



City of Plano **DRAFT**

Annual Action Plan 2019-20

Prepared for the United States Department of Housing
and Urban Development



TABLE OF CONTENTS

City Summary	1
Executive Summary.....	3
AP-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)	3
PR-05 Lead & Responsible Agencies – 91.200(b)	8
AP-10 Consultation – 91.100, 91.200(b), 91.215(l)	9
AP-12 Participation – 91.105, 91.200(c)	16
Expected Resources	20
AP-15 Expected Resources – 91.220(c) (1, 2)	20
Annual Goals and Objectives	23
AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e).....	23
AP-35 Projects – 91.220(d)	26
AP-38 Projects Summary	27
AP-50 Geographic Distribution – 91.220(f).....	33
Affordable Housing	33
AP-55 Affordable Housing – 91.220(g)	33
AP-60 Public Housing – 91.220(h).....	35
AP-65 Homeless and Other Special Needs Activities – 91.220(i)	36
AP-75 Barriers to affordable housing – 91.220(j)	40
AP-85 Other Actions – 91.220(k)	42
Program Specific Requirements.....	45
Appendix A: Plano Low to Moderate Income Census Tract Map.....	49

DRAFT - Annual Action Plan

CITY SUMMARY

The City of Plano 2019-20 Action Plan details the available resources and activities that will utilize Community Development Block Grant (CDBG) and HOME Investment Partnerships (HOME) funds received from the U.S. Department of Housing and Urban Development (HUD) starting October 1, 2019. Funding priorities were established through the 2015-2019 City of Plano Consolidated Plan, and the proposed activities are recommended by the Community Relations Commission as part of the Consolidated Grant Process. The process includes annual grant hearings and public participation. This Action Plan serves as the final year of the current five-year Consolidated Plan. The City anticipates receiving \$1,349,727 in CDBG funds and \$514,643 in HOME funds from HUD. The City also anticipates receiving \$120,000 in CDBG program income and \$6,750 in HOME program income during the period of October 1, 2019 through September 30, 2020. All funds must be used to assist Plano’s low to moderate income residents, and meet one or more of the following HUD objectives:

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

For the City’s 2019-20 Action Plan, the following activities are proposed to meet HUD and City objectives:

Activity Name	Outcome	Grant/Amount
Grant Administration Planning, coordination, and monitoring of the CDBG and HOME programs as well as fair housing promotion, services, and technical assistance.	Not applicable	CDBG: \$269,945 HOME: \$51,464
City of Plano Housing Rehabilitation Provides low-interest rehabilitation and reconstruction loans; emergency repair grants; and acquisition, rehabilitation, and resale of single family homes to low and moderate income homebuyers.	24 households	CDBG: \$849,782 CDBG Program Income: \$120,000 HOME: \$133,982 HOME Program Income: \$6,750
City of Plano First Time Homebuyer Assistance and Education Provides down payment and closing cost assistance to low and moderate income families purchasing homes in Plano. Assistance amount is based on the buyer’s level of income and requires completion of homeownership counseling.	6 households	CDBG: \$10,000 HOME: \$252,000

Activity Name	Outcome	Grant/Amount
Homelessness Prevention Provides short-term rent, mortgage, and utility assistance to low income Plano residents at immediate risk of homelessness.	167 persons	CDBG: \$122,000
Texas Muslim Women's Foundation Provides supportive services including case management, counseling, emergency shelter, and transitional housing to victims of domestic violence.	8 persons	CDBG: \$44,545
Boys & Girls Clubs of Collin County Provides after-school and summer programs to help low-income Plano children enhance their academic success, nutrition, character, and leadership skills.	222 persons	CDBG: \$53,455
Required HUD CHDO Set-Aside Activities may include: Purchasing and developing residential lots for new construction of affordable housing units; acquisition, rehabilitation and resale; and homeowner-occupied housing rehabilitation. All activities will serve low and moderate income families. Funds are expected to be allocated on October 1, 2020 to a Community Housing Development Organization (CHDO). No CHDOs applied for GY 2019 funding.	1 household	HOME: \$77,197
TOTAL CDBG and HOME RECOMMENDED: \$1,991,120		

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

EXECUTIVE SUMMARY

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

1. Introduction

The City of Plano (City) annually receives entitlement grant funds from the U.S. Department of Housing and Urban Development (HUD) to serve low and moderate income Plano residents. This Action Plan covers Grant Year (GY) 2019, which is the period of October 1, 2019 through September 30, 2020. This is the final year of the City's five-year (2015-2019) Consolidated Plan (Con Plan). The Action Plan is submitted to HUD every year and lists the activities the City will pursue with federal funds to meet goals previously established in the five-year Con Plan. The grants included under this Action Plan are the Community Development Block Grant (CDBG) and HOME Investment Partnerships Program (HOME).

The City anticipates receiving \$1,349,727 in CDBG funds and \$514,643 in HOME funds from HUD for GY 2019. The City also anticipates receiving \$120,000 in CDBG program income and \$6,750 in HOME program income during GY 2019. All federal funds must be used to meet one or more of the following HUD objectives:

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

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

2. Summarize the objectives and outcomes identified in the Plan

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

The following is a summary of City objectives and outcomes for the 2019-2020 Action Plan.

Decent Affordable Housing

- Housing Rehabilitation for 24 homes
- Down payment assistance for 6 first time homebuyers

Suitable Living Environment

- Homelessness prevention for 167 persons
- Homeless supportive services and shelter for 8 persons
- Children and youth after-school and summer programs for 222 persons

3. Evaluation of past performance

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

During the third year of the current five year consolidated planning period, the City of Plano achieved six of its annual goals set for the period of October 1, 2017 to September 30, 2018 and made progress toward the five-year goals. The following table outlines the five-year goals and cumulative outcomes of the first three years of the Con Plan. Accomplishments from the fourth year of the 2015-2019 Con Plan will be available in the 2018 Consolidated Annual Performance Evaluation Report (CAPER), available in December 2019.

Goal	Indicator	5 Year Goal	Cumulative Accomplishments	Percent of Goal Accomplished
Housing Rehabilitation	Homeowner Housing Rehabilitated	125 Housing units	89	71%
Supply of Units	Homeowner Housing Added	30 Housing units	11	37%
Homeownership	Direct Financial Assistance to Homebuyers	25 Households assisted	9	36%
Homeless Prevention	Homelessness Prevention	150 Persons assisted	345	230%
Homeless Shelter and Services	Homeless person overnight shelter	200 Persons assisted	83	41%
Public Services - Special Needs	Public service activities other than low/mod income housing benefit	1,500 Persons assisted	561	37%
Public Services - Medical/Dental	Public service activities other than low/mod income housing benefit	100 Persons assisted	0	0.00%
Public Services - Transportation	Public service activities other than low/mod income housing benefit	150 Persons assisted	0	0.00%
Job Training	Public service activities other than low/mod income housing benefit	60 Persons assisted	0	0.00%

The City addressed six goals in the first three years of the 2015-2019 Con Plan. By the end of GY 2017, two of the six goals met the annual benchmark to achieve Con Plan targets while four goals fell below the annual benchmark. The City's goals of Housing Rehabilitation and Homelessness Prevention met or exceeded their annual benchmarks.

City goals related to increasing the supply of affordable units and homeownership have fallen short due to a thriving real estate market in Plano and throughout North Texas. The values of vacant lots and homes have risen significantly over the five years, creating challenges to acquire or build affordable, single family homes. The fast-paced market and rising sales prices have hindered the ability of First Time Homebuyer Program participants and non-profit housing developers to compete for moderately priced homes that fall within HUD guidelines. To combat these conditions, the City increased its maximum purchase price for its First Time Homebuyer Program starting with Grant Year (GY) 2016, which increases opportunities to assist low and moderate income homebuyers. Furthermore, the City increased the maximum down payment assistance offered from \$20,000 to \$55,000 beginning in July 2018, to further increase opportunities for homeownership.

While progress was made, the City did not meet its target in the Public Services – Special Needs category through GY 2017. However, the City continues to fund additional public services through its City-funded grant program, Buffington Community Services Grant (BCSG). In addition to the 561 persons who received public services with CDBG funds from GY 2015-2017, 21,600 individuals were served through BCSG funding during the same period.

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

While the City has not used HUD funds on medical/dental programs during the 2015-2018 grant years, the City funded several medical programs from 2015-2018 using the City of Plano's Buffington Community Services Grant. From GY 2015-2017, the City provided health services for a total of 3,867 individuals using BCSG funds. In the current grant year (2018), the City is funding one program providing health services, with a goal of serving 413 individuals by September 30, 2019.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

A formal Citizen Participation Plan (CPP) outlines how citizens provide their input on how federal funds are used for each annual Action Plan. The CPP is included as part of the City's current five-year Con Plan and available online at <http://www.plano.gov/660/Housing-Urban-Development-HUD-Grants>.

Citizens are able to provide their input at public hearings and during the public comment period. The City provides notice to the public regarding the hearings and comment periods through publication in the local newspaper, Plano Star Courier. In addition, all public hearings are also posted on the City's main website and the Neighborhood Services website: www.planoneighborhoods.org. The following is a list of public meetings, hearings, and notices of comment periods that provided citizens the opportunity to have input on the 2019-20 Action Plan:

- Public meetings: April 4, April 11, April 16, April 25, and May 2
- Public hearings: May 16 and July 22
- Notice of public hearings and comment periods: March 17, April 28, and June 16

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

5. Summary of public comments

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

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

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

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

7. Summary

This Action Plan for GY 2019 includes projects with objectives and outcomes that address priority needs and help meet goals identified in the current five-year Con Plan. For more details about the Con Plan, please visit the City's Neighborhood Services website at www.planoneighborhoods.org. Priority needs in the Con Plan significantly outpace the amount of HUD funding received by the City. The City helps offset some of this gap with its own general funds for public services through the Buffington Community Services Grant (BCSG).

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

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

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

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

Table 1 – Responsible Agencies

Narrative (optional)

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

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

Consolidated Plan Public Contact Information

City of Plano

Neighborhood Services Department

7501-A Independence Parkway

Plano, Texas 75025

Phone: (972) 208-8150

Fax: (972) 208-8158

www.planoneighborhoods.org

Shanette Eaden, Housing and Community Services Manager

Natalie Evans, Grants Analyst

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

1. Introduction

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

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

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

In preparing the Action Plan, the City consulted with outside agencies that have responsibility for administering programs covered by or affected by the Action Plan. Local service agencies were invited to participate in the grant process with services focusing on homelessness, health and wellness, children and youth, persons with disabilities, and affordable housing.

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

The City is a member of the Collin County Early Childhood Coalition and serves on the Steering Committee for the Health and Wellness Alliance for Children, which works to improve the health of children throughout Dallas and Collin Counties. In addition, the City serves on the Advisory Council of the Collin County Homeless Coalition, on the Board of Directors of Metro Dallas Homeless Alliance, and as a member of the Collin County Social Services Association. Active participation in these organizations enables the City to collaborate with service providers to help deliver a comprehensive system of care.

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

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

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

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

On the regional level, the City has representatives who serve on the CoC's Performance Review and Allocations Committee (PRAC), the Homeless Management Information System (HMIS) Committee of the CoC, and the Metro Dallas Homeless Alliance (MDHA) Board of Directors. MDHA is the lead agency for the TX-600 CoC. Beginning in September 2017, the CoC began providing a Coordinated Access Case Manager in Plano, who assists unsheltered persons with finding housing and other supportive services. The City will continue to work closely with the Coordinated Access Case Manager to address the needs of literally homeless individuals and families who contact the City for assistance.

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

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

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

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

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

Table 2 – Agencies, groups, organizations who participated

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

3	Agency/Group/Organization	Metro Dallas Homeless Alliance
	Agency/Group/Organization Type	Services-homeless Regional organization
	What section of the Plan was addressed by Consultation?	Homelessness Needs (all) Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Ongoing membership, correspondence, and attendance to meetings of the CoC General Assembly, Performance Review and Allocations Committee (PRAC), HMIS Committee, and board meetings. Coordinate system of care for people experiencing homelessness or at risk of homelessness.
4	Agency/Group/Organization	Community Relations Commission
	Agency/Group/Organization Type	Civic Leaders
	What section of the Plan was addressed by Consultation?	Homelessness Needs (all) Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Community Relations Commission (CRC) is a board of citizen volunteers who are appointed by the City Council to make funding recommendations for the use of CDBG, HOME, and BCSG funds to City Council. Consultation took place over several months, consisting of 5 public meetings and 2 public hearings in which 30 grant applications from 26 non-profit organizations were discussed. These discussions resulted in the selection of programs to be funded in 2019.
5	Agency/Group/Organization	City of Allen
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Needs (all) Homelessness Strategy Non-Homeless Special Needs

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

<p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>City of Plano staff met quarterly with staff from City of McKinney to discuss goals to identify and address cross-jurisdictional housing challenges, evaluate fair housing issues and contributing factors, analysis of fair housing data, identification of fair housing priorities/goals, collaboration on the regional Assessment of Fair Housing (AFH) Report, and determine housing needs.</p>
---	--

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

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

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

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

Table 3 – Other local / regional / federal planning efforts

Narrative (optional)

This section is optional and was left blank intentionally.

AP-12 Participation – 91.105, 91.200(c)

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

Summarize citizen participation process and how it impacted goal-setting

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

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public meeting, April 4, 2019	Non-targeted/broad community	19 individuals in attendance, not including City staff	Six agencies made presentations requesting funds. No public comments received.	No comments received	
2	Public meeting, April 11, 2019	Non-targeted/broad community	13 individuals in attendance, not including City staff	Five agencies made presentations requesting funds. No public comments received.	No comments received	
3	Public meeting, April 16, 2019	Non-targeted/broad community	22 individuals in attendance, not including City staff	Six agencies made presentations requesting funds. No public comments received.	No comments received	
4	Public meeting, April 25, 2019	Non-targeted/broad community	13 individuals in attendance, not including City staff	Seven agencies made presentations requesting funds. No public comments received.	No comments received	

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
5	Public meeting, May 2, 2019	Non-targeted/broad community	5 individuals in attendance, not including City staff	Four agencies made presentations requesting funds. No public comments received.	No comments received	
6	Public hearing, May 16, 2019	Non-targeted/broad community	No members of the public in attendance	The commissioners voted on funding decisions. No public comments received.	No comments received	
7	Public hearing, July 22, 2019	Non-targeted/broad community	To Be Determined (TBD)	TBD	TBD	
8	City Bulletin Board – Posted Agendas	Non-targeted/broad community	Agendas for public hearings and public meetings posted April 1, April 8, April 9, April 16, April 29, May 8	No comments received	No comments received	
9	City Website – Posted Agendas	Non-targeted/broad community	Agendas for public hearings and public meetings posted April 1, April 8, April 9, April 16, April 29, May 8	No comments received	No comments received	http://www.plano.gov/1227/City-Council-Agendas http://www.plano.gov/AgendaCenter/Community-Relations-Commission-16

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
10	Newspaper Ad	Non-targeted/broad community	Newspaper ads in Plano Star Courier main section on March 17, April 28, and June 16	TBD	TBD	

Table 4 – Citizen Participation Outreach

EXPECTED RESOURCES

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

Introduction

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

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

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

Priority Table

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 5				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public – federal	Acquisition Admin and Planning Housing Public Improvements Public Services	1,349,727	120,000	0	1,469,727	1,469,727	2019 is the last year of current ConPlan
HOME	public – federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	514,643	6,750	0	521,393	521,393	2019 is the last year of current ConPlan
Other	public – local	Public Services	569,400	0	0	569,400	569,400	2019 is the last year of current ConPlan

Table 5 - Expected Resources – Priority Table

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

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

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

Matching requirements will be satisfied as follows:

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

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

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

N/A

Discussion

This section is optional and was left blank intentionally.

ANNUAL GOALS AND OBJECTIVES

AP-21 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Housing Rehabilitation	2015	2019	Affordable Housing	Plano City Limits	Housing Rehabilitation	CDBG: \$849,782 CDBG Program Income: \$120,000 HOME: \$133,982 HOME Program Income: \$6,750	Homeowner Housing Rehabilitated: 24 Household Housing Units
2	Homeownership	2015	2019	Affordable Housing	Plano City Limits	Homebuyer Assistance	CDBG: \$10,000 HOME: \$252,000	Direct Financial Assistance to Homebuyers: 6 Households Assisted
3	Supply of Units	2015	2019	Affordable Housing	Plano City Limits	Housing Supply	HOME: \$77,197	Homeowner Housing Added: 1 Household Housing Unit
4	Homelessness Prevention	2015	2019	Homeless	Plano City Limits	Homeless Prevention	CDBG: \$122,000	Homelessness Prevention: 167 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Homeless Shelter and Services	2015	2019	Homeless	Plano City Limits	Homeless Shelter	CDBG: \$44,545	Persons Assisted Homeless Person Overnight Shelter: 8 Persons Assisted
6	Public Services - Special Needs	2015	2019	Homeless Non-Homeless Special Needs	Plano City Limits	Public Services - Special Needs	CDBG: \$53,455	Public service activities other than Low/Moderate Income Housing Benefit: 222 Persons Assisted

Table 6 – Goals Summary

Goal Descriptions

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

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

Table 7 – Goal Descriptions

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

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

AP-35 Projects – 91.220(d)

Introduction

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

#	Project Name
1	19-20 Grant Administration
2	19-20 City of Plano Housing Rehabilitation
3	19-20 City of Plano First Time Homebuyer Assistance and Education
4	19-20 City of Plano Homelessness Prevention
5	19-20 Required HUD CHDO Set-Aside
6	19-20 Texas Muslim Women’s Foundation
7	19-20 Boys & Girls Clubs of Collin County

Table 8 – Project Information

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

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

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

The City has identified two primary obstacles to meeting underserved needs. The first obstacle is limited federal and local funding. The needs of the community are greater than the available local and federal funds. The other main obstacle is Plano’s local housing market. Since 2012, the median home value in Plano has risen 68% from \$202,000 to \$339,000, and the amount of undeveloped land in Plano is less than 4 percent. The limited availability of land that can be cost-effectively developed, as well as increasing demand for housing within Plano, significantly affects opportunities for increasing the supply of affordable housing units.

Projects

AP-38 Projects Summary

Project Summary Information

1	Project Name	19-20 Grant Administration
	Target Area	
	Goals Supported	Housing Rehabilitation Supply of Units Homeownership Homeless Prevention Homeless Shelter and Services Public Services - Special Needs
	Needs Addressed	Housing Rehabilitation Housing Supply Homebuyer Assistance Homeless Prevention Homeless Shelter Public Services - Special Needs
	Funding	CDBG: \$269,945 HOME: \$51,464
	Description	Funds will be used to cover the cost of planning, administering, operating and monitoring the CDBG and HOME programs to ensure compliance with HUD and City policies and regulations.
	Target Date	9/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	Not applicable
	Location Description	The primary activity location is 7501-A Independence Parkway, Plano, TX 75025.
	Planned Activities	Funds will be used to pay for salaries and fringe benefits, insurance, supplies and associated costs to administer and oversee the CDBG and HOME programs.
2	Project Name	19-20 City of Plano Housing Rehabilitation
	Target Area	

	Goals Supported	Housing Rehabilitation
	Needs Addressed	Housing Rehabilitation
	Funding	CDBG: \$849,782 CDBG Program Income: \$120,000 HOME: \$133,982 HOME Program Income: \$6,750
	Description	This program provides low-interest rehabilitation and reconstruction loans to low and moderate income renter and owner-occupied households. Terms of loans are based on need and ability to repay. The program also provides for emergency repair grants and acquisition, rehabilitation, and resale of single family homes to low and moderate income homebuyers.
	Target Date	9/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	24 low and moderate income households
	Location Description	The program is administered at 7501-A Independence Parkway, Plano, Texas 75025, and activity locations are city-wide.
	Planned Activities	Planned activities may include home repair, rehabilitation and activity delivery, as well as acquisition, rehabilitation, and resale of single family homes to low and moderate income homebuyers.
3	Project Name	19-20 First Time Homebuyer Assistance and Education
	Target Area	
	Goals Supported	Homeownership
	Needs Addressed	Homebuyer Assistance
	Funding	CDBG: \$10,000 HOME: \$252,000
	Description	Through deferred payment loans, this program provides down payment and closing cost assistance to low and moderate income families purchasing homes in Plano. The program offers up to \$55,000 based on the buyer's level of income. An eight-hour educational class is mandatory for program eligibility. The expected activity also includes activity delivery.
	Target Date	09/30/2020

	Estimate the number and type of families that will benefit from the proposed activities	6 low and moderate income households
	Location Description	The program is administered at 7501-A Independence Parkway, Plano, Texas 75025. Assistance locations are determined after an approved buyer locates an eligible property.
	Planned Activities	Planned activities include down payment and closing cost assistance up to \$10,000 for CDBG and \$55,000 for HOME through deferred payments loans to low and moderate income families.
4	Project Name	19-20 Homelessness Prevention
	Target Area	
	Goals Supported	Homeless Prevention
	Needs Addressed	Homeless Prevention
	Funding	CDBG: \$122,000
	Description	This program will provide rent or mortgage payments and utility assistance for low income families in Plano who are at immediate risk of homelessness for up to three consecutive months.
	Target Date	9/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	167 low income persons at risk of homelessness
	Location Description	The activity is located at and administered by the Assistance Center of Collin County at 900 18th Street, Plano, TX 75074.
	Planned Activities	Planned activities include rent, mortgage and utility assistance paid directly to the provider, as well as case management provided to the program participants.
5	Project Name	Required HUD CHDO Set-Aside
	Target Area	
	Goals Supported	Supply of Units Housing Rehabilitation
	Needs Addressed	Housing Supply Housing Rehabilitation

	Funding	\$77,197
	Description	Activities may include: Purchasing and developing residential lots for new construction of affordable housing units; acquisition, rehabilitation and resale; and homeowner-occupied housing rehabilitation. All activities will serve low and moderate income families. Funds are expected to be allocated on October 1, 2020 to a Community Housing Development Organization (CHDO). No CHDOs applied for GY 2019 funding.
	Target Date	9/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	One low to moderate income household
	Location Description	Administration and location of the activity will be determined when funds are allocated to a subrecipient.
	Planned Activities	Activities may include: Purchasing and developing residential lots for new construction of affordable housing units; acquisition, rehabilitation and resale; and homeowner-occupied housing rehabilitation. All activities will serve low and moderate income families.
6	Project Name	19-20 Texas Muslim Women's Foundation
	Target Area	
	Goals Supported	Homeless Shelter and Services Public Services - Special Needs
	Needs Addressed	Homeless Shelter Public Services - Special Needs
	Funding	CDBG: \$44,545
	Description	This program will provide supportive services including case management, counseling, emergency shelter, and transitional housing to women who are victims of domestic violence.
	Target Date	9/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	8 homeless persons
	Location Description	The program location is confidential.

	Planned Activities	Planned activities include shelter and supportive services for victims of domestic violence.
7	Project Name	19-20 Boys & Girls Clubs of Collin County
	Target Area	
	Goals Supported	Public Services - Special Needs
	Needs Addressed	Public Services - Special Needs
	Funding	CDBG: \$53,455
	Description	This program will provide after-school and summer programs to help low and moderate income Plano children enhance their academic success, nutrition, character, and leadership.
	Target Date	9/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	222 low and moderate income children and youth
	Location Description	Douglass Community Center, 1111 H Avenue, Plano, TX 75074.
	Planned Activities	Planned activities include after-school and summer programs for low-income youth.

Table 9 – Project Summary

AP-50 Geographic Distribution – 91.220(f)

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

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

Geographic Distribution

Target Area	Percentage of Funds
n/a	n/a

Table 10 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

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

Discussion

This section is optional and was left blank intentionally.

AFFORDABLE HOUSING

AP-55 Affordable Housing – 91.220(g)

Introduction

The City’s housing priorities are: 1) increasing the supply of quality affordable housing, 2) improving existing affordable housing stock, and 3) expanding homeownership opportunities. For the 2019-20 program year, these priorities will be addressed through the following activities: homelessness prevention assistance to 167 persons (approximately 67 households), down payment assistance to 6 first-time homebuyers, acquisition of 1 single-family unit, and housing rehabilitation for 24 low and moderate income households.

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

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	98
Special-Needs	0
Total	98

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

One Year Goals for the Number of Households Supported Through	
Rental Assistance	67
The Production of New Units	0
Rehab of Existing Units	24
Acquisition of Existing Units	7
Total	98

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

Discussion

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

The City will also support new affordable housing opportunities through down payment assistance to six first time homebuyers and acquisition with rehabilitation of one single family home. All affordable housing activities will benefit low and moderate income buyers.

It is anticipated that the City will support the production of new rental units by providing resolutions of support for housing tax credit developments to be constructed within the city. Plano residents who are at-risk of homelessness will be supported through the City's Homelessness Prevention Program, which will provide short-term rent, mortgage, and utility assistance to approximately 167 persons (67 households).

AP-60 Public Housing – 91.220(h)

Introduction

Plano Housing Authority (PHA) is the local public housing agency in Plano. The PHA currently manages 23 public housing units and assists 1,839 low-income individuals. Currently, PHA administers 948 Housing Choice Vouchers. Forty (40) of the 948 vouchers are VASH (Veterans Affairs Supportive Housing), designated specifically for homeless veterans.

PHA owns and administers 23 single-family public housing units scattered throughout the City. They were built between 1962 and 1981.

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

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

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

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

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

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

Discussion

This section is optional and was left blank intentionally.

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

Introduction

Throughout Collin County and the City of Plano, as with most areas of the country, homelessness has become an increasing challenge. The 2019 Point-In-Time (PIT) count found 103 unsheltered persons in Plano, which is a 49% increase from the 2018 PIT count (69 persons). Top reported reasons for homelessness included an inability to pay one's rent or mortgage, unemployment, lack of affordable housing, and domestic violence situations. Including those who were sheltered, there were 264 persons identified as homeless in the City of Plano in the 2019 PIT Count, versus 225 in 2018.

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

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

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

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

The City currently addresses the needs of homeless persons who contact the City by coordinating with local shelter providers and non-profit organizations to place homeless persons in shelter or housing and coordinate supportive services. Metro Dallas Homeless Alliance (MDHA), lead agency for the CoC, currently provides a Coordinated Access and Assessment Case Manager at the Assistance Center of Collin County in Plano, who assists literally homeless persons with assessment, obtaining shelter and/or housing, benefits applications, and obtaining critical documents. City staff work closely with this case manager to

locate housing options for homeless persons.

The City launched a Hospital Homeless Initiative in April 2018 to address the needs of admitted Plano residents in area hospitals who are at risk of homelessness upon discharge. Participating hospitals include Medical City Plano, Baylor Scott & White Plano, and Texas Health Presbyterian Hospital Plano. City staff meets with the patient to gather information to determine shelter eligibility and to complete an intake form for HMIS input. Staff then contacts emergency shelters and transitional living programs that best fits the needs of the patient to find out availability and coordinate intake, including transportation if needed. Follow-up is conducted to confirm the patient entered the program. A comprehensive shelter list and contact information for the Coordinated Access and Assessment Case Manager is also provided to hospital staff for referral purposes in the event a patient is unable to participate in the initiative due to residency or other factors. To date, 11 patients have been visited by City staff and received assistance with shelter and housing placement. All patients were successfully diverted from unsheltered homelessness.

Beginning in August 2019, the City will begin a monthly street outreach collaboration with the Plano Neighborhood Police Officer Unit, Plano Police Mental Health Coordinator, volunteers from Collin County Homeless Coalition, and Lifepath Staff. During each outreach, two to four teams will visit locations in Plano known to be frequented by unsheltered persons to assess immediate needs and provide information on the Collin County Coordinated Access and Assessment Case Manager, shelter, and other resources.

Addressing the emergency shelter and transitional housing needs of homeless persons

The City addresses the emergency shelter and transitional housing needs of homeless persons through collaboration with the CoC and CCHC and through sustained funding of local shelters and supportive services. In this one-year Action Plan, the City's CDBG funds will be used to support Texas Muslim Women's Foundation, which provides culturally-sensitive services and shelter to victims of domestic violence. In addition, the Community Relations Commission has recommended to City Council to use general funds to support the following shelters: 1) The Samaritan Inn, a transitional housing shelter for individuals and families, 2) Emily's Place, a transitional housing shelter for victims of domestic violence, 3) Hope's Door New Beginnings Center, a shelter and supportive services agency for victims of domestic violence, 4) City House – My Friend's House, a shelter for runaway and homeless youth ages 0-17, and 5) City House – Transitional Living Program, a transitional housing program for youth ages 18-21.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that

individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

The City, through involvement and leadership in the CCHC and the CoC, collaborates with service providers to facilitate the adoption of best practices, increase capacity, and coordinate the delivery of services to persons experiencing homelessness. In September 2018, the City of Plano became eligible to receive an allocation of Homeless Housing and Services Program (HHSP) funding from the Texas Department of Housing and Community Affairs (TDHCA). The City is currently using these funds to support a rapid rehousing (RRH) program that serves both families and individuals, thereby facilitating a rapid transition to permanent housing and shortening the length of time in homelessness. The program is administered by City House Inc., in partnership with the Assistance Center of Collin County, with a goal of housing 30 people by August 2019. The City will continue to fund this program in PY 2019. These two agencies also receive Emergency Solutions Grant (ESG) funding for RRH, while Hope's Door New Beginnings Center and Texas Muslim Women's Foundation receive CoC RRH funding.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.

The City uses CDBG funds to support the City of Plano Homelessness Prevention Program, which serves extremely low- and low-income Plano residents at risk of homelessness. In addition to assistance with housing costs, clients are connected to a multitude of other supportive services such as food, clothing, benefits application assistance, job search assistance, ESL classes, credit counseling, budgeting and more. These basic services, combined with the housing payments supported by the grant, create a comprehensive program that helps dozens of low income families regain stability and avoid homelessness each year. The program is currently delivered by the Assistance Center of Collin County, who also receives ESG funding to prevent homelessness, expanding the number of residents that can be reached. On a larger scale, the City works to prevent homelessness through its continued participation and leadership in the local CoC and Collin County Homeless Coalition.

Discussion

Based on the results of the 2019 Point in Time Count, there were a total of 264 homeless persons in Plano, of which 103 were unsheltered. Providing shelter and rapid rehousing services

to persons experiencing homelessness and preventing homelessness remain priorities for the City. The City supports the CoC's efforts by providing funds for supportive services and transitional shelter for Plano's homeless population.

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

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

Introduction

In 2015, the City underwent an Analysis of Impediments to Fair Housing Choice (AI). The AI was contracted by a third party/outside consultant and included input gathered from public meetings, as well as subject matter expert interviews. The AI reviewed land use controls, property tax policies, zoning ordinances, building codes, fees and charges, public housing, environmental requirements, public transportation, and other factors in order to determine any barriers to affordable housing. The analysis found there were no public policies that limit or affect the return on residential investment.

While there were no public policies identified as barriers to affordable housing in the City's AI, market conditions in Plano have caused an increase in home values and rental rates over the last several years. Several large corporations have opened offices in Plano, resulting in thousands of employees relocating to Plano and the surrounding area. From 2012 to 2017, median contract rent increased by 27% in Plano, and median home values increased by 68%. Comparatively, median household income in Plano only rose 6% over the same period. These conditions have created a barrier to affordable housing, as it has become increasingly difficult for low and moderate income residents to afford their housing costs. In addition, affordable housing developers have found it increasingly difficult to purchase and develop land in Plano at a cost effective rate.

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

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

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

transportation.

Discussion

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

AP-85 Other Actions – 91.220(k)

Introduction

This section will describe the City's plans to use its 2019 programs to address obstacles to meeting underserved needs, foster and maintain affordable housing, evaluate and reduce lead-based paint hazards, reduce the number of poverty-level families, develop institutional structure, and enhance coordination between public and private housing and social service agencies.

Actions planned to address obstacles to meeting underserved needs

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

1. Obstacle – Limited Funding

The primary obstacle to meeting underserved needs is limited federal and local funding. The needs of the community are greater than the available local and federal funds. The City will utilize general funds for public services and programs such as Great Update Rebate and Love Where You Live to assist Plano residents in maintaining their homes and neighborhoods.

The City leverages federal funds using its own general funds to award grants to local nonprofits. The Buffington Community Services Grant (BCSG) currently allocates of \$2 per capita to provide public services to Plano residents. For FY 2019, the BCSG fund is \$569,400, and 14 agencies were awarded grants.

2. Obstacle – Local Market

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

Actions planned to foster and maintain affordable housing

The City plans to foster and maintain affordable housing for Plano residents by funding activities for homebuyer assistance and housing rehabilitation. The First Time Homebuyer

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

During GY 2018, the City completed a Housing Trends Analysis. The analysis identified gaps in housing needs by both type and size, with consideration given to the income level needed to obtain various types of housing. Using the results of the analysis, the City plans to develop recommendations for policies and incentives necessary to attract the type of strategic development that accurately aligns with current and future community needs.

Actions planned to reduce lead-based paint hazards

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

Actions planned to reduce the number of poverty-level families

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

- Programs supporting and encouraging community and neighborhood maintenance and improvements such as Housing Rehabilitation, Great Update Rebate, and Love Where You Live.
- Programs that foster economic independence for homeless and at-risk families and individuals by combining housing assistance and supportive services such as Homelessness Prevention, Texas Muslim Women's Foundation, City House, Emily's Place, The Samaritan Inn, and Hope's Door New Beginnings Center.
- Case management and information and referral services to special needs, low/moderate

income, and below poverty level families through various nonprofit organizations.

- Supplementary and emergency assistance, rental assistance, child care, health, transportation, utility assistance, and educational assistance to low/moderate income families, particularly those with special needs. Nonprofit organizations in the community provide these various forms of assistance, many of which are funded by the City.

Actions planned to develop institutional structure

It remains a priority for the City to develop and enhance an effective and efficient program delivery system for the use of federal funds. The City continues to monitor, assess and seek ways to further improve its performance. Solid relationships have been built with public institutions, private and nonprofit partners, to implement activities and projects that require multiple funding sources. Through ongoing meetings and periodic technical assistance provided by the City, all partners are encouraged to share their thoughts on how the delivery system and programs could be made improved. Additionally, the City will become a member of the Funding Information Network in July 2019. This will allow nonprofit organizations serving Plano residents free access to a data-rich online service for seeking out new funding opportunities, thereby increasing their capacity to administer social service and housing programs to Plano residents.

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

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

Discussion

This section is optional and was left blank intentionally.

PROGRAM SPECIFIC REQUIREMENTS

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

Introduction

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

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

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

Other CDBG Requirements

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

HOME Investment Partnership Program (HOME) Reference 24 CFR 91.220(I)(2)

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

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

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

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

Triggering events

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

1. A sale (voluntary or involuntary) of the housing unit during the affordability period, or
2. Transfer of real estate through other forms including but not limited to transfer property as a gift and relinquishment. In this event, the homeowner shall immediately make full payment of the principle and interest on the entire principle balance of the loan as stipulated on the deed of trust and promissory note, or
3. The cessation of the property use as primary residence either by voluntary or involuntary. In this event, the homeowner shall immediately make full payment of the principle and interest on the entire principle balance of the loan as stipulated on the deed of trust and promissory note.

Amount Subject to Recapture

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

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

In the event that the Property depreciates its value at the time of the sale, and the proceeds are not sufficient to cover the repayment amount required, the loss is shared with the City based on the percentage equals to the percent of City’s contribution of the original sales price. The amount of depreciation will be subtracted from the original shared equity down payment amount the homeowner will pay back.

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

2. Subrecipient and CHDO Projects

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

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

If the sale proceeds are insufficient to repay the City for the remaining portion of the original direct subsidy, the following calculation will be used:

$$\frac{\text{HOME Subsidy}}{\text{(HOME subsidy + Homeowner Investment)}} \times \text{Net proceeds} = \text{HOME recapture}$$

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

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

- Discovery that the recipient knowingly falsified an application and was actually

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

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

