonprofit organization founded in 2002 with the mission of creating, and preserving in perpetuity, affordable home ownership opportunities for moderate income individuals and families. Originally called the Lowry Community Land Trust, CCLT initially focused on the redevelopment of the former Lowry Air Force Base. In 2006, the service area was expanded to include the entire Denver metro area. In general, CCLT ensures long-term affordability by maintaining and owning the land and by limiting the resale price of the home, allowing the seller to benefit from some appreciation (25 percent return of equity) while keeping the resale price affordable. It has a total of 189 properties, including two projects at Lowry – e.g. Maple Park, a 68-home development built in 2004 and Falcon Point, a 72-unit townhouse development built in 2007. To date, none of the homeowners have lost their homes through foreclosure.
- The Housing Trust (Santa Fe, New Mexico): The Housing Trust is an independent community development 501(c)3 non-profit corporation based in Santa Fe and serving the northern New Mexico counties. The Trust was formed in 1992 by the City of Santa Fe, Enterprise Community Partners, and existing housing non-profit groups to provide an umbrella housing organization that could directly assist potential homeowners and work to obtain land, project financing, and other resources needed to accelerate

affordable or workforce housing efforts in Santa Fe. The Housing Trust has produced 500 units of housing in Santa Fe and provided hands-on training and individual counseling for nearly 5,000 potential homeowners. To date, none of the 1,200 homeowners assisted through the Trust have lost their homes through foreclosure.

Community Development Financial Institution

A community development financial institution (CDFI) is a financial institution that provides credit and financial services to underserved markets and populations. A CDFI can be a bank, a loan fund, a venture capital fund, or a community development corporation. These entities are certified through the U.S. Department of the Treasury, which provides funds to CDFIs through a variety of programs. In general, CDFIs, which function as non-governmental entities, can define their missions broadly, including general community development, serving specific or targeted markets, providing development services as a financing entity. The following examples illustrate both national-scale CDFIs and local versions.

- National-Scale CDFIs: Two notable national-scale CDFIs are Enterprise Community Partners and Local Initiatives Support Corporation (LISC). Enterprise defines its mission as to "create opportunity for low- and moderate-income people through affordable housing in diverse, thriving communities." LISC defines its mission as "to provide capital to projects in low-income, disadvantaged and underserved communities at affordable rates." Both organizations were established around 1980 and lend funds, finance development, as well as manage and build affordable housing. Funding to both comes from a variety of sources, such as banks, corporations, foundations and government agencies, and both disperse their funds in similar fashion, such as providing financing (loans, grants and equity) for development projects, provide technical and management assistance to local partners and developers, as well as conduct national-scale policy research.

- The Housing Fund (Nashville, Tennessee): Established in 1996 as a trust fund, the Housing Fund was initially capitalized through a four-bank investment of $1 million. The Housing Fund became a CDFI in 2000 with now 18 investors. Today, it has more than $20 million in total assets, and since 1996 has assisted more than 3,000 first-time homebuyers with more than $19 million in down payment assistance loans, and provided over than $40 million in financing to assist individuals and organizations purchase, rehabilitate, or construct homes for low- and moderate-income families. In total, the Housing Fund has loaned more than $66 million and leveraged $400 million in private financing to build and/or rehabilitate more than 4,300 units. On an annual basis, the down payment assistance program accounts for between $500,000 and $700,000 in funding activity. Development lending (i.e., to non-profit and for-profit developers) accounts for the bulk of the Housing Funds' activity, ranging between $5 million and $8 million annually.

It should also be noted that communities can also leverage the means and motivations of their traditional lending institutions, i.e. banks. Since 1990, the Community Reinvestment Act (CRA) has encouraged lending institutions to help meet needs of the communities in which they operate, including low- and moderate-income (LMI) neighborhoods. Lending institutions are evaluated under the CRA on the basis of their investments in community development efforts, such as investment in: affordable housing; community services targeted to low- and moderate-income individuals; activities that promote economic development; and activities that revitalize or stabilize Low-Moderate Income (LMI) geographies.

University/City Partnerships

A number of colleges and universities have formalized their commitments to affordable or workforce housing through partnerships with the local municipality. Such partnerships are typically funded through an initial endowment from the university and/or funded through ongoing donations or local or state contributions as briefly summarized in the examples below:

- University of Chicago (Chicago, Illinois): The University of Chicago subsidizes housing for low-income residents in surrounding neighborhoods with projects in Woodlawn and Jackson Park Terrace. It owns and maintains 2,000 rental units on the south side of Chicago for student and faculty housing. Currently, it is estimated that 65 percent of the University's faculty and 3,000 staff members live in the neighborhoods surrounding campus.[37]
- Duke University (Durham, North Carolina): The Duke-Durham Neighborhood Partnership was founded in 1996 and has raised more than $12 million to invest in partner neighborhoods, including a $4 million investment in Self-Help, a community development lender to support development of affordable or workforce housing.[38]
- University of Iowa (Iowa City, Iowa): The Neighborhood Partnership is an effort with the City of Iowa City focusing on neighborhoods near the University campus that have a single-family character but also have a large renter population. The program is dedicated to ensuring that the University of Iowa campus and surrounding neighborhoods remain vital, safe, affordable, and attractive places to live and work for both renters and homeowners.[39]
- Harvard University (Cambridge, Massachusetts): In 2000, Harvard University launched the Harvard University 20/20/2000 Initiative, under which the University committed $20 million of low-interest financing to support affordable or workforce housing in both Cambridge and Boston. This initiative has helped to fund about 17 percent of built and renovated affordable or workforce housing since the program's inception. It also administers a $6 million revolving loan fund.

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[37] Refer to this website for more information: http://www.uchicago.edu/community/development_housing/
[38] Refer to this website for more information: http://community.duke.edu/
[39] Refer to this website for more information: http://www.icgov.org/?id=1995

Collective Funding Efforts

A growing list of communities facing housing affordability challenges ranging from gentrification and displacement to temporary rental assistance and supportive services needs are turning to less-institutionalized and more creative financing strategies, which can include leveraging the lending industry through Community Reinvestment Act (CRA) credits. Loosely, these types of efforts can be characterized as forms of collective funding arrangements. Most of these examples are still in the creation/formation process, but will and have involved extensive public outreach and community education campaigns. Another common theme is the involvement of different stakeholder groups, such as the relevant governmental entity, private foundations, the business community, and individuals.

- Community Stabilization Fund (Portland, OR): The city has been in the process of identifying new ways of confronting displacement. Preliminarily called a "community stabilization fund", the concept is to establish neighborhood-level funding mechanisms that mitigate and/or respond to the negative impacts of development and redevelopment in neighborhoods with known vulnerable populations, such as the elderly, disabled, low-income or minority households. The effort is rooted in a need for dedicating resources to community organizations to work with their stakeholders. The funding model would receive revenues from new development (such as additional fees on development) that would be directly channeled back to the immediate neighborhood, as opposed to a (cost-recovery) fee for services.
- TRUA / LIVE Denver programs (Denver, CO): Two recently-created programs have been geared toward dealing with increased evictions, dealing with the balance of landlord rights and tenant protections, and assisting qualified households find and occupy vacant rental projects close to their work in the central business district. The Tenant Rental & Utility Assistance (TRUA) program is grounded on the landlord side as stemming from health and safety issues, while stemming from eviction avoidance on the tenant side. The Lower Income Voucher Equity Program (LIVE Denver) is a 2-year pilot program built through public-private partnership that is designed to create affordable housing options through connecting vacant market rate units with workforce families and individuals. The program functions similar to the federally-funded Housing Choice Vouchers (formerly called Section 8 vouchers) by bridging the gap in contract rent and a participant's ability to pay. Its funding comes from a variety of sources, including the city, foundations and employers, stemming from the recognition that employers benefit by having their workers closer to jobs.

Community Education Efforts

Above all on-the-ground problems facing communities, however, is a growing recognition that more general community education is needed. Elected officials, city and business community leaders, residents, and even advocacy/activist organizations often fall short of understanding and appreciating the complexity of housing economic issues, particularly the consequences of inaction. Because local issues are so disparate, efforts to engage and educate leaders, stakeholders, and the general public often begin by dealing with politically-charged issues. But because dealing with politically-charged issues or topics (like discussing gentrification and displacement) often occurs in the absence of a community being educated on the causes and underlying economic fundamentals, discussions end up further exacerbating the problems and driving divergent interest groups into their own camps.

At the core, there are problems of misinformation and asymmetric information that communities need to begin resolving more directly through targeted citywide education campaigns. Following are a few examples of topics that have surfaced in various cities around community education needs:

- Affordability and Housing as Infrastructure: For most communities, merely defining housing affordability can help to establish consensus even in when the immediate objective is not necessarily to form new policy. In some cases, defining housing affordability has practical purposes, such as making a City Council declaration that housing is a component of a community's essential economic infrastructure, just like water, streets, and electricity. In both cases, the strategic purpose for defining housing affordability can be to pave the way for policy discussions later on that require some basis for understanding (and avoid the pitfalls of divergent interest groups being entrenched in their own lines of thought). In some cities, this may require passage of a city ordinance, state legislative change or authority or both.
- Social Impact Investing: Some cities have begun establishing social impact bond (SIB) programs. SIBs are designed to confront the future costs of social problems early by coordinating investment in social programs, such as early childhood education, literacy, counseling, drug/substance abuse and prevention, adult education, and recidivism prevention. The investment model recognizes that lower education and school graduation rates, social and family instability, drug/substance abuse centers, emergency shelters, and incarceration have high public costs. In practice, SIBs have been structured such that if the future annual costs of these social problems are lower than projected, the upfront investments are compensated by some portion of the avoided costs.

- Aligning Efforts: Although it is common for cities to create multi-faceted comprehensive plans that guide land use over the long-term, it is still not common for cities to regularly align their transit/public transportation and housing infrastructure plans. In part, different departments and/or entities are often responsible for each of these efforts, which requires educational efforts of the kind that work with the city's leadership, policy-makers, and planners. The benefit is that such efforts often attract additional partnerships and funding resources.
- Neighborhood Planning Units (Nashville, TN): Over the past decade, displacement and gentrification have become a serious problem, driven by an attractive quality of life and a vibrant tourism economy. These deleterious pressures have been confronting a small number of neighborhoods close to the central business district where residents are typically low-income, seniors, or minority. The city is seeking to organize and establish "neighborhood planning units," citizen advisory groups that can work to educate residents on housing issues and strengthen tenant rights. This effort simultaneously calls for a strengthening of the city's pro-bono legal infrastructure. Anecdotally, the purpose is to empower residents and neighbors not only with resources but understanding of the problem and strategies to thwart or deter a predictable pattern of predatory investor-driven redevelopment, where an investor preys on properties that appear to be in either disrepair or not well-maintained.

Policy Direction

The prospect of federal funding has been and continues to diminish, calling its adequacy into question, particularly in its capacity to deal with various magnitudes of demand. There is also reason to believe that many conventional regulatory approaches described in the previous section may be ill-suited to addressing the complexity of local issues, which do not conform to a "one-size-fits-all" rubric. In that context, crafting locally-tailored approaches not only becomes beneficial, it becomes necessary. Communities that center their attention on creating a common vision and answering some key questions are better positioned not only toward generating consensus, but toward setting better goals and achieving more meaningful results. A few of the essential elements of such a process could include:

- Assess the extent of the problem (causes and consequences);
- Set the collective vision on goals that everyone (especially elected leadership) can buy into; and
- Take inventory of a community's challenges and points of leverage.

At that point, the process of evaluating strategies should involve gauging their potential for effectiveness, their ability to respond directly to the challenges, avoid unintended consequences, leverage unique local or regional resources, leverage partnerships, and their ability to allow for local flexibility and control.

Approach to Policy Formation

Communities need to approach such a process openly and cautiously, not placing too great an emphasis on the effectiveness of any one approach. That is, addressing affordable housing challenges requires multiple solutions that will vary by jurisdiction and region, such as:

- Increasing the supply of new market rate housing in appropriate locations (in some cases, affordable by design – e.g. townhomes or greater density housing product types)
- Regulatory support for and multiple funding sources to support workforce housing development
- Complementary funding for low-income housing development
- In select cases, the revitalization of existing public housing using state and federal funding sources in combination with public/ private partnerships.

Leverage

The view that supply-side approaches are preferable to demand-side approaches is rooted not only in the reality that many efforts to "manage growth" often restrict housing demand drivers (such as growth management policies and regulation) but also the reality that because the development community builds housing (and thus, whose housing prices are a part of the problem), they are equipped and should be responsible for the remedy.

In the conventional sense, pairing public and private resources also means leveraging to reduce risk in new investment. In typical public-private partnerships, public investment typically yields a total of three to five times the initial public investment. It also frequently ensures compliance. Broadly, economic leverage is something that a community has to offer that the development community finds value in, such as:

- Financial resources, like one-time general fund allocations for capital or assistance programs;
- General obligation bonds, dedicated funding sources, use of tax abatements;
- Publicly-owned land and entitlements, such as density.

Vision

These mechanisms need strong leadership and political will to succeed. For a growing number of communities, many of which are listed in the policy case study examples, strong leadership and political will are translating into the recognition that a policy that broadens the responsibility of addressing complicated challenges across the community not only lowers the financial burden placed on any one portion of the community, but, because it is locally generated, results in greater flexibility of its use.

Direction

General Approach

Leveraging the invaluable contributions of the Advisory Group and their perspectives throughout the process, developing a unique approach to a combination of local housing problems is both emboldening and challenging. Not only are most uniform tools in practice blunt instruments that do not respond flexibly to local challenges, they also don't address the complexity of those issues. Local policy is most effective when it:

- Leverages the community's unique resources and structures;
- Ensures that leveraged resources provide value;
- Utilizes regulatory structures that are facilitating, not inhibiting positive outcomes; and
- Estimates the extent to which such strategies could have unintended consequences, weighing them against a strategy's presumed benefits.

Reflecting on the conditions and trends present in Plano, the housing policy options available to Plano (including the overview of case studies, development-, and community-based approaches contained in this report) outline a full spectrum of practices that communities experiencing similar magnitudes of housing and affordability challenges have implemented. Every approach has different layers, such as those aimed at assisting low- or moderate-income households, where the policy would leverage federal sources of funds and federal definitions of affordability (which accounts for a predominance of the toolkit in most entitlement communities).

Some approaches differentiate between "affordable" and "workforce" housing, a definitional distinction draw when a community is seeking to establish its own (i.e. non federally-funded) program or policy (e.g. communities that establish mandatory or voluntary inclusionary zoning practices often depart from the federal definitions). There are also policy options that target the construction of new rental or new ownership housing through incentive mechanism, such as the granting of height or density bonuses for the provision of affordable housing (e.g. used in a wide spectrum of communities from Portland, Oregon to Lakewood, Colorado). Lastly, an emerging trend is the establishment of mechanisms that seek to preserve the existing stock of market-rate affordable housing through housing rehabilitation and reinvestment programs (e.g. the newly-formed Housing Conservation Districts in Arlington, Virginia).

As Plano's housing market, demographics and economic complexion evolve, it should contemplate formalizing an approach to navigating its future housing supply and demand conditions that:

- Maintains a balance between meeting the needs of existing residents and future residents;
- Balances the desire to preserve the community's character but accommodate growth in appropriate areas;

- Balances the concerns over growth of the labor force (i.e. labor availability) and growth of the business community;
- Facilitates ownership and investment of the next generation of the city's residents (i.e. its workforce);
- Plans for appropriate land uses and zoning for a wide variety of housing types that can meet residents needs at different life stages (i.e. to accommodate first-time homebuyers, families, as well as those seeking to downsize);
- Plans for the strategic reuse and redevelopment of the city's unneeded commercial corridors;
- Identifies partners, such as the business community, lending community, nonprofit sector, and the institutional sector in funding, development, financing, and leadership;
- Seeks to engage the community in educational efforts to ensure that conversations (and messaging) about the topic of housing and economic development are fully understood and contemplated; and
- Takes stock of the economic and fiscal impacts of policy options, such as action and inaction.

Such a strategy should enable Plano to become its own best practice.

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Appendix A:
Resident/Workforce Survey

Survey Instrument

PLANO AREA HOUSING SURVEY

Do you live or work in Plano? Why? Why not? The City of Plano is conducting a Housing Trends Analysis and Strategic Plan to:

(a) Understand the housing needs of Plano residents and workers
(b) Prepare for future growth and redevelopment
(c) Guide community investment

Please take 10 minutes to complete this short survey. Completing the survey is one of the most important ways you can participate in this larger effort. Your opinions are invaluable to the City of Plano. Your individual responses will be kept strictly confidential to maintain your individual privacy. If you choose to provide your email address at the end of the survey, you will be entered into a raffle of 10 Visa gift cards ranging from $25 - $100. Should you have questions, please contact Shanette Eaden, Housing and Community Services Manager, at 972.208.8150 or shanettee@plano.gov.

To see the survey results and stay informed on this project, visit www.plano.gov/housingplan, now through September 2018.

ABOUT YOU AND YOUR CURRENT HOUSEHOLD

1. **What is your zip code? ___ ___ ___ ___ ___**

2. **How long have you lived in your current residence?**

   Less than 1 year ☐
   1 to 4 years ☐
   5 to 9 years ☐
   10 to 19 years ☐
   20 years or more ☐

3. **How many people in your household fall into the following age groups, including yourself?**

   ___ Under 18
   ___ 18 to 35
   ___ 36 to 55
   ___ 56 to 65
   ___ Over 65

4. **Which of the following best describes your household?**

   ☐ Adult living alone
   ☐ Couple with no children
   ☐ Couple with child(ren)
   ☐ Single parent with child(ren)
   ☐ Unrelated adults / roommates
   ☐ Other: _____

5. **Do you own or rent your residence?**

   ☐ Own
   ☐ Rent
   ☐ Other: _____

6. **In what type of residence do you live?**

   ☐ Single-family house
   ☐ Townhouse
   ☐ Duplex / Triplex
   ☐ Apartment
   ☐ Condominium
   ☐ Other: _____

7. **In the next 5 years, do you intend to:**

   ☐ Stay in your current residence
   ☐ Move residence (stay in the same City/place)
   ☐ Move residence (move to Plano)
   ☐ Move residence (move outside of Plano)
   ☐ Move residence (move out of metro area or state)
   ☐ Don't know

8. **If you intend to move, will you?**

   ☐ Buy a home
   ☐ Rent
   ☐ Other: _____

9. **If you plan to move at ANYTIME in the future, what type of housing will you look for?**

   ☐ Single-family house
   ☐ Townhouse
   ☐ Duplex / Triplex
   ☐ Apartment
   ☐ Condominium
   ☐ Other: _____

10. **If you currently do NOT live in Plano, would you like to live in Plano?**

    ☐ Yes
    ☐ No
    ☐ Maybe

11. **If you currently rent, what do you need to purchase a home?**

    ☐ Nothing – I am ready to purchase now
    ☐ Inventory – the type/location of home I want is not available
    ☐ Down payment assistance – I can't afford a home
    ☐ Other: _____

12. HOW IMPORTANT ARE THE FOLLOWING TO YOU?

Residence Considerations	Not at all	Slightly	Moderately	Very
Home size (number of bedrooms, square footage, etc.)	1	2	3	4
Lot size	1	2	3	4
Lower maintenance living (condo, townhome, etc.)	1	2	3	4
Greater privacy between homes (single-family, large lots)		2	3	4
Quality of residence: design/construction/finishes, etc.	1	2	3	4
Housing cost	1	2	3	4
No HOA fees	1	2	3	4
Neighborhood Considerations				
Quality of public schools	1	2	3	4
Historic or distinctive architectural character	1	2	3	4
Well-designed sidewalks and bike paths	1	2	3	4
Sense of privacy	1	2	3	4
Sense of safety and security	1	2	3	4
Diversity of housing types within a neighborhood	1	2	3	4
Location Considerations				
Short commute to work	1	2	3	4
Close proximity to schools	1	2	3	4
Close proximity to shops and restaurants	1	2	3	4
Close proximity to train / rail / bus	1	2	3	4
Close proximity to parks / recreation / trails	1	2	3	4
Walkability	1	2	3	4

13. What is the most important to you in deciding where to live? *(CHECK ONLY ONE)*

- ☐ The City itself
- ☐ Neighborhood
- ☐ Transportation
- ☐ Size of residence
- ☐ Price
- ☐ Other: _____

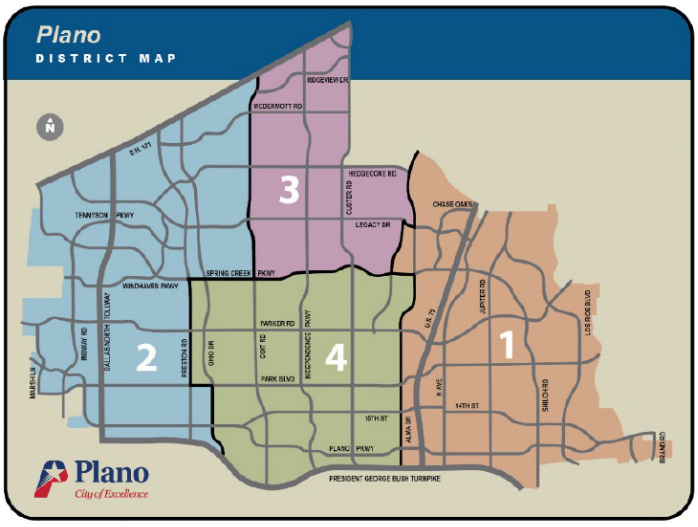
14. What TWO attributes of a community are most appealing to you? (please indicate your #1 and #2)

___ Affordability
___ Access to employment
___ Access to services (e.g. medical, transportation, etc.)
___ Proximity to family/friends
___ Other: _____

15. If you were to move, which area of Plano would be most attractive to you? (see map)

- ☐ Area 1
- ☐ Area 2
- ☐ Area 3
- ☐ Area 4

Why? _____



EMPLOYMENT

16. Are you employed?

- ☐ Yes – full time
- ☐ Yes – part time
- ☐ Retired
- ☐ Student – employed (full time or part time)
- ☐ Student – not employed
- ☐ Not employed
- ☐ Other: _____

17. If you are employed, is your primary job in Plano?

- ☐ Yes
- ☐ No
- ☐ Not working
- ☐ Not applicable

***18.* If you work in Plano but live outside the City, why? (*CHOOSE ALL THAT APPLY*)**

- ☐ Cost
- ☐ Lifestyle
- ☐ Close to family/friends
- ☐ Schools
- ☐ Other: _____

19. What industry do you work in?

- ☐ Natural Resources and Mining
- ☐ Construction
- ☐ Manufacturing
- ☐ Trade, Transportation, and Utilities
- ☐ Information
- ☐ Financial Activities
- ☐ Professional and Business Services
- ☐ Education and Health Services
- ☐ Leisure and Hospitality
- ☐ Other Services
- ☐ Government

20. What is your primary mode of commuting to/from work or school? (*CHECK ONLY ONE*)

- ☐ Car
- ☐ Carpool/vanpool (2+ people)
- ☐ Bus
- ☐ Light rail
- ☐ Bicycle
- ☐ Walk
- ☐ Other: _____

21. How long is your one-way commute time to work or school?

_____minutes

22. What is your household's combined gross annual income (before taxes)?

- ☐ Less than $25,000
- ☐ $25,000 to $49,999
- ☐ $50,000 to $74,999
- ☐ $75,000 to $124,999
- ☐ $125,000 to $249,999
- ☐ $250,000 or more

23. How much does your household spend PER MONTH on the following?

$_____ Mortgage / rent
$_____ Utilities
$_____ Additional housing costs (e.g. insurance, fees, taxes)
$_____ Transportation

24. What year were you born? _____

You're almost done! Please take time to answer 3 more questions.

25. **On a scale of 1 to 5 where 1 is "not very likely" and 5 is "very likely," how likely are you to pay <u>10% more</u> per month on housing to achieve the following? *(RATE EACH CATEGORY INDEPENDENTLY OF ONE ANOTHER)***

Would pay 10% more to:	Not very likely		Neutral		Very likely
a. Cut your commute time in half	1	2	3	4	5
b. Have the ability to walk and/or bike to shops/restaurants/entertainment	1	2	3	4	5
c. Have the ability to walk and/or bike to work	1	2	3	4	5
d. Have higher quality schools	1	2	3	4	5
e. Live close to recreational parks and trails	1	2	3	4	5
f. Live near daycare or childcare facilities	1	2	3	4	5
g. Live close to family/friends	1	2	3	4	5

26. **On a scale of 1 to 5 where 1 is "not very likely" and 5 is "very likely," how likely are you to pay <u>20% more</u> per month on housing to achieve the following? *(RATE EACH CATEGORY INDEPENDENTLY OF ONE ANOTHER)***

Would pay 20% more to:	Not very likely		Neutral		Very likely
a. Cut your commute time in half	1	2	3	4	5
b. Have the ability to walk and/or bike to shops/restaurants/entertainment	1	2	3	4	5
c. Have the ability to walk and/or bike to work	1	2	3	4	5
d. Have higher quality schools	1	2	3	4	5
e. Live close to recreational parks and trails	1	2	3	4	5
f. Live near daycare or childcare facilities	1	2	3	4	5
g. Live close to family/friends	1	2	3	4	5

27. Do you have any additional comments or suggestions about housing in the Plano Area?

_____

_____

_____

_____

THANK YOU FOR YOUR PARTICIPATION!

If you would like to be entered into the drawing for a VISA GIFT CARD, please provide your email address (or name and mailing address if you prefer to be contacted by mail). Your contact information will not be associated with your survey responses in any way.

_____

_____

To see the survey results and stay informed on this project, visit www.plano.gov/housingplan, now through September 2018.

ENCUESTA DE VIVIENDAS DEL ÁREA PLANO

¿Usted vive o trabaja en Plano? ¿Por qué? ¿Por qué no? La ciudad de Plano está llevando a cabo un Análisis de Tendencias habitacionales y Plan Estratégico para:

(a) Conocer las necesidades de vivienda de los habitantes y trabajadores de Plano.

(b) Prepararse para el crecimiento y reurbanización futuros.

(c) Orientar la inversión comunitaria.

Dedique 10 minutos para completar esta breve encuesta. Completar la encuesta es una de las formas más importantes en las que puede participar en este esfuerzo más grande. Sus opiniones son muy valiosas para la ciudad de Plano. Sus respuestas individuales se mantendrán estrictamente confidenciales para mantener su privacidad. Si usted decide suministrar su dirección de correo electrónico al final de la encuesta, participará en un sorteo de 10 tarjetas de regalo Visa de $25 a $100. Si tiene alguna pregunta, comuníquese con Shanette Eaden, Directora de Servicios Comunitarios y de Vivienda, a través del 972.208.8150 o shanettee@plano.gov.

Para conocer los resultados de la encuesta y mantenerse informado sobre este proyecto, visite www.plano.gov/housingplan, desde ahora hasta septiembre de 2018.

SOBRE USTED Y SU VIVIENDA ACTUAL

1. **¿Cuál es su código postal?** ___ ___ ___ ___ ___

2. **¿Cuánto tiempo ha vivido en su actual residencia?**

   Menos de 1 año ☐
   1 a 4 años ☐
   5 a 9 años ☐
   10 a 19 años ☐
   20 años o más ☐

3. **¿Cuántas personas en su hogar entran en los siguientes grupos etarios, incluido usted?**

   ___ Menor de 18
   ___ 18 a 35
   ___ 36 a 55
   ___ 56 a 65
   ___ Mayor de 65

4. **¿Cuál de las siguientes afirmaciones describe mejor su núcleo familiar?**

   ☐ Adulto que vive solo
   ☐ Pareja sin hijos
   ☐ Pareja con hijo(s)
   ☐ Padre/madre soltero(a) con hijo(s)
   ☐ Adultos / compañeros de habitación no emparentados
   ☐ Otro: _____

5. **¿Usted es propietario o vive alquilado en su residencia?**

   ☐ Propietario
   ☐ Alquilado
   ☐ Otro: _____

6. **¿En qué tipo de residencia vive usted?**

   ☐ Vivienda unifamiliar
   ☐ Casa adosada
   ☐ Dúplex / Triplex
   ☐ Apartamento
   ☐ Condominio
   ☐ Otro: _____

7. **En los próximos 5 años, usted piensa:**

   ☐ Permanecer en su residencia actual
   ☐ Cambiar de residencia (permanecer en el mismo municipio/lugar)
   ☐ Cambiar de residencia (mudarse a Plano)
   ☐ Cambiar de residencia (mudarse fuera de Plano)
   ☐ Cambiar de residencia (mudarse fuera del área metropolitana o del estado)

   ☐ No sabe

8. **Si piensa mudarse, ¿qué hará?**

   ☐ Comprar una vivienda
   ☐ Alquilar
   ☐ Otro: _____

9. **Si usted piensa mudarse en CUALQUIER MOMENTO en el futuro, ¿qué tipo de vivienda buscará?**

   ☐ Vivienda unifamiliar
   ☐ Casa adosada
   ☐ Dúplex / Triplex
   ☐ Apartamento
   ☐ Condominio
   ☐ Otro: _____

10. **Si usted NO vive actualmente en Plano, ¿le gustaría vivir en Plano?**

    ☐ Sí
    ☐ No
    ☐ Tal vez

11. **Si usted vive alquilado actualmente, ¿qué necesita para comprar una vivienda?**

    ☐ Nada. Estoy listo para comprar ahora.
    ☐ Inventario; el tipo/lugar de la vivienda que quiero no está disponible.
    ☐ Asistencia de pago inicial; no puedo costear una vivienda.
    ☐ Otro: _____

12. ¿CUÁN IMPORTANTE SON LOS SIGUIENTES ASPECTOS PARA USTED?

Consideraciones de residencia	Para nada	Un poco	Levemente	Mucho
Tamaño de la vivienda (cantidad de dormitorios, superficie cuadrada, etc.)	1	2	3	4
Tamaño del terreno	1	2	3	4
Vivienda de poco mantenimiento (condominio, casa adosada, etc.)	1	2	3	4
Más privacidad entre las viviendas (unifamiliar, terrenos grandes)		2	3	4
Calidad de la residencia: diseño/construcción/acabados, etc.	1	2	3	4
Costo de la vivienda	1	2	3	4
Sin cuotas de la asociación de propietarios (homeowner's association, HOA)	1	2	3	4
Consideraciones del vecindario				
Calidad de las escuelas públicas	1	2	3	4
Personalidad histórica o de arquitectura característica	1	2	3	4
Aceras y caminos para bicicletas bien diseñados	1	2	3	4
Sensación de privacidad	1	2	3	4
Sensación de seguridad y protección	1	2	3	4
Diversidad de tipos de vivienda en un mismo vecindario	1	2	3	4
Consideraciones de ubicación				
Recorrido corto hacia el trabajo	1	2	3	4
Gran cercanía con las escuelas	1	2	3	4
Gran cercanía con las tiendas y restaurantes	1	2	3	4
Gran cercanía con el tren / ferrocarril / autobús	1	2	3	4
Gran cercanía con los parques / esparcimiento / senderos	1	2	3	4
Transitabilidad	1	2	3	4

13. ¿Qué es lo más importante para usted al decidir dónde vivir? *(MARQUE UNA SOLAMENTE)*

- ☐ La ciudad en sí
- ☐ Vecindario
- ☐ Transporte
- ☐ Tamaño de la residencia
- ☐ Precio
- ☐ Otro: _____

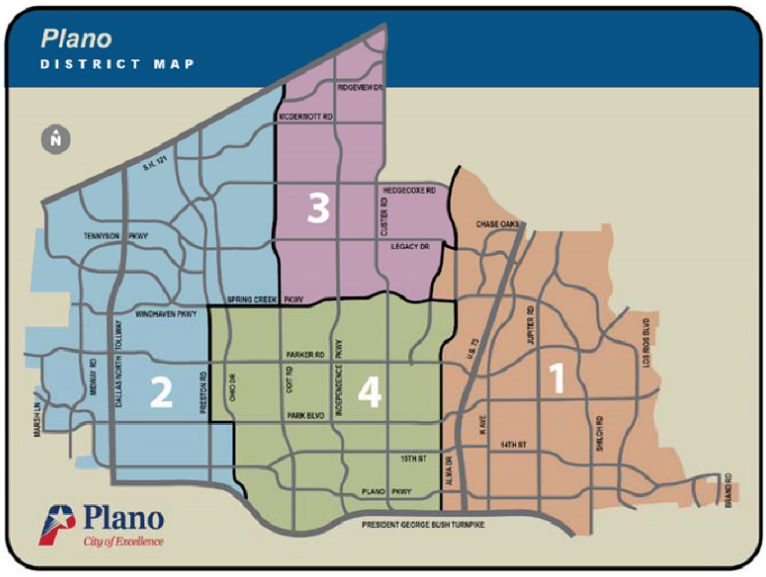
14. ¿Cuáles <u>DOS</u> atributos de una comunidad son más atractivos para usted? (indique su n.° 1 y n.°2)

___ Asequibilidad
___ Acceso al empleo
___ Acceso a los servicios (p.ej. médicos, transporte, etc.)
___ Cercanía con la familia/amigos
___ Otro: _____

15. Si fuese a mudarse, ¿cuál área de Plano sería más atractiva para usted? (consulte el mapa)

- ☐ Área 1
- ☐ Área 2
- ☐ Área 3
- ☐ Área 4

¿Por qué? _____



EMPLEO

16. ¿Tiene usted un empleo?

- ☐ Sí, de tiempo completo
- ☐ Sí, de medio tiempo
- ☐ Jubilado
- ☐ Estudiante con empleo (de tiempo completo o medio tiempo)
- ☐ Estudiante desempleado
- ☐ Desempleado
- ☐ Otro: _____

17. Si tiene un empleo, ¿su trabajo principal es en Plano?

- ☐ Sí
- ☐ No
- ☐ No trabaja
- ☐ No aplica

18.* Si trabaja en Plano pero vive fuera de la ciudad, ¿por qué? (*MARQUE TODAS LAS OPCIONES QUE CORRESPONDAN)

- ☐ Costo
- ☐ Estilo de vida
- ☐ Cercanía con la familia/amigos
- ☐ Escuelas
- ☐ Otro: _____

19. ¿En cuál sector trabaja?

- ☐ Recursos naturales y minería
- ☐ Construcción
- ☐ Manufactura
- ☐ Comercio, transporte y servicios públicos
- ☐ Información
- ☐ Actividades financieras
- ☐ Servicios profesionales y empresariales
- ☐ Servicios educativos y de salud
- ☐ Esparcimiento y hospitalidad
- ☐ Otros servicios
- ☐ Gobierno

20. ¿Cuál es su medio principal de transporte hacia/desde el trabajo o la escuela? (*MARQUE UNA SOLAMENTE*)

- ☐ Automóvil
- ☐ Automóvil/camioneta compartida (más de 2 personas)
- ☐ Autobús
- ☐ Ferrocarril ligero
- ☐ Bicicleta
- ☐ Caminando
- ☐ Otro: _____

21. ¿Cuánto tiempo tarda su recorrido de ida hacia el trabajo o la escuela?

_____minutos

22. ¿Cuál es el ingreso bruto anual combinado de su hogar (antes de la aplicación de impuestos)?

- ☐ Menos de $25,000
- ☐ $25,000 a $49,999
- ☐ $50,000 a $74,999
- ☐ $75,000 a $124,999
- ☐ $125,000 a $249,999
- ☐ $250,000 o más

23. ¿Cuánto dinero gasta su hogar AL MES en lo siguiente?

$_____ Hipoteca / alquiler
$_____ Servicios públicos
$_____ Costos adicionales de vivienda (p.ej., seguro, tasas, impuestos)
$_____ Transporte

24. ¿Cuál es el año de su nacimiento? _____

¡Ya casi termina! Dedique unos minutos para responder 3 preguntas adicionales.

25. **En una escala de 1 al 5, donde 1 significa "muy poco probable" y 5 significa "muy probable," ¿cuán probable es que usted pague <u>10% más</u> al mes en vivienda para lograr lo siguiente? *(CALIFIQUE CADA CATEGORÍA DE MANERA INDEPENDIENTE ENTRE SÍ)***

Pagaría 10% más para:	**Muy poco probable**		**Neutral**		**Muy probable**
a. Reducir a la mitad su tiempo de recorrido	1	2	3	4	5
b. Poder caminar o ir en bicicleta a tiendas, restaurantes, entretenimiento	1	2	3	4	5
c. Poder caminar o ir en bicicleta al trabajo	1	2	3	4	5
d. Tener escuelas de mejor calidad	1	2	3	4	5
e. Vivir cerca de parques recreativos y senderos	1	2	3	4	5
f. Vivir cerca de centros de cuidado infantil	1	2	3	4	5
g. Vivir cerca de la familia/amigos	1	2	3	4	5

26. **En una escala de 1 al 5, donde 1 significa "muy poco probable" y 5 significa "muy probable," ¿cuán probable es que usted pague <u>20% más</u> al mes en vivienda para lograr lo siguiente? *(CALIFIQUE CADA CATEGORÍA DE MANERA INDEPENDIENTE ENTRE SÍ)***

Pagaría 20% más para:	**Muy poco probable**		**Neutral**		**Muy probable**
a. Reducir a la mitad su tiempo de recorrido	1	2	3	4	5
b. Poder caminar o ir en bicicleta a tiendas, restaurantes, entretenimiento	1	2	3	4	5
c. Poder caminar o ir en bicicleta al trabajo	1	2	3	4	5
d. Tener escuelas de mejor calidad	1	2	3	4	5
e. Vivir cerca de parques recreativos y senderos	1	2	3	4	5
f. Vivir cerca de centros de cuidado infantil	1	2	3	4	5
g. Vivir cerca de la familia/amigos	1	2	3	4	5

27. ¿Tiene usted algún comentario o sugerencia adicional sobre la vivienda en el área de Plano?

_____

_____

_____

_____

¡GRACIAS POR SU PARTICIPACIÓN!

Si desea participar en el sorteo de una TARJETA DE REGALO VISA, suministre su dirección de correo electrónico (o nombre y dirección postal si prefiere que se comuniquen con usted vía correo). Su información de contacto no se asociará con sus respuestas en la encuesta de ninguna manera.

_____

_____

Para conocer los resultados de la encuesta y mantenerse informado sobre este proyecto, visite www.plano.gov/housingplan, desde ahora hasta septiembre de 2018.

Open-Ended Responses

Figure 104 Open-ended responses to "Other" Household Type

- 1 adult with two or my four adult offspring
- 2 adult friends with teenagers
- 2 adults / 2 grown children who live near Plano
- 2 adults- 2 adult children
- 2 adults getting married 6-2-2018
- 2 adults, grown child out of the those
- 2 married, 1 single with 2 small children
- 2 senior adults
- 2 senior adults, children grown
- 2 sisters with my grandson
- 3 generations of women Grandmother - head of house, with disabled daughter & granddaughter
- 3 related adults sharing home
- 4 Generations
- A family of adults
- A married couple and one roommate
- Adult + mother
- Adult and adult son until he finds a job
- Adult children and senior parent
- Adult living with adult child
- Adult living with Cat
- Adult living with child
- Adult living with elderly family
- Adult mother and adult son
- Adult Single Parent with related adult
- Adult w/2 adults & grandchildren
- Adult with 1 roommate
- Adult with adult child
- Adult with child at college
- Adult with disabled adult
- Adult with elderly parent
- Adult with Parent
- Adults grown children not with us
- Adults with adult children
- Adults with elderly parents
- All adults
- Brother and sister
- Brother-in-law
- College child
- College kids and parent
- College student, living with parents
- Couple - Children outside of residence
- Couple & 1 parent
- Couple (empty nesters)
- Couple (Empty nesters) - 2 adult children who live elsewhere
- Couple and elderly parent
- Couple living with children and one senior citizen
- Couple living with disabled son and disabled mother
- Couple w dependent disabled adult sons
- Couple w/ young adult in collage
- Couple w/children (no longer living at home)
- Couple with 1 parent
- Couple with 2 grown sons and elderly father
- Couple with 4 Adult Children successfully moving elsewhere. Amen!
- Couple with adult child
- Couple with adult child away at college
- Couple with Adult Child Living with us
- Couple with adult children
- Couple with adult children who do not reside in same household
- Couple with adult son with autism
- Couple with child and grandchild
- Couple with child and grandchild
- Couple with child and mother
- Couple with child, unrelated adult roommate
- Couple with children (18 & 20) and elderly Parents living with us part-time
- Couple with children and parents
- couple with children as well as unrelated adult
- Couple with children taking care of elderly mother and auntie.
- Couple with children who grew up here
- Couple with children, parent
- Couple with college going children
- Couple with dependent adult child
- Couple with grown child
- Couple with grown children
- Couple with grown children in school, parent living with us
- Couple with grown children living independently
- Couple with grown children not living with us
- Couple with grown children who have moved out.
- Couple with grown son living elsewhere
- Couple with handicapped adult child
- Couple with no children and mother
- Couple with no children plus father-in-law
- couple with older parent
- Couple with two children who no longer live here.
- Couple, adult children
- Couple, kids away at college
- currently 2 married adults, within next yr. due to divorce just me
- Divorced mother and two adult children
- Empty nester couple
- Empty Nesters
- family
- family with children plus Grandma
- Family...mother and two daughters
- Father, mother, myself & two sons
- Grandmother w/child, grandchild, greatgrandchild
- Grandmother, granddaughter
- Grandmother/Granddaughter
- Grandparent raising a grandchild
- Grandparent, daughter, grandchildren
- Grandparents
- Grandparents raising grandchildren
- grandparents, couple with children, additional grandchildren
- Grandparents, daughter and granddaughter
- Grandparents, now housing our son and his three children
- Grandparents, Parents, and Children
- homeless
- I am working in Plano. but not living in Plano
- I live at home with my parents
- I live in my parents' house
- I live with my (divorced) sister and her 3 kids
- I work in Plano. I do not reside in Plano.
- kids mother lives there with my kids
- Living with my Mother and Brother

- living with parents
- married couple with adult children living with us
- Me and brother
- Mom and 2 sons
- mother & adult son
- Mother (87) and daughter (64)
- mother and adult daughter
- mother and child + child's spouse
- Mother and daughter
- Mother with adult son as paying roommate
- Mother, daughter, granddaughter
- Mother, son and elderly grandmother
- Multi-generation
- Multigenerational
- Multigenerational family
- Multigenerational including couple with children
- Multi-generational: children, parents & grandparents
- My family of 4 live with my parents
- my husband and my elderly parents
- Myself and my wife are Guardian to my son
- No
- Parent and adult disabled child
- Parent, child, grandchildren
- Parents and 3 adult children w disabilities
- Parents home with adult child with a disability living with parents
- Parents. Adult child with child
- Place of employment
- Related Adults with Child (Not Couple)
- retired empty nest
- Roommates + one parent
- school quality
- Senior 80 plus
- Senior citizen and adult
- shelter
- Siblings
- Single parent with adult children
- Single Adult with one adult child
- Single parent - adult child
- Single parent w/ college aged kids
- Single parent with adult child and senior parent
- Single parent with child and guardian of special needs brother
- Single parent with child and I am unrelated
- Sisters with 1 child
- Son, daughter law, grandbaby love in our house
- Two related adults
- Two sisters living together
- unmarried couple living together
- Unrelated adults and one child
- Unrelated adults in a group home
- We did have children in Plano starting in 1989; are currently empty nesters
- Widow with 2 adult children.
- Widowed with College graduate returning to live at home

Figure 105 Open-ended responses to "Other" Current Residence Type

- Boarding
- homeless
- homeless shelter
- motel
- Office
- Plano Senior Recreation Center
- residence
- senior apartments
- Senior Independent Living
- Senior Independent Living, Evergreen At Plano
- shelter
- Single family home in which we had created "quarters" for adult son.
- Single-story garden home

Figure 106 Open-ended responses to "Other" Intent to Buy or Rent in Next 5 Years

- A 1-story SF home would be ideal, but hard to find a clean, structurally sound, updated home at a reasonable price
- A Smaller house always in Plano
- Already have a second home at Texoma
- already purchased Condo in China
- Assist daughter to buy home in Plano
- assisted living
- At our advancing age may be independent or assisted living
- At our age, it will probably be to "the home'□
- Build a home
- Build a house
- Build a new home
- Build a new home
- Build a retirement home
- build again
- Build home
- Build on land
- BUILDING A NEW HOME
- Buy a condo
- Buy a travel trailer
- Buy an RV and hit the American Highway full time!
- Buy an RV. Can't afford to buy another house
- Buy for downsize, but it would be hard to do if prices keep going up.
- buy land
- buy or rent
- Buy rural acreage, build home on it.
- Considering Adult Living options
- considering both all options
- Currently divorcing, would like to stay in Plano for my kids.
- Depends on my health
- Depends on our health at the time
- do not intend to move
- do not know
- Do not plan to move
- Don't know
- Don't intend to move
- don't know
- DON'T PLAN ON MOVING

- Downsize
- Downsize with no pool, smaller yard away from busy intersections
- Either downsize to new home, or else rent
- have not decided
- I do not know
- I do not know, haven't thought about the options yet
- I don't intend to move
- I don't know.
- I don't plan to move.
- I have home in Plano
- I wish I could afford to buy in the area.
- If it becomes too congested we plan on moving out of Plano
- If we decided to move, we would buy a house.
- If we ever did move we would buy a home.
- If we move, we will downsize but stay in same zip code
- IFF we were to move (unlikely), we'd buy rather than rent.
- intend to downsize- not sure if we will rent or buy
- land and a home/ build
- Likely buy, but could rent while looking to buy
- Live near downtown Dallas or possibly out of country
- Live with family.
- Live with parents for a little while
- Looking for opportunities to meet our needs
- Love Plano not move at all
- Might Build
- Motor home
- Move back to my old house in Plano
- move in w/ family
- move in with my husband
- Move into our home we currently use as a rental property
- Move to home in country
- Move to senior housing of some kind
- Moving back to Ireland - here as expat
- moving to hill country sounds good but no plans yet
- My daughter will well the house & I will live with her in Virginia.
- N/A
- N/A
- N/A I do not intend to move
- Na
- narrowing it down to Plano or Wylie
- No
- No idea
- No intention
- No plans or preferences, we are open and open minded.
- Not at this time
- Not going to buy may just stay in present home
- Not interested in moving
- Not moving
- Not moving in next 5 years
- Not moving until maybe 10+ years
- not really sure at this time
- Not sure
- Not sure
- Not sure if rent or buy.
- not sure yet
- Not sure yet.
- Not sure, depends on affordability.
- Not sure, depends on where retirement takes me
- Not sure, the housing market is not great
- not sure, will be retiring
- Not sure.
- Only God knows the plan for me.
- only Plano is getting worse, then move out
- open to renting or buying if it meets my needs
- Or buy condo apt - not townhome - if can find
- Own a condo in Florida
- Pay off home and rent it through a property manager.
- Plan to move at the end of the next 5 years then buy a home.
- Plan to purchase a Town house or a Condo
- Possible townhouse or condo purchase
- possibly move to a senior facility
- Possibly seeking a tiny home residence or small dome home
- Possibly senior housing
- Probably live with son in Russell Creel
- Purchase land and build
- Purchase the home I currently rent
- Purchase townhome or condo
- Really don't know. It depends on cash flow.
- Rent for a year until we figure out where we want to live
- retire to a different locale
- retirement community
- Retirement community
- see #7
- see question 7
- sell
- Senior living
- Senior living apt.
- Senior living facility
- Staying put
- townhouse or condo
- travel
- Travel -- RV full time
- Travel home
- Try senior living
- undecided
- Unknown
- Unsure
- Unsure, it's what I can afford
- Vacation home outside US
- We don't plan to move if traffic issues are properly addressed.
- We gave been looking to move for 5 years. We can't afford homes being built today.
- We hope to retire in next 5 years. Love the area, but would like to downsize to high end finish out. Doesn't exist! So, we've been looking outside Plano and may even consider moving out of state, a state that has good tax laws for senior citizens.
- We would like to move in the next 5 years, but currently, the competitive and expensive market is preventing us from doing so. If the market changes or if our income increases, I think we'd be very interested in moving.
- Will buy or rent home depending on taxes/ economics
- Would like a high-rise condo
- Would love to buy, at the moment and in the near future there are no homes within my price range in Plano.
- Would love to remain in the current home but if it gets much crowded in this area, there will be no "living".
- Would only move to be near grown children or future grandchildren

Figure 107 Open-ended responses to "Other" Housing Type Preference in Next Move

- small single-family home 650-1300 sq. ft
- 55 + housing community
- A cabin way, way up in the mountains
- Acreage
- Active Senior living
- Adult active community?
- adult community single floor
- Adult over 50 community
- adult/sr community
- again, we are open to each option depending on what we may suit the situation
- all
- Another Senior Living
- Any of the above
- Apartment or Townhome
- As above
- Assisted living
- Assisted Living
- Assisted living community
- Assisted living center
- assisted living complex
- Assisted living for seniors
- Assisted living group home NOT a facility
- assisted living vs single level home
- Assisted living.
- Boat
- Both kids are interested in tiny houses
- build on property
- Buy rural acreage, build home on it.
- buy small lot & build tiny house
- Cabin
- Cabin in mountains
- Can't afford to move
- Casket cemetery plot or crematorium!
- Condo or Garden Home in an over-55 community
- Condo or sf home
- Condo outside of US
- Continuing care retirement community
- Continuous Care Facility like The Legacy
- Could be any of these except an apartment. HIGH end finishes out wanted.
- cruise ship
- Depends on aging affects to adults
- Depends on life dynamic
- Depends on the circumstances and availability
- Depends on when. Down the road, 10~, 'd like an apt or condo possibly.
- Do not plan to move
- don not intend to move
- Don't know
- Don't plan to move
- don't know
- don't know - depends on what I can afford
- Don't know. Could be any of the above/
- DON'T PLAN ON MOVING
- Don't plan to move
- Downsize to townhome/condo near kids and grandkids
- Downsize; if cheaper! House prices have ballooned, can't afford to move.
- Either townhouse or into senior living community. At some point, into a CCRC -- the question is whether I will step down into a townhouse or go directly from my single-family house.
- Extended care
- funeral spot - plan to stay here till I die IF I CAN CONTINUE TO AFFORD IT
- Garden home
- Garden home; zero lot line
- Graveyard
- Have mentally challenged son. Want him to have a place to live & income when we die
- have not decided
- Historic
- Home with acreage
- Home with Barn and Land
- Hope to retire to an RV!
- House or Apartment
- House, apartment, or townhome
- house, townhouse, duplex - all depends on price
- I am interested in a smaller, one-story home with small yard or patio. Perhaps co-housing.
- I don't plan to move
- I don't plan to move.
- I would check "duplex/triplex," but my first choice would be ADU--when they become legal in Plano!
- I would like a home but don't know if it would be financially able to do so
- Independent Living
- Independent living for senior citizens
- individual dwellings in a community with like dwellings small houses, NOT apartments or the like
- It could be any of these.
- just purchased our current home, previously rented
- lake house
- land
- land to build on
- Land with shop and tiny home
- Larger lot
- Live with family
- Lot to build on
- Low maintenance, not too small
- Maybe condo or apartment
- More modern more energy efficient housing
- Move from area
- Multi use properties (with housing and businesses)
- N/A
- Na
- Needs to be right for the area
- next move will be assisted living
- No
- Northern Collin County or Southern Grayson County
- not applicable
- Not moving
- not planning to move
- not sure
- Not sure
- Not sure at this point - it will depend on family needs. But prefer single story house.
- Not sure at this time.
- Not sure which type
- Not sure yet
- Not sure, could be any of the above.
- Not sure, depends on affordability.
- Not sure. Possible Motor home.
- Nursing home
- Nursing or funeral home

- Nursing/senior living
- Older friendly community
- One floor condo or apartment with garage.
- or condominium
- Over 55 active adult community
- over 55 community
- Over 55 community. Plano should have a Frisco Lakes type development
- over 65 need less maintenance
- Patio Home
- Patio home with maintenance
- possibly senior living community
- Possibly townhome, will down size on next move.
- Prefer townhouse or duplex w/ small patio/ yard.
- Preferably an apartment but in reality, whatever can be found
- Probably assisted living
- Probably senior living or one-story single home
- property outside of Plano
- Purchase land and build a single-family home
- Ranch
- ranch house
- Ranch with acreage
- Really, it will be all of the above as it will be my retirement home in New Mexico and not sure what I will end up with.
- Resort living with views of mountains or ocean.
- Retirement
- retirement community
- Retirement community - single family house
- Retirement community- single family detached house
- Retirement community with all levels of care
- Retirement community, with health care, supervision, transportation.
- retirement housing
- Retirement housing...why isn't this a choice above?
- Retirement residence
- retirement villa
- retirement village
- Retirement/Assisted living
- Retirement/Senior Living
- RV
- see answer to #8
- See last question.
- see question 7
- Senior Home
- Senior Adult
- Senior adult independent living or condo
- Senior adult multi-care facility
- Senior Apartment or over 55 apartments
- senior apartments
- Senior care
- senior citizen community
- Senior community
- Senior community apartment.
- Senior Community such as Del Webb
- Senior facility
- Senior housing
- Senior housing
- Senior Housing Del Webb type of facility
- senior housing development
- Senior housing or adult housing without children
- Senior Independent Living
- Senior Independent living facility
- Senior Living
- senior living
- Senior Living (Age in Place)
- Senior living apt.
- Senior living community
- senior living community of houses
- Senior living complex
- Senior Living facility or stay with one of our children
- Senior living housing
- Senior living place
- Senior living probably
- Senior Living
- Senior residence
- Senior residence
- Senior-oriented community
- Senior's Residence
- share house with 2 other adults with IDD
- Single family housing on acreage.
- Single family or condo. Not sure.
- Single Family would probably be top preference - but I'm actually open to a variety of housing types
- single family zero lot line one story
- single house or apartment
- Single or neighborhood housing that is designed for Seniors
- Single story 2-bedroom condo with 2 car garage hopefully in Plano cost less than I get for selling my .55 acres 4 br home.
- single story home in over 55 community
- Single story living. To own. Condo or house
- single story townhouse or small zero lot line house
- Single-family home on land
- Small dome home would be my favorite choice
- Small house with land
- small patio home on one level
- Some type of low maintenance senior housing
- Something low maintenance for active seniors
- Sr apt
- Sr living
- The decision will be according to how we feel when that time comes.
- Tiny house
- townhouse, apartment, condominium
- travel trailer
- Uncertain
- Undecided
- undetermined
- undeveloped property
- unknown
- Unknown at this time
- unsure
- Unsure, it's what I can afford
- Unsure.
- Vacation home outside US
- whatever I can afford
- Whatever is affordable
- Whatever works
- Will depend on health at the time.....
- With daughter in her home, if I am still alive. Am now 81.
- Would also consider single-family or condo if the price is right -- (are there any condo's in Plano?)
- Would be FORCED move to elder / nursing home care
- Would consider all independent living alternatives other than apartments
- Would like single story townhouse w attached parking or zero lot line, one story.

- Zero lot
- Zero lot line home
- zero lot line SFD - 1 story
- zero-lot
- (blank)

Figure 108 Open-ended responses to "Other" Renter Needs to Purchase a Home

- A bit of extra cash
- A Car, I'm an unaccompanied Minor in transitional living. I have a goodish job and have a good savings going!
- A home that a VA loan will accept and owner will take a chance on
- A job that pays significantly more
- Affordable housing
- AFFORDABLE senior housing outside the hustle and bustle of Plano's most busy areas with land so I don't see into my neighbor's house like so many houses in Plano
- Age 85. Still active and in good health.
- Already own
- Already own a home
- Already own home in country, living in Plano be close to work
- Better credit score
- Better paying job
- Both inventory & assistance with closing costs would be amazing! Sellers used to help buyers with these, but given the current market that is a thing of the past with no hopes of returning. In my search for a moderate home, that means approx. $11K on top of my down payment. $20K easily! That is a huge amount for a single parent/single income family.
- Can't decide on location
- can't afford a home in Plano
- Career is a priority and we want to be more established before we commit to purchasing a home. Plus, the market is still overheated. We grew up here. We know these homes aren't worth what they're currently selling for - especially without any sort of concessions from the sellers.
- Credit
- Credit
- Credit improvement
- Credit score
- Currently do not rent
- Currently live in Plano
- Desire to own a home
- Do not rent at this time.
- do not want to buy home - want to rent
- Do not want to own again
- Does not apply to me. I do not rent.
- Don't rent
- Don't want to
- Have home in Tyler, Texas. I commute
- homeless
- Homeowners don't wish to sell
- Homes in my price range are crazy hard to get at the moment (around $250k), need much more new stock to keep price reasonable.
- House price in Plano are extremely high, people can't afford buying in Plano
- Housing price is ridiculous high. Residence did not get benefits from High value house, but increasing high property tax. We retired people are losing our home from can't afford high property tax. Who selling the house gets benefits from it? We residents did not get anything from it. Property tax charge differently from sellers, rental & self-use
- Housing prices to level off.
- Husband just became a full-time employee so now we just need to start working on paperwork to get it all started. Would prefer to stay in our neighborhood but many of the homes seem larger (and more expensive) than we'd prefer.
- Husband to raise income when he finishes his degree will help us afford a mortgage
- I already own
- I already own a single-family residence.
- I am buying my home
- I am disabled, would never buy a home
- I am in the process of closing on a house in Anna.
- I can't afford a home, period.
- I currently do not rent
- I currently own
- I do not rent
- I do not want to own again.
- I do not wish to purchase a home
- I don't want to own a house again. Been there. Done that.
- I don't need to rent I have one
- I don't plan to settle down enough to ever buy a house
- I don't rent
- I don't want to own a home, not after the crash in 2008
- I have already purchased a home and do not rent
- I have lived in my home for 44 years. Never have rented.
- I have no desire to purchase a home. My wife and I rented a house in 75025 and then an apartment in 75074. When she died I decided to downsize. I house purchase is not in my future.
- I like renting. No desire to own.
- I live in a group home for people with IDD
- I need to be in a safe place and cannot afford it so I live with my parents.
- I own
- I own
- I own my home
- I plan to continue renting.
- I prefer to rent.
- I was only able to purchase a home because my parents were willing to donate the down payment to me.
- I would LOVE to purchase in Plano as it is work to my job. The prices skyrocketed at the time I wanted to buy due to the incoming powerhouse industries. I will continue to try but will probably have to move further out.
- I'm not planning to own
- Improved credit
- income to afford down payment, payments, repairs, insurance and taxes
- inventory and down payment assistance
- Inventory, down payment assistance, personal decisions
- it is hard to find a home under 200,000, so I need something around 150,000
- kids going to school

- left a home, zip 75023 since 2001, downsized
- Loan underwriting and better financial situation
- Local housing market is ridiculous. My rent on my apartment went up 11% in one year while my wage went up only 3%!! I am looking to buy a home out of state.
- Looking to retire, will not buy a home
- Moving for School
- N/A
- N/A - this question does not apply to me because I own and do not rent
- NA
- na
- Need for single story homes for 65 and over within Plano
- no interest to own a house
- No plans to buy.
- Not Applicable
- Not interested
- Not interested
- Not interested in purchasing
- Not interested in purchasing a home.
- Not planning to buy another house. We down-sized to apt.
- not planning to purchase
- Not ready to move just yet
- not renting
- not sure
- Not sure where I want to settle down yet
- Not to live paycheck to paycheck
- One story home
- Own
- Own home now
- Own in Plano and have lived here since 1967 - would NOT recommend living here anymore
- Owned in the past and realized the market is too volatile to count on. Plus, I've heard lots of people talking about their property taxes so I'm not eager to jump in.
- Owning is out of the question
- Paying down outstanding bills prior to purchasing a home
- Permanent residency
- Plan to build
- Plan to continue to rent.
- Plano homes have become out of normal working classes paygrades
- Plano needs some starter homes
- Price of house to be within reason
- Prices of homes in Plano are requiring nearly six figure+ salary for under 2000sq footage.
- Reasonable condo prices and taxes. It's gotten too expensive here.
- Rent is paid by company no support for purchasing
- Retired and downsizing and do not want to own.
- Saving for a down payment
- Saving up for a down payment
- Saving up for large down payment or possibly pay with cash
- Skyrocketing home prices
- something other than a sr. citizen fixed income
- son could use assistance
- supported funding
- Tax relief
- This is a combination - Down Payment assistance and lower price housing - do not technically qualify for low income housing and cannot afford what is available in Plano
- Time to be sure that we will be living in Plano.
- Time to save down payment and also to decide if we will stay in Plano or move into Dallas once kids are out of school.
- Time to save the money
- to save for down payment
- VA Loan available with both adults
- Waiting for the right time
- Waiting until husband retires to buy outside Collin co.
- We have no wish to own another home.
- we own, but the home prices in Plano and other parts of DFW have become pretty unaffordable
- Will look at purchasing a home in Plano in the near future, once I have saved for a home/and or looking to build a family
- will not buy
- working on credit and down
- Young, single, and not ready to settle down; however, I would not be able to afford a house I want in an area I like in the current housing market. I do not see myself staying in DFW if my salary does not keep up with the cost of living.

Figure 109 Open-ended responses to "Other" Most Important in Choosing Where to Live

- do not want to live in an urban city
- & Schools
- 1/2 btw work for wife and me in 1993
- 27 years ago, proximity to work was important; one-story house, 3 bedrooms, shade trees,
- A city council that listens to citizens.
- a combination of city and price
- A combination of city, neighborhood and proximity to work and good schools
- a combination of price and neighborhood
- A view (don't want to look at concrete and walls or fences) and quiet area, low maintenance, small yard or patio area, one floor, no stairs, wide doors and accommodations for elderly years
- Accessibility to needs (work, food, place of worship, etc.)
- acreage
- All
- All except transportation are key elements.
- All of the above
- All of the above
- All of the above equally.
- All of the above except transportation
- All the above
- along with neighborhood+price, also "community feel" of neighborhood
- Amenities for seniors
- And schools in the area
- Area, centrally located in N Dallas due to sons needs and commute for work, and safety
- As a retired individual. I do not intend to continue to live in an oversized house for one person. Additionally, a zero-lot line SFD would be perfect for me - of course one story. Plano offers NONE and what is available is condo or townhomes which I am not interested in. Additionally, the

taxes in Plano are RIDICULOUS for a retired individual. It appears Plano does NOT want retirees in their area when they have Californians moving in willing to pay any price and any tax amount. RIDUCULOUS! I can get a zero-lot line in Highland Park with as much square feet and LESS TAXES!!!!
- As an adult with an intellectual disability, it is simply finding a residence that fits my needs with services to assist me.
- Availability of good apartments
- Availability of services for people with severe IDD
- average income vs. average cost of living
- Character
- City ability to reduce taxes and control costs.
- City would quantify the other listings
- city, neighborhood, transport, size, price, privacy, security
- Close to family
- Close to my children.
- Close to my daughter
- Close to our Church
- close to place of employment
- close to schools
- close to schools and Rec centers
- close to work
- Closer to church. etc.
- Combination of all the things I put 'every' on
- Combination of price, size, neighborhood
- Commutability
- Commute
- Commute
- Commute and cost
- convenience to work
- Cost of home + property taxes
- Crime
- Crime and neighbors
- Crime. No housing projects or ghetto black people living close by
- Distance from work
- don't want too many apartments in the city
- Drivability--too many cars. Roads are too congested.
- Excellent Rated Public Schools
- excellent schools
- Family
- Family
- Family and friends
- Family close by
- Family member has school named for him!
- Frankly, the politics of the area. I'm not interested in the character assassination perpetrated by Liberals, especially when done in lieu of coherent argument
- Get out of high tax county
- good investment/value
- Good public schools
- Good School
- Good schools
- Good Schools and Neighborhood
- Good schools; for resale potential
- Has to be 3 things: City/Neighborhood/Price
- Home design
- Home suited to my needs in retirement
- Home that meets our needs
- House layout / build quality. The rest are important but secondary
- How close to parks
- I am looking for a better school for my kid
- I don't want to live in "Little India"
- I got here before the city decided to become "high density" and mess it up with traffic
- I love working for the City I live in!
- I really like taking train downtown instead of having to drive
- I will be limited on price affordability after retirement.
- If the property has the things I want
- I'm interested in more Retirement Housing (condo/garden homes) with minimal maintenance and lock & leave security.
- Immediately, I live 8-minute drive from work and don't want to give that up. But over next 5 years hope to retire, and distance from work won't matter. But I still want access to dining and shopping, will want to walk my dog, ride my old lady bike and be safe
- In future, it will be the view and natural environment.
- Investment
- Kind of residence
- Lack of congestion, breath ability.
- Land area
- Less diversity; fewer liberals
- local government and its policies
- Location
- location and close to family
- Location and price
- Location compatible with lifestyle
- Location to work
- Lot size
- Lot size!!!!!
- lot size/sense of privacy/less traffic
- Lot sizes, established trees
- low crime rate
- Low crime rates and neighborhoods looking out for the area so undesirables to not move in and destroy the neighborhood.
- low density housing
- low traffic, low crime, convenient location
- lower taxes and utilities
- Mom & Dad live in Plano, too
- more bang for the buck
- More recreation centers.
- More than one equally important
- Most of my extended family lives in Plano; excellent schools for granddaughter
- N/A
- Natural amenities of the city and region
- Near to drs and hospital
- Nearness to work
- Neighborhood and price; won't live in a bad neighborhood.
- Neighborhood, size and price. I like my neighborhood, but would like a small townhouse.
- No apartments around the area
- No HOA
- No HOA fees
- NO HOA! and proximity to work
- No maintenance.
- No single factor is 'most important'. Better is to ask for top three or to rank.
- no single item, mixture of all
- Not near apartments
- offering all the aspects of our specialized needs
- Older homes-pre 1960
- One story

- Peaceful country living
- Plano Schools at the time
- Police and fire department, safety.
- Politics
- Price + proximity to trails and parks
- Price and quality
- Price and transportation both
- Price is a close second
- Price is always a restriction on the type of neighborhood.
- Price is definitely a factor for a soon-to-be single mom
- price is only option sadly due to cost of living in Plano
- Price is second
- price vs size and traffic
- price, and neighborhood
- Price, quality, nearby amenities, medical facilities, privacy, infrastructure, diversity, quality of schools, & availability all factor into decisions. Not everyone in Plano can afford $400K and up for a new residence. Multi-level Homes at more affordable pricing have no or limited handicap & upper floor easy access (fee elevators, or wheel chair ramps) that would allow residents to choose these options & still stay in Plano.
- Pricing as well as size of residence because the pricing should match the square footage as in if an apartment has 756 sq. ft. I expect the pricing to be around $740 up to 800, not the outrageous pricings I have seen for something as small as an efficiency apartment worth 800 up to 1,000 dollars for only 400+ sq. ft. That is fair or worth it in my opinion.
- Privacy
- privacy and safety
- PRIVACY, PEACE & QUIET
- Property tax, Plano is too high for retires.
- Property taxes
- Property taxes. I'm getting ready to retire and may be taxed out of my home
- Proximity to employment
- Proximity to employment and diversions
- Proximity to highways, neighborhood, schools
- Proximity to my job and the school district.
- proximity to our children
- Proximity to relatives
- Proximity to work
- Proximity to work and quality of house (new or renovated)
- proximity to work/amenities
- Public school
- Public School quality
- quality of life
- Quality of Life and Lifestyle
- Quality of life, walkable community, arts, music, nature.
- Quality of public school
- Quality of Public Schools
- quality of schools
- Quality of the area
- Quality school
- Quality schools for re-sale value
- Quiet neighborhood
- Quiet, safe neighborhood.
- Quietness
- Reasonable size yard, smaller home, single story, Privacy
- Re-sale value which would include all above.
- Rural area
- Rural recreation options, community relationships.
- Safe neighborhoods with good schools
- Safe, environmentally healthy community
- Safety
- Safety & public education
- Safety and security that I will not be harmed or taken advantage of in the place I live.
- safety of neighborhood, low crime rate, close proximity to fire department
- Safety, school quality, and affordability
- School
- School
- School District
- School district
- School district and community feel
- School district and proximity to work
- School quality
- School quality
- School quality
- School quality and safety
- School, School and School
- Schools
- Schools
- schools & safety
- Schools!!
- Schools Accessibility, Fire/PD, neighborhood quality of HM, Qual of neighborhood
- Senior living
- Senior services, classes, activities
- sense of community, able to serve neighbor
- Sense of safety
- short commute to work
- single level
- Single story
- Size and neighborhood was/is also important
- Size of residence and land. I don't want to be able to touch my fence, or my neighbor's house while in mine.
- Son lives here
- space
- Space between houses and green space
- State of neighborhood (taken care of or not) and education for kids
- Surrounding amenities such as parks, trails, rec centers as well as easy access to freeways
- Surroundings- such as is it a pretty place? Would it be enjoyable to live there.
- Tax load
- Taxes and overall atmosphere
- TAXES! You tax your residents out of their homes.
- Taxes, pricing and neighborhood are equally important
- That I have people I know in the neighborhood
- The ability to feel safe in my home and the safety of my home when away.
- The actual house then the city
- The city is important but sense of safety/security is at top of our list.
- The community development plan from when we moved her in 1982
- the house itself
- the lot size
- The quality of the Public school
- The reason we moved to Plano 36 years was the quality of the schools. It is still the #1 consideration even though our children are grown. A close second is safety and security.
- The right combination of location, building, and price.
- The school district since both kids are still in school

- Tie between size, price and safety
- Total cost - housing plus transportation to work.
- Traditional values to raise a family in.
- traffic
- Traffic and congestion
- Traffic and congestion
- un incorporated land is the preference
- Value
- Value is going up, buy low...
- Value. House for Money
- Value/quality/proximity to everything
- Walkability
- walkability to work
- We are established - not moving
- Wheelchair assessable
- where my son and grandkids are
- Where our 24 yr old son with autism will be able to live with us or close by.

Figure 110 Open-ended responses to "Other" Work Status

- Retired but looking for work
- 2 jobs, one part-time to full-time, other is strictly part-time
- Also attending graduate school at SMU
- and Retired Military
- Business owner
- Caring for disabled son.
- contractor
- Currently a full-time homemaker
- Disability
- Disabled
- Do lots of volunteer work outside of home.
- freelance/self-employed with steady seasonal work
- full time homemaker
- Full time, self-employed, work from home.
- Full-time husband, Stay at home mom
- Fully employed by a nonprofit, no salary
- Graduated, but sitting for bar exam
- have several volunteer positions
- Home maker
- Home maker
- home school teacher
- Home with kids
- homemaker
- Homemaker
- Homemaker and school volunteer
- Homeschool teacher
- Homeschooling parent
- Housewife / volunteer
- Husband employed
- Husband is
- Husband is part time now
- husband on disability/wife unemployed/son medically depended on us
- Husband still working
- I am a real estate agent
- I am a REALTOR. I can work when I want and I can work with whom I want.
- I am retired from school teaching, but have a part time job.
- I am retired, my spouse still works
- I am a real estate broker working out of my home.
- I'm retired but spouse still works so will answer for both
- In between unemployed and retired. Used to work at JCPenney on Legacy.
- Independent contractor, real estate based in Plano-travel north from Gainesville-to Sherman; east as far as Farmersvilke; south to Oak Cliff; west to Flower Mound
- Mostly retired with the option of self-employment being a service.
- My husband is still working full time
- New mother
- Not by choice and I can't find a job still after 9 months. I don't want to move but I may have to.
- Not employed; attend day hab
- Out of state- not in Plano
- Own a company in Plano
- Own business, work part time
- Own my company
- Parents are retired
- Part - time Contract
- Pool librarian for the city of Plano
- Realtor
- Recovering from surgery from car accident
- Retired and work full time for son at a Spa
- Retired but doing some self-employed professional work.
- Retired but seriously into volunteer work that is nearly full time.
- Retired from corporate job, work as independent contractor - Realtor
- retired from HP in 2008 and work two part-time jobs
- Retired from JCPenney corporate, now work part-time
- Retired, but contract work
- Retired, working part-time
- Retired; individual contractor
- Sahm
- Self Employed
- Self employed
- Self-employed but semi-retired and travel the world with my children.
- self-employed realtor
- Self-employed working at home; husband self-employed goes to clients homes (why don't surveys ever offer that option?)
- self employed
- self-employed
- Self-employed
- Self-employed as a private music tutor and as a Realtor.
- Semi-retired
- Semi- retired
- semi-retired
- Semi-retired ... I still do professional home inspections as a licensed inspector.
- Semi-retired.
- small business owner
- stay at home mom
- Stay at home mom
- Stay at home mom
- stay at home mom at the moment
- Stay at home mom! I feel like this should have been a no brainer as an option.
- Stay at home mom, at home business

- Stay at home mom, husband works in Plano
- Stay at home parent
- Stay at home parent but side gigs
- Trying to start my own business from home; initially when we bought the house I worked in Lewisville and later in Plano.
- Volunteer
- volunteer work
- Wife: Retired Accountant & Self-Employed; Husband: Navy Veteran & Retired from Law Enforcement
- Work from home.
- Yes, the clients are employed, both full and part time. However, they do not make a lot of money

Figure 111 Open-ended responses to "Other" Reason for Not Living in Plano

- Live in Plano
- 20 years ago we liked the lifestyle here.
- ability to have a large lot in a gated community....safety
- Ability to have a larger lot with a barn.
- Acreage
- Affordability of house to fit family of seven
- Already lived in Allen before I was employed by City of Plano
- Arts, culture, proximity to White Rock Lake, the Arboretum, and the Audubon and away from fewer chains and box stores.
- At first it was price, but now it's privacy.
- At that time - affordable new home somewhat close to where I wanted to live
- At the time 24+ years ago our home was $25,000 cheaper in Frisco with a better location, lot, and taxes. I do not know if that would still be the case.
- Availability of home choices / neighborhoods / cost during our Window of Exploration
- Availability of town homes
- Because I work in Plano- I don't want to live in the city when I'm off-duty
- Best fit for me at the time.
- Best house for the price at the time we were looking and still in PISD
- both cost and close to family (Dad)
- Cannot find a job that I would really like in Plano.
- Care for related adult
- choice of my employer, not me
- Chose Mesquite when I first got here and just settled there.
- Close to work in n Dallas
- Commute for other family members
- convenience to area shops, travel to Arkansas frequently
- Cost to buy a house was less expensive when I chose to buy
- Cost, location, and closer to family/friends.
- Could not compete to find a home in Plano in 2015.
- Could not find a house in my price range in good condition in Plano. We lived 5 years in a rental house near Custer and Spring Creek.
- Could not find a job in home city.
- Could not find a new home in our price range
- Could not find a nice rental home with a decent yard for a good price.
- Couldn't afford to buy a house 'd want in Dallas. We could get a nicer house in Plano.
- Currently live in Plano
- Does not apply
- Don't live in Plano
- don't like the trend of having more and more apartments
- don't work volunteer
- existing housing before joining City of Plano
- Family move to home they bought. Rent was too high for me to live on own.
- Friend was the boss so I got hired easily
- Green space, safety
- Hometown
- HOUSES IN PLANO ARE VERY EXPENSIVE, EVEN IN OLDER AREAS
- Housing market is so fast we got tired of over-bidding. Other communities have homes other than brick.
- I live in Plano but work in Richardson.
- I am a consultant and work at clients site which is outside of Plano
- I am a transport from Michigan and at the time I moved, house affordability, schools and access to major roads were key. Plano did not offer me the housing affordability in a newer area.
- I am disabled
- I am in sales, so I drive all over the metro area but work from home part of the time
- I am living in Plano
- I bought my home in Allen almost 17 years ago and have no valid reason to move.
- I bought my house in Dallas before I started working in Plano, and I love my house and neighborhood.
- I can work anywhere but enjoy downtown Plano.
- I commute from Tyler, Texas with my disabled son, autism, and provide a stable apartment and living situation for him.
- I didn't my job relocated to Frisco
- I do live in Plano.
- I do not work in Plano
- I don't work
- I don't want to live in Plano.
- I don't work in Plano
- I have lived in same neighborhood while commuting to Denton, Fort Worth, and now N. Dallas
- I like my house
- I live and work in Plano
- I live here because I love Plano. This is my home, my community and I don't want to move.
- I live in Plano
- I live in Plano
- I live in Plano and work all over the metro area as a Realtor
- I live in Plano and work in McKinney.
- I live in Plano but don't work in Plano.
- I live in Plano now
- I live in Plano now but seeking to purchase home outside of Plano because of the affordability
- I live in South Plano and work in far North Richardson.
- I live in the city
- I lived in Tarrant county before becoming employed in Plano

- I love living walkable close to downtown McKinney.
- I own a second home.
- I prefer not to live near where I work if possible.
- I still live with parents
- I was able to get a home with a 3 car garage on a larger lot in Wylie.
- I was already in my home when I began working in Plano. It is accessible and I have shopped and socialized in Plano for years.
- I work and I live in Plano
- I work and live within Plano
- I work for the city of Plano and live in Plano
- I work from home.
- I work in Dallas but live in Plano
- I work in Plano
- It just happened that when we moved out of state, the company transferring us contracted with realtors that, at the time - 16 years ago - were showing houses mostly in the Prosper/Frisco/McKinney area. We didn't know much... I wish I had learned about Plano sooner! But I think it was also the affordability factor that drove the realtors to focused on a more northern part of Collin County
- It just worked out that way.
- Job was sent off shore.
- Just happened
- less densely populated
- Live in Plano
- Live in Plano
- Live in Plano, but work outside the City
- Live in Plano. My students are in Wylie ISD. My office is at home, but go to the Real Estate Corporate office 1x per week and it is in Dallas.
- Lived in current residence for 12 years
- Lived in house before I worked in Plano
- Lived in other city prior to being employed by Plano
- Lived in Plano 20 years, but decided it is becoming too much like Richardson/Dallas - very urban
- Lived there before working in Plano.
- Living in a place other than where I work
- living in Plano
- Living in Plano
- living out in the country
- Living standard had been deteriorating dramatically in recent years.
- Location of roommate house.
- Looked in Plano, but couldn't afford what the family desired... so, bought in McKinney.
- More house for the money and better schools outside Plano.
- Moved from Plano for housing that offered lower maintenance lifestyle.
- Moved there before working in Plano area.
- Moved to current location before I started working in Plano.
- Moved to Frisco when it was more affordable than Plano (in the 90's)
- My husband works near the airport, and we live halfway between our two work locations.
- My husband: he wanted Country life, I wanted convenience to work; we met in the middle in Frisco. Compromise!
- my office is located downtown Dallas
- My partner is a Dallas Police Officer, and the commute is longer from Plano.
- My real estate office is in Plano but I work in many areas of Collin, Denton, and Dallas Counties
- My spouse works far from Plano so we live at about the midpoint between our jobs.
- My wife and I work in Dallas, but live in Plano because of its well established school districts and rankings. We have 2 toddlers and want to raise them in a safe but yet lively city with family friendly events and activities, and programs offered for children to kickstart their STEAM Education.
- My wife works in Grand Prairie and we need to split the commute
- N/A
- N/A
- N/A - Question does not apply as I work from home and live in Plano
- N/A we currently live in Plano
- N/a, live in Plano
- NA
- Necessity to help mother
- Need property for horses
- New home
- Newer homes
- Nicer environment on DNT side versus 75 side of Plano
- No employment
- none
- Not applicable
- Not applicable
- Not applicable, I am full time student
- Not applicable.
- Not Working
- Not working at the moment
- Not working; live here.
- On the salary I make with the city, it doesn't allow for me to live in the kind of house I would like to. I have to go outside the city to find what I can best afford and to have either a large private yard of at least .25 acre or more. I currently live on 2 1/2 acres in a 3880 sq. ft. house. There is no way I could come close to getting that in Plano.
- Original city of residence before working for the City of Plano.
- Our after-retirement jobs are in Plano
- Our son works in Plano at nonPareil Institute
- Partner works in Downtown Dallas
- place of worship
- Plano don’t need to increase property tax to attract business to Plano, hate! Consider move out of Plano now!
- Plano feels over developed and at the time I moved to Frisco, there were less than 100K residents and lots of room for growth. I had lots of options at a good price.
- Plano resident
- Plano seemed to have older properties available at my price point - renovation costs would have been too high.
- Price per square foot
- property tax is too high for retires
- Proximity to previous job
- purchased home and then my office moved to Plano
- Purchased home before taking current job in Plano
- Read the first two questions and their respective answers
- Recently started working in Plano
- Retired
- Richardson
- Schools and cost
- see question 2

- Sick of traffic and concrete. Plano is no longer progressive or a quaint suburb; It's now Metropolitan
- Small schools and slower pace overall in life
- spouse lives and works in Plano
- Spouse works far away and we live at the midway point.
- Steelers fan and will not live in Dallas
- Telecommute IT but live in " I T " area for career options
- That's where my wife wanted to live.
- The city has still tries to keep a small-town feel.
- The city lacks the types of neighborhoods I would want to live in.
- The cost of the house I bought was a deciding factor. When I downsize, I would like to move back to Plano.
- The Home is family property
- The job came after my home purchase
- The PISD school I work for is in Murphy, TX.
- Too expensive to rent here in the quality apartment complexes and limited options for newly built homes that are affordable to first-time buyers.
- Took advantage of building a new home with a custom builder in Frisco in 2011.
- Unemployed at the moment
- volunteer
- wanted a newer home.
- We bought our home in 1987 because Plano ISD was the school district of choice, but at that time we worked in Dallas. So it was the best of both worlds
- We lived in Dallas before I got job in Plano
- We looked at 60 homes to find the one we now have in Allen. Probably half of what we saw were in Plano.
- We used to live in Plano, but wanted to build a new home. We couldn't afford to build in Plano, so we had to move out of the city.
- We wanted a neighborhood that had front-driveways and not alleys because it's easier to meet neighbors.
- We were already living in another city when I started working for the City of Plano
- Well-kept neighborhood with easy access to 75 & 121
- When we bought the house in Plano 15 years ago, it is for better school district. But no longer the case
- Wife works in Allen, so we moved there based on that.
- Will move to North Richardson soon; found the condo I want, with a masters downstairs, for a fraction of the price of the ones in Plano
- Work and live in Plano
- Work close to Plano, live close to work
- Work in Greenville
- Work still close. Worked in Plano when I moved here.

Figure 112 Open-ended responses to "Other" Primary Mode of Commuting

- work from home
- 80% telecommute
- before I retired
- Bike to Parker Rd Station
- car with parent driving
- Car, and bus
- Dental
- Does not apply
- Don't commute.
- don't work or go to school but I drive my own car
- Electric Vehicle
- family
- FAMILY VEHICLE
- Group home provides transportation, or Uber
- Have a home office - no commuting required.
- High Speed internet
- Hobbling around due to back problems
- Home
- Home
- Home business
- Home office
- Home office
- husband is in IT
- I
- I am driven by a family member.
- I am self-employed and work from home.
- I do training over the Internet and work from home.
- I don't commute, I'm a Lyft driver
- I don't work or go to school, disabled
- I drive to DFW or Love Field
- I recently switched jobs so am now having to drive car.
- I telecommute 4 days a week; drive in a car the other day
- I telecommute.
- I travel around the country
- I walk and bike when I can. And I drive if I must.
- I walk to work because I office in my home!
- I work from home
- I work from home
- I work from home or at customer site - customers are primary in US and Canada for me but my company is global so there is always that chance
- I work from home.
- I work from home.
- I work from home. My company is based in Austin.
- I work from my home
- I'm a stay at home mom
- I'm retired, so I either drive or would like easy access to public transportation.
- In home office
- legs
- Mainly work at home
- Motor Scooter
- Motorcycle
- Motorcycle
- My husband also self-employed, but goes to clients by truck.
- My son needs to take the bus or walk.
- N/A
- NA
- NA, I'm a fulltime telework employee
- NA; not working.
- No commute, work from home
- no commute. Work from home
- none. I work from home or drive to meetings/Chamber of Commerce
- Office in house.
- Office out of my home
- Oil
- one car household, 50/50 split between car and light rail, and sometimes bicycle.
- online classes
- Our son rides a bike to work

- Primarily work from home; use personal car when needed
- Public transportation, uber
- Remote
- Remote job
- Retired
- Retired Chemist
- Self-employed at home
- sometimes bicycle
- Telecommunication
- telecommute
- Telecommute
- Thunderbird C24 minonvertable with top down!
- Uber
- Was car when I worked in Dallas near Richardson
- Work at home
- Work at home
- Work at home.
- Work from home
- Work from home
- Work from home except when making service calls, then by car.
- Work from home most days
- Work from home most of the time
- Work from home mostly, fly to corporate office monthly
- work from home now, but before was driving to work
- Work from home office primarily
- Work from home, or on client sites
- Work from home.
- Work from home.
- Work out of home
- work out of home office & telecommute to Houston every other week
- work out of home office; self-employed
- Work out of my home
- Work out of my home majority of the time.
- Work out of my house
- Work remote from home
- Would be car if I were working.

Figure 113 Additional Comments

- Partner with DART to bring a rail line to the west side of Plano into Dallas if that becomes feasible.
- We have always been pleased with the quality of the road ways in Plano. Even though construction seems to go on all the time, it will continue to be important to develop the roadways before additional multifamily housing units.
- $700/month county taxes "just to live" in Plano...ouch! My house is paid off but I'm still paying $700/month in taxes!
- 1)Review property tax rates. Rapid increase over last few years is pricing many people out of their homes and forcing renters to move as owners increase rent. 2) Traffic: Improve traffic flow and availability of public transportation. Add bike lanes as those who ride in the street create traffic slowdowns and excess lane changes. 3) Improve Plano's AARP Livability Score (https://livabilityindex.aarp.org/search#Plano+TX+USA). For such a wonderful city with high property taxes, we should score better than a 57.
- 1. People are parking 3-4 cars in front of their houses. The max should be one. For example, Addison allows none. 2. Businesses in residential neighborhoods should not be allowed. That is, housing for the dying brings in too much noise with emergency vehicles, etc. Who is approving this stuff!
- 1. As a home owner and property tax payer, I am concerned with the number of new apartments that have been built or are currently under construction. Main concern is renters use of civic services, schools, etc. without contributing to the tax base.(Ex: My ISD property tax dollars go to Frisco ISD. Feel like I am subsidizing the education of Toyota employees' children.) 2. Concern regarding low income housing project recently passed and to be built at the intersection of Coit and McDermott. As I understand it, this is low income housing not affordable housing for civil servants such as police, fire or teaching professionals.
- 1. Plano should consider how to improve the city competence by design different function areas. Focus on Education, Entertainment, Technology, Service. Differentiating Plano be providing different living areas.
- 1. Reduce property taxes 2. Let Plano residents go to Plano ISD rather than district them into Lewisville ISD. 3. No subsidized housing
- A large amount of the housing has very small lot sizes, and garage entrance in the back, which I do not find appealing.
- A lot of apartments and a lot of homes up for rent. Those who rent tend to be more temporary and not really wanting or willing to contribute to overall city health and appearance and reputation.
- A realtor friend steered me to east Plano when I was looking for a home. I live in a 1961 house within walking distance to a park and to stores. Home in West Plano are WAY overpriced.
- Access to our superb libraries is a top priority.
- Active adult communities are very helpful in preventing churn of high earning adults and they also help in maintaining student to teacher ratio in schools.
- Adding 10%-20% to current housing costs is not an affordable/do-able option
- Affordability is really important for families. Otherwise why not move to Austin, Seattle, San Francisco, etc?
- Affordability. Protection from rising property taxes due to this insane housing market.
- Affordable housing and apartments will reduce the quality of life , add more burden to the school system. And would not provide the suburban lifestyle that is a characteristic of Plano
- Affordable housing is needed for teachers, city workers in order to live in Plano. $1300 a month for a 600 square foot apartment is ridiculous.
- Affordable housing seems scarce for low income residents. I have a family member who would like to move into this area, but the waiting lists for apartments that she can afford are extremely long.
- Affordable realistic housing stop older apts home with zero quality from charging poor citizens 1k per month for a shack
- Affordable senior housing is a must! Key word: Affordable.....

- Affordable, safe & clean. Long waiting lists in senior apts. with security & govt. assistance.
- Aging apartments and communities need to be addressed.
- Aging population needs AFFORDABLE housing, not more luxury senior apartments. One level living in less square footage, 1,400 - 1600 sq. ft.
- all neighborhoods should have HOA single family home renting should be prohibited weekly recycling do not charge for sewer, trash ban solicitors community block parties or other gatherings (HOA driven)
- All repairs covered by insurance in the city of Plano should be reported and necessary permits pulled. Should contractors be hired they should pull required permits. If residents have to move out for repairs to be made, the city should issue a certificate of occupancy before the residents move back in. This will insure the house is safe for the citizens and future buyers. It will also help to raise Exactimate pricing indexes that insurance companies use by zip codes to quote repairs. Currently these indexes are set to rates that only afford contractors who do not have a store front and may not be approved by the city of Plano to do repairs. If a low cost repair loan was available from the city of Plano to facilitate insurance repairs the ten percent of the claim that is withheld by the insurance (per the adjustment schedule) could be assured to be sent directly to the city to be paid towards the loan. The balance would be paid to a local participating bank and secured by the property, regardless of income and credit. Currently it is harder to find workers at an affordable rate in Plano due to many living outside the area and having to pay tolls. Opening up applications to carpenters plumbers painters and the like for "toll reimbursement" and city approval might be helpful as they would need to submit their license plates and toll tag records for a general commerce study, as well as the address the repairs were made. This would help the building department track the effective age of various properties and taxable assets. This would make out city a safer place for all residents and raise community awareness of the cost of repairs. A tax credit could be used to offset repairs made each year at ten percent of the value (the year done only). Currently I have seen on next door people encouraging neighbors not to keep up their homes and yards, take pictures and submit the repairs needed in order to fight the raising of their property taxes. If homeowners could get city tax credit for their repairs in the year they do them there would be better records and control of getting permits if required. It would generate pride in ownership and open up dialog between the resident and the city. Programs like low water toilets and rain barrels are great too. Currently insurance adjusters are seeing many homeowners doing insurance repairs with "undocumented help" for cash. The work may not be safe, might not be disclosed on a sellers disclosure, and is devaluing our tax base. In order to get a tax credit you would need a receipt with business identification or Tax ID, canceled check or Visa draft, or in the case of a city sponsored loan participating with an insurance carrier, a receipt from their "approved vender" who they are sending over (without getting permits pulled and not on your approved list) to meet their exactimate pricing. If the homeowner doesn't use these insurance recommended venders they don't adjust up the quotes. If you had this cooperative insurance repair loan system in place it would eliminate many scams. There are some homeowners who could never complete repairs as they paid contractors who started and have disappeared. If they don't complete it in one year they don't get the ten percent back form the insurance. because there is currently no licensing in Texas for General Contractors, and no builders lien fund like in other states, the homeowners have little recourse.
- Allow backyard chickens so people can afford just a little more (no roosters), maybe even miniature goats for those who live on creeks (to help with poison ivy control).
- A lot of the apartments need to be renovated specially since the cost are so high.
- Already live close enough to work to ride bike.
- although I am in favor of single family residences, I also acknowledge that multifamily housing is needed and must be located in different areas of the city. I think multifamily housing located near shopping areas would be best.
- Although it's nice to think of the city's growth. In the midst of this growth something needs to be done with the increased traffic in the area. It now takes a good amount of time to navigate anywhere in our city because of the increased housing development. What price is growth if you can't walk safely in your community with the insane traffic or spending much of your time in commute because of the increase in traffic?
- Although my family prefers a single-family home, I appreciate the community of diverse people in Plano and have no objection to apartments, etc. in my area. I hope Plano's future housing plans make the city accessible to all.
- Any increase in housing costs should have significant, obvious benefits.
- Apartments need to be kept up better
- Apartments seem to be the top priority since Plano has very little land to develop. Plano is a house based community and please don't forget this about the city.
- Are you kidding? You want to raise taxes when you're already pushing people out as it is? This survey better be joking. Plano demonstrates a hatred of the middle class. The mayor romps around India with the president of Capital One to invite more foreigners to take our jobs and homes, and the doors are already wide open to CA as businesses move here. I was born and raised in Plano, and I wanted my daughter to be raised here too. The taxes keep going up, but I don't see what it's going towards. It's sad since every neighbor that I talk to says the same thing.
- Area 4 on the district map has a lot of run down strip malls with vacancies or undesirable restaurants/shops. Revisiting these existing strip malls could attract more residents to the area 4 that would otherwise likely choose area 2 or choose to live outside Plano.
- As a retired teacher and apartment dweller, I can tell you that all of the newly built apartments in Plano will ruin your school system. After having lived in Irving I am well aware of what an overpopulation of apartments can do to a school district. The problem is that the majority of apartment residents do not develop a sense of ownership to their city. They are just there temporarily and therefore do not really care what happens within the city, especially the schools.
- As a single person with limited income, I'm anxious about having to leave Plano due to high rent.
- As Plano becomes built-out, the city needs to focus on building more new single family homes and fewer apartments due to our already overcrowded roads. The

demand for housing by new residents is for homes, not apartments. It's okay if a lot of employees for Toyota, Liberty mutual, etc. live in homes outside Plano instead of trying to cram them into apartments in the city while overcrowding our roads more than they are now.
- As Plano residents of nearly 20 years - we love our city, we have always felt safe and blessed to have always called Plano our home.
- As stated earlier, we are seriously considering moving out of Plano due to increased taxes. We love Plano but the taxes are killing us.
- As stated previously, Plano has allowed too many apartments to be built. In 10-15 years' time, the city will find these have deteriorated substantially and crime will increase. Just look at Dallas.
- As the population ages it would be nice to have better public transportation. More bus lines with covered waiting areas
- Asking about additional money for the above - I think most of the above we already have. Good schools, MANY restaurants near, close to parks/trails.
- At this time we live close to a park and walking trails.
- Be helpful with future updates to community and informative
- Beautify our common area greenscapes near neighborhood walls, medians, and entry. Many of our parks look barren. Award 30 neighborhood HOA's a year $15K to spend only on beautification (must turn in receipts!). 2 small Oversight committees to investigate our Robin hood school tax dollar expenditures and water. Collin Creek Mall encourage a beautiful redevelopment.
- Because of my low income I cannot afford much more for expenses. I make minimum wage 7.15 per hour it is not much money for me to live. I wish I could be in an independent living situation and not live with my parents but there is not safe affordable housing options that I am able to get in Plano. Lots of my friends that have disabilities cannot find a place to live too.
- Because we live in a water shortage area, Plano needs to dump the grass height legislation, because the longer the grass is the less water it needs. Ozzie and Harriet lawns were for the 1950s, not the 2000s.
- Been here since I was 2 and now 54. Lots and lots of changes. Some are good but some aren't! Would love to see area around Collin creek mall revitalized.
- Being semi-retired a lot of the questionnaire does not apply. I have shown N/A in quite a few of the boxes. Being a senior citizen, keeping the costs of living in my home reasonable is a key factor to me.
- Best city around and we have everything we need here!
- Better cell reception in apartments in downtown area and also a lower cost point for apartments close to or within downtown area
- Better Enforcement housing code in older declining Plano neighborhoods; enforce stricter control over property condition on rental units specifically single family. City needs to do a better job of maintaining the public areas (for instance huge weeds growing up through a crack in the pavement of my alley in central Plano). Like that neighborhood perimeter walls are being replaced Some exposed backs of properties in poor repair (areas along independence) could use a wall
- Better roads would be nice
- better school budget
- BIGGEST DEFICIENCY need affordable, single story retirement townhomes
- Bring back the alleys and larger yards. The postage stamp yard with cars parked out front is reason to move. STOP all the apartments, they lower our schools and increase our crime. Besides they just deteriorate over time.
- build affordable down size houses. i.e. Adults only lower cost aimed at retired folks.
- Build apartments in the 400-600/month rage, for young adults who are kicked out, unqualified for good jobs, and going to college while working part time.
- Build infrastructure BEFORE apartments- actually listen to residents
- BUILD MORE HOUSES/TOWNHOMES/CONDOS.
- Build more single family homes
- Build more single family homes and less high-density areas.
- Build starter homes please!
- Building density apartments should be assessed very carefully, only those with highest value should be considered
- Built home in 1998, close to Hedgecoxe & Coit. Traffic and congestions has become a nightmare. Always believed house lots were too small for the square footage of large 'family' homes.
- Central Plano is very plain looking. Unfortunately, not much you can do about it now. The City planners screwed up. Allen, Frisco, and McKinney are much more appealing due to the set back of neighborhood "walls" and the additional landscaping. In central Plano, we have brick walls to look at, most are falling apart and costs the City money to repair, and homes that back up to these walls are on the market to be sold much more frequently on average than homes within the interior of the neighborhood.
- City is already too crowded. Please stop building multifamily homes!
- City is getting worn and weary looking. Influx of landlords buying the older homes are not taking care of their properties-
- City is pretty safe compared to other cities around Dallas
- Commute does not bother me to drive 17 miles each way. I already live in the best school district, next to great parks/trails, don't need childcare. I can walk to the store or restaurant already.
- Concerned about having too/so many multi-family residences (i.e. apartments, condos, etc) being built all over Plano.
- Concerned about the lessening of quality of education in the PISD over the last 15 years, the decrease in school ranking is stunningly negative. Thirty years ago we choose the Plano area primarily due to the outstanding schools, if we had young children today we may not choose Plano or would use private schools.
- Congestion and traffic should be avoided.
- Connect the bike paths with those of Allen, Frisco and Richardson.
- Consider traffic congestion during peak times and weekends! The roads and intersections are overcrowded!
- Considering that the city is almost built out, there are limited options for new housing. The historical decisions by city leadership on the direction for Plano's growth has been to continuously encourage a large influx of new residents. Due to a lack of physical space, focus has been shifted to multifamily and mixed use to sustain that influx.

There are valid concerns as to how that will constrain city services and infrastructure, and alter the fundamental character of the city. I believe an approach that focuses more on maintainment and augmentation of existing space is needed; future residential zoning ordinances should encourage single family detached developments and redevelopments, as this has and will be a more desirable alternative to densification.

- Continue doing a great job keeping a good balance. I think Plano is the heart of the county.
- Continue to diversify
- Continue to incentivize owners of older homes to maintain/upgrade their property with the Grant, but also encourage existing apartment complexes to maintain attractive facade. Construct single story homes for aging population.
- cost is to high
- cost of living is already high.... no need to add more expense... please face the challenge on how to improve our City with less expense... taking on recyclable / multipurpose programs/donations of time, materials, ideas etc. from the community/church/neighboring city/ organization were it also promotes community involvement etc.
- Cost to live and work for the City should offer affordable housing and down payment assistance programs divorcee's and single people and to City workers. Affordability is a major factor for me especially working for the City of Plano.
- create smaller more affordable single family homes. everything new are large, apartments or townhouses.
- Crime has increased since I moved here. Why??!
- Cut back on apartments, the city is getting too crowded and it is looking quite bad in parts with a lot of multi-family housing.
- Cut costs and work with the millions of $ available to use. Stop misappropriating funds and over paying people for jobs they are not performing.
- Cut down on multifamily apartments, lower taxes, better city expense control, eliminate tax abatements & traffic congestion’s, better response to citizens(taxpayer) needs.
- CUT TAXES!!!! $500 a month is ridiculous!!!! City council and Mayor all need to be voted out!!! This is not Seattle, southern California or Florida where I KNOW taxes are less than what you are collecting here!
- DART expansions and Self Driving Cars are the future. PLAN FOR THIS.
- Decrease the amount of rear-entry housing developments. Ally entry drastically decreases the involvement and socialization of neighbors, increases accidents and decreases the back yard available to people with children.
- Definitely need affordable housing for young families. My adult children are getting priced out of the area in terms of renting and the dream of being a homeowner gets further away each year. Down payment assistance, low interest/cost loan programs seem impossible to participate in. These are the kinds of programs we need for them.
- Denser development, less big box stores, less parking lots, no more free standing fast food places, more walkable and focus on aesthetics.
- density needs to be lowered, not raised. We don't need any more multi-family units. Crime needs to be addressed because under the current mayor and other elected officials it has increased.
- Developers who don't live in Plano apparently never see how crowded our roads have become. Hwy 75 is frequently at a standstill and they continue to build apartments. At some point none of us will be able to go north or south out of Plano.
- Difficult to find an affordable home under $250,000 that is in good condition and within 10 years old
- discontinue allowing high density apartments. our schools and roads are at capacity.
- Diversify but continue to do the outstanding job for which we have become accustomed.
- Diversity is less important to me than others.
- Divide Single Family Homes into multiple residences. There is more than enough space. In our home it could have easily supported two families. The upstairs was a living area, 2 bathrooms, 3 bedrooms and a balcony. An Outside entrance to upstairs would have been perfect for two families to live independently of each other and still have enough room to be comfortable. The backyard cottages having the be a family member is not helpful for those of us who no longer have families and want to live where we work. The same idea for a one-story house would work as well - make it a duplex.
- Do not add the additional high rise developments. We do not want these services in Plano. A face-lift to the Collin Creek Mall area would be helpful. Stop tearing up every street to make square holes, repair, and then move down the way. When you back up Custer and Independence during the same time frame, it increases my commute to work. Please become more efficient. Also, I am not going to vote for bond elections for the schools for frivolous items. I assume we are still giving money to other school districts. Furthermore, our property taxes have gone up considerably. The amount of markup is ridiculous.
- Do not build anymore apartment
- Do not overbuild apartments and put a burden on our schools and welfare needs, causing influx of low income residents.
- Do NOT raise the cost of living in Plano. It is high enough as it is, particularly with housing, thanks to Toyota and other companies moving so many people in that have cash to pay for homes. It has totally inflated the cost of housing which means a lot of us cannot afford a home.
- Do want the high density apartments in Plano anymore.
- Do we have place for housing in Area 2?
- don’t let developers drive how growth should occur. stick to a smart growth plan. developers are in it for the profit. the citizens deserve a long term solution that is better than a quick buck.
- Don’t make Plano any more expensive than it already is.
- Don't allow any more houses to be built that are larger than 2000 sq. ft, and getting some that are closer to 1000 sq ft would be great, without a lot of amenities so the price would be in the $150,000 range.
- don't build more high density apartment
- Don't let new apartment communities be built here.
- Don't price me out of Plano.
- Don't raise overall costs of living for Plano. We struggle every month. We moved to Plano from Dallas so we could be closer to the school we were zoned for. Literally crossing the tracks to live in Plano raised our rent by $600, just so our kids didn't have to txfr schools. In two years, we've been rezoned to another school and pay an

additional $200 more in rent. That's $800 more we now pay in just 2 years of living in Plano. A place I've lived off and on for the past 17 years.
- Downgrade prices we are house poor! :)
- Drive property values by focusing funds on what is working: attracting high value families and professionals. Do not look to raise funds via tax rates - instead continue to drive sustainable growth through property value appreciation.
- east Plano needs that mall area revived. we go to murphy for most things being on this side.
- East Plano seems to get the short end of the stick (when they put in the landscaping in for the Park bridge over 75, they did the west side before the east - I heard about it from neighbors for years!!!!!) Some of the apartments on the eastside look trashy. How about offering some low cost landscaping for some of the homes, free mulch. Encourage them to take care of the outside of the homes.
- Embrace diversity and development. Ignore NIMBYs
- End income segregation.
- Enforce rules and standards. Someone in this neighborhood was granted building amenities others were denied.
- Enjoyed living in Plano, the opportunity to build a custom home was the deciding factor in moving to Frisco. We built an energy efficient home and saved money on our utility bills. We were also able to build a slightly bigger home to fit our family.
- Enough with the apartments already.
- Ensure that outdoor spaces (bike trails, parks, sports areas, etc) are added in proportion to apartment complexes. Improve local mass transit. Maintain public parking areas.
- Eventually need condo buildings with single level units
- Every house that I have seen being built in recent memory is a mansion that very few people can afford. I find it to be ridiculous. The apartments are also very expensive. It is unclear to me why new houses in Plano seem to need to be huge and expensive. Why aren't more affordable, smaller homes being built?? Have you considered building tiny homes in Plano? A nice place to live doesn't have to be the biggest, fanciest, most expensive place...which I assume most people don't actually need and wastes a lot of resources.
- Every time I do a survey I feel like you want us to say we want high density housing, shops on the bottom with residences above. WE DO NOT WANT MORE APTS & OTHER HIGH DENSITY RESIDENCES.
- Everyone should have access to quality housing - whether it’s an apartment or a single family home.
- Fair and affordable
- FEWER APARTMENTS! High-density housing degrades neighborhoods and attracts crime.
- Fewer HOAs, stop increasing home values w/o appreciable differences in homes.
- First please remember that not everyone living in Plano makes 150K plus a year many make 50 to 70K a year. Plano like all cities needs more affordable housing. In the future I would love to see more affordable townhomes, houses and apartments built. We need townhomes and houses that range between 115K to 180K. I would like to start seeing less of these 350K housing developments and 1500.00 a month apartments being built, because not just me but many people like me work full time make fair money but I cannot and will never be able to afford 1500.00 a month for either rent or a mortgage. People like me have to live in places that are 25 years old or older. For example, the apartment complex I live in now was built 40 hours ago, and it is kept in fair condition but not the best condition. Again we need more truly affordable housing that is new, modern, and up to date with the times for the many of us blue collar works that work hard, work at good companies, but not in the top level positions but still many a fair annual income.
- Fix the holes on the streets.
- fix the roads properly we voted for the funding but it’s just being piece mealed
- Fix the streets. It is a disgrace to have the holes and bumps in a city that is thriving.
- Focus on redevelopment and low density
- For as much as we pay to live in this beautiful community, I don't understand why the city is not doing more to take care of the overgrowing rat population. When you walk through the neighborhood, you see lovely homes with giant rodent bait boxes surrounding them. It is not only an eye sore, but it says a lot to people who are looking to buy homes in these neighborhoods. It is a huge warning sign that there is an issue with mice/rats/and everything else. Check the message boards on the Nextdoor websites, and people are commenting on this as a known problem in the city of Plano. It isn't something that I personally want Plano to be known for.
- For growth. I like more mixed use developments, and protecting natural areas, than â€œlet’s build as many zero lot homes and apartments as we can squeeze. We also need to think about businesses adding and transportation scale increases. Lived in Atlanta GA northern burbs, in the late 90’s and they missed that key item. Part of why I left.
- Get a dog park and recreation center with pools closer to 121 cluster.
- Get rid of the apartments. Plano used to be such a nice place to live and now I have four shootings and an unsolved murder in my neighborhood. Really great for the property value you keep raising!
- Get the Liberal Urbanists OUT of Plano!
- Give the Hispanics more assistance on housing and food, allowing them to park more cars and trucks, running or not, in the streets.
- Good idea to ask housing survey. Our answers would be very different if asked in 1993 when we both worked; one in Dallas the other in McKinney. Now that we are retired very different ideas about housing and community.
- Good luck!
- Good luck, these are hard variables to balance between the rising housing costs and quality of life. Let’s not do what California did - let the cost of living kill the state. Plano is a great city.
- Good maintenance of the homes and businesses is very important, more important than the age or size of the buildings. Run down areas will someday become blighted areas. There have to be enforceable ordinances that cover older businesses/neighborhoods as well as new ones. Businesses are seen by everyone because they are in our face in every part of town, but some business are eyesores. It follows that the houses adjacent to those run down areas will be run down also.
- Good public school is best for attract parent here
- Grants for remodeling older houses would be helpful.

- Grants to make homestead utility and exterior improvements, and repair sidewalks for safety.
- Greater diversity of options,
- Greatly appreciate the police officers who have helped/taught classes. Appreciate living in a safe city.
- Group housing for disabled residents is greatly needed.
- Have more affordable options for seniors without building more 3-, 4-, and 5-story apartments!
- Have more afternoon events for working parents. We matter too!
- Have more privacy in between home they are too close for the amount of money people spend to be up close on one another.
- Have more Senior Living communities for Adults 55+ that do not need assistant living services and pay according to their income.
- Having a mix of incomes in each community makes the area better for everyone.
- Having lived in Plano as long as we have, we would rather the high rise apartments not become part of Plano. Crowds and traffic don't make a good living area.
- Having recreation facilities (especially a pool), with some hours restricted just for adults over 55 would be awesome!!
- Help the east side with economic development.
- High density housing is detrimental to Plano. Renters pay 0 taxes yet utilize first responders, streets, city services.
- High density housing is just not what our family needs at this time. Since we are not in the market for it, we would only suffer from the consequences that higher populations in Plano would bring.
- HOAs are out of control. I won't have an hoa in my next housing purchase.
- Hold people who rent to others accountable. The neighborhoods instantly deteriorate when residences are rented out. Enforce Property Standard Regulations.
- Hold taxes at reasonable rates; maintain infrastructure; keep schools competitive; figure out solutions to affordable housing, not just for the lower income classes. There are no new communities with quality built smaller homes at affordable prices.
- Home values have gone up so much that I cannot afford to move ... I couldn't afford my own house at today's prices. I live in Plano and work in downtown Dallas because Plano has DART and I can live more affordable while taking public transit to and from work.
- Home values have increased every year, thereby increasing our property taxes. I feel like our taxes are way too high here in Plano. This is one reason we are looking at moving in the years to come.
- Hook up your young full-time employees who may be fresh out of college with some kind of opportunity to A.) SAVE anything and B.) have some prayer of ever being able to afford property in Plano. We're kinda doomed to rent forever.
- House values/ property taxes increased way too high and fast. and Robin Hood took away too much money. Our public schools didn't get the money we have paid for.
- Houses and apartments should have their own separate communities.
- houses and community of Plano are getting older. why stuck in Plano where the community is going down the hill where new and better ones are built north of 121 or 380.
- Housing cost & taxes in Plano have risen to the point where I am beginning to consider moving after living here for 35 years. Must be able to reduce property taxes.
- Housing costs in Plano are ridiculous. Jumps in property values every year are outrageous. Affordable housing is unavailable and there seems to be a "not in my back yard" mentality about providing affordable housing and working to reduce homelessness.
- Housing costs need to drop, especially for senior citizens and retirees. My in-laws moved to Plano to be closer to us and their grandchildren. They are stuck in crappy apartments because they can't afford the typical $1200/month for a 1 bedroom in Plano. The apartment they just moved into yesterday is infested with German roaches (Reserve at Pebble Creek). The one they moved from was poorly maintained with gates that never worked with terribly scatterbrained management (The Giovanna). It is such a shame that a couple who worked hard their entire lives can't retire and live in a nice place for an affordable price ($900 or less per month).
- Housing has gone up and there needs to be more affordable options for people.
- Housing in Plano is too expensive. It's too expensive for empty nesters from this area and young couples just starting out. The only people who can afford Plano are transplants from the coasts. Salaries for people from DFW and Texas have NOT kept up with the cost of living here.
- Housing in Plano is very expensive for what you get. The city services are great, but the houses don't boast much for what you pay for.
- Housing in the area is currently very inflated. A starter house is almost twice as much as it used to be, unless you want to live in an area that's not as safe or in a house that is extremely outdated or in bad shape. I would love to live in Plano, I just don't know if I can afford it.
- Housing is affordable for us because we have been very diligent in saving and watching what we spend. Making money is only half of the equation. I wasn't asked how much I spend on the surrounding businesses or on activities.
- Housing is already expensive, I don't think we should be talking about inflating it more.
- housing is already too dense. Infrastructure isn't in place to add more housing, Services already suffer. Any historic attraction has been destroyed, and the school system is terrible particularly in the high schools. The governance of this city has created a mini Dallas, as soon as retirement is possible my family and I will move far from this disaster.
- Housing is much too high for the middle class considering the wages most of us receive.
- Housing is really difficult to get into for young, first time buyers and apartment prices are also increasing... I am feeling pushed out of a town I really like due to lack of affordable, quality and safe housing.
- Housing is so very expensive that improvements which allow families to decrease other expenses (such as bike trails to allow bike commuting) would be welcomed. Not to mention the additional benefits of bike trails such as reduced car traffic, healthier population, cleaner environment, increased community feel, etc.
- Housing is too damn expensive here. Period.
- Housing is too expensive in Plano. Not enough low income housing.

- Housing is very expensive in Plano, that's why a majority of people I know live in North Dallas, Allen or other places.
- Housing is way overpriced. We're staying where we are because moving is too expensive. No idea how our children will be able to make a down payment on a home.
- housing is WAY too expensive
- Housing must be available to all that live, work and play in Plano. The working poor and high wage earner alike.
- Housing needs to be more affordable. Plano is becoming way too populated and cannot support the growth.
- Housing prices have gone up much more rapidly than salaries. Can't afford to up grade
- Housing south of Parker, East of the Tollway, N. of Bush needs significant upgrading. These are homes built in the 70's with plumbing issues, mold and possible presence of lead paint. There should be a larger incentive to these homeowners or investors to improve these properties and to consider tearing down and rebuilding. The addition of West Park Villas at Custer and West Park is nice, but is surrounded by old homes that were built very well to begin with.
- Housing too high. City Govt needs to offer incentives to developers
- How about a question on police force in Plano?
- How about co-housing? Lots of people would like to have more space but not have to do maintenance work.
- How about fixing the roads properly. You close down lanes to do a crappy patch job that is jacked up two weeks later and has to be done again. And stop with the apartments. You are bringing crime into our area. We want to live prestigious not poverty ridden.
- How about public commute to Dallas or Work. That would have been beneficial when I worked full time and now it would be great to take public transportation to arts, museums, music venues.
- I already have it great! I live in beautiful home 8 minutes from work and close to dining/shopping. But if I look to the future, and I'm NOT working, I would pay more to have a smaller place with high end finish out and tons of closet/storage for my accumulated treasures, and still be close to great medical, dining, shopping, walking, biking. And I'd like a nice View, it could be a manufactured view of a manmade lake, pond, fountain, sculptured gardens, etc.
- I already live near a beautiful park
- I already live in an area with a short work commute, excellent schools, close parks and trails, with friends, the ability to achieve the things I have is not conducive to these questions and could skew some results.
- I already live very close to family, friends, and retail, so I don't need to pay more to get what I want with that. I wish there was an easy and safe way for us to get from my neighborhood to Plano Academy school, shopping at Alma and 15th, and up to Harrington Elementary/ Chisholm Trail area, but not enough to pay 10% more in taxes. We struggle with the constant increase in taxes and the expenses of our aging homes. The Great Rebate Program is nice, but I can't afford to shell out $20,000+ in one shot to get my plumbing, flooring, regarding the lawn, and other needs taken care of, even with the $5000 rebate. I appreciate that Plano is trying to help its citizens, but my whole neighborhood worries about taxes and the cost of big repairs like plumbing. Some have already left for McKinney and Wylie, where housing is cheaper and the houses are newer and not needing the repairs that insurance help to pay.
- I already love near trails and that is really the only thing I would want if I didn't. Love the trails and the ability to walk on them just to walk or walking to things. Great.
- I am concerned about the macro city efforts to balance development and housing across the multi-city region that includes Plano. A broad plan (including light rail) will have a large impact on housing.
- I am happy with the location of my house relative to all of the above already, and I believe that Plano schools already provide a very high quality education.
- I highly recommend to lower property tax in Plano.
- I am not aware of any housing information in the Plano area. I do not live in Plano.
- I am not happy about the many high density apartments that have been built in Plano.
- I am not interested in paying any more in housing costs. I feel that I already pay too much in property taxes and when I retire, I may well move out of the area because of that.
- I am paying too much property tax.
- I am planning to downsize and looking to lower my costs
- I am retired from Plano employment and my Plano home is now paid for. I have a modest home. Feel sorry for younger people trying to find an affordable house in Plano.
- I am seeing that cities *all over the country* are allowing ADU's as an answer to affordable housing. These have been 'zoned out' within my lifetime, and this type housing that I grew up with would not only help the renter (or aging parent), but be a source of income for the primary dwelling owner (as opposed to developer of large apt projects).
- I am very concerned at the lack of affordable housing and apartments for young people starting out and also for families and older people. Nice apartment communities starting at less than $1,000/month are almost impossible to find. I volunteer at an assistance center that provides very limited help to people who are having financial hardships and am upset by the number of people who are scraping by from one month to the next and just can't get ahead- one illness or auto repair devastates them. Everyone who lives in Plano is not a high-earning professional but they still work hard and deserve affordable nice housing.
- I am very concerned with the rate at which prices have gone up. It scares me that if our family gets bigger and needs a bigger place, we won't be able to afford to live in Plano.
- I am very much NOT interested in a single-family home, which appears to be the majority of housing here. The new townhomes/condos are likely too expensive for me. Having access to transportation options and interesting retail are some of the things I value most about where I live now.
- I am very satisfied with my home and neighborhood and would only consider moving if I was unable to maintain my home due to health or financial issues or if the neighborhood became unsafe.
- I answered neutral because I am very close to all these incentives already.
- I believe developers are still building large houses with 4 & 5 bedrooms and there are few choices to downsize to smaller single family homes. I am not a fan of apartment

or condos or the "Live, Play, Work" concept in the building of new housing.
- I believe having ownership does involve a person more in the community and be apt to be more informed than renting so possibly looking at adding condos over apartments could be advantageous for the range of people who cannot or do not want to afford the price for the townhouse/house as not everyone wants 3500+ sq ft houses to manage and maintain. Therefore possibly more houses in the 2200-3000 sq ft range. Zero lots are not attractive. Encouraging existing/new neighborhoods to have a community area instead of everyone having a pool in their backyard. more accessibility to the parks and trails we have. Strategically finding pockets to have more urban mixed use has been great and items like the redevelopment of the Shops at Willow Bend. Having access to the train to go to the airport will be great in the coming years.
- I believe housing in Plano is outrageously priced - Almost impossible for a student who is also working full time in a well-paying position to live independently. Both my boyfriend and myself have well above minimum wage jobs and still cannot afford to live without roommates due to the fact we need at least 2 rooms - 1 for us and one for our daughter. Even finding a 2 bedroom apartment that is in a decent area is out of the question at this point for us.
- I believe needs more single story homes, townhomes, or condos for retired people.
- I believe real estate prices in Plano are inflated right now and it is very difficult to buy a home here. Everyone wants their own piece of quiet in this busy community. Noise pollution is a factor in my book to buying a house in Plano. Another factor is traffic congestion and street repair. Plano has the worst streets.
- I believe that as Plano has become a more diverse community that include a growing population that is 65 years of age and older, it is important to have diverse housing types for all residents and future residents. If we do not do it now, we will be left behind.
- I believe the balance is getting better all the time with additional retirement housing options, more apartments, additional lower priced neighborhoods.
- I believe there could be a need for more townhouses to own instead of several apartment complexes around the city.
- I believe we need more housing for low income people, in all parts of the city. More mixed use and less retail.
- I believe we now have enough apartment type housing in Plano. Also, hard to even find parking anymore when you try to visit the downtown area.
- I can't afford to live in the city I ONCE loved...looking to move out of this hell.
- I can't afford to pay 10 or 20% more for any of those things to be that important. I'd like to retire someday and at the rate of the home prices in Plano and the rent prices, I honestly don't know where I'll live. My adult children, who graduated from Plano schools can't afford to live here either. Why aren't you concerned about that? Why not build some small patio homes? I don't need a 3K sq foot house that has enormous utility bills. I'll need to move from here after my daughter graduates from High School, probably to a smaller community where I can afford something. I've been here since 1996 and unfortunately sold my house in 2012 because I am a single mom and couldn't afford the repairs, I sold it BEFORE everything went up in value so I didn't make a dime off of it. I appreciate your survey though, it's long overdue.
- I chose "not very likely" because I already have access to all those things, so I wouldn't want to pay more for what I already have.
- I do believe Plano should strive for more affordable housing in all areas of the city.
- I do not like how many apartments, townhouses, condo's etc. are covering the whole Plano area. I understand growth can be a good thing, but we are starting to look like Dallas with very few open spaces, highways, high rises and a rising crime rate. I don't want to move, and said I wasn't thinking of moving in the next 5 years, but I may have to just to get away from living in the 'big City'...it doesn't look or feel like Plano any more, and we seem to be welcoming some very dangerous people into our city and our neighborhoods...
- I do not live in Plano, but it is a very sought after place to live in the DFW area due to its schools, safety, access to services/shopping, etc. it also seems slightly more expensive that some other cities in the area, but I kind of think that’s part of its appeal for people. It’s an affluent area and in a way it’s nice that there isn’t any (or much) low income housing. I think whatever Plano has been doing they should keep doing it. Things seem pretty good here if you’re a resident.
- I do not really support the addition of all the mixed-use developments because it is creating high-density areas and also has the potential to greatly increase Plano's population. The city and roads are already crowded, in fact, some roads are overcrowded.
- I do not support building more apartments in Plano at all!
- I do not support public subsidies to create more affordable housing. 35 years ago residents planned for a city that was 70% single family detached. It is inappropriate to now change the mix and devalue investments. If employers want workforce housing let them build it. Examples are housing on military bases, married student housing on college campuses, residences for some teachers at K-12 private schools. (coaches, facilities manager, head of school).
- I do not want more apartments built in the city.
- I do receive Section 8 Housing Assistance from Plano housing authority & would have loved to live within Plano city limits, unfortunately the availability of homes/apts that accepts section 8 vouchers was limited & hard to find within the FMR. Having more options for those who receive assistance would be wonderful to see especially for a single mother like myself, where safe neighborhoods and great public schools are my top priority.
- I don’t like to see more apartments built in Plano
- I don’t want more apartments built in my city.
- I don’t want to pay more than I already do. I am a remote worker and want to keep it that way. Just wish I could find full-time remote work. Competition is fierce.
- I don't like more apartments in Plano
- I don't like the neighborhoods that have very long narrow streets. I like shorted streets with cul de sacs and streets that are not too narrow.
- I don't live in Plano, but I do love it. I don't want to see it turn into Dallas, so please stop building apartments. Ownership builds pride and a sense of responsibility.
- I don't think the prices need to keep coming up.

- I enjoy living in the central area of Plano. I feel like it is easy to gain access to shopping and other things easily. My commute to work is around 20 minutes in the morning.
- I enjoy the trails that lead to Oak Point and Bob Woodruff parks. I can walk/run to either and I'm excited to hear that the trail system will be expanded. It's a safe place to walk.
- I fear that houses, condos, and apartments are going up at great speed but wonder where are all these kids going to go to school? Schools are crowded already!
- I feel like I'm being priced out of Plano. I've lived here for almost 20 years but. In the last 6, the tax value of my home has gone up 10-20K a year. I can no longer afford that! Therefore, I am looking to move out of the area.
- I feel like the area east of Coit and Park is looking abandoned and houses across from my neighborhood are dated and old bringing our nice cul du sac area down.
- I feel that many senior citizens are being taxed out of Plano. I know that turnover is better for the city's bottom line, but it is a shame that Plano does not do more to ease the tax burden for its retired citizens. Also, there are way too many apartments being built in Plano. Traffic continues to be an issue that is worsening every year.
- I feel that there is not enough affordable homes to purchase in Plano. Everything that is new is too overpriced. I understand the demand drives the prices however I think that homes starting at $400-$500k is a bit much when the average household income for 1 person is barely about $65k.
- I hate to see so many apartments being built in the city. Too crowded.
- I have lived here for a long time and have never worked in Plano. That's OK. I moved to Plano for safety and affordability both of which are slipping. If I moved, it would be for safety and affordability.
- I have lived in Plano for 25 years. In the past 5 years I have become so frustrated with how crowded the city has become. It is impossible to get anywhere within Plano in less than 30 minutes and rush hour traffic in the city is terrible. If we left Plano it would be to have more room and less traffic.
- I have lived in Plano for over 20 years, the abundance of apartments over that time has been disheartening, as they add to traffic congestion and transient lifestyles.
- I have lived in Plano since 1989 and owned 2 homes. Lived in apartments since divorce. The population growth and number of companies moving here has not helped me at all. It's causing rents and home prices to steadily increase. The demographics of my areas have changed around me. It's a decent town but I don't enjoy it anymore. It will soon cost more than I can or want to pay to live here. Only "luxury" (aka EXPENSIVE) apartments and homes are being built. Nothing in the moderate range. The bus service helps my son get around but it could improve. I'd already be out of Plano if Allen or McKinney had DART. That's how he gets to and from Collin College. I've started looking in co-housing in other states. I share a large apartment with one son and my daughter and her husband just so we all can save on rent and utilities. My daughter and I have college degrees. Her husband is almost finished earning his degree. I've worked at the same place for 21 years. I fear Plano will become like Seattle soon.
- I have lived in this house for 37 yrs & I love Plano!
- I have moved to a farm house out in the country and will more than likely never live in the city again. However, if I were to move, I enjoy seeing newer subdivisions and how they have character by not all looking alike. Someone may enjoy a craftsman style home and it is nice that they can finally own one without leaving Texas!
- I have no problems with high-density housing if it is well done. Tell the whiners to zip it. We need a wide range of housing options in Plano
- I have seen an increase in traffic at Plano Parkway and Preston over the last 2 years. Adding the 522 unit Broadstone Evoke apartment complex at the corner is going to mean even more traffic. Great for taxes, not so great for commuting.
- I hope that the land that is undeveloped will stay that way. I hate that all the free land is being eaten up with housing.
- I hope We don't build large apartment complexes in one area. Smaller spread out throughout the community would be better for the children.
- I know this is impossible because everyone wants the most $$$$ they can get but houses are way too close together in Plano
- I like that Plano is giving money to upgrade entrances of neighborhoods. We have a good range of affordable homes, just need to make sure ones with no hoa's are kept up in good condition.
- I live at the Shops at Legacy and pay a lot for a premier apartment. That is why I won't pay more than I do now but I have all of the convenience I need. However I would like an affordable high rise condo rather than paying rent
- I live in central Plano in an older, established neighborhood. I like the diversity. My granddaughter is a special needs child and has received exceptional service through PISD. Improving the established neighborhoods should be a priority so that they do not deteriorate and lead us into an â€œinner city situation. Maintaining lower priced rental units in good condition is also important.
- I lived in Plano for 32 years and just moved out this past year due to housing needs and looking for better schools
- I love living in Plano and this was the only city I considered when I bought my house is 2016. It is becoming more expensive to live here though. Taxes are expensive.
- I love living in Plano but do to the growth of business in the area affordability is very bad and I would like to see our city government do something to assist residents with more affordable choices in homes
- I love living in Plano, but it is more expensive than I am comfortable/able to pay per month and get all the things that I am looking for in a residence.
- I love living in Plano. It's expensive no matter where you live, but trying to support 4 people on $40,000 a year is tough, and with everything going up all around us, it get scarier every month.
- I love living in Plano. The police department is so good it makes me feel very safe.
- I love my neighborhood it is quite with mature trees and very well kept.
- I love my neighbors & our home but would prefer an older home with more charm. I would love to live inside loop 12. We have no kids.
- I love Plano - my perception has always been that housing in Plano is more expensive than other places but I don't know that!

- I love Plano and all that it offers, however I have 2 kids in high school in Frisco. I can't consider uprooting them at this point, but would consider Plano as an option in the future.
- I love Plano!!
- I love the area that I live in and have lived in for 18 years but the taxes may be forcing me out of my house and out of Plano.
- I love the area that I live in!!! Close to work, walking distance to shops and restaurants. This is my first year living in Plano and I am happy with my choice
- I love the neighborhood settings without multifamily mixed in.
- I moved here for the school district 12 years ago. Not sure it is the same that it was when I first moved here and I am considering moving out of Plano but nearby in the next year. Still thinking about our options.
- I moved to McKinney four years ago, and I think I would now not be able to afford to move to my neighborhood. I hear a lot of talk about people being priced out of Plano, and if I moved again it would probably be further from the metroplex to more affordable housing.
- I moved to Plano because of high quality of life, good schools and safety concerns. Because of high density housing, street congestion becoming unbearable. Visits of strangers and attempts of breaking to garage doors and vehicles parked in front of garages have increased in my neighborhood. Cost of housing (increased taxes plus higher maintenance cost) has negatively affected our desires to remain in Plano.
- I moved to Plano for the suburban lifestyle. I don't particularity care for urban lifestyle. A few urban areas are nice but every apartment complex doesn’t need one. after 20 years they will start showing wear and the residents will be a different class than what will supposedly occupy them now. When the residents of all of the apartments move to a house they will have to move out of town because there won’t be many houses. all of the apartments bring much more congestion to our city in addition to the congestion we are getting from cities to the north..
- I moved to Plano from Dallas. Dallas is too crowded. I was not able to enjoy my neighborhood because they keep trying ty cram more and more people in a popular area. I moved to Plano because I wanted to live in a suburb. Please stop trying to grow Plano. If I wanted that, I could have stayed in Dallas.
- I moved to Plano in 1973. I moved out of state in 2002 and came back in 2015 because I missed Plano, Dallas area and the low cost of living. When I got back I found that it was no longer very affordable and is only getting higher. My apt outside of Philadelphia was more economical than my current apt in Plano. It's bad when living in the northeast is better financially than it is here! My salary was higher (in the same industry) there too so I came out better. There needs to be tougher guidelines on apartments. DO NOT build more apartments. Plano does NOT NEED more apartments! The existing ones need to be better quality and kept up to standards. I live in the Legacy Apartments (Legacy/Custer) and we frequently have our hot water turned off. The drainage is very poor, mud all over the sidewalks, water coming up high on the patios, etc. Water backing up in kitchen sinks. It's getting very run down. They advertise a tennis court on property but they took the fencing down and can no longer be used as a tennis court. I imagine they determine the rent based on this addt'l amenity that does not exist. The property management company does not respond to tenants inquiries. They charge us for gas but there are no gas appliances, heat, etc; monthly pest control charges but I have only had the pest control person come 3 times in the 3 yrs I have been here. There are a lot of unhappy tenants here because of the quality of the property and leasing employees. The city needs to look into this and how they can do this. There also needs to be AFFORDABLE senior housing. I am currently looking for 55+ housing. I am getting priced out of Plano. I don't want to leave but may not have a choice due to the quality and price of rentals here.
- I only retired several years ago and answered some of the questions based on when I was working (commute times, etc.)
- I own a 1 acre lot in a quiet area in an affordable home and you can’t find that in Plano
- I personally feel that way too much money is being spent on making Plano better for the wealthy people and upper class and not enough is being done for people that are homeless and people that have low income. I think it is unforgivable that a large shelter is not available in the city
- I prefer homes with a garage in the front, which eliminates the need for back alleys, thereby expanding backyard space and increasing aesthetics.
- I prefer single family, but there is definitely a need for multifamily. Most of the available space is along highways - that’s not suitable for single family spaces. However I’m not in favor of adding a lot of multifamily housing around/within neighborhoods. (i.e. redeveloping shopping centers like at Independence and Parker with anything above 2 stories).
- I purchased a townhome because I thought I would want the "protection" of an HOA. After the experience I have had, I do not believe I would ever buy another home that had an Homeowners Association involved.
- I really appreciate everything that CoP employees, volunteers, and departments do to make Plano such a livable city. The only thing that would make Plano a better place to live is if there was free city-wide wi-fi internet.
- I really dislike the zero-lot-line homes. Also, I find the conditions in my apartment complex to be unsafe because children are playing in the street and parking lots, and neither the police nor the complex staff will do anything to stop this issue.
- I really like it here in Plano. Great schools, safe area, lots of restaurants, etc.
- I really like living in the city of Plano but with rising housing costs I am looking to move out of the city- even though I work in the city.
- I really love Plano and have just entered the city into Reader’s Digest’s â€œnicest place live contest but the property taxes are extremely high. I love the great schools and facilities the city has and understand they come with a price but would love to find a way to reduce the tax some way.
- I really think the growth in Plano needs to stop. Too many people, too many cars, too many apartments. Building in every corner available has ruined Plano. Schools have gone down in both parental and teacher quality. I used to think that Plano was a small town feel in a big city. It was beautiful and well kept. It is turning into just another big city with big city problems.

- I really wish that east Plano could be cleaned up. I would love to live in Plano but the only houses that I can afford are over in the east side. I work on the east side across the street from the Douglas community and there's no way I would live by where I work. There are constantly homeless people around my place of employment and I have complained about it countless times as a safety issue and I'm blown off every time. It's unfortunate because currently driving so much back and forth to work does stink.
- I really would like to see an upkeep on sidewalks, as well as offer to fix peoples walkways at a reasonable price at the same time the sidewalks are repaired. With two aging parents, these could be a hazard!
- I see more apartment communities, town homes and condos being built in Plano versus any significant investments in larger single-family homes. In addition, property taxes have continued to increase exponentially for single family home owners. This is concerning to me as a parent. We have an amazing ISD, and much of our property tax dollars are not being reinvested in our local ISD, nor are our single family homes expanding. Please do not allow this to impact the quality of our ISD and our teaching community at large in a negative capacity. The quality of PISD and the Plano community overall is what attracted us here nearly 20 years ago - I'd like for my children to be able to say the same when they graduate from PISD schools. Please safeguard our district.
- I see value in improving aesthetics of the neighborhoods east of Coit and in reducing the number of ill-maintained shopping centers.
- I temp in Plano but work full time in Dallas. Living in Plano would be nice, but I'd rather live closer to my work in Dallas. I don't temp enough for the city for that to make sense. My partner works in Plano, though, so he'd love to move there. Affordable apartments with low crime seem hard to come by in Plano.
- I think all these ideas are great but personally for me we love where we live. We are working to pay off townhouse. As we spend weekends at our lakehouse.
- I think more housing should be provided for citizens who fall between 60 and 80% of the AMI. There are apartments available for those who are low income but those of us who fall between the above numbers have the most difficult time finding affordable housing. My hope is to see more workforce housing for those who are not in abject poverty, but at the same time are not quite middle class.
- I think Multi-Family housing is under appreciated by many Plano residents and believe it's an important part of planning for a community that will me a central economic hub for the DFW area. Apartments and du/tri/quadplexes should definitely continue to be built or redeveloped in Plano.
- I think Plano has to find a way to have affordable housing for people. prices have risen way too fast in the past 5 years. people can't afford the home they are currently in due to the appraised values and taxes owed nor can they sell their home to downsize due to costs.
- I think Plano is a beautiful city, always has been since 1996 when I 1st moved here. But the cost of living is outrageous for some properties.
- I think Plano needs affordable apartments for younger families.
- I think stricter demands on lawn care and more focus on beautification would be great.
- I think that Plano needs a variety of affordable housing options.
- I think the city made a mistake allowing more and more apartments to be built. Also, I don't believe the city is policing the condition of homes and yards. Neighborhood Services doesn't have enough bite to make "do not care" home owners and renters keep their yards and homes up.
- I think the increase in multifamily dwellings has contributed to the decline of our school system. I have lived in Plano for 34 years, primarily because of the good schools, safety, and jobs. Our family spends $2,400 a year on tolls. I think it is sad that we cannot get east or west on a major highway that is close to our home without paying tolls. My husband's commute costs us $6 in tolls per day.
- I think the infrastructure was poorly planned and very high likelihood of overcrowding
- I think the three most important issues for housing in Plano are to have a variety of housing types, to cluster housing with shopping and jobs and other amenities, and to plan for the shift to autonomous transportation provided as a service.
- I think there need to be more "starter" options for young couples/families, whether it is new development or redevelopment of older homes. I also think there need to be more neighborhood options without privacy fences. Many people like myself are from areas of the country where privacy fences are not standard and we actually like to see our neighbors. I would also like to see more resources connected to the mobile home park in Plano. I imagine this is an affordable option for many families, but it looks very isolated and disconnected from the resources that other neighborhoods seem to access.
- I think there needs to be greater diversity within neighborhoods regarding housing prices as well as more affordable housing opportunities. Mixed-use development centers are great, but are typically much too expensive for those working in the hospitality industry or lower-paying jobs, despite Plano have a dearth of employees in those fields.
- I think we've progressed fairly, with the times and needs of the city.
- I think you need better housing codes, so that the neighborhoods that are around now are kept up and not run down by unkempt yards and junk in the back of the house.
- I understand the desires to have more mixed use housing development in the remaining unused areas of Plano. I'm not against new people moving to the area and I do not fear people who are not interested in moving to a single family unit. I do believe going after population/business tax growth is short sighted and bike/walking path and natural park development would be a better use of those areas. Downtown development would get a huge boost if there was a safe way to get there from west of 75 without a car. People can park their bikes prior to Downtown and walk in the area and utilize those unique shops. I'd rather be able to do that than go to another mixed use area that is essentially the modern strip-mall, an architectural blight on society and human nature.
- I want Plano to be a nice place to live and not become a crowded place. High traffic is already a norm but now we

do NOT need at least any high density apartments at all in Plano.
- I want the city to still maintain its quality of life standard without bending to big developers and protect the folks who cannot afford higher cost of housing when developers tear down single family homes to build apartments. I.E Douglas Community
- I want to live in a suburban town. I want single family homes around me, not apartments.
- I want to stay in Plano. I would love to purchase a home. Home prices are increasing and I'm not sure that purchasing in Plano is going to be a possibility.
- I was laid off and already lived in Plano, our household income went from 90000 a year to 42000 a year. We are barely surviving but can't afford to move somewhere cheaper. All the companies moving in, I applied to and never received a call or interview. The cost of living is rising and there is not anything that my family can do to keep up.
- I wish neighborhoods had more lighting at night.
- I wish Plano would stop allowing additional housing to be built in the city. There is already enough housing in the city. Plano doesn't need more people moving into it. Plano also does not need any more retail centers. There is already too much traffic, too much congestion and too many people. I have lived in Plano for 52 years. I was born in a small town and now live in huge city and I never moved. I'm saddened by what is happening to my hometown.
- I wish that Plano and other cities would stop raising fees, water utilities, and housing. It is a racist way to keep isolating families with lower income, only to come to town to perform services such restaurant work, grass cutting, etc. The high costs keep many working families away, and it keeps towns like McKinney short of labor. https://www.nbcdfw.com/news/politics/Lack-of-Affordable-Housing-Has-Ripple-Effect-on-Jobs-McKinney-Mayor-473896813.html It has become a trend to over build new homes to collect expensive taxes. That's like "we need you to come and do the labor, but not be my neighbor because you are not like us". We also need more houses without useless and expensive HOAs. It DOES NOT benefit the people.
- I wish the taxes were not so high and that there was more townhomes that were more affordable.
- I wish there was an over 55 community with smaller housing around this area. It seems only Frisco has that and that area is way too overcrowded. I don't like the increase I see in apartments in my area. I think the ones I've seen are too 'commercial' looking and not very friendly looking like the ones on Plano Parkway and Preston. Poor design element lacking in character.
- I wish there were more entry level homes and town homes for sale.
- I wish we had less apartments
- I wish we had more affordable housing for special needs adults available. However having lived all over Midwest we feel pretty lucky living In An area where our special need adult can take transit to work, where churches have programs specially for SN and recreational programs. I'm concerned however once my husband retires and our income is limited how our adult special needs will be taken care of.
- I wish you could change the zoning laws so that residential, commercial, and religious buildings were not separated into zones. Current zoning makes it impossible to avoid using the car/
- I wished my zip code was treated the same as 75094 by the city.
- I work for a nonprofit that provides transitional housing to homeless young women. There are not very many options for them to transition to after our program in the Plano area unless they get a roommate. We have also struggled with the length of time it takes to use public transportation. I personally don't care about access to transportation for myself, but I care deeply about it for the girls that I serve.
- I work with a lot of clients who are on disability, social security, and are financially strapped. It is very difficult for people who do not make much to afford living in this county. There is not very much affordable housing in this county.
- I would appreciate less apartments and more townhomes/condos that are actually affordable. I don't need one of them now, but to keep a broad demographic it's important.
- I would appreciate more parks. Not necessarily ball fields, but real parks.
- I would be more interested in apartments if I thought the complexes were safer
- I would like the city to consider the parking situation in Plano. MANY neighborhoods have extensive parking on the streets with back driveways and garages unused. This is a danger to both pedestrians, children and other vehicles. There are too many "side-swiping" incidents that are not being reported. Please consider alternate one-sided parking on separate days of the week. This is used by many cities to reduce danger to both pedestrians and vehicles...successfully.
- I would like them to stop building apartments with mixed developments it's not a good look for the future of the city
- I would like to live closer to work, I do not qualify for the apartments that are closer to my work. my annual income is too low to qualify as a renter.
- I would like to see affordable, fabulous senior living communities developed, low maintenance front yards and quality building, one story homes
- I would like to see cars ticketed for illegal parking in streets (parked the wrong way). And ensuring all the homes are maintained in yard work, especially rental houses.
- I would like to see more investment in public transportation, especially light rail, and less investment in roads. I like the improvements (mixed use devs) and would like to see more areas of Plano revitalized into such communities, while keeping the neighborhoods as untouched as possible. Plano could use more parks/green spaces with mature trees as well as additional bicycle paths/lanes. For a city that is at the forefront of mixed use see Portland, Oregon, Boston, and Seattle
- I would like to see more single family homes being built in the moderate price range instead of $600k+ homes.
- I would like to see more single-level, 3 bedroom apartments built with new amenities. All of the 3 bedroom complexes that are close to work in downtown Plano are very old and have structural, plumbing & HVAC issues that property owners are hiding from the City of Plano. They only get certain units inspected.

- I would like to see more starter home's. Smaller and less expensive. Also, not built on the street where all you hear is traffic noise. More trees and green grass. Thank you
- I would like to see more townhomes rather than the ugly apartments that are being built.
- I would like to see more zero lot line developments. You can enjoy SF living with smaller yards but still space for entertaining inside and outside. I feel we are reaching the saturation point in apartments. I like the work, live concepts such as the new Rosewood development on Plano Parkway and the proposed development for the Colin Creek mall. They are great for bringing in young people and entertainment. However, I'm disappointed where Rosewood placed their SF - right at the intersection of Alma and a George Bush. I feel the developer and P & Z dropped the ball on that one. I would also like to see future apartments look less like prisons and more inviting.
- I would like to see Plano stay a suburban community
- I would like to see taxes spent efficiently, lower taxes, cut wasteful spending, see our taxes being used to serve the community to the fullest.
- I would love to have better priced or quality options in East Plano, because there doesn't seem to be a good mid-range between East to West Plano in regards to price and quality.
- I would love to live closer to work which is Plano, but I cannot afford to move here and pay what it costs as a single person working at a nonprofit when I am able to lease a room from a friend for 250.00 a month.
- I would love to live in a one-story patio home that is not in a retirement community with about 2100 sq. ft. and a garage; within walking distance to shopping and trails that lead to one of our parks.
- I would love to live in Plano but have not found a place that is affordable and safe neighborhood that I can afford. basically what I can afford are the older apts, not feel as safe there
- I would love to live in Plano. I however value nature & beauty more so choose to live in a place that I can live on at least 1/2 acre. Plano is too built up to have the land left to offer that option in a yard.
- I would love to see a tiny house community started. Simplify. I love the parks in Plano. I also love DART light rail.
- I would love to see more new construction, single family homes priced between $300000 and $425000.
- I would never move as I live close and walking distances to shops, trails and my commute to work is 10 minutes or I work from home. I love Plano but don't particularly like all the high rises going up. But I guess time changes.
- I would not to move to Plano if housing rates continue to rise. They are lower going south of Plano and north of Allen.
- I would pay 20% more to live in the safest neighborhood in Plano.
- I wouldn't be willing to spend 10-20% more for any of this. I already pay too much for housing and the community quality has declined significantly since I moved to Plano. (About 16 years ago). If I'm going to pay this much I'd rather live in a cleaner, safer, and less diverse area than I live in now. That's what Plano USED to be - but not anymore. Which is why I am considering moving, and most people I know have already left and moved, to Frisco instead.
- 'd like more single family one story options for downsizing in golden years. 'd like to see the commercial corners cleaned up in central and east Plano. 'd like for pass through traffic, including semi-trucks, which use and abuse our north south streets, to pay a fee. At least ban the big trucks unless making delivery. Too many holes to dodge (or fall into) on my drive to work in Plano.
- I'd like to see more revitalization of strip malls and higher density options
- If I ever move I would consider a move to an apartment complex for active seniors.
- If I move it will be because it is getting too congested and taxes are getting too high.
- If taxes go up, the government will basically kick me out of my house because I can no longer afford to live here. You really need to think about the moral implications of confiscatory taxation on the elderly. Plus I have an adult child that is autistic that lives with us. Where will we go when you take our house?
- If the cost of living in Plano continues to increase, we are going to price out people who are very important to our community. On a completely separate note, some people need training about the proper way to commute by bicycle. Riding on the sidewalk is unsafe.
- If we had purchased our home a year later than we had we couldn't afford to buy a home in Plano. We like Plano and wanted to live in the area. There should be more affordable housing.
- If we had to pay 20% more on housing per month, we'd have to move. :-(
- I'm closer to retirement age, therefore Plano is not as appealing because it's focused more on families with young children.
- I'm concerned about all the apartments being built in Plano and all the storage facilities being built all over the place - Someone should be concerned about this - recent visitors commented on all these storage facilities they saw!!!!! Can someone explain this?????
- I'm happy about my housing situation in Plano currently. I do not want to see drastic changes in housing planning going forward for the city.
- I'm not happy to see the multitude of multifamily housing that is being built. It's becoming a city of apartments and causing mega traffic! It's obvious the wear on the roads has caused problems since they are always being repaired!
- Improve efficiency of using the budget to make greater schools and safe city.
- Improve the streets and ascetics of 75023 and 75075 zip code please.
- In neighborhoods that do not have HOA, City needs to be more proactive in keeping up neighborhoods. It seems there is little recourse for homeowners that maintain their homes to be able to expect that others homes in neighborhood are kept up. My experience with city has not been what I would expect. People are not expected to mow yards, keep homes and driveways clear of what most would view as offensive debris. Very disappointing. I guess I would need to move from those areas in the future.
- In other states, there are developments where there are homes with no exterior maintenance. I have yet to see this concept in Dallas area.
- in some area, high density population may cause the quality of school worse.

- In some communities, the road surface is in very bad condition, needs to fix
- In the future, before we hand out incentives to companies to move here, we need to make sure those make sense for the whole city, not just the "bottom" line of the company moving.
- Increase aesthetic laws, prevent multiple families in single family homes, reduce rental properties.
- Increase senior housing
- Increase your wages to match the housing market or you will lose your talent to the private sector.
- Infrastructure on east side of town is much older and starting to show age.
- Invest more on schools, libraries, parks, recreation center than building more apartments.
- It became outrageously high cost of living in Plano.
- It is becoming harder and harder for people to be able to afford to buy a house in Plano. Young families are having to look farther away to find a place they can afford.
- It is becoming less affordable like other cities in Collin County. I am able to manage now/today, but I am concerned in the next few years if my income stays somewhat the same, but housing costs/cost of living continues to rise
- It is getting to expensive to even consider moving. Our property values skyrocketed as did everyone else's
- It is getting too crowded! The things we want would be hard to retro fit since the city is getting denser
- It is getting WAY too crowded everywhere. Too many people, and it takes longer to get anywhere. There needs to be some empty, grassy areas and stop building everywhere. Seriously, it's about to be worse than Dallas. One of the nice things about Plano is that it is a SUBURB. It is growing WAY too fast, and someone needs to put a cap on it. Seriously...makes me want to move away from the entire area.
- It is too expensive. I am a 65 yr old widow wanting to move closer to my grandkids and son. Hard for me to find anything closer than canton.
- It is very important to me to have nice restaurants and businesses near me, and areas which one can walk around in. This type of development is being done near the highways, but not in central Plano, which is a virtual desert for these types of things. Please invest in redeveloping the strip malls at major intersections in central Plano. Also, I am distributed by recent decisions to cancel or remove housing from mixed use developments in Plano. Close dense housing is essential to the success of the businesses in these developments. Finally, the redevelopment of the Collin Creek Mall is perhaps the single most important development issue for the city. As the gateway for the city of Plano (and proximity to downtown), it needs to have a walkable area with nice restaurant/shops, and dense housing nearby to support it.
- It is what it is, there is really no way to change what is already here. Can't widen roads, can't add any other forms of transportation, can't really add many more houses, can't tear any down either. This survey looks like a waste of my taxpayer money.
- It seems there are a lot of people investing in homes in our area with the intent of renting them. There needs to be an ordinance that limits the number of homes to be rented. It can destabilize the neighborhood and affects upkeep.
- It would be awesome if housing helped single moms get off their feet with providing a choice such as helping to Eliminate that bill that is bringing them down so they could afford a house. My medical bills are the bills that are causing me to stay where I'm. Both of my boys have medical conditions which caused this ongoing situation. I just need a chance and I'm sure all single moms would say the same. I'm a good person just looking for a great place.
- It's been difficult getting a house with a VA loan because most of the owners are asking for $10K-$20K more than the appraisal price. With a VA loan, we have to stay close to the appraisal price, otherwise we have to pay out of pocket the difference.
- It's getting expensive
- It's getting harder and harder to imagine being able to afford a home for myself and my family at any point in the future. I am so tired of renting and the rent increasing, watching other people move in at a lower rent even though 've been living in the same complex longer. It forces me to have to move every couple years, which is hard on me and my kids. I wish I could get a place of my own in Plano someday. I have saved a little but I keep looking and there's almost never anything in my price range, or if it is it's falling apart and I couldn't afford to buy it and also fix it. 've lived here for a long time but it's starting to get so expensive I may have to leave, which breaks my heart. This is my home.
- It's getting more and more expensive every year.
- It's getting ugly. Why does the city have no concern for aesthetics? It feels like bringing new companies -at any cost- is prioritized but not the beautification of the communities.
- It's way too expensive. Rent for apartments is extremely high.
- it's extremely difficult to find a single story home. That makes it harder for the elderly to find a place to live
- It's important that sidewalks remain passable. Some residents let grass, shrubs and trees grow until they obstruct sidewalks.
- It's not very affordable for the small lot sizes. I live in an acre lot now which is awesome spacewise, my neighbors are not too far but not to close.
- It's really lonely here
- It's so compressed and expensive and you don't get much for the huge cost. A number of my friends in McKinney are major execs for companies and hate the non-existent yards in Plano. Nowhere for kids to play or entertain friends. Plano is not family friendly.
- It's too expensive compared to where I currently live. The schools have too many kids per class which would leave less for my kids. My current situation includes a very large house that is more than half the cost of Plano with smaller class sizes my children are getting way more than what Plano can offer.
- It's too crowded here now. Moving when the kid graduates. Too much traffic.
- It's way out of hand.
- -keep all remaining undeveloped land as green space! - stop allowing developers to build multi-family housing structures...Plano is already crowded!
- Keep apartment rent affordable. $800 or less.
- Keep being smart about adding density. It's inevitable, but choosing what kinds of projects to allow and where they are located helps avoid major problems. For

example, don't allow a 20 story high-rise condo building in the middle of a single family neighborhood like they do in Houston. And there's much more value in townhomes and mid-rise apartments on a transit line in a mixed use development than a traditional, single use, car-dependent 3-story apartment complex.
- Keep developing parks, trails, libraries, and rec centers close to all populations. Especially with higher density housing, please keep up rec center capacity and services to prevent crowded rec centers or libraries. My family loves the Plano Rec centers and the Plano Libraries!!!
- Keep it suburban. There is an alarming trend of too many apartments. As a retired teacher who worked in at risk schools, there was a downward socioeconomic turn as apartment complexes aged resulting in an increase in at risk students which impacted the learning environment of classrooms due to families who moved frequently, sometimes multiple times in one year.
- keep multifamily units low
- Keep our suburban life. Keep Plano a city of excellence.
- Keep out the Mayor's Brooklyn style future slums.
- Keep Plano beautiful and schools strong!
- Keep Plano Suburban
- Keep quality of Plano schools, keep Plano family oriented, no more apartments/condos, keep Plano safe.
- Keep section 8 in the Plano community please
- Keep taxes low for seniors. We are struggling to stay in our houses AND we don't have any children in the Plano Schools and many of us have NEVER had kids in the Plano schools. MAKE SINGLE FAMILY HOUSES AFFORDABLE FOR SENIORS. We do NOT have the earning potential the younger folks do. Or make it where companies have to have more older employees.
- Keep the apartments and multi-family projects OUT of PLANO. Commute times have increased dramatically since the election of the last Mayor within the city limits to get to any major artery! The crime rate has jumped in our area of the city due to increased numbers of apartments and low-income housing.
- Keep the beautiful trees in our city neighborhoods and promote them. The schools are amazing here for Texas - keep it up! It was the most important factor in our selection to move to Plano 8 years ago. Maybe restrict housing rentals to a certain percentage in neighborhoods if possible. Might help keep the interest in creating communities?
- Keep the green spaces. Limit multi-family development (apts, condos,...). This is a suburb not an urban area. Single-family residences is what is needed.
- larger lots, reduce traffic congestion, get ALL of your primary schools up/near the same rankings - not just the ones in west Plano
- Leave the houses alone. No more apartments.
- Less apartment complexes. City needs to take care of residences that are paying taxes by keeping alleys and streets repaired and not patched. City codes need to be enforced!
- Less apartment development.
- Less apartments
- Less apartments and mixed use developments. More nice neighborhoods with large single family homes.
- Less apartments and multifamily housing. They may be nice now, but not in 10-20 years
- Less apartments traffic is already terrible
- LESS APARTMENTS!! LESS CROWDING!!
- LESS APARTMENTS!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!
- Less apartments, more houses...
- Less apartments. Less rentals/lease homes.
- Less apartments. More single family homes.
- Less dense apartments.
- Less density
- Less Hoa’s
- Less low income housing
- Less retail, more diverse quality housing. We don’t need retail centers on every corner.
- Less street parking
- Let's clean up the East side of Plano and make it a more desirable place for ALL to live in.
- Let's keep everyone safe and living in like humans should.
- Like Addison, the city REALLY needs to push people to park in their garages or driveways, NOT in the streets. Parking in the streets increases crime and looks JANKY!!!!
- Like suburban Plano..
- like the area
- Limit the amount of section 8 homes. Be more stern on rental homes so they do not become an eye sore for the rest of the neighborhood.
- Limit the number of apartments to reduce congestion and reduce pressure on schools.
- Limit the number of multi-family units. Keep our schools from getting over-crowded. Find ways to motivate people to keep up their properties and improve them...
- Limit the number of new apartments, there are enough already.
- limit the number of people/families living in an apartment!
- Limited affordable homes. Too many apartments. Homeowner has to pay HUGE amount of property tax. Worse when I do not have any child that attends school.
- lived here 40 years; love it
- Lived in Plano for 3 years in Legacy/Independence area. Loved the house. Hated the neighborhood. Took too long to go anywhere. Right between Central and the Tollway, not close to either. Closest Target was in SW McKinney! No decent restaurants/stores w/o driving 15 mins minimum.
- living closer to hospital when getting older
- Living in a safe, clean city with reasonable traffic is very important to me.
- Love me some Plano!
- love the 75093 area. More landscaping or bluffer type in Parkwood park, since Parkwood traffic is much more busier and more traffic on tollway. A stop light on Parkwood and Chapel Hill would be nice. Keep up the business, sidewalks streets etc. and people will still not want to move.
- Love the beauty of the park revitalization but older citizens are on a fixed income and cannot endure increases
- Love the east side of Plano. Would hate to see the feel of it become more like the west side - especially the Legacy and Legacy west areas
- Lower cost for homes. We are having to purchase home outside Plano due to home prices. Loved living in Plano, but housing prices aren’t sustainable for most. The quality of most homes available does not match their long term value IMO.
- lower our property taxes and no new apartment complexes
- Lower property taxes
- Lower taxes please!!!

- Lower-cost housing is essential for service-work employees. Plano must be able to offer affordable housing for staff for dining establishments, daycare, schools, retail, etc. Higher density neighborhoods and apartments will help our city not hurt it. Traffic flow cannot be controlled within Plano, our neighboring cities highly impact the amount of traffic we will always have to deal with
- Maintenance of existing housing stock will become increasingly important as the city ages. Old retail centers offer an opportunity to provide more housing and a wider variety of housing.
- Make more garden homes.
- Make sure yards are well kept especially in neighborhoods that don't have HOA!!
- Median income housing is dead in Plano thanks to California transients over-inflating the prices. It was a great place to work and live while working, but now it's just another big city with mostly unfriendly commuters. Suggestion: Develop a program to tear down some of these 1980 seedy strip malls on every corner.
- Minimize apartment construction. Maintain the suburban character of Plano with single family homes on large lots.
- Mixed use, high-density "hubs" with some larger lot (.5 acre+) lots surrounding.
- mixing housing choices and prices in the same neighborhood; expand housing choices (different size, height, type)
- Moderate cost housing is needed in the city.
- More upscale Single Story Communities for Baby Boomers.
- More adult or senior housing
- More affordable homes. All the new homes built these days are too expensive for my budget.
- more affordable housing
- More affordable housing
- More affordable housing for lower income/indigent families.
- More affordable housing for new home buyers and senior citizens
- more affordable housing options
- More affordable housing that is safe, secure and close to transportation.
- More affordable housing. The housing market has sky rocketed and we have to look outside of Plano for affordable housing. I would like more gyms or recreation centers rather than trails, because of our Texas weather. I would also like more housing programs for city employees.
- More apartments should be built. It is what the younger folks want and we should encourage them to live in Plano.
- More biking trails : roads
- More condos/townhouses and starter homes.
- More gated communities would be nice. I don't like the DART and wouldn't want to live anywhere near it's stations.
- More green areas, museums, art & theater.
- More mixed use developments would be fantastic, except now more practical, middle income developments are needed. We have plenty of houses. I would like to see Dallas and all its suburbs densify a little as DFW continues to boom in population. We are so spread out, it's terrible for our health, travel times, and stress. In my opinion, an ideal density is 10,000 people per square mile. Way less than NYC or San Francisco, but more than twice what we currently have at only ~3,800. My generation, while largely still moving into homes in their 30s, has a greater portion of people who want condos, apartments, or low maintenance zero lot land 3 story homes with increased access to public amenities. I think these are especially important as land in the city becomes more and more rare. If Plano is to become more dense, I would also like to see a significant expansion of DART trains throughout the city with more investment into making them efficient with travel times comparable to driving. It is currently so slow it often takes longer to get anywhere than it does driving in rush hour! So, why would anyone use it? Also, Plano has too much parking. Why does every strip mall have hundreds of always-unfilled parking spaces? They're pointless and a waste of space. They increase rainwater runoff and are hideous to look at! Please fix that. It seems to me that Plano can remain relatively affordable while also aiming at improving mobility through dedicated bike and bus lanes and adding DART trains, making efficient use of remaining land through densification, and restoring old and unused land to boost the economy and quality of life.
- More mixed-use walkable development
- More NEW homes for first-time buyers & more new, affordable apartment options. Find ways to encourage developments with housing under $350,000 because many younger buyers barely have the means to afford even that but still want to live in houses that are not 30+ years old. Most new apartments are outside of the price range of many single adults forcing us to either struggle to find roommates, live in the older, poorly managed complexes, or find housing outside of Plano and commute in. Basically, Plano needs to account for the fact that many "Millennials" simply do not have the means to afford the currently available housing in Plano and find ways to bring in developers who are willing to build affordable housing rather than the big dollar mega-houses like they are currently building new Haggard Farm. If you want young couples to live in Plano and still have enough money to have kids, better options are needed.
- More one story homes need to be built.
- More owner-occupied high density housing. Not more apartments but more condos and townhomes that are owner-occupied.
- More parks like Hope Park in Frisco.
- More parks, walking/biking trails and sidewalks are definitely, definitely, definitely welcome.
- More parks, walking/biking trails and sidewalks would definitely be a good thing. The more that people can get out of their cars and walk or bike ride to places, all the better. Plus, more green space would be much appreciated. I definitely don't want just more apartment complexes. However, mixed-use space is definitely welcome. More areas such as The Shops at Legacy / Legacy West would be great. I feel like those places keep a city vibrant and well-kept. It helps the city from becoming stale and run-down. Plus, the added revenue from visitors that live outside of Plano, but come to eat/shop/play are definitely a good thing.
- More police officer, recreation center, road light
- More Public Transportation for northern neighborhoods
- More quality Police Officers
- More should be done to subsidize, incentivize, and integrate mixed-income and workforce housing developments. This goes beyond "housing diversity"

because all levels of density and size can be too expensive for most.
- More single family houses and WAY less apartments/condos/mixed use areas. I prefer a much less crowded city.
- More single family housing is preferred but affordable apartments are also necessary.
- More single story homes
- More small homes needed and more low income living areas
- More small mixed zoning intersections within established residential areas to have a purposeful walking destination to get fresh bread or have a cup of coffee with a friend or neighbor. This will also allow for serendipitous encounters with people living nearby and strengthen the sense of community.
- More starter homes (maybe even tiny homes) would be nice
- More transit-oriented development!
- More walking trails please
- Most of the City Council & the Mayor don't care that the money we taxpayers pay is NOT their money. They spend frivolously & give companies tax breaks when it is the taxpayer that should be getting the tax breaks. Not everyone in Plano lives in a mansion. AND FIX THE DAMN POTHOLES.
- Most of these questions do not pertain to us. We are long established residents, retired, own home, no mortgage, staying in place at our present home
- Moved to Plano from Irving in June of 1973. The infrastructure has not kept up with the city's growth. Road improvements are a major traffic problem. The Planning and Zoning folks have done a poor job!
- Multi-family dwellings have almost ruined the Plano area. Security is worse now in the last 10 years and crime is up. Traffic and street maintenance is horrible.
- My adult daughter lives with us. She is disabled and there is not adequate housing for adults with limited income to live safely in Plano. I sure wish she could live independently but there are not rent adjusted apartments available that offer safety for adults with disabilities. I am saddened that we spend many tax dollars to support attraction of businesses into the community and beautification projects. WHY is it that individuals less fortunate do not have access to safe living opportunities in our city? Our daughter would love to live near her parents in safe housing, whether it be a group home situation or an apartment in a safe location that is affordable I truly hope the city takes a look at the needs of affordable safe housing for those individuals living with disabilities in the near future. Thank you for your consideration.
- My adult son has to live with me because the cost of rental housing is so high.
- My answer to the question about living close to recreational facilities is based on the fact that I already do live close to those facilities.
- My apartment in Plano served me well for years until I was able to buy a house. So they are definitely needed for the young professionals.
- My biggest concern is affordability for young families, blue color, teachers, govt employees and diversity. I would hate to see the city get the rep of Park Cities. Perhaps apts, townhomes and other types of congregate housing such as patio homes with shared rec areas. The downside of apts is that the residents tend to have little at stake and don't get involved with the community. Ownership is the key. Hopefully the city will work with developers to create innovative solutions to the problem. We are already past the time when this needs to happen.
- MY CHILDREN ARE GROWN & SELF SUPPORTING SO A LOT DOES NOT APPLY TO ME
- My home is paid for and being retired, I plan to stay in it until I am no longer able to do so. In the 28 years I have lived in Plano, it's amazing the growth and the cost of housing.
- My husband and I are both teachers and we bought our house 1.5 years ago. We both feel that if we hadn't bought when we had, the housing market would have edged us out and we wouldn't be able to buy a house in the city that we both teach in, which is obviously a problem. I love that Plano is growing and becoming a really awesome city. I'm glad I live here.
- My husband and I both grew up here and live in an older home at 15th and Independence. We plan on living here for the foreseeable future and we have two big factors to consider. #1 Education. #2 Lot size. The quality of education is why we chose to live here and start our family here. So that is very important to us. Anything we can do to support the quality of education we would definitely consider. Lot size is a big factor for us. We understand that most people our age actually want smaller yards and that the cost of land is driving builders to smaller lots. We have zero interest in living within an arms length of our neighbors house. So if that is all we can afford in Plano when we do out grow our current home, we will move outside of Plano to have that space.
- My kids are graduating high school so am not inclined to live near high quality schools, but would have been a priority when younger.
- My only complaint is INSANE property taxes and over inflated house values that keep going up. Of $1200 for mortgage I included over $400 for property taxes.
- My situation is unique that I live in a Jewish community that has an eruv. Plano has one, which is amazing! I would not move outside of that eruv, unless I moved out of Plano. I would like to own my own home within it.
- My taxes have gone thru the roof. I think Plano City Ian greedy to make money and wants Naturalized Americans like me to see the house and go to rental. I do not get a salary hike like your tax hike.
- N/A
- na
- NA
- Nah
- Need a practical approach to reconcile the cost of housing in the City of Plano with the wages paid by the employers in the City. If you work here, you should be able to live here. (Teachers, first responders, service industry workers, et al.)
- Need a wider range of rental housing options - apartments of different quality and types, townhomes, small multi-family (5-10 units), etc.
- need affordable housing with busses running around legacy and alma area
- Need affordable starter homes for young families less than $200,000. NO MORE APARTMENTS!
- Need bigger lots
- Need bigger lots and less apartments.

- Need for more and affordable condominiums suitable for older residents
- Need housing options for people with disabilities.
- Need larger lots for moderate priced housing.
- Need less apartments and high rise complexes
- Need less apartments and MORE affordable houses
- Need modern small multi-unit living that are not priced at 400 dollars a square foot like the new condos being built. Enable homes with large lots to have in law guest houses in the back or tiny homes . A small tiny home community, incentives for large home owners to split the house in two units to stay and generate income while reducing wastes space.
- Need more affordable housing for rentals
- Need more affordable housing for senior citizens.
- Need more affordable housing in a mixed use setting. I currently pay 1800 a month for a 3 bedroom Townhome which I feel is too high with no amenities
- Need more affordable options with no HOA fees
- Need more affordable quality condominiums that don't cost as much as the one that's being built in Legacy West for older adults that don't want to live in independent living and want to downsize. What happened to the project that was being built at Spring Creek and the toll?
- Need more affordable smaller single family homes in style of villas or patio homes with master on first floor.
- Need more affordable, smaller (1400-2000 sf) priced $200k-$300k, single story, high quality housing as opposed to high density apartments or houses starting in the $400k-$500k price range.
- Need more bike paths & to connect to other cities' bike trails. Neighborhood eateries are important for camaraderie...Would like to see more concerts in the local parks too!
- Need more high end town homes near bike trails. Or zero lot lines
- Need more HIGH quality independent senior living similar to some in Dallas.
- Need more homes with rock/no grass landscaping where color can be added with potted plants. Cuts maintenance and water usage
- Need more housing for aging community that is not assisted living. Also, don't saturate an area with high-rise apts or condos etc...major road congestion for EVERYONE.
- Need more housing for elderly who want to live in their own place, not a nursing home or apartment.
- Need more housing for lower income residents, but do not need any more apts.
- Need more inexpensive, small, accessible communities for old folks -- not expensive luxury "retirement living" but small homes with neighbors and services designed for ordinary people
- Need more low cost housing and subsidized housing for people with disabilities
- Need more low cost rentals for working class families; need more patio homes for senior citizens
- Need more medium density housing added to single family districts, like duplex or triplex.
- Need more modern contemporary style homes. Most homes are older
- Need more options geared toward market of the future. Most of the housing stock is older 1980s & 1990s and going out of fashion. Shouldn't keep building more of the same. Use new opportunities to build something unique that makes Plano more competitive. We can't compete with cheap land (large lots), so need to compete with high quality and excellent design.
- Need more options. More townhouses. BETTER construction. Builders seem to slap them up.
- Need more parks
- Need more senior housing and apartments that are reasonably priced. Our finances are limited !!!
- Need more senior housing, single level, no/low maintenance, affordable
- Need more senior services.
- Need more sidewalks in Haggard wo addition neighborhood
- Need more single-family small lot, not just multi-family, for older residents.
- Need more walkable, affordable areas that are appropriate for seniors. The current walkable areas are not within financial grasp of majority of seniors.
- Need new single family homes that are single story and cost 200,000. Or less.
- Need new single family homes. Not much to pick from. Not even many re-sales of newer homes to pick from. This could cause me to move to Frisco or Allen.
- Need smaller but upscale homes for seniors who are downsizing (low maintenance, patio homes).
- Need smaller, less costly, quality single family home options for empty nesters
- Need some affordable housing for low income families
- Need some affordable housing options for students and young professionals.
- Need to be building more single family houses instead of the mega apartment/condo buildings
- Need to bridle the increase in property taxes. If you truly want a diverse community then need to stop pricing people out.
- Need to build 3 bedroom homes for small families. All new homes are too large and therefore too expensive for a family of 2.
- Need to continue improving street upgrades.
- need to have a 55 & over community to meet the needs of an aging population
- Need to have new homes priced under $300,000 to attract first time home buyers. Need to work cleaning up old homes that are a detriment to the city.
- Need to increase parks and open play areas
- Need to stop recruiting More businesses from other states to come to Plano - we want to keep it suburban and work outside here. Keep Plano for families - not corporations and traffic and pollution!
- Need to take a lesson from Richardson and spend money on landscaping/brick walls around neighborhoods to improve the look and it will improve the drive up and drive prices and tax basis higher
- Need to take in consideration the high traffic volume. It's getting very bad. Also public transportation is almost nonexistent. So the use of cars is a necessity .
- Neighborhood through-traffic is a problem. Not a fan of mixed-use neighborhoods/mix. Need more solar.
- New housing should have larger lots, even if cost is higher.
- Newer housing developments targeted at lower-middle class.
- Nice apartments are so expensive for this area and the service is terrible. I like where I live, but I had a much nicer, high-rise condo building in downtown Tulsa

(comparable in size, better cost of living) for 20% less and that included all bills, security, etc.
- No
- No
- No high-density housing! City shouldn't build infrastructure(streets, parking garages, sewer systems) for apartment developers.
- No additional apartments building
- No apartment build
- No apt
- No housing projects
- No I live Plano
- No more apartment
- no more apartment
- No more apartment constructions! We had way too many
- No more apartment or high rise build out as it's already overcrowded.
- No more apartment!!! Property tax is too high, we retired people losing hose from high tax
- No more apartment.
- NO MORE APARTMENTS
- No more apartments
- NO MORE APARTMENTS - The new ones y'all have already built are UGLY and we have enough!!!
- No more apartments and more single family homes.
- No more apartments built!!!!
- No More Apartments in Plano!!!!'
- No more apartments!
- No more apartments!!!
- NO MORE APARTMENTS!!!!
- NO MORE APARTMENTS!!!!! Plano as way too many apartments now; the traffic is very bad.
- NO MORE APARTMENTS!!!!!!!!!!!
- NO MORE APARTMENTS!!!@
- no more apartments, but more affordable new home builders on the little amount of land left; homes from mid 300,000 plus for young families starting out to be able to afford; all the young families are going north b/c Plano doesn't have affordable new builds and is an aging city; to bring back young family and vibrancy, only allow reasonably priced builders to build
- No more apartments, condos, multifamily housing. Overloading streets, schools, and emergency services. Let Plano remain a suburban city.
- No more apartments, condos, townhouses
- No More Apartments, too many already. This was so ill-conceived with the traffic patterns and water rationing, who thought adding more people to the mix was a good idea?
- No more apartments.
- No more apartments. More new homes.
- No more apartments. Plano was, and should remain, a primarily single home community. While understanding the need for apartments, we certainly reached our "peak" a long time ago and too much multiple family housing puts a strain on the schools, roads, and increases crime.
- No more apartments. More parks please.
- No more apartments. Single family homes makes more sense and will not overcrowd roads and schools. Spend money on building more new schools. If PISD doesn't want more schools, allow More Charter Schools to open in Plano. Our public schools are way too large and more alarming incidents are occurring at the elementary, middle and high schools because they are too large to manage and/or to take notice of students struggling.
- no more apartments/condos/townhomes or rentals. So many cars and people. Even Saturdays I find myself stuck in traffic. Not to mention, if people do not have ownership, they don't seem to care what they yard or landscaping looks like. All of the rentals in my neighborhood (too many) do the minimum.
- NO MORE APARTMENTS; TRAFFIC IS A NIGHTMARE
- No more apts or townhouse. We're overbuilt. We are very seriously taking my property taxes to a common sense city.
- no more big companies!
- NO MORE CONDOS.....need single-family housing. Plano is SO overcrowded....we don't need more high-rise housing. Need more single-family houses that people can afford.
- No more darn apartments!!!!!
- No more ducking apartments
- No more high density additions. Traffic is already problematic, adding more people adds more cars.
- No more high density apartments
- no more high density apartments, we need more single family neighborhoods as Plano is an aging community and PISD enrollment continues to drop every year because we do not have any new starter home type communities.
- NO MORE high density housing! Maximum percentage of high density housing should be 22%!
- no more housing/condos/townhomes in east Plano
- No more new apartments.
- no other comments
- No thanks!
- No, my children are gone and we are in a comfortable place and see no need to move.
- No, the Plano area is very nice!
- No.
- none
- none
- None at this time
- None at this time.
- None I can think of at this time
- none of these above questions matter to me because I already live so close to work. We need to somehow keep housing costs down or else I think the city will cease growth. Simply becoming unattainable for new families. I work full time for the city, on my wife and my salary we cannot afford a home in Plano.
- not at this time
- Not at this time.
- Not enough affordable new housing for young families who want to own starter homes
- Not enough Senior Apartments that are scaled to your pay grade!! I don't need luxury-I need an affordable place to live.
- Not just in Plano, but in many urbanized areas in the U.S., affordable housing is an issue for many in the middle class. Because market value seems to be driving housing costs these days, it is hard to imagine how the City can mitigate this through planning/development. Teachers and service persons and those with similar incomes would prefer single family homes, but government development seems to focus on high density housing options to achieve affordability. Good luck!
- Not much affordable housing without having to go in and update an existing home or compete with multiple offers.
- Not much available for those looking to downsize or have less upkeep in housing options. Very disappointing. Too

hard to move 30 minutes away for housing that appeals to us. But not much here in Plano
- Not now
- nothing
- Number of housing units needs to be controlled. There are too many multifamily housing units already, which causes traffic, safety and other problems, and lower the quality of life
- Old Town Plano rocks. Better all the time.
- On the above question...I already have all of these things to my satisfaction with my current housing, so I don't think I need to pay more. Difficult to answer those two questions. I think we need more affordable housing for recent college graduates that want to work in Plano.
- On the previous 10% & 20% questions, we are maxed out. Plano has taken All we have to give. Our house was at the upper end of our budget when bought. EVERYTHING we have done on it cost 50% more because contractors believe people here are flush with cash. House value has almost doubled on paper, yet real estate agents tell us we would never get that in reality. Taxes went up with those paper house values, almost double what they were when we moved here 8 years ago. For what we pay in utilities, we could pay another mortgage on a small house (outside of Plano). With all the work here, I had to take a job in Arlington after being unemployed a year. My son in law has to drive to Arlington, while my daughter has to drive to McKinney. As a family, we are finding more reasons to leave, than to stay. I guess that's what the City has been working toward, driving out old residents so they can bring in residents from California. Congrats, mission accomplished.
- On the scale of 1 to 5, I already have all those things is why I live where I live. I pay too much in school taxes and don't want taxes to go up. I have lived in Plano for 46 years and it is over populated and crowded. The street are expanded to slowly with all the population. Schools are why my family moved here 46 years ago and they were great! The taxes were not as high as they are now with the growth in Plano, I understand expansion, Legacy West is FABULOUS. Plano has everything a city needs already, work on upkeep of what is here.
- On these last two questions, I feel like I already have the ability to walk and/or bike to grocery stores, restaurants, & work. I already live close to a park and trails. Don't need to pay more for something I already have.
- One story homes for baby boomers
- Only that my family has been a resident of Plano for nearly 30 years. We've bought a house in early 1990 and built our current house in 2000. We've raised 3 kids in PISD and FISD (current residence). From a vehicular traffic standpoint, we live in the best location in Plano.
- Only the rich can live here. No available housing for first time home buyers.
- Our children are grown so many questions don't apply at this stage of life but we chose our home for access to good schools ,parks and proximity to work. Would like to downsize to an affordable, accessible and lower maintenance (zero lot line) home when we retire.
- Our children can't afford to live here. I'd like to see more low income housing.
- Our corporate relocations have been a blessing, but it appears young professionals are living elsewhere because of housing affordability. For the same price, they can get newer, nicer house I ln neighboring cities. As seniors down size and move out of these single-family homes, great chance for millennials and young professionals to take over, start families and start businesses here in Plano.
- Our property taxes are absolutely out of control. There is absolutely no way I would pay even 10% more to live in this city.
- Our schools are already great, if more money is needed, I would only approve of it went directly to increase teachers' salaries, not administrators or for other things. Also, there are too many apartments and other high density housing being built in Plano, which I do not approve of. Plano is a great little city, and more apartments will cause Plano to be less appealing to families. Also, you would increase crime and traffic, which are not good for the city.
- Our taxes have doubled. If they continue to rise at the rate they are we will be leaving Plano altogether.
- Over the 20 years I have lived in Plano, and specifically the last 5, I have seen a tremendous increase in Multi-family housing which is having a negative impact on the schools. I see this negative impact first hand at the school I work at. An increase in a transient population due to the nature of multi-family housing lends itself to poor school attendance and low academic performance. I am grateful my children have graduated and am grateful for the Plano education my children received prior to the recent 5 years. I would not choose Plano if I was a young family just starting out.
- overall a good area
- Overall, I would prefer to keep Plano similar to the way it is now. I hesitate to move forward with changes that would cause population increase (i.e. more traffic/congestion).
- Parks and affordability were why we chose Plano. Keep Plano recreation high-quality and property taxes affordable and we'll stay.
- Pay more? aren't I paying enough in taxes already in this city? I could care less about any of the things above. The state needs to stop taking taxpayer money targeted for schools so would could have better schools instead of asking me to pay more and still get less. The best thing you can do is stop building so many damn apartments in this city.
- Paying toll fees are the biggest challenge
- People are most comfortable living where they know their neighbors, where areas are stable and safe.
- Plan less apartments.
- Plano does a great job on code enforcement. Keep it up! Would like to reduce number of rental properties in single family home neighborhood.
- Plano does not have enough affordable housing for people with disabilities. We grew up here, but we can't afford to stay as adults.
- Plano does not keep up with what is important to me. You widened Parker road so now the noise in my home is loud. Did you build a wall to abate the noise? No. Don't raise taxes, make better use of what you have in revenue.
- Plano has added huge amounts of housing in recent years and the City has changed irreversibly as a result. Please be aware of issues like heavy traffic, crowded schools, and crime rates when thinking about housing!
- Plano has already grown in numbers beyond what the roads can handle. We do not need high density apartments to make that even worse!

- Plano has already increased our property taxes and you are asking for me if I would pay more???? Why don't you tax all the big corporations more who bring in all the additional people to the city. We will likely move because of all the additional people moving here. You have over taxed the people and have the audacity to ask if we would pay more for sidewalks. You can't even keep the streets repaired.
- Plano has beautiful older neighborhoods with quality built homes, in need of gentrification. However Plano is far more focused on new, and on trend than maintenance and restoration. Plano has paved over its history, and that cannot be re produced.
- Plano has become so congested and has too many apartments. It normally takes me 40 mins one-way to commute 3.5 miles between work and my home during rush hours. This is insane!
- Plano has entirely too many apartment now. Please no more apartments.
- Plano has more than enough apartments, which have brought a lot of pressure to traffic, schools, and other city facilities. No more apartment development please.
- Plano is a "rich people's" neighborhood. I don't believe a person could live in Plano and also work for Plano. Housing is too expensive and the pay is too low.
- Plano is a booming city, but it also needs to take into account other cities in Collin County are too. If it wants to compete then apartment/rents need to be lower to compete and retain citizens in Plano.
- Plano is a great city. Lived here 25 years. Came for schools, new home construction, access to work. Are now in 3rd home here, each time, bought a home older than prior. Have seen many changes. We don't plan to retire here. Traffic is too congested. We feel the city has built far too many apartments, and that will ultimately have a negative effect on the city. We are thrilled with the way the city has recruited businesses here. But with that has come increased traffic. We will be looking to find a smaller community with reasonable access to services. That said, we would still recommend Plano to people looking in this area, as long as schools remain strong.
- Plano is a great place to live and work.
- Plano is about built out and I would like to see more high quality neighborhoods (>600,000/home) be established.
- Plano is already a mess to travel thru form one side of the city to the other. We should be investing in more green areas not more apartments.
- Plano is growing but need to balance the crowd. The traffic is a major issue and standard of schools going down
- Plano is intentionally trying to become a big city by adding many, many apartments. Since the city mayor and council wants this, and hides the fact that they want this, Plano's a great place to leave soon!
- Plano is lacking in shopping areas. This is one of the reason I am ready to move out of Plano.
- Plano is losing its small town ambiance with so many apartments. It's changing the dynamic of my home of 37 years. It will become too congested with traffic and bring in a transient population. Look at housing options that are not stacked one on one. There must be some median solution or the city becomes just one more average, nondescript area with too much retail in which to live.
- Plano is not providing enough choices for senior housing.
- Plano is now catering too much to the upper class and it is not considering the middle to lower class working people in its community. PLEASE make more housing options and essential living needs for the people who make way less than $100,000 a year!! Offer more public transit options as well, most people drive a long time to get to work in Plano and PLEASE work on the highway 75 it's a nightmare of traffic issues!
- Plano is over built...too many apts.....terrible traffic problem....poorest ever traffic lights ,,,,,,need some new and experienced people in this dept.....surely top city management can see this!!!....rather than want to build build!!!!!
- Plano is overpriced, only concerned with additional services for those who are willing to pay and makes no concessions/services for those with disabilities.
- Plano is quite suburb to rise children, please don't ruin it with unnecessary development.
- Plano is the 9th City 've lived in with TX being the 5th state overall. We love it. We have access to all of the restaurants and shopping but also a suburban feel. I am frustrated with the taxes though as it's in appraised value vs assessed value and the increases are large every year
- Plano is the good suburban city to have a family because it has good school and it's a safe city. I work in Richardson. But RISD is getting worse. I would like to move to Plano or Frisco.
- Plano is too crowded now.
- Plano needs affordable housing for both families and seniors. This should be major priority for the city.
- Plano needs labor...without affordable housing, you're losing your labor. Smaller lots...smaller houses...
- Plano needs less strip malls and more strict controls on noise pollution (loud cars), neon signs, and store front appearance.
- Plano needs more affordable duplex and/or single-story patio/town homes so that middle-class retirees can downsize from houses. This would free up the houses for entry-level purchasers with families.
- Plano needs more affordable senior housing. Needs to 'encourage' shopping center (strip malls) to maintain the appearance of the buildings, condition of parking lots and landscaping. There is no reason for the east side to look trashy and worn. Our neighborhoods are less valuable than the west side
- Plano needs more high quality single family homes. This should translate into master planned communities, with designs that are not cookie-cutter, and higher square-footage per room.
- Plano needs more mixed use space to allow people to live, work, and have access to essential services (hospitals, grocery, other retail, etc.) in an area without requiring transportation. Greater housing support for community members with special needs and disabilities (mixed use space can meet this)
- Plano needs more older, active adult communities for retired adults. Preferably apartments or condos that are affordable and centrally located.
- Plano needs more one level 1,000 sq ft small patio homes like the Phoenix area for retired people. They need to be near shops and restaurants and the DART rail line.
- Plano needs more senior options that are affordable. I would like to see an area of duplexes or townhomes for senior living. There are people living on social security and small savings, who do not qualify for subsidized

housing and cannot afford 2300 a month for senior apartment living. There needs to be more options in Plano for these seniors.
- Plano needs to have diversified housing.
- Plano needs to offer more affordable housing to the citizens. Apartment rents are too costly. There needs to be a cap on many of the apartments. I work for a church and we have people calling 4- 6 times a day asking us to help them pay their rent. A family with minimum wage jobs cannot afford to live in the area where the good school are.
- Plano needs to provide resources to help current residents keep their property up to standard
- Plano needs to spend more effort time and money maintaining what they currently have in place of focusing on growing the city's population.
- Plano needs to update sidewalks that are so outdated for bikes, walks.
- Plano schools are terrible they are overcrowded and my kids have both taken off after I moved from Plano.
- Plano seems to be a very productive, active community. Moving to this area could be good living.
- Plano should endorse a study to help developers build small 1,000 sf single family homes. The old outdated shopping centers could be razed for land reuse.
- Plano should have more low income housing
- Plano should stay a suburb. We should not become a congested city like Dallas. No more apartments or high density housing.
- Plano used to be green and pretty when we first moved here. Now it is becoming a concrete jungle with apartment buildings and losing the feel of a community. It is a sad state of affairs. I wish there us a ban on any new residential construction and LEAVE Plano GREEN!
- Plano's housing cost is too expensive now and if it continues to raise my family will be forced to move.
- Plano's GREAT, we'll never leave. But we did buy a SUMMER home in Colorado to escape the heat! We have 5 successful adult children, all graduates of Plano schools.
- Plant trees specially in big roads where there are only ugly grass
- Please - NO MORE apartments
- please be careful w/too much multi-family/density; balance is good; don't push home ownership on everyone, not everyone can afford it or manage it well and they shouldn't be lured into something that will not benefit them; please work w/ISD in any way possible regarding your future plans to lower their property tax rate or keep it from going up in the future - my ISD taxes (a service which I don't even use) are almost as much as my child's private school tuition!! I know City & ISD are separate taxing entities, but they are intrinsically linked when it comes to individual housing purchase decisions.
- Please build more single family homes.
- Please consider my application for Plano housing.
- Please do not approve excessive amounts of multi-family dwellings for Area 1. OK with single family housing developments.
- Please do not fill the region with apartments and other high density housing. the infrastructure is not equipped to handle it and it lowers the value of the area
- Please do REDUCE apartments development. Plano is too crowded and we OVER developed apartments. More and more of my friends are moving out of Plano. We are expecting a high quality living environment but Plano safety and education is NOT becomes worse than before.
- Please do something about rapidly increasing property tax. I would think you could cap the yearly appraisal increase to something a lot smaller. I'm hoping for a housing market collapse and if that happens I expect my property tax bill to drop like a brick in water.
- Please don't add anymore apartments to the East side.
- Please don't build more apartments. Would rather see more condos and townhomes.
- Please enforce the existing construction codes strictly.
- Please focus more on single family homes. I really love the sense of community Plano has created, and multi-unit housing has a higher turnover rate than single family homes who are people that want to stay and help build a community. I feel soon we may begin to be taxed out of our homes, and I really hope this isn't the case. Cost of living continues to rise, but employers (at least for my family) do not increase pay at the same rate. I hope a focus is maintaining lower property taxes as well.
- Please help fix the outrageous property tax issues. Residents like ourselves are literally being priced out of being able to afford mortgage payments (which include escrow taxes/insurance). County tax laws desperately need an overhaul toward fairness with home"owners" ("owners" in quotes as we're really just tenants of taxing authorities per our mortgage documents!)
- Please increase bike/walking trails in east Plano/Murphy. We also want to be able to walk to stores/cafes/restaurants.
- Please keep the infrastructure some of the best in the country. It's what makes this town what it is
- Please keep this City family friendly, including seniors; we don't need more crowded areas that are not well thought out; quality of construction should be very high per code enforcement. Consider how crowded schools get when there are only apartments that parents can afford, single family smaller homes for young families are needed(even town home types of homes). Greedy developers do not have the citizens of Plano in mind - just the bottom dollar. I am all for progress but you must think about it in long terms just like the people that helped develop Plano with the many trails, used flood areas for green space etc.
- Please limit high density apartment buildings. Traffic is already a major problem for those of us who live in affected neighborhoods, i.e., Old Shepard Place.
- Please no more apartments or condos whether age restricted or not. We already have a strain on the resources and roads in the area. Please don't congest it more. I have been in this city for way too long to watch it go down this road.
- Please pay attention to the quality of life in arts, nature, community events, public transportation and walkable communities, and kindness to those in need. Plano has become a better place to live since we arrived in 2004.
- Please preserve green belts in Plano, I wouldn't want to see Lucky Layla farm turn into apartments or retail establishments. I don't think we need to build anymore, let's focus on preserving Plano, improving quality for families and not quantity of apartments that will increase traffic and pollution. We also do not need to extend the DART rail line. Please focus on what Plano already has, let's not expand but excel so we can truly be the City of Excellence!

- PLEASE preserve the residential quality of our beautiful city!!! I am not against some growth, but PLEASE don't destroy the beauty and charm that is allowing our city to attract so many corporate entities. PLEASE don't forget those of us who have been long time residents and love our city. PLEASE take time to assimilate so much rapid growth to ensure that the proper infrastructure in place to adequately accommodate so much growth. PLEASE listen to your long time, loyal residents as closely as you do potentially transient new residents. That may invest or rent condos during their tenure with the corporate entities you are aggressively bringing into our city.
- Please quite building apartments and condos in old downtown Plano. Downtown Plano was very special. It has been ruined with the modern development. Those few blocks should have been left alone. The new building should have been moved farther north. Downtown should have become antique stores, tea rooms, and specialty stores. Not bars and night life. It didn't belong right there on 15th street. The historical downtown Plano has been ruined! Plano could have had both. Instead they pushed out the historical and tried to bring in all new. Why? Why get rid of Plano's history?
- Please spend more money on the East side of town. East of 75
- Please steer developers toward entry-level homes rather than $400k+ homes that remove any hope of buying a home in Plano for those of us who don't make 6 figures.
- Please stop apartment building. Traffic and roads are horrible.
- Please stop building apartments and building in the open spaces that are left on the east side. Instead, build nice parks and more trails.
- Please STOP building high density residence like apartment complex. Plano can NOT afford it. Our school is way too crowded and quality of education is deteriorating. Our road is too congested and needs repair every year. STOP destroying beautiful Plano!
- Please stop building more apartments in the Plano area. Apartments create much more traffic than houses do.
- Please stop trying to make it something it was never intended to be. You are bringing crime and unhappy people to our area. ISIS at Olano West? Why do you think?
- Please, no more apartments. There is too much traffic already.
- Please, no more luxury apartments! I love living in Plano, as long as it's affordable.
- Pls engage in smart housing growth! Minimal apartments; fewer rental properties. More garden community-type homes (similar to Village at Prestonwood community).
- Poorly written survey, Most of these questions are irrelevant and will answer nothing about community concerns
- Prevent Air Bnb hotels renting to 15 strangers from private residential areas!
- Previous 2 questions don't really apply because I'm already living ridiculously close to work and walk there - it's my top priority but I wouldn't pay more to get even CLOSER.
- Prices have skyrocketed. Too expensive!
- Property tax amounts and annual increase are out of control. This is not sustainable. Something must change to get control on property tax cost.
- Property tax increase too high
- Property tax is too high, increased 10 % each year, force many decent homeowners leave
- Property Taxes and Utilities are way too high. City should work on reducing those costs and not justifying an increase because Plano is less expensive than a surrounding City.
- property taxes are accelerating at an unsustainable rate. feels like infrastructure money is going almost exclusively west of Preston. city is being ignored in the middle. so many damaged roads. build more single family homes and not mcmansions. no one needs 2200 sqft for four people.
- Property taxes are already increasing at a rate of $300 a year. Not sure if I will be able to retire in my house at that growth rate already. Neighbor just had to move from home owned to rent a condo in Dallas because her social security wasn't enough to live on and pay her property tax.
- Property taxes are astronomical in Plano right now and need to be brought under control. The process to protest taxes is time consuming and can be complicated.
- Property taxes are obscene! Reason for leaving. Too many unkempt homes.
- Property Taxes are outrageous. the question everyone has in my community is if you don't have a school going child / high school kid why stay in Plano ? is it worth it ? The irony is with top companies in Plano and it being developed already do we need to burden long time citizens , seniors with more than what they can afford ? are we just kicking them out of city and planning to make houses for those coming in ? I welcome the city's thought to create affordable housing or create new housing , but request them to make it affordable to stay in the city for those already here. For a single family is hard to survive in Plano with Property tax payment being the top expense in mortgage on the rise. There is no breakeven point even if you rent the house due to these expenses and only option left is to sell and move to McKinney or Frisco or Coppell or Keller.
- Property taxes are reducing the diversity in the neighborhood. Older, lower income and single parent families are being shut out of Plano. That is sad.
- Property taxes are ridiculous. No way would I pay any more. No one gets a 10% raise let alone 20%.
- Property taxes are sky high. I need to get into a smaller house with lower property taxes to stay in Plano.
- Property taxes are starting to take a real toll on our family's savings.
- Property taxes are too high
- Property Taxes are too high! Nearing retirement so I will be looking for a nearby city with more reasonable taxes.
- Property taxes are too high. Homes are overpriced with foundation issues.
- Property Taxes are too high. the city should have adjusted the tax rate downward starting about 3-4 years ago to avoid the huge increases in taxes. It should be more gradual, but instead, has adversely affected many folks in my area as their incomes have not yet rising as much as taxes and transportation costs.
- Property taxes are too high. There's not enough housing (i.e., group homes, duplexes, apartments) designed for persons with disabilities.
- Property taxes are WAY TOO HIGH! No more high-density apartment with NO green space!
- Property taxes are way too high.

- Property taxes are way too high. School tax is out of control.
- Property taxes here are so high it will price many out of the market. Additionally, I live in a development where I pay 1300 into an HOA that only plants some sad looking annuals in the front...I really don't think HOAs serve a purpose in nice single family communities. Lastly, congestions are an issue during rush hours, particularly on streets like Parker.
- Property taxes need to be lowered. It's the reason I am currently looking at leaving the Plano area and selling my home. I love the area, but the taxes just aren't worth it. We pay too much for taxes and then can't save up money to improve our houses.
- property taxes too high and process not transparent. city council has conflict of interest with the process, like the mayor and his real estate interests. this has got to stop.
- Property values and property tax rates have almost forced us to move out of our home of 20+ years because we can no longer afford the increased cost. It aggravates me further knowing that the school taxes I am paying are not even staying in the Plano ISD.
- Provide more affordable housing to lower income families. Cost of services will go up as Plano pushes out low income households that will end up commuting in to serve our consumption.
- Public transport is a huge help. While it's nice to have a car, sometimes things happen and you are stuck biking or walking long distances. If more rail transit were available, I would drive WAY less.... if I've accidentally completed this twice, I'm sorry. I couldn't remember if I've done it or not.
- Quality of life, including great public safety, public schools and city services is the primary driver of what makes Plano great and keeps property values strong. We need to find ways to add additional housing for the new employees coming to fill the jobs created in Plano.
- quality of living, schools and amenities are the responsible of the city and companies located in Plano, in turn they attract high quality (content) employees and residents are less likely to commit crime.
- Quality SF homes under $350K. STOP the excessive property tax increases form the Appraisal District. 50.24% tax increase over past 5 years. Running out of my home. We city in by with less in past years, can do it again.
- Questions 2 and 3 are obviously a gauge towards increasing taxes
- Quit building apartments! I grew up in this city and it is definitely not the place it used to be. So disappointed in what it has become.
- Quit building apartments!!!!!
- Quit putting these ugly apartments in every open area. Keep our green spaces and plant more trees.
- Quite building high density apartments
- Raise taxes 20% and we'll move. Stop building stacked apartment housing, Improve Roads to Reduce Traffic, Stop commercializing Plano
- raising property values and not adjusting tax rates downward accordingly is total BS. IT IS A TAX INCREASE!!!!!!!!!!!!!!!!!!!!
- Real estate prices are out of control. Incentives for fire/police/EMS/nurses to live in Plano? Helps with safety/quality of neighborhood...
- Real Estate Taxes are too high. I think seniors need more of a break, especially the over 75 crowd.
- Really, I'd only be willing to move if we found we needed a bigger house, and finding one that's the right size for us and affordable would be our main concern.
- Redevelop Collin Creek Mall with housing, parks, restaurants.
- Reduce school taxes after 65
- reduce the number of new apartments
- Reduce the property tax.
- Regulate rental homes. Are rental homes habitable, safe and not participating in anything illegal. Maybe inspection periodically for code requirements etc. Are homes maintained so to not affect neighbor's property values.
- Rent doubled- 2 much!
- Rent is too high as a teacher.
- Rent is too high.
- Rental bikes are a problem!!!
- Renting in Plano for 8years but the cost increases may end up pushing my family from the area we love.
- Rents are rising so fast, I will be compelled to move out of Plano. The availability of affordable apts. is small.
- Rent-to-income ratio makes Plano unaffordable.
- Revitalize East Plano.
- safe is very important for living. But it is getting worse now.
- Safe public transportation in safe neighborhoods is something significant that Plano is lacking. I have a disability and cannot drive, so this is imperative for me, in order to be an independent, active participant and resident of Plano's professional community.
- Safety
- Safety is the key. I am hoping to move out of my current apartment at the end of my lease due to not feeling safe.
- School funding, property taxes are a problem for residents
- Seems like perhaps this survey should have been taken quite a few years ago.....
- Seems like the homeowners are paying the price for companies coming to Plano. Wish it were a little more balanced. My taxes are too high and the schools in my zone are not getting as high of ratings as in past (HS). I know of several families that transfer to better rated schools and some of them are planning to relocate or make it happen (apt rent or other family in area)
- seems so segregated to me. and a lack of recognizing there is a more needy population
- Senior Housing Similar to Frisco Lakes would be nice.
- Senior Housing to support an aging community is inadequate. I'd like to downsize in house & lot size and find a secure lock & leave community. Nearly impossible.
- Senior living with golf, a view, low maintenance, one story. Would consider high rise, with one story flat with large balcony, but want a view...golf course, lake area, green space. Too much concrete and noise coming to Plano! Lived in Plano since 1984.
- Several years ago the P&Z discussed mandatory ADA units in each new apartment development and the staff at P&Z and housing didn't like the idea so nothing has been done. What is needed is a mandatory percentage of units in each new/redeveloped apartment complex for ADA units and first floor units that can accommodate disabled and retired/elderly. Developers will scream that it costs more but over 30 years the increase is negligible. It really is a matter if the power structure in Plano wants it or not.
- shelter is expensive to rent or buy. Retirement communities are too few & inadequate in east Plano.

Develop a directory of retirement housing and costs for planning by seniors.
- Should allow some backyard chickens like most other surrounding cities. Ordinances are too strict compared to other cities.
- sick of all the new apartments, way too much traffic is generated. burden on streets, schools, LIFE.
- Sidewalks that are safe to walk & bike with kids when not in a neighborhood. Easily walk to restaurants & shopping that can easily navigate with kids. Crossing Coit & Parker isn't safe on bikes with kids.
- Single family homes are too isolating for me, and Legacy is too fake. I want an actual community and it's hard to find that in Plano unless you have kids.
- Single family homes are what is needed. We have way too many condos and apartments
- Single family homes on what is left of available land and green space for those homes
- Single family homes should be the primary housing option in Plano
- Slow the growth. We have plenty of time
- Small single family homes in a community that provides recreation and takes care of outside maintenance would be very attractive. Seen one offered just recently on Spring Creek near 75
- Some areas are maxed out. No need for mire housing!
- Some areas in central Plano feel very congested and the neighborhoods are in less than great condition.
- Some areas, land, that are zoned Commercial that have been sitting vacant for years need to be zoned for Zero Lot homes. Park Blvd and Alma
- Some of these questions really should be directed only to people who do not own. I really think reworking some of the older neighborhoods to cut off car traffic and make things more walkable would be a good idea. Plano is a great place to live and I sell real estate. It has lasting qualities.
- Some of us work out of our homes, so care less about the issues you're asking about.
- Some questions are poor. The questions about paying more for lodging represent misguided thinking. Choosing among 4 regions of the city is mostly useless. This nonrandom sampling will yield results of very dubious statistical value.
- Something needs to be done about the empty buildings at Park and Preston. Too much vacancy - can't keep tenants @ Park and Preston where Kroger was???
- Spend money to fix older areas/buildings. Also, fix the streets/potholes. We need much more quantity affordable housing for seniors.
- Splash pad in west Plano! People drive to other cities for this every weekend!
- Start building more affordable homes with better lots. We don't need any more apartments.
- Start redeveloping the old track homes. We have lots of property that is ripe for it.
- Stop building apartments.
- Stop all development of apartment housing. The proliferation of this type of housing is ruining the quality of life in Plano and generating terrible traffic congestion everywhere I travel in the city.
- Stop all the additional high density housing the lack of it is why we moved here from Irving.
- STOP ALLOWING DEVELOPERS TO BUILD ANY MORE APARTMENTS. Build more single family homes and condominiums.
- Stop approving developers from building more apartments..... please stop.... traffic is horrible on Preston and Midway
- Stop building additional apartments and other high density housing
- Stop building all apartments!
- Stop building apartment complexes!
- Stop building apartments
- Stop building apartments .
- Stop building apartments and California based shopping centers with the same shops in them.
- Stop building apartments because all that does is make all your questions impossible to be workable.
- Stop building apartments!
- Stop building apartments! , we are planning to leave Plano, it now has more jammed traffic, more apt kids to steal our public school resources and become very unsafe
- Stop building apartments! We have traffic issues and our schools are going to be too big for the teachers to handle. We have crime issues because of apartments, look what just recently was on the news. Maybe in the â€˜older' apartments the City could give them tax breaks or buy the land back and tear them down or make them into upscale luxury apartments.
- Stop building apartments. Single family homes are what should be built and more schools. Stop bringing in the big corporations that are causing all this traffic, congestion and rise in crime and it's decreasing the quality of life here.
- Stop building apartments. You are destroying Plano.
- Stop building apartments
- Stop building apartments
- Stop building high density apartments that look like glorified prisons with no greenspace
- Stop building high density apartments. Traffic is already bad enough.
- Stop building high density housing
- Stop building more housing. It is getting too crowded. If I wanted to live in a congested city I would move back to Dallas. Plano is a suburb. Please keep it that way.
- Stop building multi family living buildings - there are too many already LEAVE THE GREEN AREAS GREEN!!! Stop over developing. Put the developers out of Plano's business & pockets. We do not need more businesses - use the current abandoned buildings to put new business into instead of building new ones.
- Stop building multi story mega apartments. Plano has changed drastically and not for the better
- Stop building multi-family dwellings. The roads and schools cannot handle the increased population. If this was the plan, then more open green space should have been included from the beginning.
- Stop building multi-family housing. Do not need higher density housing. Traffic is already a nightmare.
- Stop building on all our green spaces. And stop building so many apartments. Try improving areas that are run down and filling those areas again before building new.
- Stop building so many 3 & 4 story apartment buildings
- Stop building so many apartments and overpopulating the city.
- Stop building so many apartments!!!! Plano has a shortage of single family homes. We need affordable

starter homes for young families (the number of students in Plano ISD is decreasing because families can no longer afford to move to Plano) and for seniors who want to downsize (they do NOT want housing with stairs and just because they want a smaller living space does not mean they want to give up their individual home and yard). Also, the questions about commute time and biking to work are actually ridiculous. Sure, I would love to have a shorter commute time. But almost no one stays at the same job for 20+ years anymore. People are not going to buy a new house every 5 years or so every time they get a new job. I work in the medical field and there is not a single medical office anywhere near a biking distance from my neighborhood. And working parents cannot bike to work because they have to transport their kids to/from school. Yes, there are buses but you would be surprised how few kids actually qualify for busing.

- Stop building so many apartments. I don't enjoy living here as much as I once did.
- STOP building so many apartments. Stop allowing home builder to build such expensive houses
- Stop building so many apartments. They are nice now but eventually they will age and draw lower rent families that will strain our schools.
- Stop building so many giant apartment complexes. Smaller complexes with some character that fit the charm of Plano, Loved Plano when it was easy to get around not as congested roadways.
- Stop building the high density housing.
- Stop building the ugly cement box apartments. They look like shorter version of the Chicago projects!! Let's have some style with grass.
- Stop building. Leave some green space. Every corner does not need to have an apartment complex or condos.
- Stop build-out. More green spaces.
- Stop high density developments immediately. Stop trying to be like failing Dallas and start being like Plano.
- Stop putting in apartments. Overcrowding, congested roads and possible future water shortage.
- Stop raising property tax and no apartment complex needed
- Stop raising property taxes to pay for all the increased throngs of people moving to Plano! Tax the businesses instead!!!
- Stop raising taxes! With the property values going up ridiculous amounts every year, I could no longer buy a house in my neighborhood if I were to buy today. (We bought our house 15 years ago.) Stop building high-density apartments! I don't want to live in a cramped urban area. I will always have a long commute because of my job as a freelancer because my job moves all around the Metroplex. I do, however, hate that it now takes my husband at least 30 minutes just to get across Plano for his job.
- Stop rewarding landlords that don't maintain their property by not increasing the value/taxes. Make Plano's housing better by rewarding maintenance of your home instead of punishing homeowners by increasing value/taxes. And fix the retaining walls, four years in a row we requested the wall behind our house to be fixed and it's still not done.
- Stop the growth of townhomes/apartments in East Side. We moved to Plano because it was a perfect suburb. Now, with the huge traffic increases and influx of people, it is becoming too city like. Stop bringing companies here that the city can't support in its schools and on its roads.
- Stop the high density building. Less apartments, more single family homes.
- Stop the mass proliferation of apartments.
- Stop the mayor from filling his own pockets
- Stop trying to crowd Plano with multifamily housing and destroying the suburban feel of Plano. Reduce taxes.
- Stop with the building of multi-family type housing such as apartments or condos and no more retail. Build more single family homes since there is still plenty of land.
- Stronger, more consistent property standards in neighborhoods with no HOA. Get cars off the streets, giant travel trailers and buses out of residential neighborhoods. Improved lawn maintenance. What happened to Keep Plano Beautiful?
- Support having diverse options available for all income levels. Worry we don't have affordable housing for younger couples
- Support more tax credit projects for affordable housing. Need more housing for those working at minimum wage levels.
- Synchronize traffic lights
- Tax appraisals are horrible and need to be corrected. Appraisals should stay where you purchased your house unless you sell or rent it out. That way taxes would be more transparent.
- Tax relief. We're drowning! Yes I guess it's nice my house is worth more but what good does it do me when 'd like to KEEP it?
- Taxation is ridiculously high. It appears the money is being spent in far west and north Plano.
- Taxes are crazy high for what you have - this is the reason I am considering leaving the state. I can get a better house with acreage (over 40 acres) and pay less taxes in neighboring states.
- Taxes are increasing beyond the cost of living
- Taxes are making the city unaffordable to millennials and senior citizens
- Taxes are out of hand and quality of life is declining. We will seek a less dense area with lower taxes upon retirement. We do not need more ethnic grocery stores, restaurants, traffic and unsupervised children. Also tired of paying HOA dues for a declining area and not forcing special residents to uphold standards because they don't speak English.
- Taxes are ridiculous for retirees owning homes especially for schools due to Robin Hood. 4 years and we're out of here
- Taxes are way too high - this year I'll spend $8700 on my mortgage and $5500 on taxes. I can't afford this and my house is ridiculously overvalued. I work in Addison and more than half of my commute time is spent trying to get through Plano traffic. I've worked in Addison for 8 months and the SAME BLOCK of Independence Road has been under construction/repair that entire time. Someone asked me to recommend high schools in Plano - and I could only honestly recommend 1-2 out of the 6. As someone who grew up in Plano and moved back after college, it's disheartening to see the quality of life in this city going downhill - especially as a homeowner with a huge financial stake in it.
- Taxes are way too high and there is no reason for the constant increases. City has not planned for increased population. Infrastructure is suffering

- Taxes are way too high for single family homes. We are being priced out of homes by property tax increases.
- Taxes are way too high. Plano city government is corrupt.
- Taxes need to be capped, the steady rise in Home taxes makes living in Plano harder and more unaffordable.
- Taxes will determine whether I choose to live in Plano. I do not have children and not think paying higher taxes including school taxes is fair and will be a deciding factor in choosing Plano.
- Tell developers to stop building house on top of each other
- Texas avoided the housing bubble burst in 2009, by keeping costs from going up. It seems like our property values have risen steeply over the last couple of years, and I'm envisioning a Plano housing crisis unless costs are controlled better.
- The area is wonderful, but the taxes are getting a little high.
- Thanks for destroying Plano.
- The ability for a family to thrive and be supported on one income needs to become a priority for the city of excellence. I would not mind paying a higher tax at all if it meant that families everywhere could live comfortably on a single full time income.
- The amenities in Plano are great already. Keep them at this level, we live on the west side of 75, but maybe invest more in amenities for the East side. Not interested in paying more per month.
- The amount of apartments now is terrible. Traffic is worse. Have lived in Plano for 20 years but am considering selling and moving.
- The answers above are misleading. I am a single person who does not plan to marry any time soon. I live 5 minutes from my school, so none of the above apply to me.
- The appeal of continuing to live in Plano is lessening, mostly due to huge increase in traffic, congestion as more and more people are forced to compete for limited space on undersized roadways. Any trip or errand across town will take 20-30min now guaranteed when it used to take 10min or less.
- The biggest issue is the traffic. I have lived in Plano for 10 years and the traffic has gotten increasingly worse, as is expected with extreme economic development. The lights are not always timed great if traveling within the same direction (not turning onto different roads).
- The city could do with some new middle class housing.
- The city is over populated. Too much traffic, to many apartments. To many rental on my block
- The city needs to do a better job of ensuring new arrivals to Plano keep their homes and yards in good shape.
- The city of Plano has become an overcrowded crime ridden wreck. Far too many housing developments and apartments. The schools cannot support the housing developments and the taxes are too high for the home owners. We are robbing the home owners to support apartment developers. This is asinine. I can't wait to move away from the chaos this place has become.
- The city of Plano is very congested. The homes are overpriced. I can buy home of same or better quality elsewhere for less. I would never relocate to a city to be closer to employment. I prefer to live in a neutral area that has close proximity to various cities.
- The city should continue to evolve its housing offerings with a focus on affordability for all persons.
- The City, at one time, had assistance to help with repairs/rehab to your home. However, it was impossible for us to commit to the total amount due at one time to take advantage of the assistance, even though we have spent the total amount over a period of 2.5 yrs. We are 76 & 77, and we purchased a "money pit", which has put us in the "poor house", with many repairs still needed. Will the City have an assistance program in the near future?
- The cost of homes in Plano and surrounding areas is unreasonably inflated.
- The cost of homes in Plano is getting out of control. I love Plano but we will probably look for our next home in Wylie because it's more affordable. Also, I live in East Plano and have always considered this the 'real' Plano. It seems the east side is not even considered important anymore.
- The cost of housing and taxes have increased dramatically in the last few years. We have stated many times here lately if we were to move to Plano now instead of 10 yrs ago, we couldn't afford housing in a good neighborhood. We wouldn't be able to afford our house we live in now, according to the assessment of our home. Overall, we love living in Plano.
- The cost of housing in Collin County rising makes it difficult to move around within the county. Also, property taxes are really high!
- The cost of housing is not affordable for young people trying to stay or move here, nor is it affordable for people who have lived here for a long time and have seen their housing costs skyrocket.
- The cost of housing is way overpriced. We can get the same house for 50-100k less outside of Plano
- The data the City Council used in determining that Millennials don't want houses is out of date. They need to rethink their position and create more parks instead on vacant lots.
- The denser the population the less appealing to us.
- The development of apartments and the accompanying traffic and crime is making Plano a less pleasant place to live. We will be moving out before our kids have to transition to the middle schools.
- The disparity between the haves on the west side and the have nots on the east side is pronounced.
- The future I see for all the massive apartments and dense housing is their turning into crime havens like the projects in New York. You are doing Plano great harm with dense housing. In 10 years they will look like dumps. Unless you can force the owners to maintain standards, which I doubt.
- The high density apartments all over Plano and adjacent cities is killing the community appeal that I had enjoyed for 24 year as a Plano resident. I know that the DNC has initiated higher density housing in large cities to change the demographics to turn Texas from Red to Blue. I will do everything I can to fight this agenda and keep our family friendly values and government.
- The housing costs are too high for older, not updated homes. There are way too many investor homeowners wanting to rent which prices out first time homebuyers. I suggest trying to limit the number of rental homes in Central and East Plano
- The housing in East Plano is priced well but the taxes are getting too high with little to no impact on improving the schools.

- The housing is becoming too expensive. You are pricing young families out of Plano.
- The housing market is in bubble mode, and needs to burst. Once affordable starter homes under $175k are being priced obscenely over $200-275k. The influx of out-of-state buyers are killing the market. They come here with foreign expectations and massive equity from their former residence and are spending STUPID money on what is little more than a 20+ year old starter home. Home appraisals are skyrocketing and it is approaching the point where people who have lived in their home 10-20-30 years are being taxed out of them. They cannot afford to live in their family homestead because the taxes exceed their resources. Local governments point to the growth as an excuse NOT to lower property tax rates saying they need the money to keep up, exacerbating the cycle. I fully expect that my family will be forced out of our home in the next 5-9 years unless the trend reverses itself. History will look back on this as a dark time.
- The increase in taxes because of the increase of home value is getting ridiculous, especially when that money is not getting invested in our kids education. We need to recycle weekly. We need more public transportation
- The is a dramatic need for housing opportunities for the young professionals you're looking to attract. We've saved diligently and looked for a house in Plano for 5 years and make decent money, but the dramatic price increases has rendered our savings insignificant and priced us out of the market. We're stuck between making far too much money to qualify for any assistance, and frankly we shouldn't, but would be house poor if we conceded and bought beyond our means. I think the city of Plano should push for the development of high quality, innovative and environmentally friendly housing in the sub $300k range.
- The last few sections were hard to answer because my answers would depend on the solutions being used. I like some of the ideas depending on how they are arranged. I really hope Plano keeps taxes low enough for middle class people to thrive here. Don’t over-develop it! Quality of life declines with too much congestion. Keep nature alive here! Thank you!!
- The less paying in property tax, the better
- The lifestyles and affordability are moving away from Plano to areas like Prosper and beyond. Celina is the next Plano. You have a monumental job to try to keep relevant.
- The mayor needs to be recalled - before he turns Plano into one big apartment complex. It used to be a nice city to live in!!!
- The more affordable neighborhoods need to be cleaned up. Curb-appeal helps when the house isn't exactly what I’m looking for and I didn't see that when looking for my most recent rental.
- The Plano Tomorrow plan has received plenty of backlash from residents who are never-apartment-ers with a bad case of NIMBYism. While I don't agree with their sentiment entirely, I am hopeful that the city and the council will work to keep the mixed-use development and new multifamily properties along major roadways and with easy access to those roadways and public transit. Plano's streets already are packed, and repairs/maintenance is a nonstop game. It seems the city transportation and planning staff already are trying to head off this concern, so please continue to do so.
- The property costs - purchase, taxes, insurance - are already too high!
- The property taxes keep going up every year. I know it is due to increasing home values and the demand from homes. If I were to move, I would probably move farther north or east for lower home prices.
- The quality of life in Plano is good. The cost of property taxes has become too high.
- The questions regarding moving tied to various objectives seem to be slanted towards those who are not tied to their properties (i.e., renters vs. home owners). You will end up with skewed results.
- The recent proliferation of big, ugly apartment complexes in Plano is very unfortunate. While it may seem like a good idea now it will be a problem for the city twenty years from now when they are old, tired, and in disrepair. Areas of older apartment complexes tend to breed crime. Look at the high crime areas in north Dallas along Midway and Spring Valley.
- The school taxes are too high in Plano which is why I didn't buy here the 2nd time when I didn't have a child in school.
- The speed limits are too slow. Every highway nearby is a toll except for 75 and that is a bad thing, traffic is awful especially near Jupiter. There is not enough diversity of color/people. Housing is too expensive. The area is kind of bland, i.e. lacks color and community engagement. I think overall quality of schools is great and the community resources are amazing. Houses are newer and nicer than areas to the south.
- The tax rate to income and tax rate to children to homeowner ratio seem unrealistic in the East Plano sector.
- The taxes and cost of housing is way too high right now in Plano. I would like to see that come down before we could purchase our first home. We love Plano and Plano schools, but why is it so expensive to live in a house that was built in the 80s???
- The taxes are through the roof, it is ridiculous, the housing prices have been inflated from out of state people moving in or investors and it is driving the people who grew up in Plano out to other areas.
- The taxes are TOO high in Plano. You are pricing those who have lived in PLANO all their lives and are on fixed incomes from keeping their homes. This is a serious consideration as we contemplate retiring in Plano. May move based on the cost of living continuing to increase when we will have a fixed income.
- The townhome I live in is too old to be paying as much as I do. The city needs more 3 bdrm apartments for families that do not have 2.5 kids, so that single people can live together as roommates and enjoy the amenities of a new community.
- The traffic being created by high density entertainment and apartments is outrageous. Preston Road and the Tollway is a major tie up. The "timed" lights are a joke. The tollway is good now but when you get your way and add high density housing it will again be frustrating.
- The traffic has gotten very bad. It takes forever to just get across Plano.
- The traffic is horrible.
- The upkeep on city owned walls is poor and reflects negatively on well-maintained houses.

- The vast amounts of single family homes are too isolating for me. I don't feel I belong in Plano even though I grew up here.
- The western half of Plano is "booming." Meanwhile, significant portions of the eastern half of Plano are going downhill. This needs to be addressed.
- There are a lot of empty storefronts and the loss of Collin Creek Mall is making it more difficult to stay in Plano as several surrounding towns appear to be growing and .
- There are already way too many apartments in Plano. If they continue to go up like they have been we will absolutely be moving out.
- There are no housing options for retiring baby boomers whose children have left home. They want to downsize but not live in an apt. It seems the only options of nice homes are either large (many times 2 story) or apts. No small homes with small yards. It seems they would be a desirable market but it doesn't exist here esp in west Plano.
- There are no smaller houses in west Plano that are affordable for families with special needs children.
- There are too many apartments already. Packing in more people will increase drive time, place a greater burden on our schools, medical facilities, make our parks and recreational areas too crowded.
- There are too many apartments in Plano. Traffic has been affected and will get worse
- There are too many apartments, townhouses and zero lot line houses.
- There are too many high density apartments. We need more single family homes.
- There are way too many apartments and housing prices are out of control. Green spaces are getting less and less. Unless you are young and getting a big paycheck you are pretty much out of luck moving within Plano. Sadly if you want to make a change moving out of the city may be the only option. Plano has lost its home town appeal. Just call us Dallas.
- There are way too many apartments and it has just about ruined the city. I would be very reluctant to live in Plano.
- There doesn’t seem to be much room left to build homes in Plano. I enjoy living here and my daughter got an excellent education. I couldn’t afford a more expensive house and, sadly, may have to move if the property taxes keep going up.
- There has been too much growth of multi-family with adverse consequences of worse traffic congestion. Tax increases in the past several years are excessive.
- There is a huge need for quality, affordable housing for all income levels that provides dignity to people who otherwise have very few choices due to their income. I strongly believe in mixed income housing as the solution to stopping the cycle of poverty in families, and would like to see more of it in Plano. Shared housing programs or SRO-type housing with shared facilities like kitchens and showers might help cut housing costs for people on a fixed income. It seems like all new development is luxury. I want to see Plano become a leader in incorporating affordable housing for people and families with lower incomes, using creativity to bring these types of developments into Plano. This is an issue facing all major cities across the country-- let's be on the cutting edge of housing and truly be an inclusive community that has a place for all.
- There is a need for smaller, but classier homes for older adults who don't have children, but do like to entertain friends and grow their own produce.
- There is enough housing currently in Plano. I don't think we need any more.
- There is not decent affordable housing for working people in Plano. Why is there only building of luxury home? Why is there not building of good-quality non-luxury homes?
- There is not enough affordable housing which is why my daughter and her daughter live with us.
- There is not enough affordable housing. At our age why should we pay over $150, 000?
- There is too much housing development, condos and apartments and other high density multi-family complexes. This stresses our natural resources especially water and other city services. The construction is a nuisance while the concrete jungle has developed out of this quiet, family-oriented American community. The historical Collinwood house has been abandoned along with the original, family farms. The true loss is the mature trees that have been pushed over too their death. Is there no concern from the city council and administration to protect our trees? Why rename our Oak Point Park & Nature Preserve? Its purpose is now not a preserve but a party center? Where is the artwork and original design of this preserve? Seems the city is more interested in making money from concerts than the staying true to the purpose of the preserve--protect nature. Plano needs to buy land dedicated to nature since existing park property dedicated to protect and enhance wildlife and plant life. A tree protection ordinance would be a wise step towards promoting and regaining trees plowed over for growth. I have watched the old pecan trees on the Merriman farm cut down. Historic mature oaks cut down to make way for East Park Blvd. Forested lots on Jupiter and Parker cleared flat while the enormous trees on Park and Shiloh cut down to the ground. Where is our common sense? Next, I expect our parks to be sold off for high density housing. If there truly concern, there will be new intentions of securing our natural resources in legal steps by the city government. Please let me know what positive directions are being made to protect our environment and not to promote population growth.
- There is very little to choose from for younger, first time homeowners. We need more entry level housing for millennials.
- There needs to be a focus on variety of options, and consideration of the schools. Plano's attraction is the quality schools. High-rise apartments with more green space nearby is more attractive than blocks and blocks of 2 story apartments. As seniors we will consider eventually a move to a building with elevators and underground parking, but would not consider a standard apartment with detached parking.
- There needs to be more affordable housing in Plano. I feel that the city is more interested in the boutique apartments in planned areas that either have shopping and restaurants or in the large homes that have no lots. Neither of those items are affordable to those of us who aren't professionals, but make more than minimum wage.
- There needs to be more affordable housing options for the elderly population.
- There needs to be more housing for senior citizens - three bedroom, two bath (with walk in showers) - that are well

built, easy upkeep and not too expensive with no extra fees.
- There needs to be more options, including nice smaller homes or housing for seniors to transition to higher medical care in same area.
- There shouldn't be any "bad" neighborhoods in Plano. There should only be "good" and "better than good." I don't mean they all should be expensive but that adherence to city property codes for safety and sanitation should be a consistently and rigorously enforced priority, and that the access to and the reliability of police, fire and EMT services, should be at the same high level everywhere within the limits of our city.
- There's a high expectation for the City to ensure our residents are safe, infrastructure is constantly improving and our schools are top in the area
- These clients have minimal income. They are single parents making minimal wage. Affordable housing is needed and very important if they are to become independent.
- Thinking of future water availability, cut back on apartments, and other multiple housing.
- This is a good survey for starters, however, there are many features left out that could be very helpful for improvement of Plano housing... thank you.
- This is the second survey, why? What's the result of the first survey?
- This last section is very disappointing. Increasing taxes 10-20% for anything is. Outrageous. Cut administrative cost.
- This really doesn't affect our household much because we intend to stay where we are until we can't. I worry about the young people who can't afford a decent apartment on a regular wage. My daughter just moved to McKinney because her apartment went up $100/month for a studio.
- This survey did not take into account people who work from home, like me. Nor did it really address the senior populations wants and needs.
- This survey does not address the key issues surrounding "housing" in Plano. By adding more apartments (which feels like the direction the City Planning & Zoning Commission is driving), we are adding additional stress to overwhelmed city infrastructure (i.e. schools are over-crowded, traffic already exceeds surface street capacity, water quality may be "safe" but smells so bad it is borderline unusable).
- This survey is clearly designed to bias toward an agenda to push more apartments into the already jammed Plano. Shame on those who are behind the agenda!
- This whole survey is skewed and written to get the results you want - that there should be more apartments and more public transportation. Right now the buses are mostly empty and the bus stops do not have benches or protection from the elements, unlike major cities with renowned public transportation-i.e. Boston, San Fran, Chicago, DC. Stop pushing DART that so few Plano residents use - so many who use it are from other cities and yet $75million of Plano hard-earned tax dollars support DART yet this doesn't help most residents go where they'd like to go.
- Too congested of a city. Traffic is brutal. More than half my commute time is entering or leaving work and that is a quarter of the miles I travel.
- To keep Plano beautiful, low income areas need more help in maintenance and all areas need code enforcement. The garbage and recycling pick up crews in my area are awesome.
- Too much money
- Too much building of apartments.
- To see affordable and nicely built and. most practical senior living homes, condos and townhomes.
- Too bad you don't do non-numeric characters in some questions in your survey. My commute to work is under a minute because I work from home.
- Too many 2-story houses. Not enough single story houses that single (widowed) folks could call home.
- Too many apartment construction, roads and HORRIBLE - congestion is getting out of hand. Traffic lights are off and no one abides by the traffic laws. TOO many RED LIGHT RUNNERS or people who block roads so even if you get a green light you cannot move. Disgusted with Plano drivers
- Too many apartments
- Too many apartments
- Too many apartments already.
- Too many apartments are being built and taking away from the attraction of living in Plano
- Too many apartments are causing traffic issues.
- Too many apartments are ruining the quality of life and causing more traffic and crime. The expense to put in a bus line on Communications was unwarranted and the busses are almost always empty. What we need is a POST OFFICE!
- Too many apartments being built.
- Too many apartments have been built. The traffic is now terrible. I am in real estate and out in it all day. The roads are filled with pot holes ruining my car. I never thought I would want to leave but now would. We need quality single story homes for retirement.
- Too many apartments have come up in last few years causing a lot of traffic and congestion. Because of which we see rash driving and accidents.
- Too many apartments in Plano already, please stop building more apartments
- Too many apartments you are ruining the city. Roads are clogged, schools are overcrowded, etc.
- Too many apartments.
- Too many apartments. Too many constructions without planning. Reduced standard of living.
- Too many apartments are under construction
- Too many high Density apartments being built
- Too many multifamily dwellings have been built and continue to be built
- Too many multi-family buildings built and being built
- Too many multi-family residences are being built. There already is too much traffic with all the new companies moving in. It lowers the value of all the neighborhoods when we're surrounded by apartments and it takes 5 minutes to pull out of the development. When I do decide to move in the next 10 years, it will be out of Plano. The city is becoming concrete, highways and high rises, not why I moved here.
- Too many new multi-level apartments that stand ugly right next to the street. No lawn, no trees, no integration with the existing neighborhood. They will be a burden to the city once run down.
- Too many poor quality apartments being built. They will deteriorate rapidly causing a change in the demographics of residents,
- Too much development without supporting infrastructure in place. Commuting traffic has gotten worse. Crime is up

in areas. If I wanted to live in a crowded urban area with crime and traffic, I would have bought in Dallas. Current leadership bending over backwards to developers has lowered the quality of living here. The tax burden should not be on the citizens at the expense of incentives to the developers.
- Too much high density being added
- Too much rental housing is making Plano a less-desirable place to own residential property and a less cohesive community. The current city administration's fetish with so-called "mixed-use" developments is misguided. This is just a development fad being used to justify more rental housing.
- Too much traffic
- Top building huge apartment buildings. The affect the value of our homes. Plus most are still empty! Stop trying to build on every green space in Plano. What makes Plano great and beautiful is keeping some of the greenery and not laying concrete down on every inch of the city like Richardson. We should strive to be more like McKinney and keep our trees and greenspace.
- Traffic density in an area is another factor I would consider when buying a house. I would also consider how many apartments and how many government subsidized apartments are near the neighborhood. If there were a lot of either, especially govt. subsidized I would not move there. My old house was great, more apartments turned subsidized and now crime is higher, panhandlers are on the corner and I was harassed in the grocery store. I do not want this in Plano.
- Traffic gets worse now. Major concern.
- Traffic in Plano is quickly becoming a nightmare. My commute used to take 15 minutes at most and is currently at a minimum of 20 minutes on a good day. I know the influx of people moving to Plano has caused a need for more apartments or community housing but I really hope it is limited in the future.
- Traffic is a growing issue. Crime prevention should be a top proactive priority.
- Traffic is a huge issue. More housing, especially apartments, seems to make for more traffic. This is a regional issue. As Frisco grows so will Plano's traffic issues.
- Try to preserve older homes. Too many new homes that look the same
- Understanding the housing stock in Plano has gone through changes, I am not a fan of the number of multifamily communities that are going up around the city.
- Unhappy with tax rate increases. This will affect my decision to leave Plano in the next couple years.
- Very expensive especially utilities.
- Waaaay tooooo many apartments!!!!!!! They are not tax payers and we are carrying the burden of their living in Plano!
- Walkability, cycling as a recreation and for commuting, and Public Transportation is very important to me, so I like housing and neighborhoods that are designed around that mindset. After living at the apartments in Downtown Plano, my husband and I specifically looked in and around Old Towne for a home because of its accessibility to the Dart and Downtown restaurants.
- Want high energy efficiency, high quality construction home. Would pay more for better insulated, EnergyStar appliances, drip irrigation.
- Warm water pools for seniors.
- Water and utility rates are excessively high for individuals who are living on a fixed income. Reduced utility rates, similar to homestead exemptions, should be available for retirees.
- Way to Crowded and way too many HOA's
- Way to many Apartments and still you build more. It is causing congestion on our streets and straining our systems. My water pressure is a joke!
- Way too much traffic going thru area heading to and from Frisco. Coit is a parking lot!
- Way too many apartments being built with not enough infrastructure to support it. Traffic is horrendous from 3 - 6 pm now. Bad planning by the city!
- Way too many apartments.....the schools have been dumbed down over last 10 years....it’s over for a place to brag about living...
- We already have some trails near us, but I would love to be able to have more convenient and beautiful trails near us. Right now we have to ride down Ridgeview near the stinky mulching facility to bike on a nice trail that goes through Twin Creeks. We also have Russell Creek but we have to ride through neighborhoods and cross McDermott, which is fine, but I would love it to be more convenient. A house that backs up to a nature preserve would be ideal. I love tree-lined trails too, rather than big open fields of grass. We would like to build a new home with more land someday, but all the houses are so expensive now and there's no land between the houses. We would likely have to move out of the city to do that because of the cost of land here. But I don't want to leave Plano because of the wonderful libraries, synced traffic lights, and wide lanes!
- We already have too much congestion in the city.
- We are a one-car family so location is the most important factor and will only buy a home in a neighborhood where we can continue this lifestyle.
- We are already getting taxed out of homes..... raising 20% would be crazy considering how much the values have already been going up. You can't get new construction in Plano under half a million dollars. That's crazy!
- We are already overpaying for property in Plano. Why would I want to pay more?
- We are concerned about 1) the rate of our property tax increases 2) the decline of ours and other nearby neighborhoods due to the increase of unregulated rental properties 3) the traffic 4) the unnecessary road construction, making traffic even worse. What has happened to Plano? So much of it is rapidly becoming run-down and trashy, yet taxes continue to skyrocket.
- We are developing too many high density dwellings. I did not move to Plano because I wanted a big city. Dallas is already available. I moved to Plano for the suburban feel. I do not care for any plan to stuff more people into Plano, just so we can collect more money.
- We are needing help ASAP. My husband is on disability, and I was laid off from my job in 3/2017, reapplied for unemployment 3/18, and denied due to not working and making the 6 times one weeks earned wage. I am going to 60 and it is very hard to find something, I have lowered my salary. We have used up my retirement, and basically nothing left. We are going to have to move out of our apartment by the end of the month 5/18.
- We are planning to move in the next few months. We really love Plano and want to stay here, but we need a bit

more space with a second baby on the way (and often visiting relatives) and might be priced out of the city. Parks and trails are probably my number priority when looking at houses and part of the reason I'm hesitant to move is because I LOVE the trail and playgrounds by our house right now.
- We are seniors, so many of the previous questions would not apply to us.
- We are so displeased with the current development of Plano that we cannot wait to leave. My husband has lived here his whole life since the 70s. We're very disappointed with the congestion of people and the traffic.
- We are tapped out in what we can afford living in this area. Property taxes would be more palatable if 100% of school taxes stayed in PISD. We don't want to work until we are 70 so we'd like to be able to save more money. I am worried that my children will not be able to live in Plano because housing is so expensive. Yes, they could live in an apartment but that is not ideal. There are no middle income housing neighborhoods left. Even our old neighborhood in 75023 would be too expensive for a person coming out of college looking for first house to buy. We would never consider living east of Custer.
- We could really use better residential street lighting.
- We currently have the benefit of all the above and all were important when we specifically decided to purchase a home in the area we did.
- We do need more affordable housing in Plano.
- We do not need more apartments. Single family homes are preferable.
- We do not need more high density housing. This area was serene with mature trees and green space. Now we have growing concerns about crime and local businesses being broken into frequently.
- We do not need more large concentrations of apartments. Plano ISD has 50,000 apartments in its boundaries already. The city of Plano has 35,000. Large concentrations of apartments kill the local schools. Irving ISD and parts of Richardson ISD are prime examples. Apartments can be nice the first 10 or 15 years. After that time period, they are fully depreciated and are allowed to fall apart.. See the apartments on Haverwood as examples (and see what they have done to Huffman Elementary.). Don't add more apartments to Plano! Plano ISD is already suffering. Anyone who makes money building apartments should have to put significant dollars in an endowment fund that can then be used in 10 or 15 years to help educate the kids, most likely low socio-economic, living in those apartments. With the drastic reductions in state school funding, Plano ISD can't afford to keep filling the gap. The city brags on our schools all the time and then goes and makes housing decisions that significantly hurt our schools. You can't have it both ways!
- We do not want any more apartments but want more parks and open space
- We don't want more high density apartments as they are enough in Plano that create lots of traffic each day.
- We don't need any more high density housing
- We don't want more apartments in Plano.
- We have enough apartments in Plano. No more are needed!
- We have gotten far too many apts. I'm very glad my children went to Plano West before it got so large. I believe the huge schools will be what has people looking elsewhere to live!
- We have more than enough high density apartments building around our community which caused so many new traffic and school capacity issue. This ridiculous city development plan needs to be stopped.
- We have too many apartments. Sad downtown has added more. They look awful. Quaint has left downtown Plano. Will homes ever be built again for under $350K? We don't have affordable homes being built for middle class anymore.
- We like the way Plano is now, suburbs with lot of greenery and parks. Any new construction of housing must come with new schools (elementary and middle) if not we will become what Dallas city is, and prompt us to move out to Allen or other cities.
- We live in a great neighborhood, near a park, schools, not too far from restaurants/entertainment, wish Plano would do something about a shopping area. They have let Collin Creek Mall go downhill while making sure the west side has plenty of shopping. At this point the majority of my shopping is done in Allen, which I hate but it is closer than going and battling the west side.
- We love it!
- We love Plano but wish there were more townhomes <400k that have master bedroom downstairs and in the 75093, 75024 zips
- We love Plano, and specifically the area we live is perfect for our needs. Our goal is to stay here.
- We love where we live in Plano. Even though the taxes are high, and keep rising, it is worth it. Great location and access to everything. Great schools.
- We loved living in Plano but just couldn't afford to build our dream house here. You'd think you could with two working professional incomes, but the property values are out of control.
- We loved the open and semi-rural feel Plano Had! Too many Big apt complexes. Too high and retired people have complained too small of rooms not big enough for Queen size bed.
- We moved to Plano five years ago and love it. We looked at moving to Frisco and McKinney but I am so happy we did not because I just find those areas so sterile in terms of the neighborhoods, parks, people, etc. My husband and I literally talk about how awesome Plano is about every weekend. We live in a great community with a great location, great parks, libraries, etc. We moved from Lake Highlands where our house was broken into and we were robbed at Target at gunpoint. We never worry about our safety here. The diversity is so refreshing too. Daffron is where my daughters attend school and it is just a great group of parents and kids (and I think this is the norm for most Plano schools.) I personally think that Plano cannot be beat!!
- We moved to Plano for the suburban plan, with schools and libraries within walking/biking distance (i.e., kid friendly). The new emphasis on high density housing is not kid-friendly. Also, new playgrounds have been lacking in shade.
- We need a post office on the west side.
- We need affordable housing for workers in the service industry, food, hospitality, landscape. My son lives at home because he cannot find apartment near work that he can afford.
- We need better landscaping of roads, we claim to be best place to live in but the grass has gone out of control, bricks falling off or people's rundown fences showing to

public. The road along independence is made out of asphalt???!!! Why not concrete? It looks better and lasts longer. What are we? Richardson? North Dallas? Don't we have funding for cement? Also, can we please consider burying those cable, electricity, phone lines? It's an eyesore. Older plazas on the southeast side starting from legacy and independence need much renovation, they are dated and not attracting much business. I wish we had a rule about establishments having mostly brick and neutral paint to make the establishments more uniform, pleasing to the eye and inviting. I also wish neighborhoods were bricked up so it looks more uniform from the road. We need somebody with good eye for detail and design to revamp and upgrade Plano specially on the older sides. You wanna stay the best, you gotta keep up with the times. As much as your marketing team mentions the accolades of this city, your effort to keep it looking classy, clean and, safe and upgraded should also be there. I wish there was a community for beautification and planning here in Plano, before we become outdated and forgotten.

- We need housing for seniors downsizing but still independent that are equivalent to the quality of home they are leaving. And, we need affordable housing for those members of our community who serve the community but do not make 6-figure incomes.
- We need larger lot sizes and the homes should have more diversity. The homes look like they have all been lined up and built by the same 3 builders. The yards all lack curb appeal.
- We need LESS APARTMENTS and more Homes.
- We need less half million dollar homes. I soon won't be able to live in the DFW area.
- We need more 55 and older housing! I plan to move to Frisco this year, moving into Del Webb Frisco Lakes. Nothing like it closer to me.
- We need more affordable housing for families
- We need more affordable housing for middle class families.
- We need more affordable housing for seniors -- smaller homes/senior independent communities that are not priced out of range.
- We need more affordable housing for the average person - not the wealthy. Single family homes that are moderately priced. Parks and trails and green space is important to me. I do like how downtown Plano is building new townhomes/apartments close to shopping and Dart.
- We need more affordable housing/group homes and services for people with disabilities on limited income
- We need more affordable senior housing as our population ages and retires. Paying property taxes with no relief for school taxes prevent & discourage home ownership for seniors.
- We need more apartments and housing for people who work in Plano! As a city employee, I make a reasonable wage, but to move out of my parents' house I will have to move outside of the city in order to afford an apartment.
- We need more density and more design - less cookie cutter housing solutions
- We need more housing geared to the 55 and over age group, including senior housing.
- We need more midrise to high rise units for purchase... not as many rental units.
- We need more parks and recreation area
- We need more reasonable housing, less dense housing and no more apartments!
- We need more revitalization on the east side. More quality shopping and eating establishments, more diversity in our housing stock to attract more young professionals and others. We need a hospital on the east side!!! Thank you.
- We need more schools. Overcrowding downgrades quality, and quality schools built Plano. We need better water, it is very stinky out of the tap some days.
- We need more services for people with severe IDD. My Possibilities refuses to address my needs.
- We need more single family homes, especially new ones on the West side with decent size lots.
- We need more single family homes, not more high density housing!!! Property taxes are WAY too high.
- We need more single family one level with mother in law quarters.
- We need more single story single family home developments. That is what most people in our area want. We do not need any more apartments
- We need more small businesses and startup companies. I see and read about large companies moving here but Plano should offer comparable incentives to attract small business, startups and minority business to open in Plano to bring potential growth, diversity, and inclusion to the community.
- We need more smaller houses on larger lots on the west side of Plano. We need the ability to have vegetable gardens, pets, neighbors more than 6' away.
- We need more smaller, affordable homes for first time home buyers and seniors.
- We need newer affordable housing (under $250,000) for young couples or newly single adults. My son and his wife recently had to buy in Little Elm just to find something they could afford which increased their commute to work. This truly was a sad situation.
- We need public transportation to love field and to entertainment sites in Arlington
- We need safe affordable housing in west sector for the disabled.
- We need smaller homes, not such huge ones. Please build high quality single story homes, 3 bedroom, 3 bath, 3 car garage types.
- We need tax relief in Plano. Houses are no longer affordable for the average household. Too many apartments means fewer people contributing to the tax base putting the pressure on home owners. So many apartments puts pressure on congested streets. Apartment dwellers get to take advantage of all the amenities free of charge that home owners pay for like parks, streets, schools, etc. We need apartment dwellers to be accountable for some of the taxes and the increases being imposed on home owners.
- We need to continue to strive for balance in the number of apartments and the type of apartments that we permit in our city. We should not see new development of Garden-style apartments. We should see new development of more urban-like apartments as part of a larger mixed-use development.
- We need to do something to reduce property taxes. We may have to move as we cannot afford these now and certainly won't be able to in retirement, which is soon.
- We need to have affordable housing
- We need to keep housing rentals to a minimum. Rental properties encourage people not totally invested in the community-that are likely transient

- We need to keep residential communities and stay away from constructing apartments. Too late!
- We need to make sure all apartment builders have a clause that they MUST upkeep and modernize their properties every certain number of years if they are receiving any tax breaks to build in Plano.
- We need to make sure we have affordable housing for seniors and young families. We also need to keep a good mixture of housing types throughout Plano. Even as a senior, I want to have a mixture of family types where I live, young, middle and older.
- We need to reduce high density multifamily units, and limit subsidized housing in order to improve the school and traffic congestion.
- We overpay as it is
- We own and we also have rental property. We need more housing assistance for people with disabilities and low incomes
- We presently live in Wylie in a gated community and love the security and the condition of the neighborhood. My wife and I are both realtors and my wife has sold homes in Plano since 1974. What we feel needs to be done on housing is to get more housing opportunities for first time home buyers. Prices have escalated over the years and we believe that hurts entry into purchasing a home. We lived in Plano off on why building a home on acreage so we normally like living a little bit out of the Plano area. However we think Plano is a wonderful city and recommend living there to many of our clients.
- We really appreciate the great update rebate program. You should get more info out to people about it. Our friends learn about it and go "oh man" when they realize they could have used it during a recent update. Of course having it move a bit faster might help too
- We should have an elevated light rail that runs down the center of the tollway
- We should not be building too many apartments.
- We will need --as we age--one level housing with garage, low maintenance, and affordable. Nothing fancy. Just quality construction. The sunken floor living rooms of 1970-80's won't work.
- We would like to move to Plano, but I think living in West Plano and working in East Plano may be a longer commute time than I have living in North Dallas.
- We would love to see Plano allow residents to build auxiliary housing units (mother-in-law suites or garage apartments) as a source of affordable housing. It would provide residents a way to offset growing housing costs as well as provide safe, community-focused affordable housing for students, young professionals and older folks on fixed incomes. Additionally, it's very hard to find truly walkable areas in Plano. There should be more focus on walkable/bikable areas. Collector roads in Plano are NOT safe for bikes. Even crossing them on a bike at an intersection with a stoplight is dangerous.
- We would prefer more condominiums rather than apartments.
- West Plano residence are narrow minded and do not care about the bigger picture of Plano
- We've been in our home since 1969 and have loved the house and the surrounding area. We've enjoyed seeing the neighborhood grow.
- What can be done to reduce the number of loud cars, people playing loud music, groups of guys drinking in the front yard, too many people living in one house in zip code 75074? I'm currently staying in this house to save. I like the location, we are close to everything, but it would be nicer if the neighborhood could be improved in those aspects.
- What is the city going to do to cut my taxes vs charge more. We are already paying 100% more over the last 5 years why would I want to pay even more?
- When considering whether to zone for trendy "work-where-you-live" communities, please ensure that the pay for employees in such areas would realistically allow them to live there.
- When you live in Plano you should attend Plano schools.
- Where I live in Plano, parks and trails are close to home, I don't want to walk to shops, etc., or work, I live by good schools where my grown children attended, do not need childcare. I love where I live and have no desire to move.
- While I recognize that housing density will logically have to increase as Plano continues into its next phase of maturity, the additional congestion, traffic, and continual construction obstructions are diminishing the lifestyle experience my wife and I chose to live in Plano for in the first place. If this continues, I will likely consider moving to a less congested / populated location.
- Who is going to have access to this survey?
- Why would I want to pay MORE?? My taxes go up up up, and I can't afford to do any improvements in my 1980's house. Build real affordable housing for real people. This city is not set up for seniors.
- Wish it was more affordable for the seniors in the area
- Wish we could stop the growth. The traffic is terrible. And the air-quality is getting worse.
- With home age on an avg 15yrs+ need to spurs up the neighborhood
- With increase in population need to sync up the street lights for better traffic flow . My commute to work is 25 min and only work 8 miles from home and evening hours it takes over 30 min .
- With the aging population, affordable new housing would be great, especially for 65+group. We don't need big homes/ yards. Many of my single friends have discussed this housing issue: need smaller, simpler and one story affordable living in a decent neighborhood.
- With the number of retirees coming to the area, finding single story, smaller homes with little to no yards is extremely difficult. Everything being built is two stories. Stairs become difficult to navigate and dangerous. Am looking in Dallas at one-story condos because of this.
- Work on expanding outdoor spaces, mountain bike trails, keep golf at Los Rio, fewer apartments.
- Worried about Plano putting in more apartments. Windhaven Park is example of increased crime and poor upkeep by apartments. A lot of behavior issues come from the apartments near Shepton. Also our road and grocery stores are already more crowded than ever.
- Worried about the amount of apartment complexes being built and overburdening commutes and traffic with more people per acre.
- Would be interested in nice condos in area with restaurants and shopping.
- Would leave Plano due to taxes rising. Would even consider moving out of the metroplex with the increased drive of tax amounts.
- Would like bigger lots. More elbow room. Love the amenities such as parks, restaurants, LIBRARIES, police, and fire!

- Would like more single story townhome/condo properties in Plano.
- Would like to keep more houses and suburbs feel than other types and more land like older neighborhoods for family friends and not crime attractive
- Would like to see more affordable IMMEDIATELY AVAILABLE housing for seniors who are not in need of assisted living, but for discounts in rent cost in complexes/sections of complexes without being put on a waiting list for 2-3 yrs. until a vacancy becomes available.
- Would like to see more high rise condos (that aren't in the millions) to purchase
- Would like to see more one story zero lot line or patio homes that is pet friendly. Some place that would be nice to transition into retirement.
- Would like to see more required HOA with crime watch.
- Would like to see more townhomes/high rises
- Would like to see proposal for backyard cottages be adopted.
- Would like to support property values and not build any more high density housing in Plano.
- Would not buy a house near apartments or near public transportation.
- Yes again affordable housing for residents reaching 65.
- Yes lower taxes. Once you retire, you cannot afford to stay.
- Yes --newer smaller homes 2-3 bdrms 2 bath--larger rooms for empty nesters
- Yes stop taking the land and building apartments
- Yes we need to get some of these vacant buildings either torn down and build more single family homes or filled with stores.
- YES!!! Those of us whose children are out of school should not have our hard earned money going toward the school district!!! It should go towards road repairs or something that we actually benefit from.
- Yes, but they deal with the structure, flow and question context of the survey tool.
- Yes, consider building an over 55 single family home community like Frisco Lakes, Frisco and Heritage Ranch, Allen. This is the only reason I would leave Plano
- Yes, our property taxes have gone through the roof due to all of these new businesses moving here. I'm sure that is good for the City of Plano, but it is not good for individual home owners until they get ready to sell their house. The property taxes have become almost prohibitive to living in Plano. I would like government to be cut back so that our property taxes can be lowered. I don't care about bike paths and recreation centers. What I do care about is having an affordable and safe water supply and having lower property taxes!!!!
- Yes. Lower property taxes!!!
- Yes. Please don't drastically increase the Property Taxes. In 2015/2016 the property taxes were appraised only about 1000 USD, this year the same property is appraised around 10%, this is bizarre and make people move out.
- Yes. We already have TOO many apartments! Please don't build anymore!
- You are allowing Plano to become too over crowded. City has lost its edge by allowing too much building on the tollway and no thought to roads handling all the traffic. Plano Parkway/Preston is a terrible design and idea for apartments. Why is there no east/west Dart rail line up and running? Traffic lights need to be reprogrammed for better traffic flow.
- You are over building and the traffic is getting awful
- You didn't ask. We also have an adult disabled son living in a Plano group home. Many more of these are needed for people with disabilities!!
- You forgot to prelist schools as an answer on some questions as important to housing choice.
- You need more apartments and affordable housing for young couples. We were priced out of Plano and moved to Allen because of the housing market in Plano. We really wanted to live here, but the affordable housing options along with the quality of schools we wanted our kids to go to didn't mix well.
- You need to keep The Great Update Grant program going. Lots of houses in Plano have foundation issues that go unaddressed.
- You want to know how much more I'm willing to pay for things that are not important to me, but nothing is being said about making life here less expensive. I may not be able to afford Plano much longer.
- You're building too many apartments! I may leave the city as a result of that.

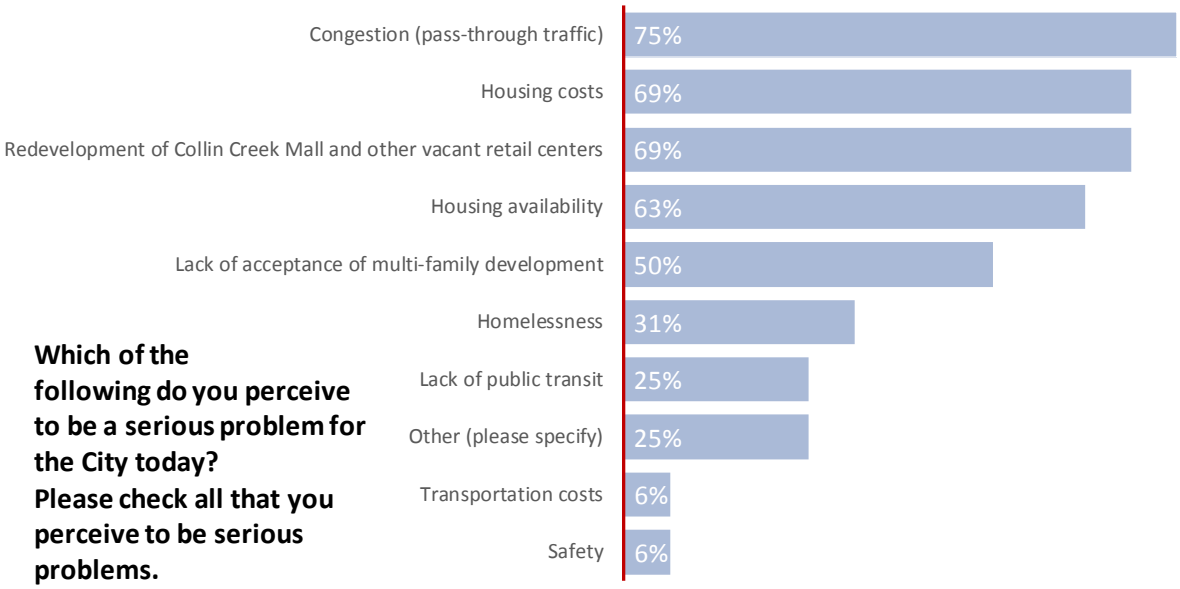
Appendix B:
Advisory Group Survey

Survey

To quantify the range of philosophical perspectives present in the Advisory Group, a brief survey was fielded to all of the 19 members in advance of the August 2018 meeting.

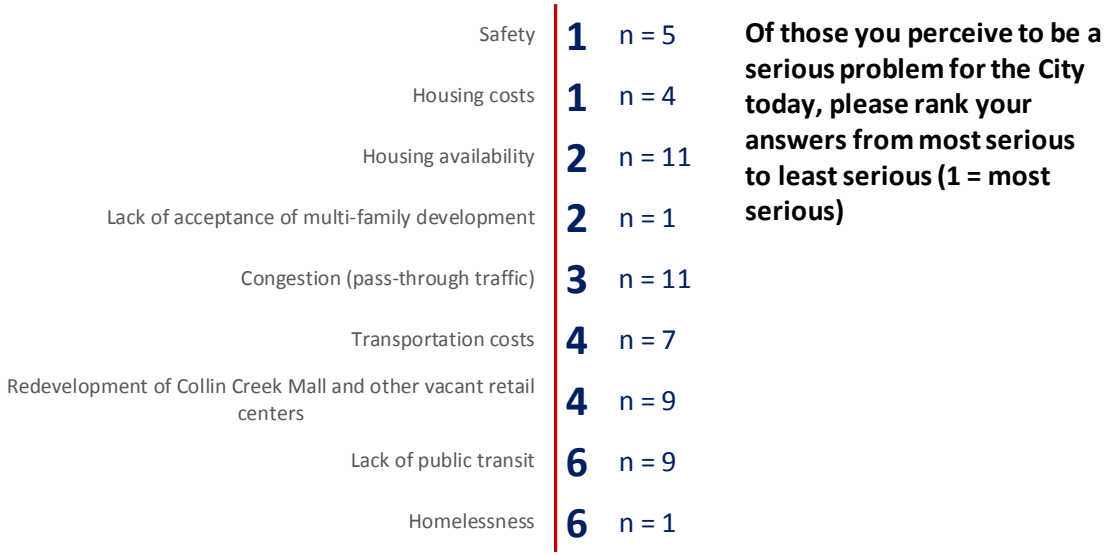
The results of the first question identified the hierarchy of Advisory Group members' perceptions of the what they perceive to be a serious problem facing the community.

Figure 114 Perceptions of the Most Serious Problem



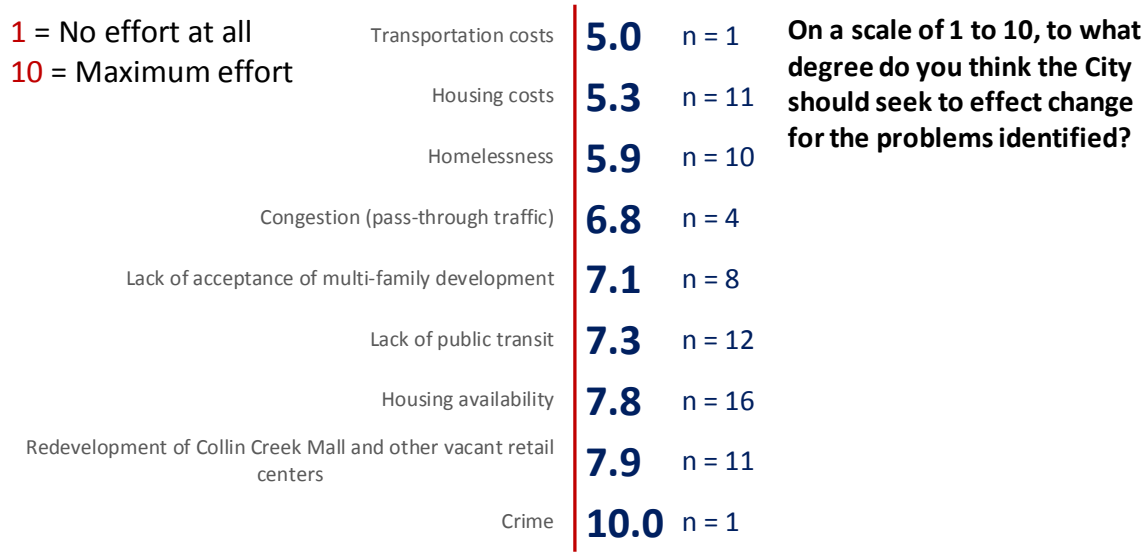
Members were then asked to rank their problems. The results are presented in rank order according to the number of Advisory Group members that gave each issues a particular rank along with the number of members that indicated that particular issue.

Figure 115 Rank of Serious Problems



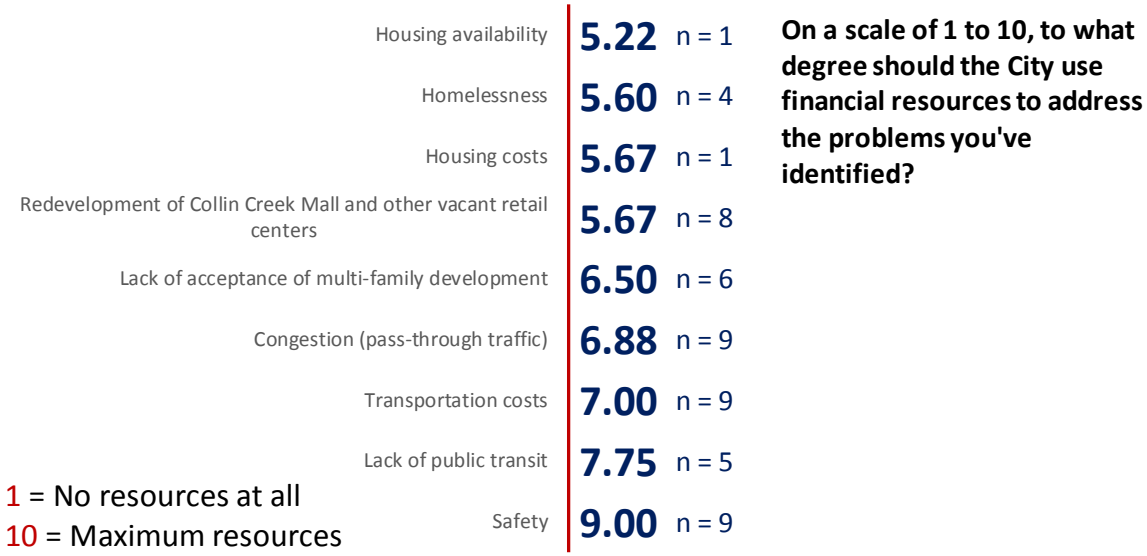
Advisory Group members were then asked to rate the degree to which they thought the city should seek to effect change, with 1 being no effort at all and 10 being maximum effort. Interestingly, no one scored efforts related to the various issues below the half-way mark, and the results generally support the notion that the city should be involved to some degree toward a higher-level effort.

Figure 116 Degree to Which the City Should be Involved



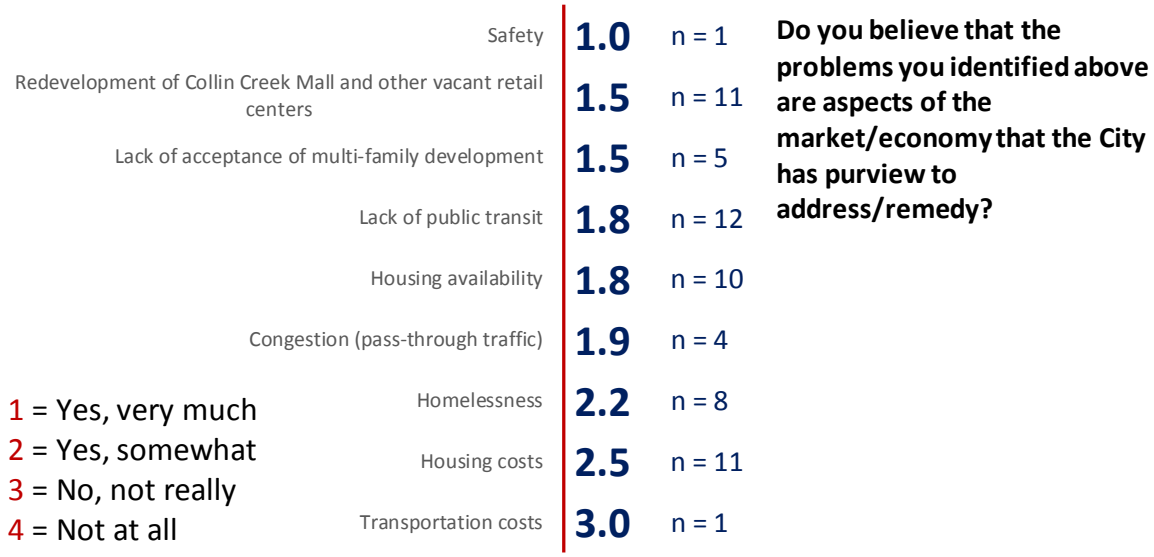
Members also were generally supportive of the city applying financial resources to remedying specific problems that were identified. Again, the results generally support the notion that the city should use its finances to remedy many of these problems, though in this case, the housing issues fall in the middle of this spectrum around 5.

Figure 117 Degree to Which City Should Use Financial Resources



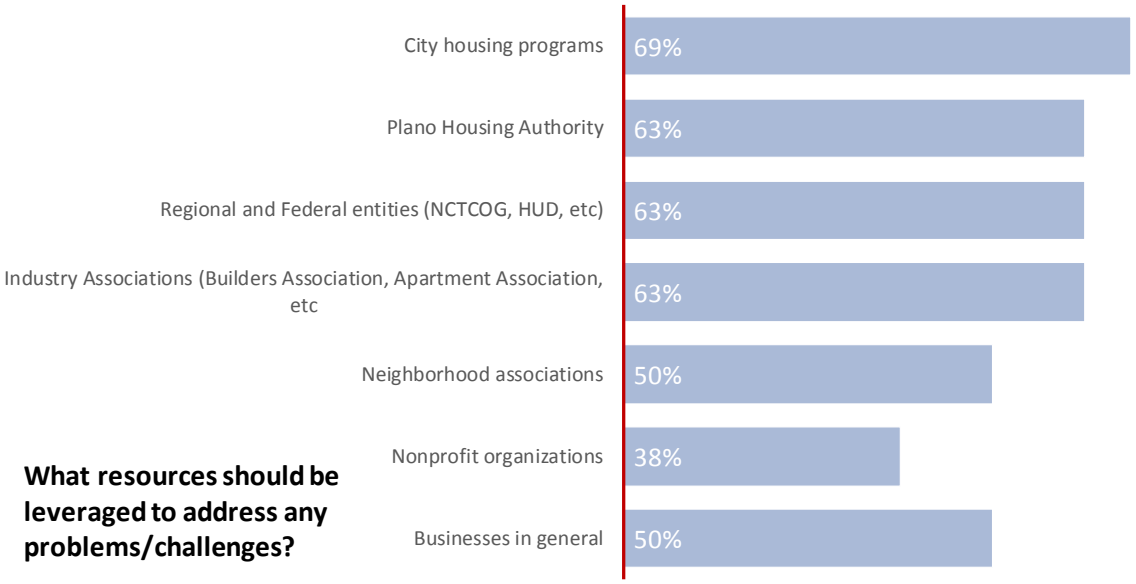
Members were asked whether they believed the city had purview to address and/or remedy the identified problems. It was a strongly held perspective that safety is very much in the purview of the city, followed by the redevelopment of Collin Creek Mall, a lack of public acceptance of multifamily development, lack of public transit or housing availability. On the opposite end of the spectrum, member felt that transportation costs were not really in the city's purview to remedy, and housing costs fell between "no, not really" and "yes, somewhat".

Figure 118 City Purview



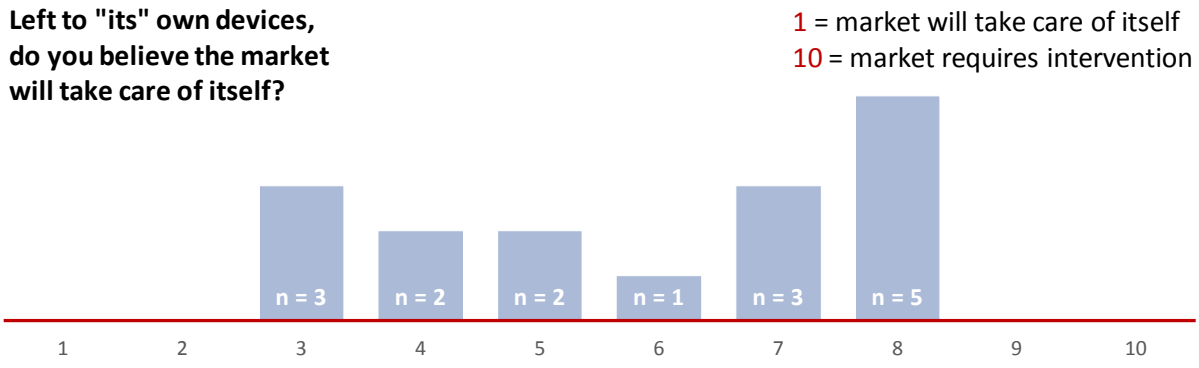
Among a core set of possible responses, members were asked to select all that they agreed were resources that the city should leverage to address and/or remedy the challenges they identified. Top on the list was the city's housing programs, followed by the Plano Housing Authority, regional and/or federal entities, the business community, neighborhood organizations, nonprofits, and business in general.

Figure 119 City Resources to Address Problems



To address and quantify one of the more widely- and frequently-occurring topics of discussion during Advisory Group meetings, members were asked to rate the degree to which they subscribe to the philosophy that the market will take care of itself (and thus, the city should not intervene) or that the city must be an active participant. Overall, the average response for the entire group fell at 5.9 on the scale of 1 to 10.

Figure 120 Will the Market Take Care of Itself



Appendix C:
Meeting/Focus Group Topics

Survey Instrument

Throughout the project, the consultant team met with small groups of stakeholders to discuss issues, concerns, questions, and opportunities related to housing in Plano. Meetings took place in small groups of between 2 and 10 participants. These meetings took place in April, May, and August of 2018. Additionally, a public meeting was held in August 2018 to solicit input and hear from the community at large. Summaries of key themes and questions that arose in these meetings are provided below.

Common themes that came up across all stakeholder groups included: the lack of affordable entry-level housing inventory in the City, be it for sale or for rent; the need for affordable senior housing, including opportunities to downsize while remaining in the City; the inter-relatedness of housing and transportation, and how transportation challenges are affecting housing choices; the challenges facing employers in finding and keeping labor, as a result of these housing and transportation issues; and the opportunities presented by older and underutilized retail spaces in the City.

The first set of focus group meetings were conducted on April 10 and 11, 2018. Three focus groups were held during this time, with representatives of the development community, housing advocates, and residents from throughout Plano.

Developers

- Corporate and employment growth is driving housing pressure, as workers move into the City
- However, many of these people moving in cannot afford housing in the City and end up living outside of Plano and commuting in to jobs
- The City's land constraints present a challenge to new housing development, but what is left is still being developed; redevelopment of single family homes is not happening yet
- In addition to growth from employment, there is a growth in the senior population both from natural aging and retirees moving to be closer to family
- Future opportunities will include redevelopment of retail spaces

Housing Advocates

- In addition to the real job growth that is occurring, the City is perceived by those outside to have opportunities and so people will move to the area in anticipation of a job. This creates challenges when there is not enough or the right type of housing available
- Homelessness is increasing in Collin County and service providers face numerous challenges, including finding housing for clients
- Transportation is another challenge, and one that goes hand in hand with housing – lack of transit or access to transit restricts housing and employment opportunities for those without other means of transportation
- These issues do not stop at the City limits, and so regional solutions will be key

Residents

- The east end of the city is very different compared to the west end of the city, both in terms of residents and housing
- Downsizing is a particular challenge, as an inventory of smaller housing is limited and what does exist is older and generally requires more work, which can be a challenge for seniors
- The workforce the City may want or need cannot afford to live in the city; affordability issues also exist for seniors, particularly in east Plano

Council Members

- Affordable housing and senior housing are major needs
- Affordability issues exist across the spectrum – there is an inventory shortage, land costs are so high that affordability cannot be done through new development, and many workers cannot afford to live in the city
- In addition to the affordability challenges facing the current workforce, new graduates cannot afford apartments in Plano, meaning the city is losing out on a future workforce
- The city needs more variety in housing product, and housing for all groups – workforce, entry-level homebuyers, and seniors
- Transportation needs are a major factor as well that should be addressed in conjunction with housing
- There are redevelopment opportunities in the city, particularly around older retail, but don't want to lose the character of existing neighborhoods as redevelopment takes place

Lenders

- Core issues involve people being priced out – this is related to home values/prices, property taxes, and incomes
- The City's down payment assistance program is great, but it is hard for buyers to utilize because of limited inventory in affordable price ranges
- Mixed use development is more challenging to finance than traditional residential because it doesn't meet conventional guidelines and so requires larger down payments
- Lenders are seeing a normalization of the market after Legacy West and areas around the Tollway developed; also seeing a tightening of the commercial market with increasing rates and lenders wanting to see more liquidity from developers (to be able to withstand market corrections)

Employers

- Employee recruitment is a challenge across the wage spectrum, although the challenges are different at different income levels
- For service and support staff, the availability of affordable housing and transportation combine to create significant barriers to employment; employers are chronically under-staffed
- Transportation is a major challenge – public transportation is lacking, both in availability (e.g. late night and weekend service) and geographic coverage. Where public transit is not available, workers rely on carpooling (which can impact staffing if a driver is sick and the entire car of employees does not come in) or driving alone, however with the added cost of tolls oftentimes the cost of getting to a job is not worth it for the wage an employee is paid. To get employees to drive from where they live to work in the city, employers have to pay more. The service industry will be at $15/hour as a starting wage within a year
- Recruitment challenges change around $55,000; at this wage level it is still difficult to attract qualified candidates, and there is a high likelihood of losing them to another position because there is so much competition for labor. Employees who do work in Plano still cannot live in the city, as reasonably priced housing is difficult to find.
- New commercial development is continuing to come online, and so the demand for labor is not going to slow; however, development models are likely to change to adapt to the labor availability (e.g. more limited service rather than full service hotels)

Economic Development

- The City has been incredibly successful in attracting employers and growing economically, however that has come with the challenges of housing that new workforce and the service sector to support that new development
- The initial draw for companies was that they were locating where the workforce was; as housing challenges increase and the workforce moves to where there is housing available and affordable, employers may follow
- While the city used to have a full range of housing available, there are now housing challenges at both ends of the income spectrum. At one end, there is no inventory available for high wage earners who move through corporate relocation and do not want to purchase an older home that needs work. At the other end of the spectrum, it is also very difficult for service industry workers to find housing
- The city needs more housing to accommodate a growing workforce and needs diversity in housing types, and there are opportunities with four corner retail to do mixed use and other different housing developments, but the challenge is in getting buy-in from the community and decision makers for projects that are different from what has been done traditionally

Public Meeting

A public meeting was held on August 16, 2018. Residents were presented with information on the project as well as data analysis and trends, and then in small groups (5-8 people) asked to respond to three questions:

- What do you perceive to be the problem facing the city today?
- How and to what degree do you think the City has purview to effect change in these problems?
- What resources do you think could be used to address these problems (i.e. what opportunities might there be that the City can leverage)?

Aside from the themes that arose throughout the other outreach efforts, the following themes were discussed at the numerous tables:

- Landlords not accepting housing choice vouchers
- Aging neighborhoods
- Need more bus stops, more transportation options
- Land banking
- Use commercial tax base for infrastructure improvements
- Need for better community education
- Combat the misinformation
- Empowerment zones
- Increasingly dealing with urbanization issues (e.g. homelessness)
- Lack of open space (green space) – specifically parks
- Adequate water supply is critical for development