CITY COUNCIL

1520 K Avenue, Plano TX 75074 and via videoconference

DATE: July 28, 2025

TIME: 7:00 PM

This City Council Meeting will be held in person in the Senator Florence Shapiro Council Chambers and via videoconference. A quorum of the City Council, including the presiding officer, will participate in person. The facility will be open to members of the public.

For those wanting to watch the meeting but not address the Council, the meeting will be live-streamed on Plano's website at www.planotv.org, YouTube.com/cityofplanotexas and Facebook.com/cityofplanotx.

To speak at the meeting, register at Plano.gov/SpeakerRegistration. Online registration opens at 5:00 p.m. on the Wednesday prior to the meeting and **closes at 4:00 p.m.** on the day of the meeting. **ONSITE REGISTRATION IS NOT AVAILABLE.**

Emails regarding agenda items and other comments on City business may be submitted to: councilcomments@plano.gov.

CALL TO ORDER

INVOCATION: Pastor Bob Rice - Northeast Bible Church

PLEDGE OF ALLEGIANCE / TEXAS PLEDGE: Girl Scout Troop 5916 - Shepard Elementary School

OUR VISION - PLANO IS A GLOBAL ECONOMIC LEADER BONDED BY A SHARED SENSE OF COMMUNITY WHERE RESIDENTS EXPERIENCE UNPARALLELED QUALITY OF LIFE.

The City Council may convene into Executive Session to discuss posted items in the regular meeting as allowed by law.

COMMENTS OF PUBLIC INTEREST

This portion of the meeting is to allow up to three (3) minutes per speaker with thirty (30) total minutes on items of interest or concern and not on items that are on the current agenda. The Council may not discuss these items, but may respond with factual or policy information. The Council may choose to place the item on a future agenda.

CONSENT AGENDA

The Consent Agenda will be acted upon in one motion and contains items which are routine and typically noncontroversial. Items may be removed from this agenda for individual discussion by a Council Member, the City Manager or any citizen. The Presiding Officer will establish time limits based upon the number of speaker requests.

Approval of Minutes

(a) June 23, 2025
June 27, 2025 Retreat
Approved

Approval of Expenditures

Award/Rejection of Bid/Proposal: (Purchase of products/services through formal procurement process by this agency)

(b) RFB No. 2025-0321-B for Arterial Concrete Repair Custer Road - Spring Creek Parkway to Hedgcoxe Road, Project No. PW-S-00068, for the Public Works Department to Vernara LLC in the amount of $1,636,719; and authorizing the City Manager to execute all necessary documents. **Approved**

(c) RFB No. 2025-0380-B for Tom Muehlenbeck Landscaping and Irrigation Renovation, Project No. PKR-P-00115, for the Parks and Recreation Department to SRH Landscapes, LLC in the amount of $588,355; and authorizing the City Manager to execute all necessary documents. **Approved**

(d) RFB No. 2025-0347-B for Sewer Improvements - Frito Lay, Tennyson Parkway, Abbott, White Rock Creek, Bandolino Lane, Evans Park, Country Place, Laurel Lane, Shawnee Park, Project No. 7567, for the Engineering Department to ANA Site Construction in the amount of $1,397,790; and authorizing the City Manager to execute all necessary documents. **Approved**

(e) RFB No. 2025-0332-B for Traffic Signal Cabinet Upgrade - Installation, Project No. TP-S-00005, for the Engineering Department to Lumin8 Transportation Technologies, LLC in the amount of $1,756,220; and authorizing the City Manager to execute all necessary documents. **Approved**

(f) RFB No. 2025-0363-B for Screening Wall Replacement - Marsh Lane, Project No. ENG-S-00004, for the Engineering Department to Ratliff Hardscape, Ltd. in the amount of $3,367,555; and authorizing the City Manager to execute all necessary documents. **Approved**

(g) RFB No. 2025-0343-B for Water Rehabilitation - Creekside Estates, Project No. ENG-CMB-00007, for the Engineering Department to ANA Site Construction in the amount of $4,020,272; and authorizing the City Manager to execute all necessary documents. **Approved**

Purchase from an Existing Contract

(h) To approve the purchase of Water Meters and Parts for a one (1) year contract with four (4) one-year automatic renewals for Public Works in the estimated annual amount of $413,000 from Core and Main, LP through an existing contract; and authorizing the City Manager to execute all necessary documents. (H-GAC WM09-20) **Approved**

Approval of Contract: (Purchase of products/services exempt from State of Texas Competitive Bid Laws)

(i) To approve a real estate contract in the amount of $5,100,000 for the purchase of real property described as Lots 2 & 3, Block 1 Dal-Tex Mapleshade Addition from Summitt Realty Group LLC; and authorizing the City Manager to execute all necessary documents. **Removed from agenda**

Approval of Contract Modification

(j) To approve an increase to the current awarded contract amount of $2,060,515 by $1,357,285 for a total contract amount of $3,417,780 for a contract modification that adds one (1) year with four (4) one-year automatic renewals for Medical Advisory Services from Columbia Medical Center of Plano Subsidiary, L.P. DBA Medical Center of Plano for the Fire Department; and authorizing the City Manager to execute all necessary documents. (Contract No. 2015-51-C, Modification No. 5) **Approved**

(k) To approve an increase to the current awarded contract amount of $775,000 by $193,750 for a total contract amount of $968,750 for Furnishing and Installation of Pavement Marking Material from A & M Maintenance Services, Inc. for Public Works; and authorizing the City Manager to execute all necessary documents. (Contract No. 2024-0568-I, Modification No. 1) **Approved**

Approval of Request

(l) To approve the naming of a park located northwest of the intersection of Alma Drive and Park Boulevard to Ravenglass Park. **Approved**

Approval of Expenditure

(m) To approve an expenditure for management of all secondary employment activities of Plano Police Officers in the amount of $480,000 from Extra Duty Solutions for the Police Department; and authorizing the City Manager to execute all necessary documents. **Approved**

(n) To ratify an expenditure for replacement of Ridgeview Pump and Motor #15 in the amount of $437,266 from Legacy Contracting LP DBA Control Specialist Services, LP for Public Works; and authorizing the City Manager to execute all necessary documents. **Approved**

(o) To approve an expenditure for landscape architect professional services for Westwood Park Renovation, Project No. PKR-P-00106, in the amount of $137,100 from Clasp Companies, LLC DBA Valley Quest Design for the Parks and Recreation Department; and authorizing the City Manager to execute all necessary documents. **Approved**

(p) To approve an expenditure for landscape architect professional services for Windhaven Park Renovation, Project No. PKR-P-00065, in the amount of $209,150 from Dunaway Associates, LLC for the Parks and Recreation Department; and authorizing the City Manager to execute all necessary documents. **Approved**

(q) To approve an expenditure for landscape architect professional services for Steeplechase Park Renovation, Project No. PKR-P-00063, in the amount of $282,660 from Brandstetter Carroll, Inc. for the Parks and Recreation Department; and authorizing the City Manager to execute all necessary documents. **Approved**

(r) To approve an expenditure for construction materials testing professional services for Screening Wall Replacement - Marsh Lane, Project No. ENG-S-00004, in the amount of $129,010 from TEAM Consultants, Inc. for the Engineering Department; and authorizing the City Manager to execute all necessary documents. **Approved**

(s) To approve an expenditure for construction materials testing professional services for Water Rehabilitation - Creekside Estates, Project No. ENG-CMB-00007, in the amount of $148,568 from Raba Kistner, Inc. for the Engineering Department; and authorizing the City Manager to execute all necessary documents. **Approved**

(t) To approve an extension of the existing computer equipment lease for six (6) months in the amount of $439,381 and an additional extension month-to-month for up to six (6) months in an amount not to exceed $73,230 per month for a total expenditure not to exceed $878,761 from Dell Financial Services, L.L.C. through an existing contract with the State of Texas Department of Information Resources; and authorizing the City Manager to execute all necessary documents. (DIR-TSO-3763) **Approved**

Approval of Contract / Agreement

(u) To approve an Interlocal Agreement by and between the City of Plano, Texas and North Texas Municipal Water District for Replacement and Improvement of Wastewater Diversion Structure at 2300 West Plano Parkway. **Approved**

Adoption of Resolutions

(v) To call a public hearing for August 11, 2025, to consider the levying of the proposed assessments on owners of real property and against that assessed property within the Downtown Plano Public Improvement District; approving the preliminary annual service and assessment plan update for 2025; directing that the proposed assessment roll be made available for public inspection; authorizing and directing for publication and mailing of notices for said public hearing; and establishing an effective date. **Adopted Resolution No. 2025-7-1(R)**

(w) To suspend the July 31, 2025 effective date of Oncor Electric Delivery Company's requested rate change to permit the City time to study the request and to establish reasonable rates; approving cooperation with the Steering Committee of Cities Served by Oncor to hire legal and consulting services and to negotiate with Oncor and direct any necessary litigation and appeals; finding that the meeting at which this Resolution is passed is open to the public as required by law; requiring notice of this Resolution to Oncor and legal counsel for the Steering Committee of Cities Served by Oncor; and providing an effective date. **Adopted Resolution No. 2025-7-2(R)**

Adoption of Ordinances

(x) To accept and approve the Annual Update of the Service and Assessment Plan and Assessment Roll for the Collin Creek East Public Improvement District in accordance with Texas Local Government Code §372.013, as amended; providing a cumulative clause; providing a savings and severability clause; and providing an effective date. **Adopted Ordinance No. 2025-7-3**

(y) To accept and approve the Annual Update of the Service and Assessment Plan and Assessment Roll for the Collin Creek West Public Improvement District in accordance with Texas Local Government Code §372.013, as amended; providing a cumulative clause; providing a savings and severability clause; and providing an effective date. **Adopted Ordinance No. 2025-7-4**

(z) To adopt and enact Supplement Number 152 to the Code of Ordinances for the City of Plano; providing for an amendment to certain sections of the Code; and providing an effective date. **Adopted Ordinance No. 2025-7-5**

(aa) To repeal Ordinance No. 83-2-5, codified as Section 6-221, Plumbing Contractor's Registration, of Division 1, Generally, of Article VIII, Plumbing and Mechanical Equipment, of Chapter 6, Buildings and Building Regulations, of the City of Plano Code of Ordinances, and replacing it with a new Section 6-221, Plumbing Contractor's Registration, of Division 1, Generally, of Article VIII, Plumbing and Mechanical Equipment, of Chapter 6, Buildings and Building Regulations, of the City of Plano Code of Ordinances; revising the registration requirements for plumbing contractors; and providing a repealer clause, a severability clause, a savings clause, a penalty clause, a publication clause, and an effective date. **Adopted Ordinance No. 2025-7-6**

(ab) To repeal Ordinance Nos. 91-6-28 and 92-3-17, codified as Article XIV, Solid Waste Removal from Construction Sites, of Chapter 6, Buildings and Building Regulations, of the City of Plano Code of Ordinances, and replacing it with a new Article XIV, Solid Waste Removal from Construction Sites, of Chapter 6, Buildings and Building Regulations, of the City of Plano Code of Ordinances; revising the registration fees and requirements for construction solid waste disposal contractors; and providing a repealer clause, a severability clause, a savings clause, a penalty clause, a publication clause, and an effective date. **Adopted Ordinance No. 2025-7-7**

ITEMS FOR INDIVIDUAL CONSIDERATION:

Public Hearing Items:

Applicants are limited to fifteen (15) minutes presentation time with a five (5) minute rebuttal, if needed. Remaining speakers are limited to thirty (30) total minutes of testimony time, with three (3) minutes assigned per speaker. The Presiding Officer may amend these times as deemed necessary.

Non-Public Hearing Items:

The Presiding Officer will permit public comment for items on the agenda not posted for a Public Hearing. The Presiding Officer will establish time limits based upon the number of speaker requests, length of the agenda, and to ensure meeting efficiency, and may include a cumulative time limit. Speakers will be called in the order requests are received until the cumulative time is exhausted.

(1) Public Hearing and consideration of an Ordinance as requested in Zoning Case 2025-005 to amend Article 6 (Specific Use Permits and Certificates of Occupancy) and Article 8 (Definitions) of the Comprehensive Zoning Ordinance of the City, Ordinance No. 2015-5-2, as heretofore amended, to provide procedures for the denial and revocation of Certificates of Occupancy by the City's Building Official; and providing a penalty clause, a repealer clause, a savings clause, a severability clause, a publication clause, and an effective date. **Conducted and adopted Ordinance No. 2025-7-8**

(2) Public Hearing and consideration of an Ordinance to amend City of Plano Ordinance No. 2025-6-14, codified as Article II, Building Code, of Chapter 6 of the Code of Ordinances; revising the procedures for issuance and revocation of certificates of occupancy; and providing a repealer clause, a severability clause, a savings clause, a penalty clause, a publication clause, and an effective date. **Conducted and adopted Ordinance No. 2025-7-9**

(3) Public Hearing and consideration of a Resolution to adopt the 2025-2026 Action Plan, including the summary of Community Development Block Grant and HOME Investment Partnerships Program activities and proposed use of funds for program year 2025-2026; and providing an effective date. **Conducted and adopted Resolution No. 2025-7-10(R)**

(4) Public Hearing and Comment: Presentation of the Analysis of Impediments to Fair Housing Choice. This report highlights potential impediments to fair housing choice and provides recommendations to reduce impediments over the next five-year consolidated plan period. The public will be given an opportunity to speak on the report during the public hearing. **Presented and conducted.**

(5) Discussion and feedback on the City of Plano Housing Study. **Presented and discussed.**

(6) Consideration of an Ordinance to amend Article XII, Park and Recreation Fee, Chapter 16, Planning and Development, of the Code of Ordinances of the City of Plano, Texas by amending Section 16-266; updating the Park and Recreation Fees collected for the acquisition and development of park land and facilities; and providing a penalty clause, a repealer clause, a severability clause, a publication clause, and an effective date. **Adopted Ordinance No. 2025-7-11**

The City of Plano encourages participation from all citizens. The Plano Municipal Center has accessible restroom facilities, drinking fountains, and power assist entrance doors. The facility is easily accessed from public sidewalks and parking areas. Designated accessible parking is available on the north and south sides of the building. The Senator Florence Shapiro Council Chambers is accessible by elevator to the lower level. If you require additional assistance or reasonable accommodations under the Americans with Disabilities Act for this meeting or facility, including ASL interpreters, you should submit an ADA Reasonable Accommodation Request Form to the ADA Coordinator at least 48 hours in advance. If you need assistance completing the form, please call 972-941-7152. Complete or download the ADA Reasonable Accommodation Request Form at https://www.plano.gov/395/Accessibility-Accommodations.

CITY COUNCIL AGENDA MEMO

MEETING DATE: 7/28/2025

DEPARTMENT: City Secretary

DIRECTOR: Lisa Henderson, City Secretary

AGENDA ITEM:

This City Council Meeting will be held in person in the Senator Florence Shapiro Council Chambers and via videoconference. A quorum of the City Council, including the presiding officer, will participate in person. The facility will be open to members of the public.

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RECOMMENDED ACTION: Location Link

CITY COUNCIL AGENDA MEMO

MEETING DATE: 7/28/2025
DEPARTMENT: City Secretary
DIRECTOR: Lisa Henderson, City Secretary
AGENDA ITEM: Approval of Minutes
RECOMMENDED ACTION: Approval of Minutes

ITEM SUMMARY

June 23, 2025
June 27, 2025 Retreat
Approved

ATTACHMENTS:

Description	Upload Date	Type
Preliminary Open Meeting Minutes	7/23/2025	Minutes
Regular Meeting Minutes	7/23/2025	Minutes
Retreat Minutes	7/23/2025	Minutes

PLANO CITY COUNCIL
PRELIMINARY OPEN MEETING
June 23, 2025

COUNCIL MEMBERS PRESENT
John B. Muns, Mayor
Maria Tu, Mayor Pro Tem
Julie Holmer, Deputy Mayor Pro Tem
Bob Kehr
Rick Horne
Chris Krupa Downs
Steve Lavine
Vidal Quintanilla Jr.

STAFF PRESENT
Mark Israelson, City Manager
Jack Carr, Deputy City Manager
Shelli Siemer, Deputy City Manager
Sam Greif, Deputy City Manager
LaShon Ross, Deputy City Manager
Paige Mims, City Attorney
Lisa C. Henderson, City Secretary

Mayor Muns called the meeting to order at 5:00 p.m., Monday, June 23, 2025, in the Senator Florence Shapiro Council Chambers of the Plano Municipal Center, 1520 K Avenue and via videoconference. A quorum was present.

Mayor Muns stated the Council would retire into Executive Session, in Training Room A, in compliance with Chapter 551, Government Code, Vernon's Texas Codes Annotated in order to consult with an attorney to receive Legal Advice and Litigation, Section 551.071; discuss Real Estate matters, Section 551.072; discuss Economic Development matters, Section 551.087; and discuss Personnel matters, Section 551.074; for which a certified agenda will be kept in the office of the City Secretary for a period of two years as required. The Council convened into Executive Session at 5:01 p.m.

Mayor Muns reconvened the meeting back into the Preliminary Open Meeting at 6:30 p.m.

- **Consideration and action resulting from Executive Session discussion**
  Personnel –
  Reappointments:
  a) Board of Adjustment
  Upon a motion made by Councilmember Horne and seconded by Councilmember Kehr, the Council voted 8-0 to reappoint Connor Barron, Mansoor Karimi, Karen Bellessa, Jose Figueroa, and Michael Pirek.
  b) Building Standards Commission
  Upon a motion made by Mayor Pro Tem Tu and seconded by Councilmember Kehr, the Council voted 8-0 to reappoint Mark Malouf, Elle Cole, and Robert Thomas.
  c) Heritage Commission
  Upon a motion made by Mayor Pro Tem Tu and seconded by Councilmember Downs, the Council voted 8-0 to reappoint Debbie Barrios.

d) Planning & Zoning Commission
Upon a motion made by Councilmember Horne and seconded by Councilmember Downs, the Council voted 8-0 to reappoint Bennett Ratliff, Michael Bronsky, Tosan Olley, and Tianle Tong.

- **Personnel -**
Reappointments
a) Animal Shelter Advisory Committee
Upon a motion made by Deputy Mayor Pro Tem Holmer and seconded by Councilmember Lavine, the Council voted 8-0 to table the item to the July 28, 2025, council meeting.
b) Civil Service Commission
Upon a motion made by Mayor Muns and seconded by Councilmember Horne, the Council voted 8-0 to not reappoint members with expiring terms as recommended by City Manager Israelson.
c) Community Relations Commission
Upon a motion made by Councilmember Quintanilla and seconded by Councilmember Downs, the Council voted 8-0 to reappoint Semida Voicu, Priscilla Brown, Magesh Kandavadivel, and Richard Grady.
d) Cultural Arts Commission
Upon a motion made by Councilmember Lavine and seconded by Mayor Pro Tem Tu, the Council voted 8-0 to reappoint Diane Goebel, Sherry LeVine, and Marvelee Chen.
e) Library Advisory Board
Upon a motion made by Councilmember Quintanilla and seconded by Deputy Mayor Pro Tem Holmer, the Council voted 8-0 to not reappoint members with expiring terms.
f) Parks and Recreation Planning Board
Upon a motion made by Deputy Mayor Pro Tem Holmer and seconded by Councilmember Horne, the Council voted 8-0 to reappoint Lois Mansfield and Mark Phariss.
g) Plano Housing Authority
Upon a motion made by Councilmember Lavine and seconded by Councilmember Kehr, the Council voted 8-0 to not reappoint members with expiring terms.
h) Retirement Security Plan Committee
Upon a motion made by Mayor Muns and seconded by Deputy Mayor Pro Tem Holmer, the Council voted 8-0 to reappoint Karen Rhodes-Whitley and Abby Owens as recommended by City Manager Israelson.
i) Senior Advisory Board
Upon a motion made by Councilmember Lavine and seconded by Deputy Mayor Pro Tem Holmer, the Council voted 8-0 to reappoint William Case and Faryal Virk.
j) Tax Increment Financing Reinvestment Zone No. 2 and No. 3 Board
Upon a motion made by Councilmember Downs and seconded by Councilmember Quintanilla, the Council voted 8-0 to reappoint Liz Lansing and Robert DeVries.
k) Tax Increment Financing Reinvestment Zone No. 5 Board
Upon a motion made by Councilmember Horne and seconded by Councilmember Kehr, the Council voted 8-0 to reappoint Jeanine Cadena, Mashud Abukari, Doug Bender, Debra Farver, Ted Hong, and Douglas Reece.

- **Discussion and direction re: Arts Plan** (Discussed during the regular session)
- **Community Relations Commission Grant Recommendations and Annual Action Plano for FY 2025-26**
- **Consent and Regular Agendas**
Consent Agenda Items "L" and "R" were removed for individual consideration.

- **Council items for discussion/action on future agendas**

With no further discussion, the Preliminary Open Meeting adjourned at 6:56 p.m.

_____
John B. Muns, MAYOR

ATTEST:

_____
Lisa C. Henderson, CITY SECRETARY

PLANO CITY COUNCIL
REGULAR MINUTES
June 23, 2025

COUNCIL MEMBERS PRESENT
John B. Muns, Mayor
Maria Tu, Mayor Pro Tem
Julie Holmer, Deputy Mayor Pro Tem
Bob Kehr
Rick Horne
Chris Krupa Downs
Steve Lavine
Vidal Quintanilla Jr.

STAFF PRESENT
Mark Israelson, City Manager
Jack Carr, Deputy City Manager
Shelli Siemer, Deputy City Manager
Sam Greif, Deputy City Manager
LaShon Ross, Deputy City Manager
Paige Mims, City Attorney
Lisa C. Henderson, City Secretary

Mayor Muns convened the Council into the Regular Session on Monday, June 23, 2025, at 7:00 p.m. in the Senator Florence Shapiro Council Chambers of the Plano Municipal Center, 1520 K Avenue and via videoconference. A quorum was present.

Invocation and Pledge

Pastor Rita Kopecki with New Hope Christian Fellowship led the invocation, and Girl Scout Troop 6001 led the Pledge of Allegiance and Texas Pledge.

Proclamations and Special Recognitions

Proclamation: June 24, 2025 is Elsie Cooke-Holmes Day in Plano.
Proclamation: July is National Parks and Recreation month.

Comments of Public Interest

William Peters, Aiden Wei and Danielle Rotman with Politics for Teens at Plano West Senior High spoke to increased voter participation.

Consent Agenda

MOTION: Upon a motion made by Mayor Pro Tem Tu and seconded by Councilmember Downs, the Council voted 8-0 to approve all items on the Consent Agenda, except Consent Agenda Items "L" & "R", as follows:

Approval of Minutes
June 9, 2025
(Consent Agenda Item "A")

Approval of Expenditures

Award/Rejection of Bid/Proposal: (Purchase of products/services through formal procurement process by this agency)

RFB No. 2025-0269-B for Arterial Concrete Repair Coit Road - SH 190 to Parker Road, Project No. PW-S-00066 for the Public Works Department to J&L Construction, LLC in the amount of $1,611,083; and authorizing the City Manager to execute all necessary documents. (Consent Agenda Item "B")

RFB No. 2025-0297-AC for a one (1) year contract with three (3) one-year automatic renewals for Public Grounds Mowing and Landscape Maintenance, Group 2 for the Parks and Recreation Department to NTSM LLC DBA Perfect Finish Landscaping in the estimated annual amount of $103,251; and authorizing the City Manager to execute all necessary documents. (Consent Agenda Item "C")

Purchase from an Existing Contract

To approve the purchase of Pavement Condition Assessment - 2025, Project No. PWS-00016 for the Public Works Department in the amount of $308,084 from Roadway Asset Services, LLC through an existing contract; and authorizing the City Manager to execute all necessary documents. (TxShare Agreement #2022-063) (Consent Agenda Item "D")

To approve the purchase of Salesforce Gov Cloud Renewal for three (3) years for Technology Solutions in the total estimated amount of $827,315 from Carahsoft Technology Corporation through an existing contract; and authorizing the City Manager to execute all necessary documents. (Texas Department of Information Resources Contract No. DIR-CPO-5175) (Consent Agenda Item "E")

Approval of Contract: (Purchase of products/services exempt from State of Texas Competitive Bid Laws)

To approve a real estate contract in the amount of $148,500 for the purchase of a Street, Utility, and Sidewalk Easement located at 1101 East Plano Parkway from The American National Bank of Texas; and authorizing the City Manager to execute all necessary documents. (Consent Agenda Item "F")

Approval of Contract Modification

To approve an increase to the current awarded contract amount of $5,557,587 by $222,257 for a total contract amount of $5,779,844 for 350 Microsoft Office Professional Plus licenses with Software Assurance from SHI Government Solutions for Technology Solutions; and authorizing the City Manager to execute all necessary documents. (City of Plano Internal Contract No. 2025-0213-OR; Contract Modification No. 1) (Consent Agenda Item "G")

Approval of Change Order

To approve an increase to the current awarded contract amount of $4,425,203 by $1,048,402 for a total contract amount of $5,473,605 for Residential Concrete Pavement Repair Zone L8 North, Project No. PW-S-00052, from Jim Bowman Construction Company, L.P. for the Public Works Department; and authorizing the City Manager to execute all necessary documents. (Contract No. 2023-0616-B; Change Order No. 1) (Consent Agenda Item "H")

To approve a decrease to the current awarded contract amount of $1,895,000 by $402,849 for a total contract amount of $1,492,151 for Sanitary Sewer Improvements: Legacy Drive, Ohio Drive, Prestonwood Country Club, and Timbercreek Drive, Project No. 7039, from Stoic Civil Construction, Inc. for the Engineering Department; and authorizing the City Manager to execute all necessary documents. (Contract No. 2024- 0338-B, Change Order No. 1) (Consent Agenda Item "I")

Approval of Expenditure

To approve an expenditure in the amount of $2,008,000 for the purchase of real property at 1712/1720 K Avenue from Larry Hendricks; and authorizing the City Manager to execute all necessary documents. (Consent Agenda Item "J")

To approve an expenditure for professional services for roof replacement at three locations and brick resealing one location (FAC-F-00135, FAC-F-00139, FAC-F-00163 and FAC-F-00033) in the amount of $101,450 from The Chadwell Group, LP DBA Premier Building Envelope Consultants for the Engineering Department; and authorizing the City Manager to execute all necessary documents. (Consent Agenda Item "K")

Approval of Contract / Agreement

To approve an exercise host agreement between the North Central Texas Council of Governments and the City of Plano. (Consent Agenda Item "M")

To approve an Economic Development Incentive Agreement between the City of Plano and Parker Plaza West, LP; and authorizing the City Manager to execute all necessary documents. (Consent Agenda Item "N")

Adoption of Resolutions

Resolution No. 2025-6-16(R): To approve a contract with the Texas Department of Housing and Community Affairs in an amount not to exceed $123,461 for the Homeless Housing and Services Program under Texas Government Code §2306.2585; designating the City Manager as Chief Executive Officer and authorized representative of the City for the purpose of executing the contract consistent with this resolution, giving required assurances, acting in connection with said contract, and providing required information; providing an effective date; and authorizing the City Manager to execute all necessary documents. (Consent Agenda Item "O")

Resolution No. 2025-6-17(R): To approve a contract with the Texas Department of Housing and Community Affairs in a total amount not to exceed $38,596 for the Homeless Housing and Services Program Youth Set-Aside under Texas Government Code §2306.2585; designating the City Manager as Chief Executive Officer and authorized representative of the City for the purpose of executing the contract consistent with this resolution, giving required assurances, acting in connection with said contract, and providing required information; providing an effective date; and authorizing the City Manager to execute all necessary documents. (Consent Agenda Item "P")

Resolution No. 2025-6-18(R): To authorize the issuance of a letter of approval to Integrity EMS Services LLC to provide emergency medical services in the City of Plano as referenced under Section 773.0573, Health and Safety Code; authorizing the City Manager to execute the letter of approval; and providing an effective date. (Consent Agenda Item "Q")

Resolution No. 2025-6-19(R): To act in response to a petition for recognition, received on June 17, 2025, on behalf of the Plano Firefighters Association, IAFF Local 2149, to be the sole and exclusive bargaining agent for Plano Fire-Rescue firefighters, in accordance with the provisions of the meet and confer statute as set forth in Texas Local Government Code, Chapter 142 and grant recognition of the Association as requested in the petition and determining that the City of Plano may and shall meet and confer with said Association without conducting an election by the voters; and providing an effective date. (Consent Agenda Item "S")

Adoption of Ordinances

Ordinance No. 2025-6-20: To amend Section 12-73 (d), Same - Specific zones, of Article IV, Speed, of Chapter 12, Motor Vehicles and Traffic, of the City of Plano Code of Ordinances, to remove or to adjust the effective times and/or limits of school zones on various streets, within the city limits of the City of Plano; and providing a penalty clause, a repealer clause, a severability clause, a savings clause, a publication clause, and an effective date. (Consent Agenda Item "T")

Ordinance No. 2025-6-21:To amend Section 12-101, Prohibited on certain streets at all times, of Article V, Stopping, Standing and Parking, of Chapter 12, Motor Vehicles and Traffic, of the City of Plano Code of Ordinances to establish no parking zones along Blackwood Drive, within the city limits of the City of Plano; and providing a penalty clause, a repealer clause, a severability clause, a savings clause, a publication clause, and an effective date. (Consent Agenda Item "U")

End of Consent

To approve an expenditure for reimbursement for landscaping services in the estimated amount of $102,271 to Willow Bend West V Home Owners Association for the Engineering Department; and authorizing the City Manager to execute all necessary documents. (Consent Agenda Item "L")

MOTION: Upon a motion made by Councilmember Lavine and seconded Councilmember Horne, the Council voted 8-0, to approve an expenditure for reimbursement for landscaping services in the estimated amount of $102,271 to Willow Bend West V Home Owners Association for the Engineering Department; and authorizing the City Manager to execute all necessary documents.

Resolution No. 2025-6-22(R): To approve a revised Parks and Recreation Fee Schedule for the use of certain facilities and memberships; and providing an effective date. (Consent Agenda Item "R")

MOTION: Upon a motion made by Councilmember Lavine and seconded Councilmember Kehr, the Council voted 8-0, to approve a revised Parks and Recreation Fee Schedule for the use of certain facilities and memberships; and further to adopt Resolution No. 2025-6-22(R).

To approve an expenditure in an amount up to $8,150,000 for the purchase of real property located at 3805 Timberline Drive from Plano Independent School District; and authorizing the City Manager to execute all necessary documents. (Regular Item "1")

MOTION: Upon a motion made by Mayor Pro Tem Tu and seconded Councilmember Horne, the Council voted 8-0, to approve an expenditure in an amount up to $8,150,000 for the purchase of real property located at 3805 Timberline Drive from Plano Independent School District; and authorizing the City Manager to execute all necessary documents.

Preliminary Open Meeting Items Continued

- Discussion and direction re: Arts Plan

Councilmember Lavine made several suggestion for successful implementation of the plan. The council expressed concurrence to form a sub-committee and bring actionable items to council for review.

With no further discussion, the Regular City Council Meeting adjourned at 8:00 p.m.

_____
John B. Muns, MAYOR

ATTEST:

_____
Lisa C. Henderson, CITY SECRETARY

PLANO CITY COUNCIL RETREAT
June 27, 2025

COUNCIL MEMBERS PRESENT
John B. Muns, Mayor
Maria Tu, Mayor Pro Tem
Julie Holmer, Deputy Mayor Pro Tem
Bob Kehr
Rick Horne
Chris Krupa Downs
Steve Lavine
Vidal Quintanilla Jr.

STAFF PRESENT
Mark Israelson, City Manager
Jack Carr, Deputy City Manager
Shelli Siemer, Deputy City Manager
Sam Greif, Deputy City Manager
LaShon Ross, Deputy City Manager
Paige Mims, City Attorney
Michelle D'Andrea, Assistant City Attorney
Lisa C. Henderson, City Secretary
Andrew Fortune, Director of Policy and Government Relations

Prior to the start of the meeting, Council toured the Emergency Operations Center.

Mayor Muns convened the Council into open session on Friday, June 27, 2025, at 8:28 a.m., at the Emergency Operations Center, 4125 W. Parker Road, Plano, Texas. A quorum was present.

Discussion and Direction regarding City of Plano Council Governance, Roles, Interactions and Responsibilities

Mike Mowry with SGR facilitated the discussion. He discussed council alignment and development as a team and stated everything rises and falls with leadership. Mr. Mowry spoke to the four stages of team development: Forming, Storming, Performing, and Norming. Council broke into small groups to discuss concerns about the storming stage and what can be done to rapidly move the group to performing. Each small group reported back to the large group.

Council took a brief recess at 10:21 a.m. and reconvened at 10:35 a.m.

The Council discussed effective board governance including: Athenian Code, How People Lead Effectively, Governance vs Leadership, What are Major Challenges, and Character Traits of Good Boards. The Council broke into small groups to discuss the character traits.

Council took a brief recess at 11:58 a.m. and reconvened at 12:10 p.m.

Media Training

Director of Media Relations Steve Stoler provided media training during the lunch break.

Council took a brief recess at 1:08 p.m. and reconvened at 1:20 p.m.

Discussion and Direction regarding City of Plano Council Governance, Roles, Interactions and Responsibilities (Cont'd.)

I-OPT Presentation and discussion

Mr. Mowry explained I-OPT test and the discussed the categories the meanings. The Council broke into small groups and discussed their styles.

Council took a brief recess at 2:54 p.m. and reconvened at 3:05 p.m.

Mr. Mowry spoke to strategic priorities. He provided information on how to make a difference that matters and the butterfly effect. The Council watched "The Butterfly Effect" video featuring Andy Andrews.

Each participant provided their final thoughts on the day's retreat.

Nothing further was discussed. Mayor Muns adjourned the meeting at 3:30 p.m.

_____
John B. Muns, MAYOR

ATTEST:

_____
Lisa C. Henderson, City Secretary

CITY COUNCIL AGENDA MEMO

MEETING DATE: 7/28/2025
DEPARTMENT: Public Works-CIP Construction
DIRECTOR: Abby Owens, Director of Public Works
AGENDA ITEM: Award of bid in the amount of $1,636,719 for Arterial Concrete Repair Custer Road - Spring Creek Parkway to Hedgcoxe Road, Project No. PW-S-00068
RECOMMENDED ACTION: Award/Rejection of Bid/Proposal

ITEM SUMMARY

RFB No. 2025-0321-B for Arterial Concrete Repair Custer Road - Spring Creek Parkway to Hedgcoxe Road, Project No. PW-S-00068, for the Public Works Department to Vernara LLC in the amount of $1,636,719; and authorizing the City Manager to execute all necessary documents. **Approved**

BACKGROUND

Public Works recommends the bid for the Arterial Concrete Repair Custer Road - Spring Creek Parkway to Hedgcoxe Road project be awarded to Vernara LLC in the amount of $1,636,719 to be accepted as the lowest responsible and responsive bid for the project, conditioned upon timely execution of all necessary documents. A total of 2,450 vendors were notified of the bid, nine (9) submitted a “No Bid”, and twelve (12) bids were submitted.

This project involves the repair of an estimated 9,500 square yards of arterial concrete, 16,500 square feet of sidewalk and 37 barrier free ramps, located on Custer Road between Spring Creek Parkway and Hedgcoxe Road.

Public Works employs three options for different types of pavement repair needs. City staff typically handle smaller isolated repairs of significantly damaged streets, sidewalks, and alleys. Utilizing city crews for these areas is more cost-effective than a third party due to costs of mobilization and economy of scale. Next, the Department utilizes Requirements Projects that are location-based work orders to address moderate sized areas needing repair. Staff create work orders for these areas with higher quantities of concrete repair and traffic control than city crews can address. Staff also inspect the third-party construction activities to ensure the work is performed to city specifications. Finally, larger areas of repair, such as this project, are bid as separate contracts for arterial rehabilitation projects that cover several miles of infrastructure.

Public Works staff evaluate both the effectiveness of our street projects and feasibility to do more work with Public Works staff. At this time, sufficient yard/storage space, staff space, and equipment are not available for city staff to perform larger pavement rehabilitation projects, such as this arterial rehabilitation project, and still address isolated areas for repair that cost the city more for contractors to complete.

If this project is not awarded, the areas located on Custer Road between Spring Creek Parkway and Hedgcoxe Road will not be repaired. This will result in elevated maintenance and replacement costs in the future. In addition, existing ADA compliance issues will not be repaired, leaving pedestrian facilities in a less safe condition.

Engineer’s estimate for this project is $2,350,000.

FINANCIAL SUMMARY/STRATEGIC GOALS

Funding for this item is available in the 2024-25 Street Improvements CIP and is planned for future years as well. Construction services for the Arterial Concrete Repair Custer Road - Spring Creek Parkway to Hedgcoxe Road project in the total amount of $1,636,719 will leave a balance of $863,281 available for future expenditures.

Approval of this item will support the City's Strategic Plan Critical Success Factor of being an Excellent, Innovative, and Accountable City Government.

ATTACHMENTS:

Description	Upload Date	Type
Bid Recap	6/30/2025	Bid Recap
Location Map	6/27/2025	Map

CITY OF PLANO

RFB CIP

Bid No. 2025-0321-B
Arterial Concrete Repair Custer Road – Spring Creek Parkway to Hedgcoxe Road
Project No. PW-S-00068

Bid Recap

Bid Opening Date/Time: Tuesday, May 6, 2025 2:00 PM

Number of Vendors Notified: 2450

Vendors Submitting "No Bids": 9

Number of Non-Responsive Bids Submitted: 0

Number of Responsive Bids Submitted: 12

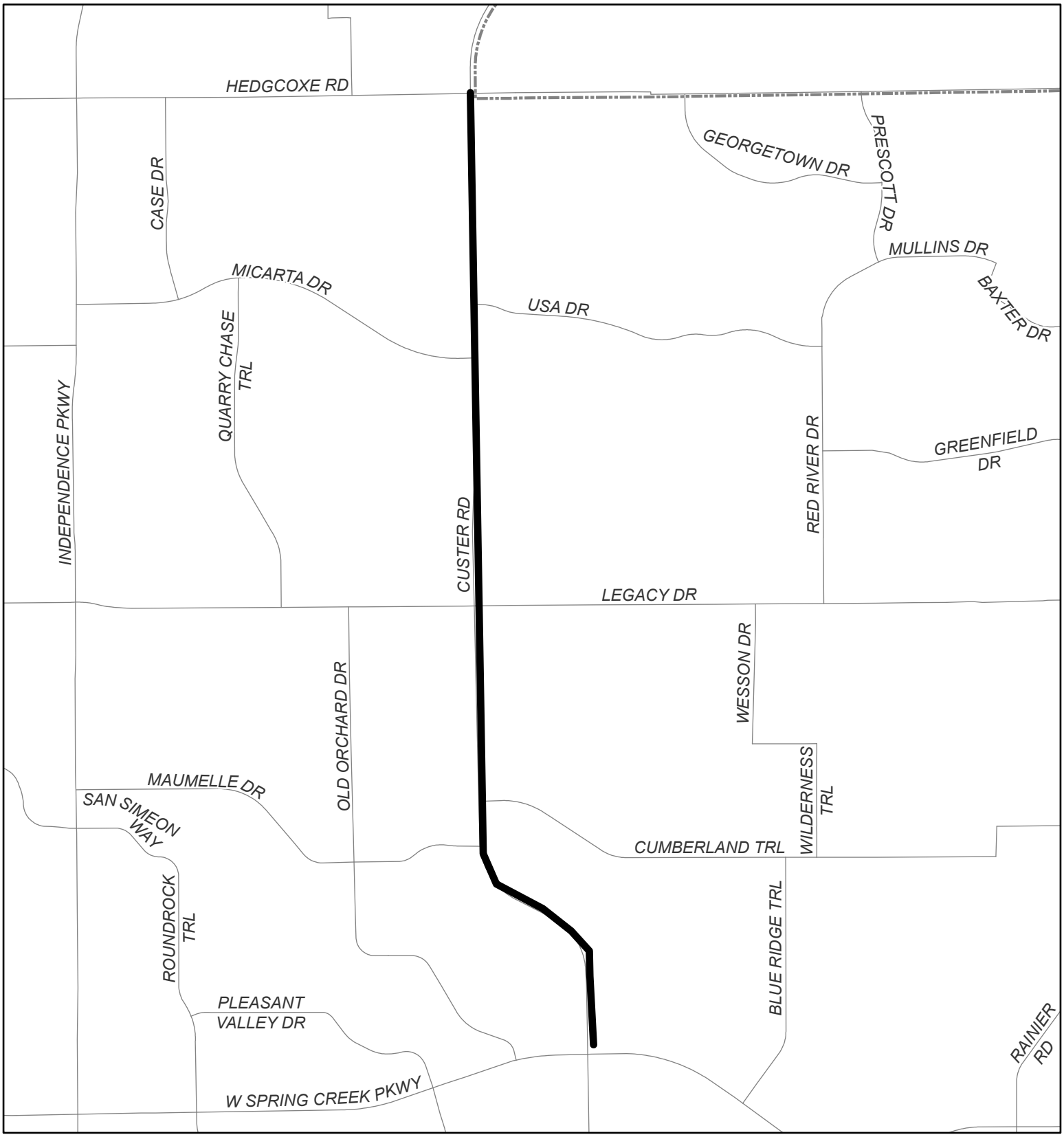
Vendor:	Total Bid:
Vernara LLC	$1,636,719.00
ICOS Management LLC	$1,645,048.00
Jim Bowman Construction Company, L.P.	$1,699,412.00
BCR2, LLC	$1,706,120.00
Garret Shields Infrastructure	$1,772,750.00
J&L Construction, LLC	$1,858,630.47
Urban Infraconstruction LLC	$1,881,700.00
Ratliff Hardscape, Ltd	$1,971,566.00
CAM-CRETE CONTRACTING INC	$1,989,775.00
CI Pavement (Alderink Enterprises, Inc)	$2,078,302.00
HQS Construction, LLC	$2,187,825.00
Talbert Companies, LLC	$2,258,200.46

Recommended Vendor:

Vernara LLC $1,636,719.00

Dawn Smith 6/30/2025

Dawn Smith, Contract Administrator Date

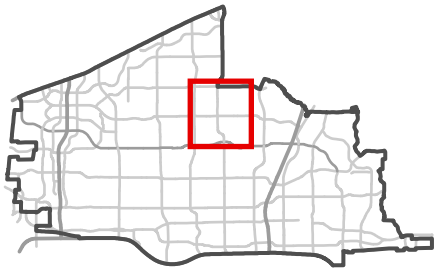


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Feet

Arterial Concrete Repair Custer Road - Spring Creek Parkway to Hedgcoxe Road

Project No. PW-S-00068

Project Location



City of Plano BI-GIS Division
May 2025

CITY COUNCIL AGENDA MEMO

MEETING DATE:	7/28/2025
DEPARTMENT:	Parks
DIRECTOR:	Ron Smith, Director of Parks and Recreation
AGENDA ITEM:	Award a bid in the amount of $588,355 for Tom Muehlenbeck Landscape and Irrigation Renovation, Project No. PKR-P-00115.
RECOMMENDED ACTION:	Award/Rejection of Bid/Proposal

ITEM SUMMARY

RFB No. 2025-0380-B for Tom Muehlenbeck Landscaping and Irrigation Renovation, Project No. PKR-P-00115, for the Parks and Recreation Department to SRH Landscapes, LLC in the amount of $588,355; and authorizing the City Manager to execute all necessary documents. **Approved**

BACKGROUND

The Parks and Recreation Department opened bids on June 10, 2025, for the Tom Muehlenbeck Landscape and Irrigation Renovation project. The Tom Muehlenbeck Recreation Center is located 5801 West Parker Road, Plano, Texas. This project includes re-grading for foundation and erosion control and includes new landscaping with a new irrigation system. The project aligns with the facility's larger renovation currently underway.

The lowest, responsive, and responsible bidder was SRH Landscapes, LLC in the amount of $588,355. Exactly 2,489 vendors received notification of this project; nine (9) complete bids were received as shown in the attached bid recap.

Impact

Tom Muehlenbeck Recreation Center is currently closed due to a renovation at the facility. This project is a part of the overall facility renovation and does not add any additional time to the closure of the recreation center, which is estimated to re-open at the end of the year. The benefit of this project includes providing a solution to the grading and drainage to prevent future foundation issues at the recreation center's main entrance. The project also addresses the high maintenance cost of the twenty year-old irrigation system and declining landscaping. The addition of new landscaping and irrigation will enhance the beauty and usefulness of the recreation center. Not approving the expenditure will result in continued landscape decline, more erosion issues, and an overall increase in maintenance costs.

FINANCIAL SUMMARY/STRATEGIC GOALS

Funding for this item is available in the 2024-25 Capital Maintenance Fund and is planned in the Recreation Center Renovations Fund for future years as well. Construction services for the Tom Muehlenbeck Landscape and Irrigation Renovation project in the total estimated amount of $588,355 will utilize all funding budgeted for this project.

Approval of this item will support the City's Strategic Plan Critical Success Factor of being an Excellent, Innovative, and Accountable City Government.

ATTACHMENTS:

Description	Upload Date	Type
Bid Recap Form	6/27/2025	Bid Recap
Location Map	6/27/2025	Map

CITY OF PLANO

RFB CIP

Bid No. 2025-0380-B

Tom Muehlenbeck Landscape and Irrigation Renovation

PKR-P-00115

Bid Recap

Bid Opening Date/Time: June 10, 2025 at 2:00 PM

Number of Vendors Notified: 2489

Vendors Submitting "No Bids": 10

Number of Non-Responsive Bids Submitted: 1

Number of Responsive Bids Submitted: 9

Vendor:	Total Bid
SRH Landscapes, LLC	$588,354.84
Cole Construction Inc.	$630,000.00
Perfect Finish Landscaping (ALCC, LLC)	$639,913.00
American Landscape Systems, Inc.	$640,004.00
Sundrop Gardens Landscaping LLC	$650,000.60
Lisle, Inc.	$658,720.70
Central North Construction	$699,929.50
C. Green Scaping, LP	$764,510.00
Texas Pipeline Services	$913,368.25

Recommended Vendor:

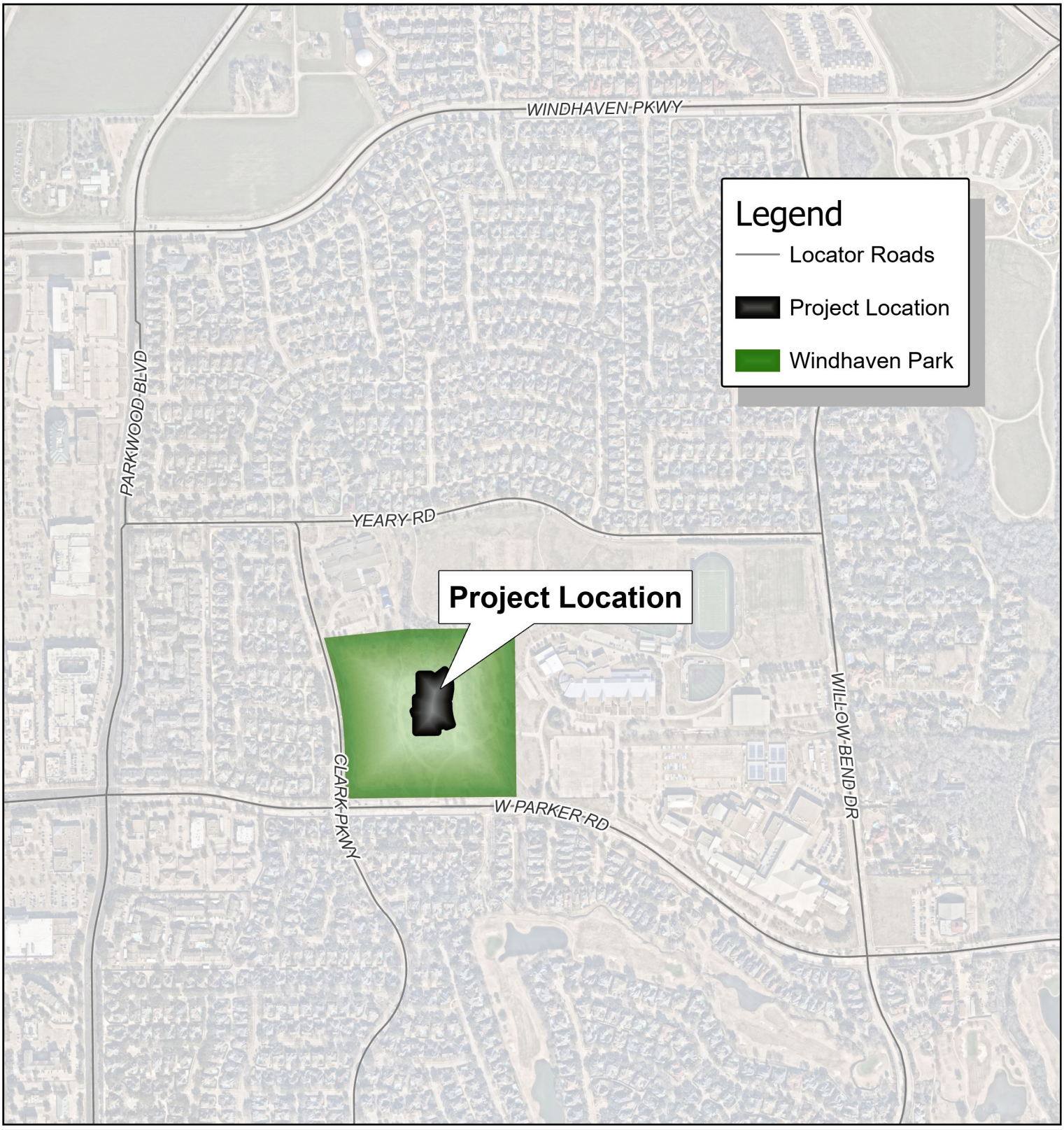
SRH Landscapes, LLC	$588,354.84

Christle Brungardt

Christle Brungardt, Buyer II

7/28/2025

Date



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Plano

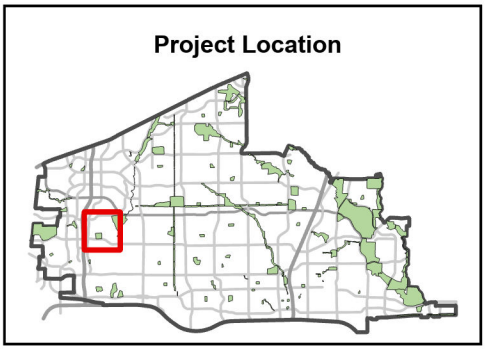
City of Plano Park Planning Division
June 2025

Location Map

Tom Muehlenbeck Landscape and Irrigation Renovation

5801 W. Parker Rd., Plano, TX 75093

Project No. PKR-P-00115



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CITY COUNCIL AGENDA MEMO

MEETING DATE: 7/28/2025
DEPARTMENT: Engineering-CIP
DIRECTOR: B. Caleb Thornhill, P.E., Director of Engineering
AGENDA ITEM: Award of bid in the amount of $1,397,790 for Sewer Improvements - Frito Lay, Tennyson Parkway, Abbott, White Rock Creek, Bandolino Lane, Evans Park, Country Place, Laurel Lane, Shawnee Park, Project No. 7567
RECOMMENDED ACTION: Award/Rejection of Bid/Proposal

ITEM SUMMARY

RFB No. 2025-0347-B for Sewer Improvements - Frito Lay, Tennyson Parkway, Abbott, White Rock Creek, Bandolino Lane, Evans Park, Country Place, Laurel Lane, Shawnee Park, Project No. 7567, for the Engineering Department to ANA Site Construction in the amount of $1,397,790; and authorizing the City Manager to execute all necessary documents. **Approved**

BACKGROUND

The Engineering Department opened bids on June 3, 2025 for the Sewer Improvements - Frito-Lay, Tennyson Parkway, Abbott, White Rock Creek, Bandolino Lane, Evans Park, Country Place, Laurel Lane, Shawnee Park project. The project includes nine (9) different sites with proposed wastewater main replacements and repairs.

The lowest responsive and responsible bid was submitted by ANA Site Construction in the amount of $1,397,790. There were a total of 1,955 vendors notified of this project. Five (5) complete bids were received for the project as shown in the attached bid recap.

If this project is not awarded, the result is continued deterioration or potential failure of the existing infrastructure, resulting in increased maintenance costs, surcharges and increased odor issues in these sanitary sewer systems and a negative impact on the quality of life of the residents and businesses near these locations.

FINANCIAL SUMMARY/STRATEGIC GOALS

Funding for this item is available in the 2024-25 Sewer CIP and is planned for future years as well. Construction services for the Sewer Improvements - Frito-Lay, Tennyson Parkway, Abbott, White Rock Creek, Bandolino Lane, Evans Park, Country Place, Laurel Lane, Shawnee Park project in the total amount of $1,397,790 will leave a current year balance of $76,342 for future expenditures.

Approval of this item will support the City's Strategic Plan Critical Success Factor of being an Excellent, Innovative, and Accountable City Government.

ATTACHMENTS:

Description	Upload Date	Type
Bid Recap	7/1/2025	Bid Recap
Location Map	7/1/2025	Map

CITY OF PLANO

RFB CIP

Bid No. 2025-0347-B

Sewer Improvements – Frito Lay, Tennyson Parkway, Abbott, White Rock Creek, Bandolino Lane, Evans Park, Country Place, Laurel Lane, Shawnee Park

Project No. 7567

Bid Recap

Bid Opening Date/Time: Tuesday, June 3, 2025 @ 2:00 PM

Number of Vendors Notified: 1955

Vendors Submitting "No Bids": 6

Number of Non-Responsive Bids Submitted: 0

Number of Responsive Bids Submitted: 5

Vendor:	Total Bid
ANA Site Construction, LLC	$1,397,790.00
Palmer Hall Construction (Palmer Hall Excavation and Utilities)	$1,695,490.00
Acadia Services, LLC	$2,271,685.00
Flow-Line Construction, Inc.	$2,339,740.00
Canary Construction	$2,605,150.00

Recommended Vendor:

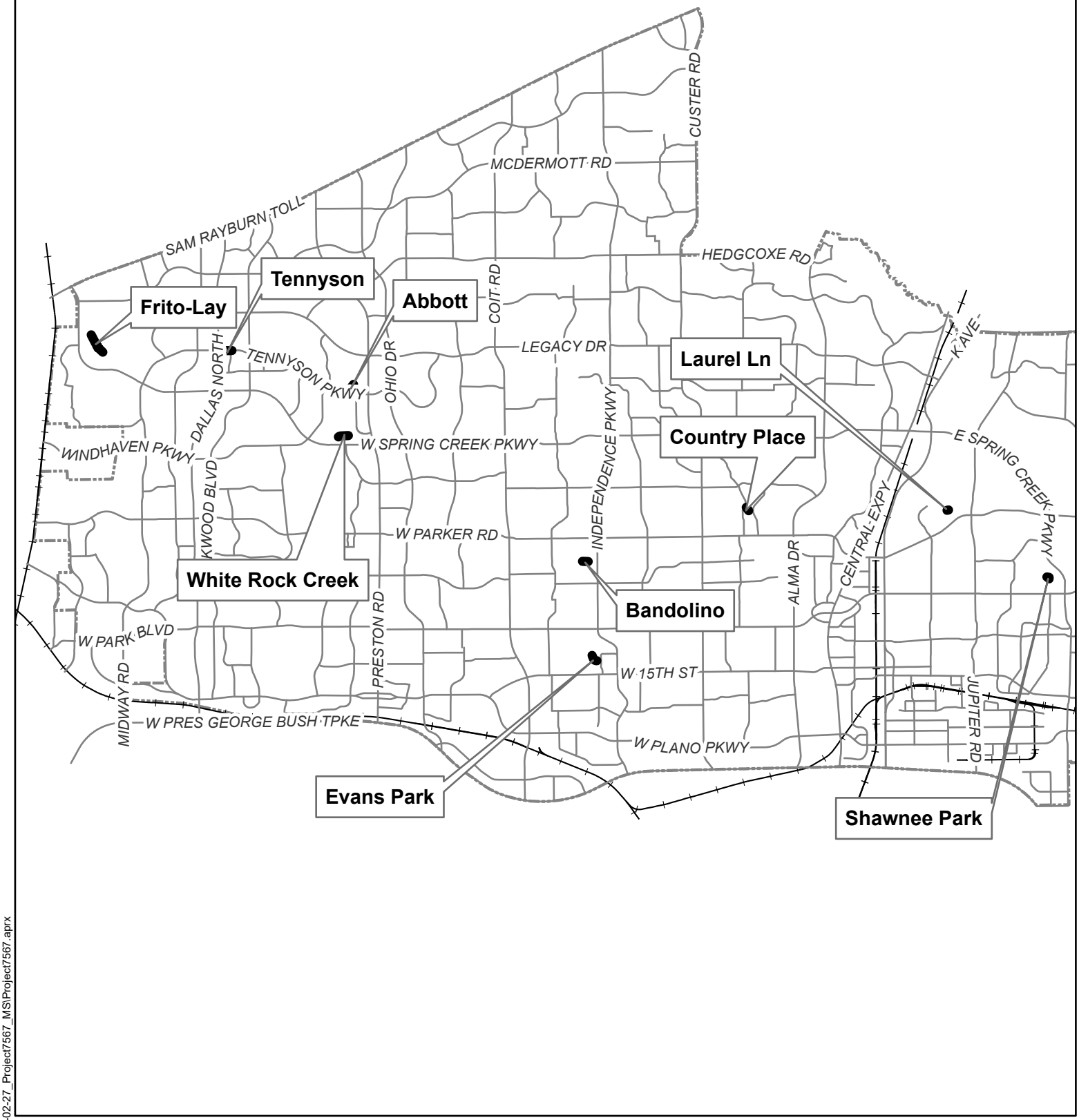
ANA Site Construction, LLC	$1,397,790.00

Ruth Escalera

Ruth Escalera , Contract Administrator

6/26/2025

Date



Sewer Improvements - Frito-Lay, Tennyson Parkway, Abbott, White Rock Creek, Bandolino Lane, Evans Park, Country Place, Laurel Lane, Shawnee Park

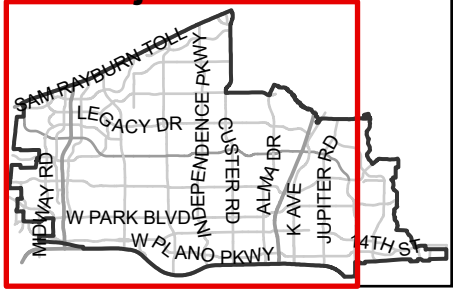
Project No. 7567

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City of Plano, BI/GIS
February 2024

Project Location



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CITY COUNCIL AGENDA MEMO

MEETING DATE:	7/28/2025
DEPARTMENT:	Engineering-Transportation
DIRECTOR:	B. Caleb Thornhill, P.E., Director of Engineering
AGENDA ITEM:	Award of bid in the amount of $1,756,220 for 2025-0332-B Traffic Signal Cabinet Upgrade - Installation, Project No. TP-S-00005.
RECOMMENDED ACTION:	Award/Rejection of Bid/Proposal

ITEM SUMMARY

RFB No. 2025-0332-B for Traffic Signal Cabinet Upgrade - Installation, Project No. TP-S-00005, for the Engineering Department to Lumin8 Transportation Technologies, LLC in the amount of $1,756,220; and authorizing the City Manager to execute all necessary documents. **Approved**

BACKGROUND

The Engineering Department recommends approval of an expenditure in the amount of $1,756,220 for construction services from Lumin8 Transportation Technologies, LLC for the Traffic Signal Cabinet Upgrade project. This project includes installation of 240 traffic signal cabinets of various sizes.

The Purchasing Department notified 1,748 vendors of the request for bids for this project. Bids were opened May 15, 2025, at 2:00 p.m. Eight (8) vendors submitted bids for this project. Lumin8 Transportation Technologies, LLC was deemed the lowest responsive and responsible bidder based on their bid submission. Lumin8 Transportation Technologies, LLC also has successful experience with traffic and traffic signal cabinet equipment installation in Plano and around the DFW Metroplex. The traffic signal cabinets are being procured under a separate contract.

The benefits upgrading our 20+ year old traffic signal cabinet technology are significant including: a) increased safety; b) energy efficiency; c) simplified maintenance; d) advanced diagnostics; and e) expansion and integration of future technologies. The new traffic signal cabinets will give the Traffic Management Center personnel remote and real-time access to our in-field traffic signal equipment which will allow staff to respond to incidents and failed equipment much faster.

Not approving the expenditure would result in less than optimal day-to-day operations, absence of expansion capabilities, continuation of a lack of monitoring all equipment remotely, and not improving the driving experience of Plano motorists.

FINANCIAL SUMMARY/STRATEGIC GOALS

Funding for this item is budgeted in the 2024-25 Street Improvements CIP and is planned for future years as well. Construction services for the Traffic Signal Cabinet Upgrade - Installation project in the total amount of $1,756,220 will leave a current year balance of $194,378 for future expenditures.

Approval of this item will support the City's Strategic Plan Critical Success Factor of being an Excellent, Innovative, and Accountable City Government.

ATTACHMENTS:

Description	Upload Date	Type
Bid Recap	6/18/2025	Bid Recap
Location Map	6/18/2025	Map

CITY OF PLANO

RFB CIP

Bid No. 2025-0332-B

Traffic Signal Cabinet Upgrade - Installation

Project No. TP-S-00005

Bid Recap

Bid Opening Date/Time: Thursday, May 15, 2025 @ 2:00 PM

Number of Vendors Notified: 1748

Vendors Submitting "No Bids": 3

Number of Non-Responsive Bids Submitted: 0

Number of Responsive Bids Submitted: 8

Vendor:	Total Bid
Lumin8 Transportation Technologies, LLC	$1,756,220.00
Road Solutions	$1,856,750.00
Florida Traffic Control Devices, Inc.	$1,858,600.00
Durable Specialties, Inc.	$2,189,800.00
Highway Intelligent Traffic Solutions, Inc.	$2,244,444.62
EARTC (EAR Telecommunications, LLC	$2,340,000.00
Onyx Paving & Utility, LLC	$2,379,825.00
Texas Traffic LLC	$2,472,000.00

Recommended Vendor:

Lumin8 Transportation Technologies, LLC	$1,756,220.00

Ruth Escalera

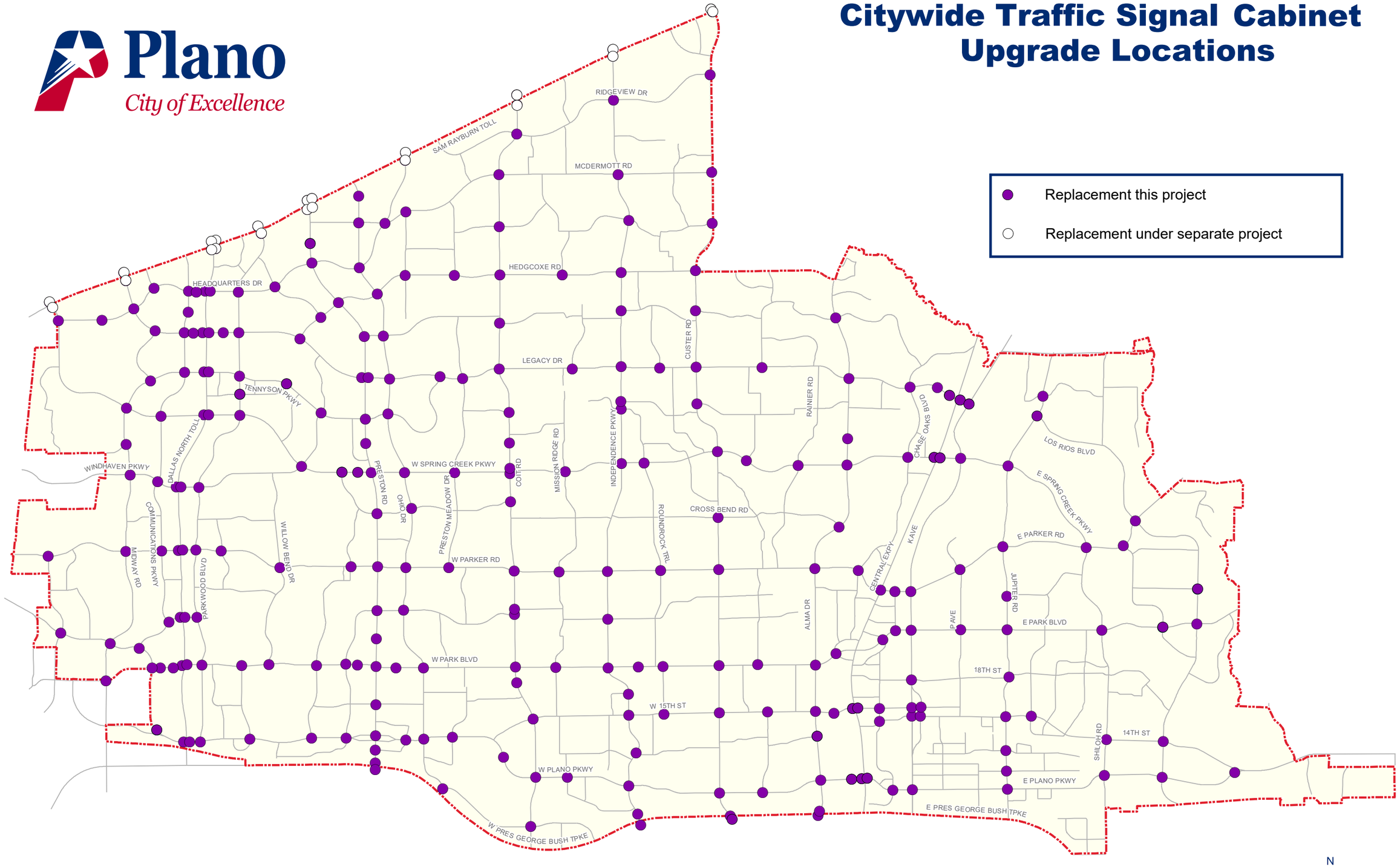
Ruth Escalera , Contract Administrator

6/18/2025

Date

Plano
City of Excellence

Citywide Traffic Signal Cabinet Upgrade Locations



This map and information in it were developed exclusively for use by the City of Plano. Any use or reliance on this map by anyone else is at the party's own risk and without liability to the City of Plano, its officials or employees for any discrepancies, errors, or variances which may

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CITY COUNCIL AGENDA MEMO

MEETING DATE:	7/28/2025
DEPARTMENT:	Engineering-CIP
DIRECTOR:	B. Caleb Thornhill, P.E., Director of Engineering
AGENDA ITEM:	Award of bid in the amount of $3,367,555 for Screening Wall Replacement - Marsh Lane, Project No. ENG-S-00004.
RECOMMENDED ACTION:	Award/Rejection of Bid/Proposal

ITEM SUMMARY

RFB No. 2025-0363-B for Screening Wall Replacement - Marsh Lane, Project No. ENG-S-00004, for the Engineering Department to Ratliff Hardscape, Ltd. in the amount of $3,367,555; and authorizing the City Manager to execute all necessary documents. **Approved**

BACKGROUND

The Engineering Department opened bids on June 10, 2025 for the Screening Wall Replacement - Marsh Lane project. The project includes the reconstruction, removal, and replacement of 4,544 linear feet of screening wall and sidewalks in The Hills at Preston and the Oak Brook Estates neighborhoods at the following locations:
A. East side of Marsh Lane, south of Parker Road (3,570 LF)
B. West side of Midway Road, south of Parker Road (974 LF)

The lowest responsive and responsible bid was submitted by Ratliff Hardscape, Ltd. in the amount of $3,367,555. There were a total of 1,893 vendors notified of this project. Two (2) complete bids were received for the project as shown in the attached bid recap.

If this project is not awarded, the result is continued deterioration of the existing screening wall, resulting in increased maintenance costs for the City and a negative impact on the quality of life for surrounding residents.

FINANCIAL SUMMARY/STRATEGIC GOALS

Funding for this item is budgeted in the 2025-26 Street Improvements CIP, and is planned for future years as well. Construction services for the Screening Wall Replacement - Marsh Lane project in the total amount of $3,367,555 will leave a project balance of $230,152 for future expenditures.

Approval of this item will support the City's Strategic Plan Critical Success Factor of being an Excellent, Innovative, and Accountable City Government.

ATTACHMENTS:

Description	Upload Date	Type
Bid Recap	6/24/2025	Bid Recap
Location Map	6/24/2025	Map

CITY OF PLANO

RFB CIP

Bid No. 2025-0363-B

Screening Wall Replacement – Marsh Lane

Project No. ENG-S-00004

Bid Recap

Bid Opening Date/Time: Tuesday, June 10, 2025 @ 2:00 PM

Number of Vendors Notified: 1893

Vendors Submitting "No Bids": 7

Number of Non-Responsive Bids Submitted: 0

Number of Responsive Bids Submitted: 2

Vendor:	Total Bid
Ratliff Hardscape, Ltd.	$3,367,555.00
Tracon Ventures, Ltd.	$4,396,885.60

Recommended Vendor:

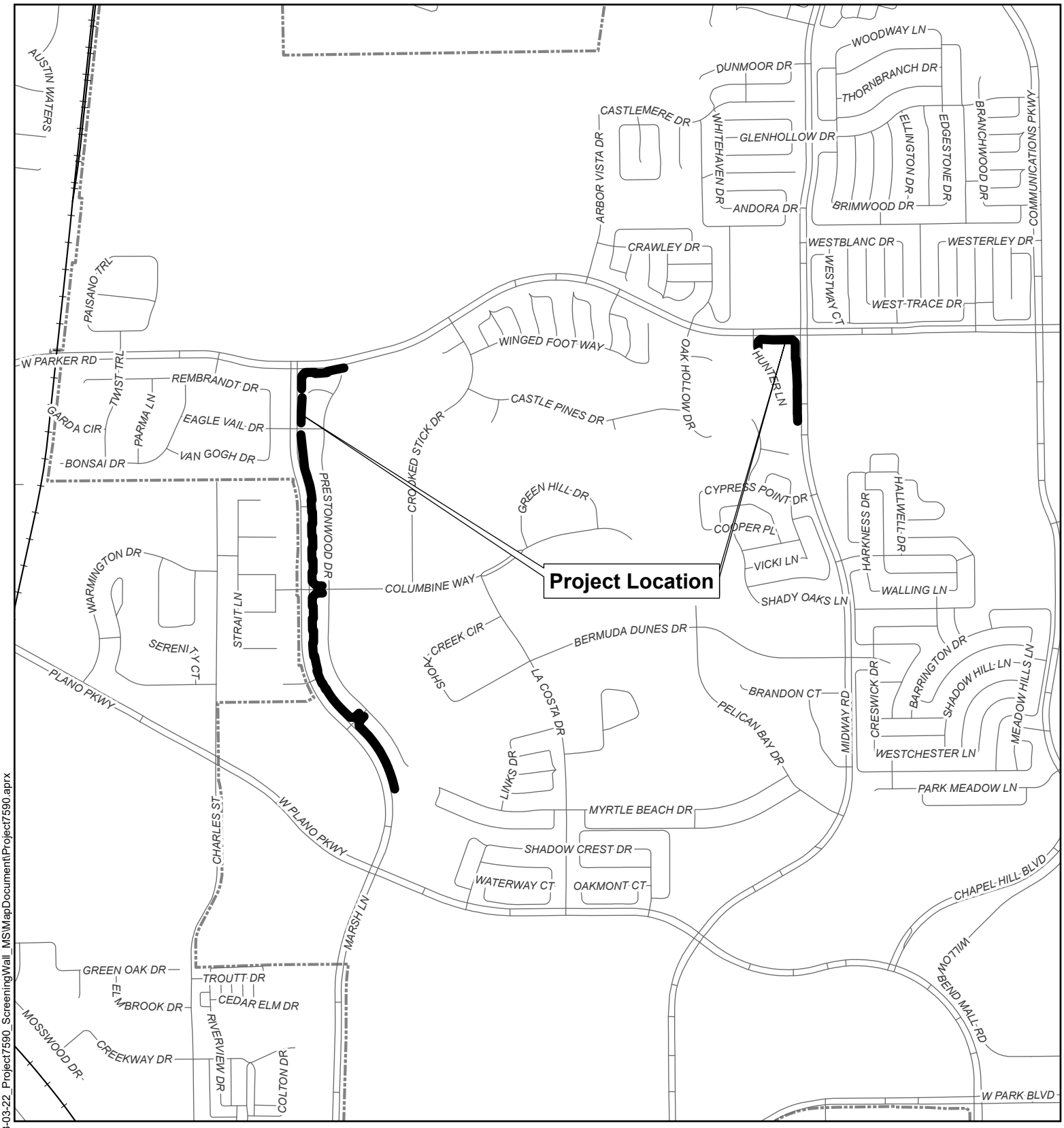
Ratliff Hardscape, Ltd.	$3,367,555.00

Ruth Escalera

Ruth Escalera , Contract Administrator

6/24/2025

Date

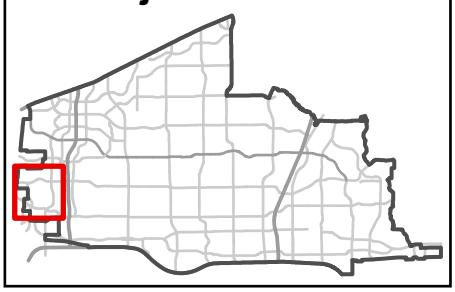


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Feet

Project # ENG-S-00004

Screening Wall Replacement
Marsh Lane



Plano

City of Plano BI-GIS Division
March 2023

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CITY COUNCIL AGENDA MEMO

MEETING DATE:	7/28/2025
DEPARTMENT:	Engineering-CIP
DIRECTOR:	B. Caleb Thornhill, P.E., Director of Engineering
AGENDA ITEM:	Award of bid in the amount of $4,020,272 for Water Rehabilitation - Creekside Estates, Project No. ENG-CMB-00007.
RECOMMENDED ACTION:	Award/Rejection of Bid/Proposal

ITEM SUMMARY

RFB No. 2025-0343-B for Water Rehabilitation - Creekside Estates, Project No. ENG-CMB-00007, for the Engineering Department to ANA Site Construction in the amount of $4,020,272; and authorizing the City Manager to execute all necessary documents. **Approved**

BACKGROUND

The Engineering Department opened bids on June 10, 2025 for the Water Rehabilitation - Creekside Estates project ENG-CMB-00007. The project scope entails the removal and replacement of approximately 12,000 linear feet of existing 6-inch and 8-inch waterlines, along with associated pavement reconstruction and the installation of barrier-free ramps. This work will take place within the Creekside Estates neighborhood, bounded by Park Boulevard to the north, Los Robles Drive to the south, Country Club Drive to the east, and Los Rios Boulevard to the west.

The bid award includes two bid alternates for trenchless pipe installation in effort to minimize private property destruction and avoid major traffic impacts to the adjacent Los Rios Boulevard. Alternates 1 and 2 (different size pipes) are recommended due to their proven reliability, minimizing traffic disruption, and limited private property impact.

The lowest responsive and responsible bid was submitted by ANA Site Construction in the amount of $4,020,272. There were a total of 1,953 vendors notified of this project. Eleven (11) complete bids were received for the project as shown in the attached bid recap.

If this project is not awarded, it will result in the continued deterioration of the existing waterlines in the Creekside Estates neighborhood. This degradation will lead to increased maintenance costs for the City and adversely affect the quality of life for residents in the area.

FINANCIAL SUMMARY/STRATEGIC GOALS

Funding for this item is budgeted in the 2024-25 Street Improvements CIP and Water CIP and is planned for future years in both funds as well. Construction services for the Water Rehabilitation - Creekside Estates project in the total amount of $4,020,272 will leave a current year balance of $355,422 for future expenditures.

Approval of this item will support the City's Strategic Plan Critical Success Factor of being an Excellent, Innovative, and Accountable City Government.

ATTACHMENTS:

Description	Upload Date	Type
Bid Recap	6/26/2025	Bid Recap
Location Map	6/26/2025	Map

CITY OF PLANO

RFB CIP

Bid No. 2025-0343-B

Water Rehabilitation – Creekside Estates

Project No. ENG-CMB-00007

Bid Recap

Bid Opening Date/Time: Tuesday, June 10, 2025 @ 2:00 PM

Number of Vendors Notified: 1953

Vendors Submitting "No Bids": 8

Number of Non-Responsive Bids Submitted: 0

Number of Responsive Bids Submitted: 11

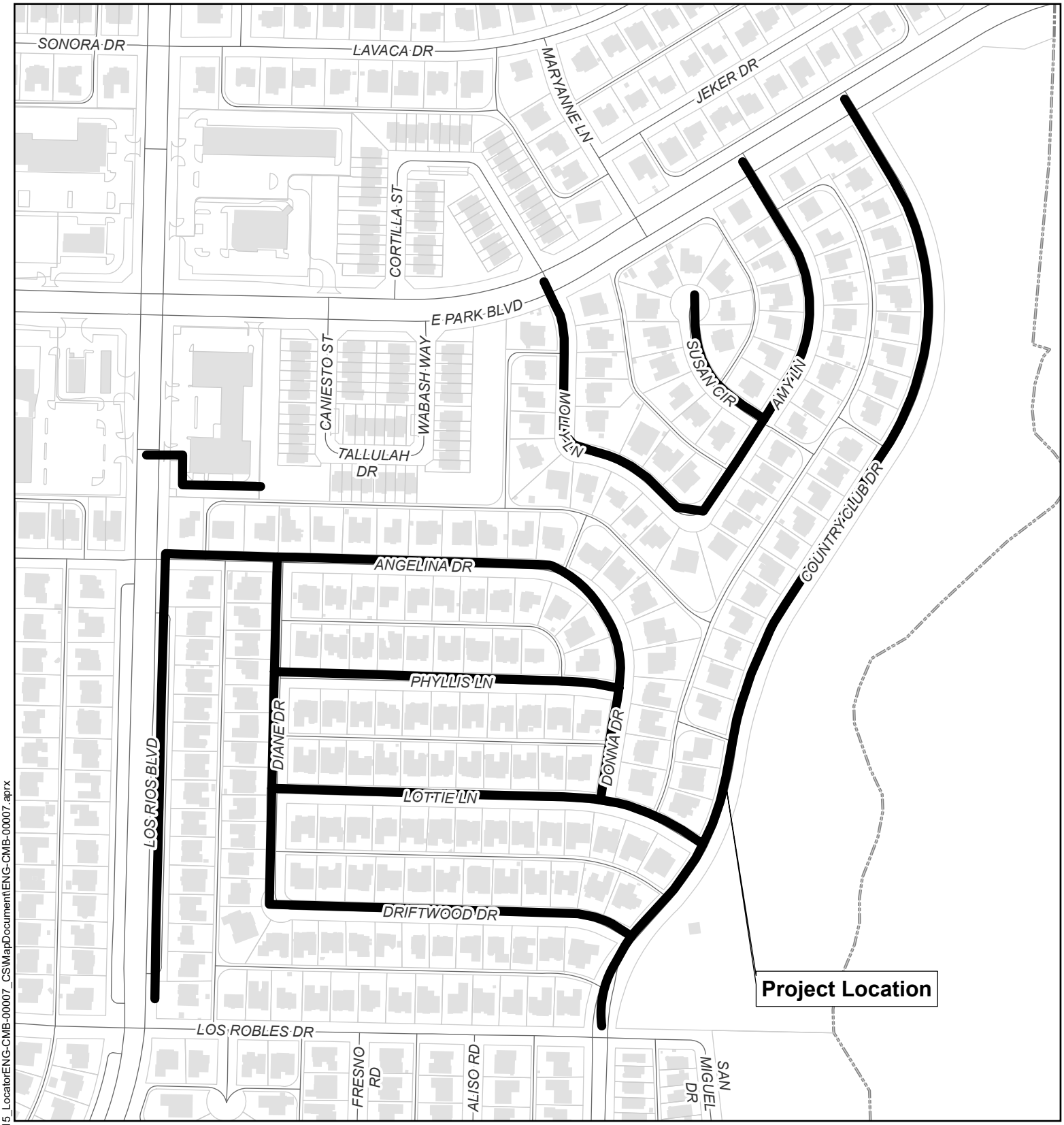
Vendor:	Base Bid	Alternate 1	Alternate 2	Total Bid
ANA Site Construction	$3,989,074.00	$15,990.00	$15,208.00	$4,020,272.00
Maya Underground Contractors LLC	$4,224,385.35	$28,794.00	$33,024.00	$4,286,203.35
KIK Underground, LLC	$4,409,194.40	$38,660.00	$31,338.00	$4,479,192.40
Quality Excavation, LLC	$4,546,062.20	$28,432.00	$22,600.00	$4,597,094.20
J&L Construction, LLC.	$4,714,367.74	$13,804.00	$12,807.24	$4,740,978.98
DDM Construction Corporation	$4,768,554.00	$41,420.00	$36,142.00	$4,846,116.00
2R Construction Services	$4,840,659.10	$25,420.00	$30,010.00	$4,896,089.10
Jeske Construction Company	$4,855,011.00	$32,240.00	$33,980.00	$4,921,231.00
Ratliff Hardscape, Ltd	$5,017,670.00	$28,072.00	$31,094.00	$5,076,836.00
Blackrock Construction	$5,328,509.00	$45,720.00	$56,090.00	$5,430,319.00
Jim Bowman Construction Company, L.P.	$5,665,228.10	$43,438.60	$37,773.00	$5,746,439.70
Recommended Vendor:				
ANA Site Construction	$3,989,074.00	$15,990.00	$15,208.00	$4,020,272.00

Ruth Escalera

Ruth Escalera , Contract Administrator

6/19/2025

Date



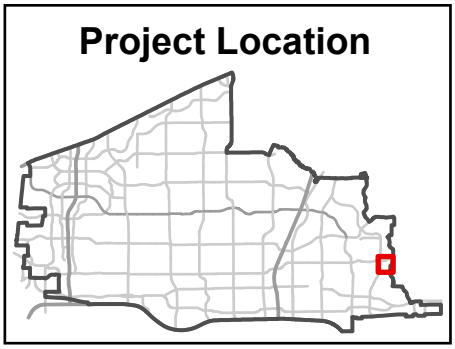
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Feet

Plano

City of Plano BI-GIS Division
April 2024

Project ENG-CMB-00007

Water Rehabilitation - Creekside Estates



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CITY COUNCIL AGENDA MEMO

MEETING DATE: 7/28/2025
DEPARTMENT: Public Works-Operations
DIRECTOR: Abby Owens, Director of Public Works
AGENDA ITEM: To approve the purchase of Water Meters and Parts
RECOMMENDED ACTION: Purchase from Existing Contract

ITEM SUMMARY

To approve the purchase of Water Meters and Parts for a one (1) year contract with four (4) one-year automatic renewals for Public Works in the estimated annual amount of $413,000 from Core and Main, LP through an existing contract; and authorizing the City Manager to execute all necessary documents. (H-GAC WM09-20) **Approved**

BACKGROUND

The Public Works Department recommends awarding the 2025-0303-X Water Meters and Parts contract to Core and Main LP with an estimated annual expenditure of $413,000. Core and Main LP is the sole source authorized distributor of the Neptune Technology Group in the State of Texas. Public Works staff evaluated the Houston-Galveston Area Council (H-GAC WM09-20) contract with Core and Main LP and determined it will meet the department's needs for purchasing water meters and parts.

Public Works staff are responsible for the installation of new water meters and the maintenance and repair of over 87,000 water meters. Neptune water meters were established as the city standard through the bid process and contract award on December 18, 2018. The contract term expired, and a new contract is needed to purchase water meters and repair parts to maintain the city's water meter infrastructure.

If this contract is not awarded by the City Council, Public Works staff will not be able to purchase water meters or component parts needed for the maintenance and repair of existing Neptune water meters. This will delay meter installation for new customers and lead to revenue loss if inaccurate meters are not repaired or replaced.

The City is authorized to purchase from a cooperative purchasing program with another local government or a local cooperative organization pursuant to Chapter 271 Subchapter F of the Texas Local Government Code and by doing so satisfies any State Law requiring local governments to seek competitive bids for items. (Houston-Galveston Area Council H-GAC WM09-20 and City of Plano Contract 2025-0303-X)

FINANCIAL SUMMARY/STRATEGIC GOALS

This item approves a one (1) year contract with four (4) automatic one (1) year renewals for the purchase of water meters and parts in the total estimated amount of $2,065,000 ($150,000 in FY 2024-25, $413,000 in FY 2025-26 thru FY 2028-29, and $263,000 in FY 2029-30). Funds are available in the 2024-25 Meter Services budget and all future year expenditures will occur within Council approved appropriations.

Approval of this contract relates to the City's Strategic Plan Critical Success Factor of Excellent, Innovative, and Accountable City Government.

CITY COUNCIL AGENDA MEMO

MEETING DATE: 7/28/2025
DEPARTMENT: Special Projects
DIRECTOR: Peter Braster, Director of Special Projects
AGENDA ITEM: Purchase of 5.1 Acres on Mapleshade Lane from Summitt Realty Group, LLC
RECOMMENDED ACTION: Approval of Contract

ITEM SUMMARY

To approve a real estate contract in the amount of $5,100,000 for the purchase of real property described as Lots 2 & 3, Block 1 Dal-Tex Mapleshade Addition from Summitt Realty Group LLC; and authorizing the City Manager to execute all necessary documents. **Removed from agenda**

BACKGROUND

Two vacant lots located on Mapleshade Lane south of the future Beacon Square development and west of the WalMart Superstore location on Coit Road have been identified for a future park site serving this area of South Central Plano. There will be approximately 1,480 housing units within a 10 minute walking distance of the proposed park site once the neighboring development is completed.

The two parcels are listed on the open market. The purchase price of $5,100,000 was negotiated with the listing broker and validated by a third-party appraisal obtained by the City.

This item was prepared in collaboration with the Plano Parks and Recreation Department. Staff recommends approval of this item.

The City is exempt from the competitive bid process for this purchase as allowed by Texas Local Government Code Chapter 252 Subchapter B Section 252.022(a)(6).

FINANCIAL SUMMARY/STRATEGIC GOALS

Funding for this item is budgeted in the 2025-26 Park Improvements CIP and Park Fee Fund. Purchase of the property described as Lots 2 & 3, Block 1 Dal-Tex Mapleshade Addition in the total amount of $5,100,000 will leave a combined balance of $481,910 for future land acquisitions for parks, trails, and open space..

Approval of this item will support the City's Strategic Plan Critical Success Factor of being an Excellent, Innovative, and Accountable City Government.

ATTACHMENTS:

Description	Upload Date	Type
Map	7/16/2025	Map
Contract	7/18/2025	Contract

Plano
City of Excellence

Exhibit Map



Produced by Business Intelligence/GIS, City of Plano
6/19/2025

This map and information in it were developed exclusively for use by the City of Plano. Any use or reliance on this map by anyone else is at the party's own risk and without liability to the City of Plano, its officials or employees for any discrepancies, errors, or variances which may exist.

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Edge Realty Partners

NORTH TEXAS COMMERCIAL ASSOCIATION OF REALTORS®
COMMERCIAL CONTRACT OF SALE

[Check all boxes applicable to this Contract - Boxes not checked do not apply to this Contract]

In consideration of the agreements in this Commercial Contract of Sale (the **"Contract"**), Seller shall sell and convey to Purchaser, and Purchaser shall buy and pay for, the Property (defined below) pursuant to the provisions, and subject to the conditions, of this Contract.

1. **PARTIES.** The parties to this Contract are:

Seller: **SUMMITT REALTY GROUP LLC**
Address: **4090 Mapleshade Lane, Suite 100**
Plano, Texas 75093
Phone: **(214)682-8536** Fax: _____
Email: **mak@evolutionspine.com**
Tax ID No.: _____

Purchaser: **The City of Plano**
Address: **1520 K Avenue, 3rd Floor, Suite 365**
Plano, Texas 75074
Phone: **(972)941-5220** Fax: _____
Email: **matthewy@plano.gov**
Tax ID No.: _____

2. **PROPERTY.** The address of the Property is:
Address to be assigned

Plano, Texas **75075**.
The Property is located in **Collin** County, Texas, the land portion of which is further described as:
DALTEX-MAPLESHADE ADDITION BLOCK 1, LOTS 2 & 3 recorded in Vol 2023, Pg 119 of the Plat Records of Collin County, Texas

or as described in **Exhibit "A", LEGAL DESCRIPTION** and/or shown on **Exhibit "B", SITE PLAN**. The Property includes all improvements, fixtures, and personal property situated thereon, and all rights and appurtenances pertaining thereto, including any right, title and interest of Seller in and to adjacent streets, alleys, and rights-of-way (such land, improvements, fixtures, personal property, rights, and appurtenances being collectively referred to in this Contract as the **"Property"**).

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3. PURCHASE PRICE.

A. Amount and Payable. The purchase price for the Property is $ **5,100,000.00** (the **"Purchase Price"**), payable at the Closing as follows (with the Earnest Money to be applied to the Purchase Price) ***[Check only one]***:

☒ (1) All in cash (meaning Good Funds, as defined in Section 4.F. below). If this Contract is subject to approval for Purchaser to obtain financing from a third party, then **Addendum B-1, THIRD PARTY FINANCING** is attached.

~~☐ (2) Part in cash (Good Funds), in the following amount or percentage ***[Check only one]:***~~

~~☐ (a) $ _____.~~

~~☐ (b) _____ percent (_____%) of the Purchase Price.~~

~~If only part of the Purchase Price is to be paid in cash, then the balance of the Purchase Price will be paid according to the provisions in **Addendum B-2, SELLER FINANCING**. If part of the Purchase Price is to be paid by Purchaser assuming, or taking the Property subject to, an existing promissory note secured by the Property, then **Addendum B-3, EXISTING LOAN**, is attached.~~

~~**B. Adjustment.** If this box is checked ☒ then this Section 3.B. applies and the Purchase Price will be adjusted up or down based upon the land area of the Property as determined by the Survey. If the box in the preceding sentence is not checked, then none of this Section 3.B. applies to this Contract. The land area will be multiplied by the following amount per acre or square foot, as applicable, and the product will become the Purchase Price at the Closing. ***[Check only one]:*** ☐ $ _____ per acre; or ☐ $ _____ per square foot. The land area for purposes of determining the Purchase Price will be the gross land area of the Property unless this box ☐ is checked, in which case the land area for purposes of determining the Purchase Price will be the Net Land Area [as defined in Section 5.A. (Survey)] of the Property. Notwithstanding the foregoing, the Purchase Price will not be reduced under this Section 3.B. to less than $ _____.~~

4. EARNEST MONEY AND TITLE COMPANY ESCROW.

A. Title Company. The Title Company to serve as escrow agent for this Contract is (the **"Title Company"**):
ClarifFi Title Attn: Kayli Hafner - 3710 Rawlings Street # 1390 Dallas, Texas 75219

B. Effective Date. The **"Effective Date"** is the date the Title Company acknowledges receipt of this fully executed Contract as indicated by the signature block for the Title Company.

C. Earnest Money. Within two Business Days after the Effective Date, Purchaser shall deliver an earnest money deposit in the amount of $ **100,000.00** (the **"Earnest Money"**) payable to the Title Company, in its capacity as escrow agent, to be held in escrow pursuant to the terms of this Contract. Seller's acceptance of this Contract is expressly conditioned upon Purchaser's timely deposit of the Earnest Money with the Title Company. If Purchaser fails to timely deposit the Earnest Money with the Title Company, then Seller may, at

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Seller's option, terminate this Contract by delivering a written termination notice to Purchaser at any time until Purchaser deposits the Earnest Money with the Title Company.

Purchaser instructs the Title Company to promptly deposit the Earnest Money upon receipt in one or more insured accounts in a state or federal banking or savings institution. After receipt of necessary tax forms from Purchaser, the Title Company will deposit the Earnest Money in an interest bearing account unless this box ☐ is checked, in which case the Title Company will not be required to deposit the Earnest Money in an interest bearing account. Any interest earned on the Earnest Money will become a part of the Earnest Money. At the Closing, the Earnest Money will be applied to the Purchase Price or, at Purchaser's option, will be returned to Purchaser upon full payment of the Purchase Price.

D. Independent Consideration. Notwithstanding anything in this Contract to the contrary, a portion of the Earnest Money in the amount of $100.00 will be non-refundable and will be distributed to Seller upon any termination of this Contract as independent consideration for Seller's performance under this Contract. If this Contract is properly terminated by Purchaser pursuant to a right of termination granted to Purchaser by any provision of this Contract, the Earnest Money will be promptly returned to Purchaser. Any provision of this Contract that states that the Earnest Money is to be returned to Purchaser means that the Earnest Money, less the non-refundable portion, is to be returned to Purchaser.

E. Escrow. The Earnest Money is deposited with the Title Company with the understanding that the Title Company is not: (1) responsible for the performance or non-performance of any party to this Contract; or (2) liable for interest on the funds except to the extent interest has been earned after the funds have been deposited in an interest bearing account.

F. Definition of Good Funds. "Good Funds" means currently available funds, in United States dollars, paid in the form of a certified check, cashier's check, official bank check or wire transfer acceptable to the Title Company, such that the payment may not be stopped by the paying party. Any reference in this Contract to "cash" means Good Funds.

5. SURVEY AND TITLE.

A. Survey. Within 20 days after the Effective Date ***[Check only one]***:

☐ Seller shall deliver to Purchaser a new survey (the **"Survey"**) of the Property prepared at Seller's expense.

☐ Purchaser shall obtain a new survey (the **"Survey"**) of the Property prepared at Purchaser's expense.

☐ Purchaser shall obtain a new survey (the **"Survey"**) of the Property prepared at Purchaser's expense, and Seller will give a credit to Purchaser against the Purchase Price at the Closing for the cost of the Survey in an amount not to exceed $ _____.

☒ Seller shall deliver to Purchaser a copy of the most recent existing survey (the **"Survey"**) of the Property in Seller's possession. Seller shall also deliver an Affidavit to the Title Company, in form and substance reasonably satisfactory to the Title Company, stating that none of the improvements on the Property and other matters shown by the existing Survey have changed since the existing Survey was prepared. If Purchaser, Purchaser's lender or the Title Company requires a new

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survey for any reason, then Purchaser shall obtain and pay for the cost of the new Survey, and ***[check only one]***: ☐ Seller will not be required to pay for any portion of the cost of the new Survey; or ☒ Seller will give a credit to Purchaser against the Purchase Price at the Closing for the cost of the new Survey in an amount not to exceed $ **2,500.00** .

Any new Survey must:

(1) be prepared by a Registered Professional Land Surveyor;
(2) be in a form reasonably acceptable to Purchaser and the Title Company;
(3) set forth a legal description of the Property by metes and bounds or by reference to a platted lot or lots;
(4) show that the Survey was made on the ground with corners marked with monuments either found or placed;
(5) show any discrepancies or conflicts in boundaries, and any visible encroachments;
(6) contain the surveyor's certificate that the Survey is true and correct; and
(7) show the location and size of all of the following on or immediately adjacent to the Property, if any, if recorded or visible and apparent:
  (a) buildings,
  (b) building set back lines (as shown on any recorded plat, but not as may be described in any restrictive covenants or zoning ordinances),
  (c) streets and roads,
  (d) 100-year flood plain (approximate location),
  (e) improvements,
  (f) encroachments,
  (g) easements,
  (h) recording information of recorded easements,
  (i) pavements,
  (j) protrusions,
  (k) fences,
  (l) rights-of-way, and
  (m) any markers or other visible evidence of utilities.

Any area of the Property within the 100-year flood plain will be shown on the Survey as the approximate location of the 100-year flood plain as shown on any map prepared by the Federal Emergency Management Agency or other applicable governmental authority. The surveyor is authorized to determine the area of the Property within any 100-year flood plain as shown on any map prepared by any governmental authority, and in the absence of such a map, as otherwise reasonably determined by the surveyor. If the area within any 100-year flood plain is to be deducted for the purpose of determining Net Land Area (defined below) then the Survey must show the area of the Property covered by the 100-year flood plain, and that area, as reasonably determined by the surveyor, will be conclusive for purposes of this Contract, even though the surveyor may qualify that determination as approximate.

After the delivery of the Survey, the legal description of the Property set forth in the Survey will be incorporated in this Contract as the legal description of the Property, and will be used in the deed and any other documents requiring a legal description of the Property.

The Survey must show the gross land area of the Property, and if the Purchase Price is based upon the Net Land Area then the Survey must also show the Net Land Area, expressed in both acres and square feet. The term **"Net Land Area"** means the gross land area of the Property less the area within any of the following (if recorded or visible and apparent, but excluding those within set back areas) ***[Check all that apply]***:

[X] utility easements;
[X] drainage easements;
[X] access easements;
[X] rights-of-way;
[X] 100-year flood plain; and
[X] any encroachments on the Property.

B. Title Commitment. Within 20 days after the Effective Date, Seller shall deliver or cause to be delivered to Purchaser:

(1) A title commitment (the **"Title Commitment"**) covering the Property binding the Title Company to issue a Texas Owner Policy of Title Insurance (the **"Title Policy"**) on the standard form prescribed by the Texas Department of Insurance at the Closing, in the full amount of the Purchase Price, insuring Purchaser's fee simple title to the Property to be good and indefeasible, subject only to the Permitted Exceptions (defined below); and

(2) the following (collectively, the **"Title Documents"**):

(a) true and legible copies of all recorded instruments affecting the Property and recited as exceptions in the Title Commitment;
(b) a current tax certificate;
(c) any written notices required by applicable statutes, including those referenced in Section 20; and
(d) if the Property includes any personal property, UCC search reports pertaining to the Seller.

6. REVIEW OF SURVEY AND TITLE.

A. Title Review Period. Purchaser will have 10 days (the **"Title Review Period"**) after receipt of the last of the Survey, Title Commitment and Title Documents to review them and to deliver a written notice to Seller stating any objections Purchaser may have to them or any item disclosed by them. Purchaser's failure to object within the time provided will be a waiver of the right to object. Any item to which Purchaser does not object will be deemed a **"Permitted Exception."** The items addressed to Seller on Schedule C of the Title Commitment, and any other items the Title Company identifies to be released upon the Closing, will be deemed objections by Purchaser. Zoning ordinances and the lien for current taxes are deemed to be Permitted Exceptions.

B. Cure Period. If Purchaser delivers any written objections to Seller within the Title Review Period, then Seller may, but will not be obligated to, attempt to cure the objections within 10 days (the **"Cure Period"**) after receipt of the objections. Seller is not required to incur any cost to do so. If Seller cannot cure the objections within the Cure Period, Seller may deliver a written notice to Purchaser, before expiration of the Cure Period, stating whether Seller is committed to cure the objections at or before the Closing. If Seller does not cure the objections within the Cure Period, or does not timely deliver the notice, or does not commit in the notice to fully cure all of the objections at or before the Closing, then Purchaser may terminate this Contract by delivering a written notice to Seller on or before the earlier to occur of: (1) the date that is seven days after the expiration of the Cure Period; or (2) the scheduled Closing Date.

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C. New Items. If any new items are disclosed by any new or updated Survey, updated Title Commitment, or any new Title Documents, that were not disclosed to Purchaser when the Survey, Title Commitment, and Title Documents were first delivered to Purchaser, then Purchaser will have 15 days to review the new items and to deliver a written notice to Seller stating any objections Purchaser may have to the new items. If Purchaser timely delivers any written objections as to the new items to Seller, then Seller may, but will not be obligated to, attempt to cure the objections to the new items within 10 days (the **"Additional Cure Period"**) after receipt of the objections as to the new items. Seller is not required to incur any cost to do so. If Seller does not cure the objections as to the new items within the Additional Cure Period, or does not deliver a written notice to Purchaser before the expiration of the Additional Cure Period stating whether Seller is committed to cure the objections as to the new items at or before the Closing, then Purchaser may terminate this Contract by delivering a written notice to Seller on or before the earlier to occur of: (1) that date that is seven days after the expiration of the Additional Cure Period; or (2) the scheduled Closing Date.

D. Return of Earnest Money or Waiver. If Purchaser properly and timely terminates this Contract, the Earnest Money will be returned to Purchaser. If Purchaser does not properly and timely terminate this Contract, then Purchaser will be deemed to have waived any uncured objections and must accept title at the Closing subject to the uncured objections and other Permitted Exceptions. Seller's failure to cure Purchaser's objections under this Section 6 does not constitute a default by Seller.

7. SELLER'S REPRESENTATIONS.

A. Statements. Seller represents to Purchaser, to the best of Seller's knowledge, as follows:

(1) Title. At the Closing, Seller will convey to Purchaser good and indefeasible fee simple title to the Property free and clear of any and all liens, assessments, easements, security interests and other encumbrances except the Permitted Exceptions. Delivery of the Title Policy pursuant to Section 15 (the Closing) will be deemed to satisfy the obligation of Seller as to the sufficiency of title required under this Contract. However, delivery of the Title Policy will not release Seller from the warranties of title set forth in the warranty deed.

(2) Leases. There are no parties in possession of any portion of the Property as lessees, tenants at sufferance or trespassers except tenants under written leases delivered to Purchaser pursuant to this Contract.

(3) Liens and Debts. There are no mechanic's liens, Uniform Commercial Code liens or unrecorded liens against the Property, and Seller shall not allow any such liens to attach to the Property before the Closing that will not be satisfied out of the Closing proceeds. All obligations of Seller arising from the ownership and operation of the Property and any business operated on the Property, including, but not limited to, taxes, leasing commissions, salaries, contracts, and similar agreements, have been paid or will be paid before the Closing. Except for obligations for which provisions are made in this Contract for prorating at the Closing and any indebtedness taken subject to or assumed, there will be no obligations of Seller with respect to the Property outstanding as of the Closing.

(4) Litigation. There is no pending or threatened litigation, condemnation, or assessment affecting the Property. Seller shall promptly advise Purchaser of any litigation, condemnation or assessment affecting the Property that is instituted after the Effective Date.

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(5) Material Defects. Seller has disclosed to Purchaser any and all known conditions of a material nature with respect to the Property which may affect the health or safety of any occupant of the Property. Except as disclosed in writing by Seller to Purchaser, the Property has no known latent structural defects or construction defects of a material nature, and none of the improvements have been constructed with materials known to be a potential health hazard to occupants of the Property.

(6) Hazardous Materials. Except as otherwise disclosed in writing by Seller to Purchaser, the Property (including any improvements) does not contain any Hazardous Materials (defined below) other than lawful quantities properly stored in containers in compliance with applicable laws.

B. Remedies. If Purchaser discovers, before the Closing, that any of Seller's representations has been misrepresented in a material respect, Purchaser may notify Seller of the misrepresentation in writing, and Seller shall attempt to correct the misrepresentation. If the misrepresentation is not corrected by Seller before the Closing, Purchaser may: (1) proceed to Closing, without waiving any claim for misrepresentation; or (2) terminate this Contract by delivering a written termination notice to Seller, in which case the Earnest Money will be returned to Purchaser.

8. OPERATION OF THE PROPERTY. After the Effective Date until the Closing Date, Seller shall: (1) operate the Property in the same manner as the Property has been operated by Seller; and (2) maintain the Property in the same condition as existed on the Effective Date, except for ordinary wear and any casualty loss. After the Effective Date, Seller shall not, without Purchaser's prior written approval: (1) further encumber the Property or allow an encumbrance upon the title to the Property, or modify the terms of any existing encumbrance, if the encumbrance would still be in effect after Closing; or (2) enter into any lease or contract affecting the Property, if the lease or contract would still be in effect after Closing. However, Seller may enter into a lease or contract with an independent third party, in the ordinary course of business, without Purchaser's consent, if Purchaser will be entitled to terminate the lease or contract after Closing, without incurring any termination charge, by delivering a termination notice 30 days in advance of the termination date. If Seller enters into any lease or contract affecting the Property after the Effective Date, then Seller shall immediately deliver a copy of the signed document to Purchaser.

9. NONCONFORMANCE. Purchaser has or will independently investigate and verify to Purchaser's satisfaction the extent of any limitations of uses of the Property. Purchaser acknowledges that the current use of the Property or the improvements located on the Property (or both) may not conform to applicable Federal, State or municipal laws, ordinances, codes or regulations. Zoning, permitted uses, height limitations, setback requirements, minimum parking requirements, limitations on coverage of improvements to total area of land, Americans with Disabilities Act requirements, wetlands restrictions and other matters may have a significant economic impact upon the intended use of the Property by Purchaser. However, if Seller is aware of any pending zoning changes or current nonconformance with any Federal, State or local laws, ordinances, codes or regulations, Seller shall disclose them to Purchaser.

10. INSPECTION. ***[Check only A or B]***

☐ **A. Inspection Not Necessary.** Purchaser acknowledges that Purchaser has inspected the Property, including all buildings and improvements, and is thoroughly familiar with their condition. Purchaser accepts the Property in its present **"AS IS"** condition, with any changes caused by normal wear and tear before the Closing, but without waiving Purchaser's rights by virtue of Seller's representations and agreements expressed in this Contract.

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[X] **B. Inspection Desired.** Purchaser desires to inspect the Property and Seller grants to Purchaser the right to inspect the Property as described below.

(1) Inspection Period. Purchaser will have a period of **56** days after the Effective Date (the **"Inspection Period"**) to inspect the Property and conduct studies regarding the Property. Purchaser's studies may include, without limitation: (a) permitted use and zoning of the Property; (b) core borings; (c) environmental and architectural tests and investigations; (d) physical inspections of improvements, fixtures, equipment, subsurface soils, structural members, and personal property; and (e) examination of agreements, manuals, plans, specifications and other documents relating to the construction and condition of the Property. Purchaser and Purchaser's agents, employees, consultants and contractors will have the right of reasonable entry onto the Property during normal business hours, and upon reasonable advance notice to Seller and any tenants on the Property, for purposes of inspections, studies, tests and examinations deemed necessary by Purchaser. The inspections, studies, tests and examinations will be at Purchaser's expense and risk. Purchaser may also use the Inspection Period to perform feasibility studies, obtain equity funding, seek financing, and satisfy other conditions unrelated to the condition of the Property. Purchaser shall defend and indemnify Seller against any claims that arise due to any actions by Purchaser or Purchaser's agents, employees, consultants and contractors. Purchaser's obligation to defend and indemnify Seller will survive the Closing or termination of this Contract.

(2) Extension of Inspection Period. Purchaser may extend the Inspection Period for up to **28** days by delivering an additional earnest money deposit in the amount of $ **50,000.00** to the Title Company. The additional deposit will become part of the Earnest Money.

(3) Termination. If Purchaser determines, in Purchaser's sole discretion, no matter how arbitrary, that Purchaser chooses not to purchase the Property for any reason, then Purchaser may terminate this Contract by delivering a written notice to Seller on or before the last day of the Inspection Period, in which case the Earnest Money will be returned to Purchaser. Purchaser's reason for choosing to terminate this Contract does not need to be related to the condition of the Property, and Purchaser is not required to justify Purchaser's decision to terminate this Contract.

(4) Acceptance. If Purchaser does not properly and timely terminate this Contract before the expiration of the Inspection Period (or if Purchaser accepts the Property in writing) then Purchaser will be deemed to have waived all objections to the Property, except for any title objections that may be outstanding pursuant to Section 6 (Review of Survey and Title) of this Contract. In that event, except as may be expressly stated otherwise in this Contract, Purchaser accepts the Property in its current **"AS IS"** condition, with any changes caused by normal wear and tear before the Closing, and this Contract will continue in full force and effect. This provision does not, however, limit or invalidate any express representations and agreements Seller has made in this Contract.

(5) Restoration. If the transaction described in this Contract does not close through no fault of Seller, and the condition of the Property was altered due to inspections, studies, tests or examinations performed by Purchaser or on Purchaser's behalf, then Purchaser must restore the Property to its original condition at Purchaser's expense. Purchaser's obligation to restore the Property will survive the termination of this Contract.

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C. Reports. ***[Check all that apply]***

☒ **(a)** Within 10 days after the Effective Date, Seller shall deliver to Purchaser a written "Phase I" report of an environmental assessment of the Property. The report will be prepared, at Seller's expense, by an environmental consultant reasonably acceptable to Purchaser. The environmental assessment must include an investigation into the existence of Hazardous Materials (as defined in Section 19.A. of this Contract) in, on or around the Property. The environmental assessment must also include a land use history search, engineering inspections, research and studies that may be necessary to discover the existence of Hazardous Materials.

☒ **(b)** Within 10 days after the Effective Date, Seller shall deliver to Purchaser copies of all reports in Seller's possession of engineering investigations, tests and environmental studies that have been made with respect to the Property within the three year period before the Effective Date.

☐ **(c)** If Purchaser terminates this Contract, Purchaser shall return to Seller, at Purchaser's expense and contemporaneously with the termination, the original, hard copies of any documents Seller delivered to Purchaser. Also, Purchaser shall return, destroy, or delete any other copies of such documents, electronic or otherwise, in Purchaser's possession. This provision will survive the termination of this Contract.

☐ **(d)** If Purchaser terminates this Contract, Purchaser shall deliver to Seller, at Purchaser's expense and contemporaneously with the termination, copies of all written reports, inspections, plats, drawings and studies that relate to the condition of the Property made by Purchaser's agents, consultants and contractors. This provision will survive the termination of this Contract.

11. DELIVERY AND REVIEW OF DOCUMENTS.

A. Delivery. Seller agrees to deliver to Purchaser, within 10 days after the Effective Date, complete and legible copies of the following pertaining to the Property, to the extent in Seller's possession or readily available to Seller:

(1) All current leases (including mineral leases) and all modifications, amendments, supplements and extensions thereof (including written descriptions of any oral agreements);

(2) A current rent roll certified by Seller to be true, complete and accurate as of the date of delivery, including names of tenants, annual or monthly rents, expenses paid by tenants and by Seller, commencement dates, terms of leases, and renewal options;

(3) A current inventory of all tangible personal property and fixtures owned by Seller and located on, attached to, or used in connection with the Property, to be sold with the Property, certified by Seller to be true and correct as of the date of delivery;

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(4) Any Notes, Deeds of Trust and other loan documents pertaining to loans assumed or taken subject to;

(5) All service, maintenance, management, or other contracts relating to the ownership and operation of the Property;

(6) All warranties and guaranties;

(7) All fire, hazard, liability, and other insurance policies;

(8) The real estate and personal property tax statements for the previous two calendar years;

(9) All leasing and commission agreements;

(10) The "as built" or other plans and specifications;

(11) A statement of utility charges, repair costs and other expenses incurred by Seller for the operation and maintenance of the Property for each month for the two years preceding the Effective Date;

(12) A true and correct statement of income and expenses from _____ to _____ ;

(13) Any certificate of mold remediation that has been issued for the Property under Section 1958.154 of the Occupations Code within the preceding five years; and

(14) Other _____ .

B. Review of Documents. Purchaser will have a period of time (the **"Document Review Period"**) to review the information identified above, ending the later to occur of:

(1) _____ days after the Effective Date; or
(2) the end of the Inspection Period (if any).

If Purchaser objects to any information disclosed to or discovered by Purchaser, in Purchaser's sole discretion, no matter how arbitrary, Purchaser may: (i) terminate this Contract by delivery of a written notice to Seller before the expiration of the Document Review Period, in which case the Earnest Money will be returned to Purchaser and Purchaser shall return all documents Seller delivered to Purchaser; or (ii) waive the objections and close the transaction. If Purchaser does not deliver a written termination notice to Seller before expiration of the Document Review Period, then any objections as to the information provided by Seller pursuant to this Section will be deemed to be waived by Purchaser.

Unless Purchaser notifies Seller in writing before the end of the Document Review Period that Purchaser elects to assume any of the Service Contracts, Seller shall terminate the Service Contracts effective upon the Closing, at Seller's expense.

12. ESTOPPEL CERTIFICATES. Seller agrees to deliver to Purchaser, at least _____ days before the Closing Date, estoppel certificates executed by each of the tenants under the leases of the Property stating:

(1) whether the tenant is an assignee or subtenant;
(2) the expiration date of the lease;

(3) the number of renewal options under the lease, if any, and the total period of time covered by the renewal options;
(4) that none of the terms or provisions of the lease have been changed since the original execution of the lease, except as shown on any attached amendments or modifications;
(5) that no default exists under the terms of the lease by either landlord or tenant;
(6) that the tenant has no claim against the landlord under the lease and has no defense or right of offset against collection of rent or other charges accruing under the lease;
(7) the amount and payment date of the last payment of rent, the period of time covered by that payment, and the amount of any rental payments made in advance;
(8) the amount of any security deposits and other deposits, if any; and
(9) the identity and address of any guarantor of the lease.

If any estoppel certificate is not timely delivered, or is unacceptable to Purchaser, then Purchaser may immediately notify Seller in writing of Purchaser's objections. Seller shall promptly attempt to cure the unacceptable matters without any obligation to incur any cost in connection with the attempt. If Seller is unable to cure the unacceptable matters before the Closing Date, Purchaser may: (i) terminate this Contract by delivering a written termination notice to Seller, in which case the Earnest Money will be returned to Purchaser; or (ii) close the transaction, in which case Purchaser will be deemed to have waived any objections to the unacceptable matters.

13. CASUALTY LOSS AND CONDEMNATION.

A. Damage or Destruction. All risk of loss to the Property will remain upon Seller before the Closing. If the Property is damaged or destroyed by fire or other casualty to a Material Extent (defined below), then Purchaser may terminate this Contract by delivering a written termination notice to Seller within 10 days after the date the casualty occurred (and in any event before the Closing), in which case the Earnest Money will be returned to Purchaser. If the Property is damaged by fire or other casualty to less than a Material Extent, the parties shall proceed to the Closing as provided in this Contract. If the transaction is to proceed to the Closing, despite any damage or destruction, there will be no reduction in the Purchase Price and Seller shall either: (1) fully repair the damage before the Closing, at Seller's expense; or (2) give a credit to Purchaser at the Closing for the entire cost of repairing the Property. The term **"Material Extent"** means damage or destruction where the cost of repair exceeds ten percent (10%) of the Purchase Price. If the repairs cannot be completed before the Closing Date, or the cost of repairing the Property cannot be determined before the Closing Date, then either party may postpone the Closing Date by delivering a written notice to the other party specifying an extended Closing Date that is not more than 30 days after the previously scheduled Closing Date.

B. Condemnation. If condemnation proceedings are commenced before the Closing against any portion of the Property, then Seller shall immediately notify Purchaser in writing of the condemnation proceedings, and Purchaser may terminate this Contract by delivering a written notice to Seller within 10 days after Purchaser receives the notice (and in any event before the Closing), in which case the Earnest Money will be returned to Purchaser. If this Contract is not terminated, then any condemnation award will (a) if known on the Closing Date, belong to Seller and the Purchase Price will be reduced by the same amount, or (b) if not known on the Closing Date, belong to Purchaser and the Purchase Price will not be reduced.

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14. ASSIGNMENT. ***[Check only one]***

☒ **A. Assignment Permitted.** Purchaser may assign this Contract provided the assignee assumes in writing all obligations and liabilities of Purchaser under this Contract, in which event Purchaser will be relieved of any further liability under this Contract.

☐ **B. Limited Assignment Permitted.** Purchaser may assign this Contract only to a related party, defined as: (1) an entity in which Purchaser is an owner, partner or corporate officer; (2) an entity which is owned or controlled by the same person or persons that own or control Purchaser; or (3) a member or members of the immediate family of Purchaser, or a trust in which the beneficiary or beneficiaries is or are a member or members of the immediate family of Purchaser. Purchaser will remain liable under this Contract after any assignment.

☐ **C. Assignment Prohibited.** Purchaser may not assign this Contract without Seller's prior written consent.

15. CLOSING.

A. Closing Date. The closing of the transaction described in this Contract (the **"Closing"**) will be held at the offices of the Title Company at its address stated below, on the date (the **"Closing Date"**) that is ***[complete only one]*:**

28 days after the expiration of the Inspection Period;
_____ days after the Effective Date; or
_____.

However, if any objections that were timely made by Purchaser in writing pursuant to Section 6 (Review of Survey and Title) have not been cured, then either party may postpone the Closing Date by delivering a written notice to the other party specifying an extended Closing Date that is not more than thirty 30 days after the previously scheduled Closing Date.

B. Seller's Closing Obligations. At the Closing, Seller shall deliver to Purchaser, at Seller's expense:

(1) A duly executed ***[check only one]*** ☒ General Warranty Deed ☐ Special Warranty Deed (with vendor's lien retained if financing is given by Seller or obtained from a third party) conveying the Property in fee simple according to the legal description prepared by the surveyor as shown on the Survey, subject only to the Permitted Exceptions;

(2) An updated Title Commitment committing the underwriter for the Title Company to issue promptly after the Closing, at Seller's expense, the Title Policy pursuant to the Title Commitment, subject only to the Permitted Exceptions, in the full amount of the Purchase Price, dated as of the date of the Closing, and (at an additional premium cost)***[check only one if applicable]*** ☐ with the survey exception modified at Seller's expense to read "any shortages in area," or ☐ with the survey exception modified at Purchaser's expense to read "any shortages in area;"

(3) A Bill of Sale conveying the personal property described in this Contract, free and clear of liens, security interests, and encumbrances, subject only to the Permitted Exceptions (to the extent applicable);

(4) Possession of the Property, subject to valid existing leases disclosed by Seller to Purchaser and other applicable Permitted Exceptions;

(5) An executed assignment of all leases, if there are any leases affecting the Property;

(6) A current rent roll certified by Seller to be complete and accurate, if there are any leases affecting the Property;

(7) An Assignment of any permits, warranties and plans pertaining to the Property, if any, to the extent they are assignable;

(8) An Assignment and Assumption of Service Contracts, if there are any Service Contracts that Purchaser has elected to assume;

(9) Evidence of Seller's authority and capacity to close this transaction; and

(10) All other documents reasonably required to close this transaction by the Title Company, by law, or in connection with Section 20 of this Contract.

C. Purchaser's Closing Obligations. At the Closing, Purchaser shall deliver to Seller, at Purchaser's expense:

(1) The cash portion of the Purchase Price (with the Earnest Money being applied to the Purchase Price);

~~**(2)** The Note and the Deed of Trust, if **Addendum B-2, SELLER FINANCING**, is attached;~~

(3) The Assignment and Assumption of Service Contracts, if applicable;

(4) An Assumption Agreement in recordable form agreeing to pay all commissions payable under any lease affecting the Property;

(5) Evidence of Purchaser's authority and capacity to close this transaction; and

(6) All other documents reasonably required to close this transaction by the Title Company, by law, or in connection with Section 20 of this Contract.

D. Closing Costs. Each party shall pay its share of the closing costs which are customarily paid by a seller or purchaser in a transaction of this character in the county where the Property is located, or as otherwise agreed.

E. Prorations. Rents (including any additional rental or reimbursement amounts to be reconciled), lease commissions, interest on any assumed loan, maintenance expenses, operating expenses, standby fees and ad valorem taxes for the year of the Closing, and any other expenses that are customarily prorated, will be prorated at the Closing effective as of the date of the Closing (with the Purchaser being considered the owner of the Property for the entire day of the Closing). Seller shall give a credit to Purchaser at the Closing in the aggregate amount of any security deposits deposited by tenants under leases affecting the Property. If the

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Closing occurs before the tax rate is fixed for the year of the Closing, the apportionment of the taxes will be upon the basis of the tax rate for the preceding year applied to the latest assessed valuation, but any difference between actual and estimated taxes for the year of the Closing actually paid by Purchaser will be adjusted equitably between the parties upon receipt of a written statement of the actual amount of the taxes. This provision will survive the Closing.

F. Rollback Assessments. If Seller's use or change in use of the Property before the Closing, or Seller's failure to timely apply for an exemption before the Closing, results in the assessment of additional taxes, penalties, or interest ("**Rollback Assessments**") for periods before the Closing, the Rollback Assessments will be the obligation of Seller. If this sale or Purchaser's use of the Property after the Closing, or Purchaser's failure to timely apply for an exemption after the Closing, results in the assessment of Rollback Assessments for periods before or after the Closing, the Rollback Assessments will be the obligation of Purchaser. Obligations imposed by this paragraph will survive the Closing.

~~**G. Loan Assumption.** If Purchaser assumes, or takes the Property subject to, an existing loan secured by the Property, then, at the Closing, in addition to the proration of interest on the loan, Purchaser shall pay: (1) to the lender, any assumption or transfer fee charged by the lender; (2) to the lender, reasonable attorney's fees charged by the lenders' attorney; and (3) to Seller, a sum equal to the amount of any reserve accounts held by the lender for the payment of taxes, insurance and any other expenses applicable to the Property for which reserve accounts are held by the lender, and Seller shall transfer the reserve accounts to Purchaser. Purchaser shall execute, at the option and expense of Seller, a Deed of Trust to Secure Assumption with a trustee named by Seller. If consent to the assumption is required by the lender, Seller shall obtain the lender's consent in writing and deliver the consent to Purchaser at the Closing. If Seller does not obtain the lender's written consent (if required) and deliver it to Purchaser at or before the Closing, Purchaser may terminate this Contract by delivering a written termination notice to Seller, and the Earnest Money will be returned to Purchaser.~~

H. Foreign Person Notification. If Seller is a Foreign Person, as defined by the Internal Revenue Code, or if Seller fails to deliver to Purchaser a non-foreign affidavit pursuant to §1445 of the Internal Revenue Code, then Purchaser may withhold from the sales proceeds an amount sufficient to comply with applicable tax law and deliver the withheld proceeds to the Internal Revenue Service, together with appropriate tax forms. A non-foreign affidavit from Seller must include: (1) a statement that Seller is not a foreign person; (2) the U. S. taxpayer identification number of Seller; and (3) any other information required by §1445 of the Internal Revenue Code.

16. DEFAULT.

A. Purchaser's Remedies. If Seller defaults or fails to close this Contract for any reason except Purchaser's default or the termination of this Contract pursuant to a right to terminate set forth in this Contract, Purchaser may elect to either: (1) enforce specific performance of this Contract (require Seller to sell the Property to Purchaser pursuant to this Contract); or (2) terminate this Contract by delivering a written notice to Seller. If Purchaser elects to terminate this Contract due to Seller's default, then Purchaser will be deemed to have waived the remedy of specific performance and any other remedies available to Purchaser (except for reimbursement for Purchaser's actual expenses as provided in the next paragraph) and the Earnest Money will be returned to Purchaser.

The following sentence applies only if this box [X] is checked: If Seller defaults and Purchaser does not elect to enforce specific performance of this Contract, or the remedy of specific performance is not available, then Seller shall reimburse Purchaser for Purchaser's

actual expenses paid by Purchaser to independent third parties in connection with this Contract including, but not limited to, reasonable fees and expenses for engineering assessments, environmental assessments, architectural plans, surveys and legal work (but excluding any indirect, punitive or consequential damages, such as a claim for lost profits) in an amount not to exceed $ _____ .

The foregoing will be Purchaser's sole and exclusive remedies for Seller's default unless this box [X] is checked, in which case Purchaser may sue Seller for additional damages (in addition to the reimbursement of expenses as provided in the previous paragraph, to the extent such additional damages can be proven). If Purchaser chooses to sue Seller for reimbursement of expenses or other damages, then Purchaser must elect to pursue either specific performance or a claim for damages at the beginning of any legal action initiated by Purchaser.

B. Seller's Remedies. If Purchaser fails to close this Contract for any reason except Seller's default or the termination of this Contract pursuant to a right to terminate set forth in this Contract, Purchaser will be in default and Seller may terminate this Contract and receive the Earnest Money as liquidated damages for Purchaser's breach of this Contract, thereby releasing Purchaser from this Contract. If Seller terminates this Contract due to Purchaser's default, then the Earnest Money will be paid to Seller.

The right to receive the Earnest Money will be Seller's sole and exclusive remedy for Purchaser's default unless one of the following remedies is selected, in which case Seller may sue Purchaser: [ ] to enforce specific performance (force Purchaser to purchase the Property pursuant to this Contract); or [ ] for actual damages in lieu of receiving the Earnest Money as liquidated damages. If one or both of the boxes is checked to allow Seller to sue Purchaser to enforce specific performance or for actual damages, then Seller must elect to either receive the Earnest Money or sue Purchaser for one of the other selected remedies at the beginning of any legal action initiated by Seller.

17. AGENCY DISCLOSURE.

A. Agency Relationships. The term **"Brokers"** refers to the Principal Broker and the Cooperating Broker, if applicable, as set forth on the signature page. Each Broker has duties only to the party the Broker represents as identified below. If either Broker is acting as an intermediary, then that Broker will have only the duties of an intermediary, and the intermediary disclosure and consent provisions apply as set forth below. ***[Each broker check only one]***

(1) The Principal Broker is: [X] agent for Seller only; or [ ] agent for Purchaser only; or [ ] an intermediary.

(2) The Cooperating Broker is: [ ] agent for Seller only; or [X] agent for Purchaser only; or [ ] an intermediary.

B. Other Brokers. Seller and Purchaser each represent to the other that they have had no dealings with any person, firm, agent or finder in connection with the negotiation of this Contract or the consummation of the purchase and sale contemplated by this Contract, other than the Brokers named in this Contract, and no real estate broker, agent, attorney, person, firm or entity, other than the Brokers, is entitled to any commission or finder's fee in connection with this transaction as the result of any dealings or acts of the representing party. Each party agrees to indemnify, defend, and hold the other party harmless from and against any costs, expenses or liability for any compensation, commission, fee, or charges that may be claimed by

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any agent, finder or other similar party, other than the Brokers, by reason of any dealings or acts of the indemnifying party.

C. Fee Sharing. Seller and Purchaser agree that the Brokers may share the Fee (defined below) among themselves, their sales associates, and any other licensed brokers involved in the sale of the Property. The parties authorize the Title Company to pay the Fee directly to the Principal Broker and, if applicable, the Cooperating Broker, in accordance with Section 18 (Professional Service Fee) or any other agreement pertaining to the Fee. Payment of the Fee will not alter the fiduciary relationships between the parties and the Brokers.

D. Intermediary Relationship. If either of the Brokers has indicated in Section 17.A. (Agency Relationships) or otherwise that the Broker is acting as an intermediary in this transaction, then Purchaser and Seller hereby consent to the intermediary relationship, authorize such Broker or Brokers to act as an intermediary in this transaction, and acknowledge that the source of any expected compensation to the Brokers will be Seller, and the Brokers may also be paid a fee by Purchaser. **A broker, and any broker or salesperson appointed to communicate with and carry out instructions of one party, who acts as an intermediary is required to act fairly and impartially, and may not:**

(1) disclose to the buyer that the seller will accept a price less than the asking price, unless instructed in a separate writing by the seller;

(2) disclose to the seller that the buyer will pay a price greater than the price submitted in a written offer to the seller, unless otherwise instructed in a separate writing by the buyer;

(3) disclose any confidential information or any information that a party specifically instructs the broker or salesperson in writing not to disclose, unless:

- **(a) the broker or salesperson is otherwise instructed in a separate writing by the respective party;**
- **(b) the broker or salesperson is required to disclose the information by the Texas Real Estate License Act or a court order; or**
- **(c) the information materially relates to the condition of the Property;**

(4) treat a party to a transaction dishonestly; or

(5) violate the Texas Real Estate License Act.

Broker is authorized to appoint, by providing written notice to the parties, a license holder associated with Broker to communicate with and carry out instructions of one party, and another license holder associated with Broker to communicate with and carry out instructions of the other party. An appointed license holder may provide opinions and advice during negotiations to the party to whom the license holder is appointed.

18. PROFESSIONAL SERVICE FEE.

A. Payment of Fee. Seller agrees to pay the Brokers a professional service fee (the **"Fee"**) for procuring the Purchaser and for assisting in the negotiation of this Contract as follows:
The listing agreement between Sellers Broker and Seller is for a total commission of 5%. Seller to pay Continued... See Addendum Payment of Fee 1

The Fee will be earned upon the execution of this Contract and will be paid at the Closing of a sale of the Property by Seller pursuant to this Contract (as may be amended or assigned). The Fee will be paid by Seller to the Brokers in the county in which the Property is located. Seller shall pay any applicable sales taxes on the Fee. The Title Company or other escrow agent is authorized and directed to pay the Fee to the Brokers out of the Closing proceeds. A legal description of the Property, as set forth in this Contract and any Survey delivered pursuant to this Contract, is incorporated by reference in the agreement pertaining to the Fee set forth or referenced in this Section.

The Fee is earned notwithstanding: (1) any subsequent termination of this Contract (except a termination by Seller or Purchaser pursuant to a right of termination in this Contract); or (2) any default by Seller. If the Closing does not occur due to Purchaser's default, and Seller does not elect to enforce specific performance, the Fee will not exceed one-half of the Earnest Money. If either party defaults under this Contract, then the Fee will be paid within 10 days after the scheduled Closing Date, and the Title Company is authorized to pay the fee out of the Earnest Money or any other escrow deposit made pursuant to this Contract. If Seller defaults, then Seller's obligation to pay the Fee will not be affected if Purchaser chooses the remedy of terminating this Contract, and the amount of the Fee will not be limited to the amount of the Earnest Money or any other escrow deposit made pursuant to this Contract.

B. Consent Required. Purchaser, Seller and Title Company agree that the Brokers are third party beneficiaries of this Contract with respect to the Fee, and that no change may be made by Purchaser, Seller or Title Company as to the time of payment, amount of payment or the conditions for payment of the Fee without the written consent of the Brokers.

C. Right to Claim a Lien. Pursuant to Chapter 62 of the Texas Property Code, the Brokers hereby disclose their right to claim a lien based on the commission agreement set forth in this Contract and any other commission agreements applicable to the sale contemplated by this Contract. This disclosure is incorporated in any such commission agreements.

19. MISCELLANEOUS PROVISIONS.

A. Definition of Hazardous Materials. "Hazardous Materials" means any pollutants, toxic substances, oils, hazardous wastes, hazardous materials or hazardous substances as defined in or pursuant to the Comprehensive Environmental Response, Compensation and Liability Act, as amended, the Clean Water Act, as amended, or any other Federal, State or local environmental law, ordinance, rule, or regulation, whether existing as of the Effective Date or subsequently enacted.

B. Notices. All notices and other communications required or permitted under this Contract must be in writing and will be deemed delivered on the earlier of: (1) actual receipt, if delivered in person or by courier, with evidence of delivery; (2) receipt of an electronic facsimile (**"Fax"**) transmission with confirmation of delivery to the Fax numbers specified in this Contract, if any; (3) delivery by a recognized overnight delivery service, with evidence of delivery; or (4) upon deposit with the United States Postal Service, certified mail, return receipt requested, postage prepaid, and properly addressed to the intended recipient at the address set forth in this Contract. Notices sent by any other means will be deemed delivered when actually received, with proof of delivery. Any party may change its address for notice purposes by delivering written notice of its new address to all other parties in the manner set forth above.

☒ **1.** Seller also consents to receive any notices by email.

☒ **2.** Purchaser also consents to receive any notices by email.

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Copies of all notices must also be delivered to the following persons [if the blanks have been completed]:

Copies of notices to Seller are to be delivered to:

SUMMITT REALTY GROUP
Address: **4090 Mapleshade Lane, Suite 100, Plano Texas, 75093**
Email: **mak@evolutionspine.com**

Copies of notices to Purchaser are to be delivered to:

Matthew Yager, Real Estate Manager
Address: **1520 K Avenue, Suite 365 Plano, Texas 75074**
Email: **matthewy@plano.gov**

Copies of written notices should also be delivered to the Brokers and to the Title Company, but failure to notify the Brokers or the Title Company will not cause an otherwise properly delivered notice to be ineffective.

C. Termination. If this Contract is terminated for any reason, the parties will have no further rights or obligations under this Contract, except that: (1) Purchaser shall pay the costs to repair any damage to the Property caused by Purchaser or Purchaser's agents; and (2) each party shall perform any other obligations that, by the explicit provisions of this Contract, expressly survive the termination of this Contract. The obligations of this Section 19.C. will survive the termination of this Contract. The terms of any mutual termination agreement will supersede and control over the provisions of this Section 19.C. to the extent of any conflict.

D. Forms. In case of a dispute as to the form of any document required under this Contract, the most recent form prepared by the State Bar of Texas will be used, modified as necessary to conform to the terms of this Contract.

~~**E. Attorneys' Fees.** The prevailing party in any proceeding brought to enforce this Contract, or brought relating to the transaction contemplated by this Contract, will be entitled to recover, from the non-prevailing party, court costs, reasonable attorneys' fees and all other reasonable related expenses.~~

F. Integration. This Contract contains the complete agreement between the parties with respect to the Property and cannot be varied except by written agreement. The parties agree that there are no oral agreements, understandings, representations or warranties made by the parties that are not expressly set forth in this Contract. Any prior written agreements, understandings, representations or warranties between the parties will be deemed merged into and superceded by this Contract, unless it is clear from the written document that the intent of the parties is for the previous written agreement, understanding, representation or warranty to survive the execution of this Contract.

G. Survival. Any representation or covenant contained in this Contract not otherwise discharged at the Closing will survive the Closing.

H. Binding Effect. This Contract will inure to the benefit of, and will be binding upon, the parties to this Contract and their respective heirs, legal representatives, successors and assigns.

I. Time for Performance. Time is of the essence under each provision of this Contract. Strict compliance with the times for performance is required.

J. Business Day. If any date of performance under this Contract falls on a Saturday, Sunday or federal reserve bank holiday, such date of performance will be deferred to the next day that is not a Saturday, Sunday or federal reserve bank holiday.

K. Right of Entry. After reasonable advance notice and during normal business hours, Purchaser, Purchaser's representatives and the Brokers have the right to enter upon the Property before the Closing for purposes of viewing, inspecting and conducting studies of the Property, so long as they do not unreasonably interfere with the use of the Property by Seller or any tenants, or cause damage to the Property.

L. Governing Law. This Contract will be construed under and governed by the laws of the State of Texas, and unless otherwise provided in this Contract, all obligations of the parties created under this Contract are to be performed in the county where the Property is located.

M. Severability. If any provision of this Contract is held to be invalid, illegal, or unenforceable by a court of competent jurisdiction, the invalid, illegal, or unenforceable provision will not affect any other provisions, and this Contract will be construed as if the invalid, illegal, or unenforceable provision is severed and deleted from this Contract.

N. Broker Disclaimer. The Brokers will disclose to Purchaser any material factual knowledge the Brokers may possess about the condition of the Property. Purchaser understands that a real estate broker is not an expert in matters of law, tax, financing, surveying, hazardous materials, engineering, construction, safety, zoning, land planning, architecture, or the Americans with Disabilities Act. Purchaser should seek expert assistance on such matters. The Brokers do not investigate a property's compliance with building codes, governmental ordinances, statutes and laws that relate to the use or condition of the Property or its construction, or that relate to its acquisition. Purchaser is not relying upon any representations of the Brokers concerning permitted uses of the Property or with respect to any nonconformance of the Property. If the Brokers provide names of consultants or sources for advice or assistance, the Brokers do not warrant the services of the advisors or their products. The Brokers cannot warrant the suitability of property to be acquired. Purchaser acknowledges that current and future federal, state and local laws and regulations may require any Hazardous Materials to be removed at the expense of those persons who may have had or continue to have any interest in the Property. The expense of such removal may be substantial. Purchaser agrees to look solely to experts and professionals selected or approved by Purchaser to advise Purchaser with respect to the condition of the Property and will not hold the Brokers responsible for any condition relating to the Property. The Brokers do not warrant that Seller will disclose any or all property defects or other matters pertaining to the Property or its condition. Seller and Purchaser agree to hold the Brokers harmless from any damages, claims, costs and expenses including, but not limited to, reasonable attorneys' fees and court costs, resulting from or related to any person furnishing any false, incorrect or inaccurate information with respect to the Property, Seller's concealing any material information with respect to the condition of the Property, or matters that should be analyzed by experts. To the extent permitted by applicable law, the Brokers' liability for errors or omissions, negligence, or otherwise, is limited to the return of the Fee, if any, paid to the responsible Broker pursuant to this Contract. The parties agree that they are not relying upon any oral statements that the Brokers may have made. Purchaser is relying solely upon Purchaser's own investigations and the representations of Seller, if any, and Purchaser acknowledges that the Brokers have not made any warranty or representation with respect to the condition of the Property or otherwise.

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O. Counterparts. This Contract may be executed in a number of identical counterparts, and all counterparts will be construed together as one agreement. Any signed counterpart transmitted by Fax or email has the same effect as an original.

P. Patriot Act Representation. Seller and Purchaser each represent to the other that: (1) its property interests are not blocked by Executive Order No. 13224, 66 Fed. Reg. 49079; (2) it is not a person listed on the Specially Designated Nationals and Blocked Persons list of the Office of Foreign Assets Control of the United States Department of the Treasury; and (3) it is not acting for or on behalf of any person on that list.

Q. Exchange. Seller and Purchaser shall cooperate with each other in connection with any tax deferred exchange that either party may be initiating or completing in connection with Section 1031 of the Internal Revenue Code, so long as neither party will be required to pay any expenses related to the other party's exchange and the Closing is not delayed. Notwithstanding any other provision that may prohibit the assignment of this Contract, either party may assign this Contract to a qualified intermediary or exchange accommodation title holder, if the assignment is required in connection with the exchange. The parties agree to cooperate with each other, and sign any reasonable documentation that may be required, to effectuate any such exchange.

20. STATUTORY NOTICES.

A. Abstract or Title Policy. At the time of the execution of this Contract, Purchaser acknowledges that the Brokers have advised and hereby advise Purchaser, by this writing, that Purchaser should have the abstract covering the Property examined by an attorney of Purchaser's own selection or that Purchaser should be furnished with or obtain a policy of title insurance.

B. Notice Regarding Unimproved Property Located in a Certificated Service Area. If the Property is unimproved and is located in a certificated service area of a utility service, then Seller shall give to Purchaser a written notice in compliance with §13.257 of the Texas Water Code, and Purchaser agrees to acknowledge receipt of the notice in writing. The notice must set forth the correct name of utility service provider authorized by law to provide water or sewer service to the Property, and must comply with all other applicable requirements of the Texas Water Code.

C. Special Assessment Districts. If the Property is situated within a utility district or flood control district subject to the provisions of §49.452 of the Texas Water Code, then Seller shall give to Purchaser the required written notice and Purchaser agrees to acknowledge receipt of the notice in writing. The notice must set forth the current tax rate, the current bonded indebtedness and the authorized indebtedness of the district, and must comply with all other applicable requirements of the Texas Water Code.

D. Property Owners' Association. If the Property is subject to mandatory membership in a property owners' association, Seller shall notify Purchaser of the current annual budget of the property owners' association, and the current authorized fees, dues and/or assessments relating to the Property. In addition, Seller shall give to Purchaser the written notice required under §5.012 of the Texas Property Code, if applicable, and Purchaser agrees to acknowledge receipt of the notice in writing. Also, Seller shall give to Purchaser the resale certificate required under Chapter 207 of the Texas Property Code, if applicable, and Purchaser agrees to acknowledge receipt of the resale certificate in writing.

E. Notice Regarding Possible Annexation. If the Property that is the subject of this Contract is located outside the limits of a municipality, the Property may now or later be included

in the extraterritorial jurisdiction ("**ETJ**") of the municipality and may now or later be subject to annexation by the municipality. Each municipality maintains a map that depicts its boundaries and its ETJ. To determine if the Property is located within a municipality's ETJ, contact all municipalities in the general proximity of the Property for further information.

F. Notice Regarding Coastal Area Property. If the Property adjoins or shares a common boundary with the tidally influenced submerged lands of the state, then Seller shall give to Purchaser a written notice regarding coastal area property, in compliance with §33.135 of the Texas Natural Resources Code, and Purchaser agrees to acknowledge receipt of the notice in writing.

G. Gulf Intracoastal Waterway Notice. If the Property is located seaward of the Gulf Intracoastal Waterway, then Seller shall give to Purchaser a written notice regarding the seaward location of the Property, in compliance with §61.025 of the Texas Natural Resources Code, and Purchaser agrees to acknowledge receipt of the notice in writing.

H. Notice for Property Located in an Agricultural Development District. If the Property is located in an agricultural development district, then in accordance with §60.063 of the Texas Agricultural Code: (1) Seller shall give to Purchaser a written notice that the Property is located in such a district; (2) Purchaser agrees to acknowledge receipt of the notice in writing; and (3) at the Closing, a separate copy of the notice with current information about the district will be executed by Seller and Purchaser and recorded in the deed records of the county in which the Property is located.

I. Certificate of Mold Remediation. If a certificate of mold remediation has been issued for the Property under Section 1958.154 of the Occupations Code within the preceding five years, Seller is required to provide a copy of the certificate to Purchaser.

J. Notice of Water Level Fluctuations. If the Property adjoins a lake, reservoir, or other impoundment of water that has a storage capacity of at least 5,000 acre-feet at the impoundment's normal operating level, then the following notice applies:

> NOTICE OF WATER LEVEL FLUCTUATIONS: The water level of the impoundment of water adjoining the Property fluctuates for various reasons, including as a result of: (1) an entity lawfully exercising its right to use the water stored in the impoundment; or (2) drought or flood conditions.

K. License Holder Disclosure. Texas law requires a real estate license holder who is a party to a transaction or acting on behalf of a spouse, parent, child, or a business entity in which the license holder is more than a 10% owner, or a trust for which the license holder acts as a trustee or of which the license holder or the license holder's spouse, parent or child is a beneficiary, to disclose in writing that he or she is a licensed real estate broker or sales agent before entering into a contract of sale. ***[Complete and disclose if applicable]***:

_____ is a Texas real estate license holder and is acting in a dual capacity as broker or sales agent for Seller and as a principal in this transaction (as Seller or acting on behalf of Seller as provided above).

_____ is a Texas real estate license holder and is acting in a dual capacity as broker or sales agent for Purchaser and as a principal in this transaction (as Purchaser or acting on behalf of Purchaser as provided above).

L. Storage Tanks. If a tank (or tank system) that is designed or intended to be installed as an underground storage tank or an aboveground storage tank is located on the Property, Seller

has provided Purchaser with the written notification described in Section 334.9 of Title 30 of the Texas Administrative Code by completing attached Addendum E.

M. Public Improvement Districts. If the Property is located in a public improvement district subject to the provisions of §5.014 of the Texas Property Code, then Seller shall give to Purchaser the required written notice and Purchaser agrees to acknowledge receipt of the notice in writing.

21. DISPUTE RESOLUTION.

A. Mediation. If any dispute (the **"Dispute"**) arises between any of the parties to this Contract including, but not limited to, payment of the Fee, then any party (including any Broker) may give written notice to the other parties requiring all involved parties to attempt to resolve the Dispute by mediation. Except in those circumstances where a party reasonably believes that an applicable statute of limitations period is about to expire, or a party requires injunctive or equitable relief, the parties are obligated to use this mediation procedure before initiating arbitration or any other action. Within seven days after receipt of the mediation notice, each party must deliver a written designation to all other parties stating the names of one or more individuals with authority to resolve the Dispute on such party's behalf. Within 14 days after receipt of the mediation notice, the parties shall make a good faith effort to select a qualified mediator to mediate the Dispute. If the parties are unable to timely agree upon a mutually acceptable mediator, any party may request any state or federal judge to appoint a mediator. In consultation with the mediator, the parties shall promptly designate a mutually convenient time and place for the mediation that is no later than 30 days after the date the mediator is selected. In the mediation, each party must be represented by persons with authority and discretion to negotiate a resolution of the Dispute, and may be represented by counsel. The mediation will be governed by applicable provisions of Chapter 154 of the Texas Civil Practice and Remedies Code, and such other rules as the mediator may prescribe. The fees and expenses of the mediator will be shared equally by all parties included in the Dispute.

B. Arbitration. If the parties are unable to resolve any Dispute by mediation, then the parties (including the Brokers) shall submit the Dispute to binding arbitration before a single arbitrator. The Dispute will be decided by arbitration in accordance with the applicable arbitration statute and any rules selected by the arbitrator. After an unsuccessful mediation, any party may initiate the arbitration procedure by delivering a written notice of demand for arbitration to the other parties. Within 14 days after the receipt of the written notice of demand for arbitration, the parties shall make a good faith effort to select a qualified arbitrator acceptable to all parties. If the parties are unable to agree upon the selection of an arbitrator, then any party may request any state or federal judge to appoint an arbitrator. This agreement to arbitrate will be specifically enforceable under the prevailing arbitration law.

22. CONSULT AN ATTORNEY. This Contract is a legally binding agreement. The Brokers cannot give legal advice. The parties to this Contract acknowledge that they have been advised to have this Contract reviewed by legal counsel before signing this Contract.

Purchaser's attorney:

Name: **Jill McFarland, Assistant City Attorney**
Address: **1520 K Avenue, Suite 340**
Plano, TX 75074

Phone: **(972)941-5237**
Fax: _____
Email: **jmcfarland@plano.gov**

Seller's attorney:

Name: **Michael Farah**
Address: _____

Phone: **(817)715-9293**
Fax: _____
Email: **mfarah@farahlegal.com**

23. EXHIBITS AND ADDENDA. All Exhibits and Addenda attached to this Contract are incorporated herein by reference and made a part of this Contract for all purposes ***[check all that apply]***:

[X]	Exhibit "A"	Legal Description
[X]	Exhibit "B"	Site Plan
[X]	Exhibit "C"	Information About Brokerage Services
[X]	Exhibit "D"	**AS-IS TRANSACTION**
[ ]	Addendum A	Schedule of Personal Property
[ ]	Addendum B-1	Third Party Financing
[ ]	Addendum B-2	Seller Financing
[ ]	Addendum B-3	Existing Loan
[ ]	Addendum C	Disclosure Notice
[ ]	Addendum D	Lead Based Paint
[ ]	Addendum E	Notice as to Tanks
[ ]	Addendum F	Additional Provisions

24. CONTRACT AS OFFER. The execution of this Contract by the first party to do so constitutes an offer to purchase or sell the Property. If the other party does not accept that offer by signing this Contract and delivering a fully executed copy to the first party by the earlier of this date **July 31, 2025** or ~~the date that is 10 days after the date this Contract is executed by the first party~~, then that offer will be deemed to have been automatically withdrawn, in which case the Earnest Money, if any, will be returned to Purchaser. Any acceptance of an offer that has been withdrawn will be effective only if the party that withdrew the offer subsequently agrees to the acceptance either in writing or by course of conduct.

25. ADDITIONAL PROVISIONS. ***[Additional provisions may be set forth below or on any attached Addendum].*** Seller and Purchaser agree that the following additional provisions (if any) and the provisions set forth on the attached Addenda (if any) will control in the event of any conflict with other provisions of this Contract.

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5.097 Lot 2 (2.862

This Contract is executed to be effective as of the date the Title Company acknowledges receipt of this fully executed Contract as indicated by the signature block for the Title Company (the Effective Date).

SELLER:

SUMMITT REALTY GROUP LLC

By: (Signature) Authentisign Munear Ashton Kouzbari

Name: **Munear Ashton Kouzbari**

Title: **Manager**

Date of Execution: 07/17/25

By: (Signature) _____

Name: _____

Title: _____

Date of Execution: _____

PURCHASER:

The City of Plano

By: (Signature) _____

Name: **Mark D. Israelson**

Title: **City Manager**

Date of Execution: _____

By: (Signature) _____

Name: _____

Title: _____

Date of Execution: _____

PRINCIPAL BROKER:

United Real Estate

By: (Signature) Authentisign Robert Alperin 07/17/25

Name: **Robert Alperin**

Title: **Agent**

Address: **5217 Alpha Road Suite 110**

Dallas , TX , 75240

Phone: **(469)987-4250**

Fax: _____

Email: **robert@robertalperin.com**

TREC License No.: **588736**

COOPERATING BROKER:

Edge Realty Partners

By: (Signature) _____

Name: **Michael Stern**

Title: **Principal**

Address: **5950 Berkshire Lane, Suite 700**

Dallas, Texas 75225

Phone: **(214)727-3509**

Fax: _____

Email: **mstern@edge-re.com**

TREC License No.: **460279**

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TITLE COMPANY RECEIPT: The Title Company acknowledges receipt of this Contract on _____ (the **Effective Date**). Upon receipt of the Earnest Money, the Title Company accepts the Earnest Money subject to the terms and conditions set forth in this Contract.

TITLE COMPANY:

ClariFi Title

By: (Signature) _____

Name: **Kayli Hafner**

Title: **Escrow Officer**

Address: **3710 Rawlins St # 1390**

Dallas, Texas 75219

Phone: **(214)449-8474**

Fax: _____

Email: **khafner@clarifititle.com**

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ADDENDUM

PROPERTY: _____

1) Payment of Fee

Buyers Broker (Edge Realty Partners, LLC) and Sellers Broker (United Real Estate) a fee of 2.5% each of the total purchase price to be paid at closing via Title Company.

Date: 07/17/25

Authentisign

Munear Ashton Kouzbari

Signature

Date: _____

Signature

Date: _____

Signature

Date: _____

Signature

Addendum

Edge Realty Partners

NORTH TEXAS COMMERCIAL ASSOCIATION OF REALTORS®
EXHIBIT "A" TO COMMERCIAL CONTRACT OF SALE
LEGAL DESCRIPTION

Property address or description:
DALTEX-MAPLESHADE ADDITION BLOCK 1, LOTS 2 & 3 recorded in Vol 2023, Pg 119 of the Plat Records of Collin County, Texas

DALTEX-MAPLESHADE ADDITION, BLOCK 1, LOTS 2 & 3 recorded in Vol 2023, Pg 119 of the Plat Records of Collin County, Texas

MAK

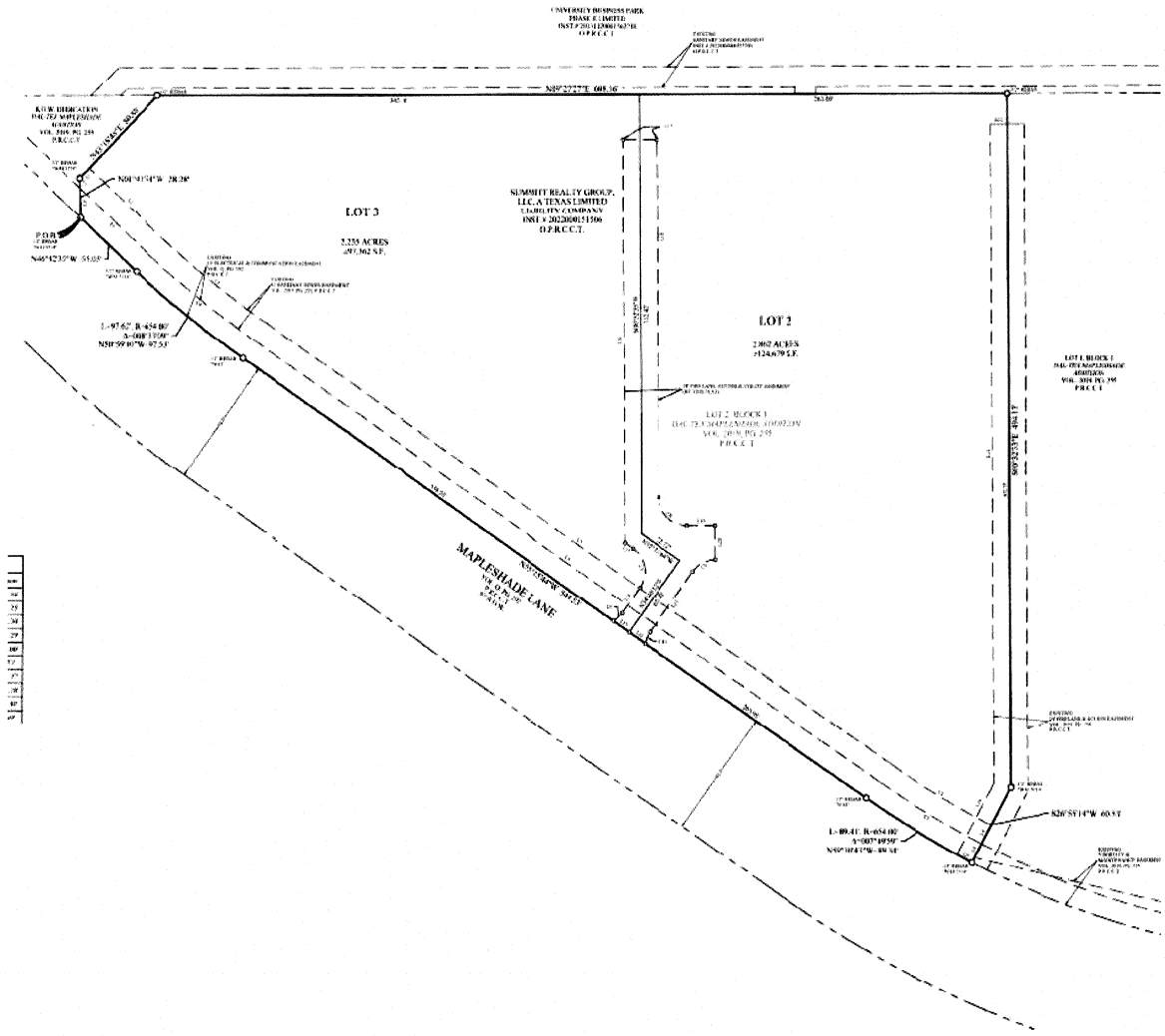
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Edge Realty Partners, 5950 Berkshire Lane #700 Dallas TX 75225 Phone: (214)545-6901 Fax: (214)545-6905
Michael Leonard
Produced with Lone Wolf Transactions (zipForm Edition) 717 N Harwood St, Suite 2200, Dallas, TX 75201 www.lwolf.com

5.097 Lot 2 (2.862

Authentisign ID: 4AA4A40C-4C63-F011-8DCA-00224822F75A

EXHIBIT B – SITE PLAN



Edge Realty Partners

2-10-2025

Information About Brokerage Services

Texas law requires all real estate license holders to give the following information about brokerage services to prospective buyers, tenants, sellers and landlords.

EQUAL HOUSING OPPORTUNITY

TYPES OF REAL ESTATE LICENSE HOLDERS:

- **A BROKER** is responsible for all brokerage activities, including acts performed by sales agents sponsored by the broker.
- **A SALES AGENT** must be sponsored by a broker and works with clients on behalf of the broker.

A BROKER'S MINIMUM DUTIES REQUIRED BY LAW (A client is the person or party that the broker represents):

- Put the interests of the client above all others, including the broker's own interests;
- Inform the client of any material information about the property or transaction received by the broker;
- Answer the client's questions and present any offer to or counter-offer from the client; and
- Treat all parties to a real estate transaction honestly and fairly.

A LICENSE HOLDER CAN REPRESENT A PARTY IN A REAL ESTATE TRANSACTION:

AS AGENT FOR OWNER (SELLER/LANDLORD): The broker becomes the property owner's agent through an agreement with the owner, usually in a written listing to sell or property management agreement. An owner's agent must perform the broker's minimum duties above and must inform the owner of any material information about the property or transaction known by the agent, including information disclosed to the agent or subagent by the buyer or buyer's agent. **An owner's agent fees are not set by law and are fully negotiable.**

AS AGENT FOR BUYER/TENANT: The broker becomes the buyer/tenant's agent by agreeing to represent the buyer, usually through a written representation agreement. A buyer's agent must perform the broker's minimum duties above and must inform the buyer of any material information about the property or transaction known by the agent, including information disclosed to the agent by the seller or seller's agent. **A buyer/tenant's agent fees are not set by law and are fully negotiable.**

AS AGENT FOR BOTH - INTERMEDIARY: To act as an intermediary between the parties the broker must first obtain the written agreement of *each party* to the transaction. The written agreement must state who will pay the broker and, in conspicuous bold or underlined print, set forth the broker's obligations as an intermediary. A broker who acts as an intermediary:

- Must treat all parties to the transaction impartially and fairly;
- May, with the parties' written consent, appoint a different license holder associated with the broker to each party (owner and buyer) to communicate with, provide opinions and advice to, and carry out the instructions of each party to the transaction.
- Must not, unless specifically authorized in writing to do so by the party, disclose:
  - that the owner will accept a price less than the written asking price;
  - that the buyer/tenant will pay a price greater than the price submitted in a written offer; and
  - any confidential information or any other information that a party specifically instructs the broker in writing not to disclose, unless required to do so by law.

AS SUBAGENT: A license holder acts as a subagent when aiding a buyer in a transaction without an agreement to represent the buyer. A subagent can assist the buyer but does not represent the buyer and must place the interests of the owner first.

TO AVOID DISPUTES, ALL AGREEMENTS BETWEEN YOU AND A BROKER SHOULD BE IN WRITING AND CLEARLY ESTABLISH:

- The broker's duties and responsibilities to you, and your obligations under the representation agreement.
- Who will pay the broker for services provided to you, when payment will be made and how the payment will be calculated.

LICENSE HOLDER CONTACT INFORMATION: This notice is being provided for information purposes. It does not create an obligation for you to use the broker's services. Please acknowledge receipt of this notice below and retain a copy for your records.

Licensed Broker /Broker Firm Name or Primary Assumed Business Name	License No.	Email	Phone
Designated Broker of Firm	License No.	Email	Phone
Licensed Supervisor of Sales Agent/ Associate	License No.	Email	Phone
Sales Agent/Associate's Name	License No.	Email	Phone

Buyer/Tenant/Seller/Landlord Initials _____ _____ Date _____

Regulated by the Texas Real Estate Commission **Information available at www.trec.texas.gov**

IABS 1-1

OWNER: Authentisign Munear Ashton Kouzbari **Date:** 07/17/25

EXCLUSIVE LISTING AGREEMENT

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Authentisign ID: 4AA4A40C-4C63-F011-8DCA-00224822F75A

Exhibit D ("EXHIBIT D")
TO NTCAR COMMERCIAL CONTRACT (THE "CONTRACT") BETWEEN
SUMMITT REALTY GROUP, LLC ("SELLER")
AND THE CITY OF PLANO ("BUYER")

In the event of any conflict between the provisions of this Exhibit D and the Contract, the terms and provisions of this Exhibit D shall control. Capitalized terms used herein, but not defined herein, shall have the same meanings attributed to them in the Contract. As used herein, the term "Contract" shall mean the Contract, as amended by this Exhibit D.

AS-IS TRANSACTION

(i) All of representations and warranties of Seller in the Contract (including this Exhibit D and all other exhibits attached to the Contract) are limited as set forth in this subsection.

(ii) BUYER ACKNOWLEDGES THAT BUYER HAS BEEN OR WILL BE GIVEN A REASONABLE OPPORTUNITY TO INSPECT AND INVESTIGATE THE PROPERTY PRIOR TO CLOSING, EITHER INDEPENDENTLY OR THROUGH AGENTS OR CONTRACTORS OF BUYER'S CHOOSING, AND THAT IN PURCHASING THE PROPERTY, BUYER IS NOT RELYING ON ANY REPRESENTATIONS OF SELLER OR SELLER'S AGENTS OR CONTRACTORS AS TO THE CONDITION OF THE PROPERTY, EXCEPT FOR THE EXPRESS LANGUAGE IN THE REAL ESTATE SALES CONTRACT AND ITS ATTACHMENTS. BUYER ACKNOWLEDGES AND AGREES THAT SELLER HAS NOT MADE, DOES NOT MAKE, AND SPECIFICALLY NEGATES AND DISCLAIMS, ANY REPRESENTATIONS, WARRANTIES (OTHER THAN THE WARRANTY OF TITLE TO BE SET OUT IN THE DEED FROM SELLER TO BUYER), PROMISES, COVENANTS, AGREEMENTS OR GUARANTEES OF ANY KIND OR CHARACTER WHATSOEVER, WHETHER EXPRESS OR IMPLIED, ORAL OR WRITTEN, PAST, PRESENT OR FUTURE, OF, AS TO, CONCERNING OR WITH RESPECT TO THE VALUE, NATURE, QUALITY OR CONDITION OF THE PROPERTY, INCLUDING, WITHOUT LIMITATION, (A) THE SUITABILITY OF THE PROPERTY FOR ANY AND ALL ACTIVITIES AND USES WHICH BUYER MAY CONDUCT THEREON, (B) THE EXISTENCE OF ANY ENVIRONMENTAL HAZARDS OR CONDITIONS THEREON (INCLUDING THE PRESENCE OR ABSENCE OF ANY WETLANDS), (C) THE COMPLIANCE OF OR BY THE PROPERTY OR ITS OPERATION WITH ANY LAWS, CODES, RULES, ORDINANCES OR REGULATIONS OF ANY APPLICABLE GOVERNMENTAL AUTHORITY OR BODY, (D) THE STRUCTURAL CHARACTERISTICS OR ANY OTHER MATTER WITH RESPECT TO THE CONDITION OF THE PROPERTY, AND SPECIFICALLY THAT SELLER HAS NOT MADE, DOES NOT MAKE AND SPECIFICALLY DISCLAIMS ANY REPRESENTATIONS REGARDING COMPLIANCE WITH ANY PROPERTY USE LAWS, RULES, REGULATIONS, ORDERS OR REQUIREMENTS, INCLUDING THE EXISTENCE IN OR ON THE PROPERTY OF HAZARDOUS MATERIALS, EXCEPT FOR THE EXPRESS LANGUAGE IN THE REAL ESTATE SALES CONTRACT AND ITS ATTACHMENTS. BUYER FURTHER ACKNOWLEDGES AND AGREES THAT HAVING BEEN GIVEN THE OPPORTUNITY TO INSPECT THE PROPERTY, BUYER IS RELYING SOLELY ON BUYER'S OWN INVESTIGATION OF THE PROPERTY AND NOT ON ANY INFORMATION PROVIDED BY SELLER AND BUYER AGREES TO ACCEPT THE PROPERTY AND WAIVE ALL OBJECTIONS OR CLAIMS AGAINST SELLER (INCLUDING, BUT NOT LIMITED TO, ANY RIGHT OR CLAIM OF CONTRIBUTION) ARISING FROM OR RELATED TO THE CONDITION OF THE PROPERTY, EXCEPT FOR THE EXPRESS LANGUAGE IN THE REAL ESTATE SALES CONTRACT AND ITS ATTACHMENTS. SELLER IS NOT LIABLE OR BOUND IN ANY MANNER BY ANY VERBAL OR WRITTEN STATEMENTS, REPRESENTATIONS OR INFORMATION PERTAINING TO THE PROPERTY, OR THE OPERATION THEREOF PRIOR TO CLOSING WHICH ARE MADE BY ANY THIRD PARTIES, INCLUDING THOSE FURNISHED BY ANY REAL ESTATE BROKER, AGENT, EMPLOYEE, SERVANT OR OTHER THIRD PERSONS EXCEPT FOR THE EXPRESS LANGUAGE IN THE REAL ESTATE SALES CONTRACT AND ITS ATTACHMENTS. BUYER FURTHER ACKNOWLEDGES AND AGREES THAT, TO THE MAXIMUM EXTENT PERMITTED BY LAW, THE SALE AND CONVEYANCE OF THE PROPERTY IS MADE ON AN "**AS IS**" "**WHERE IS**" CONDITION AND BASIS "**WITH ALL FAULTS**". IT IS UNDERSTOOD AND AGREED THAT THE SALES PRICE HAS BEEN ADJUSTED BY PRIOR NEGOTIATION TO REFLECT THAT ALL OF THE PROPERTY IS SOLD AND CONVEYED BY SELLER AND PURCHASED AND ACCEPTED BY BUYER SUBJECT TO THE FOREGOING. THE PROVISION OF THIS PARAGRAPH SHALL SURVIVE THE CLOSING OF THIS TRANSACTION AND, AT SELLER'S OPTION, MAY BE INSERTED INTO THE DEED TO BE DELIVERED AT CLOSING.

Authentisign ID: 4AA4A40C-4C63-F011-8DCA-00224822F75A

(iii) Seller asserts it has not engaged in any development activities on the Property after August 1, 2022. Sellers asserts, to the best of its knowledge, no significant changes to the condition of the Property occurred after August 1, 2022.

SELLER:

Summitt Realty Group, LLC
By: Munear Ashton Kouzbari
Munear Ashton Kouzbari, Manager
Date of Execution: 07/17/25, 2025

BUYER:

The City of Plano Texas

By:_____
Name:_____
Title:_____

Date of Execution: _____, 2025

CITY COUNCIL AGENDA MEMO

MEETING DATE: 7/28/2025
DEPARTMENT: Fire
DIRECTOR: Chris Biggerstaff, Fire Chief
AGENDA ITEM: To approve the extension of the current contract for Medical Advisory Services
RECOMMENDED ACTION: Approval of Contract Modification

ITEM SUMMARY

To approve an increase to the current awarded contract amount of $2,060,515 by $1,357,285 for a total contract amount of $3,417,780 for a contract modification that adds one (1) year with four (4) one-year automatic renewals for Medical Advisory Services from Columbia Medical Center of Plano Subsidiary, L.P. DBA Medical Center of Plano for the Fire Department; and authorizing the City Manager to execute all necessary documents. (Contract No. 2015-51-C, Modification No. 5) **Approved**

PREVIOUS ACTION/PRESENTATION

On May 26, 2015, city council approved a a five (5) year contract with five (5) one-year city optional renewals for Medical Advisory Services for the Fire Department to Columbia Medical Center of Plano Subsidiary, L.P. DBA Medical Center of Plano in the total estimated amount of $991,800 for the initial five (5) year term and an estimated annual amount of $207,000 for each optional renewal year.

BACKGROUND

Plano Fire-Rescue (PFR) is seeking approval to modify our Medical Advisory Services contract with Medical City Plano that is set to expire September 30, 2025. If approved, this will extend our contract contract by an additional five (5) one-year automatic renewals. The annual cost is calculated based on number of hours in the year as well as count of current workforce (details outlined in *Table 2*). Over the five-year period, the estimated total cost will be $1,357,284.55 based on count of current workforce.

This vital service has been in place since 2015 and has provided and will continue to provide PFR with EMS Medical Control comprised of multiple functions represented by two categories: On-Line/Offline Medical Control and Education/Quality Assurance Activities. Below is a summary of the activities by category:

Table 1

Medical Control: On-Line/Offline Functions		Education/Quality Assurance Functions
On-Line/Off-Line functions include direct involvement of the EMS Medical Director and/or EMS Assistant Medical Director in the actual function.		*Education/Quality Assurance functions are provided by EMS Department Staff at The Medical Center of Plano in collaboration with guidance by the EMS Medical Director.*
· Quarterly in-person continuing education (two 3-hour classes/day x 6 days, providing 2 days per FD shift)		· In-person continuing education by EMS Educator one month per quarter (two 3-hour classes/day x 6 days)
· Monthly Physician field observation/training, i.e. EMS ride-outs		· Internet based training one month per quarter developed by EMS Educator to provide 3 hours of required EMS CE
· Ongoing review/development of new equipment, medications, and practices as well as existing Treatment Protocols and SOPs with emphasis on Evidenced Based Medical Practice		· Recording of monthly CE and utilizing the Educational Tracking Platform to allow for make-up CE for those not able to attend live classes that were offered
· Quality Assurance including review of EMS documentation, interaction with Fire		· Quality Assurance Program to include o 100% review of all Priority 1/3 and 2/3

Administration and field personnel to resolve concerns, documentation of loop closure, radio report review, and in-person Medical Director Reviews as needed		runs o 10% review of Priority 2/2, 2/1, and 3/1 runs o 100% review of all No Transports o Monthly Protocol Specific Reviews o ACS, Stroke, Intubations, CPR, Trauma, Physical and Chemical Restraints
· 24/7/365 On-Line (Radio and Telephone Support) by Board Certified Emergency Physicians at The Medical Center of Plano		· Internship Program o Each intern assigned to specific educator o Review of completed Study Guide by Intern o Mid-term and final field evaluations o ECG testing, Protocol testing, and Mega Code Evaluation
· 24/7/365 Off-line availability of EMS Medical Director/Assistant Medical Director to Fire Administration and Field Personnel to review issues/concerns		· Monthly Quality Assurance Dashboards tracking various metrics to include protocol compliance, intubations, continuing education hours, and internship progress
· Review of all field infection control exposures and involvement in care plan and monitoring as needed		· Access to internet-based Education Platform to allow for make-up CE, quarterly internet-based CE, and tracking of CE hours
· Requested meetings from Fire Administration to address issues involving EMS and personnel		· Access to internet-based Education Platform to allow for completion of American Heart Association BLS, Part I, followed by live check off with TMCP EMS CPR instructor
· General Over-site and Skills Credentialing of Mobile Integrated Healthcare Program		· Quarterly field observations/training, i.e. EMS ride-outs
· Attendance at City Council and other City Government meetings at the request of Fire Administration		· Monthly skills tracking of all field personnel, including skills specific to squad and TEMS personnel
· Tactical Medicine including over-site, training, and in person response with tactical team when requested		· Annual required Infection Control and Anaphylaxis CE to meet government standards
· Paramedic Shadowing Program to enhance assessment techniques and practical skills		· Bi-weekly tracking and communication to Fire Administration regarding CE attendance
· Final review and authorization of Paramedic Intern prior to being released for field practice		· Direct involvement in resolution of addendums to EMS Run Report
· Over-site and training of EMS Research		· Involvement in resolution of identified ePCR issues
· Annual Protocol Testing and ALS Skills Credentialing and Bi-Annual BLS Skills Credentialing		· Annual Protocol Testing and ALS Skills Credentialing and Bi-Annual BLS Skills Credentialing
· Tactical Medicine including over-site, training and in person response with tactical team when requested		
· Access to bi-monthly Cadaver lab for two paramedics (Note: there is an additional fee for attendance)		

Table 2

	Medical Control: On-Line and Offline Functions by EMS Medical Director + 3% Inflationary Increase (based on PY Cost)	**Education/Quality Assurance** (Cost x Count of Workforce = Total)			**Annual Cost**	**Total Monthly Cost**
		*Cost	Count of Workforce	Total		
October 1, 2025 - September 30, 2026	$158,286.00	$235.75	*413*	$97,364.75	$255,650.75	$21,304.23
October 1, 2026 - September 30, 2027	$163,034.58	$242.82	*413*	$100,285.69	$263,320.27	$21,943.36
October 1, 2027 - September 30, 2028	$167,925.62	$250.11	*413*	$103,294.26	$271,219.88	$22,601.66
October 1, 2028 - September 30, 2029	$172,963.39	$257.61	*413*	$106,393.09	$279,356.48	$23,279.71
October 1, 2029 - September 30, 2030	$178,152.29	$265.34	*413*	$109,584.88	$287,737.17	$23,978.10
5 Year Total					**$1,357,284.55**	

*Percent increase applied to Education/Quality Assurance **COST**

At any time during the contract term, if additional duties are required of the medical director outside the contracted annual hours, and/or the count of PFR's current workforce changes, the costs associated with either event will be incorporated into the agreement upon execution of a contract modification by both parties.

FINANCIAL SUMMARY/STRATEGIC GOALS

This item approves an extension of the Medical Advisory Services contract for an additional five (5) one-year automatic renewals, in the total amount of $1,357,285. Funds are available in the Fire Department and expenditures will be made based on need within the approved budget appropriations for each year of the contract.

Approval of this item will support the City's Strategic Plan Critical Success Factors of being an Excellent, Innovative, and Accountable City Government with Safe, Vibrant Neighborhoods.

CITY COUNCIL AGENDA MEMO

MEETING DATE: 7/28/2025
DEPARTMENT: Public Works-Operations
DIRECTOR: Abby Owens, Director of Public Works
AGENDA ITEM: Increase contract amount for Furnish and Install Pavement Marking.
RECOMMENDED ACTION: Approval of Contract Modification

ITEM SUMMARY

To approve an increase to the current awarded contract amount of $775,000 by $193,750 for a total contract amount of $968,750 for Furnishing and Installation of Pavement Marking Material from A & M Maintenance Services, Inc. for Public Works; and authorizing the City Manager to execute all necessary documents. (Contract No. 2024-0568-I, Modification No. 1) **Approved**

PREVIOUS ACTION/PRESENTATION

On August 26, 2024 City Council approved the purchase of Furnishing and Installation Marking Material for a one (1) year contract with four (4) one-year automatic renewals in the estimated annual amount of $775,000 from A & M Maintenance Services Inc.

BACKGROUND

Public Works staff recommends the approval of a $193,750 increase to the current contract with A & M Maintenance Services, Inc. for the annual requirements contract for the Furnishing and Installation of Pavement Marking Material. This adjustment would raise the current contract amount from $775,000 to $968,750. If all contract renewals are exercised, the total potential contract value would increase from $3,875,000 to $4,843,750.

The original contract amount was based on a three-year average of routine and planned pavement marking needs, including centerline striping, intersections, and parking lots, as well as an estimated $150,000 for emergency work orders. However, during the current fiscal year, the City incurred $330,000 in unplanned but necessary striping work on the Dallas North Tollway service roads. As a result, insufficient funds remain in the contract value for ongoing routine maintenance and unforeseen emergency repairs.

The proposed increase will ensure that Public Works can continue with scheduled pavement marking replacements and respond to emergency striping needs as they arise. Without this adjustment, emergency work order requests would be delayed until the first contract renewal period, potentially leaving roadways in unsafe conditions.

Funding for this increase is available and budgeted in the Capital Maintenance Fund – Pavement Thermoplastic Markings/Buttons (350005) for the current and future fiscal years.

FINANCIAL SUMMARY/STRATEGIC GOALS

Funding for this item is available in the 2024-25 Capital Maintenance Fund and is planned for future years as well. An annual increase of $193,750 to the contract for the purchase of Furnishing and Installation Marking Material would have a total additional cost of $968,750 if all renewals are exercised.

Approval of this item will support the City's Strategic Plan Critical Success Factor of being an Excellent, Innovative, and Accountable City Government.

CITY COUNCIL AGENDA MEMO

MEETING DATE: 7/28/2025
DEPARTMENT: Parks
DIRECTOR: Ron Smith, Director of Parks and Recreation
AGENDA ITEM: Naming of Ravenglass Park
RECOMMENDED ACTION: Approval of Request

ITEM SUMMARY

To approve the naming of a park located northwest of the intersection of Alma Drive and Park Boulevard to Ravenglass Park. **Approved**

BACKGROUND

In 2010, the City of Plano acquired a tract of land at the northwest corner of the intersection of Alma Drive and Park Boulevard. A portion of the tract will be used as the site for the proposed public safety complex and the remainder will be developed as a park.

The proposed park was initially named in honor of the family that sold the land to the city; however, the name must be changed to avoid confusion with an area development. In accordance with the policy for naming parks and recreation facilities, a naming committee was appointed to consider a new name for the proposed park.

The naming committee met on July 15, 2025, to consider potential names for the proposed park. Ravenglass Drive is the name of the street along the west perimeter of the proposed park. The Ravenglass Estates neighborhood, developed approximately 30 years ago, is located adjacent to the north boundary of the proposed park. Ravenglass Estates is known for its peaceful atmosphere, well-maintained streets, and is often described as a family-friendly area. The naming committee felt that the Ravenglass name would maintain the special relationship between the neighborhood and the proposed park. Based on this information, the naming committee recommended the proposed park be named Ravenglass Park.

The name change must be approved by a simple majority vote of the City Council members present at the meeting.

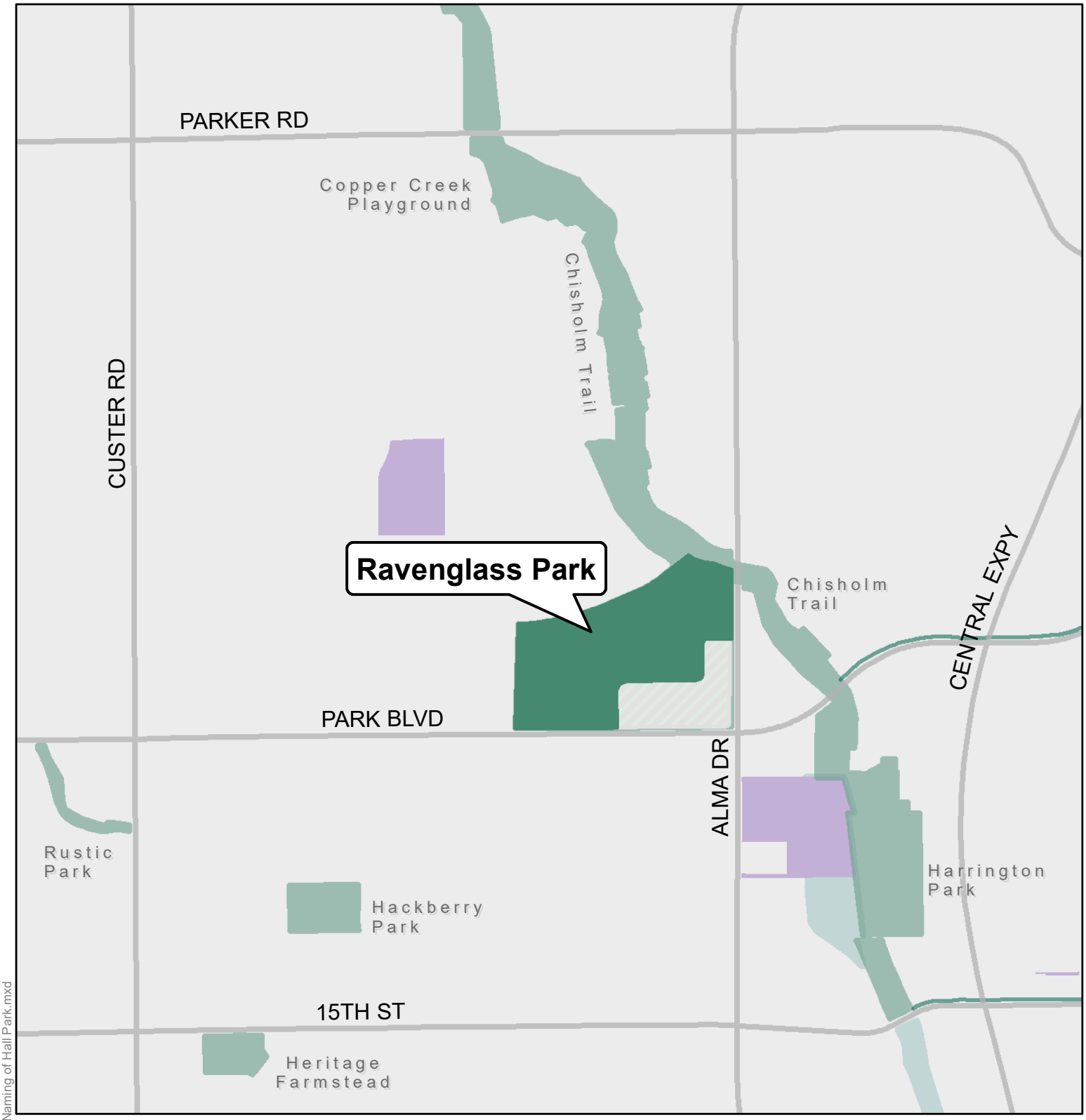
FINANCIAL SUMMARY/STRATEGIC GOALS

This item has no financial impact.

Approval of this item will support the City's Strategic Plan Critical Success Factor of being an Excellent, Innovative, and Accountable
City Government.

ATTACHMENTS:

Description	Upload Date	Type
Location Map	7/16/2025	Map
Policy	7/7/2025	Informational



0 0.1 0.2
Miles

Plano
City of Excellence

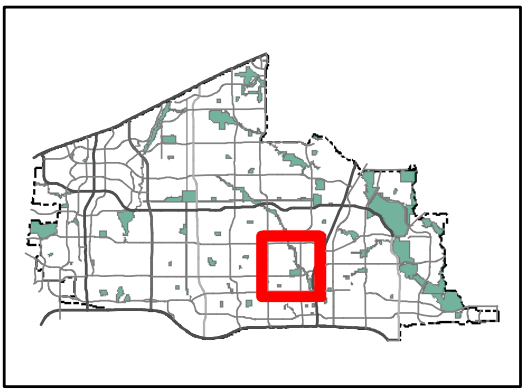
City of Plano Park Planning Division
7/15/2025

Location Map

Ravenglass Park

(South Central Park Site)

1329 W Park Blvd.,
Plano TX 75075



TinaB 7/15/2025 L:\worduser\MXDs\Location Maps\Naming of Hall Park.mxd

NAMING OF PARK SITES AND RECREATION FACILITIES POLICY 704.00

I. Purpose

The purpose of this policy is to establish procedures for the naming of park sites and recreation facilities.

II. Responsibility

In accordance with Chapter 2, Article I, Sec. 2-13 of the City of Plano Code of Ordinances the city council is solely responsible for naming all city-owned facilities, structures and improvements, whether natural or manmade, including but not limited to: Libraries, buildings, parks, and recreation facilities located within the City of Plano. The authority to name all meeting rooms and other internal rooms or auditoriums within city-owned facilities shall also be reserved to the city council unless such naming rights are granted as a sponsorship program authorized by the city council.

III. Notification of the Mayor

The City Manager shall inform the Mayor of the need for parks or facilities to be named prior to or during development of the park site or facility. Multiple parks and facilities may be named at the same time.

IV. Procedures

A. **Committee** – The mayor will appoint two City Council Members to sit on a naming committee along with the Chairperson of the Parks and Recreation Planning Board and the Director of Parks and Recreation or his/her designee. The Senior Advisory Board Chairperson may be included when naming senior facilities.

B. **Timing** – Park sites and facilities will be named prior to or during development. Names should be determined with sufficient time to allow for the manufacture of signs or printing of other materials prior to the opening of the facility.

C. **Naming Parks and Facilities after People** – Parks and facilities may be named in honor of a person. The person should have made a major contribution to the City of Plano and/or the Plano parks and recreation system, or the person should be known for some other significant accomplishment.

D. **Naming of Sections of a Park or Facility** – Sections of a park or facility, such as a playground or meeting room, may be given a name which is different from that of the overall park or facility.

E. **Renaming Parks or Facilities** – When appropriate, parks or facilities may be renamed. The procedure for doing so shall be the same as for originally naming a park or facility.

V. CITY COUNCIL APPROVAL PROCESS

The committee's council members will present the committee's recommendation as an agenda item during a regular City Council meeting. The naming of a park or facility must be approved by a simple majority of City Council members present.

Approved: _____ Date: 10/12/18

CITY COUNCIL AGENDA MEMO

MEETING DATE:	7/28/2025
DEPARTMENT:	Police
DIRECTOR:	Ed Drain, Chief of Police
AGENDA ITEM:	To approve the expenditure for management of all secondary employment activities for Plano Police Officers
RECOMMENDED ACTION:	Approval of Expenditure

ITEM SUMMARY

To approve an expenditure for management of all secondary employment activities of Plano Police Officers in the amount of $480,000 from Extra Duty Solutions for the Police Department; and authorizing the City Manager to execute all necessary documents. **Approved**

PREVIOUS ACTION/PRESENTATION

On July 22, 2024, city council approved an increase to the current awarded contract amount of $0 by an estimated amount of $270,000 for a six (6) month contract for management of all secondary employment activities of Plano Police Officers from Extra Duty Solutions (EDS) for the Police Department.

On December 17, 2024, city council approved an increase to the current awarded contract amount of $270,000 by an estimated amount of $270,000 for a six (6) month contract for management of all secondary employment activities of Plano Police Officers from EDS for the Police Department.

BACKGROUND

In June 2023, the City of Plano executed an agreement with EDS to comprehensively manage all secondary employment activities of Plano Police Officers. Before fully implementing this solution, city council approved the city paying the fees for services rendered based on an established monthly rate instead of adding a percentage to the hourly rates charged to each customer who requests the assistance of off-duty officers.

This approval and agreement with EDS was for $45,000 a month for six months (starting in July 2024 and ending in December 2024). If the amount charged during the first six months was less than $45,000 per month based on the previous fee schedule, EDS would award the difference to the city. If the amount charged during the first six months was higher than $45,000 based on the previous fee schedule, EDS and the city would discuss whether the monthly amount paid by the city should be higher than $45,000 a month at the end of the initial six-month term.

City management and council agreed again on December 17, 2024 to continue paying for this service for another six months (January 2025-June 2025). EDS began billing actuals starting in January 2025 since the usage was averaging below the initial $45,000 a month. The average monthly bill for EDS has been $40,471 a month based on usage for the eleven months of bills we have received.

EDS has proven to be an effective solution for managing off-duty employment. The key needs identified for a successful off-duty management system are being met. EDS has significantly reduced the number of hours our staff spend coordinating and overseeing off-duty assignments.

The Police Department now has access to accurate, centralized data on off-duty work, including hours worked, job locations, and timeframes. EDS has assumed most of the administrative burden for coordinating off-duty jobs, resulting in a meaningful reduction in lost staff time. Overall, EDS is meeting expectations and performing effectively.

Additionally, JivaSoft, the on-duty scheduling and payroll platform included in the EDS contract, is being partially implemented to integrate with PeopleSoft. Once fully implemented, JivaSoft will greatly reduce the need for manual payroll entry and improve the accuracy of payroll data. It will also enhance our ability to track and budget for overtime expenses.

The Police Department recommends that city council approve the funding of this program for an additional year so the department can continue to use this solution to efficiently manage off-duty employment for police officers and take advantage of the included on-duty solution which will improve time tracking for all Police Department employees.

FINANCIAL SUMMARY/STRATEGIC GOALS

This item approves a twelve (12) month extension to an executed agreement with Extra Duty Solutions in which the fees associated with the use of Extra Duty Solutions would be paid by the City of Plano. The average monthly fee has been approximately $40,000 per month. Funds are available in the General Fund in the amount of $120,000 in FY 2024-25 and $360,000 in FY 2025-26. At the end of the twelve (12) month period, the contract will be reevaluated.

Approval of this extension relates to the City of Plano's Strategic Plan Critical Success Factor of Residential and Commercial Economic Vitality.

CITY COUNCIL AGENDA MEMO

MEETING DATE: 7/28/2025
DEPARTMENT: Public Works-Operations
DIRECTOR: Abby Owens, Director of Public Works
AGENDA ITEM: Ratify expenditure of replacement of Ridgeview Pump and Motor #15
RECOMMENDED ACTION: Approval of Expenditure

ITEM SUMMARY

To ratify an expenditure for replacement of Ridgeview Pump and Motor #15 in the amount of $437,266 from Legacy Contracting LP DBA Control Specialist Services, LP for Public Works; and authorizing the City Manager to execute all necessary documents. **Approved**

PREVIOUS ACTION/PRESENTATION

On August 23, 2021, City Council approved a five-year maintenance contract for pump repairs, in the annual amount of $500,000.

BACKGROUND

In August 2024, Ridgeview Pump Station experienced the failure of Motor #15 that could not be repaired. The replacement motor was ordered, with a 20-week lead time, at an estimated cost of $171,000.

During the evaluation of the pump bowls and impellers, the team determined that they were damaged beyond repair, increasing the total cost to $437,266. In combination with other routine pump maintenance work, the overall amount of maintenance for this fiscal year will exceed the amount of the annual contract.

This is one of six large pumps necessary to meet water system demand; therefore, the repair was categorized as an unforeseen purchase and the expedited repair continued. Legacy Contracting LP, DBA Control Specialist Services, LP, the city's contracted vendor for pump and motor maintenance and repair service, is scheduled to complete the work and be ready for pump startup the week of July 28.

This action avoided extended delays in completing the necessary repairs and avoided the potential disruption of water service.

The unforeseen purchase process is sent through the City Council for their consideration of approval as a ratification. Public Works recommends City Council ratification of the purchase for the replacement of the pump and motor at the Ridgeview Pump Station, in the amount of $437,266 from Control Specialist Services, LP.

The City is exempt from the competitive bid process for this purchase, as allowed by Texas Local Government Code Chapter 252 Subchapter B Section 252.022(a)(3).

FINANCIAL SUMMARY/STRATEGIC GOALS

Funding for this item is available in the 2024-25 Capital Maintenance Fund. Ratification of the expenditure for replacement of Ridgeview Pump and Motor #15, in the total amount of $437,266, will leave a balance of

$177,289 for future expenditures.
Approval of this item will support the City's Strategic Plan Critical Success Factor of being an Excellent, Innovative, and Accountable City Government.

ATTACHMENTS:

Description	Upload Date	Type
Ridgeview Motor #15 Installation Photos	7/21/2025	Attachment

Installation Photos of Ridgeview Motor #15

Delivery of new pump and motor.



Lowering the pump into place.





Lowering the motor into place.





Completed installation.



CITY COUNCIL AGENDA MEMO

MEETING DATE: 7/28/2025

DEPARTMENT: Parks

DIRECTOR: Ron Smith, Director of Parks and Recreation

AGENDA ITEM: Award an expenditure in the amount of $137,100 for a landscape architect professional services agreement for Westwood Park Renovation, Project No. PKR-P-00106.

RECOMMENDED ACTION: Approval of Expenditure

ITEM SUMMARY

To approve an expenditure for landscape architect professional services for Westwood Park Renovation, Project No. PKR-P-00106, in the amount of $137,100 from Clasp Companies, LLC DBA Valley Quest Design for the Parks and Recreation Department; and authorizing the City Manager to execute all necessary documents. **Approved**

BACKGROUND

The Westwood Park Renovation Project will provide landscape architect professional services for park improvements in accordance with the Westwood Park Master Plan created through community outreach and completed in April 2025. Design services for this location have been identified in the 24-25 and 25-26 Community Investment Plan and are the next step in the project delivery process after completion of the master plan. These design services include geotechnical investigation, construction and site plans, bidding, and construction administration.

The existing playground was installed in 1999. Planned improvements, based on public input and staff observations include new playground equipment with an integral shade structure, a relocated sport court for Americans with Disability Act compliance, a realigned trail, drinking fountain with pet bowl, pavilion, site lighting, drainage improvements, renovated irrigation, and tree planting.

The Parks and Recreation Department recommends approval of an expenditure in the amount of $137,100 for landscape architect professional services from CLASP Companies LLC DBA Valley Quest Design for Westwood Park Renovation. Valley Quest Design was deemed the most qualified based on their Statement of Qualifications submission for RFQ No. 2021-0380-XR and their past efforts in master planning and community engagement for the Westwood Park Master Plan in 2024-25.

The benefits of this project include updated and code-compliant playground equipment and trails, as well as increased service delivery to the community by meeting needs identified as unmet in the master plan. If this project is not approved, design services will not proceed, and the project will not move forward, leaving in place aging infrastructure identified for replacement.

NEXT STEPS FOR COUNCIL

Future action for this location includes the award of construction contract upon completion of the park improvement plans.

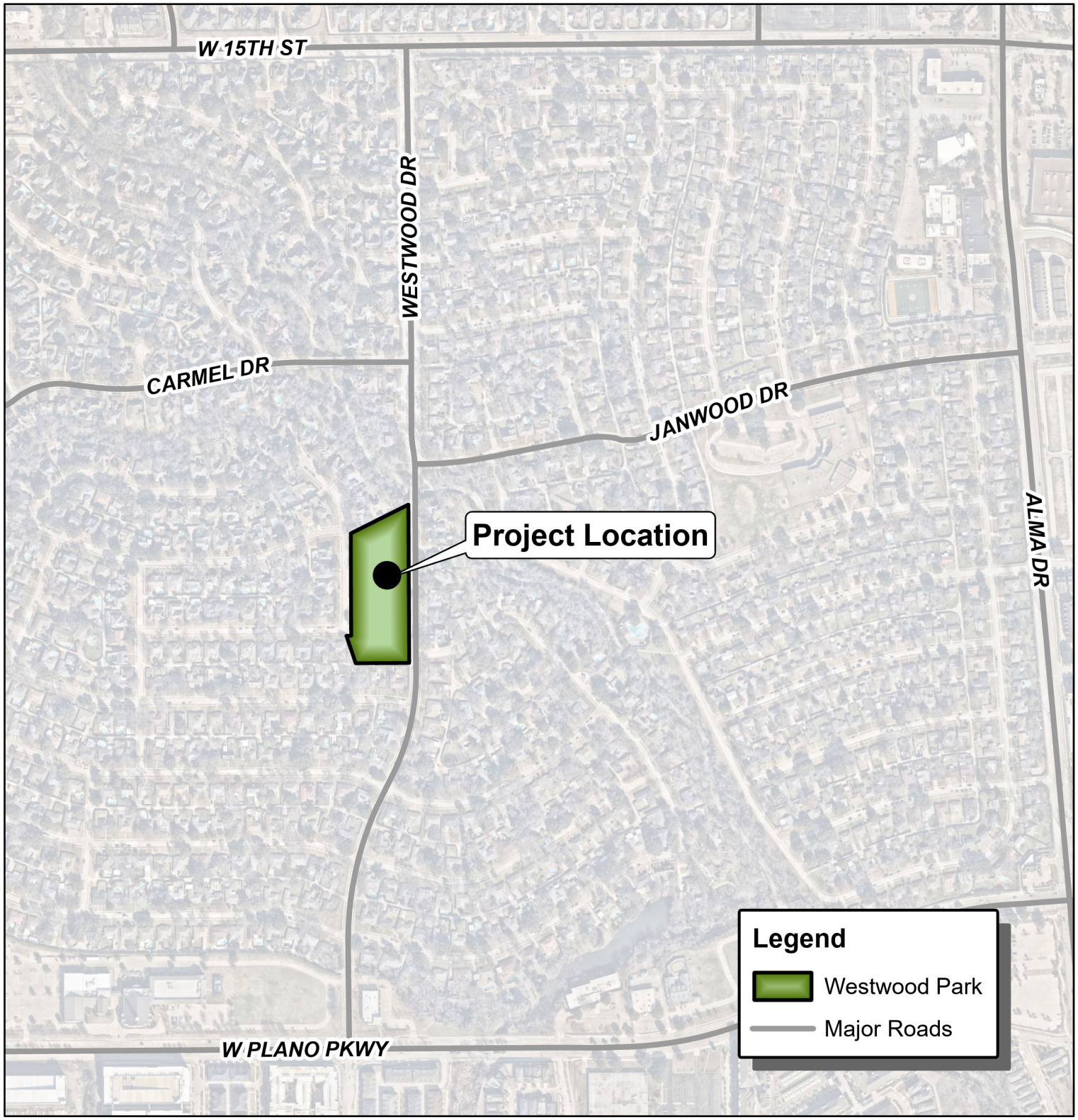
FINANCIAL SUMMARY/STRATEGIC GOALS

Funding for this item is available in the 2024-25 Capital Maintenance Fund and is planned for future years as well. Consultant professional services for the Westwood Park Renovation project in the total amount of $137,100 will leave a current year balance of $79,056 for future expenditures.

Approval of this item will support the City's Strategic Plan Critical Success Factor of being an Excellent, Innovative, and Accountable City Government.

ATTACHMENTS:

Description	Upload Date	Type
Location Map	6/27/2025	Map
Final Master Development Plan	6/27/2025	Other



0 0.05 0.1
Miles

Plano
City of Excellence

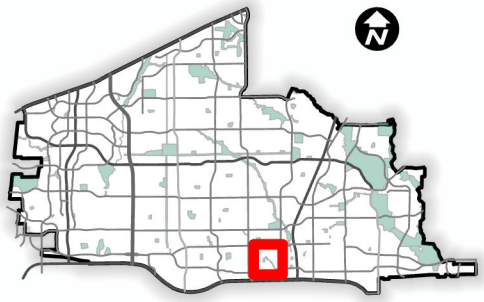
City of Plano Park Planning Division
6/26/2025

Location Map

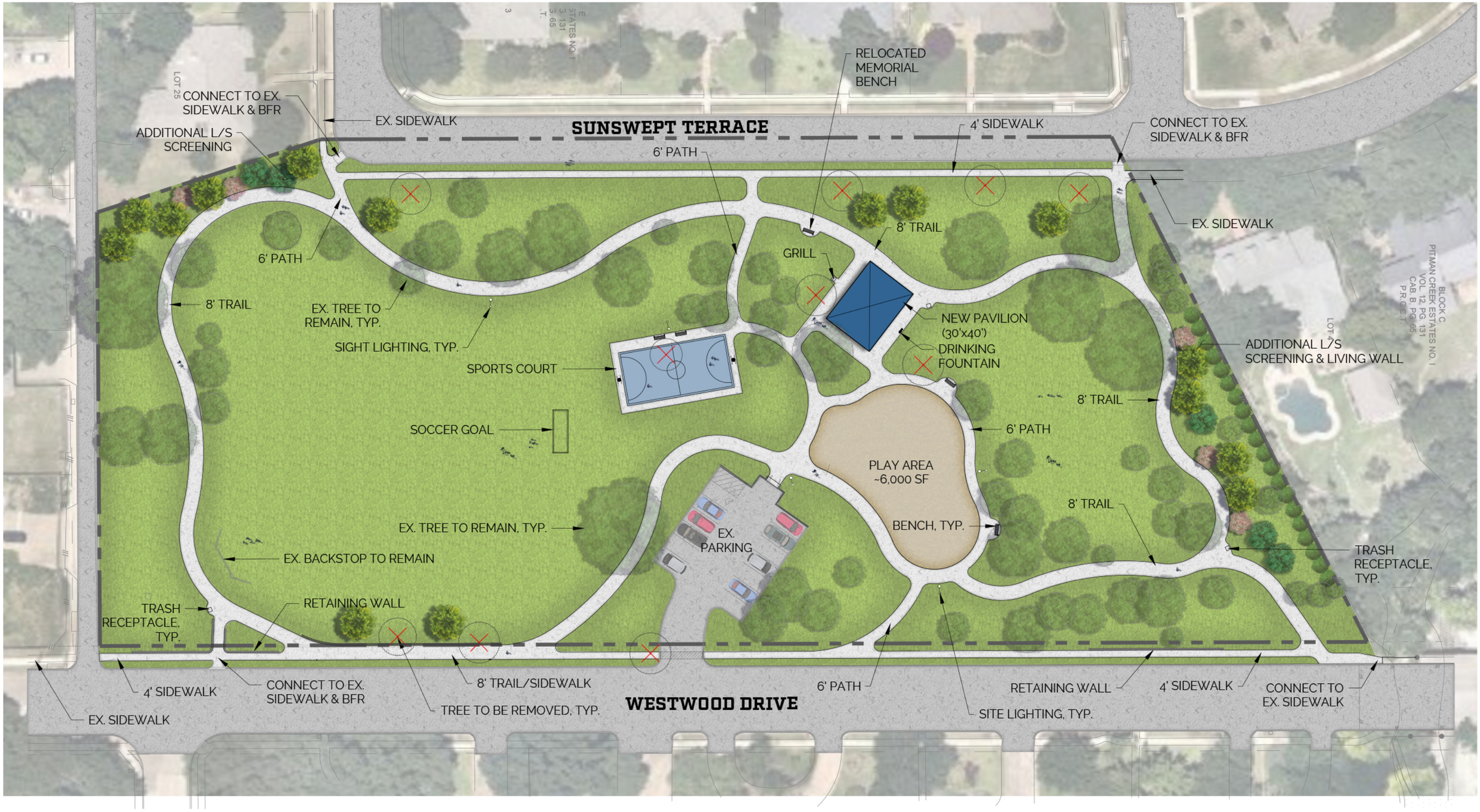
Westwood Park Renovation

1001 Westwood Dr, Plano, TX 75075

Project No. PKR-P-00106



TinaB 6/26/2025



SCALE: 1"=50'-0"

N

0 50 100

WESTWOOD PARK

FINAL MASTER DEVELOPMENT PLAN

DATE: APRIL 2025

CONCEPT DESIGN

This drawing is for concept / schematic review purposes and not intended for regulatory approval, permitting or construction.

Valley Quest DESIGN

LANDSCAPE ARCHITECTS
222 S. Elm St. Ste. 201
Denton, Texas 76201
ph: 214.783.1715

Plano City of Excellence

CITY COUNCIL AGENDA MEMO

MEETING DATE: 7/28/2025
DEPARTMENT: Parks
DIRECTOR: Ron Smith, Director of Parks and Recreation
AGENDA ITEM: Award an expenditure in the amount of $209,150 for landscape architect professional services for Windhaven Park Renovation, Project No. PKR-P-00065.
RECOMMENDED ACTION: Approval of Expenditure

ITEM SUMMARY

To approve an expenditure for landscape architect professional services for Windhaven Park Renovation, Project No. PKR-P-00065, in the amount of $209,150 from Dunaway Associates, LLC for the Parks and Recreation Department; and authorizing the City Manager to execute all necessary documents. **Approved**

BACKGROUND

The Windhaven Park Renovation Project will provide landscape architect professional services for park improvements in accordance with the Windhaven Park Master Plan created through community outreach and completed in June 2025. Design services for this location have been identified in the 24-25 and 25-26 CIP and are the next step in the project delivery process after completion of the master plan. These design services include geotechnical investigation, construction and site plans, bidding, and construction administration.

The existing playground was installed in 1996 and ranks high in replacement priority based on conditional assessment and repair frequency. Planned improvements include two new playgrounds, separated by age group and each with an integral shade structure, a pavilion, a realigned loop trail with fitness nodes, a drinking fountain with a pet bowl, enhanced seating and lighting, drainage improvements, renovated irrigation, and tree planting.

The Parks and Recreation Department recommends approval of an expenditure in the amount of $209,150 for landscape architect professional services from Dunaway Associates, LLC for Windhaven Park Renovation. Dunaway Associates, LLC was deemed the most qualified based on their Statement of Qualifications submission for RFQ No. 2021-0380-XR and their past efforts in master planning and community engagement for the Windhaven Park Master Plan in 2024-25.

The benefits of this project include updated and code-compliant playground equipment and trails, as well as increased service delivery to the community by meeting needs identified as unmet in the master plan. If this project is not approved, design services will not proceed, and the project will not move forward, leaving aging infrastructure identified for replacement in place.

Future action for this location includes the award of construction contract upon completion of park improvement plans.

FINANCIAL SUMMARY/STRATEGIC GOALS

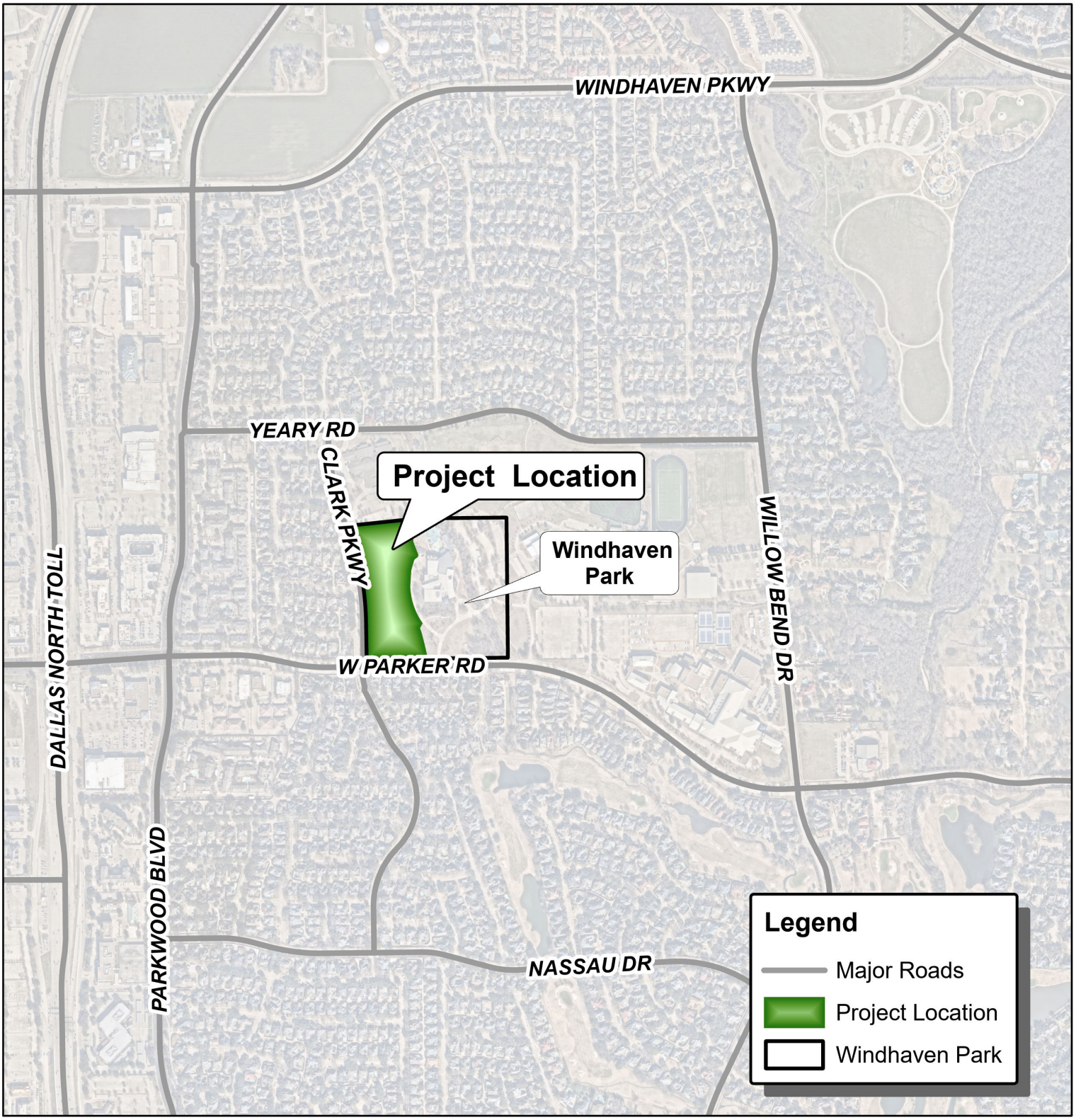
Funding for this item is available in the 2024-25 Capital Maintenance Fund and is planned for future years

as well. Consultant professional services for the Windhaven Park Renovation project in the total amount of $209,150 will leave a current year balance of $10,600 for future expenditures.

Approval of this item will support the City's Strategic Plan Critical Success Factor of being an Excellent, Innovative, and Accountable City Government.

ATTACHMENTS:

Description	Upload Date	Type
Location Map	7/9/2025	Map



0 0.1 0.2
Miles

Plano
City of Excellence

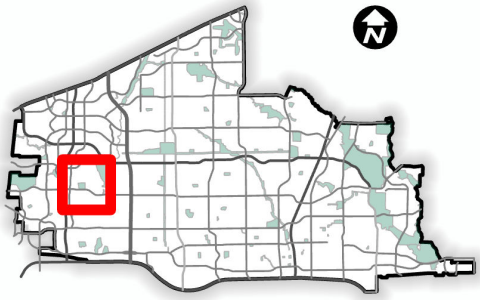
City of Plano Park Planning Division
7/2/2025

Location Map

Windhaven Park Renovation

3580 Clark Parkway, Plano, TX 75093

Project No. PKR-P-00065



TinaB 7/2/2025

CITY COUNCIL AGENDA MEMO

MEETING DATE: 7/28/2025
DEPARTMENT: Parks
DIRECTOR: Ron Smith, Director of Parks and Recreation
AGENDA ITEM: Approve an expenditure in the amount of $282,660 for landscape architect professional services for Steeplechase Park Renovation, Project No. PKR-P-00063
RECOMMENDED ACTION: Approval of Expenditure

ITEM SUMMARY

To approve an expenditure for landscape architect professional services for Steeplechase Park Renovation, Project No. PKR-P-00063, in the amount of $282,660 from Brandstetter Carroll, Inc. for the Parks and Recreation Department; and authorizing the City Manager to execute all necessary documents. **Approved**

BACKGROUND

Steeplechase Park Renovation, Project No. PKR-P-00063, will provide landscape architect professional services for park improvements in accordance with the Steeplechase Park Master Plan created through resident outreach and completed April 2025. Landscape architect professional services for this location have been identified in the 24-25, 25-26, and 26-27 CIP and are the next step in the project delivery process after the completion of the master plan. These landscape architect professional services include site survey, geotechnical investigation, construction and site plans, and construction administration.

The existing playground and park improvements were installed in 1996. Planned improvements, based on public input and staff observations, include addressing erosion issues, renovating the existing picnic shelter, replacing the playground pit, drainage and grading improvements, resurfacing the existing sports court, new trail and sidewalks, planting trees and sod, and replacing the existing irrigation system.

The Parks and Recreation Department recommends approval of an expenditure in the amount of $282,660 for landscape architect professional services from Brandstetter Carroll, Inc. for Steeplechase Park Renovation, Project No. PKR-P-00063. Brandstetter Carroll, Inc. was deemed most qualified based on their Statement of Qualifications submission for RFQ No. 2021-0380-XR and their past efforts in master planning and community engagement for the Steeplechase Park Master Plan in 2024-25.

The benefits of this project include updated and code-compliant playground equipment and trails as well as increased service delivery to the community by meeting needs identified as unmet in the master plan. If this project is not approved, landscape architect professional services will not proceed, and the project will not move forward, leaving in place aging infrastructure identified for replacement.

Future action for this location will include the award of a construction contract upon completion of park improvement plans.

FINANCIAL SUMMARY/STRATEGIC GOALS

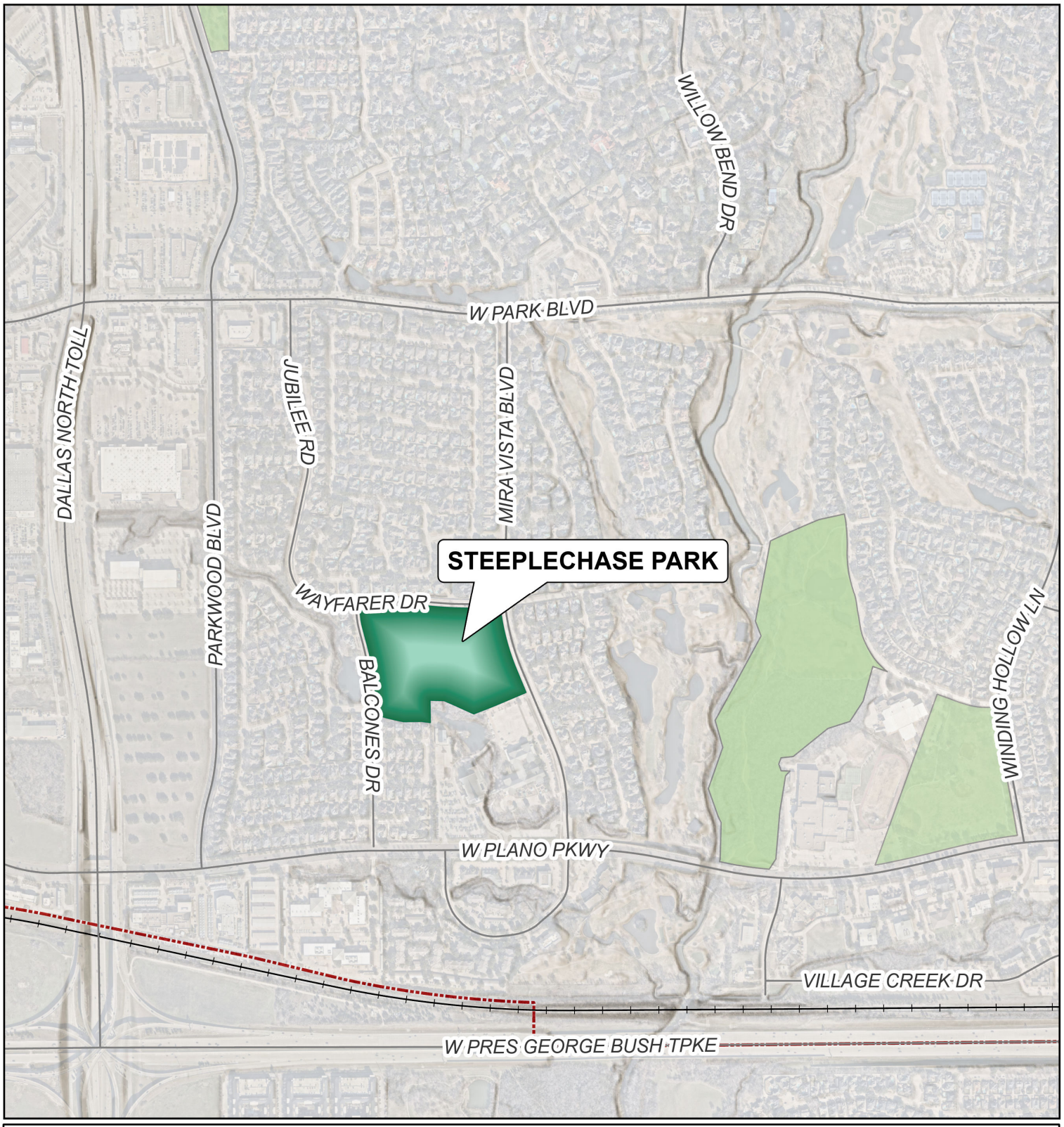
Funding for this item is budgeted in the 2024-25 Capital Maintenance Fund and is planned for future years

as well. Landscape architect professional services for Steeplechase Park Renovation, Project No. PKR-P-00063, in the total amount of $282,660 will leave a current year balance of $1,500 for future expenditures.

Approval of this item will support the City's Strategic Plan Critical Success Factor of being an Excellent, Innovative, and Accountable City Government.

ATTACHMENTS:

Description	Upload Date	Type
Location Map	6/18/2025	Map
Master Plan Map	6/18/2025	Map



0 0.1 0.2 Miles

Plano

City of Plano Park Planning Division
June 2025

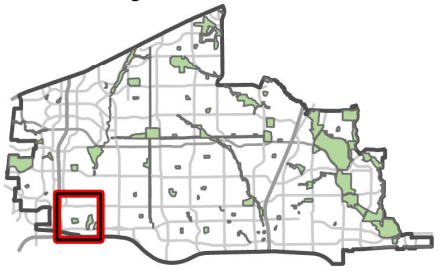
Location Map

Steeplechase Park Renovation

1500 Balcones Dr.,
Plano, TX 75093

Project No. PKR-P-00063

Project Location



Tmab L:\Arc Pro Projects\Agenda Item Location Maps\Agenda Item Location Map with Legend.aprx



BRANDSTETTER CARROLL INC
ARCHITECTS + ENGINEERS + PLANNERS

STEEPLECHASE PARK MASTER PLAN

Plano
City of Excellence

CITY COUNCIL AGENDA MEMO

MEETING DATE:	7/28/2025
DEPARTMENT:	Engineering-CIP
DIRECTOR:	B. Caleb Thornhill, P.E., Director of Engineering
AGENDA ITEM:	Approve an expenditure in the amount of $129,010 for construction materials testing professional services for Screening Wall Replacement - Marsh Lane, Project No. ENG-S-00004.
RECOMMENDED ACTION:	Approval of Expenditure

ITEM SUMMARY

To approve an expenditure for construction materials testing professional services for Screening Wall Replacement - Marsh Lane, Project No. ENG-S-00004, in the amount of $129,010 from TEAM Consultants, Inc. for the Engineering Department; and authorizing the City Manager to execute all necessary documents. **Approved**

BACKGROUND

The Engineering Department recommends approval of an expenditure in the amount of $129,010 for materials testing services from TEAM Consultants, Inc. for the Screening Wall Replacement - Marsh Lane.

This project includes material testing for approximately 4,547 linear feet of screening wall and sidewalks at The Hills at Preston neighborhoods and at Oak Brook Estates. The total expenditure amount is for $129,010.

TEAM Consultants, Inc. was deemed most qualified based on their Statement of Qualifications submission for RFQ No. 2021-0378-XR, and based on previous successful materials testing experience with the City of Plano Engineering Department for similar project scope including sidewalk testing, concrete drill shaft foundation inspection, and mortar testing for various screening wall projects within the City.

The benefit of this project includes verification that the materials furnished and installed by the contractor meet or exceed project specifications and city standards.

Not approving the expenditure would result in limiting the contractor’s accountability to provide materials meeting the specified project requirements, potentially reducing the quality of materials placed and the infrastructure’s service life.

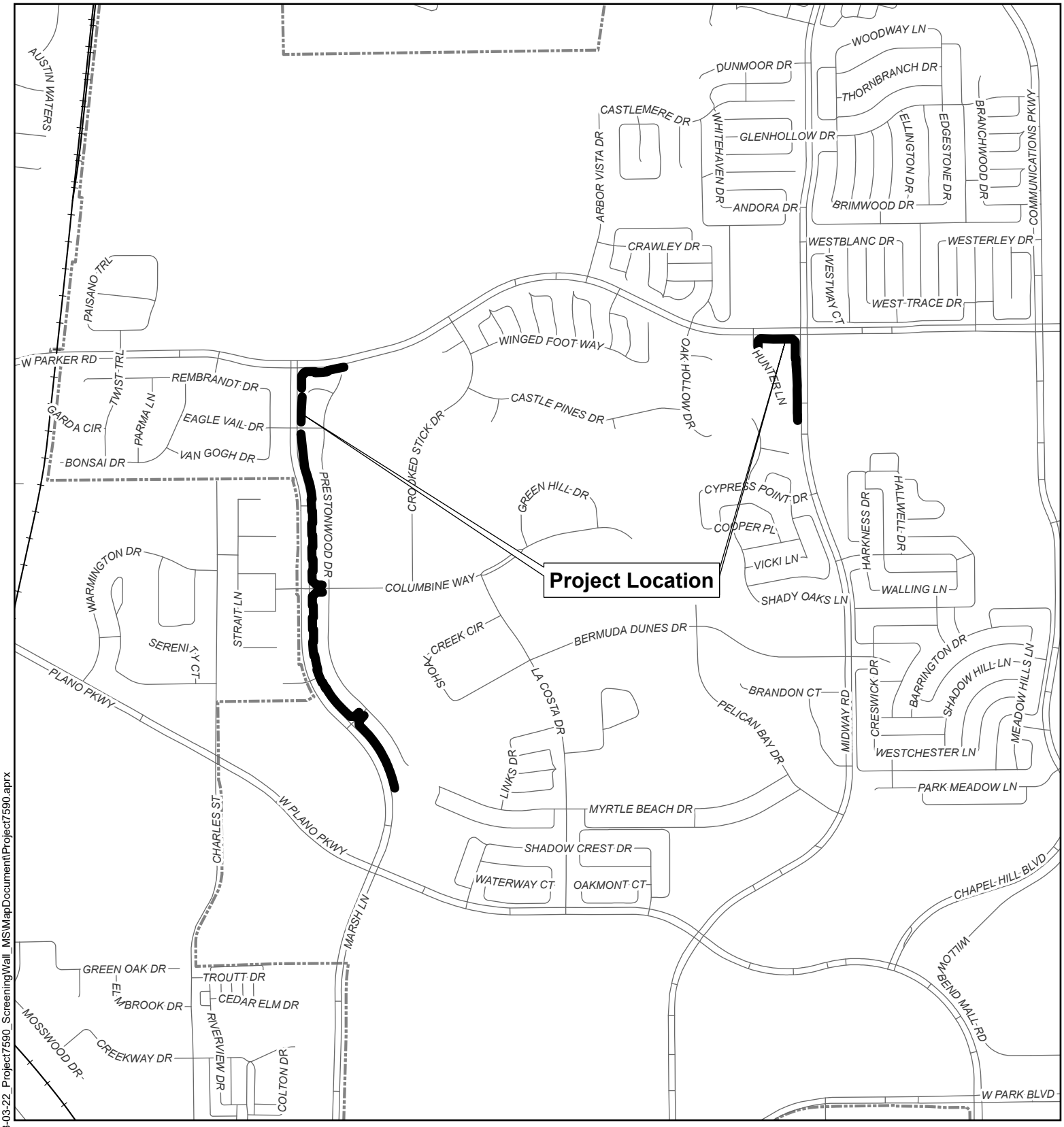
FINANCIAL SUMMARY/STRATEGIC GOALS

Funding for this item is budgeted in the 2024-25 Street Improvements CIP and is planned for future years as well. Material testing services for the Screening Wall Replacement - Marsh Lane project in the total amount of $129,010 will leave a current year balance of $62,707 for future expenditures.

Approval of this item will support the City's Strategic Plan Critical Success Factor of being an Excellent, Innovative, and Accountable City Government.

ATTACHMENTS:

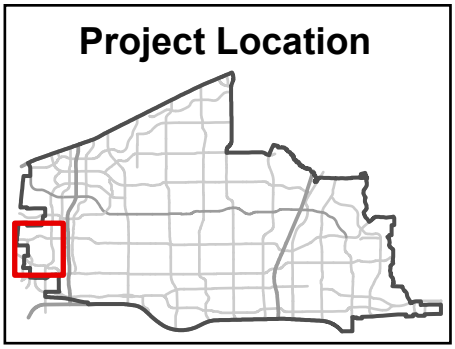
Description	Upload Date	Type
Location Map	6/19/2025	Map



0 1,000 2,000
Feet

Project # ENG-S-00004

Screening Wall Replacement
Marsh Lane



Plano

City of Plano BI-GIS Division
March 2023

adminmsha Z:\BI-GIS\Projects\Engineering\20232\2023-03-22_Project7590_ScreeningWall_MS\MapDocument\Project7590.aprx

CITY COUNCIL AGENDA MEMO

MEETING DATE:	7/28/2025
DEPARTMENT:	Engineering-CIP
DIRECTOR:	B. Caleb Thornhill, P.E., Director of Engineering
AGENDA ITEM:	Approve an expenditure in the amount of $148,568 for construction materials testing professional services for Water Rehabilitation - Creekside Estates, Project No. ENG-CMB-00007.
RECOMMENDED ACTION:	Approval of Expenditure

ITEM SUMMARY

To approve an expenditure for construction materials testing professional services for Water Rehabilitation - Creekside Estates, Project No. ENG-CMB-00007, in the amount of $148,568 from Raba Kistner, Inc. for the Engineering Department; and authorizing the City Manager to execute all necessary documents. **Approved**

BACKGROUND

The Engineering Department recommends approval of an expenditure in the amount of $148,568 for construction material testing services from Raba Kistner, Inc. for the Water Rehabilitation - Creekside Estates ENG-CMB-00007 project. This project includes the replacement of approximately 12,000 linear feet of 6” and 8” waterlines, associated concrete pavement replacement, and barrier free ramps in the Creekside neighborhood in far east Plano.

Raba Kistner, Inc. was deemed most qualified based on their Statement of Qualifications submission for RFQ No. 2021-0378-XR. Raba Kistner, Inc. also has successful experience with the City of Plano Engineering Department in providing construction material testing services for projects with similar scope with concrete pavement testing, field density testing for water line trench compaction, etc. They are currently working on Water Rehabilitation for Park Boulevard Phase 2 from US 75 to the East City Limits.

The benefit of this project includes verification that the materials furnished and installed by the contractor meet or exceed project specifications and city standards.

Not approving the expenditure would result in limiting the contractor’s accountability to provide materials meeting the specified project requirements, potentially reducing the quality of materials placed and the infrastructure’s service life.

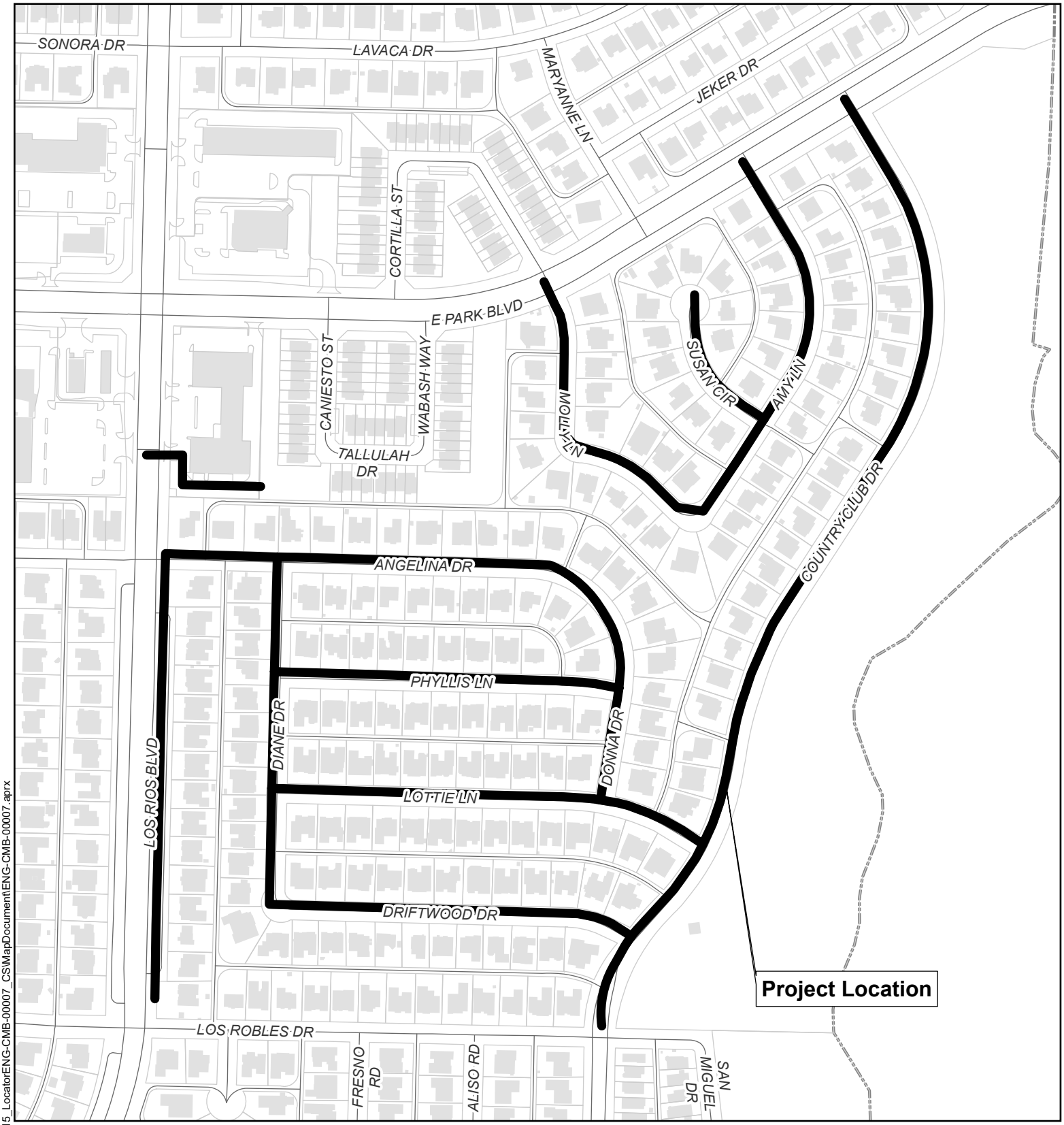
FINANCIAL SUMMARY/STRATEGIC GOALS

Funding for this item is budgeted in the 2024-25 Street Improvements CIP and is planned for future years as well. Material testing services for the Water Rehabilitation - Creekside Estates project in the total amount of $148,568 will leave a current year balance of $45,000 for future project expenditures.

Approval of this item will support the City's Strategic Plan Critical Success Factor of being an Excellent, Innovative, and Accountable City Government.

ATTACHMENTS:

Description	Upload Date	Type
Location Map	6/19/2025	Map



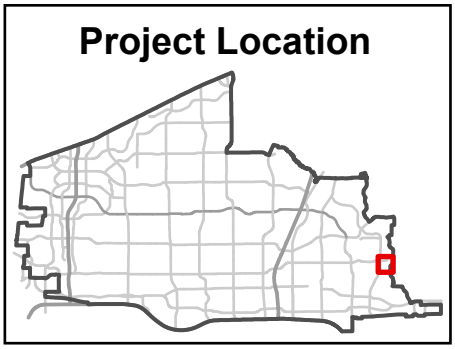
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Feet

Plano

City of Plano BI-GIS Division
April 2024

Project ENG-CMB-00007

Water Rehabilitation - Creekside Estates



chscott Z:\BI-GIS\Projects\Engineering\2024\2024-04-15_Locator\ENG-CMB-00007_CS\MapDocument\ENG-CMB-00007.aprx

CITY COUNCIL AGENDA MEMO

MEETING DATE:	7/28/2025
DEPARTMENT:	Technology Solutions
DIRECTOR:	Roger Wright, Chief Information Officer
AGENDA ITEM:	Extension of computer lease for fixed six month term with six-month month-to-month continuation.
RECOMMENDED ACTION:	Approval of Expenditure

ITEM SUMMARY

To approve an extension of the existing computer equipment lease for six (6) months in the amount of $439,381 and an additional extension month-to-month for up to six (6) months in an amount not to exceed $73,230 per month for a total expenditure not to exceed $878,761 from Dell Financial Services, L.L.C. through an existing contract with the State of Texas Department of Information Resources; and authorizing the City Manager to execute all necessary documents. (DIR-TSO-3763) **Approved**

PREVIOUS ACTION/PRESENTATION

On April 22, 2019, City Council approved the Master Lease Agreement for an initial lease schedule of 36 months from Dell Financial Service, L.L.C. via DIR Contract No. DIR-TSO-3763.

On March 15, 2022, City Council approved an extension of then-existing lease schedule month-to-month for up to six months in an amount not to exceed $86,153 and approved a new lease schedule of new citywide computer equipment for 36 months in the estimated amount of $3,115,661 to Dell Financial Service, L.L.C. via DIR Contract No. DIR-TSO-3763.

BACKGROUND

The current 36-month lease agreement, approved on March 15, 2022, is set to expire in August 2025. Staff evaluated the useful lifespan of the City's client computers and determined that they remain in good working condition and continue to meet operational needs. Based on this, Technology Solutions updated the City's asset lifecycle for client computers from our current three (3) year lifecyle to a four (4) year lifecycle. By extending the computer lifecycle and lease, we are being more fiscally responsible while minimizing the operational disruptions caused by more frequent computer replacements.

Technology Solutions recommends the fixed term extension of six (6) months with fixed monthly rent of $73,230 and an additional extension month-to-month for up to six months in an amount not to exceed $73,230 per month during the computer replacement project. This extension will reduce the current monthly lease payment by approximately $12,923. As assets are returned during our computer replacement project, the monthly lease cost will decrease as a reflection of assets being returned to Dell.

Should the contract extension with Dell Financial Services, L.L.C. not be awarded, the City will need to purchase computers. It is unlikely that the City will be able to complete a competitive bid process, order, receive, prepare and deploy computers within the timeline without impacting services and support to Plano citizens.

The City is authorized to purchase from the State Contract list pursuant to Chapter 271 Subchapter D of

the Texas Local Government Code and by doing so satisfies any State Law requiring local governments to seek competitive bids for items. (DIR Contract No. DIR-TSO-3763 / City of Plano Contract No. 2018-0552-I)

FINANCIAL SUMMARY/STRATEGIC GOALS

Funding for this item is available in the Technology Replacement Fund for a total expenditure not to exceed $878,761. This request is to approve the extension of the existing computer equipment lease in the amount of $73,230 for FY 2024-25 and $805,531 for FY 2025-26. All future year expenditures will occur within council approved appropriations.

Approval of this item will support the City's Strategic Plan Critical Success Factor of being an Excellent, Innovative, and Accountable City Government.

CITY COUNCIL AGENDA MEMO

MEETING DATE:	7/28/2025
DEPARTMENT:	Special Projects
DIRECTOR:	Peter Braster, Director of Special Projects
AGENDA ITEM:	ILA between the City of Plano & North Texas Municipal Water District for Replacement of Wastewater Diversion Structure at 2300 West Plano Parkway
RECOMMENDED ACTION:	Approval of Contract / Agreement

ITEM SUMMARY

To approve an Interlocal Agreement by and between the City of Plano, Texas and North Texas Municipal Water District for Replacement and Improvement of Wastewater Diversion Structure at 2300 West Plano Parkway. **Approved**

PREVIOUS ACTION/PRESENTATION

At its June 10, 2024 meeting, the Plano City Council approved an $981,200 expenditure to purchase sanitary sewer, bypass sanitary sewer and temporary construction easements at 2300 West Plano Parkway.

Subsequently at its August 26, 2024 meeting, the Plano City Council awarded RBD-2024-0490-B for the Sewer Improvements Plano Parkway Parallel Interceptor, Project No. 7294 to S.J. Louis Construction of Texas, LTD in the amount of $14,363,106.

BACKGROUND

This interlocal agreement outlines future responsibilities and obligations between the City of Plano and North Texas Municipal Water District (NTMWD) for the diversion of wastewater flows from the sewer line now under construction by the City's Plano Parkway Parallel Interceptor Project and the Upper East Fork Interceptor System owned and maintained by NTMWD after the City of Plano removes the existing Prairie Creek Relief Sewer Control Structure as part of its project.

In the future when wastewater flow diversion is necessary, the City and NTMWD will coordinate bypass pumping operations between their respective systems with the party initiating the operation responsible for the set-up, cost, monitoring and removal of the bypass pumping.

This bypass pumping arrangement is the result of easement acquisition activities with the 2300 West Plano Parkway property owner. Due to extensive communications and data facilities supporting a large data center at this location, the City and NTWMD agreed to conduct bypass pumping operations when wastewater diversion is need to allow for repairs or replacement of downstream sanitary sewer lines or facilities in the future instead of installing a permanent, subsurface connection between the two entities respective sanitary sewer systems.

This item was prepared in cooperation with Plano's Public Works and Engineering Departments. Staff recommends approval of this agreement.

FINANCIAL SUMMARY/STRATEGIC GOALS

This item has no financial impact

Approval of this item will support the City's Strategic Plan Critical Success Factor of being an Excellent, Innovative, and Accountable City Government.

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ATTACHMENTS:

Description	Upload Date	Type
Interlocal Agreement	7/16/2025	Agreement

INTERLOCAL AGREEMENT BY AND BETWEEN
THE CITY OF PLANO, TEXAS AND
NORTH TEXAS MUNICIPAL WATER DISTRICT
FOR REPLACEMENT AND IMPROVEMENT OF WASTEWATER DIVERSION STRUCTURE

THIS AGREEMENT is made and entered on _____, 2025 (the "Effective Date") by and between the **CITY OF PLANO, TEXAS**, a home-rule municipal corporation, hereinafter referred to as "Plano," and **NORTH TEXAS MUNICIPAL WATER DISTRICT**, a political subdivision of the State of Texas hereinafter referred to as "NTMWD," as follows:

W I T N E S S E T H:

WHEREAS, Plano is a political subdivision and NTMWD is a political subdivision of the State of Texas within the meaning of Interlocal Cooperation Act, Texas Government Code, Chapter 791, as amended (the "Act"); and

WHEREAS, the Act provides authority for entities such as Plano and NTMWD to enter into interlocal agreements with each other to perform governmental functions and services as set forth in the Act; and

WHEREAS, NTMWD owns and maintains the Prairie Creek Relief Sewer Control Structure as part of a flow optimization plan for the Upper East Fork Interceptor System (UEFIS); and

WHEREAS, the City is building a parallel interceptor (Plano Parkway Parallel Interceptor Project 7294) to improve wastewater conveyance in the Upper East Fork Interceptor System which will eliminate the need for the Prairie Creek Relief Sewer Control Structure as a gravity system; and

WHEREAS, the City will remove the existing Prairie Creek Relief Sewer Control Structure and replace it with a sluice gate to allow for bypass pumping; and

WHEREAS, the City and NTMWD wish to memorialize their agreement on the ownership, maintenance, and operation of the new sewer line and valve.

NOW, THEREFORE, in consideration of the mutual covenants and agreements contained herein, the parties agree as follows:

I.
CONSTRUCTION AND OPERATION

1.1 Description of Facilities. The facilities will consist of the replacement of an existing electronic diversion structure with a manually operated 8-foot diameter sluice gate manhole (the "Facilities") as shown on Attachment A.

1.2 Construction of Facilities. Plano shall construct the Facilities at its sole cost and expense.

1.3 Drawings and Information. It is agreed that the Facilities shall be constructed in accordance with Attachment A.

1.4 Ownership of the Facilities. It is agreed and understood that ownership of the Facilities and liability for the Facilities shall rest with Plano. NTMWD shall have no ownership interest in the Facilities or responsibility for the operation of the Facilities.

1.5 Maintenance of the Facilities. It shall be the responsibility of Plano to maintain the Facilities for its useful life at Plano's sole cost and expense. NTMWD will continue to maintain its existing manhole.

1.6 Use of the Facilities. Plano and NTMWD will coordinate the use of the Facilities. If NTMWD determines that bypass pumping is needed, NTMWD will contact Plano at the numbers provided in Paragraph 1.8 below, including its Ridgeview Pump Station, before activating use. If Plano determines that bypass pumping is needed, Plano will contact NTMWD's Operations Department at the number provided in Paragraph 1.8 below before activating use. Plano shall provide NTMWD use of its easements for any bypass pumping operations and shall provide NTMWD with all necessary assignments and/or licenses of said easements, as determined by NTMWD. Unless emergency operations are approved by the counter party, the party initiating use of the Facilities shall provide the counter party with a by-pass plan 14 days prior to its planned by-pass pumping operation and will be responsible for the set-up, cost, monitoring, and removal of the bypass pumping.

1.7 Occurrence of Sanitary Sewer Overflow ("SSO"). If as a result of use of the Facilities, a SSO occurs, the party who initiated the use of the Facilities shall be responsible for reporting and cleanup of the SSO. In accordance with TCEQ regulations, each party will be responsible for reporting SSOs from their own facilities. If the SSO occurs within the bypass pumping system then the party who initiated the use of the Facilities shall report the SSO.

1.8 Party's Contact Information

a. The following telephone numbers shall be used to contact Plano:

- City of Plano Public Works Department: 972-769-4140
- City of Plano Ridgeview Pump Station (After Hours): 972-727-1623
- City of Plano Engineering Department: 972-941-7152

b. The following telephone number shall be used to contact NTMWD:

- NTMWD Operations Department (Ask to speak with Wastewater Admin Technician or Wastewater Conveyance Manager): 972-442-5405
- NTMWD Operations Department (Ask to speak with Wastewater Admin Technician or Wastewater Conveyance Manager): 972-442-5405
- NTMWD Wilson Creek Control Room (24 hours) (Ask to speak with Wastewater Conveyance Supervisor or On-call Operator): 469-626-4900

II.
GENERAL PROVISIONS

2.1 Term of Agreement. This Agreement shall be in force and effect from the Effective Date until all obligations contemplated herein are completed.

2.2 Address and Notice. Unless otherwise provided in this Agreement, any notice, communication, request, reply, or advice (herein severally and collectively, for convenience called "Notice") herein provided or permitted to be given, made, or accepted by any party must be in writing and may be given or served in any reasonable manner necessary to reach each of the other parties. Notice sent by certified or registered mail, postage prepaid, return receipt requested, shall be deemed to have been received on the second mail delivery day following the day on which it was posted. Notice by any other method shall be effective when received. For the purpose of Notice, the addresses of the parties shall be, until changed as hereafter provided, as follows:

North Texas Municipal Water District	City of Plano, Texas
501 East Brown Street	1520 K Avenue
P.O. Box 2408	P.O. Box 860358
Wylie, TX 75098	Plano, TX 75086-0358

Any party may change the address for notice by giving notice of such change in accordance with the provisions of this section.

2.3 State and Federal Laws, Rules, Order, or Regulations. This Agreement is subject to all applicable Federal and State Laws and applicable permits, ordinances, rules, orders, and regulations of any local, State, or Federal Governmental Authority having or asserting jurisdiction, but nothing contained herein shall be construed as a waiver of any right to question or contest any such law, ordinance, order, rule, or regulation in any forum having jurisdiction.

2.4 Liability. The parties agree and acknowledge that each party is not an agent of the other party and that each party is responsible for its acts, forbearances, negligence and deeds, and for those of its agents or employees in conjunction with each party's performance under this Agreement.

2.4 Assignment. This Agreement shall not be assignable by either party in whole or in part without the written consent of the non-assigning party, which consent shall not be unreasonably withheld.

2.5 Governing Law. The validity of this Agreement and of any of its terms or provisions, as well as the rights and duties hereunder, shall be governed by the Laws of the State of Texas.

2.6 Venue. It is specifically agreed by the parties to this Agreement, that Collin County,

Texas is the place of performance of this Agreement; and in the event that any legal proceeding is brought to enforce this Agreement or any provisions hereof, the same shall be brought in Collin County, Texas.

2.7 General. The provisions of this Agreement are severable, and if any provision or part

of this Agreement or the application thereof to any person or circumstance shall ever be held by any court of competent jurisdiction to be invalid or unconstitutional for any reason, the remainder of this Agreement and the application of such provision or part of this Agreement to other persons or circumstances shall not be affected thereby.

2.8 Immunity. It is expressly understood and agreed that, in the execution of this Agreement, neither Party waives, nor shall be deemed hereby to have waived any immunity or defense that would otherwise be available to it against claims arising in the exercise of governmental powers and functions. By entering into this Agreement, the Parties do not create any obligations, expressed or implied, other than those set forth herein, and this Agreement shall not create any rights in parties not signatories hereto.

2.9 Entire Agreement. This Agreement embodies the entire agreement between the Parties and may only be modified in writing executed by both Parties.

2.10 Governmental Functions. The Parties acknowledge and agree that the performance by NTMWD and Plano of their respective obligations under this Agreement constitute governmental functions.

IN WITNESS WHEREOF, the Parties hereto acting under authority of their respective governing bodies have caused this Agreement to be duly executed in several counterparts, each of which shall constitute an original.

NORTH TEXAS MUNICIPAL WATER DISTRICT

Date:_____ By: _____

Jennafer P. Covington
EXECUTIVE DIRECTOR / GENERAL MANAGER

CITY OF PLANO, TEXAS

Date:_____ By:_____

Mark D. Israelson
CITY MANAGER

APPROVED AS TO FORM

_____
For Page Mims, CITY ATTORNEY

Exhibit A

LEGEND

PROPOSED WASTEWATER LINE	EXISTING WATER LINES
PROPOSED TUNNEL	EXISTING WASTEWATER LINES
PROPOSED MANHOLE	EXISTING UNDERGROUND CABLE
PROPOSED PLANO WASTEWATER EASEMENT (1.87 AC.)	EXISTING UNDERGROUND FIBER
PROPOSED PLANO TEMPORARY CONSTRUCTION EASEMENT (1.53 AC.)	EXISTING UNDERGROUND ELECTRIC
PROPOSED PLANO BYPASSING EASEMENT (0.09 AC)	EXISTING GAS LINES
	EXISTING FENCE
	EXISTING FENCE
	FUTURE WATER LINES
	FUTURE WASTEWATER LINES

GRAPHIC SCALE IN FEET
0 25 50 100

LIBERTY VENTURE I HOLDINGS, LLC

A.C. PENNEY LIFE INSURANCE CO.

PROPOSED 50' TEMPORARY CONSTRUCTION EASEMENT

EXISTING 15' WASTEWATER EASEMENT

UT DALLAS

PROPOSED CITY OF PLANO 5' BYPASSING EASEMENT

EXISTING THERMAL STORAGE TANK

PROPOSED 30' TEMPORARY CONSTRUCTION EASEMENT

PROPOSED 30' WASTEWATER EASEMENT

PROPOSED 42" WASTEWATER BY OPEN CUT

PROPOSED 42" WASTEWATER BY TUNNEL

MATCH LINE SEE BELOW

MATCH LINE SEE ABOVE

LIBERTY VENTURE I HOLDINGS, LLC

PROPOSED 30' TEMPORARY CONSTRUCTION EASEMENT

PROPOSED 50' TEMPORARY CONSTRUCTION EASEMENT

PROPOSED 42" WASTEWATER BY TUNNEL

PROPOSED 30' WASTEWATER EASEMENT

PROPOSED 42" WASTEWATER BY TUNNEL

WILLIAM HERBERT HUNT AND CAROLINE HUNT TRUST ESTATE

Kimley»Horn

Texas Board Of Professional Engineers Firm Registration Number: F-928
1445 Ross Ave., Two Galleria Office Tower, Suite 1700, Dallas, TX 75202 972-770-1300

No.	Revision	By	Date

THIS DOCUMENT IS INCOMPLETE AND IS RELEASED TEMPORARILY FOR INTERIM REVIEW. IT IS NOT INTENDED FOR CONSTRUCTION, BIDDING, OR PERMIT PURPOSES.

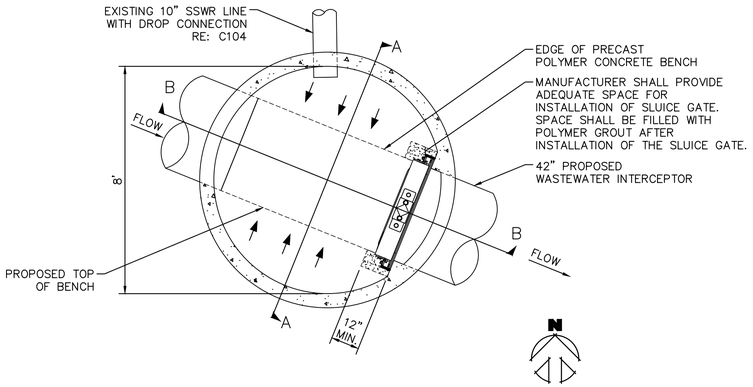
KYLE S. SANDERSON P.E.
SERIAL NO.: 113270
DATE: JUNE 2024

City of Plano
SEWER IMPROVEMENTS
PLANO PARKWAY
PARALLEL INTERCEPTOR
PROJECT 7294

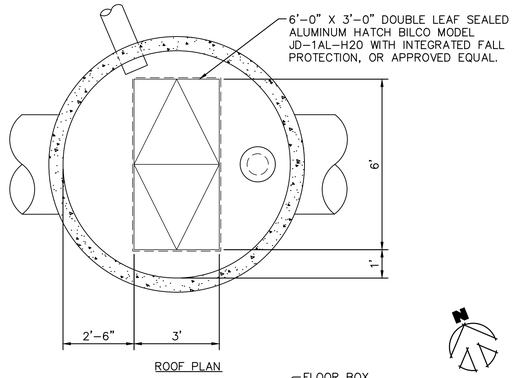
DIVERSION BYPASS EASEMENT

DATE: JUNE 2024
DESIGN: JCO
DRAWN: JDT
CHECKED: KSS
KHA NO.: 063261081

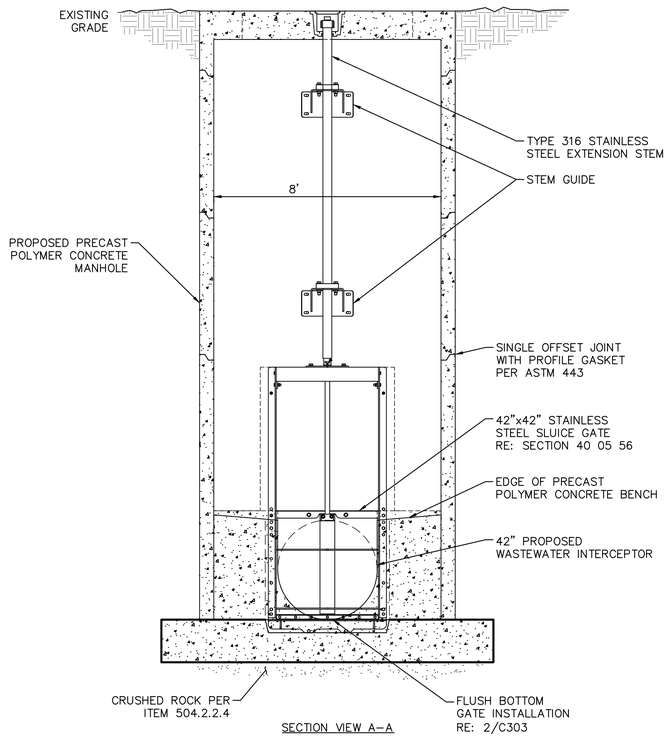
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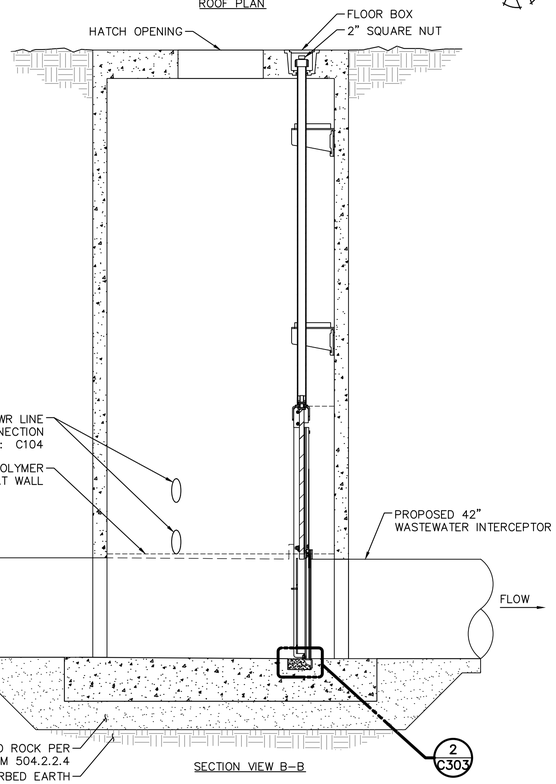
FLOOR PLAN



ROOF PLAN



SECTION VIEW A-A



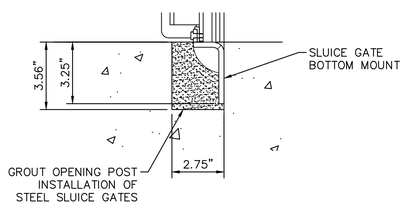
SECTION VIEW B-B

NOTES:
1. SLUICE GATE SHALL BE INSTALLED AT THE MANHOLE MANUFACTURER'S FACTORY. MANHOLE MANUFACTURER SHALL BE RESPONSIBLE FOR PROVIDING THE MANHOLE AND GATE AS A COMPLETE UNIT.

RELEASE FOR CONSTRUCTION
NOTICE
Notify City of Plano Engineering Construction Inspection at least 48 hours prior to any construction. Release does not waive the true intent of the standard specifications or construction documents.

Sept. 10, 2024

By _____
B. Caleb Thornhill, Director of Engineering



1 C303 **8' Dia. Sluice Gate MH STA 52+14.28 DETAIL**
SCALE: 3/8" = 1'-0"

2 C303 **Bottom Mount Opening DETAIL**
SCALE: 3" = 1'-0"

Kimley»Horn
Texas Board Of Professional Engineers Firm Registration Number: F-928
4545 Fuel Road, Two Galleria Office Tower, Suite 700, Dallas, TX 75240 972-770-1300

No.	Revision	By	Date

STATE OF TEXAS
KYLE S. SANDERSON
113270
LICENSED
PROFESSIONAL ENGINEER
5/24/24

City of Plano
SEWER IMPROVEMENTS
PLANO PARKWAY
PARALLEL INTERCEPTOR
PROJECT 7294

CONSTRUCTION DETAILS

DATE: MAY 2024
DESIGN: JCO
DRAWN: JDT
CHECKED: KSS
KHA NO:: 063261081

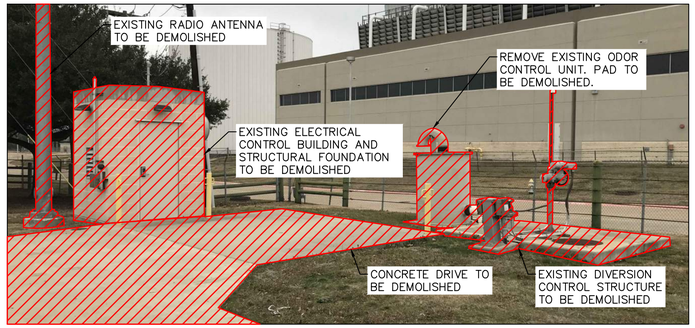
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C303
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37

Texas Board Of Professional Engineers Firm Registration Number: F-928

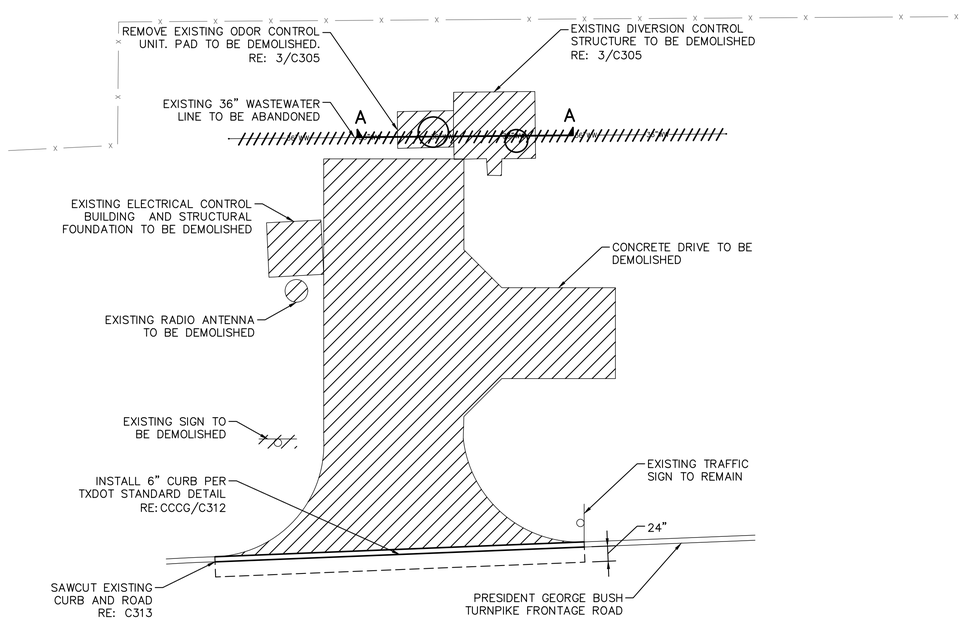
NOTES

1. DEMOLITION SHALL OCCUR AFTER PROPOSED INTERCEPTOR HAS BEEN FULLY CONSTRUCTED, TESTED AND APPROVED BY CITY OF PLANO.
2. NTMWD MAY ELECT TO SALVAGE ANYTHING MARKED TO BE REMOVED OR DEMOLISHED. THE CONTRACTOR SHALL COORDINATE WITH NTMWD PRIOR TO DEMOLITION.
3. ANYTHING REMOVED, UNLESS SALVAGED BY NTMWD, BECOMES THE PROPERTY OF THE CONTRACTOR AND SHALL BE DISPOSED OF APPROPRIATELY.
4. CONTRACTOR SHALL NOTIFY TXDOT AND NTTA 14 DAYS PRIOR TO COMMENCING WORK.
5. ALL BARRICADES, WARNING SIGNS, LIGHT DEVICES, ETC. FOR THE GUIDANCE AND PROTECTION OF TRAFFIC AND PEDESTRIANS MUST CONFORM TO THE INSTALLATION SHOWN IN THE LATEST VERSION OF THE TEXAS MANUAL OF UNIFORM TRAFFIC CONTROL DEVICES, TEXAS STATE DEPARTMENT OF HIGHWAYS AND PUBLIC TRANSPORTATION AND SHOULD BED IN ACCORDANCE WITH STANDARD DETAIL TCP (1-2)-18/C312.
6. STRUCTURE IS CURRENTLY OWNED BY NTMWD. FOR ALL WORK ONSITE, CONTRACTOR SHALL COORDINATE WITH NTMWD AT LEAST 14 DAYS IN ADVANCE.
7. CONTRACTOR SHALL BE REQUIRED TO SUBMIT A SHUTDOWN PLAN TO NTMWD FOR REVIEW AND APPROVAL. NO WORK SHALL BEGIN UNTIL SHUTDOWN PLAN IS APPROVED.

RELEASE FOR CONSTRUCTION
NOTICE
Notify City of Plano Engineering Construction Inspection at least 48 hours prior to any construction. Release does not waive the true intent of the standard specifications or construction documents.
Sept. 10, 2024
By _____
B. Caleb Thornhill, Director of Engineering



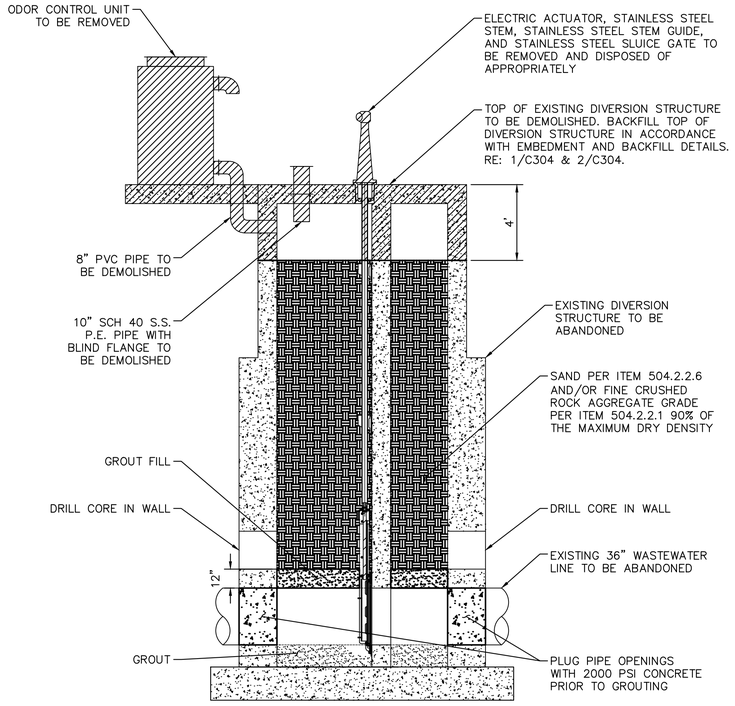
1 C305 **Relief Structure Site Demolition DETAIL**
SCALE: NOT TO SCALE



NOTES:
1. SELECT CURB TYPE TO MATCH EXISTING.

2 C305 **Relief Structure Site Demolition PLAN**
SCALE: 1" = 10'

N



3 C305 **Relief Structure Demolition SECTION VIEW A-A**
SCALE: 3" = 1'-0"

Kimley»Horn
Texas Board Of Professional Engineers Firm Registration Number: F-928
2555 East Road, Two Galleria Office Tower, Suite 700, Dallas, TX 75240 972-770-1300

No.	Revision	By	Date

STATE OF TEXAS
KYLE S. SANDERSON
113270
LICENSED PROFESSIONAL ENGINEER
5/24/24

City of Plano
SEWER IMPROVEMENTS
PLANO PARKWAY
PARALLEL INTERCEPTOR
PROJECT 7294

CONSTRUCTION DETAILS

DATE: MAY 2024
DESIGN: JCO
DRAWN: JDT
CHECKED: KSS
KHA NO.: 063261081

SHEET
C305

SEQ.
39

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CITY COUNCIL AGENDA MEMO

MEETING DATE:	7/28/2025
DEPARTMENT:	Special Projects
DIRECTOR:	Peter Braster, Director of Special Projects
AGENDA ITEM:	Downtown Plano PID Resolution to call a Public Hearing on an Ordinance which approves the assessment roll and levy
RECOMMENDED ACTION:	Adoption of Resolutions

ITEM SUMMARY

To call a public hearing for August 11, 2025, to consider the levying of the proposed assessments on owners of real property and against that assessed property within the Downtown Plano Public Improvement District; approving the preliminary annual service and assessment plan update for 2025; directing that the proposed assessment roll be made available for public inspection; authorizing and directing for publication and mailing of notices for said public hearing; and establishing an effective date. **Adopted Resolution No. 2025-7-1(R)**

PREVIOUS ACTION/PRESENTATION

On February 27, 2023, the City Council of the City (the City Council) held a public hearing in the manner required by law and adopted the five-year Ordinance in conformity with the requirements of the PID Act by a majority of the members of the City Council the Downtown Public Improvement District. On August 16, 2023, the City Council approved the Downtown Public Improvement Service and Assessment Plan.

On June 19, 2025, the Downtown Public Improvement District Advisory Board approved the 2024 budget.

BACKGROUND

This item is a call for public hearing on an ordinance which approves of the assessment roll and levy. Upon approval of the resolution setting the public hearing, a notice will be published in the newspaper and letters will be sent to all Downtown PID property owners to let them know about the public hearing. That notice is part of the resolution. The final Council item (August) is to conduct the public hearing and approve the ordinance which approves of the assessment roll and levy.

FINANCIAL SUMMARY/STRATEGIC GOALS

This item has no financial impact; however, the approval of the assessment roll and levy (August) will obligate the City's contribution. The City's contribution is a General Fund expenditure included in the approved 2025-26 Budget.

Approval of this Resolution supports the City's Strategic Plan Critical Success Factors of Residential and Commercial Economic Vitality and Excellent, Innovative, and Accountable City Government.

ATTACHMENTS:

Description	Upload Date	Type
2025-07-28 Resolution to Call a Public Hearing	7/15/2025	Agreement

A Resolution of the City of Plano, Texas, to call a public hearing for August 11, 2025, to consider the levying of the proposed assessments on owners of real property and against that assessed property within the Downtown Plano Public Improvement District; approving the preliminary annual service and assessment plan update for 2025; directing that the proposed assessment roll be made available for public inspection; authorizing and directing for publication and mailing of notices for said public hearing; and establishing an effective date.

WHEREAS, Chapter 372 of the Texas Local Government Code (the "Act") allows for the creation of public improvement districts in municipalities to finance certain supplemental services and public improvements within a district by means of special assessments levied on real property within the district; and

WHEREAS, on January 9, 2023, City Council of the city of Plano (the "City Council") adopted a Resolution 2023-1-6(R) authorizing, establishing, and creating the Downtown Plano Public Improvement District (the "District"); and

WHEREAS, the Act requires the preparation of a proposed assessment roll that states the assessment against each parcel of land within the District, as determined by the method of assessment chosen by the City of Plano; and

WHEREAS, the Act requires the proposed assessment roll to be filed with the City Secretary and be available for public inspection in accordance with the Act; and

WHEREAS, the City Council proposes to accept for review and public inspection of the Downtown Plano Public Improvement District 2025 O&M Annual Service Plan Update for the assessed property within the District (the "Assessed Property") including updates to: (1) the determination of the cost of services to be provided and financed for the special benefit of the assessed property for 2025, (2) the service plan, and (3) the assessment roll (collectively, the "2025 O&M Annual Service Plan Update"); and

WHEREAS, the City Council proposes a public hearing for August 11, 2025, to consider an ordinance levying the operation and maintenance assessment against the Assessed Property (the "O&M Assessment") to pay for the operation and maintenance costs that will confer a special benefit on the Assessed Property. The Act further requires the City Council to (1) provide a notice of which must be provided in written form to all property owners and published in a newspaper of general circulation in the city and (2) make available for public inspection the preliminary assessment roll for the Assessed Property to pay for the O&M Assessment before levying any assessment;

NOW THEREFORE, BE IT RESOLVED BY THE CITY COUNCIL OF THE CITY OF PLANO, TEXAS:

Section I. The City Council does hereby accept the preliminary 2025 O&M Annual Service Plan Update, including the proposed assessment roll, in substantially the form attached hereto as Exhibit B and which is incorporated herein for all purposes, as being in compliance with the Act and directs that the preliminary 2025 O&M Annual Service Plan Update be made available for review and public inspection.

Section II. The City Manager or his designee is hereby directed to schedule a public hearing to consider public testimony concerning the proposed assessment roll on August 11, 2025at 7:00 p.m., at the Florence Shapiro Council Chambers at the Municipal Center, located at 1520 K Avenue, Plano, Texas (the "Public Hearing"), for the purpose of hearing public testimony concerning the levy of the O&M Assessments against the Assessed Property to pay for the operation and maintenance costs that will confer a special benefit on the Assessed Property.

Section III. At the Public Hearing, the City Council will hear testimony regarding the adoption of an ordinance levying the O&M Assessment against the Assessed Property in accordance with the Act.

Section IV. The City Manager or his designee is hereby authorized and directed to cause notices of the Public Hearing, attached hereto as Exhibit A, to be published in a newspaper of general circulation in the City and to be mailed to owners of the Assessed Property of the City Council's intention to consider the proposed assessment roll at the public hearing as prescribed in the Act (however, the failure of a property owner to receive notice does not invalidate the proceeding).

Section V. The City Manager or his designee is hereby authorized and directed to make available for public inspection the preliminary assessment roll for the assessed property to pay for the O&M Assessment in accordance with the Act.

Section VI. This Resolution shall become effective immediately upon its passage.

DULY PASSED AND APPROVED this 28th day of July 2025.

_____
John B. Muns, MAYOR

ATTEST:

_____
Lisa C. Henderson, CITY SECRETARY

APPROVED AS TO FORM:

_____
Paige Mims, CITY ATTORNEY

NOTICE OF PUBLIC HEARING ON THE PROPOSED 2025 O&M ANNUAL SERVICE PLAN UPDATE AND LEVY OF ASSESSMENTS, CITY OF PLANO, TEXAS, DOWNTOWN PLANO PUBLIC IMPROVEMENT DISTRICT (the "District")

DATE, TIME, AND PLACE OF THE PUBLIC HEARING. Notice is hereby given that the Plano City Council will hold a Public Hearing on August 11, 2025, at 7:00 P.M. in the Davis Library Program Room at Davis Library, 7501-B Independence Parkway, Plano, Texas 75025, and via video conference to consider the following ordinance approving the *Downtown Plano Public Improvement District 2025 O&M Annual Service Plan Update* (the "2025 O&M Annual Service Plan Update") and the levying of assessments against certain property located within the District.

GENERAL NATURE OF THE IMPROVEMENTS. The general nature of the public improvements proposed to be undertaken and financed by the District for the special benefit of the property within the District (the "Property") is described within the 2025 O&M Annual Service Plan Update and consists of the cost of the Authorized Improvements.

COST OF THE IMPROVEMENTS. The estimated cost of operation and maintenance of the public improvements that are proposed to be assessed against the Property is $276,320.00.

BOUNDARIES OF THE ASSESSMENT DISTRICT. The boundaries of the District include approximately 40.86 contiguous acres located within the corporate limits of the City, whose outer boundary is generally depicted as G Avenue to the West, 13th Street to the South, L Avenue to the East, and 18th Street to the North. The Property is more fully described in the proposed 2025 O&M Annual Service Plan Update. A metes and bounds description and a map of the District, the proposed 2025 O&M Annual Service Plan Update, and the proposed Assessment Roll for the Property are available for public inspection at the office of the City Secretary.

WRITTEN OR ORAL OBJECTIONS. Written or oral objections to the proposed assessments against the Property will be considered at the hearing. All persons wishing to enter testimony during a video conference are invited to participate remotely via broadcast by webinar to voice their opinion (registration is required). A registration link will be listed on the City Council agenda, which will be available on August 11, 2025, after 5:00 p.m. at the following link: https://www.plano.gov/1444/City-Council-Agendas. Total testimony is limited to thirty (30) minutes.

Emails regarding public hearing items may be submitted to councilcomments@plano.gov. The meeting will be live-streamed on Plano's website at www.planotv.org for those wanting to watch the meeting but not address the Council.

This Notice of Public Hearing is given and the public hearing is being held pursuant to the requirements of the Act.

Exhibit B

Preliminary 2025 O&M Annual Service Plan Update

[Remainder of Page Intentionally Left Blank.]

DOWNTOWN PLANO
PUBLIC IMPROVEMENT DISTRICT

2025 OPERATIONS AND MAINTENANCE SERVICE AND ASSESSMENT PLAN UPDATE

AUGUST 11, 2025

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INTRODUCTION

Capitalized terms used in this 2025 O&M Service and Assessment Plan Update shall have the meanings given to them in **Section I** unless the context in which a term is used clearly requires a different meaning. Unless otherwise defined, a reference to a "Section" or an "Exhibit" shall be a reference to a Section of this 2025 O&M Service and Assessment Plan, or an Exhibit attached thereto and made a part of this 2025 O&M Service and Assessment Plan for all purposes.

On January 9, 2023, the City Council passed and approved Resolution No. 2023-1-6(R) authorizing the establishment of the District in accordance with the PID Act (the "Creation Resolution"), which authorization was effective upon adoption as required by the PID Act.

On February 27, 2023, after due process, the City Council approved the Original O&M Service and Assessment Plan for the District by adopting Ordinance No. 2023-2-4, which levied the O&M Assessment on Assessed Property to finance the Operations and Maintenance Costs and approved an Assessment Roll.

On August 14, 2023, the City Council approved the Downtown Plano Public Improvement District 2023 Operations and Maintenance Service Plan Service Plan Update for the District by Ordinance No. 2023-8-3, which approved the levy of O&M Assessments and Assessment Roll for Operation and Maintenance Costs.

On August 12, 2024, the City Council approved the Downtown Plano Public Improvement District 2024 Operations and Maintenance Service Plan Service Plan Update for the District by Ordinance No. 2024-8-6, which approved the levy of O&M Assessments and Assessment Roll for Operation and Maintenance Costs.

The PID Act requires a Service Plan must (i) cover a period of at least five years; (ii) define the annual indebtedness and projected Operation and Maintenance Costs; and (iii) include a copy of the notice form required by Section 5.014 of the Texas Property Code, as amended.

The PID Act requires an Assessment Roll that states the O&M Assessment against each Parcel determined by the method chosen by the City Council. The O&M Assessment against each Parcel of Assessed Property must be sufficient to pay the share of the Operations and Maintenance Costs apportioned to such Parcel and cannot exceed the special benefit conferred on the Parcel by such Operations and Maintenance Costs. The Assessment Roll for the District is included as **Exhibit D.**

This 2025 O&M Annual Service Plan Update serves to (1) identifying the Operation and Maintenance Costs for 2025, (2) levy O&M Assessments and create a lien against Assessed Property within the District to pay for the Operation and Maintenance Costs, (3) update the Assessment Roll, and (4) provide the annual update to the O&M Service and Assessment Plan in accordance with the PID Act.

SECTION I: DEFINITIONS

"Administrator" means the City or independent firm designated by the City who shall have the responsibilities provided in this O&M Service and Assessment Plan. The initial Administrator is P3Works, LLC.

"Annual Collection Costs" mean the actual or budgeted costs and expenses related to (1) preparation of updates to this O&M Service and Assessment Plan; (2) the performance of any duties or obligations imposed by this O&M Service and Assessment Plan related to (i) the collection and application of the O&M Assessment, or (ii) the use of the foregoing to pay the Annual Installments; and (3) the maintenance of books and records.

"Annual Installment" means the annual installment payment of the O&M Assessment as calculated by the Administrator and approved by the City Council, plus Annual Collection Costs.

"Appraisal District" means the Collin County Appraisal District.

"Assessed Property" means any Parcel within the District other than Non-Benefited Property or Non-Assessed Property against which an O&M Assessment is levied.

"Assessment Plan" means the methodology employed to assess the Authorized Improvements against the Assessed Property within the District based on the special benefits conferred on such property by the Authorized Improvements, more specifically described in **Section V**.

"Assessment Roll" means any assessment roll for the Assessed Property within the District, as updated, modified or amended from time to time in accordance with the procedures set forth herein and in the PID Act, including any O&M Annual Service Plan Update.

"Authorized Improvements" means improvements authorized by Section 372.003 of the PID Act, as listed in **Section III.**

"City" means the City of Plano, Texas.

"City Council" means the governing body of the City.

"County" means Collin County, Texas.

"Delinquent Collection Costs" mean costs related to the collection of delinquent O&M Assessments, delinquent Annual Installments, or any other delinquent amounts due under this

O&M Service and Assessment Plan Update including penalties and reasonable attorney's fees actually paid, but excluding amounts representing interest and penalty interest.

"District" means the Downtown Plano Public Improvement District containing approximately 40.86 acres located within the corporate limits of the City, and depicted on **Exhibit A**.

"Non-Assessed Property" means Parcels that accrue special benefit from the Authorized Improvements, as determined by the City Council, but are not assessed. The Non-Assessed Property includes, but is not limited to, Dallas Area Rapid Transit (DART), not-for-profit owners, and religious institutions.

"Non-Benefited Property" means Parcels within the boundaries of the District that accrue no special benefit from the Authorized Improvements as determined by the City Council.

"Original O&M Service and Assessment Plan" means the O&M Service and Assessment Plan approved on February 27, 2023 which originally levied the O&M Assessment on the Assessed Property within the District.

"O&M Annual Service Plan Update" means an update to the O&M Service and Assessment Plan prepared no less frequently than annually by the Administrator and approved by the City Council.

"O&M Assessment" means an assessment levied annually against a Parcel within the District and imposed pursuant to an O&M Assessment Ordinance to fund the Authorized Improvements.

"O&M Assessment Ordinance" means any ordinance adopted by the City Council in accordance with the Act that levies an O&M Assessment.

"O&M Service and Assessment Plan" means this Downtown Plano Public Improvement District Operations and Maintenance Service and Assessment Plan which identifies the Authorized Improvements, the indebtedness to be incurred for the cost of the Authorized Improvements, and the manner of assessing the Property for the cost of the Authorized Improvements, as updated and amended from time to time.

"Operations and Maintenance Costs" means the costs to fund the Authorized Improvements and to operate and maintain the Authorized Improvements that benefit the District based on a budget prepared annually by the City and provided to the Administrator.

"Parcel" or **"Parcels"** means a specific property within the District identified by either a tax map identification number assigned by the Collin County Appraisal District for real property tax purposes, by metes and bounds description, or by lot and block number in a final subdivision plat recorded in the official public records of the County, or by any other means determined by the City.

"PID Act" means Chapter 372, Texas Local Government Code, as amended.

"Service Plan" covers a period of at least five years and defines the annual indebtedness and Authorized Improvements more specifically described in **Section IV**.

SECTION II: THE DISTRICT

The District includes approximately 40.86 contiguous acres located within the corporate limits of the City, as depicted on **Exhibit A**. Development of the District currently includes approximately 65 commercial and public Parcels.

SECTION III: AUTHORIZED IMPROVEMENTS

The City Council established the District to help increase public improvements and expand opportunities to attract people to the District. All Authorized Improvements will be designed and constructed in accordance with City standards and specifications and will be owned and operated by the City. The Authorized Improvements of the District include:

- Marketing

  Improvements include commercial media advertising, printed material, social media, web-based information, messaging, signs, billboards, banners, and souvenirs. The marketing/advertising improvements will provide benefit to all Parcels within the District.

- Events

  Improvements include entertainment, celebrations, support services, equipment/venue charges, and fees. The events improvements will provide benefit to all Parcels within the District.

- Beautification

  Improvements include landscaping, streetscaping, lighting, and other decorative improvements. The beautification improvements will provide benefit to all Parcels within the District.

- City Administration

  Improvements include City services related to management of the District, Annual Collection Costs, assessment administration and collection.

- Safety/Security

  Improvements include security matters related to events and lighting projects. The security improvements will provide benefit to all Parcels within the District.

- PID Management/Annual Collection Costs

Improvements include contract services related to Annual Collection Costs, assessment administration and collection.

SECTION IV: SERVICE PLAN

The PID Act requires the Service Plan to cover a period of at least five years. The Service Plan is required to define the annual projected costs and indebtedness for the Authorized Improvements undertaken within the District during the five-year period. The Service Plan is also required to include a copy of the notice form required by Section 5.014 of the Texas Property Code, as amended. The Service Plan must be reviewed and updated in each O&M Annual Service Plan Update. **Exhibit C** summarizes the Service Plan for the District. Per the PID Act and Section 5.014 of the Texas Property Code, as amended, the O&M Service and Assessment Plan, and any future O&M Annual Service Plan Updates, shall include a form of the buyer disclosures for the District. The buyer disclosures are attached hereto as **Exhibit E**.

SECTION V: ASSESSMENT PLAN

The PID Act allows the City Council to apportion the Authorized Improvements of the District to the Assessed Property based on the special benefit received from the Authorized Improvements. The PID Act provides that such costs may be apportioned in any manner approved by the City Council that results in imposing equal shares of such costs on property similarly benefited.

The O&M Assessment will be levied annually on all Parcels of Assessed Property to pay for Authorized Improvements. The O&M Assessment will be calculated based on a $0.15 per square footage of real property improvements (not to include Business Personal Property) as determined by the Collin County Central Appraisal District each year. The real property of jurisdictions and entities that have obtained an exemption from the City of Plano real property taxes pursuant to the Texas Tax Code (except under the provisions of Sections 11.24 and 11.28 of the Tax Code) will not be subject to an O&M Assessment on that portion of the assessed value of the property exempt from City real property taxes. In no event will the O&M Assessment exceed (1) the City's actual Operations and Maintenance Costs or (2) $25,000 on any single Parcel.

The O&M Assessment shall be subject to penalties and procedures for the Annual Installments as authorized by the PID Act. All Authorized Improvements were designed and constructed in accordance with City standards and specifications and are owned and operated by the City.

A. Assessment Methodology

- The City will prepare and provide to the Administrator a budget for the Authorized Improvements.

- The O&M Assessment for the first year of the District's operation for each Parcel shall be the lesser of (1) $0.15 per square foot of real property improvements or (2) a maximum dollar amount of $25,000 on any single Parcel.
- Evaluation will be performed annually for an increase in square footage of real property improvements.
- Properties that are exempt from property taxes under state law, are also classified as Non-Assessed Property and exempt from the O&M Assessment, including but not limited to, Dallas Area Rapid Transit (DART), not-for-profit owners, and religious institutions.
- The District will receive special benefit equal to or greater than the O&M Assessment as a result of the Authorized Improvements.

SECTION VI: TERMS OF THE ASSESSMENTS

A. O&M Assessments and Annual Installments.

O&M Assessments and the Annual Installments thereof shall be calculated and collected each year in an amount sufficient to pay a portion of the Authorized Improvements.

B. Payment of O&M Assessments in Annual Installments

1. O&M Assessments are subject to adjustment in each O&M Annual Service Plan Update based on the Authorized Improvements and Annual Collection Costs as directed by the City Council.
2. The Administrator shall prepare and submit to the City Council for its review and approval a preliminary O&M Annual Service Plan Update, including an Assessment Roll based on the Authorized Improvements and Annual Collection Costs.
3. The O&M Annual Service Plan Update will be placed in the City Secretary's office for inspection, and the City Council will consider a resolution to call a public hearing and will cause notices to be mailed to all property owners within the District and published in the newspaper of record in accordance with the PID Act.
4. The Administrator shall prepare and submit to the City Council for its review and approval a final O&M Annual Service Plan Update to allow for the billing and collection of Annual Installments. Each O&M Annual Service Plan Update shall include an updated Assessment Roll, and updated calculations of Annual Installments. Annual Installments shall be collected by the City in the same manner and at the same time as ad valorem taxes. Annual Installments shall be subject to the penalties and procedures in case of delinquencies as set forth in the PID Act and in the same manner as ad valorem taxes for the City; the City Council may provide for other means of

collecting Annual Installments.

5. The first O&M Assessment and the Annual Installment thereof shall be delinquent if not paid prior to March 16, 2023. For each year thereafter, each O&M Assessment and the Annual Installment thereof shall be delinquent if not paid prior to February 1 of the year following the O&M Annual Service Plan Update levying the O&M Assessment.

SECTION VII: ASSESSMENT ROLL

The Assessment Roll is attached as **Exhibit D**. The Administrator shall prepare and submit to the City Council for review and approval proposed revisions to the Assessment Roll and Annual Installments for each Parcel as part of each O&M Annual Service Plan Update. The Parcels shown on the Assessment Roll will receive the bills for the 2025 Annual Installments which will be delinquent if not paid by February 1, 2026. For each year thereafter, the Annual Installment shall be delinquent if not paid by January 31 of the year following the O&M Annual Service Plan Update levying the O&M Assessment.

SECTION VIII: ADDITIONAL PROVISIONS

A. Calculation Errors

If the owner of a Parcel claims that an error has been made in any calculation required by the O&M Service and Assessment Plan, including, but not limited to, any calculation made as part of any O&M Annual Service Plan Update, the owner's sole and exclusive remedy shall be to submit a written notice of error to the Administrator by December 1st of each year following City Council approval of the calculation; otherwise, the owner shall be deemed to have unconditionally approved and accepted the calculation. Upon receipt of a written notice of error from an owner the Administrator shall provide a written response to the City Council and the owner within 30 days of such receipt. The City Council shall consider the owner' notice of error and the Administrator's response at a public meeting, and within 30 days after closing such meeting, the City Council shall make a final determination as to whether an error has been made. If the City Council determines that an error has been made, the City Council shall take such corrective action as is authorized by the PID Act, the O&M Service and Assessment Plan, the applicable O&M Assessment Ordinance, the applicable Indenture, or as otherwise authorized by the discretionary power of the City Council. The determination by the City Council as to whether an error has been made, and any corrective action taken by the City Council, shall be final and binding on the owner and the Administrator.

B. Amendments

Amendments to this O&M Service and Assessment Plan Update must be made by the City Council in accordance with the PID Act. To the extent permitted by the PID Act, this O&M Service and Assessment Plan Update may be amended without notice to owners of the Assessed Property: (1) to correct mistakes and clerical errors; (2) to clarify ambiguities; and (3) to provide procedures to collect O&M Assessments, Annual Installments, and other charges imposed by this O&M Service and Assessment Plan Update.

C. Administration and Interpretation

The Administrator shall: (1) perform the obligations of the Administrator as set forth in the O&M Service and Assessment Plan; (2) administer the District for and on behalf of and at the direction of the City Council; and (3) interpret the provisions of the O&M Service and Assessment Plan. Interpretations of the O&M Service and Assessment Plan by the Administrator shall be in writing and shall be appealable to the City Council by owners adversely affected by the interpretation. Appeals shall be decided by the City Council after holding a public meeting at which all interested parties have an opportunity to be heard. Decisions by the City Council shall be final and binding on the owners and their successors and assigns.

D. Form of Buyer Disclosure; Filing in Real Property Records

Per Section 5.014 of the Texas Property Code, as amended, the O&M Service and Assessment Plan, shall include a form of the buyer disclosure for the District. The buyer disclosure is attached hereto as **Exhibit E**. Within seven days of approval by the City Council, the City shall file and record in the real property records of the County the executed ordinance of this O&M Service and Assessment Plan Update, or any future O&M Annual Service Plan Updates. The executed ordinance, including any attachments, approving this O&M Service and Assessment Plan Update or any future O&M Annual Service Plan Updates shall be filed and recorded in their entirety.

E. Severability

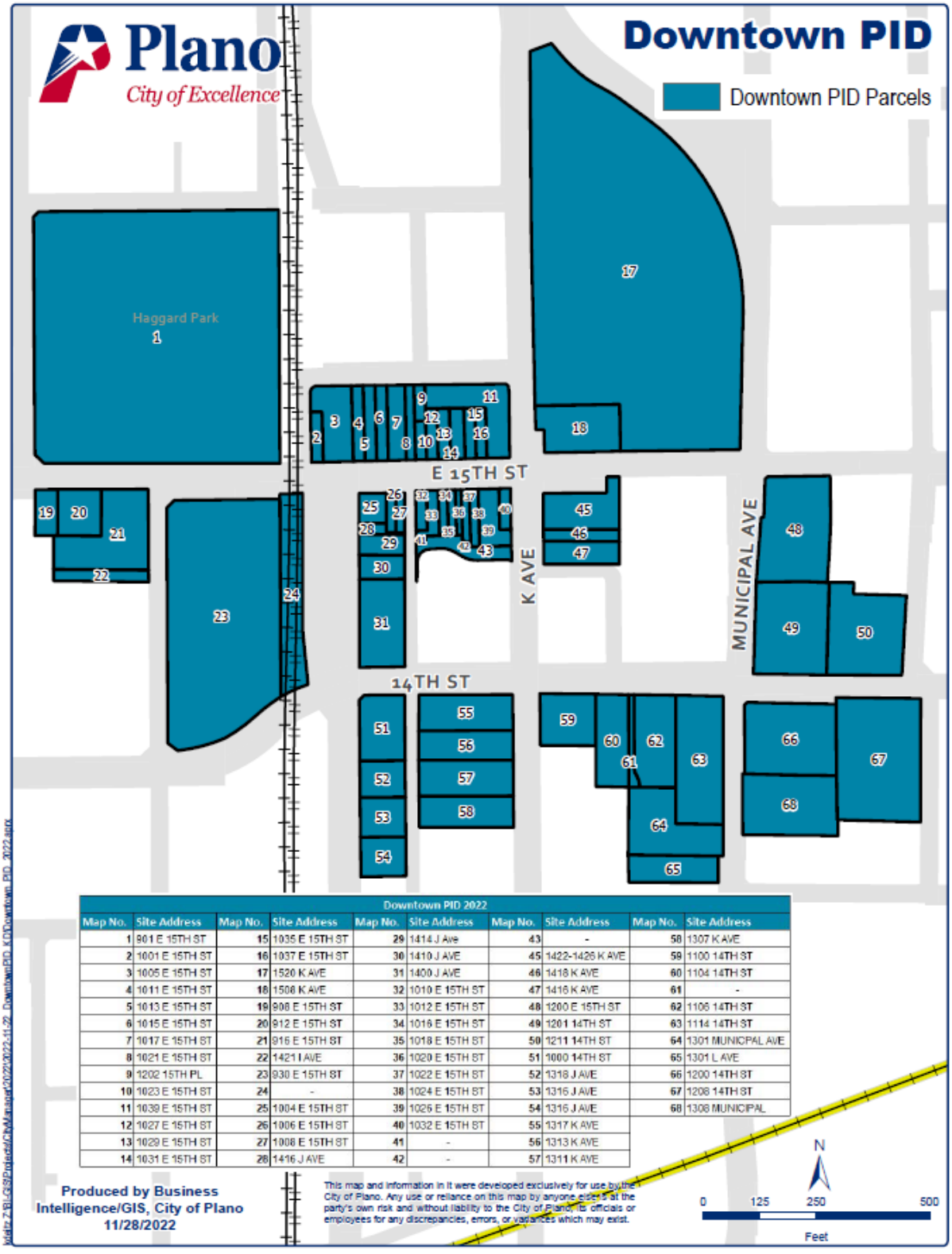
If any provision of this O&M Service and Assessment Plan Update is determined by a governmental agency or court to be unenforceable, the unenforceable provision shall be deleted and, to the maximum extent possible, shall be rewritten to be enforceable. Every effort shall be made to enforce the remaining provisions.

EXHIBITS

The following Exhibits are attached to and made a part of this O&M Service and Assessment Plan Update for all purposes:

Exhibit A	Map of the District
Exhibit B	Authorized Improvements
Exhibit C	Service Plan
Exhibit D	Assessment Roll
Exhibit E	Downtown Plano Public Improvement District Buyer Disclosure

EXHIBIT A – MAP OF THE DISTRICT



Downtown PID 2022

Map No.	Site Address	Map No.	Site Address	Map No.	Site Address	Map No.	Site Address	Map No.	Site Address
1	901 E 15TH ST	15	1035 E 15TH ST	29	1414 J Ave	43	-	58	1307 K AVE
2	1001 E 15TH ST	16	1037 E 15TH ST	30	1410 J AVE	45	1422-1426 K AVE	59	1100 14TH ST
3	1005 E 15TH ST	17	1520 K AVE	31	1400 J AVE	46	1418 K AVE	60	1104 14TH ST
4	1011 E 15TH ST	18	1508 K AVE	32	1010 E 15TH ST	47	1416 K AVE	61	-
5	1013 E 15TH ST	19	908 E 15TH ST	33	1012 E 15TH ST	48	1200 E 15TH ST	62	1106 14TH ST
6	1015 E 15TH ST	20	912 E 15TH ST	34	1016 E 15TH ST	49	1201 14TH ST	63	1114 14TH ST
7	1017 E 15TH ST	21	916 E 15TH ST	35	1018 E 15TH ST	50	1211 14TH ST	64	1301 MUNICIPAL AVE
8	1021 E 15TH ST	22	1421 I AVE	36	1020 E 15TH ST	51	1000 14TH ST	65	1301 L AVE
9	1202 15TH PL	23	930 E 15TH ST	37	1022 E 15TH ST	52	1316 J AVE	66	1200 14TH ST
10	1023 E 15TH ST	24	-	38	1024 E 15TH ST	53	1316 J AVE	67	1208 14TH ST
11	1039 E 15TH ST	25	1004 E 15TH ST	39	1026 E 15TH ST	54	1316 J AVE	68	1308 MUNICIPAL
12	1027 E 15TH ST	26	1006 E 15TH ST	40	1032 E 15TH ST	55	1317 K AVE		
13	1029 E 15TH ST	27	1008 E 15TH ST	41	-	56	1313 K AVE		
14	1031 E 15TH ST	28	1416 J AVE	42	-	57	1311 K AVE		

EXHIBIT B – AUTHORIZED IMPROVEMENTS

	Adopted 2024/2025 Budget	FY 2025/2026 Budget[a]
Revenue		
District Revenue from O&M Assessment Collected	$ 76,043	$ 76,320
Other Revenues from Marketing and Contributions[b]	50,165	50,000
Revenues from Capital Projects (not yet spent from previous years.)	-	150,000
Total Revenue	**$ 126,208**	**$ 276,320**
Operaton and Maintenance Costs		
Marketing	$ 40,000	$ 40,000
Events	40,000	52,077
PID Management	31,165	19,200
City Administration	5,043	5,043
Safety/Security	5,000	5,000
Total Operation and Maintenance Costs	**$ 121,208**	**$ 121,320**
Public Improvements[c]		
Beautification[d]	$ 5,000	$ 80,000
Public Art[d]	-	75,000
Total Public Improvements Costs[e]	**$ 5,000**	**$ 155,000**
Total Net PID budget		**$ 0**

Footnotes:

[a] As provided by the City. The budget will be updated annually in each O&M Annual Service Plan Update.

[b] City to contribute this amount annually until the term of the PID is reached.

[c] Including carryforward of $75,000 for Beautification and $75,000 for Public Art.

[d] To be expended on alleyway project/Mammoth Jack art project

[e] Includes costs to fund a portion of an alleyway project and public art project, to be held in reserve.

EXHIBIT C – SERVICE PLAN

Annual Installment Due		1/31/2026	1/31/2027	1/31/2028	1/31/2029	1/31/2030
Total Square Footage[a]	A	843,879.00	843,879.00	843,879.00	843,879.00	843,879.00
O&M Assessment Rate[b],[c]	B	$ 0.15	$ 0.15	$ 0.15	$ 0.15	$ 0.15
Total Annual Installment[c],[d]	**C = A x B**	**$ 76,320.40**	**$ 76,320.40**	**$ 76,320.40**	**$ 76,320.40**	**$ 76,320.40**

Footnotes:

[a] Assumes no increase or decrease in square footage of real property improvements in future years.

[b] Per the Creation Resolution, the O&M Assessment shall not exceed $0.15 per square foot of real property improvements.

[c] Includes Annual Collection Costs, as calculated annually.

[d] Per **Section V** of the O&M Service and Assessment Plan Update, in no event will the O&M Assessment exceed $25,000 on any single Parcel. Property ID R1068400A00101 is capped at $25,000 as shown on **Exhibit D**. As such, the total Annual Installment shown above is less than the actual calculation of total square footage times the O&M Assessment rate.

EXHIBIT D – ASSESSMENT ROLL

Property ID	Owner Name	Situs	Notes	Improvement Main Area (SF)[a] [1]	O&M Assessment Rate [2]	Annual Installment Due 1/31/2026 [3] = [1] * [2]
R004700100101	PLANO CITY OF	1520 K AVE	[b]	157,964	$ -	$ -
R034000400111	SCHELL FAMILY TRUST B	1001 E 15TH ST		4,472	$ 0.15	$ 670.80
R034000400301	ENG & WONG PLANO DOWNTOWN LLC	1007 E 15TH ST		9,100	$ 0.15	$ 1,365.00
R034000400501	N A T PROPERTIES LLC	1011 E 15TH ST		4,452	$ 0.15	$ 667.80
R034000400601	PIERCE FAMILY LIVING TRUST THE	1013 E 15TH ST		4,294	$ 0.15	$ 644.10
R034000400801	1015 METROPOLITAN PLANO LTD	1015 E 15TH ST		2,080	$ 0.15	$ 312.00
R034000400901	COMERT ESTATES LLC	1017 E 15TH ST		5,600	$ 0.15	$ 840.00
R034000401001	TVG HOLDINGS LLC	1021 E 15TH ST		1,440	$ 0.15	$ 216.00
R0340004011A1	ROBERT M F	1023 E 15TH ST		1,872	$ 0.15	$ 280.80
R0340004011B1	PLANO CITY OF	1020 15TH PL	[b]	840	$ -	$ -
R0340004012A1	1027 E 15TH ST LLC	1027 E 15TH ST		2,132	$ 0.15	$ 319.80
R0340004012B1	BEDROCK BUILDING LP THE	1039 E 15TH ST		14,563	$ 0.15	$ 2,184.45
R0340004013A1	LYNCH ROBERT A	1029 E 15TH ST		2,940	$ 0.15	$ 441.00
R034000401401	MKNS LLC	1031 E 15TH ST		2,160	$ 0.15	$ 324.00
R034000401501	AUDIENCE INC	1035 E 15TH ST		1,721	$ 0.15	$ 258.15
R034000401601	FERCHER JOERG W & CATHY A	1037 E 15TH ST		1,600	$ 0.15	$ 240.00
R034000500101	LPW REAL ESTATE INVESTMENTS LLC	1010 E 15TH ST		1,900	$ 0.15	$ 285.00
R034000500201	JSMTX PROPERTIES LLC	1012 E 15TH ST		2,340	$ 0.15	$ 351.00
R034000500301	JSMTX PROPERTIES LLC	1016 E 15TH ST		1,200	$ 0.15	$ 180.00
R034000500401	JSMTX PROPERTIES LLC	1018 E 15TH ST		900	$ 0.15	$ 135.00
R034000500501	CRH RENTALS LTD	1020 E 15TH ST		720	$ 0.15	$ 108.00
R0340005006R1	15TH STREET REAL PROPERTY HOLDINGS LLC	1022 E 15TH ST		3,150	$ 0.15	$ 472.50
R034000500701	JSMTX PROPERTIES LLC	1024 E 15TH ST		2,000	$ 0.15	$ 300.00
R034000500801	SUTTON1012 LLC	1026 E 15TH ST		5,236	$ 0.15	$ 785.40
R034000501001	CHADDICK CENTER LEASING OFFICE	1032 E 15TH ST		4,000	$ 0.15	$ 600.00

Property ID	Owner Name	Situs	Notes	Improvement Main Area (SF)[a] [1]	O&M Assessment Rate [2]	Annual Installment Due 1/31/2026 [3] = [1] * [2]
R034000501101	PLANO CITY OF	K AVE	[b]	-	$ -	$ -
R0340005011A1	PLANO CITY OF		[b]	-	$ -	$ -
R0340005015B1	PLANO CITY OF		[b]	-	$ -	$ -
R034000600101	PLANO CITY OF	1317 K AVE	[b]	-	$ -	$ -
R034000600201	PLANO CITY OF	1313 K AVE	[b]	-	$ -	$ -
R034000600301	SMITH LISLE HOLDING INC	1311 K AVE		-	$ 0.15	$ -
R034000600401	SMITHLISLE HOLDINGS LTD	1307 K AVE		1,797	$ 0.15	$ 269.55
R0340009001D1	EASTSIDE 14TH STREET LLC	1100 14TH ST		2,585	$ 0.15	$ 387.75
R0340010006A1	PMM ENTERPRISES LLC	1418 K AVE		1,440	$ 0.15	$ 216.00
R0340010007A1	COPELAND SCOTT	1416 K AVE		2,196	$ 0.15	$ 329.40
R034001100901	FRONTIER DALLAS TX FIBER 1 LLC	1508 K AVE		26,509	$ 0.15	$ 3,976.35
R0340015001B1	PLANO CITY OF	L AVE	[b]	-	$ -	$ -
R034002001701	STICE LLC	916 E 15TH ST		3,500	$ 0.15	$ 525.00
R0340020018A1	STICE LLC	912 E 15TH ST		4,000	$ 0.15	$ 600.00
R0340020018B1	STICE LLC	908 E 15TH ST		800	$ 0.15	$ 120.00
R042001200401	HYATT HOLDINGS LTD	1314 J AVE		1,016	$ 0.15	$ 152.40
R042001200701	HYATT HOLDINGS LTD	1316 J AVE		825	$ 0.15	$ 123.75
R042001400301	BRODHEAD FAMILY LIMITED PARTNERSHIP	1410 J AVE		5,000	$ 0.15	$ 750.00
R042001400611	PLANO LODGE 768 AF & AM	1414 J AVE	[b]	6,080	$ -	$ -
R0420014007B1	HISTORIC PLANO25 LTD	1416 J AVE		2,880	$ 0.15	$ 432.00
R0420014008A1	METROPOLITAN MAMMOTH JACK LTD	1004 E 15TH ST		3,600	$ 0.15	$ 540.00
R0420014008B1	BLACK GOLD PARTNERS LLC	1006 E 15TH ST		3,963	$ 0.15	$ 594.45
R0420014008C1	CRIDER LIVING TRUST	1008 E 15TH ST		2,400	$ 0.15	$ 360.00
R1023300A00101	EASTSIDE 14TH STREET LLC	1000 14TH ST		31,130	$ 0.15	$ 4,669.50
R1023300A002R1	EASTSIDE 14TH STREET LLC	1318 J AVE		3,252	$ 0.15	$ 487.80

Property ID	Owner Name	Situs	Notes	Improvement Main Area (SF)[a] [1]	O&M Assessment Rate [2]	Annual Installment Due 1/31/2026 [3] = [1] * [2]
R1068400A00101	TR JUNCTION 15 LLC	930 E 15TH ST	[c]	326,481	$ 0.15	$ 25,000.00
R1126100A00101	TRITON HUB STREET LLC	1212 14TH ST		6,633	$ 0.15	$ 994.95
R1158100A00101	NEWMAN DONALD T	1114 14TH ST		7,168	$ 0.15	$ 1,075.20
R1158100A002R1	PLANO CITY OF	1301 L AVE	[b]	-	$ -	$ -
R1191800C00101	TIMBERS PLANO PARTNERS LLC - ETAL	1001 14TH ST		61,207	$ 0.15	$ 9,181.05
R1257900A00101	EASTSIDE 14TH STREET LLC	1104 14TH ST		18,188	$ 0.15	$ 2,728.20
R1260800A00101	2016 OLD TOWN PLANO EAST LTD	1200 E 15TH ST		39,008	$ 0.15	$ 5,851.20
R1310100A00101	STICE LLC	1421 I AVE		5,600	$ 0.15	$ 840.00
R1338300A00101	1106 14TH ST LLC	1106 14TH ST		2,548	$ 0.15	$ 382.20
R136800100101	PROSPERITY BANK	1201 14TH ST		4,668	$ 0.15	$ 700.20
R161200100101	MA & SA LLC	1211 14TH ST		3,900	$ 0.15	$ 585.00
R2245001001R1	PLANO CITY OF	901 E 15TH ST	[b]	10,378	$ -	$ -
R407701500101	YDR INVESTMENTS LLC	1200 14TH ST		5,792	$ 0.15	$ 868.80
R621300006601	DALLAS AREA RAPID TRANSIT	SITE ADDRESS NOT ASSIGNED	[b]	-	$ -	$ -
R8310010002R1	LAS BRISAS PROPERTIES INC	14221426 K AVE		10,659	$ 0.15	$ 1,598.85
Total				**843,879**		**$ 76,320.40**

Footnotes:

[a] As provided by the City.

[b] Non-Assessed Property.

[c] Property ID capped at maximum $25,000 annual O&M Assessment as further described in **Section V** of the O&M Service and Assessment Plan Update.

EXHIBIT E – BUYER DISCLOSURE

The following buyer disclosures are found in this Exhibit:

- Downtown Plano Public Improvement District

DOWNTOWN PLANO PUBLIC IMPROVEMENT DISTRICT BUYER DISCLOSURE

NOTICE OF OBLIGATIONS RELATED TO PUBLIC IMPROVEMENT DISTRICT

A person who proposes to sell or otherwise convey real property that is located in a public improvement district established under Subchapter A, Chapter 372, Local Government Code (except for public improvement districts described under Section 372.005), or Chapter 382, Local Government Code, shall first give to the purchaser of the property this written notice, signed by the seller.

For the purposes of this notice, a contract for the purchase and sale of real property having a performance period of less than six months is considered a sale requiring the notice set forth below.

This notice requirement does not apply to a transfer:

1) under a court order or foreclosure sale;
2) by a trustee in bankruptcy;
3) to a mortgagee by a mortgagor or successor in interest or to a beneficiary of a deed of trust by a trustor or successor in interest;
4) by a mortgagee or a beneficiary under a deed of trust who has acquired the land at a sale conducted under a power of sale under a deed of trust or a sale under a court-ordered foreclosure or has acquired the land by a deed in lieu of foreclosure;
5) by a fiduciary in the course of the administration of a decedent's estate, guardianship, conservatorship, or trust;
6) from one co-owner to another co-owner of an undivided interest in the real property;
7) to a spouse or a person in the lineal line of consanguinity of the seller;
8) to or from a governmental entity; or
9) of only a mineral interest, leasehold interest, or security interest

The following notice shall be given to a prospective purchaser before the execution of a binding contract of purchase and sale, either separately or as an addendum or paragraph of a purchase contract. In the event a contract of purchase and sale is entered into without the seller having provided the required notice, the purchaser, subject to certain exceptions, is entitled to terminate the contract.

A separate copy of this notice shall be executed by the seller and the purchaser and must be filed in the real property records of the county in which the property is located at the closing of the purchase and sale of the property.

AFTER RECORDING[1] RETURN TO:

_____
_____
_____
_____
_____

NOTICE OF OBLIGATION TO PAY IMPROVEMENT DISTRICT ASSESSMENT TO CITY OF PLANO, TEXAS
CONCERNING THE FOLLOWING PROPERTY

_____
STREET ADDRESS

As the purchaser of the real property described above, you are obligated to pay assessments to City of Plano, Texas, for the costs of a portion of a public improvement or services project (the "Authorized Improvements") undertaken for the benefit of the property within ***Downtown Plano Public Improvement District*** (the "District") created under Subchapter A, Chapter 372, Local Government Code.

AN ASSESSMENT HAS BEEN LEVIED AGAINST YOUR PROPERTY FOR THE AUTHORIZED IMPROVEMENTS, WHICH MAY BE PAID IN FULL AT ANY TIME. IF THE ASSESSMENT IS NOT PAID IN FULL, IT WILL BE DUE AND PAYABLE IN ANNUAL INSTALLMENTS THAT WILL VARY FROM YEAR TO YEAR DEPENDING ON THE AMOUNT OF INTEREST PAID, COLLECTION COSTS, ADMINISTRATIVE COSTS, AND DELINQUENCY COSTS.

The exact amount of the assessment may be obtained from City of Plano. The exact amount of each annual installment will be approved each year by the Plano City Council in the annual service plan update for the District. More information about the assessments, including the amounts and due dates, may be obtained from City of Plano.

Your failure to pay any assessment or any annual installment may result in penalties and interest being added to what you owe or in a lien on and the foreclosure of your property.

[1] To be included in separate copy of the notice required by Section 5.0143, Tex. Prop. Code, to be executed at the closing of the purchase and sale and to be recorded in the deed records of Collin County when updating for the Current Information of Obligation to Pay Improvement District Assessment.

[The undersigned purchaser acknowledges receipt of this notice before the effective date of a binding contract for the purchase of the real property at the address described above.

DATE: DATE:

SIGNATURE OF PURCHASER SIGNATURE OF PURCHASER

The undersigned seller acknowledges providing this notice to the potential purchaser before the effective date of a binding contract for the purchase of the real property at the address described above.

DATE: DATE:

SIGNATURE OF SELLER SIGNATURE OF SELLER][2]

[2] To be included in copy of the notice required by Section 5.014, Tex. Prop. Code, to be executed by seller in accordance with Section 5.014(a-1), Tex. Prop. Code.

[The undersigned purchaser acknowledges receipt of this notice before the effective date of a binding contract for the purchase of the real property at the address described above. The undersigned purchaser acknowledged the receipt of this notice including the current information required by Section 5.0143, Texas Property Code, as amended.

DATE: DATE:

_____ _____

SIGNATURE OF PURCHASER SIGNATURE OF PURCHASER

STATE OF TEXAS §
§
COUNTY OF _____ §

The foregoing instrument was acknowledged before me by _____and _____ , known to me to be the person(s) whose name(s) is/are subscribed to the foregoing instrument, and acknowledged to me that he or she executed the same for the purposes therein expressed.

Given under my hand and seal of office on this_____ , 20__.

Notary Public, State of Texas][3]

[3] To be included in separate copy of the notice required by Section 5.0143, Tex. Prop. Code, to be executed at the closing of the purchase and sale and to be recorded in the deed records of Collin County.

[The undersigned seller acknowledges providing a separate copy of the notice required by Section 5.014 of the Texas Property Code including the current information required by Section 5.0143, Texas Property Code, as amended, at the closing of the purchase of the real property at the address above.

DATE: DATE:

_____ _____
SIGNATURE OF SELLER SIGNATURE OF SELLER

STATE OF TEXAS §
§
COUNTY OF _____ §

The foregoing instrument was acknowledged before me by _____and _____ , known to me to be the person(s) whose name(s) is/are subscribed to the foregoing instrument, and acknowledged to me that he or she executed the same for the purposes therein expressed.

Given under my hand and seal of office on this_____ , 20__.

Notary Public, State of Texas][4]

[4] To be included in separate copy of the notice required by Section 5.0143, Tex. Prop. Code, to be executed at the closing of the purchase and sale and to be recorded in the deed records of Collin County.

CITY COUNCIL AGENDA MEMO

MEETING DATE: 7/28/2025
DEPARTMENT: Gov Relations
DIRECTOR: Andrew Fortune, Director of Policy & Government Relations
AGENDA ITEM: Suspension of Oncor Electric Delivery's requested rate change
RECOMMENDED ACTION: Adoption of Resolutions

ITEM SUMMARY

To suspend the July 31, 2025 effective date of Oncor Electric Delivery Company's requested rate change to permit the City time to study the request and to establish reasonable rates; approving cooperation with the Steering Committee of Cities Served by Oncor to hire legal and consulting services and to negotiate with Oncor and direct any necessary litigation and appeals; finding that the meeting at which this Resolution is passed is open to the public as required by law; requiring notice of this Resolution to Oncor and legal counsel for the Steering Committee of Cities Served by Oncor; and providing an effective date. **Adopted Resolution No. 2025-7-2(R)**

PREVIOUS ACTION/PRESENTATION

Oncor's last comprehensive base rate increase was in 2022, and the Steering Committee of Cities Served by Oncor assisted in negotiating rates for its member cities.

BACKGROUND

The City of Plano is a member of a 170-city coalition known as the Steering Committee of Cities Served by Oncor. The Steering Committee has been in existence since the late 1980s. The Steering Committee took on a formal structure in the early 1990s when cities served by the former TXU gave up their statutory right to rate case expense reimbursement in exchange for higher franchise fee payments. Empowered by City Resolutions and funded by per capita assessments, the Steering Committee has been the primary public interest advocate before the Public Utility Commission, the Courts, and the Legislature on electric utility regulation matters for the last 30 years.

Oncor Electric Delivery Company filed an application on or around June 26, 2025 with cities retaining original jurisdiction seeking to increase system-wide transmission and distribution rates by about $834 million or approximately 13% over present revenues. Oncor has asked the City to approve a 12.3% increase in residential rates and a 51.0% increase in street lighting rates. If approved, an average residential customer would see a bill increase of about $7.90 per month.

This Resolution suspends the July 31, 2025 effective date of the Company's rate increase for the maximum period permitted by law to allow the City, working in conjunction with Steering Committee of Cities Served by Oncor, to evaluate the filing, determine whether the filing complies with law, and if lawful, to determine what further strategy, including settlement, to pursue.

The law provides that a rate request made by an electric utility cannot become effective until at least 35 days following the filing of the application to change rates. The law permits the City to suspend the rate change for 90 days after the date the rate change would otherwise be effective. If the City of Plano fails to take action regarding the filing before the effective date, Oncor's rate request is deemed administratively approved.

FINANCIAL SUMMARY/STRATEGIC GOALS

This item has no financial impact.

Approval of this Resolution will support the City's Strategic Plan Critical Success Factor of Excellent, Innovative, and Accountable City Government.

ATTACHMENTS:

Description	Upload Date	Type
Resolution	7/9/2025	Resolution

A Resolution of the City of Plano, Texas suspending the July 31, 2025 effective date of Oncor Electric Delivery Company's requested rate change to permit the City time to study the request and to establish reasonable rates; approving cooperation with the Steering Committee of Cities Served by Oncor to hire legal and consulting services and to negotiate with Oncor and direct any necessary litigation and appeals; finding that the meeting at which this Resolution is passed is open to the public as required by law; requiring notice of this Resolution to Oncor and legal counsel for the Steering Committee of Cities Served by Oncor; and providing an effective date.

WHEREAS, on or about June 26, 2025, Oncor Electric Delivery Company ("Oncor"), pursuant to PURA §§ 33.001 and 36.001 filed with the City of Plano, Texas ("City") a Statement of Intent to increase electric transmission and distribution rates in all municipalities exercising original jurisdiction within its service area effective July 31, 2025; and

WHEREAS, the City is a member of the Steering Committee of Cities Served by Oncor ("Steering Committee") and will cooperate with the 170 similarly situated city members and other city participants in conducting a review of Oncor's application and to hire and direct legal counsel and consultants and to prepare a common response and to negotiate with Oncor prior to getting reasonable rates and direct any necessary litigation; and

WHEREAS, PURA § 36.108 grants local regulatory authorities the right to suspend the effective date of proposed rate changes for ninety (90) days after the date the rate change would otherwise be effective; and

WHEREAS, PURA § 33.023 provides that costs incurred by cities in ratemaking proceedings are to be reimbursed by the regulated utility.

NOW, THEREFORE, BE IT RESOLVED BY THE CITY COUNCIL OF THE CITY OF PLANO, TEXAS, THAT:

Section I. The July 31, 2025 effective date of the rate request submitted by Oncor on or about June 26, 2025, be suspended for the maximum period allowed by law to permit adequate time to review the proposed changes and to establish reasonable rates.

Section II. As indicated in the City's Resolution approving membership in the Steering Committee, the Executive Committee of Steering Committee is authorized to hire and direct legal counsel and consultants, negotiate with Oncor, make recommendations regarding reasonable rates, and to intervene and direct any necessary administrative proceedings or court litigation associated with an appeal of a rate Ordinance and the rate case filed with the City or Public Utility Commission.

Section III. The City's reasonable rate case expenses shall be reimbursed by Oncor.

Section IV. It is hereby officially found and determined that the meeting at which this Resolution is passed is open to the public as required by law and the public notice of the time, place, and purpose of said meeting was given as required.

Section V. A copy of this Resolution shall be sent to Oncor, Care of Matthew A. Troxle, Oncor Electric Delivery Company LLC, 1616 Woodall Rodgers Freeway, Dallas, Texas 75202 and to Thomas Brocato, Counsel to the Steering Committee, at Lloyd Gosselink Rochelle & Townsend, P.C., P.O. Box 1725, Austin, Texas 78767-1725.

Section VI. This Resolution shall be effective immediately upon its passage.

PASSED AND APPROVED on the 28th of July, 2025.

_____
John B. Muns, MAYOR

ATTEST:

_____
Lisa C. Henderson, CITY SECRETARY

APPROVED AS TO FORM:

_____
Paige Mims, CITY ATTORNEY

CITY COUNCIL AGENDA MEMO

MEETING DATE: 7/28/2025
DEPARTMENT: Special Projects
DIRECTOR: Peter Braster, Director of Special Projects
AGENDA ITEM: 2025 Annual Update for Collin Creek East PID SAP
RECOMMENDED ACTION: Adoption of Ordinances

ITEM SUMMARY

To accept and approve the Annual Update of the Service and Assessment Plan and Assessment Roll for the Collin Creek East Public Improvement District in accordance with Texas Local Government Code §372.013, as amended; providing a cumulative clause; providing a savings and severability clause; and providing an effective date. **Adopted Ordinance No. 2025-7-3**

PREVIOUS ACTION/PRESENTATION

As part of the financing plan for the Collin Creek Mall Redevelopment, City Council approved two public improvement districts to fund infrastructure on the 99-acre property. Public improvement districts require service and assessment plans. For the Collin Creek East Public Improvement District, City Council approved a resolution that accepted a preliminary service and assessment plan on May 24, 2021. That was followed on August 23, 2021 by Council approving and accepting the service and assessment plan, in conformity with the requirement of the PID Act.

BACKGROUND

Each year and pursuant to Section 372.013 of the PID Act, the service and assessment plan must be reviewed and updated for the purpose of determining the annual budget for improvements. In addition, the plans must cover a period of at least five years and must also define the annual indebtedness and projected costs for improvements. This ordinance fulfills those annual requirements.

FINANCIAL SUMMARY/STRATEGIC GOALS

This item is for approval of the 2025 Collin Creek East PID Service and Assessment Plan update and has no immediate financial impact.

Approval of this item supports the City's Strategic Plan Critical Success Factor of Residential and Commercial Economic Vitality.

ATTACHMENTS:

Description	Upload Date	Type
CC East Ordinance	7/14/2025	Ordinance
Exhibit A	7/14/2025	Exhibit

An Ordinance of the City of Plano, Texas, accepting and approving the Annual Update of the Service and Assessment Plan and Assessment Roll for the Collin Creek East Public Improvement District in accordance with Texas Local Government Code §372.013, as amended; providing a cumulative clause; providing a savings and severability clause; and providing an effective date.

WHEREAS, on January 13, 2020, the City Council of the City of Plano, Texas (the "City") approved Resolution No. 2020-1-11(R) establishing the Collin Creek East Public Improvement District (the "PID") in accordance with the provisions of Chapter 372 of the Texas Local Government Code, as amended (the "PID Act"); and

WHEREAS, on February 8, 2021, the City Council of the City approved Resolution No. 2021-2-3(R) expanding the boundaries of the PID in accordance with the provisions of the PID Act; and

WHEREAS, the City has heretofore levied assessments against property within the PID, pursuant to Ordinance No. 2021-8-16, which ordinance also approved the Collin Creek East Public Improvement District Service and Assessment Plan and the Assessment Roll attached thereto as Exhibit F, dated as of August 23, 2021 (the "Service and Assessment Plan and Assessment Roll"); and

WHEREAS, the Service and Assessment Plan and Assessment Roll are required to be reviewed and updated annually as described in Sections 372.013 and 372.014 of the PID Act (the "Annual Service Plan Update"); and

WHEREAS, the Annual Service Plan Update, attached hereto as Exhibit A, including the updated Assessment Roll attached thereto, updates the Service and Assessment Plan and Assessment Roll to reflect prepayments, property divisions and changes to the budget allocation for the PID that occur during the year, if any; and

WHEREAS, the City Council desires and finds it to be in the public interest to adopt this Ordinance approving and adopting the Annual Service Plan Update and the updated Assessment Roll attached thereto, in compliance with the PID Act.

NOW, THEREFORE, BE IT ORDAINED BY THE CITY COUNCIL OF THE CITY OF PLANO, TEXAS:

Section I. Preambles.

All matters stated in the preambles are found to be true and correct and are incorporated herein as if copied in their entirety.

Section II. Annual Update.

The Collin Creek East Public Improvement District 2025 Annual Service Plan Update, attached hereto as Exhibit A and incorporated herein by reference, inclusive of the updated Assessment Roll contained therein and made a part thereof, is hereby accepted and approved.

Section III. Cumulative.

The provisions of this Ordinance are to be cumulative of all other ordinances or parts of ordinances governing or regulating the same subject matter as that covered herein; provided, however, that all prior ordinances or parts of ordinances inconsistent with or in conflict with any of the provisions of this Ordinance are hereby expressly repealed to the extent of any such inconsistency or conflict.

Section IV. Severability.

Should any sentence, paragraph, subdivision, clause, phrase or section of this Ordinance be adjudged or held to be unconstitutional, illegal or invalid, the same shall not affect the validity of this Ordinance as a whole, or any part or provision thereof other than the part so decided to be invalid, illegal or unconstitutional, and shall not affect the validity of this Ordinance as a whole.

Section V. Effective Date.

This Ordinance shall take effect immediately after its passage as the law and charter in such case provide.

Section VI. Filing in Land Records.

The City Secretary shall cause this Ordinance to be filed with the county clerk in each county in which all or a part of the PID is located not later than seven (7) days after the date the governing body of the City approves this Annual Service Plan Update.

PASSED AND APPROVED on the 28th day of July, 2025.

_____
John B. Muns, MAYOR

ATTEST:

_____
Lisa Henderson, CITY SECRETARY

APPROVED AS TO FORM:

_____
Paige Mims, CITY ATTORNEY

COLLIN CREEK EAST PUBLIC IMPROVEMENT DISTRICT

2025 ANNUAL SERVICE PLAN UPDATE

JULY 28, 2025

INTRODUCTION

Capitalized terms used in this Annual Service Plan Update shall have the meanings set forth in the Service and Assessment Plan (the "SAP") unless the context in which a term is used clearly requires a different meaning.

On January 13, 2020, the City Council approved Resolution No. 2020-1-11(R), creating the District in accordance with the PID Act to finance certain Authorized Improvements for the benefit of certain property within the District. On February 8, 2021, the City Council passed and approved Resolution No. 2021-2-3(R) authorizing the addition of land to the boundaries of the District.

On August 23, 2021, the City Council approved the Service and Assessment Plan and levied Assessments to finance the Authorized Improvements to be constructed for the benefit of the Assessed Property within the District by approving Ordinance No. 2021-8-16. The Service and Assessment Plan identified the Authorized Improvements to be provided by the District, the costs of the Authorized Improvements, the indebtedness to be incurred for the Authorized Improvements, and the manner of assessing the property in the District for the costs of the Authorized Improvements. The City also adopted an Assessment Roll identifying the Assessment on each Lot within the District, based on the method of assessment identified in the Service and Assessment Plan.

On June 27, 2022, the City Council approved the 2022 Annual Service Plan Update for the District, by Resolution No. 2022-6-9(R), which updated the Assessment Roll for 2022.

On July 24, 2023, the City Council approved the 2023 Annual Service Plan Update for the District, by Ordinance No. 2023-7-3, which updated the Assessment Roll for 2023.

On August 12, 2024, the City Council approved the 2024 Annual Service Plan Update for the District, by Ordinance No. 2024-8-2, which updated the Assessment Roll for 2024.

Pursuant to the PID Act, the Service and Assessment Plan must be reviewed and updated annually. This document is the 2025 Annual Service Plan Update. This document also updates the Assessment Roll for 2025.

PARCEL SUBDIVISION

The final replat for Collin Creek Single Family Blocks A-L, consisting of 402 single-family residential Lots and 25 common area Lots (of which 402 single-family residential Lots and 25 common area Lots are within the neighboring Collin Creek West Public Improvement District), and Collin Creek Block M, Lot 1, (of which 400 residential multi-family units are within the neighboring Collin Creek West Public Improvement District, and 2,200 independent living/multi-family units, 98 single-family residential Lots, 130,637 retail square feet, 256,137 mall urban core square feet, 40,000 restaurant square feet, and 1,300,000 office/hotel square feet are within the boundaries of the District) within Collin County, was recorded in the official public records of the County on May 17, 2023.

See the proposed land use classification summary within the District below:

Land Use	Square Feet/Units/Lots
Independent Living/Multi-Family	2,200
Single-Family	98
Retail	130,637
Mall Urban Core	256,137
Restaurant	40,000
Office/Hotel	1,300,000

See **Exhibit C** for the Assessed Property Classification Map.

LOT AND HOME SALES

- Developer Owned:
  - Independent Living/Multi-Family: 2,200 units
  - Single-Family: 98 Lots
  - Retail: 130,637 square feet
  - Mall Urban Core: 256,137 square feet
  - Restaurant: 40,000 square feet
  - Office/Hotel: 1,300,000 square feet
- Homebuilder Owned:
  - Independent Living/Multi-Family: 0 units
  - Single-Family: 0 Lots
  - Retail: 0 square feet
  - Mall Urban Core: 0 square feet
  - Restaurant: 0 square feet
  - Office/Hotel: 0 square feet

- End-User Owned:
    - Independent Living/Multi-Family: 0 units
    - Single-Family: 0 Lots
    - Retail: 0 square feet
    - Mall Urban Core: 0 square feet
    - Restaurant: 0 square feet
    - Office/Hotel: 0 square feet

See **Exhibit C** for an Assessed Property Classification Map and **Exhibit D** for Buyer Disclosures.

AUTHORIZED IMPROVEMENTS

Per the Quarterly Report dated March 31, 2025, the Authorized Improvements listed in the SAP for the District are currently under construction and projected to be completed in the fourth quarter of 2025. The budget for the Authorized Improvements remains unchanged as shown on the table below.

Authorized Improvement Budget				
Authorized Improvements	Budgeted Costs	Spent to Date[a]	Percent of Budget Spent	Forecast Completion Date
Roadway and Earthwork	$ 7,784,077	$ 4,216,468	54.17%	Q4 2025
Water Distribution System	1,103,374	161,172	14.61%	Q4 2025
Sewer Collection System	926,794	142,273	15.35%	Q4 2025
Storm Drainage Collection System	1,512,165	642,149	42.47%	Q4 2025
Land Acquisitions[b]	7,578,488	7,578,488	100.00%	Q4 2025
Landscape, Irrigation and Hardscape	-	-	0.00%	Q4 2025
Park Improvement Costs	3,369,314	131,180	3.89%	Q4 2025
Soft Costs	2,101,232	2,101,232	100.00%	Q4 2025
Total	**$ 24,375,443**	**$ 14,972,961**	**61.43%**	

Footnotes:

[a] Per Quarterly Report for Q1 2025.

[b] This item was updated to reflect the withdrawal of funds at bond closing pursuant to the closing memo which were then deposited into the "ROW proceeds private improvement account" for the construction of the parking garage.

OUTSTANDING ASSESSMENT

Net of the principal bond payment due September 15, the District has an outstanding Assessment of $31,551,000.00.

ANNUAL INSTALLMENT DUE 1/31/2026

- ***Principal and Interest*** – The total principal and interest required for the Annual Installment is $2,027,356.26.

- ***Additional Interest*** – The total Additional Interest Reserve Requirement, as defined in the Indenture, is equal to $1,735,305.00 and has not been met. As such, the Additional Interest Reserve Account will be funded with Additional Interest on the outstanding Assessments, resulting in an Additional Interest amount due of $157,755.00.

- ***Annual Collection Costs*** – The cost of administering the PID and collecting the Annual Installments shall be paid for on a pro rata basis by each Parcel based on the amount of outstanding Assessments remaining on the Parcel. The total Annual Collection Costs budgeted for the Annual Installment is $116,664.16.

Annual Collection Costs		
P3Works Administration	$	64,945.93
City Auditor	$	2,500.00
Filing Fees	$	1,000.00
County Collection	$	503.00
PID Trustee	$	4,000.00
Dissemination Agent	$	3,500.00
Draw Request Review	$	10,000.00
P3Works Dev/Issuer CDA Review	$	3,500.00
Past Due P3Works, LLC Invoices	$	14,915.23
Collection Cost Maintenance Balance	$	10,000.00
Arbitrage Calculation	$	1,800.00
Total	**$**	**116,664.16**

Due January 31, 2026		
Principal	$	647,000.00
Interest	$	1,380,356.26
	$	2,027,356.26
Additional Interest	$	157,755.00
Annual Collection Costs	$	116,664.16
Total Annual Installment	**$**	**2,301,775.42**

See the Limited Offering Memorandum for the pay period. See **Exhibit B** for the debt service schedule for the PID Bonds as shown in the Limited Offering Memorandum.

PREPAYMENT OF ASSESSMENTS IN FULL

No full Prepayments of Assessments have occurred within the District.

PARTIAL PREPAYMENT OF ASSESSMENTS

No partial Prepayments of Assessments have occurred within the District.

EXTRAORDINARY OPTIONAL REDEMPTIONS

No extraordinary optional redemptions have occurred within the District.

SERVICE PLAN – FIVE YEAR BUDGET FORECAST

The PID Act requires the annual indebtedness and projected costs for the improvements to be reviewed and updated in the Annual Service Plan Update, and the projection shall cover a period of not less than five years.

Collin Creek East PID						
Annual Installments Due		**1/31/2026**	**1/31/2027**	**1/31/2028**	**1/31/2029**	**1/31/2030**
PID Bonds						
Principal		$ 647,000.00	$ 677,000.00	$ 708,000.00	$ 741,000.00	$ 776,000.00
Interest		$ 1,380,356.26	$ 1,352,050.00	$ 1,322,431.26	$ 1,291,456.26	$ 1,259,037.50
	(1)	$ 2,027,356.26	$ 2,029,050.00	$ 2,030,431.26	$ 2,032,456.26	$ 2,035,037.50
Annual Collection Costs	(2)	$ 116,664.16	$ 91,747.91	$ 93,582.87	$ 95,454.52	$ 97,363.61
Additional Interest	(3)	$ 157,755.00	$ 154,520.00	$ 151,135.00	$ 147,595.00	$ 143,890.00
Total Annual Installment	**(4)=(1)+(2)+(3)**	**$ 2,301,775.42**	**$ 2,275,317.91**	**$ 2,275,149.13**	**$ 2,275,505.78**	**$ 2,276,291.11**

ASSESSMENT ROLL

The list of current Parcels or Lots within the District, the corresponding total assessments, and current Annual Installment are shown on the Assessment Roll attached hereto as **Exhibit A**. The Parcels or Lots shown on the Assessment Roll will receive the bills for the 2025 Annual Installments which will be delinquent if not paid by January 31, 2026. The list of Parcels shown on the Assessment Roll is subject to change based on the final certified rolls provided by the County prior to billing.

EXHIBIT A – ASSESSMENT ROLL

Legal Description[a]	Land Use	Collin Creek East PID Outstanding Assessment	Collin Creek East PID Annual Installment due 1/31/2026
Block M	Independent Living/Multi-Family	$ 1,501,854.35	$ 109,566.46
Block N	Independent Living/Multi-Family	2,304,214.89	168,101.97
Block O	Non-Benefitted	-	-
Block P	Independent Living/Multi-Family	3,216,299.95	234,642.33
Block Q	Single-Family	2,580,720.67	188,274.20
Block R-1	Independent Living/Multi-Family	1,659,583.34	121,073.44
Block R-2	Retail	228,007.55	16,634.09
Block S-1	Independent Living/Multi-Family	1,371,556.48	100,060.70
Block S-1	Retail	424,688.75	30,982.79
Block S-2	Independent Living/Multi-Family	1,371,556.48	100,060.70
Block S-2	Retail	409,733.30	29,891.73
Block S-3	Mall Urban Core	2,810,450.90	205,033.97
Block S-4	Restaurant	438,898.07	32,019.42
Block T/W	Independent Living/Multi-Family	3,662,055.80	267,162.06
Block T/W	Retail	370,978.60	27,064.42
Block X	Office/Hotel	5,661,785.15	413,050.55
Block Y[b]	Open Space	-	-
Block Z	Office/Hotel	3,538,615.72	258,156.59
Total[c]		**$ 31,551,000.00**	**$ 2,301,775.42**

Footnotes:

[a] The entire District is contained within Property ID 2885409 per Collin Central Appraisal District. See Exhibit C for Block locations.

[b] Non-Benefitted Property.

[c] Total may not match installment schedules or service plan due to rounding.

EXHIBIT B – DEBT SERVICE SCHEDULE

DEBT SERVICE REQUIREMENTS

The following table sets forth the debt service requirements for the Bonds:

Year Ending (September 15)	Principal	Interest	Total
2022	-	$1,433,293.76	$1,433,293.76
2023	-	1,433,293.76	1,433,293.76
2024	$591,000.00	1,433,293.76	2,024,293.76
2025	619,000.00	1,407,437.50	2,026,437.50
2026	647,000.00	1,380,356.26	2,027,356.26
2027	677,000.00	1,352,050.00	2,029,050.00
2028	708,000.00	1,322,431.26	2,030,431.26
2029	741,000.00	1,291,456.26	2,032,456.26
2030	776,000.00	1,259,037.50	2,035,037.50
2031	812,000.00	1,225,087.50	2,037,087.50
2032	849,000.00	1,189,562.50	2,038,562.50
2033	889,000.00	1,152,418.76	2,041,418.76
2034	931,000.00	1,113,525.00	2,044,525.00
2035	974,000.00	1,072,793.76	2,046,793.76
2036	1,020,000.00	1,030,181.26	2,050,181.26
2037	1,067,000.00	985,556.26	2,052,556.26
2038	1,117,000.00	938,875.00	2,055,875.00
2039	1,170,000.00	890,006.26	2,060,006.26
2040	1,225,000.00	838,818.76	2,063,818.76
2041	1,282,000.00	785,225.00	2,067,225.00
2042	1,343,000.00	729,137.50	2,072,137.50
2043	1,406,000.00	670,381.26	2,076,381.26
2044	1,472,000.00	608,868.76	2,080,868.76
2045	1,541,000.00	544,468.76	2,085,468.76
2046	1,614,000.00	477,050.00	2,091,050.00
2047	1,690,000.00	406,437.50	2,096,437.50
2048	1,770,000.00	332,500.00	2,102,500.00
2049	1,854,000.00	255,062.50	2,109,062.50
2050	1,942,000.00	173,950.00	2,115,950.00
2051	2,034,000.00	88,987.50	2,122,987.50
Total	**$32,761,000.00**	**$27,821,543.90**	**$60,582,543.90**

[REMAINDER OF PAGE INTENTIONALLY LEFT BLANK]

EXHIBIT C – ASSESSED PROPERTY CLASSIFICATION MAP



EXHIBIT D – BUYER DISCLOSURES

Buyer disclosures for the following blocks are found in this exhibit:

- Block M
- Block N
- Block P
- Block Q
- Block R-1
- Block R-2
- Block S-1 Independent Living/Multi-Family
- Block S-1 Retail
- Block S-2 Independent Living/Multi-Family
- Block S-2 Retail
- Block S-3
- Block S-4
- Block T/W Independent Living/Multi-Family
- Block T/W Retail
- Block X
- Block Z

COLLIN CREEK EAST PUBLIC IMPROVEMENT DISTRICT
BLOCK M – BUYER DISCLOSURE

NOTICE OF OBLIGATIONS RELATED TO PUBLIC IMPROVEMENT DISTRICT

A person who proposes to sell or otherwise convey real property that is located in a public improvement district established under Subchapter A, Chapter 372, Local Government Code (except for public improvement districts described under Section 372.005), or Chapter 382, Local Government Code, shall first give to the purchaser of the property this written notice, signed by the seller.

For the purposes of this notice, a contract for the purchase and sale of real property having a performance period of less than six months is considered a sale requiring the notice set forth below.

This notice requirement does not apply to a transfer:

1) under a court order or foreclosure sale;
2) by a trustee in bankruptcy;
3) to a mortgagee by a mortgagor or successor in interest or to a beneficiary of a deed of trust by a trustor or successor in interest;
4) by a mortgagee or a beneficiary under a deed of trust who has acquired the land at a sale conducted under a power of sale under a deed of trust or a sale under a court-ordered foreclosure or has acquired the land by a deed in lieu of foreclosure;
5) by a fiduciary in the course of the administration of a decedent's estate, guardianship, conservatorship, or trust;
6) from one co-owner to another co-owner of an undivided interest in the real property;
7) to a spouse or a person in the lineal line of consanguinity of the seller;
8) to or from a governmental entity; or
9) of only a mineral interest, leasehold interest, or security interest.

The following notice shall be given to a prospective purchaser before the execution of a binding contract of purchase and sale, either separately or as an addendum or paragraph of a purchase contract. In the event a contract of purchase and sale is entered into without the seller having provided the required notice, the purchaser, subject to certain exceptions, is entitled to terminate the contract.

A separate copy of this notice shall be executed by the seller and the purchaser and must be filed in the real property records of the county in which the property is located at the closing of the purchase and sale of the property.

AFTER RECORDING[1] RETURN TO:

_____
_____
_____
_____
_____

NOTICE OF OBLIGATION TO PAY IMPROVEMENT DISTRICT ASSESSMENT TO
CITY OF PLANO, TEXAS
CONCERNING THE FOLLOWING PROPERTY

_____
STREET ADDRESS

BLOCK M PRINCIPAL ASSESSMENT: $1,501,854.35

As the purchaser of the real property described above, you are obligated to pay assessments to City of Plano, Texas, for the costs of a portion of a public improvement or services project (the "Authorized Improvements") undertaken for the benefit of the property within ***Collin Creek East Public Improvement District*** (the "District") created under Subchapter A, Chapter 372, Local Government Code.

AN ASSESSMENT HAS BEEN LEVIED AGAINST YOUR PROPERTY FOR THE AUTHORIZED IMPROVEMENTS, WHICH MAY BE PAID IN FULL AT ANY TIME. IF THE ASSESSMENT IS NOT PAID IN FULL, IT WILL BE DUE AND PAYABLE IN ANNUAL INSTALLMENTS THAT WILL VARY FROM YEAR TO YEAR DEPENDING ON THE AMOUNT OF INTEREST PAID, COLLECTION COSTS, ADMINISTRATIVE COSTS, AND DELINQUENCY COSTS.

The exact amount of the assessment may be obtained from City of Plano. The exact amount of each annual installment will be approved each year by the Plano City Council in the annual service plan update for the District. More information about the assessments, including the amounts and due dates, may be obtained from City of Plano.

Your failure to pay any assessment or any annual installment may result in penalties and interest being added to what you owe or in a lien on and the foreclosure of your property.

[1] To be included in a separate copy of the notice required by Section 5.0143, Tex. Prop. Code, to be executed at the closing of the purchase and sale and to be recorded in the deed records of Collin County when updating for the Current Information of Obligation to Pay Improvement District Assessment.

[The undersigned purchaser acknowledges receipt of this notice before the effective date of a binding contract for the purchase of the real property at the address described above.

YOU ARE SIGNING UP TO PAY AN ADDITIONAL ASSESSMENT ABOVE AND BEYOND YOUR PROPERTY TAXES EVERY YEAR. IF YOU DON'T PAY IT, YOUR HOUSE MAY BE FORECLOSED ON.

DATE: DATE:

SIGNATURE OF PURCHASER SIGNATURE OF PURCHASER

The undersigned seller acknowledges providing this notice to the potential purchaser before the effective date of a binding contract for the purchase of the real property at the address described above.

DATE: DATE:

SIGNATURE OF SELLER SIGNATURE OF SELLER][2]

[2] To be included in a copy of the notice required by Section 5.014, Tex. Prop. Code, to be executed by seller in accordance with Section 5.014(a-1), Tex. Prop. Code.

[The undersigned purchaser acknowledges receipt of this notice before the effective date of a binding contract for the purchase of the real property at the address described above. The undersigned purchaser acknowledged the receipt of this notice including the current information required by Section 5.0143, Texas Property Code, as amended.

DATE: DATE:

_____ _____

SIGNATURE OF PURCHASER SIGNATURE OF PURCHASER

STATE OF TEXAS §
§
COUNTY OF _____ §

The foregoing instrument was acknowledged before me by_____ and _____, known to me to be the person(s) whose name(s) is/are subscribed to the foregoing instrument, and acknowledged to me that he or she executed the same for the purposes therein expressed.

Given under my hand and seal of office on this _____, 20__.

Notary Public, State of Texas][3]

[3] To be included in a separate copy of the notice required by Section 5.0143, Tex. Prop. Code, to be executed at the closing of the purchase and sale and to be recorded in the deed records of Collin County.

[The undersigned seller acknowledges providing a separate copy of the notice required by Section 5.014 of the Texas Property Code including the current information required by Section 5.0143, Texas Property Code, as amended, at the closing of the purchase of the real property at the address above.

DATE: DATE:

SIGNATURE OF SELLER SIGNATURE OF SELLER

STATE OF TEXAS §
§
COUNTY OF _____ §

The foregoing instrument was acknowledged before me by_____ and _____, known to me to be the person(s) whose name(s) is/are subscribed to the foregoing instrument, and acknowledged to me that he or she executed the same for the purposes therein expressed.

Given under my hand and seal of office on this _____, 20__.

Notary Public, State of Texas][4]

[4] To be included in a separate copy of the notice required by Section 5.0143, Tex. Prop. Code, to be executed at the closing of the purchase and sale and to be recorded in the deed records of Collin County.

ANNUAL INSTALLMENTS - BLOCK M

Annual Installments Due 1/31	Principal	Interest [a]	Additional Interest	Annual Collection Costs	Total Annual Installment[b]
2026	$ 30,797.75	$ 65,706.13	$ 7,509.27	$ 5,553.31	$ 109,566.46
2027	$ 32,225.77	$ 64,358.73	$ 7,355.28	$ 4,367.28	$ 108,307.06
2028	$ 33,701.40	$ 62,948.85	$ 7,194.15	$ 4,454.62	$ 108,299.03
2029	$ 35,272.23	$ 61,474.41	$ 7,025.65	$ 4,543.72	$ 108,316.00
2030	$ 36,938.26	$ 59,931.25	$ 6,849.29	$ 4,634.59	$ 108,353.39
2031	$ 38,651.89	$ 58,315.20	$ 6,664.59	$ 4,727.28	$ 108,358.97
2032	$ 40,413.12	$ 56,624.18	$ 6,471.34	$ 4,821.83	$ 108,330.47
2033	$ 42,317.15	$ 54,856.11	$ 6,269.27	$ 4,918.26	$ 108,360.80
2034	$ 44,316.39	$ 53,004.73	$ 6,057.68	$ 5,016.63	$ 108,395.44
2035	$ 46,363.23	$ 51,065.89	$ 5,836.10	$ 5,116.96	$ 108,382.18
2036	$ 48,552.86	$ 49,037.50	$ 5,604.29	$ 5,219.30	$ 108,413.95
2037	$ 50,790.10	$ 46,913.31	$ 5,361.52	$ 5,323.69	$ 108,388.63
2038	$ 53,170.15	$ 44,691.25	$ 5,107.57	$ 5,430.16	$ 108,399.13
2039	$ 55,692.99	$ 42,365.05	$ 4,841.72	$ 5,538.76	$ 108,438.53
2040	$ 58,311.04	$ 39,928.48	$ 4,563.26	$ 5,649.54	$ 108,452.32
2041	$ 61,024.29	$ 37,377.38	$ 4,271.70	$ 5,762.53	$ 108,435.89
2042	$ 63,927.94	$ 34,707.56	$ 3,966.58	$ 5,877.78	$ 108,479.86
2043	$ 66,926.79	$ 31,910.72	$ 3,646.94	$ 5,995.34	$ 108,479.78
2044	$ 70,068.45	$ 28,982.67	$ 3,312.30	$ 6,115.24	$ 108,478.67
2045	$ 73,352.91	$ 25,917.17	$ 2,961.96	$ 6,237.55	$ 108,469.59
2046	$ 76,827.77	$ 22,707.98	$ 2,595.20	$ 6,362.30	$ 108,493.25
2047	$ 80,445.43	$ 19,346.77	$ 2,211.06	$ 6,489.55	$ 108,492.81
2048	$ 84,253.50	$ 15,827.28	$ 1,808.83	$ 6,619.34	$ 108,508.95
2049	$ 88,251.97	$ 12,141.19	$ 1,387.56	$ 6,751.72	$ 108,532.45
2050	$ 92,440.85	$ 8,280.17	$ 946.30	$ 6,886.76	$ 108,554.08
2051	$ 96,820.12	$ 4,235.88	$ 484.10	$ 7,024.49	$ 108,564.60
Total	**$ 1,501,854.35**	**$ 1,052,655.86**	**$ 120,303.53**	**$ 145,438.54**	**$ 2,820,252.28**

Footnotes:

[a] Interest on the PID Bonds is 4.375%.

[b] The figures shown above are estimates only and subject to change in Annual Service Plan Updates. Changes in Annual Collection Costs, reserve fund requirements, interest earnings, or other available offsets could increase or decrease the amounts shown.

COLLIN CREEK EAST PUBLIC IMPROVEMENT DISTRICT
BLOCK N – BUYER DISCLOSURE

NOTICE OF OBLIGATIONS RELATED TO PUBLIC IMPROVEMENT DISTRICT

A person who proposes to sell or otherwise convey real property that is located in a public improvement district established under Subchapter A, Chapter 372, Local Government Code (except for public improvement districts described under Section 372.005), or Chapter 382, Local Government Code, shall first give to the purchaser of the property this written notice, signed by the seller.

For the purposes of this notice, a contract for the purchase and sale of real property having a performance period of less than six months is considered a sale requiring the notice set forth below.

This notice requirement does not apply to a transfer:

1) under a court order or foreclosure sale;
2) by a trustee in bankruptcy;
3) to a mortgagee by a mortgagor or successor in interest or to a beneficiary of a deed of trust by a trustor or successor in interest;
4) by a mortgagee or a beneficiary under a deed of trust who has acquired the land at a sale conducted under a power of sale under a deed of trust or a sale under a court-ordered foreclosure or has acquired the land by a deed in lieu of foreclosure;
5) by a fiduciary in the course of the administration of a decedent's estate, guardianship, conservatorship, or trust;
6) from one co-owner to another co-owner of an undivided interest in the real property;
7) to a spouse or a person in the lineal line of consanguinity of the seller;
8) to or from a governmental entity; or
9) of only a mineral interest, leasehold interest, or security interest.

The following notice shall be given to a prospective purchaser before the execution of a binding contract of purchase and sale, either separately or as an addendum or paragraph of a purchase contract. In the event a contract of purchase and sale is entered into without the seller having provided the required notice, the purchaser, subject to certain exceptions, is entitled to terminate the contract.

A separate copy of this notice shall be executed by the seller and the purchaser and must be filed in the real property records of the county in which the property is located at the closing of the purchase and sale of the property.

AFTER RECORDING[1] RETURN TO:

_____
_____
_____
_____
_____

NOTICE OF OBLIGATION TO PAY IMPROVEMENT DISTRICT ASSESSMENT TO
CITY OF PLANO, TEXAS
CONCERNING THE FOLLOWING PROPERTY

_____
STREET ADDRESS

BLOCK N PRINCIPAL ASSESSMENT: $2,304,214.89

As the purchaser of the real property described above, you are obligated to pay assessments to City of Plano, Texas, for the costs of a portion of a public improvement or services project (the "Authorized Improvements") undertaken for the benefit of the property within ***Collin Creek East Public Improvement District*** (the "District") created under Subchapter A, Chapter 372, Local Government Code.

AN ASSESSMENT HAS BEEN LEVIED AGAINST YOUR PROPERTY FOR THE AUTHORIZED IMPROVEMENTS, WHICH MAY BE PAID IN FULL AT ANY TIME. IF THE ASSESSMENT IS NOT PAID IN FULL, IT WILL BE DUE AND PAYABLE IN ANNUAL INSTALLMENTS THAT WILL VARY FROM YEAR TO YEAR DEPENDING ON THE AMOUNT OF INTEREST PAID, COLLECTION COSTS, ADMINISTRATIVE COSTS, AND DELINQUENCY COSTS.

The exact amount of the assessment may be obtained from City of Plano. The exact amount of each annual installment will be approved each year by the Plano City Council in the annual service plan update for the District. More information about the assessments, including the amounts and due dates, may be obtained from City of Plano.

Your failure to pay any assessment or any annual installment may result in penalties and interest being added to what you owe or in a lien on and the foreclosure of your property.

[1] To be included in a separate copy of the notice required by Section 5.0143, Tex. Prop. Code, to be executed at the closing of the purchase and sale and to be recorded in the deed records of Collin County when updating for the Current Information of Obligation to Pay Improvement District Assessment.

[The undersigned purchaser acknowledges receipt of this notice before the effective date of a binding contract for the purchase of the real property at the address described above.

YOU ARE SIGNING UP TO PAY AN ADDITIONAL ASSESSMENT ABOVE AND BEYOND YOUR PROPERTY TAXES EVERY YEAR. IF YOU DON'T PAY IT, YOUR HOUSE MAY BE FORECLOSED ON.

DATE: DATE:

SIGNATURE OF PURCHASER SIGNATURE OF PURCHASER

The undersigned seller acknowledges providing this notice to the potential purchaser before the effective date of a binding contract for the purchase of the real property at the address described above.

DATE: DATE:

SIGNATURE OF SELLER SIGNATURE OF SELLER][2]

[2] To be included in a copy of the notice required by Section 5.014, Tex. Prop. Code, to be executed by seller in accordance with Section 5.014(a-1), Tex. Prop. Code.

[The undersigned purchaser acknowledges receipt of this notice before the effective date of a binding contract for the purchase of the real property at the address described above. The undersigned purchaser acknowledged the receipt of this notice including the current information required by Section 5.0143, Texas Property Code, as amended.

DATE: DATE:

_____ _____

SIGNATURE OF PURCHASER SIGNATURE OF PURCHASER

STATE OF TEXAS §
§
COUNTY OF _____ §

The foregoing instrument was acknowledged before me by_____ and _____, known to me to be the person(s) whose name(s) is/are subscribed to the foregoing instrument, and acknowledged to me that he or she executed the same for the purposes therein expressed.

Given under my hand and seal of office on this _____, 20__.

Notary Public, State of Texas][3]

[3] To be included in a separate copy of the notice required by Section 5.0143, Tex. Prop. Code, to be executed at the closing of the purchase and sale and to be recorded in the deed records of Collin County.

[The undersigned seller acknowledges providing a separate copy of the notice required by Section 5.014 of the Texas Property Code including the current information required by Section 5.0143, Texas Property Code, as amended, at the closing of the purchase of the real property at the address above.

DATE: DATE:

_____ _____

SIGNATURE OF SELLER SIGNATURE OF SELLER

STATE OF TEXAS §
§
COUNTY OF _____ §

The foregoing instrument was acknowledged before me by_____ and _____, known to me to be the person(s) whose name(s) is/are subscribed to the foregoing instrument, and acknowledged to me that he or she executed the same for the purposes therein expressed.

Given under my hand and seal of office on this _____, 20__.

Notary Public, State of Texas][4]

[4] To be included in a separate copy of the notice required by Section 5.0143, Tex. Prop. Code, to be executed at the closing of the purchase and sale and to be recorded in the deed records of Collin County.

ANNUAL INSTALLMENTS - BLOCK N

Annual Installments Due 1/31	Principal	Interest [a]	Additional Interest	Annual Collection Costs	Total Annual Installment[b]
2026	$ 47,251.34	$ 100,809.40	$ 11,521.07	$ 8,520.15	$ 168,101.97
2027	$ 49,442.28	$ 98,742.16	$ 11,284.82	$ 6,700.48	$ 166,169.74
2028	$ 51,706.26	$ 96,579.06	$ 11,037.61	$ 6,834.49	$ 166,157.41
2029	$ 54,116.30	$ 94,316.91	$ 10,779.08	$ 6,971.18	$ 166,183.46
2030	$ 56,672.40	$ 91,949.32	$ 10,508.49	$ 7,110.60	$ 166,240.81
2031	$ 59,301.53	$ 89,469.90	$ 10,225.13	$ 7,252.82	$ 166,249.38
2032	$ 62,003.69	$ 86,875.46	$ 9,928.62	$ 7,397.87	$ 166,205.65
2033	$ 64,924.95	$ 84,162.80	$ 9,618.61	$ 7,545.83	$ 166,252.18
2034	$ 67,992.27	$ 81,322.33	$ 9,293.98	$ 7,696.75	$ 166,305.33
2035	$ 71,132.62	$ 78,347.67	$ 8,954.02	$ 7,850.68	$ 166,284.99
2036	$ 74,492.07	$ 75,235.62	$ 8,598.36	$ 8,007.70	$ 166,333.74
2037	$ 77,924.54	$ 71,976.59	$ 8,225.90	$ 8,167.85	$ 166,294.88
2038	$ 81,576.12	$ 68,567.39	$ 7,836.27	$ 8,331.21	$ 166,310.99
2039	$ 85,446.78	$ 64,998.44	$ 7,428.39	$ 8,497.83	$ 166,371.44
2040	$ 89,463.51	$ 61,260.14	$ 7,001.16	$ 8,667.79	$ 166,392.60
2041	$ 93,626.30	$ 57,346.11	$ 6,553.84	$ 8,841.14	$ 166,367.40
2042	$ 98,081.22	$ 53,249.96	$ 6,085.71	$ 9,017.97	$ 166,434.86
2043	$ 102,682.20	$ 48,958.91	$ 5,595.30	$ 9,198.33	$ 166,434.74
2044	$ 107,502.28	$ 44,466.56	$ 5,081.89	$ 9,382.29	$ 166,433.02
2045	$ 112,541.45	$ 39,763.34	$ 4,544.38	$ 9,569.94	$ 166,419.10
2046	$ 117,872.74	$ 34,839.65	$ 3,981.67	$ 9,761.34	$ 166,455.40
2047	$ 123,423.13	$ 29,682.71	$ 3,392.31	$ 9,956.56	$ 166,454.72
2048	$ 129,265.64	$ 24,282.95	$ 2,775.19	$ 10,155.69	$ 166,479.49
2049	$ 135,400.29	$ 18,627.58	$ 2,128.87	$ 10,358.81	$ 166,515.54
2050	$ 141,827.05	$ 12,703.82	$ 1,451.86	$ 10,565.98	$ 166,548.72
2051	$ 148,545.94	$ 6,498.89	$ 742.73	$ 10,777.30	$ 166,564.86
Total	**$ 2,304,214.89**	**$ 1,615,033.65**	**$ 184,575.27**	**$ 223,138.59**	**$ 4,326,962.40**

Footnotes:

[a] Interest on the PID Bonds is 4.375%.

[b] The figures shown above are estimates only and subject to change in Annual Service Plan Updates. Changes in Annual Collection Costs, reserve fund requirements, interest earnings, or other available offsets could increase or decrease the amounts shown.

COLLIN CREEK EAST PUBLIC IMPROVEMENT DISTRICT
BLOCK P – BUYER DISCLOSURE

NOTICE OF OBLIGATIONS RELATED TO PUBLIC IMPROVEMENT DISTRICT

A person who proposes to sell or otherwise convey real property that is located in a public improvement district established under Subchapter A, Chapter 372, Local Government Code (except for public improvement districts described under Section 372.005), or Chapter 382, Local Government Code, shall first give to the purchaser of the property this written notice, signed by the seller.

For the purposes of this notice, a contract for the purchase and sale of real property having a performance period of less than six months is considered a sale requiring the notice set forth below.

This notice requirement does not apply to a transfer:

1) under a court order or foreclosure sale;
2) by a trustee in bankruptcy;
3) to a mortgagee by a mortgagor or successor in interest or to a beneficiary of a deed of trust by a trustor or successor in interest;
4) by a mortgagee or a beneficiary under a deed of trust who has acquired the land at a sale conducted under a power of sale under a deed of trust or a sale under a court-ordered foreclosure or has acquired the land by a deed in lieu of foreclosure;
5) by a fiduciary in the course of the administration of a decedent's estate, guardianship, conservatorship, or trust;
6) from one co-owner to another co-owner of an undivided interest in the real property;
7) to a spouse or a person in the lineal line of consanguinity of the seller;
8) to or from a governmental entity; or
9) of only a mineral interest, leasehold interest, or security interest.

The following notice shall be given to a prospective purchaser before the execution of a binding contract of purchase and sale, either separately or as an addendum or paragraph of a purchase contract. In the event a contract of purchase and sale is entered into without the seller having provided the required notice, the purchaser, subject to certain exceptions, is entitled to terminate the contract.

A separate copy of this notice shall be executed by the seller and the purchaser and must be filed in the real property records of the county in which the property is located at the closing of the purchase and sale of the property.

AFTER RECORDING[1] RETURN TO:

_____
_____
_____
_____
_____

NOTICE OF OBLIGATION TO PAY IMPROVEMENT DISTRICT ASSESSMENT TO
CITY OF PLANO, TEXAS
CONCERNING THE FOLLOWING PROPERTY

_____
STREET ADDRESS

BLOCK P PRINCIPAL ASSESSMENT: $3,216,299.95

As the purchaser of the real property described above, you are obligated to pay assessments to City of Plano, Texas, for the costs of a portion of a public improvement or services project (the "Authorized Improvements") undertaken for the benefit of the property within ***Collin Creek East Public Improvement District*** (the "District") created under Subchapter A, Chapter 372, Local Government Code.

AN ASSESSMENT HAS BEEN LEVIED AGAINST YOUR PROPERTY FOR THE AUTHORIZED IMPROVEMENTS, WHICH MAY BE PAID IN FULL AT ANY TIME. IF THE ASSESSMENT IS NOT PAID IN FULL, IT WILL BE DUE AND PAYABLE IN ANNUAL INSTALLMENTS THAT WILL VARY FROM YEAR TO YEAR DEPENDING ON THE AMOUNT OF INTEREST PAID, COLLECTION COSTS, ADMINISTRATIVE COSTS, AND DELINQUENCY COSTS.

The exact amount of the assessment may be obtained from City of Plano. The exact amount of each annual installment will be approved each year by the Plano City Council in the annual service plan update for the District. More information about the assessments, including the amounts and due dates, may be obtained from City of Plano.

Your failure to pay any assessment or any annual installment may result in penalties and interest being added to what you owe or in a lien on and the foreclosure of your property.

[1] To be included in a separate copy of the notice required by Section 5.0143, Tex. Prop. Code, to be executed at the closing of the purchase and sale and to be recorded in the deed records of Collin County when updating for the Current Information of Obligation to Pay Improvement District Assessment.

[The undersigned purchaser acknowledges receipt of this notice before the effective date of a binding contract for the purchase of the real property at the address described above.

YOU ARE SIGNING UP TO PAY AN ADDITIONAL ASSESSMENT ABOVE AND BEYOND YOUR PROPERTY TAXES EVERY YEAR. IF YOU DON'T PAY IT, YOUR HOUSE MAY BE FORECLOSED ON.

DATE: DATE:

SIGNATURE OF PURCHASER SIGNATURE OF PURCHASER

The undersigned seller acknowledges providing this notice to the potential purchaser before the effective date of a binding contract for the purchase of the real property at the address described above.

DATE: DATE:

SIGNATURE OF SELLER SIGNATURE OF SELLER][2]

[2] To be included in a copy of the notice required by Section 5.014, Tex. Prop. Code, to be executed by seller in accordance with Section 5.014(a-1), Tex. Prop. Code.

[The undersigned purchaser acknowledges receipt of this notice before the effective date of a binding contract for the purchase of the real property at the address described above. The undersigned purchaser acknowledged the receipt of this notice including the current information required by Section 5.0143, Texas Property Code, as amended.

DATE: DATE:

_____ _____

SIGNATURE OF PURCHASER SIGNATURE OF PURCHASER

STATE OF TEXAS §
§
COUNTY OF _____ §

The foregoing instrument was acknowledged before me by_____ and _____, known to me to be the person(s) whose name(s) is/are subscribed to the foregoing instrument, and acknowledged to me that he or she executed the same for the purposes therein expressed.

Given under my hand and seal of office on this _____, 20__.

Notary Public, State of Texas][3]

[3] To be included in a separate copy of the notice required by Section 5.0143, Tex. Prop. Code, to be executed at the closing of the purchase and sale and to be recorded in the deed records of Collin County.

[The undersigned seller acknowledges providing a separate copy of the notice required by Section 5.014 of the Texas Property Code including the current information required by Section 5.0143, Texas Property Code, as amended, at the closing of the purchase of the real property at the address above.

DATE: DATE:

_____ _____

SIGNATURE OF SELLER SIGNATURE OF SELLER

STATE OF TEXAS §
§
COUNTY OF _____ §

The foregoing instrument was acknowledged before me by_____ and _____, known to me to be the person(s) whose name(s) is/are subscribed to the foregoing instrument, and acknowledged to me that he or she executed the same for the purposes therein expressed.

Given under my hand and seal of office on this _____, 20__.

Notary Public, State of Texas][4]

[4] To be included in a separate copy of the notice required by Section 5.0143, Tex. Prop. Code, to be executed at the closing of the purchase and sale and to be recorded in the deed records of Collin County.

ANNUAL INSTALLMENTS - BLOCK P

Annual Installments Due 1/31	Principal	Interest [a]	Additional Interest	Annual Collection Costs	Total Annual Installment[b]
2026	$ 65,955.00	$ 140,713.12	$ 16,081.50	$ 11,892.71	$ 234,642.33
2027	$ 69,013.19	$ 137,827.59	$ 15,751.72	$ 9,352.76	$ 231,945.26
2028	$ 72,173.32	$ 134,808.27	$ 15,406.66	$ 9,539.81	$ 231,928.05
2029	$ 75,537.33	$ 131,650.68	$ 15,045.79	$ 9,730.61	$ 231,964.41
2030	$ 79,105.22	$ 128,345.92	$ 14,668.11	$ 9,925.22	$ 232,044.47
2031	$ 82,775.05	$ 124,885.07	$ 14,272.58	$ 10,123.72	$ 232,056.42
2032	$ 86,546.82	$ 121,263.66	$ 13,858.70	$ 10,326.20	$ 231,995.38
2033	$ 90,624.41	$ 117,477.24	$ 13,425.97	$ 10,532.72	$ 232,060.34
2034	$ 94,905.87	$ 113,512.42	$ 12,972.85	$ 10,743.38	$ 232,134.52
2035	$ 99,289.28	$ 109,360.29	$ 12,498.32	$ 10,958.24	$ 232,106.14
2036	$ 103,978.51	$ 105,016.38	$ 12,001.87	$ 11,177.41	$ 232,174.17
2037	$ 108,769.68	$ 100,467.32	$ 11,481.98	$ 11,400.96	$ 232,119.94
2038	$ 113,866.66	$ 95,708.65	$ 10,938.13	$ 11,628.98	$ 232,142.42
2039	$ 119,269.47	$ 90,726.98	$ 10,368.80	$ 11,861.56	$ 232,226.80
2040	$ 124,876.15	$ 85,508.95	$ 9,772.45	$ 12,098.79	$ 232,256.33
2041	$ 130,686.71	$ 80,045.61	$ 9,148.07	$ 12,340.76	$ 232,221.16
2042	$ 136,905.04	$ 74,328.07	$ 8,494.64	$ 12,587.58	$ 232,315.32
2043	$ 143,327.24	$ 68,338.47	$ 7,810.11	$ 12,839.33	$ 232,315.15
2044	$ 150,055.26	$ 62,067.91	$ 7,093.48	$ 13,096.12	$ 232,312.76
2045	$ 157,089.10	$ 55,502.99	$ 6,343.20	$ 13,358.04	$ 232,293.33
2046	$ 164,530.70	$ 48,630.34	$ 5,557.75	$ 13,625.20	$ 232,343.99
2047	$ 172,278.12	$ 41,432.12	$ 4,735.10	$ 13,897.70	$ 232,343.04
2048	$ 180,433.30	$ 33,894.96	$ 3,873.71	$ 14,175.66	$ 232,377.62
2049	$ 188,996.23	$ 26,001.00	$ 2,971.54	$ 14,459.17	$ 232,427.94
2050	$ 197,966.93	$ 17,732.41	$ 2,026.56	$ 14,748.35	$ 232,474.25
2051	$ 207,345.38	$ 9,071.36	$ 1,036.73	$ 15,043.32	$ 232,496.79
Total	**$ 3,216,299.95**	**$ 2,254,317.81**	**$ 257,636.32**	**$ 311,464.28**	**$ 6,039,718.35**

Footnotes:

[a] Interest on the PID Bonds is 4.375%.

[b] The figures shown above are estimates only and subject to change in Annual Service Plan Updates. Changes in Annual Collection Costs, reserve fund requirements, interest earnings, or other available offsets could increase or decrease the amounts shown.

COLLIN CREEK EAST PUBLIC IMPROVEMENT DISTRICT
BLOCK Q – BUYER DISCLOSURE

NOTICE OF OBLIGATIONS RELATED TO PUBLIC IMPROVEMENT DISTRICT

A person who proposes to sell or otherwise convey real property that is located in a public improvement district established under Subchapter A, Chapter 372, Local Government Code (except for public improvement districts described under Section 372.005), or Chapter 382, Local Government Code, shall first give to the purchaser of the property this written notice, signed by the seller.

For the purposes of this notice, a contract for the purchase and sale of real property having a performance period of less than six months is considered a sale requiring the notice set forth below.

This notice requirement does not apply to a transfer:

1) under a court order or foreclosure sale;
2) by a trustee in bankruptcy;
3) to a mortgagee by a mortgagor or successor in interest or to a beneficiary of a deed of trust by a trustor or successor in interest;
4) by a mortgagee or a beneficiary under a deed of trust who has acquired the land at a sale conducted under a power of sale under a deed of trust or a sale under a court-ordered foreclosure or has acquired the land by a deed in lieu of foreclosure;
5) by a fiduciary in the course of the administration of a decedent's estate, guardianship, conservatorship, or trust;
6) from one co-owner to another co-owner of an undivided interest in the real property;
7) to a spouse or a person in the lineal line of consanguinity of the seller;
8) to or from a governmental entity; or
9) of only a mineral interest, leasehold interest, or security interest.

The following notice shall be given to a prospective purchaser before the execution of a binding contract of purchase and sale, either separately or as an addendum or paragraph of a purchase contract. In the event a contract of purchase and sale is entered into without the seller having provided the required notice, the purchaser, subject to certain exceptions, is entitled to terminate the contract.

A separate copy of this notice shall be executed by the seller and the purchaser and must be filed in the real property records of the county in which the property is located at the closing of the purchase and sale of the property.

AFTER RECORDING[1] RETURN TO:

_____
_____
_____
_____
_____

NOTICE OF OBLIGATION TO PAY IMPROVEMENT DISTRICT ASSESSMENT TO
CITY OF PLANO, TEXAS
CONCERNING THE FOLLOWING PROPERTY

_____
STREET ADDRESS

BLOCK Q PRINCIPAL ASSESSMENT: $2,580,720.67

As the purchaser of the real property described above, you are obligated to pay assessments to City of Plano, Texas, for the costs of a portion of a public improvement or services project (the "Authorized Improvements") undertaken for the benefit of the property within ***Collin Creek East Public Improvement District*** (the "District") created under Subchapter A, Chapter 372, Local Government Code.

AN ASSESSMENT HAS BEEN LEVIED AGAINST YOUR PROPERTY FOR THE AUTHORIZED IMPROVEMENTS, WHICH MAY BE PAID IN FULL AT ANY TIME. IF THE ASSESSMENT IS NOT PAID IN FULL, IT WILL BE DUE AND PAYABLE IN ANNUAL INSTALLMENTS THAT WILL VARY FROM YEAR TO YEAR DEPENDING ON THE AMOUNT OF INTEREST PAID, COLLECTION COSTS, ADMINISTRATIVE COSTS, AND DELINQUENCY COSTS.

The exact amount of the assessment may be obtained from City of Plano. The exact amount of each annual installment will be approved each year by the Plano City Council in the annual service plan update for the District. More information about the assessments, including the amounts and due dates, may be obtained from City of Plano.

Your failure to pay any assessment or any annual installment may result in penalties and interest being added to what you owe or in a lien on and the foreclosure of your property.

[1] To be included in a separate copy of the notice required by Section 5.0143, Tex. Prop. Code, to be executed at the closing of the purchase and sale and to be recorded in the deed records of Collin County when updating for the Current Information of Obligation to Pay Improvement District Assessment.

[The undersigned purchaser acknowledges receipt of this notice before the effective date of a binding contract for the purchase of the real property at the address described above.

YOU ARE SIGNING UP TO PAY AN ADDITIONAL ASSESSMENT ABOVE AND BEYOND YOUR PROPERTY TAXES EVERY YEAR. IF YOU DON'T PAY IT, YOUR HOUSE MAY BE FORECLOSED ON.

DATE: DATE:

SIGNATURE OF PURCHASER SIGNATURE OF PURCHASER

The undersigned seller acknowledges providing this notice to the potential purchaser before the effective date of a binding contract for the purchase of the real property at the address described above.

DATE: DATE:

SIGNATURE OF SELLER SIGNATURE OF SELLER][2]

[2] To be included in a copy of the notice required by Section 5.014, Tex. Prop. Code, to be executed by seller in accordance with Section 5.014(a-1), Tex. Prop. Code.

[The undersigned purchaser acknowledges receipt of this notice before the effective date of a binding contract for the purchase of the real property at the address described above. The undersigned purchaser acknowledged the receipt of this notice including the current information required by Section 5.0143, Texas Property Code, as amended.

DATE: DATE:

_____ _____
SIGNATURE OF PURCHASER SIGNATURE OF PURCHASER

STATE OF TEXAS §
§
COUNTY OF _____ §

The foregoing instrument was acknowledged before me by_____ and _____, known to me to be the person(s) whose name(s) is/are subscribed to the foregoing instrument, and acknowledged to me that he or she executed the same for the purposes therein expressed.

Given under my hand and seal of office on this _____, 20__.

Notary Public, State of Texas][3]

[3] To be included in a separate copy of the notice required by Section 5.0143, Tex. Prop. Code, to be executed at the closing of the purchase and sale and to be recorded in the deed records of Collin County.

[The undersigned seller acknowledges providing a separate copy of the notice required by Section 5.014 of the Texas Property Code including the current information required by Section 5.0143, Texas Property Code, as amended, at the closing of the purchase of the real property at the address above.

DATE: DATE:

_____ _____

SIGNATURE OF SELLER SIGNATURE OF SELLER

STATE OF TEXAS §
§
COUNTY OF _____ §

The foregoing instrument was acknowledged before me by_____ and _____, known to me to be the person(s) whose name(s) is/are subscribed to the foregoing instrument, and acknowledged to me that he or she executed the same for the purposes therein expressed.

Given under my hand and seal of office on this _____, 20__.

Notary Public, State of Texas][4]

[4] To be included in a separate copy of the notice required by Section 5.0143, Tex. Prop. Code, to be executed at the closing of the purchase and sale and to be recorded in the deed records of Collin County.

ANNUAL INSTALLMENTS - BLOCK Q

Annual Installments Due 1/31	Principal	Interest [a]	Additional Interest	Annual Collection Costs	Total Annual Installment[b]
2026	$ 52,921.50	$ 112,906.53	$ 12,903.60	$ 9,542.57	$ 188,274.20
2027	$ 55,375.36	$ 110,591.21	$ 12,639.00	$ 7,504.54	$ 186,110.11
2028	$ 57,911.01	$ 108,168.54	$ 12,362.12	$ 7,654.63	$ 186,096.30
2029	$ 60,610.25	$ 105,634.94	$ 12,072.56	$ 7,807.72	$ 186,125.47
2030	$ 63,473.08	$ 102,983.24	$ 11,769.51	$ 7,963.88	$ 186,189.71
2031	$ 66,417.71	$ 100,206.29	$ 11,452.15	$ 8,123.15	$ 186,199.30
2032	$ 69,444.13	$ 97,300.51	$ 11,120.06	$ 8,285.62	$ 186,150.32
2033	$ 72,715.94	$ 94,262.33	$ 10,772.84	$ 8,451.33	$ 186,202.44
2034	$ 76,151.34	$ 91,081.01	$ 10,409.26	$ 8,620.36	$ 186,261.97
2035	$ 79,668.53	$ 87,749.39	$ 10,028.50	$ 8,792.76	$ 186,239.19
2036	$ 83,431.11	$ 84,263.89	$ 9,630.16	$ 8,968.62	$ 186,293.79
2037	$ 87,275.49	$ 80,613.78	$ 9,213.00	$ 9,147.99	$ 186,250.27
2038	$ 91,365.25	$ 76,795.48	$ 8,776.63	$ 9,330.95	$ 186,268.31
2039	$ 95,700.40	$ 72,798.25	$ 8,319.80	$ 9,517.57	$ 186,336.02
2040	$ 100,199.13	$ 68,611.36	$ 7,841.30	$ 9,707.92	$ 186,359.71
2041	$ 104,861.46	$ 64,227.64	$ 7,340.30	$ 9,902.08	$ 186,331.49
2042	$ 109,850.97	$ 59,639.96	$ 6,815.99	$ 10,100.12	$ 186,407.04
2043	$ 115,004.07	$ 54,833.98	$ 6,266.74	$ 10,302.12	$ 186,406.91
2044	$ 120,402.55	$ 49,802.55	$ 5,691.72	$ 10,508.17	$ 186,404.98
2045	$ 126,046.42	$ 44,534.94	$ 5,089.71	$ 10,718.33	$ 186,389.39
2046	$ 132,017.47	$ 39,020.40	$ 4,459.47	$ 10,932.70	$ 186,430.05
2047	$ 138,233.91	$ 33,244.64	$ 3,799.39	$ 11,151.35	$ 186,429.28
2048	$ 144,777.52	$ 27,196.91	$ 3,108.22	$ 11,374.38	$ 186,457.03
2049	$ 151,648.32	$ 20,862.89	$ 2,384.33	$ 11,601.87	$ 186,497.41
2050	$ 158,846.30	$ 14,228.28	$ 1,626.09	$ 11,833.90	$ 186,534.57
2051	$ 166,371.46	$ 7,278.75	$ 831.86	$ 12,070.58	$ 186,552.65
Total	**$ 2,580,720.67**	**$ 1,808,837.69**	**$ 206,724.31**	**$ 249,915.22**	**$ 4,846,197.89**

Footnotes:

[a] Interest on the PID Bonds is 4.375%.

[b] The figures shown above are estimates only and subject to change in Annual Service Plan Updates. Changes in Annual Collection Costs, reserve fund requirements, interest earnings, or other available offsets could increase or decrease the amounts shown.

COLLIN CREEK EAST PUBLIC IMPROVEMENT DISTRICT
BLOCK R-1 – BUYER DISCLOSURE

NOTICE OF OBLIGATIONS RELATED TO PUBLIC IMPROVEMENT DISTRICT

A person who proposes to sell or otherwise convey real property that is located in a public improvement district established under Subchapter A, Chapter 372, Local Government Code (except for public improvement districts described under Section 372.005), or Chapter 382, Local Government Code, shall first give to the purchaser of the property this written notice, signed by the seller.

For the purposes of this notice, a contract for the purchase and sale of real property having a performance period of less than six months is considered a sale requiring the notice set forth below.

This notice requirement does not apply to a transfer:

1) under a court order or foreclosure sale;
2) by a trustee in bankruptcy;
3) to a mortgagee by a mortgagor or successor in interest or to a beneficiary of a deed of trust by a trustor or successor in interest;
4) by a mortgagee or a beneficiary under a deed of trust who has acquired the land at a sale conducted under a power of sale under a deed of trust or a sale under a court-ordered foreclosure or has acquired the land by a deed in lieu of foreclosure;
5) by a fiduciary in the course of the administration of a decedent's estate, guardianship, conservatorship, or trust;
6) from one co-owner to another co-owner of an undivided interest in the real property;
7) to a spouse or a person in the lineal line of consanguinity of the seller;
8) to or from a governmental entity; or
9) of only a mineral interest, leasehold interest, or security interest.

The following notice shall be given to a prospective purchaser before the execution of a binding contract of purchase and sale, either separately or as an addendum or paragraph of a purchase contract. In the event a contract of purchase and sale is entered into without the seller having provided the required notice, the purchaser, subject to certain exceptions, is entitled to terminate the contract.

A separate copy of this notice shall be executed by the seller and the purchaser and must be filed in the real property records of the county in which the property is located at the closing of the purchase and sale of the property.

AFTER RECORDING[1] RETURN TO:

_____
_____
_____
_____
_____

NOTICE OF OBLIGATION TO PAY IMPROVEMENT DISTRICT ASSESSMENT TO
CITY OF PLANO, TEXAS
CONCERNING THE FOLLOWING PROPERTY

_____
STREET ADDRESS

BLOCK R-1 PRINCIPAL ASSESSMENT: $1,659,583.34

As the purchaser of the real property described above, you are obligated to pay assessments to City of Plano, Texas, for the costs of a portion of a public improvement or services project (the "Authorized Improvements") undertaken for the benefit of the property within ***Collin Creek East Public Improvement District*** (the "District") created under Subchapter A, Chapter 372, Local Government Code.

AN ASSESSMENT HAS BEEN LEVIED AGAINST YOUR PROPERTY FOR THE AUTHORIZED IMPROVEMENTS, WHICH MAY BE PAID IN FULL AT ANY TIME. IF THE ASSESSMENT IS NOT PAID IN FULL, IT WILL BE DUE AND PAYABLE IN ANNUAL INSTALLMENTS THAT WILL VARY FROM YEAR TO YEAR DEPENDING ON THE AMOUNT OF INTEREST PAID, COLLECTION COSTS, ADMINISTRATIVE COSTS, AND DELINQUENCY COSTS.

The exact amount of the assessment may be obtained from City of Plano. The exact amount of each annual installment will be approved each year by the Plano City Council in the annual service plan update for the District. More information about the assessments, including the amounts and due dates, may be obtained from City of Plano.

Your failure to pay any assessment or any annual installment may result in penalties and interest being added to what you owe or in a lien on and the foreclosure of your property.

[1] To be included in a separate copy of the notice required by Section 5.0143, Tex. Prop. Code, to be executed at the closing of the purchase and sale and to be recorded in the deed records of Collin County when updating for the Current Information of Obligation to Pay Improvement District Assessment.

[The undersigned purchaser acknowledges receipt of this notice before the effective date of a binding contract for the purchase of the real property at the address described above.

YOU ARE SIGNING UP TO PAY AN ADDITIONAL ASSESSMENT ABOVE AND BEYOND YOUR PROPERTY TAXES EVERY YEAR. IF YOU DON'T PAY IT, YOUR HOUSE MAY BE FORECLOSED ON.

DATE: DATE:

SIGNATURE OF PURCHASER SIGNATURE OF PURCHASER

The undersigned seller acknowledges providing this notice to the potential purchaser before the effective date of a binding contract for the purchase of the real property at the address described above.

DATE: DATE:

SIGNATURE OF SELLER SIGNATURE OF SELLER][2]

[2] To be included in a copy of the notice required by Section 5.014, Tex. Prop. Code, to be executed by seller in accordance with Section 5.014(a-1), Tex. Prop. Code.

[The undersigned purchaser acknowledges receipt of this notice before the effective date of a binding contract for the purchase of the real property at the address described above. The undersigned purchaser acknowledged the receipt of this notice including the current information required by Section 5.0143, Texas Property Code, as amended.

DATE: DATE:

_____ _____

SIGNATURE OF PURCHASER SIGNATURE OF PURCHASER

STATE OF TEXAS §
§
COUNTY OF _____ §

The foregoing instrument was acknowledged before me by_____ and _____, known to me to be the person(s) whose name(s) is/are subscribed to the foregoing instrument, and acknowledged to me that he or she executed the same for the purposes therein expressed.

Given under my hand and seal of office on this _____, 20__.

Notary Public, State of Texas][3]

[3] To be included in a separate copy of the notice required by Section 5.0143, Tex. Prop. Code, to be executed at the closing of the purchase and sale and to be recorded in the deed records of Collin County.

[The undersigned seller acknowledges providing a separate copy of the notice required by Section 5.014 of the Texas Property Code including the current information required by Section 5.0143, Texas Property Code, as amended, at the closing of the purchase of the real property at the address above.

DATE: DATE:

_____ _____

SIGNATURE OF SELLER SIGNATURE OF SELLER

STATE OF TEXAS §
§
COUNTY OF _____ §

The foregoing instrument was acknowledged before me by_____ and _____, known to me to be the person(s) whose name(s) is/are subscribed to the foregoing instrument, and acknowledged to me that he or she executed the same for the purposes therein expressed.

Given under my hand and seal of office on this _____, 20__.

Notary Public, State of Texas][4]

[4] To be included in a separate copy of the notice required by Section 5.0143, Tex. Prop. Code, to be executed at the closing of the purchase and sale and to be recorded in the deed records of Collin County.

ANNUAL INSTALLMENTS - BLOCK R-1

Annual Installments Due 1/31	Principal	Interest [a]	Additional Interest	Annual Collection Costs	Total Annual Installment[b]
2026	$ 34,032.22	$ 72,606.77	$ 8,297.92	$ 6,136.54	$ 121,073.44
2027	$ 35,610.22	$ 71,117.86	$ 8,127.76	$ 4,825.94	$ 119,681.78
2028	$ 37,240.82	$ 69,559.92	$ 7,949.70	$ 4,922.46	$ 119,672.90
2029	$ 38,976.62	$ 67,930.63	$ 7,763.50	$ 5,020.91	$ 119,691.66
2030	$ 40,817.62	$ 66,225.40	$ 7,568.62	$ 5,121.33	$ 119,732.97
2031	$ 42,711.22	$ 64,439.63	$ 7,364.53	$ 5,223.75	$ 119,739.13
2032	$ 44,657.42	$ 62,571.02	$ 7,150.97	$ 5,328.23	$ 119,707.64
2033	$ 46,761.42	$ 60,617.25	$ 6,927.69	$ 5,434.79	$ 119,741.16
2034	$ 48,970.62	$ 58,571.44	$ 6,693.88	$ 5,543.49	$ 119,779.43
2035	$ 51,232.42	$ 56,428.98	$ 6,449.03	$ 5,654.36	$ 119,764.79
2036	$ 53,652.02	$ 54,187.56	$ 6,192.86	$ 5,767.45	$ 119,799.89
2037	$ 56,124.23	$ 51,840.28	$ 5,924.60	$ 5,882.80	$ 119,771.91
2038	$ 58,754.23	$ 49,384.85	$ 5,643.98	$ 6,000.45	$ 119,783.51
2039	$ 61,542.03	$ 46,814.35	$ 5,350.21	$ 6,120.46	$ 119,827.05
2040	$ 64,435.03	$ 44,121.89	$ 5,042.50	$ 6,242.87	$ 119,842.29
2041	$ 67,433.23	$ 41,302.85	$ 4,720.33	$ 6,367.73	$ 119,824.14
2042	$ 70,641.83	$ 38,352.65	$ 4,383.16	$ 6,495.08	$ 119,872.72
2043	$ 73,955.63	$ 35,262.07	$ 4,029.95	$ 6,624.98	$ 119,872.64
2044	$ 77,427.23	$ 32,026.51	$ 3,660.17	$ 6,757.48	$ 119,871.40
2045	$ 81,056.64	$ 28,639.07	$ 3,273.04	$ 6,892.63	$ 119,861.38
2046	$ 84,896.44	$ 25,092.84	$ 2,867.75	$ 7,030.49	$ 119,887.52
2047	$ 88,894.04	$ 21,378.62	$ 2,443.27	$ 7,171.10	$ 119,887.03
2048	$ 93,102.04	$ 17,489.51	$ 1,998.80	$ 7,314.52	$ 119,904.87
2049	$ 97,520.44	$ 13,416.29	$ 1,533.29	$ 7,460.81	$ 119,930.84
2050	$ 102,149.25	$ 9,149.77	$ 1,045.69	$ 7,610.02	$ 119,954.73
2051	$ 106,988.45	$ 4,680.74	$ 534.94	$ 7,762.23	$ 119,966.36
Total	**$ 1,659,583.34**	**$ 1,163,208.76**	**$ 132,938.14**	**$ 160,712.91**	**$ 3,116,443.16**

Footnotes:

[a] Interest on the PID Bonds is 4.375%.

[b] The figures shown above are estimates only and subject to change in Annual Service Plan Updates. Changes in Annual Collection Costs, reserve fund requirements, interest earnings, or other available offsets could increase or decrease the amounts shown.

COLLIN CREEK EAST PUBLIC IMPROVEMENT DISTRICT
BLOCK R-2 – BUYER DISCLOSURE

NOTICE OF OBLIGATIONS RELATED TO PUBLIC IMPROVEMENT DISTRICT

A person who proposes to sell or otherwise convey real property that is located in a public improvement district established under Subchapter A, Chapter 372, Local Government Code (except for public improvement districts described under Section 372.005), or Chapter 382, Local Government Code, shall first give to the purchaser of the property this written notice, signed by the seller.

For the purposes of this notice, a contract for the purchase and sale of real property having a performance period of less than six months is considered a sale requiring the notice set forth below.

This notice requirement does not apply to a transfer:

1) under a court order or foreclosure sale;
2) by a trustee in bankruptcy;
3) to a mortgagee by a mortgagor or successor in interest or to a beneficiary of a deed of trust by a trustor or successor in interest;
4) by a mortgagee or a beneficiary under a deed of trust who has acquired the land at a sale conducted under a power of sale under a deed of trust or a sale under a court-ordered foreclosure or has acquired the land by a deed in lieu of foreclosure;
5) by a fiduciary in the course of the administration of a decedent's estate, guardianship, conservatorship, or trust;
6) from one co-owner to another co-owner of an undivided interest in the real property;
7) to a spouse or a person in the lineal line of consanguinity of the seller;
8) to or from a governmental entity; or
9) of only a mineral interest, leasehold interest, or security interest.

The following notice shall be given to a prospective purchaser before the execution of a binding contract of purchase and sale, either separately or as an addendum or paragraph of a purchase contract. In the event a contract of purchase and sale is entered into without the seller having provided the required notice, the purchaser, subject to certain exceptions, is entitled to terminate the contract.

A separate copy of this notice shall be executed by the seller and the purchaser and must be filed in the real property records of the county in which the property is located at the closing of the purchase and sale of the property.

AFTER RECORDING[1] RETURN TO:

_____
_____
_____
_____
_____

NOTICE OF OBLIGATION TO PAY IMPROVEMENT DISTRICT ASSESSMENT TO
CITY OF PLANO, TEXAS
CONCERNING THE FOLLOWING PROPERTY

_____
STREET ADDRESS

BLOCK R-2 PRINCIPAL ASSESSMENT: $228,007.55

As the purchaser of the real property described above, you are obligated to pay assessments to City of Plano, Texas, for the costs of a portion of a public improvement or services project (the "Authorized Improvements") undertaken for the benefit of the property within ***Collin Creek East Public Improvement District*** (the "District") created under Subchapter A, Chapter 372, Local Government Code.

AN ASSESSMENT HAS BEEN LEVIED AGAINST YOUR PROPERTY FOR THE AUTHORIZED IMPROVEMENTS, WHICH MAY BE PAID IN FULL AT ANY TIME. IF THE ASSESSMENT IS NOT PAID IN FULL, IT WILL BE DUE AND PAYABLE IN ANNUAL INSTALLMENTS THAT WILL VARY FROM YEAR TO YEAR DEPENDING ON THE AMOUNT OF INTEREST PAID, COLLECTION COSTS, ADMINISTRATIVE COSTS, AND DELINQUENCY COSTS.

The exact amount of the assessment may be obtained from City of Plano. The exact amount of each annual installment will be approved each year by the Plano City Council in the annual service plan update for the District. More information about the assessments, including the amounts and due dates, may be obtained from City of Plano.

Your failure to pay any assessment or any annual installment may result in penalties and interest being added to what you owe or in a lien on and the foreclosure of your property.

[1] To be included in a separate copy of the notice required by Section 5.0143, Tex. Prop. Code, to be executed at the closing of the purchase and sale and to be recorded in the deed records of Collin County when updating for the Current Information of Obligation to Pay Improvement District Assessment.

[The undersigned purchaser acknowledges receipt of this notice before the effective date of a binding contract for the purchase of the real property at the address described above.

YOU ARE SIGNING UP TO PAY AN ADDITIONAL ASSESSMENT ABOVE AND BEYOND YOUR PROPERTY TAXES EVERY YEAR. IF YOU DON'T PAY IT, YOUR HOUSE MAY BE FORECLOSED ON.

DATE: DATE:

SIGNATURE OF PURCHASER SIGNATURE OF PURCHASER

The undersigned seller acknowledges providing this notice to the potential purchaser before the effective date of a binding contract for the purchase of the real property at the address described above.

DATE: DATE:

SIGNATURE OF SELLER SIGNATURE OF SELLER][2]

[2] To be included in a copy of the notice required by Section 5.014, Tex. Prop. Code, to be executed by seller in accordance with Section 5.014(a-1), Tex. Prop. Code.

[The undersigned purchaser acknowledges receipt of this notice before the effective date of a binding contract for the purchase of the real property at the address described above. The undersigned purchaser acknowledged the receipt of this notice including the current information required by Section 5.0143, Texas Property Code, as amended.

DATE: DATE:

_____ _____

SIGNATURE OF PURCHASER SIGNATURE OF PURCHASER

STATE OF TEXAS §
§
COUNTY OF _____ §

The foregoing instrument was acknowledged before me by_____ and _____, known to me to be the person(s) whose name(s) is/are subscribed to the foregoing instrument, and acknowledged to me that he or she executed the same for the purposes therein expressed.

Given under my hand and seal of office on this _____, 20__.

Notary Public, State of Texas][3]

[3] To be included in a separate copy of the notice required by Section 5.0143, Tex. Prop. Code, to be executed at the closing of the purchase and sale and to be recorded in the deed records of Collin County.

[The undersigned seller acknowledges providing a separate copy of the notice required by Section 5.014 of the Texas Property Code including the current information required by Section 5.0143, Texas Property Code, as amended, at the closing of the purchase of the real property at the address above.

DATE: DATE:

SIGNATURE OF SELLER SIGNATURE OF SELLER

STATE OF TEXAS §
§
COUNTY OF _____ §

The foregoing instrument was acknowledged before me by_____ and _____, known to me to be the person(s) whose name(s) is/are subscribed to the foregoing instrument, and acknowledged to me that he or she executed the same for the purposes therein expressed.

Given under my hand and seal of office on this _____, 20__.

Notary Public, State of Texas][4]

[4] To be included in a separate copy of the notice required by Section 5.0143, Tex. Prop. Code, to be executed at the closing of the purchase and sale and to be recorded in the deed records of Collin County.

ANNUAL INSTALLMENTS - BLOCK R-2

Annual Installments Due 1/31	Principal	Interest [a]	Additional Interest	Annual Collection Costs	Total Annual Installment [b]
2026	$ 4,675.63	$ 9,975.33	$ 1,140.04	$ 843.09	$ 16,634.09
2027	$ 4,892.43	$ 9,770.77	$ 1,116.66	$ 663.03	$ 16,442.89
2028	$ 5,116.46	$ 9,556.73	$ 1,092.20	$ 676.29	$ 16,441.67
2029	$ 5,354.94	$ 9,332.88	$ 1,066.62	$ 689.81	$ 16,444.25
2030	$ 5,607.87	$ 9,098.60	$ 1,039.84	$ 703.61	$ 16,449.92
2031	$ 5,868.03	$ 8,853.26	$ 1,011.80	$ 717.68	$ 16,450.77
2032	$ 6,135.41	$ 8,596.53	$ 982.46	$ 732.04	$ 16,446.44
2033	$ 6,424.48	$ 8,328.11	$ 951.78	$ 746.68	$ 16,451.05
2034	$ 6,728.00	$ 8,047.04	$ 919.66	$ 761.61	$ 16,456.31
2035	$ 7,038.74	$ 7,752.69	$ 886.02	$ 776.84	$ 16,454.30
2036	$ 7,371.17	$ 7,444.74	$ 850.83	$ 792.38	$ 16,459.12
2037	$ 7,710.82	$ 7,122.26	$ 813.97	$ 808.23	$ 16,455.27
2038	$ 8,072.15	$ 6,784.91	$ 775.42	$ 824.39	$ 16,456.87
2039	$ 8,455.16	$ 6,431.75	$ 735.06	$ 840.88	$ 16,462.85
2040	$ 8,852.63	$ 6,061.84	$ 692.78	$ 857.70	$ 16,464.94
2041	$ 9,264.55	$ 5,674.53	$ 648.52	$ 874.85	$ 16,462.45
2042	$ 9,705.37	$ 5,269.21	$ 602.20	$ 892.35	$ 16,469.13
2043	$ 10,160.65	$ 4,844.60	$ 553.67	$ 910.20	$ 16,469.11
2044	$ 10,637.61	$ 4,400.07	$ 502.87	$ 928.40	$ 16,468.94
2045	$ 11,136.24	$ 3,934.68	$ 449.68	$ 946.97	$ 16,467.57
2046	$ 11,663.79	$ 3,447.47	$ 394.00	$ 965.91	$ 16,471.16
2047	$ 12,213.01	$ 2,937.18	$ 335.68	$ 985.23	$ 16,471.09
2048	$ 12,791.14	$ 2,402.86	$ 274.61	$ 1,004.93	$ 16,473.54
2049	$ 13,398.18	$ 1,843.24	$ 210.66	$ 1,025.03	$ 16,477.11
2050	$ 14,034.12	$ 1,257.07	$ 143.67	$ 1,045.53	$ 16,480.39
2051	$ 14,698.97	$ 643.08	$ 73.49	$ 1,066.44	$ 16,481.99
Total	**$ 228,007.55**	**$ 159,811.43**	**$ 18,264.16**	**$ 22,080.09**	**$ 428,163.23**

Footnotes:

[a] Interest on the PID Bonds is 4.375%.

[b] The figures shown above are estimates only and subject to change in Annual Service Plan Updates. Changes in Annual Collection Costs, reserve fund requirements, interest earnings, or other available offsets could increase or decrease the amounts shown.

COLLIN CREEK EAST PUBLIC IMPROVEMENT DISTRICT

BLOCK S-1 INDEPENDENT LIVING/MULTI-FAMILY – BUYER DISCLOSURE

NOTICE OF OBLIGATIONS RELATED TO PUBLIC IMPROVEMENT DISTRICT

A person who proposes to sell or otherwise convey real property that is located in a public improvement district established under Subchapter A, Chapter 372, Local Government Code (except for public improvement districts described under Section 372.005), or Chapter 382, Local Government Code, shall first give to the purchaser of the property this written notice, signed by the seller.

For the purposes of this notice, a contract for the purchase and sale of real property having a performance period of less than six months is considered a sale requiring the notice set forth below.

This notice requirement does not apply to a transfer:

1) under a court order or foreclosure sale;
2) by a trustee in bankruptcy;
3) to a mortgagee by a mortgagor or successor in interest or to a beneficiary of a deed of trust by a trustor or successor in interest;
4) by a mortgagee or a beneficiary under a deed of trust who has acquired the land at a sale conducted under a power of sale under a deed of trust or a sale under a court-ordered foreclosure or has acquired the land by a deed in lieu of foreclosure;
5) by a fiduciary in the course of the administration of a decedent's estate, guardianship, conservatorship, or trust;
6) from one co-owner to another co-owner of an undivided interest in the real property;
7) to a spouse or a person in the lineal line of consanguinity of the seller;
8) to or from a governmental entity; or
9) of only a mineral interest, leasehold interest, or security interest.

The following notice shall be given to a prospective purchaser before the execution of a binding contract of purchase and sale, either separately or as an addendum or paragraph of a purchase contract. In the event a contract of purchase and sale is entered into without the seller having provided the required notice, the purchaser, subject to certain exceptions, is entitled to terminate the contract.

A separate copy of this notice shall be executed by the seller and the purchaser and must be filed in the real property records of the county in which the property is located at the closing of the purchase and sale of the property.

AFTER RECORDING[1] RETURN TO:

_____
_____
_____
_____
_____

NOTICE OF OBLIGATION TO PAY IMPROVEMENT DISTRICT ASSESSMENT TO
CITY OF PLANO, TEXAS
CONCERNING THE FOLLOWING PROPERTY

_____
STREET ADDRESS

BLOCK S-1 INDEPENDENT LIVING/MULTI-FAMILY PRINCIPAL ASSESSMENT: $1,371,556.48

As the purchaser of the real property described above, you are obligated to pay assessments to City of Plano, Texas, for the costs of a portion of a public improvement or services project (the "Authorized Improvements") undertaken for the benefit of the property within ***Collin Creek East Public Improvement District*** (the "District") created under Subchapter A, Chapter 372, Local Government Code.

AN ASSESSMENT HAS BEEN LEVIED AGAINST YOUR PROPERTY FOR THE AUTHORIZED IMPROVEMENTS, WHICH MAY BE PAID IN FULL AT ANY TIME. IF THE ASSESSMENT IS NOT PAID IN FULL, IT WILL BE DUE AND PAYABLE IN ANNUAL INSTALLMENTS THAT WILL VARY FROM YEAR TO YEAR DEPENDING ON THE AMOUNT OF INTEREST PAID, COLLECTION COSTS, ADMINISTRATIVE COSTS, AND DELINQUENCY COSTS.

The exact amount of the assessment may be obtained from City of Plano. The exact amount of each annual installment will be approved each year by the Plano City Council in the annual service plan update for the District. More information about the assessments, including the amounts and due dates, may be obtained from City of Plano.

Your failure to pay any assessment or any annual installment may result in penalties and interest being added to what you owe or in a lien on and the foreclosure of your property.

[1] To be included in a separate copy of the notice required by Section 5.0143, Tex. Prop. Code, to be executed at the closing of the purchase and sale and to be recorded in the deed records of Collin County when updating for the Current Information of Obligation to Pay Improvement District Assessment.

[The undersigned purchaser acknowledges receipt of this notice before the effective date of a binding contract for the purchase of the real property at the address described above.

YOU ARE SIGNING UP TO PAY AN ADDITIONAL ASSESSMENT ABOVE AND BEYOND YOUR PROPERTY TAXES EVERY YEAR. IF YOU DON'T PAY IT, YOUR HOUSE MAY BE FORECLOSED ON.

DATE: DATE:

SIGNATURE OF PURCHASER SIGNATURE OF PURCHASER

The undersigned seller acknowledges providing this notice to the potential purchaser before the effective date of a binding contract for the purchase of the real property at the address described above.

DATE: DATE:

SIGNATURE OF SELLER SIGNATURE OF SELLER][2]

[2] To be included in a copy of the notice required by Section 5.014, Tex. Prop. Code, to be executed by seller in accordance with Section 5.014(a-1), Tex. Prop. Code.

[The undersigned purchaser acknowledges receipt of this notice before the effective date of a binding contract for the purchase of the real property at the address described above. The undersigned purchaser acknowledged the receipt of this notice including the current information required by Section 5.0143, Texas Property Code, as amended.

DATE: DATE:

_____ _____

SIGNATURE OF PURCHASER SIGNATURE OF PURCHASER

STATE OF TEXAS §
§
COUNTY OF _____ §

The foregoing instrument was acknowledged before me by_____ and _____, known to me to be the person(s) whose name(s) is/are subscribed to the foregoing instrument, and acknowledged to me that he or she executed the same for the purposes therein expressed.

Given under my hand and seal of office on this _____, 20__.

Notary Public, State of Texas][3]

[3] To be included in a separate copy of the notice required by Section 5.0143, Tex. Prop. Code, to be executed at the closing of the purchase and sale and to be recorded in the deed records of Collin County.

[The undersigned seller acknowledges providing a separate copy of the notice required by Section 5.014 of the Texas Property Code including the current information required by Section 5.0143, Texas Property Code, as amended, at the closing of the purchase of the real property at the address above.

DATE: DATE:

_____ _____

SIGNATURE OF SELLER SIGNATURE OF SELLER

STATE OF TEXAS §
§
COUNTY OF _____ §

The foregoing instrument was acknowledged before me by_____ and _____, known to me to be the person(s) whose name(s) is/are subscribed to the foregoing instrument, and acknowledged to me that he or she executed the same for the purposes therein expressed.

Given under my hand and seal of office on this _____, 20__.

Notary Public, State of Texas][4]

[4] To be included in a separate copy of the notice required by Section 5.0143, Tex. Prop. Code, to be executed at the closing of the purchase and sale and to be recorded in the deed records of Collin County.

ANNUAL INSTALLMENTS - BLOCK S-1 INDEPENDENT LIVING/MULTI-FAMILY

Annual Installments Due 1/31	Principal	Interest [a]	Additional Interest	Annual Collection Costs	Total Annual Installment [b]
2026	$ 28,125.80	$ 60,005.60	$ 6,857.78	$ 5,071.52	$ 100,060.70
2027	$ 29,429.93	$ 58,775.09	$ 6,717.15	$ 3,988.38	$ 98,910.56
2028	$ 30,777.53	$ 57,487.53	$ 6,570.00	$ 4,068.15	$ 98,903.22
2029	$ 32,212.08	$ 56,141.02	$ 6,416.12	$ 4,149.51	$ 98,918.73
2030	$ 33,733.57	$ 54,731.74	$ 6,255.06	$ 4,232.50	$ 98,952.86
2031	$ 35,298.53	$ 53,255.89	$ 6,086.39	$ 4,317.15	$ 98,957.96
2032	$ 36,906.96	$ 51,711.58	$ 5,909.90	$ 4,403.50	$ 98,931.93
2033	$ 38,645.80	$ 50,096.90	$ 5,725.36	$ 4,491.57	$ 98,959.63
2034	$ 40,471.59	$ 48,406.15	$ 5,532.13	$ 4,581.40	$ 98,991.27
2035	$ 42,340.85	$ 46,635.52	$ 5,329.77	$ 4,673.03	$ 98,979.16
2036	$ 44,340.52	$ 44,783.11	$ 5,118.07	$ 4,766.49	$ 99,008.18
2037	$ 46,383.66	$ 42,843.21	$ 4,896.37	$ 4,861.82	$ 98,985.05
2038	$ 48,557.21	$ 40,813.92	$ 4,664.45	$ 4,959.05	$ 98,994.63
2039	$ 50,861.18	$ 38,689.55	$ 4,421.66	$ 5,058.23	$ 99,030.62
2040	$ 53,252.09	$ 36,464.37	$ 4,167.36	$ 5,159.40	$ 99,043.21
2041	$ 55,729.94	$ 34,134.59	$ 3,901.10	$ 5,262.59	$ 99,028.21
2042	$ 58,381.68	$ 31,696.40	$ 3,622.45	$ 5,367.84	$ 99,068.37
2043	$ 61,120.36	$ 29,142.21	$ 3,330.54	$ 5,475.19	$ 99,068.30
2044	$ 63,989.45	$ 26,468.19	$ 3,024.94	$ 5,584.70	$ 99,067.27
2045	$ 66,988.96	$ 23,668.65	$ 2,704.99	$ 5,696.39	$ 99,058.99
2046	$ 70,162.35	$ 20,737.89	$ 2,370.04	$ 5,810.32	$ 99,080.59
2047	$ 73,466.15	$ 17,668.28	$ 2,019.23	$ 5,926.53	$ 99,080.19
2048	$ 76,943.84	$ 14,454.14	$ 1,651.90	$ 6,045.06	$ 99,094.93
2049	$ 80,595.41	$ 11,087.85	$ 1,267.18	$ 6,165.96	$ 99,116.39
2050	$ 84,420.86	$ 7,561.80	$ 864.21	$ 6,289.28	$ 99,136.14
2051	$ 88,420.20	$ 3,868.38	$ 442.10	$ 6,415.06	$ 99,145.75
Total	**$ 1,371,556.48**	**$ 961,329.55**	**$ 109,866.23**	**$ 132,820.59**	**$ 2,575,572.86**

Footnotes:

[a] Interest on the PID Bonds is 4.375%.

[b] The figures shown above are estimates only and subject to change in Annual Service Plan Updates. Changes in Annual Collection Costs, reserve fund requirements, interest earnings, or other available offsets could increase or decrease the amounts shown.

COLLIN CREEK EAST PUBLIC IMPROVEMENT DISTRICT
BLOCK S-1 RETAIL – BUYER DISCLOSURE

NOTICE OF OBLIGATIONS RELATED TO PUBLIC IMPROVEMENT DISTRICT

A person who proposes to sell or otherwise convey real property that is located in a public improvement district established under Subchapter A, Chapter 372, Local Government Code (except for public improvement districts described under Section 372.005), or Chapter 382, Local Government Code, shall first give to the purchaser of the property this written notice, signed by the seller.

For the purposes of this notice, a contract for the purchase and sale of real property having a performance period of less than six months is considered a sale requiring the notice set forth below.

This notice requirement does not apply to a transfer:

1) under a court order or foreclosure sale;
2) by a trustee in bankruptcy;
3) to a mortgagee by a mortgagor or successor in interest or to a beneficiary of a deed of trust by a trustor or successor in interest;
4) by a mortgagee or a beneficiary under a deed of trust who has acquired the land at a sale conducted under a power of sale under a deed of trust or a sale under a court-ordered foreclosure or has acquired the land by a deed in lieu of foreclosure;
5) by a fiduciary in the course of the administration of a decedent's estate, guardianship, conservatorship, or trust;
6) from one co-owner to another co-owner of an undivided interest in the real property;
7) to a spouse or a person in the lineal line of consanguinity of the seller;
8) to or from a governmental entity; or
9) of only a mineral interest, leasehold interest, or security interest.

The following notice shall be given to a prospective purchaser before the execution of a binding contract of purchase and sale, either separately or as an addendum or paragraph of a purchase contract. In the event a contract of purchase and sale is entered into without the seller having provided the required notice, the purchaser, subject to certain exceptions, is entitled to terminate the contract.

A separate copy of this notice shall be executed by the seller and the purchaser and must be filed in the real property records of the county in which the property is located at the closing of the purchase and sale of the property.

AFTER RECORDING[1] RETURN TO:

_____
_____
_____
_____
_____

NOTICE OF OBLIGATION TO PAY IMPROVEMENT DISTRICT ASSESSMENT TO
CITY OF PLANO, TEXAS
CONCERNING THE FOLLOWING PROPERTY

_____
STREET ADDRESS

BLOCK S-1 RETAIL PRINCIPAL ASSESSMENT: $424,688.75

As the purchaser of the real property described above, you are obligated to pay assessments to City of Plano, Texas, for the costs of a portion of a public improvement or services project (the "Authorized Improvements") undertaken for the benefit of the property within ***Collin Creek East Public Improvement District*** (the "District") created under Subchapter A, Chapter 372, Local Government Code.

AN ASSESSMENT HAS BEEN LEVIED AGAINST YOUR PROPERTY FOR THE AUTHORIZED IMPROVEMENTS, WHICH MAY BE PAID IN FULL AT ANY TIME. IF THE ASSESSMENT IS NOT PAID IN FULL, IT WILL BE DUE AND PAYABLE IN ANNUAL INSTALLMENTS THAT WILL VARY FROM YEAR TO YEAR DEPENDING ON THE AMOUNT OF INTEREST PAID, COLLECTION COSTS, ADMINISTRATIVE COSTS, AND DELINQUENCY COSTS.

The exact amount of the assessment may be obtained from City of Plano. The exact amount of each annual installment will be approved each year by the Plano City Council in the annual service plan update for the District. More information about the assessments, including the amounts and due dates, may be obtained from City of Plano.

Your failure to pay any assessment or any annual installment may result in penalties and interest being added to what you owe or in a lien on and the foreclosure of your property.

[1] To be included in a separate copy of the notice required by Section 5.0143, Tex. Prop. Code, to be executed at the closing of the purchase and sale and to be recorded in the deed records of Collin County when updating for the Current Information of Obligation to Pay Improvement District Assessment.

[The undersigned purchaser acknowledges receipt of this notice before the effective date of a binding contract for the purchase of the real property at the address described above.

YOU ARE SIGNING UP TO PAY AN ADDITIONAL ASSESSMENT ABOVE AND BEYOND YOUR PROPERTY TAXES EVERY YEAR. IF YOU DON'T PAY IT, YOUR HOUSE MAY BE FORECLOSED ON.

DATE: DATE:

SIGNATURE OF PURCHASER SIGNATURE OF PURCHASER

The undersigned seller acknowledges providing this notice to the potential purchaser before the effective date of a binding contract for the purchase of the real property at the address described above.

DATE: DATE:

SIGNATURE OF SELLER SIGNATURE OF SELLER][2]

[2] To be included in a copy of the notice required by Section 5.014, Tex. Prop. Code, to be executed by seller in accordance with Section 5.014(a-1), Tex. Prop. Code.

[The undersigned purchaser acknowledges receipt of this notice before the effective date of a binding contract for the purchase of the real property at the address described above. The undersigned purchaser acknowledged the receipt of this notice including the current information required by Section 5.0143, Texas Property Code, as amended.

DATE: DATE:

_____ _____

SIGNATURE OF PURCHASER SIGNATURE OF PURCHASER

STATE OF TEXAS §
§
COUNTY OF _____ §

The foregoing instrument was acknowledged before me by_____ and _____, known to me to be the person(s) whose name(s) is/are subscribed to the foregoing instrument, and acknowledged to me that he or she executed the same for the purposes therein expressed.

Given under my hand and seal of office on this _____, 20__.

Notary Public, State of Texas][3]

[3] To be included in a separate copy of the notice required by Section 5.0143, Tex. Prop. Code, to be executed at the closing of the purchase and sale and to be recorded in the deed records of Collin County.

[The undersigned seller acknowledges providing a separate copy of the notice required by Section 5.014 of the Texas Property Code including the current information required by Section 5.0143, Texas Property Code, as amended, at the closing of the purchase of the real property at the address above.

DATE: DATE:

SIGNATURE OF SELLER SIGNATURE OF SELLER

STATE OF TEXAS §
§
COUNTY OF _____ §

The foregoing instrument was acknowledged before me by_____ and _____, known to me to be the person(s) whose name(s) is/are subscribed to the foregoing instrument, and acknowledged to me that he or she executed the same for the purposes therein expressed.

Given under my hand and seal of office on this _____, 20__.

Notary Public, State of Texas][4]

[4] To be included in a separate copy of the notice required by Section 5.0143, Tex. Prop. Code, to be executed at the closing of the purchase and sale and to be recorded in the deed records of Collin County

ANNUAL INSTALLMENTS - BLOCK S-1 RETAIL

Annual Installments Due 1/31	Principal	Interest [a]	Additional Interest	Annual Collection Costs	Total Annual Installment [b]
2026	$ 8,708.87	$ 18,580.13	$ 2,123.44	$ 1,570.35	$ 30,982.79
2027	$ 9,112.68	$ 18,199.12	$ 2,079.90	$ 1,234.96	$ 30,626.67
2028	$ 9,529.96	$ 17,800.44	$ 2,034.34	$ 1,259.66	$ 30,624.39
2029	$ 9,974.15	$ 17,383.50	$ 1,986.69	$ 1,284.86	$ 30,629.19
2030	$ 10,445.26	$ 16,947.14	$ 1,936.82	$ 1,310.55	$ 30,639.76
2031	$ 10,929.84	$ 16,490.15	$ 1,884.59	$ 1,336.76	$ 30,641.34
2032	$ 11,427.87	$ 16,011.97	$ 1,829.94	$ 1,363.50	$ 30,633.28
2033	$ 11,966.29	$ 15,512.01	$ 1,772.80	$ 1,390.77	$ 30,641.86
2034	$ 12,531.62	$ 14,988.48	$ 1,712.97	$ 1,418.58	$ 30,651.66
2035	$ 13,110.42	$ 14,440.22	$ 1,650.31	$ 1,446.96	$ 30,647.91
2036	$ 13,729.60	$ 13,866.64	$ 1,584.76	$ 1,475.89	$ 30,656.89
2037	$ 14,362.24	$ 13,265.97	$ 1,516.11	$ 1,505.41	$ 30,649.73
2038	$ 15,035.26	$ 12,637.62	$ 1,444.30	$ 1,535.52	$ 30,652.70
2039	$ 15,748.66	$ 11,979.83	$ 1,369.12	$ 1,566.23	$ 30,663.84
2040	$ 16,488.98	$ 11,290.83	$ 1,290.38	$ 1,597.56	$ 30,667.74
2041	$ 17,256.22	$ 10,569.43	$ 1,207.94	$ 1,629.51	$ 30,663.10
2042	$ 18,077.30	$ 9,814.47	$ 1,121.65	$ 1,662.10	$ 30,675.53
2043	$ 18,925.31	$ 9,023.59	$ 1,031.27	$ 1,695.34	$ 30,675.51
2044	$ 19,813.69	$ 8,195.61	$ 936.64	$ 1,729.25	$ 30,675.19
2045	$ 20,742.46	$ 7,328.76	$ 837.57	$ 1,763.83	$ 30,672.63
2046	$ 21,725.07	$ 6,421.28	$ 733.86	$ 1,799.11	$ 30,679.32
2047	$ 22,748.06	$ 5,470.81	$ 625.24	$ 1,835.09	$ 30,679.19
2048	$ 23,824.89	$ 4,475.58	$ 511.49	$ 1,871.79	$ 30,683.75
2049	$ 24,955.56	$ 3,433.24	$ 392.37	$ 1,909.23	$ 30,690.40
2050	$ 26,140.08	$ 2,341.43	$ 267.59	$ 1,947.41	$ 30,696.52
2051	$ 27,378.43	$ 1,197.81	$ 136.89	$ 1,986.36	$ 30,699.49
Total	**$ 424,688.75**	**$ 297,666.08**	**$ 34,018.98**	**$ 41,126.57**	**$ 797,500.38**

Footnotes:

[a] Interest on the PID Bonds is 4.375%.

[b] The figures shown above are estimates only and subject to change in Annual Service Plan Updates. Changes in Annual Collection Costs, reserve fund requirements, interest earnings, or other available offsets could increase or decrease the amounts shown.

COLLIN CREEK EAST PUBLIC IMPROVEMENT DISTRICT

BLOCK S-2 INDEPENDENT LIVING/MULTI-FAMILY – BUYER DISCLOSURE

NOTICE OF OBLIGATIONS RELATED TO PUBLIC IMPROVEMENT DISTRICT

A person who proposes to sell or otherwise convey real property that is located in a public improvement district established under Subchapter A, Chapter 372, Local Government Code (except for public improvement districts described under Section 372.005), or Chapter 382, Local Government Code, shall first give to the purchaser of the property this written notice, signed by the seller.

For the purposes of this notice, a contract for the purchase and sale of real property having a performance period of less than six months is considered a sale requiring the notice set forth below.

This notice requirement does not apply to a transfer:

1) under a court order or foreclosure sale;
2) by a trustee in bankruptcy;
3) to a mortgagee by a mortgagor or successor in interest or to a beneficiary of a deed of trust by a trustor or successor in interest;
4) by a mortgagee or a beneficiary under a deed of trust who has acquired the land at a sale conducted under a power of sale under a deed of trust or a sale under a court-ordered foreclosure or has acquired the land by a deed in lieu of foreclosure;
5) by a fiduciary in the course of the administration of a decedent's estate, guardianship, conservatorship, or trust;
6) from one co-owner to another co-owner of an undivided interest in the real property;
7) to a spouse or a person in the lineal line of consanguinity of the seller;
8) to or from a governmental entity; or
9) of only a mineral interest, leasehold interest, or security interest.

The following notice shall be given to a prospective purchaser before the execution of a binding contract of purchase and sale, either separately or as an addendum or paragraph of a purchase contract. In the event a contract of purchase and sale is entered into without the seller having provided the required notice, the purchaser, subject to certain exceptions, is entitled to terminate the contract.

A separate copy of this notice shall be executed by the seller and the purchaser and must be filed in the real property records of the county in which the property is located at the closing of the purchase and sale of the property.

AFTER RECORDING[1] RETURN TO:

_____
_____
_____
_____
_____

NOTICE OF OBLIGATION TO PAY IMPROVEMENT DISTRICT ASSESSMENT TO
CITY OF PLANO, TEXAS
CONCERNING THE FOLLOWING PROPERTY

_____
STREET ADDRESS

BLOCK S-2 INDEPENDENT LIVING/MULTI-FAMILY PRINCIPAL ASSESSMENT: $1,371,556.48

As the purchaser of the real property described above, you are obligated to pay assessments to City of Plano, Texas, for the costs of a portion of a public improvement or services project (the "Authorized Improvements") undertaken for the benefit of the property within ***Collin Creek East Public Improvement District*** (the "District") created under Subchapter A, Chapter 372, Local Government Code.

AN ASSESSMENT HAS BEEN LEVIED AGAINST YOUR PROPERTY FOR THE AUTHORIZED IMPROVEMENTS, WHICH MAY BE PAID IN FULL AT ANY TIME. IF THE ASSESSMENT IS NOT PAID IN FULL, IT WILL BE DUE AND PAYABLE IN ANNUAL INSTALLMENTS THAT WILL VARY FROM YEAR TO YEAR DEPENDING ON THE AMOUNT OF INTEREST PAID, COLLECTION COSTS, ADMINISTRATIVE COSTS, AND DELINQUENCY COSTS.

The exact amount of the assessment may be obtained from City of Plano. The exact amount of each annual installment will be approved each year by the Plano City Council in the annual service plan update for the District. More information about the assessments, including the amounts and due dates, may be obtained from City of Plano.

Your failure to pay any assessment or any annual installment may result in penalties and interest being added to what you owe or in a lien on and the foreclosure of your property.

[1] To be included in a separate copy of the notice required by Section 5.0143, Tex. Prop. Code, to be executed at the closing of the purchase and sale and to be recorded in the deed records of Collin County when updating for the Current Information of Obligation to Pay Improvement District Assessment.

[The undersigned purchaser acknowledges receipt of this notice before the effective date of a binding contract for the purchase of the real property at the address described above.

YOU ARE SIGNING UP TO PAY AN ADDITIONAL ASSESSMENT ABOVE AND BEYOND YOUR PROPERTY TAXES EVERY YEAR. IF YOU DON'T PAY IT, YOUR HOUSE MAY BE FORECLOSED ON.

DATE: DATE:

SIGNATURE OF PURCHASER SIGNATURE OF PURCHASER

The undersigned seller acknowledges providing this notice to the potential purchaser before the effective date of a binding contract for the purchase of the real property at the address described above.

DATE: DATE:

SIGNATURE OF SELLER SIGNATURE OF SELLER][2]

[2] To be included in a copy of the notice required by Section 5.014, Tex. Prop. Code, to be executed by seller in accordance with Section 5.014(a-1), Tex. Prop. Code.

[The undersigned purchaser acknowledges receipt of this notice before the effective date of a binding contract for the purchase of the real property at the address described above. The undersigned purchaser acknowledged the receipt of this notice including the current information required by Section 5.0143, Texas Property Code, as amended.

DATE: DATE:

_____ _____

SIGNATURE OF PURCHASER SIGNATURE OF PURCHASER

STATE OF TEXAS §
§
COUNTY OF _____ §

The foregoing instrument was acknowledged before me by_____ and _____, known to me to be the person(s) whose name(s) is/are subscribed to the foregoing instrument, and acknowledged to me that he or she executed the same for the purposes therein expressed.

Given under my hand and seal of office on this _____, 20__.

Notary Public, State of Texas][3]

[3] To be included in a separate copy of the notice required by Section 5.0143, Tex. Prop. Code, to be executed at the closing of the purchase and sale and to be recorded in the deed records of Collin County.

[The undersigned seller acknowledges providing a separate copy of the notice required by Section 5.014 of the Texas Property Code including the current information required by Section 5.0143, Texas Property Code, as amended, at the closing of the purchase of the real property at the address above.

DATE: DATE:

_____ _____

SIGNATURE OF SELLER SIGNATURE OF SELLER

STATE OF TEXAS §
§
COUNTY OF _____ §

The foregoing instrument was acknowledged before me by_____ and _____, known to me to be the person(s) whose name(s) is/are subscribed to the foregoing instrument, and acknowledged to me that he or she executed the same for the purposes therein expressed.

Given under my hand and seal of office on this _____, 20__.

Notary Public, State of Texas][4]

[4] To be included in a separate copy of the notice required by Section 5.0143, Tex. Prop. Code, to be executed at the closing of the purchase and sale and to be recorded in the deed records of Collin County.

ANNUAL INSTALLMENTS - BLOCK S-2 INDEPENDENT LIVING/MULTI-FAMILY

Annual Installments Due 1/31	Principal	Interest [a]	Additional Interest	Annual Collection Costs	Total Annual Installment[b]
2026	$ 28,125.80	$ 60,005.60	$ 6,857.78	$ 5,071.52	$ 100,060.70
2027	$ 29,429.93	$ 58,775.09	$ 6,717.15	$ 3,988.38	$ 98,910.56
2028	$ 30,777.53	$ 57,487.53	$ 6,570.00	$ 4,068.15	$ 98,903.22
2029	$ 32,212.08	$ 56,141.02	$ 6,416.12	$ 4,149.51	$ 98,918.73
2030	$ 33,733.57	$ 54,731.74	$ 6,255.06	$ 4,232.50	$ 98,952.86
2031	$ 35,298.53	$ 53,255.89	$ 6,086.39	$ 4,317.15	$ 98,957.96
2032	$ 36,906.96	$ 51,711.58	$ 5,909.90	$ 4,403.50	$ 98,931.93
2033	$ 38,645.80	$ 50,096.90	$ 5,725.36	$ 4,491.57	$ 98,959.63
2034	$ 40,471.59	$ 48,406.15	$ 5,532.13	$ 4,581.40	$ 98,991.27
2035	$ 42,340.85	$ 46,635.52	$ 5,329.77	$ 4,673.03	$ 98,979.16
2036	$ 44,340.52	$ 44,783.11	$ 5,118.07	$ 4,766.49	$ 99,008.18
2037	$ 46,383.66	$ 42,843.21	$ 4,896.37	$ 4,861.82	$ 98,985.05
2038	$ 48,557.21	$ 40,813.92	$ 4,664.45	$ 4,959.05	$ 98,994.63
2039	$ 50,861.18	$ 38,689.55	$ 4,421.66	$ 5,058.23	$ 99,030.62
2040	$ 53,252.09	$ 36,464.37	$ 4,167.36	$ 5,159.40	$ 99,043.21
2041	$ 55,729.94	$ 34,134.59	$ 3,901.10	$ 5,262.59	$ 99,028.21
2042	$ 58,381.68	$ 31,696.40	$ 3,622.45	$ 5,367.84	$ 99,068.37
2043	$ 61,120.36	$ 29,142.21	$ 3,330.54	$ 5,475.19	$ 99,068.30
2044	$ 63,989.45	$ 26,468.19	$ 3,024.94	$ 5,584.70	$ 99,067.27
2045	$ 66,988.96	$ 23,668.65	$ 2,704.99	$ 5,696.39	$ 99,058.99
2046	$ 70,162.35	$ 20,737.89	$ 2,370.04	$ 5,810.32	$ 99,080.59
2047	$ 73,466.15	$ 17,668.28	$ 2,019.23	$ 5,926.53	$ 99,080.19
2048	$ 76,943.84	$ 14,454.14	$ 1,651.90	$ 6,045.06	$ 99,094.93
2049	$ 80,595.41	$ 11,087.85	$ 1,267.18	$ 6,165.96	$ 99,116.39
2050	$ 84,420.86	$ 7,561.80	$ 864.21	$ 6,289.28	$ 99,136.14
2051	$ 88,420.20	$ 3,868.38	$ 442.10	$ 6,415.06	$ 99,145.75
Total	**$ 1,371,556.48**	**$ 961,329.55**	**$ 109,866.23**	**$ 132,820.59**	**$ 2,575,572.86**

Footnotes:

[a] Interest on the PID Bonds is 4.375%.

[b] The figures shown above are estimates only and subject to change in Annual Service Plan Updates. Changes in Annual Collection Costs, reserve fund requirements, interest earnings, or other available offsets could increase or decrease the amounts shown.

COLLIN CREEK EAST PUBLIC IMPROVEMENT DISTRICT
BLOCK S-2 RETAIL – BUYER DISCLOSURE

NOTICE OF OBLIGATIONS RELATED TO PUBLIC IMPROVEMENT DISTRICT

A person who proposes to sell or otherwise convey real property that is located in a public improvement district established under Subchapter A, Chapter 372, Local Government Code (except for public improvement districts described under Section 372.005), or Chapter 382, Local Government Code, shall first give to the purchaser of the property this written notice, signed by the seller.

For the purposes of this notice, a contract for the purchase and sale of real property having a performance period of less than six months is considered a sale requiring the notice set forth below.

This notice requirement does not apply to a transfer:

1) under a court order or foreclosure sale;
2) by a trustee in bankruptcy;
3) to a mortgagee by a mortgagor or successor in interest or to a beneficiary of a deed of trust by a trustor or successor in interest;
4) by a mortgagee or a beneficiary under a deed of trust who has acquired the land at a sale conducted under a power of sale under a deed of trust or a sale under a court-ordered foreclosure or has acquired the land by a deed in lieu of foreclosure;
5) by a fiduciary in the course of the administration of a decedent's estate, guardianship, conservatorship, or trust;
6) from one co-owner to another co-owner of an undivided interest in the real property;
7) to a spouse or a person in the lineal line of consanguinity of the seller;
8) to or from a governmental entity; or
9) of only a mineral interest, leasehold interest, or security interest.

The following notice shall be given to a prospective purchaser before the execution of a binding contract of purchase and sale, either separately or as an addendum or paragraph of a purchase contract. In the event a contract of purchase and sale is entered into without the seller having provided the required notice, the purchaser, subject to certain exceptions, is entitled to terminate the contract.

A separate copy of this notice shall be executed by the seller and the purchaser and must be filed in the real property records of the county in which the property is located at the closing of the purchase and sale of the property.

AFTER RECORDING[1] RETURN TO:

_____
_____
_____
_____
_____

NOTICE OF OBLIGATION TO PAY IMPROVEMENT DISTRICT ASSESSMENT TO
CITY OF PLANO, TEXAS
CONCERNING THE FOLLOWING PROPERTY

_____
STREET ADDRESS

BLOCK S-2 RETAIL PRINCIPAL ASSESSMENT: $409,733.30

As the purchaser of the real property described above, you are obligated to pay assessments to City of Plano, Texas, for the costs of a portion of a public improvement or services project (the "Authorized Improvements") undertaken for the benefit of the property within ***Collin Creek East Public Improvement District*** (the "District") created under Subchapter A, Chapter 372, Local Government Code.

AN ASSESSMENT HAS BEEN LEVIED AGAINST YOUR PROPERTY FOR THE AUTHORIZED IMPROVEMENTS, WHICH MAY BE PAID IN FULL AT ANY TIME. IF THE ASSESSMENT IS NOT PAID IN FULL, IT WILL BE DUE AND PAYABLE IN ANNUAL INSTALLMENTS THAT WILL VARY FROM YEAR TO YEAR DEPENDING ON THE AMOUNT OF INTEREST PAID, COLLECTION COSTS, ADMINISTRATIVE COSTS, AND DELINQUENCY COSTS.

The exact amount of the assessment may be obtained from City of Plano. The exact amount of each annual installment will be approved each year by the Plano City Council in the annual service plan update for the District. More information about the assessments, including the amounts and due dates, may be obtained from City of Plano.

Your failure to pay any assessment or any annual installment may result in penalties and interest being added to what you owe or in a lien on and the foreclosure of your property.

[1] To be included in a separate copy of the notice required by Section 5.0143, Tex. Prop. Code, to be executed at the closing of the purchase and sale and to be recorded in the deed records of Collin County when updating for the Current Information of Obligation to Pay Improvement District Assessment.

[The undersigned purchaser acknowledges receipt of this notice before the effective date of a binding contract for the purchase of the real property at the address described above.

YOU ARE SIGNING UP TO PAY AN ADDITIONAL ASSESSMENT ABOVE AND BEYOND YOUR PROPERTY TAXES EVERY YEAR. IF YOU DON'T PAY IT, YOUR HOUSE MAY BE FORECLOSED ON.

DATE: DATE:

SIGNATURE OF PURCHASER SIGNATURE OF PURCHASER

The undersigned seller acknowledges providing this notice to the potential purchaser before the effective date of a binding contract for the purchase of the real property at the address described above.

DATE: DATE:

SIGNATURE OF SELLER SIGNATURE OF SELLER][2]

[2] To be included in a copy of the notice required by Section 5.014, Tex. Prop. Code, to be executed by seller in accordance with Section 5.014(a-1), Tex. Prop. Code.

[The undersigned purchaser acknowledges receipt of this notice before the effective date of a binding contract for the purchase of the real property at the address described above. The undersigned purchaser acknowledged the receipt of this notice including the current information required by Section 5.0143, Texas Property Code, as amended.

DATE: DATE:

_____ _____
SIGNATURE OF PURCHASER SIGNATURE OF PURCHASER

STATE OF TEXAS §
§
COUNTY OF _____ §

The foregoing instrument was acknowledged before me by_____ and _____, known to me to be the person(s) whose name(s) is/are subscribed to the foregoing instrument, and acknowledged to me that he or she executed the same for the purposes therein expressed.

Given under my hand and seal of office on this _____, 20__.

Notary Public, State of Texas][3]

[3] To be included in a separate copy of the notice required by Section 5.0143, Tex. Prop. Code, to be executed at the closing of the purchase and sale and to be recorded in the deed records of Collin County.

[The undersigned seller acknowledges providing a separate copy of the notice required by Section 5.014 of the Texas Property Code including the current information required by Section 5.0143, Texas Property Code, as amended, at the closing of the purchase of the real property at the address above.

DATE: DATE:

_____ _____

SIGNATURE OF SELLER SIGNATURE OF SELLER

STATE OF TEXAS §
§
COUNTY OF _____ §

The foregoing instrument was acknowledged before me by_____ and _____, known to me to be the person(s) whose name(s) is/are subscribed to the foregoing instrument, and acknowledged to me that he or she executed the same for the purposes therein expressed.

Given under my hand and seal of office on this _____, 20__.

Notary Public, State of Texas][4]

[4] To be included in a separate copy of the notice required by Section 5.0143, Tex. Prop. Code, to be executed at the closing of the purchase and sale and to be recorded in the deed records of Collin County.

ANNUAL INSTALLMENTS - BLOCK S-2 RETAIL

Annual Installments Due 1/31	Principal	Interest [a]	Additional Interest	Annual Collection Costs	Total Annual Installment[b]
2026	$ 8,402.19	$ 17,925.83	$ 2,048.67	$ 1,515.05	$ 29,891.73
2027	$ 8,791.78	$ 17,558.24	$ 2,006.66	$ 1,191.47	$ 29,548.14
2028	$ 9,194.36	$ 17,173.60	$ 1,962.70	$ 1,215.30	$ 29,545.95
2029	$ 9,622.91	$ 16,771.34	$ 1,916.72	$ 1,239.61	$ 29,550.58
2030	$ 10,077.43	$ 16,350.34	$ 1,868.61	$ 1,264.40	$ 29,560.78
2031	$ 10,544.94	$ 15,909.45	$ 1,818.22	$ 1,289.69	$ 29,562.31
2032	$ 11,025.44	$ 15,448.11	$ 1,765.50	$ 1,315.48	$ 29,554.53
2033	$ 11,544.89	$ 14,965.75	$ 1,710.37	$ 1,341.79	$ 29,562.80
2034	$ 12,090.32	$ 14,460.66	$ 1,652.65	$ 1,368.63	$ 29,572.26
2035	$ 12,648.73	$ 13,931.71	$ 1,592.20	$ 1,396.00	$ 29,568.64
2036	$ 13,246.11	$ 13,378.33	$ 1,528.95	$ 1,423.92	$ 29,577.31
2037	$ 13,856.47	$ 12,798.81	$ 1,462.72	$ 1,452.40	$ 29,570.40
2038	$ 14,505.79	$ 12,192.59	$ 1,393.44	$ 1,481.45	$ 29,573.26
2039	$ 15,194.07	$ 11,557.96	$ 1,320.91	$ 1,511.08	$ 29,584.01
2040	$ 15,908.32	$ 10,893.22	$ 1,244.94	$ 1,541.30	$ 29,587.77
2041	$ 16,648.54	$ 10,197.23	$ 1,165.40	$ 1,572.12	$ 29,583.29
2042	$ 17,440.71	$ 9,468.86	$ 1,082.16	$ 1,603.57	$ 29,595.29
2043	$ 18,258.85	$ 8,705.83	$ 994.95	$ 1,635.64	$ 29,595.27
2044	$ 19,115.95	$ 7,907.00	$ 903.66	$ 1,668.35	$ 29,594.96
2045	$ 20,012.01	$ 7,070.68	$ 808.08	$ 1,701.72	$ 29,592.49
2046	$ 20,960.02	$ 6,195.15	$ 708.02	$ 1,735.75	$ 29,598.94
2047	$ 21,946.98	$ 5,278.15	$ 603.22	$ 1,770.47	$ 29,598.82
2048	$ 22,985.89	$ 4,317.97	$ 493.48	$ 1,805.88	$ 29,603.22
2049	$ 24,076.75	$ 3,312.34	$ 378.55	$ 1,841.99	$ 29,609.63
2050	$ 25,219.55	$ 2,258.98	$ 258.17	$ 1,878.83	$ 29,615.53
2051	$ 26,414.30	$ 1,155.63	$ 132.07	$ 1,916.41	$ 29,618.41
Total	**$ 409,733.30**	**$ 287,183.75**	**$ 32,821.00**	**$ 39,678.29**	**$ 769,416.33**

Footnotes:

[a] Interest on the PID Bonds is 4.375%.

[b] The figures shown above are estimates only and subject to change in Annual Service Plan Updates. Changes in Annual Collection Costs, reserve fund requirements, interest earnings, or other available offsets could increase or decrease the amounts shown.

COLLIN CREEK EAST PUBLIC IMPROVEMENT DISTRICT
BLOCK S-3 – BUYER DISCLOSURE

NOTICE OF OBLIGATIONS RELATED TO PUBLIC IMPROVEMENT DISTRICT

A person who proposes to sell or otherwise convey real property that is located in a public improvement district established under Subchapter A, Chapter 372, Local Government Code (except for public improvement districts described under Section 372.005), or Chapter 382, Local Government Code, shall first give to the purchaser of the property this written notice, signed by the seller.

For the purposes of this notice, a contract for the purchase and sale of real property having a performance period of less than six months is considered a sale requiring the notice set forth below.

This notice requirement does not apply to a transfer:

1) under a court order or foreclosure sale;
2) by a trustee in bankruptcy;
3) to a mortgagee by a mortgagor or successor in interest or to a beneficiary of a deed of trust by a trustor or successor in interest;
4) by a mortgagee or a beneficiary under a deed of trust who has acquired the land at a sale conducted under a power of sale under a deed of trust or a sale under a court-ordered foreclosure or has acquired the land by a deed in lieu of foreclosure;
5) by a fiduciary in the course of the administration of a decedent's estate, guardianship, conservatorship, or trust;
6) from one co-owner to another co-owner of an undivided interest in the real property;
7) to a spouse or a person in the lineal line of consanguinity of the seller;
8) to or from a governmental entity; or
9) of only a mineral interest, leasehold interest, or security interest.

The following notice shall be given to a prospective purchaser before the execution of a binding contract of purchase and sale, either separately or as an addendum or paragraph of a purchase contract. In the event a contract of purchase and sale is entered into without the seller having provided the required notice, the purchaser, subject to certain exceptions, is entitled to terminate the contract.

A separate copy of this notice shall be executed by the seller and the purchaser and must be filed in the real property records of the county in which the property is located at the closing of the purchase and sale of the property.

AFTER RECORDING[1] RETURN TO:

_____
_____
_____
_____
_____

NOTICE OF OBLIGATION TO PAY IMPROVEMENT DISTRICT ASSESSMENT TO
CITY OF PLANO, TEXAS
CONCERNING THE FOLLOWING PROPERTY

_____
STREET ADDRESS

BLOCK S-3 PRINCIPAL ASSESSMENT: $2,810,450.90

As the purchaser of the real property described above, you are obligated to pay assessments to City of Plano, Texas, for the costs of a portion of a public improvement or services project (the "Authorized Improvements") undertaken for the benefit of the property within ***Collin Creek East Public Improvement District*** (the "District") created under Subchapter A, Chapter 372, Local Government Code.

AN ASSESSMENT HAS BEEN LEVIED AGAINST YOUR PROPERTY FOR THE AUTHORIZED IMPROVEMENTS, WHICH MAY BE PAID IN FULL AT ANY TIME. IF THE ASSESSMENT IS NOT PAID IN FULL, IT WILL BE DUE AND PAYABLE IN ANNUAL INSTALLMENTS THAT WILL VARY FROM YEAR TO YEAR DEPENDING ON THE AMOUNT OF INTEREST PAID, COLLECTION COSTS, ADMINISTRATIVE COSTS, AND DELINQUENCY COSTS.

The exact amount of the assessment may be obtained from City of Plano. The exact amount of each annual installment will be approved each year by the Plano City Council in the annual service plan update for the District. More information about the assessments, including the amounts and due dates, may be obtained from City of Plano.

Your failure to pay any assessment or any annual installment may result in penalties and interest being added to what you owe or in a lien on and the foreclosure of your property.

[1] To be included in a separate copy of the notice required by Section 5.0143, Tex. Prop. Code, to be executed at the closing of the purchase and sale and to be recorded in the deed records of Collin County when updating for the Current Information of Obligation to Pay Improvement District Assessment.

[The undersigned purchaser acknowledges receipt of this notice before the effective date of a binding contract for the purchase of the real property at the address described above.

YOU ARE SIGNING UP TO PAY AN ADDITIONAL ASSESSMENT ABOVE AND BEYOND YOUR PROPERTY TAXES EVERY YEAR. IF YOU DON'T PAY IT, YOUR HOUSE MAY BE FORECLOSED ON.

DATE: DATE:

SIGNATURE OF PURCHASER SIGNATURE OF PURCHASER

The undersigned seller acknowledges providing this notice to the potential purchaser before the effective date of a binding contract for the purchase of the real property at the address described above.

DATE: DATE:

SIGNATURE OF SELLER SIGNATURE OF SELLER][2]

[2] To be included in a copy of the notice required by Section 5.014, Tex. Prop. Code, to be executed by seller in accordance with Section 5.014(a-1), Tex. Prop. Code.

[The undersigned purchaser acknowledges receipt of this notice before the effective date of a binding contract for the purchase of the real property at the address described above. The undersigned purchaser acknowledged the receipt of this notice including the current information required by Section 5.0143, Texas Property Code, as amended.

DATE: DATE:

_____ _____

SIGNATURE OF PURCHASER SIGNATURE OF PURCHASER

STATE OF TEXAS §
§
COUNTY OF _____ §

The foregoing instrument was acknowledged before me by_____ and _____, known to me to be the person(s) whose name(s) is/are subscribed to the foregoing instrument, and acknowledged to me that he or she executed the same for the purposes therein expressed.

Given under my hand and seal of office on this _____, 20__.

Notary Public, State of Texas][3]

[3] To be included in a separate copy of the notice required by Section 5.0143, Tex. Prop. Code, to be executed at the closing of the purchase and sale and to be recorded in the deed records of Collin County.

[The undersigned seller acknowledges providing a separate copy of the notice required by Section 5.014 of the Texas Property Code including the current information required by Section 5.0143, Texas Property Code, as amended, at the closing of the purchase of the real property at the address above.

DATE: DATE:

_____ _____

SIGNATURE OF SELLER SIGNATURE OF SELLER

STATE OF TEXAS §
§
COUNTY OF _____ §

The foregoing instrument was acknowledged before me by_____ and _____, known to me to be the person(s) whose name(s) is/are subscribed to the foregoing instrument, and acknowledged to me that he or she executed the same for the purposes therein expressed.

Given under my hand and seal of office on this _____, 20__.

Notary Public, State of Texas][4]

[4] To be included in a separate copy of the notice required by Section 5.0143, Tex. Prop. Code, to be executed at the closing of the purchase and sale and to be recorded in the deed records of Collin County.

ANNUAL INSTALLMENTS - BLOCK S-3

Annual Installments Due 1/31	Principal	Interest [a]	Additional Interest	Annual Collection Costs	Total Annual Installment[b]
2026	$ 57,632.46	$ 122,957.23	$ 14,052.25	$ 10,392.03	$ 205,033.97
2027	$ 60,304.75	$ 120,435.81	$ 13,764.09	$ 8,172.58	$ 202,677.23
2028	$ 63,066.12	$ 117,797.47	$ 13,462.57	$ 8,336.03	$ 202,662.19
2029	$ 66,005.65	$ 115,038.33	$ 13,147.24	$ 8,502.75	$ 202,693.96
2030	$ 69,123.32	$ 112,150.58	$ 12,817.21	$ 8,672.80	$ 202,763.92
2031	$ 72,330.07	$ 109,126.44	$ 12,471.59	$ 8,846.26	$ 202,774.37
2032	$ 75,625.90	$ 105,962.00	$ 12,109.94	$ 9,023.19	$ 202,721.03
2033	$ 79,188.96	$ 102,653.37	$ 11,731.81	$ 9,203.65	$ 202,777.79
2034	$ 82,930.17	$ 99,188.85	$ 11,335.87	$ 9,387.72	$ 202,842.61
2035	$ 86,760.46	$ 95,560.65	$ 10,921.22	$ 9,575.48	$ 202,817.81
2036	$ 90,857.97	$ 91,764.88	$ 10,487.42	$ 9,766.99	$ 202,877.26
2037	$ 95,044.57	$ 87,789.85	$ 10,033.13	$ 9,962.33	$ 202,829.87
2038	$ 99,498.39	$ 83,631.65	$ 9,557.90	$ 10,161.57	$ 202,849.51
2039	$ 104,219.44	$ 79,278.59	$ 9,060.41	$ 10,364.80	$ 202,923.25
2040	$ 109,118.64	$ 74,718.99	$ 8,539.31	$ 10,572.10	$ 202,949.05
2041	$ 114,196.00	$ 69,945.05	$ 7,993.72	$ 10,783.54	$ 202,918.32
2042	$ 119,629.66	$ 64,948.98	$ 7,422.74	$ 10,999.21	$ 203,000.59
2043	$ 125,241.48	$ 59,715.18	$ 6,824.59	$ 11,219.20	$ 203,000.45
2044	$ 131,120.53	$ 54,235.86	$ 6,198.38	$ 11,443.58	$ 202,998.36
2045	$ 137,266.80	$ 48,499.34	$ 5,542.78	$ 11,672.45	$ 202,981.38
2046	$ 143,769.38	$ 42,493.92	$ 4,856.45	$ 11,905.90	$ 203,025.65
2047	$ 150,539.19	$ 36,204.01	$ 4,137.60	$ 12,144.02	$ 203,024.82
2048	$ 157,665.31	$ 29,617.92	$ 3,384.90	$ 12,386.90	$ 203,055.03
2049	$ 165,147.73	$ 22,720.06	$ 2,596.58	$ 12,634.64	$ 203,099.01
2050	$ 172,986.46	$ 15,494.85	$ 1,770.84	$ 12,887.33	$ 203,139.47
2051	$ 181,181.49	$ 7,926.69	$ 905.91	$ 13,145.08	$ 203,159.16
Total	**$ 2,810,450.90**	**$ 1,969,856.55**	**$ 225,126.46**	**$ 272,162.13**	**$ 5,277,596.04**

Footnotes:

[a] Interest on the PID Bonds is 4.375%.

[b] The figures shown above are estimates only and subject to change in Annual Service Plan Updates. Changes in Annual Collection Costs, reserve fund requirements, interest earnings, or other available offsets could increase or decrease the amounts shown.

COLLIN CREEK EAST PUBLIC IMPROVEMENT DISTRICT
BLOCK S-4 – BUYER DISCLOSURE

NOTICE OF OBLIGATIONS RELATED TO PUBLIC IMPROVEMENT DISTRICT

A person who proposes to sell or otherwise convey real property that is located in a public improvement district established under Subchapter A, Chapter 372, Local Government Code (except for public improvement districts described under Section 372.005), or Chapter 382, Local Government Code, shall first give to the purchaser of the property this written notice, signed by the seller.

For the purposes of this notice, a contract for the purchase and sale of real property having a performance period of less than six months is considered a sale requiring the notice set forth below.

This notice requirement does not apply to a transfer:

1) under a court order or foreclosure sale;
2) by a trustee in bankruptcy;
3) to a mortgagee by a mortgagor or successor in interest or to a beneficiary of a deed of trust by a trustor or successor in interest;
4) by a mortgagee or a beneficiary under a deed of trust who has acquired the land at a sale conducted under a power of sale under a deed of trust or a sale under a court-ordered foreclosure or has acquired the land by a deed in lieu of foreclosure;
5) by a fiduciary in the course of the administration of a decedent's estate, guardianship, conservatorship, or trust;
6) from one co-owner to another co-owner of an undivided interest in the real property;
7) to a spouse or a person in the lineal line of consanguinity of the seller;
8) to or from a governmental entity; or
9) of only a mineral interest, leasehold interest, or security interest.

The following notice shall be given to a prospective purchaser before the execution of a binding contract of purchase and sale, either separately or as an addendum or paragraph of a purchase contract. In the event a contract of purchase and sale is entered into without the seller having provided the required notice, the purchaser, subject to certain exceptions, is entitled to terminate the contract.

A separate copy of this notice shall be executed by the seller and the purchaser and must be filed in the real property records of the county in which the property is located at the closing of the purchase and sale of the property.

AFTER RECORDING[1] RETURN TO:

_____
_____
_____
_____
_____

NOTICE OF OBLIGATION TO PAY IMPROVEMENT DISTRICT ASSESSMENT TO
CITY OF PLANO, TEXAS
CONCERNING THE FOLLOWING PROPERTY

_____
STREET ADDRESS

BLOCK S-4 PRINCIPAL ASSESSMENT: $438,898.07

As the purchaser of the real property described above, you are obligated to pay assessments to City of Plano, Texas, for the costs of a portion of a public improvement or services project (the "Authorized Improvements") undertaken for the benefit of the property within ***Collin Creek East Public Improvement District*** (the "District") created under Subchapter A, Chapter 372, Local Government Code.

AN ASSESSMENT HAS BEEN LEVIED AGAINST YOUR PROPERTY FOR THE AUTHORIZED IMPROVEMENTS, WHICH MAY BE PAID IN FULL AT ANY TIME. IF THE ASSESSMENT IS NOT PAID IN FULL, IT WILL BE DUE AND PAYABLE IN ANNUAL INSTALLMENTS THAT WILL VARY FROM YEAR TO YEAR DEPENDING ON THE AMOUNT OF INTEREST PAID, COLLECTION COSTS, ADMINISTRATIVE COSTS, AND DELINQUENCY COSTS.

The exact amount of the assessment may be obtained from City of Plano. The exact amount of each annual installment will be approved each year by the Plano City Council in the annual service plan update for the District. More information about the assessments, including the amounts and due dates, may be obtained from City of Plano.

Your failure to pay any assessment or any annual installment may result in penalties and interest being added to what you owe or in a lien on and the foreclosure of your property.

[1] To be included in a separate copy of the notice required by Section 5.0143, Tex. Prop. Code, to be executed at the closing of the purchase and sale and to be recorded in the deed records of Collin County when updating for the Current Information of Obligation to Pay Improvement District Assessment.

[The undersigned purchaser acknowledges receipt of this notice before the effective date of a binding contract for the purchase of the real property at the address described above.

YOU ARE SIGNING UP TO PAY AN ADDITIONAL ASSESSMENT ABOVE AND BEYOND YOUR PROPERTY TAXES EVERY YEAR. IF YOU DON'T PAY IT, YOUR HOUSE MAY BE FORECLOSED ON.

DATE: DATE:

SIGNATURE OF PURCHASER SIGNATURE OF PURCHASER

The undersigned seller acknowledges providing this notice to the potential purchaser before the effective date of a binding contract for the purchase of the real property at the address described above.

DATE: DATE:

SIGNATURE OF SELLER SIGNATURE OF SELLER][2]

[2] To be included in a copy of the notice required by Section 5.014, Tex. Prop. Code, to be executed by seller in accordance with Section 5.014(a-1), Tex. Prop. Code.

[The undersigned purchaser acknowledges receipt of this notice before the effective date of a binding contract for the purchase of the real property at the address described above. The undersigned purchaser acknowledged the receipt of this notice including the current information required by Section 5.0143, Texas Property Code, as amended.

DATE: DATE:

_____ _____

SIGNATURE OF PURCHASER SIGNATURE OF PURCHASER

STATE OF TEXAS §
§
COUNTY OF _____ §

The foregoing instrument was acknowledged before me by_____ and _____, known to me to be the person(s) whose name(s) is/are subscribed to the foregoing instrument, and acknowledged to me that he or she executed the same for the purposes therein expressed.

Given under my hand and seal of office on this _____, 20__.

Notary Public, State of Texas][3]

[3] To be included in a separate copy of the notice required by Section 5.0143, Tex. Prop. Code, to be executed at the closing of the purchase and sale and to be recorded in the deed records of Collin County.

[The undersigned seller acknowledges providing a separate copy of the notice required by Section 5.014 of the Texas Property Code including the current information required by Section 5.0143, Texas Property Code, as amended, at the closing of the purchase of the real property at the address above.

DATE: DATE:

_____ _____

SIGNATURE OF SELLER SIGNATURE OF SELLER

STATE OF TEXAS §
§
COUNTY OF _____ §

The foregoing instrument was acknowledged before me by_____ and _____, known to me to be the person(s) whose name(s) is/are subscribed to the foregoing instrument, and acknowledged to me that he or she executed the same for the purposes therein expressed.

Given under my hand and seal of office on this _____, 20__.

Notary Public, State of Texas][4]

[4] To be included in a separate copy of the notice required by Section 5.0143, Tex. Prop. Code, to be executed at the closing of the purchase and sale and to be recorded in the deed records of Collin County.

ANNUAL INSTALLMENTS - BLOCK S-4

Annual Installments Due 1/31	Principal	Interest [a]	Additional Interest	Annual Collection Costs	Total Annual Installment[b]
2026	$ 9,000.26	$ 19,201.79	$ 2,194.49	$ 1,622.89	$ 32,019.42
2027	$ 9,417.58	$ 18,808.03	$ 2,149.49	$ 1,276.28	$ 31,651.38
2028	$ 9,848.81	$ 18,396.01	$ 2,102.40	$ 1,301.81	$ 31,649.03
2029	$ 10,307.87	$ 17,965.13	$ 2,053.16	$ 1,327.84	$ 31,653.99
2030	$ 10,794.74	$ 17,514.16	$ 2,001.62	$ 1,354.40	$ 31,664.92
2031	$ 11,295.53	$ 17,041.89	$ 1,947.64	$ 1,381.49	$ 31,666.55
2032	$ 11,810.23	$ 16,547.71	$ 1,891.17	$ 1,409.12	$ 31,658.22
2033	$ 12,366.66	$ 16,031.01	$ 1,832.12	$ 1,437.30	$ 31,667.08
2034	$ 12,950.91	$ 15,489.97	$ 1,770.28	$ 1,466.05	$ 31,677.21
2035	$ 13,549.07	$ 14,923.37	$ 1,705.53	$ 1,495.37	$ 31,673.33
2036	$ 14,188.97	$ 14,330.59	$ 1,637.78	$ 1,525.28	$ 31,682.62
2037	$ 14,842.77	$ 13,709.83	$ 1,566.84	$ 1,555.78	$ 31,675.22
2038	$ 15,538.31	$ 13,060.46	$ 1,492.62	$ 1,586.90	$ 31,678.28
2039	$ 16,275.58	$ 12,380.65	$ 1,414.93	$ 1,618.63	$ 31,689.80
2040	$ 17,040.67	$ 11,668.60	$ 1,333.55	$ 1,651.01	$ 31,693.83
2041	$ 17,833.58	$ 10,923.07	$ 1,248.35	$ 1,684.03	$ 31,689.03
2042	$ 18,682.14	$ 10,142.85	$ 1,159.18	$ 1,717.71	$ 31,701.88
2043	$ 19,558.51	$ 9,325.51	$ 1,065.77	$ 1,752.06	$ 31,701.85
2044	$ 20,476.62	$ 8,469.82	$ 967.98	$ 1,787.10	$ 31,701.53
2045	$ 21,436.47	$ 7,573.97	$ 865.60	$ 1,822.85	$ 31,698.88
2046	$ 22,451.95	$ 6,636.12	$ 758.41	$ 1,859.30	$ 31,705.79
2047	$ 23,509.17	$ 5,653.85	$ 646.15	$ 1,896.49	$ 31,705.66
2048	$ 24,622.03	$ 4,625.32	$ 528.61	$ 1,934.42	$ 31,710.38
2049	$ 25,790.53	$ 3,548.11	$ 405.50	$ 1,973.11	$ 31,717.25
2050	$ 27,014.68	$ 2,419.77	$ 276.55	$ 2,012.57	$ 31,723.57
2051	$ 28,294.47	$ 1,237.88	$ 141.47	$ 2,052.82	$ 31,726.64
Total	**$ 438,898.07**	**$ 307,625.46**	**$ 35,157.19**	**$ 42,502.59**	**$ 824,183.31**

Footnotes:

[a] Interest on the PID Bonds is 4.375%.

[b] The figures shown above are estimates only and subject to change in Annual Service Plan Updates. Changes in Annual Collection Costs, reserve fund requirements, interest earnings, or other available offsets could increase or decrease the amounts shown.

COLLIN CREEK EAST PUBLIC IMPROVEMENT DISTRICT
BLOCK T/W INDEPENDENT LIVING/MULTI-FAMILY – BUYER DISCLOSURE

NOTICE OF OBLIGATIONS RELATED TO PUBLIC IMPROVEMENT DISTRICT

A person who proposes to sell or otherwise convey real property that is located in a public improvement district established under Subchapter A, Chapter 372, Local Government Code (except for public improvement districts described under Section 372.005), or Chapter 382, Local Government Code, shall first give to the purchaser of the property this written notice, signed by the seller.

For the purposes of this notice, a contract for the purchase and sale of real property having a performance period of less than six months is considered a sale requiring the notice set forth below.

This notice requirement does not apply to a transfer:

1) under a court order or foreclosure sale;
2) by a trustee in bankruptcy;
3) to a mortgagee by a mortgagor or successor in interest or to a beneficiary of a deed of trust by a trustor or successor in interest;
4) by a mortgagee or a beneficiary under a deed of trust who has acquired the land at a sale conducted under a power of sale under a deed of trust or a sale under a court-ordered foreclosure or has acquired the land by a deed in lieu of foreclosure;
5) by a fiduciary in the course of the administration of a decedent's estate, guardianship, conservatorship, or trust;
6) from one co-owner to another co-owner of an undivided interest in the real property;
7) to a spouse or a person in the lineal line of consanguinity of the seller;
8) to or from a governmental entity; or
9) of only a mineral interest, leasehold interest, or security interest.

The following notice shall be given to a prospective purchaser before the execution of a binding contract of purchase and sale, either separately or as an addendum or paragraph of a purchase contract. In the event a contract of purchase and sale is entered into without the seller having provided the required notice, the purchaser, subject to certain exceptions, is entitled to terminate the contract.

A separate copy of this notice shall be executed by the seller and the purchaser and must be filed in the real property records of the county in which the property is located at the closing of the purchase and sale of the property.

AFTER RECORDING[1] RETURN TO:

_____
_____
_____
_____
_____

NOTICE OF OBLIGATION TO PAY IMPROVEMENT DISTRICT ASSESSMENT TO
CITY OF PLANO, TEXAS
CONCERNING THE FOLLOWING PROPERTY

_____
STREET ADDRESS

BLOCK T/W INDEPENDENT LIVING/MULTI-FAMILY PRINCIPAL ASSESSMENT: $3,662,055.80

As the purchaser of the real property described above, you are obligated to pay assessments to City of Plano, Texas, for the costs of a portion of a public improvement or services project (the "Authorized Improvements") undertaken for the benefit of the property within ***Collin Creek East Public Improvement District*** (the "District") created under Subchapter A, Chapter 372, Local Government Code.

AN ASSESSMENT HAS BEEN LEVIED AGAINST YOUR PROPERTY FOR THE AUTHORIZED IMPROVEMENTS, WHICH MAY BE PAID IN FULL AT ANY TIME. IF THE ASSESSMENT IS NOT PAID IN FULL, IT WILL BE DUE AND PAYABLE IN ANNUAL INSTALLMENTS THAT WILL VARY FROM YEAR TO YEAR DEPENDING ON THE AMOUNT OF INTEREST PAID, COLLECTION COSTS, ADMINISTRATIVE COSTS, AND DELINQUENCY COSTS.

The exact amount of the assessment may be obtained from City of Plano. The exact amount of each annual installment will be approved each year by the Plano City Council in the annual service plan update for the District. More information about the assessments, including the amounts and due dates, may be obtained from City of Plano.

Your failure to pay any assessment or any annual installment may result in penalties and interest being added to what you owe or in a lien on and the foreclosure of your property.

[1] To be included in a separate copy of the notice required by Section 5.0143, Tex. Prop. Code, to be executed at the closing of the purchase and sale and to be recorded in the deed records of Collin County when updating for the Current Information of Obligation to Pay Improvement District Assessment.

[The undersigned purchaser acknowledges receipt of this notice before the effective date of a binding contract for the purchase of the real property at the address described above.

YOU ARE SIGNING UP TO PAY AN ADDITIONAL ASSESSMENT ABOVE AND BEYOND YOUR PROPERTY TAXES EVERY YEAR. IF YOU DON'T PAY IT, YOUR HOUSE MAY BE FORECLOSED ON.

DATE: DATE:

SIGNATURE OF PURCHASER SIGNATURE OF PURCHASER

The undersigned seller acknowledges providing this notice to the potential purchaser before the effective date of a binding contract for the purchase of the real property at the address described above.

DATE: DATE:

SIGNATURE OF SELLER SIGNATURE OF SELLER][2]

[2] To be included in a copy of the notice required by Section 5.014, Tex. Prop. Code, to be executed by seller in accordance with Section 5.014(a-1), Tex. Prop. Code.

[The undersigned purchaser acknowledges receipt of this notice before the effective date of a binding contract for the purchase of the real property at the address described above. The undersigned purchaser acknowledged the receipt of this notice including the current information required by Section 5.0143, Texas Property Code, as amended.

DATE: DATE:

_____ _____

SIGNATURE OF PURCHASER SIGNATURE OF PURCHASER

STATE OF TEXAS §
§
COUNTY OF _____ §

The foregoing instrument was acknowledged before me by_____ and _____, known to me to be the person(s) whose name(s) is/are subscribed to the foregoing instrument, and acknowledged to me that he or she executed the same for the purposes therein expressed.

Given under my hand and seal of office on this _____, 20__.

Notary Public, State of Texas][3]

[3] To be included in a separate copy of the notice required by Section 5.0143, Tex. Prop. Code, to be executed at the closing of the purchase and sale and to be recorded in the deed records of Collin County.

[The undersigned seller acknowledges providing a separate copy of the notice required by Section 5.014 of the Texas Property Code including the current information required by Section 5.0143, Texas Property Code, as amended, at the closing of the purchase of the real property at the address above.

DATE: DATE:

_____ _____

SIGNATURE OF SELLER SIGNATURE OF SELLER

STATE OF TEXAS §
§
COUNTY OF _____ §

The foregoing instrument was acknowledged before me by_____ and _____, known to me to be the person(s) whose name(s) is/are subscribed to the foregoing instrument, and acknowledged to me that he or she executed the same for the purposes therein expressed.

Given under my hand and seal of office on this _____, 20__.

Notary Public, State of Texas][4]

[4] To be included in a separate copy of the notice required by Section 5.0143, Tex. Prop. Code, to be executed at the closing of the purchase and sale and to be recorded in the deed records of Collin County.

ANNUAL INSTALLMENTS - BLOCK T/W INDEPENDENT LIVING/MULTI-FAMILY

Annual Installments Due 1/31	Principal	Interest [a]	Additional Interest	Annual Collection Costs	Total Annual Installment[b]
2026	$ 75,095.88	$ 160,214.94	$ 18,310.28	$ 13,540.95	$ 267,162.06
2027	$ 78,577.91	$ 156,929.50	$ 17,934.80	$ 10,648.98	$ 264,091.19
2028	$ 82,176.02	$ 153,491.71	$ 17,541.91	$ 10,861.96	$ 264,071.60
2029	$ 86,006.25	$ 149,896.51	$ 17,131.03	$ 11,079.20	$ 264,113.00
2030	$ 90,068.63	$ 146,133.74	$ 16,701.00	$ 11,300.78	$ 264,204.15
2031	$ 94,247.07	$ 142,193.24	$ 16,250.66	$ 11,526.80	$ 264,217.76
2032	$ 98,541.58	$ 138,069.93	$ 15,779.42	$ 11,757.33	$ 264,148.26
2033	$ 103,184.29	$ 133,758.73	$ 15,286.71	$ 11,992.48	$ 264,222.22
2034	$ 108,059.14	$ 129,244.42	$ 14,770.79	$ 12,232.33	$ 264,306.68
2035	$ 113,050.06	$ 124,516.83	$ 14,230.50	$ 12,476.98	$ 264,274.36
2036	$ 118,389.18	$ 119,570.89	$ 13,665.24	$ 12,726.52	$ 264,351.83
2037	$ 123,844.36	$ 114,391.37	$ 13,073.30	$ 12,981.05	$ 264,290.08
2038	$ 129,647.76	$ 108,973.17	$ 12,454.08	$ 13,240.67	$ 264,315.68
2039	$ 135,799.35	$ 103,301.09	$ 11,805.84	$ 13,505.48	$ 264,411.76
2040	$ 142,183.08	$ 97,359.87	$ 11,126.84	$ 13,775.59	$ 264,445.38
2041	$ 148,798.95	$ 91,139.35	$ 10,415.93	$ 14,051.10	$ 264,405.33
2042	$ 155,879.08	$ 84,629.40	$ 9,671.93	$ 14,332.12	$ 264,512.54
2043	$ 163,191.36	$ 77,809.69	$ 8,892.54	$ 14,618.77	$ 264,512.35
2044	$ 170,851.83	$ 70,670.07	$ 8,076.58	$ 14,911.14	$ 264,509.62
2045	$ 178,860.51	$ 63,195.30	$ 7,222.32	$ 15,209.37	$ 264,487.50
2046	$ 187,333.46	$ 55,370.15	$ 6,328.02	$ 15,513.55	$ 264,545.19
2047	$ 196,154.62	$ 47,174.31	$ 5,391.35	$ 15,823.82	$ 264,544.11
2048	$ 205,440.04	$ 38,592.55	$ 4,410.58	$ 16,140.30	$ 264,583.47
2049	$ 215,189.74	$ 29,604.55	$ 3,383.38	$ 16,463.11	$ 264,640.77
2050	$ 225,403.71	$ 20,190.00	$ 2,307.43	$ 16,792.37	$ 264,693.50
2051	$ 236,081.95	$ 10,328.59	$ 1,180.41	$ 17,128.22	$ 264,719.16
Total	**$ 3,662,055.80**	**$ 2,566,749.91**	**$ 293,342.85**	**$ 354,630.97**	**$ 6,876,779.53**

Footnotes:

[a] Interest on the PID Bonds is 4.375%.

[b] The figures shown above are estimates only and subject to change in Annual Service Plan Updates. Changes in Annual Collection Costs, reserve fund requirements, interest earnings, or other available offsets could increase or decrease the amounts shown.

COLLIN CREEK EAST PUBLIC IMPROVEMENT DISTRICT
BLOCK T/W RETAIL – BUYER DISCLOSURE

NOTICE OF OBLIGATIONS RELATED TO PUBLIC IMPROVEMENT DISTRICT

A person who proposes to sell or otherwise convey real property that is located in a public improvement district established under Subchapter A, Chapter 372, Local Government Code (except for public improvement districts described under Section 372.005), or Chapter 382, Local Government Code, shall first give to the purchaser of the property this written notice, signed by the seller.

For the purposes of this notice, a contract for the purchase and sale of real property having a performance period of less than six months is considered a sale requiring the notice set forth below.

This notice requirement does not apply to a transfer:

1) under a court order or foreclosure sale;
2) by a trustee in bankruptcy;
3) to a mortgagee by a mortgagor or successor in interest or to a beneficiary of a deed of trust by a trustor or successor in interest;
4) by a mortgagee or a beneficiary under a deed of trust who has acquired the land at a sale conducted under a power of sale under a deed of trust or a sale under a court-ordered foreclosure or has acquired the land by a deed in lieu of foreclosure;
5) by a fiduciary in the course of the administration of a decedent's estate, guardianship, conservatorship, or trust;
6) from one co-owner to another co-owner of an undivided interest in the real property;
7) to a spouse or a person in the lineal line of consanguinity of the seller;
8) to or from a governmental entity; or
9) of only a mineral interest, leasehold interest, or security interest.

The following notice shall be given to a prospective purchaser before the execution of a binding contract of purchase and sale, either separately or as an addendum or paragraph of a purchase contract. In the event a contract of purchase and sale is entered into without the seller having provided the required notice, the purchaser, subject to certain exceptions, is entitled to terminate the contract.

A separate copy of this notice shall be executed by the seller and the purchaser and must be filed in the real property records of the county in which the property is located at the closing of the purchase and sale of the property.

AFTER RECORDING[1] RETURN TO:

_____
_____
_____
_____
_____

NOTICE OF OBLIGATION TO PAY IMPROVEMENT DISTRICT ASSESSMENT TO
CITY OF PLANO, TEXAS
CONCERNING THE FOLLOWING PROPERTY

_____
STREET ADDRESS

BLOCK T/W RETAIL PRINCIPAL ASSESSMENT: $370,978.60

As the purchaser of the real property described above, you are obligated to pay assessments to City of Plano, Texas, for the costs of a portion of a public improvement or services project (the "Authorized Improvements") undertaken for the benefit of the property within ***Collin Creek East Public Improvement District*** (the "District") created under Subchapter A, Chapter 372, Local Government Code.

AN ASSESSMENT HAS BEEN LEVIED AGAINST YOUR PROPERTY FOR THE AUTHORIZED IMPROVEMENTS, WHICH MAY BE PAID IN FULL AT ANY TIME. IF THE ASSESSMENT IS NOT PAID IN FULL, IT WILL BE DUE AND PAYABLE IN ANNUAL INSTALLMENTS THAT WILL VARY FROM YEAR TO YEAR DEPENDING ON THE AMOUNT OF INTEREST PAID, COLLECTION COSTS, ADMINISTRATIVE COSTS, AND DELINQUENCY COSTS.

The exact amount of the assessment may be obtained from City of Plano. The exact amount of each annual installment will be approved each year by the Plano City Council in the annual service plan update for the District. More information about the assessments, including the amounts and due dates, may be obtained from City of Plano.

Your failure to pay any assessment or any annual installment may result in penalties and interest being added to what you owe or in a lien on and the foreclosure of your property.

[1] To be included in a separate copy of the notice required by Section 5.0143, Tex. Prop. Code, to be executed at the closing of the purchase and sale and to be recorded in the deed records of Collin County when updating for the Current Information of Obligation to Pay Improvement District Assessment.

[The undersigned purchaser acknowledges receipt of this notice before the effective date of a binding contract for the purchase of the real property at the address described above.

YOU ARE SIGNING UP TO PAY AN ADDITIONAL ASSESSMENT ABOVE AND BEYOND YOUR PROPERTY TAXES EVERY YEAR. IF YOU DON'T PAY IT, YOUR HOUSE MAY BE FORECLOSED ON.

DATE: DATE:

SIGNATURE OF PURCHASER SIGNATURE OF PURCHASER

The undersigned seller acknowledges providing this notice to the potential purchaser before the effective date of a binding contract for the purchase of the real property at the address described above.

DATE: DATE:

SIGNATURE OF SELLER SIGNATURE OF SELLER][2]

[2] To be included in a copy of the notice required by Section 5.014, Tex. Prop. Code, to be executed by seller in accordance with Section 5.014(a-1), Tex. Prop. Code.

[The undersigned purchaser acknowledges receipt of this notice before the effective date of a binding contract for the purchase of the real property at the address described above. The undersigned purchaser acknowledged the receipt of this notice including the current information required by Section 5.0143, Texas Property Code, as amended.

DATE: DATE:

_____ _____

SIGNATURE OF PURCHASER SIGNATURE OF PURCHASER

STATE OF TEXAS §
§
COUNTY OF _____ §

The foregoing instrument was acknowledged before me by_____ and _____, known to me to be the person(s) whose name(s) is/are subscribed to the foregoing instrument, and acknowledged to me that he or she executed the same for the purposes therein expressed.

Given under my hand and seal of office on this _____, 20__.

Notary Public, State of Texas][3]

[3] To be included in a separate copy of the notice required by Section 5.0143, Tex. Prop. Code, to be executed at the closing of the purchase and sale and to be recorded in the deed records of Collin County.

[The undersigned seller acknowledges providing a separate copy of the notice required by Section 5.014 of the Texas Property Code including the current information required by Section 5.0143, Texas Property Code, as amended, at the closing of the purchase of the real property at the address above.

DATE: DATE:

SIGNATURE OF SELLER SIGNATURE OF SELLER

STATE OF TEXAS §
§
COUNTY OF _____ §

The foregoing instrument was acknowledged before me by_____ and _____, known to me to be the person(s) whose name(s) is/are subscribed to the foregoing instrument, and acknowledged to me that he or she executed the same for the purposes therein expressed.

Given under my hand and seal of office on this _____, 20__.

Notary Public, State of Texas][4]

[4] To be included in a separate copy of the notice required by Section 5.0143, Tex. Prop. Code, to be executed at the closing of the purchase and sale and to be recorded in the deed records of Collin County.

ANNUAL INSTALLMENTS - BLOCK T/W RETAIL

Annual Installments Due 1/31	Principal	Interest [a]	Additional Interest	Annual Collection Costs	Total Annual Installment[b]
2026	$ 7,607.47	$ 16,230.31	$ 1,854.89	$ 1,371.74	$ 27,064.42
2027	$ 7,960.21	$ 15,897.49	$ 1,816.86	$ 1,078.78	$ 26,753.33
2028	$ 8,324.71	$ 15,549.23	$ 1,777.05	$ 1,100.35	$ 26,751.34
2029	$ 8,712.72	$ 15,185.02	$ 1,735.43	$ 1,122.36	$ 26,755.54
2030	$ 9,124.26	$ 14,803.84	$ 1,691.87	$ 1,144.81	$ 26,764.77
2031	$ 9,547.55	$ 14,404.65	$ 1,646.25	$ 1,167.70	$ 26,766.15
2032	$ 9,982.59	$ 13,986.95	$ 1,598.51	$ 1,191.06	$ 26,759.11
2033	$ 10,452.92	$ 13,550.21	$ 1,548.60	$ 1,214.88	$ 26,766.60
2034	$ 10,946.76	$ 13,092.90	$ 1,496.33	$ 1,239.18	$ 26,775.16
2035	$ 11,452.35	$ 12,613.97	$ 1,441.60	$ 1,263.96	$ 26,771.88
2036	$ 11,993.22	$ 12,112.93	$ 1,384.34	$ 1,289.24	$ 26,779.73
2037	$ 12,545.85	$ 11,588.23	$ 1,324.37	$ 1,315.02	$ 26,773.48
2038	$ 13,133.75	$ 11,039.35	$ 1,261.64	$ 1,341.32	$ 26,776.07
2039	$ 13,756.93	$ 10,464.75	$ 1,195.97	$ 1,368.15	$ 26,785.80
2040	$ 14,403.63	$ 9,862.88	$ 1,127.19	$ 1,395.51	$ 26,789.21
2041	$ 15,073.83	$ 9,232.72	$ 1,055.17	$ 1,423.42	$ 26,785.15
2042	$ 15,791.08	$ 8,573.24	$ 979.80	$ 1,451.89	$ 26,796.01
2043	$ 16,531.83	$ 7,882.38	$ 900.84	$ 1,480.93	$ 26,795.99
2044	$ 17,307.87	$ 7,159.12	$ 818.18	$ 1,510.55	$ 26,795.72
2045	$ 18,119.17	$ 6,401.90	$ 731.65	$ 1,540.76	$ 26,793.48
2046	$ 18,977.51	$ 5,609.18	$ 641.05	$ 1,571.58	$ 26,799.32
2047	$ 19,871.12	$ 4,778.92	$ 546.16	$ 1,603.01	$ 26,799.21
2048	$ 20,811.77	$ 3,909.56	$ 446.81	$ 1,635.07	$ 26,803.20
2049	$ 21,799.45	$ 2,999.04	$ 342.75	$ 1,667.77	$ 26,809.00
2050	$ 22,834.16	$ 2,045.31	$ 233.75	$ 1,701.12	$ 26,814.34
2051	$ 23,915.90	$ 1,046.32	$ 119.58	$ 1,735.15	$ 26,816.94
Total	**$ 370,978.60**	**$ 260,020.42**	**$ 29,716.62**	**$ 35,925.31**	**$ 696,640.95**

Footnotes:

[a] Interest on the PID Bonds is 4.375%.

[b] The figures shown above are estimates only and subject to change in Annual Service Plan Updates. Changes in Annual Collection Costs, reserve fund requirements, interest earnings, or other available offsets could increase or decrease the amounts shown.

COLLIN CREEK EAST PUBLIC IMPROVEMENT DISTRICT
BLOCK X – BUYER DISCLOSURE

NOTICE OF OBLIGATIONS RELATED TO PUBLIC IMPROVEMENT DISTRICT

A person who proposes to sell or otherwise convey real property that is located in a public improvement district established under Subchapter A, Chapter 372, Local Government Code (except for public improvement districts described under Section 372.005), or Chapter 382, Local Government Code, shall first give to the purchaser of the property this written notice, signed by the seller.

For the purposes of this notice, a contract for the purchase and sale of real property having a performance period of less than six months is considered a sale requiring the notice set forth below.

This notice requirement does not apply to a transfer:

1) under a court order or foreclosure sale;
2) by a trustee in bankruptcy;
3) to a mortgagee by a mortgagor or successor in interest or to a beneficiary of a deed of trust by a trustor or successor in interest;
4) by a mortgagee or a beneficiary under a deed of trust who has acquired the land at a sale conducted under a power of sale under a deed of trust or a sale under a court-ordered foreclosure or has acquired the land by a deed in lieu of foreclosure;
5) by a fiduciary in the course of the administration of a decedent's estate, guardianship, conservatorship, or trust;
6) from one co-owner to another co-owner of an undivided interest in the real property;
7) to a spouse or a person in the lineal line of consanguinity of the seller;
8) to or from a governmental entity; or
9) of only a mineral interest, leasehold interest, or security interest.

The following notice shall be given to a prospective purchaser before the execution of a binding contract of purchase and sale, either separately or as an addendum or paragraph of a purchase contract. In the event a contract of purchase and sale is entered into without the seller having provided the required notice, the purchaser, subject to certain exceptions, is entitled to terminate the contract.

A separate copy of this notice shall be executed by the seller and the purchaser and must be filed in the real property records of the county in which the property is located at the closing of the purchase and sale of the property.

AFTER RECORDING[1] RETURN TO:

_____
_____
_____
_____
_____

NOTICE OF OBLIGATION TO PAY IMPROVEMENT DISTRICT ASSESSMENT TO
CITY OF PLANO, TEXAS
CONCERNING THE FOLLOWING PROPERTY

_____
STREET ADDRESS

BLOCK X PRINCIPAL ASSESSMENT: $5,661,785.15

As the purchaser of the real property described above, you are obligated to pay assessments to City of Plano, Texas, for the costs of a portion of a public improvement or services project (the "Authorized Improvements") undertaken for the benefit of the property within ***Collin Creek East Public Improvement District*** (the "District") created under Subchapter A, Chapter 372, Local Government Code.

AN ASSESSMENT HAS BEEN LEVIED AGAINST YOUR PROPERTY FOR THE AUTHORIZED IMPROVEMENTS, WHICH MAY BE PAID IN FULL AT ANY TIME. IF THE ASSESSMENT IS NOT PAID IN FULL, IT WILL BE DUE AND PAYABLE IN ANNUAL INSTALLMENTS THAT WILL VARY FROM YEAR TO YEAR DEPENDING ON THE AMOUNT OF INTEREST PAID, COLLECTION COSTS, ADMINISTRATIVE COSTS, AND DELINQUENCY COSTS.

The exact amount of the assessment may be obtained from City of Plano. The exact amount of each annual installment will be approved each year by the Plano City Council in the annual service plan update for the District. More information about the assessments, including the amounts and due dates, may be obtained from City of Plano.

Your failure to pay any assessment or any annual installment may result in penalties and interest being added to what you owe or in a lien on and the foreclosure of your property.

[1] To be included in a separate copy of the notice required by Section 5.0143, Tex. Prop. Code, to be executed at the closing of the purchase and sale and to be recorded in the deed records of Collin County when updating for the Current Information of Obligation to Pay Improvement District Assessment.

[The undersigned purchaser acknowledges receipt of this notice before the effective date of a binding contract for the purchase of the real property at the address described above.

YOU ARE SIGNING UP TO PAY AN ADDITIONAL ASSESSMENT ABOVE AND BEYOND YOUR PROPERTY TAXES EVERY YEAR. IF YOU DON'T PAY IT, YOUR HOUSE MAY BE FORECLOSED ON.

DATE: DATE:

SIGNATURE OF PURCHASER SIGNATURE OF PURCHASER

The undersigned seller acknowledges providing this notice to the potential purchaser before the effective date of a binding contract for the purchase of the real property at the address described above.

DATE: DATE:

SIGNATURE OF SELLER SIGNATURE OF SELLER][2]

[2] To be included in a copy of the notice required by Section 5.014, Tex. Prop. Code, to be executed by seller in accordance with Section 5.014(a-1), Tex. Prop. Code.

[The undersigned purchaser acknowledges receipt of this notice before the effective date of a binding contract for the purchase of the real property at the address described above. The undersigned purchaser acknowledged the receipt of this notice including the current information required by Section 5.0143, Texas Property Code, as amended.

DATE: DATE:

_____ _____

SIGNATURE OF PURCHASER SIGNATURE OF PURCHASER

STATE OF TEXAS §
§
COUNTY OF _____ §

The foregoing instrument was acknowledged before me by_____ and _____, known to me to be the person(s) whose name(s) is/are subscribed to the foregoing instrument, and acknowledged to me that he or she executed the same for the purposes therein expressed.

Given under my hand and seal of office on this _____, 20__.

Notary Public, State of Texas][3]

[3] To be included in a separate copy of the notice required by Section 5.0143, Tex. Prop. Code, to be executed at the closing of the purchase and sale and to be recorded in the deed records of Collin County.

[The undersigned seller acknowledges providing a separate copy of the notice required by Section 5.014 of the Texas Property Code including the current information required by Section 5.0143, Texas Property Code, as amended, at the closing of the purchase of the real property at the address above.

DATE: DATE:

SIGNATURE OF SELLER SIGNATURE OF SELLER

STATE OF TEXAS §
§
COUNTY OF _____ §

The foregoing instrument was acknowledged before me by_____ and _____, known to me to be the person(s) whose name(s) is/are subscribed to the foregoing instrument, and acknowledged to me that he or she executed the same for the purposes therein expressed.

Given under my hand and seal of office on this _____, 20__.

Notary Public, State of Texas][4]

[4] To be included in a separate copy of the notice required by Section 5.0143, Tex. Prop. Code, to be executed at the closing of the purchase and sale and to be recorded in the deed records of Collin County.

ANNUAL INSTALLMENTS - BLOCK X

Annual Installments Due 1/31	Principal	Interest [a]	Additional Interest	Annual Collection Costs	Total Annual Installment[b]
2026	$ 116,103.29	$ 247,703.10	$ 28,308.93	$ 20,935.23	$ 413,050.55
2027	$ 121,486.75	$ 242,623.58	$ 27,728.41	$ 16,464.04	$ 408,302.78
2028	$ 127,049.66	$ 237,308.54	$ 27,120.98	$ 16,793.32	$ 408,272.50
2029	$ 132,971.47	$ 231,750.11	$ 26,485.73	$ 17,129.19	$ 408,336.50
2030	$ 139,252.17	$ 225,932.61	$ 25,820.87	$ 17,471.77	$ 408,477.42
2031	$ 145,712.32	$ 219,840.33	$ 25,124.61	$ 17,821.21	$ 408,498.47
2032	$ 152,351.93	$ 213,465.41	$ 24,396.05	$ 18,177.63	$ 408,391.02
2033	$ 159,529.87	$ 206,800.02	$ 23,634.29	$ 18,541.18	$ 408,505.36
2034	$ 167,066.72	$ 199,820.59	$ 22,836.64	$ 18,912.01	$ 408,635.95
2035	$ 174,783.01	$ 192,511.42	$ 22,001.30	$ 19,290.25	$ 408,585.98
2036	$ 183,037.65	$ 184,864.66	$ 21,127.39	$ 19,676.05	$ 408,705.75
2037	$ 191,471.74	$ 176,856.77	$ 20,212.20	$ 20,069.57	$ 408,610.28
2038	$ 200,444.17	$ 168,479.87	$ 19,254.84	$ 20,470.97	$ 408,649.85
2039	$ 209,954.95	$ 159,710.44	$ 18,252.62	$ 20,880.38	$ 408,798.40
2040	$ 219,824.63	$ 150,524.92	$ 17,202.85	$ 21,297.99	$ 408,850.38
2041	$ 230,053.20	$ 140,907.59	$ 16,103.72	$ 21,723.95	$ 408,788.46
2042	$ 240,999.57	$ 130,842.76	$ 14,953.46	$ 22,158.43	$ 408,954.22
2043	$ 252,304.84	$ 120,299.03	$ 13,748.46	$ 22,601.60	$ 408,953.93
2044	$ 264,148.45	$ 109,260.69	$ 12,486.94	$ 23,053.63	$ 408,949.71
2045	$ 276,530.41	$ 97,704.20	$ 11,166.19	$ 23,514.70	$ 408,915.50
2046	$ 289,630.16	$ 85,605.99	$ 9,783.54	$ 23,985.00	$ 409,004.69
2047	$ 303,268.26	$ 72,934.67	$ 8,335.39	$ 24,464.70	$ 409,003.02
2048	$ 317,624.16	$ 59,666.68	$ 6,819.05	$ 24,953.99	$ 409,063.88
2049	$ 332,697.84	$ 45,770.63	$ 5,230.93	$ 25,453.07	$ 409,152.47
2050	$ 348,489.33	$ 31,215.10	$ 3,567.44	$ 25,962.13	$ 409,234.00
2051	$ 364,998.61	$ 15,968.69	$ 1,824.99	$ 26,481.38	$ 409,273.66
Total	**$ 5,661,785.15**	**$ 3,968,368.40**	**$ 453,527.81**	**$ 548,283.39**	**$ 10,631,964.76**

Footnotes:

[a] Interest on the PID Bonds is 4.375%.

[b] The figures shown above are estimates only and subject to change in Annual Service Plan Updates. Changes in Annual Collection Costs, reserve fund requirements, interest earnings, or other available offsets could increase or decrease the amounts shown.

COLLIN CREEK EAST PUBLIC IMPROVEMENT DISTRICT
BLOCK Z – BUYER DISCLOSURE

NOTICE OF OBLIGATIONS RELATED TO PUBLIC IMPROVEMENT DISTRICT

A person who proposes to sell or otherwise convey real property that is located in a public improvement district established under Subchapter A, Chapter 372, Local Government Code (except for public improvement districts described under Section 372.005), or Chapter 382, Local Government Code, shall first give to the purchaser of the property this written notice, signed by the seller.

For the purposes of this notice, a contract for the purchase and sale of real property having a performance period of less than six months is considered a sale requiring the notice set forth below.

This notice requirement does not apply to a transfer:

1) under a court order or foreclosure sale;
2) by a trustee in bankruptcy;
3) to a mortgagee by a mortgagor or successor in interest or to a beneficiary of a deed of trust by a trustor or successor in interest;
4) by a mortgagee or a beneficiary under a deed of trust who has acquired the land at a sale conducted under a power of sale under a deed of trust or a sale under a court-ordered foreclosure or has acquired the land by a deed in lieu of foreclosure;
5) by a fiduciary in the course of the administration of a decedent's estate, guardianship, conservatorship, or trust;
6) from one co-owner to another co-owner of an undivided interest in the real property;
7) to a spouse or a person in the lineal line of consanguinity of the seller;
8) to or from a governmental entity; or
9) of only a mineral interest, leasehold interest, or security interest.

The following notice shall be given to a prospective purchaser before the execution of a binding contract of purchase and sale, either separately or as an addendum or paragraph of a purchase contract. In the event a contract of purchase and sale is entered into without the seller having provided the required notice, the purchaser, subject to certain exceptions, is entitled to terminate the contract.

A separate copy of this notice shall be executed by the seller and the purchaser and must be filed in the real property records of the county in which the property is located at the closing of the purchase and sale of the property.

AFTER RECORDING[1] RETURN TO:

_____
_____
_____
_____
_____

NOTICE OF OBLIGATION TO PAY IMPROVEMENT DISTRICT ASSESSMENT TO
CITY OF PLANO, TEXAS
CONCERNING THE FOLLOWING PROPERTY

_____
STREET ADDRESS

BLOCK Z PRINCIPAL ASSESSMENT: $3,538,615.72

As the purchaser of the real property described above, you are obligated to pay assessments to City of Plano, Texas, for the costs of a portion of a public improvement or services project (the "Authorized Improvements") undertaken for the benefit of the property within ***Collin Creek East Public Improvement District*** (the "District") created under Subchapter A, Chapter 372, Local Government Code.

AN ASSESSMENT HAS BEEN LEVIED AGAINST YOUR PROPERTY FOR THE AUTHORIZED IMPROVEMENTS, WHICH MAY BE PAID IN FULL AT ANY TIME. IF THE ASSESSMENT IS NOT PAID IN FULL, IT WILL BE DUE AND PAYABLE IN ANNUAL INSTALLMENTS THAT WILL VARY FROM YEAR TO YEAR DEPENDING ON THE AMOUNT OF INTEREST PAID, COLLECTION COSTS, ADMINISTRATIVE COSTS, AND DELINQUENCY COSTS.

The exact amount of the assessment may be obtained from City of Plano. The exact amount of each annual installment will be approved each year by the Plano City Council in the annual service plan update for the District. More information about the assessments, including the amounts and due dates, may be obtained from City of Plano.

Your failure to pay any assessment or any annual installment may result in penalties and interest being added to what you owe or in a lien on and the foreclosure of your property.

[1] To be included in a separate copy of the notice required by Section 5.0143, Tex. Prop. Code, to be executed at the closing of the purchase and sale and to be recorded in the deed records of Collin County when updating for the Current Information of Obligation to Pay Improvement District Assessment.

[The undersigned purchaser acknowledges receipt of this notice before the effective date of a binding contract for the purchase of the real property at the address described above.

YOU ARE SIGNING UP TO PAY AN ADDITIONAL ASSESSMENT ABOVE AND BEYOND YOUR PROPERTY TAXES EVERY YEAR. IF YOU DON'T PAY IT, YOUR HOUSE MAY BE FORECLOSED ON.

DATE: DATE:

SIGNATURE OF PURCHASER SIGNATURE OF PURCHASER

The undersigned seller acknowledges providing this notice to the potential purchaser before the effective date of a binding contract for the purchase of the real property at the address described above.

DATE: DATE:

SIGNATURE OF SELLER SIGNATURE OF SELLER][2]

[2] To be included in a copy of the notice required by Section 5.014, Tex. Prop. Code, to be executed by seller in accordance with Section 5.014(a-1), Tex. Prop. Code.

[The undersigned purchaser acknowledges receipt of this notice before the effective date of a binding contract for the purchase of the real property at the address described above. The undersigned purchaser acknowledged the receipt of this notice including the current information required by Section 5.0143, Texas Property Code, as amended.

DATE: DATE:

_____ _____

SIGNATURE OF PURCHASER SIGNATURE OF PURCHASER

STATE OF TEXAS §
§
COUNTY OF _____ §

The foregoing instrument was acknowledged before me by_____ and _____, known to me to be the person(s) whose name(s) is/are subscribed to the foregoing instrument, and acknowledged to me that he or she executed the same for the purposes therein expressed.

Given under my hand and seal of office on this _____, 20__.

Notary Public, State of Texas][3]

[3] To be included in a separate copy of the notice required by Section 5.0143, Tex. Prop. Code, to be executed at the closing of the purchase and sale and to be recorded in the deed records of Collin County.

[The undersigned seller acknowledges providing a separate copy of the notice required by Section 5.014 of the Texas Property Code including the current information required by Section 5.0143, Texas Property Code, as amended, at the closing of the purchase of the real property at the address above.

DATE: DATE:

_____ _____

SIGNATURE OF SELLER SIGNATURE OF SELLER

STATE OF TEXAS §
§
COUNTY OF _____ §

The foregoing instrument was acknowledged before me by_____ and _____, known to me to be the person(s) whose name(s) is/are subscribed to the foregoing instrument, and acknowledged to me that he or she executed the same for the purposes therein expressed.

Given under my hand and seal of office on this _____, 20__.

Notary Public, State of Texas][4]

[4] To be included in a separate copy of the notice required by Section 5.0143, Tex. Prop. Code, to be executed at the closing of the purchase and sale and to be recorded in the deed records of Collin County.

ANNUAL INSTALLMENTS - BLOCK Z

Annual Installments Due 1/31	Principal	Interest [a]	Additional Interest	Annual Collection Costs	Total Annual Installment[b]
2026	$ 72,564.56	$ 154,814.44	$ 17,693.08	$ 13,084.52	$ 258,156.59
2027	$ 75,929.22	$ 151,639.74	$ 17,330.26	$ 10,290.03	$ 255,189.24
2028	$ 79,406.04	$ 148,317.84	$ 16,950.61	$ 10,495.83	$ 255,170.31
2029	$ 83,107.17	$ 144,843.82	$ 16,553.58	$ 10,705.74	$ 255,210.31
2030	$ 87,032.61	$ 141,207.88	$ 16,138.04	$ 10,919.86	$ 255,298.39
2031	$ 91,070.20	$ 137,400.21	$ 15,702.88	$ 11,138.25	$ 255,311.54
2032	$ 95,219.95	$ 133,415.88	$ 15,247.53	$ 11,361.02	$ 255,244.39
2033	$ 99,706.17	$ 129,250.01	$ 14,771.43	$ 11,588.24	$ 255,315.85
2034	$ 104,416.70	$ 124,887.87	$ 14,272.90	$ 11,820.00	$ 255,397.47
2035	$ 109,239.38	$ 120,319.64	$ 13,750.82	$ 12,056.40	$ 255,366.24
2036	$ 114,398.53	$ 115,540.41	$ 13,204.62	$ 12,297.53	$ 255,441.10
2037	$ 119,669.84	$ 110,535.48	$ 12,632.63	$ 12,543.48	$ 255,381.42
2038	$ 125,277.61	$ 105,299.92	$ 12,034.28	$ 12,794.35	$ 255,406.16
2039	$ 131,221.84	$ 99,819.03	$ 11,407.89	$ 13,050.24	$ 255,499.00
2040	$ 137,390.39	$ 94,078.07	$ 10,751.78	$ 13,311.25	$ 255,531.49
2041	$ 143,783.25	$ 88,067.24	$ 10,064.83	$ 13,577.47	$ 255,492.79
2042	$ 150,624.73	$ 81,776.72	$ 9,345.91	$ 13,849.02	$ 255,596.39
2043	$ 157,690.52	$ 75,186.89	$ 8,592.79	$ 14,126.00	$ 255,596.20
2044	$ 165,092.78	$ 68,287.93	$ 7,804.34	$ 14,408.52	$ 255,593.57
2045	$ 172,831.51	$ 61,065.12	$ 6,978.87	$ 14,696.69	$ 255,572.19
2046	$ 181,018.85	$ 53,503.74	$ 6,114.71	$ 14,990.62	$ 255,627.93
2047	$ 189,542.66	$ 45,584.17	$ 5,209.62	$ 15,290.44	$ 255,626.89
2048	$ 198,515.10	$ 37,291.68	$ 4,261.91	$ 15,596.25	$ 255,664.93
2049	$ 207,936.15	$ 28,606.64	$ 3,269.33	$ 15,908.17	$ 255,720.30
2050	$ 217,805.83	$ 19,509.44	$ 2,229.65	$ 16,226.33	$ 255,771.25
2051	$ 228,124.13	$ 9,980.43	$ 1,140.62	$ 16,550.86	$ 255,796.04
Total	**$ 3,538,615.72**	**$ 2,480,230.25**	**$ 283,454.88**	**$ 342,677.12**	**$ 6,644,977.97**

Footnotes:

[a] Interest on the PID Bonds is 4.375%.

[b] The figures shown above are estimates only and subject to change in Annual Service Plan Updates. Changes in Annual Collection Costs, reserve fund requirements, interest earnings, or other available offsets could increase or decrease the amounts shown.

CITY COUNCIL AGENDA MEMO

MEETING DATE: 7/28/2025
DEPARTMENT: Special Projects
DIRECTOR: Peter Braster, Director of Special Projects
AGENDA ITEM: 2025 Annual Update for Collin Creek West PID SAP
RECOMMENDED ACTION: Adoption of Ordinances

ITEM SUMMARY

To accept and approve the Annual Update of the Service and Assessment Plan and Assessment Roll for the Collin Creek West Public Improvement District in accordance with Texas Local Government Code §372.013, as amended; providing a cumulative clause; providing a savings and severability clause; and providing an effective date. **Adopted Ordinance No. 2025-7-4**

PREVIOUS ACTION/PRESENTATION

As part of the financing plan for the Collin Creek Mall Redevelopment, City Council approved two public improvement districts to fund infrastructure on the 99-acre property. Public improvement districts require service and assessment plans. For the Collin Creek West Public Improvement District, City Council approved a resolution that accepted a preliminary service and assessment plan on May 24, 2021. That was followed on August 23, 2021 by Council approving and accepting the service and assessment plan, in conformity with the requirement of the PID Act.

BACKGROUND

Each year and pursuant to Section 372.013 of the PID Act, the service and assessment plan must be reviewed and updated for the purpose of determining the annual budget for improvements. In addition, the plans must cover a period of at least five years and must also define the annual indebtedness and projected costs for improvements. This ordinance fulfills those annual requirements.

FINANCIAL SUMMARY/STRATEGIC GOALS

This item is for approval of the 2025 Collin Creek West PID Service and Assessment Plan update and has no immediate financial impact.

Approval of this item supports the City's Strategic Plan Critical Success Factor of Residential and Commercial Economic Vitality.

ATTACHMENTS:

Description	Upload Date	Type
CC West Ordinance	7/14/2025	Ordinance
Exhibit A	7/14/2025	Exhibit

An Ordinance of the City of Plano, Texas, accepting and approving the Annual Update of the Service and Assessment Plan and Assessment Roll for the Collin Creek West Public Improvement District in accordance with Texas Local Government Code §372.013, as amended; providing a cumulative clause; providing a savings and severability clause; and providing an effective date.

WHEREAS, on February 8, 2021, the City Council of the City of Plano, Texas (the "City") approved Resolution No. 2021-2-4(R) establishing the Collin Creek West Public Improvement District (the "PID") in accordance with the provisions of Chapter 372 of the Texas Local Government Code, as amended (the "PID Act"); and

WHEREAS, the City has heretofore levied assessments against property within the PID, pursuant to Ordinance No. 2021-8-17, which ordinance also approved the Collin Creek West Public Improvement District Service and Assessment Plan and the Assessment Roll attached thereto as Exhibit E, dated as of August 23, 2021 (the "Service and Assessment Plan and Assessment Roll"); and

WHEREAS, the Service and Assessment Plan and Assessment Roll are required to be reviewed and updated annually as described in Sections 372.013 and 372.014 of the PID Act (the "Annual Service Plan Update"); and

WHEREAS, the Annual Service Plan Update, attached hereto as Exhibit A, including the updated Assessment Roll attached thereto, updates the Service and Assessment Plan and Assessment Roll to reflect prepayments, property divisions and changes to the budget allocation for the PID that occur during the year, if any; and

WHEREAS, the City Council desires and finds it to be in the public interest to adopt this Ordinance approving and adopting the Annual Service Plan Update and the updated Assessment Roll attached thereto, in compliance with the PID Act.

NOW, THEREFORE, BE IT ORDAINED BY THE CITY COUNCIL OF THE CITY OF PLANO, TEXAS:

Section I. Preambles.

All matters stated in the preambles are found to be true and correct and are incorporated herein as if copied in their entirety.

Section II. Annual Update.

The Collin Creek West Public Improvement District 2025 Annual Service Plan Update, attached hereto as Exhibit A and incorporated herein by reference, inclusive of the updated Assessment Roll contained therein and made a part thereof, is hereby accepted and approved.

Section III. Cumulative.

The provisions of this Ordinance are to be cumulative of all other ordinances or parts of ordinances governing or regulating the same subject matter as that covered herein; provided, however, that all prior ordinances or parts of ordinances inconsistent with or in conflict with any of the provisions of this Ordinance are hereby expressly repealed to the extent of any such inconsistency or conflict.

Section IV. Severability.

Should any sentence, paragraph, subdivision, clause, phrase or section of this Ordinance be adjudged or held to be unconstitutional, illegal or invalid, the same shall not affect the validity of this Ordinance as a whole, or any part or provision thereof other than the part so decided to be invalid, illegal or unconstitutional, and shall not affect the validity of this Ordinance as a whole.

Section V. Effective Date.

This Ordinance shall take effect immediately after its passage as the law and charter in such case provide.

Section VI. Filing in Land Records.

The City Secretary shall cause this Ordinance to be filed with the county clerk in each county in which all or a part of the PID is located not later than seven (7) days after the date the governing body of the City approves this Annual Service Plan Update.

PASSED AND APPROVED on this the 28th day of July, 2025.

_____
John B. Muns, MAYOR

ATTEST:

_____
Lisa Henderson, CITY SECRETARY

APPROVED AS TO FORM:

_____
Paige Mims, CITY ATTORNEY

COLLIN CREEK WEST PUBLIC IMPROVEMENT DISTRICT

2025 ANNUAL SERVICE PLAN UPDATE

JULY 28, 2025

INTRODUCTION

Capitalized terms used in this Annual Service Plan Update shall have the meanings set forth in the Service and Assessment Plan (the "SAP"), unless the context in which a term is used clearly requires a different meaning.

On February 8, 2021, the City Council passed and approved Resolution No. 2021-2-4(R) creating the District in accordance with the PID Act to finance certain Authorized Improvements for the benefit of certain property within the District.

On August 23, 2021, the City Council approved the Service and Assessment Plan and levied Assessments to finance the Authorized Improvements to be constructed for the benefit of the Assessed Property within the District by approving Ordinance No. 2021-8-17. The Service and Assessment Plan identified the Authorized Improvements to be provided by the District, the costs of the Authorized Improvements, the indebtedness to be incurred for the Authorized Improvements, and the manner of assessing the property in the District for the costs of the Authorized Improvements. The City also adopted an Assessment Roll identifying the Assessment on each Lot within the District, based on the method of assessment identified in the Service and Assessment Plan.

On June 27, 2022, the City Council approved the 2022 Annual Service Plan Update for the District with Resolution No. 2022-6-8(R), which updated the Assessment Roll for 2022.

On July 24, 2023, the City Council approved the 2023 Annual Service Plan Update for the District with Ordinance No. 2023-7-2, which updated the Assessment Roll for 2023.

On August 12, 2024, the City Council approved the 2024 Annual Service Plan Update for the District with Ordinance No. 2024-8-1, which updated the Assessment Roll for 2024.

Pursuant to the PID Act, the Service and Assessment Plan must be reviewed and updated annually. This document is the 2025 Annual Service Plan Update. This document also updates the Assessment Roll for 2025.

PARCEL SUBDIVISION

The final replat for Collin Creek Single Family Blocks A-L, consisting of 402 single-family residential Lots, and 25 common area Lots, and Collin Creek Block M, Lot 1, within Collin County, was recorded in the official public records of the County on May 17, 2023. All 402 units are classified as Lot Type 1, an additional 400 units contained within Block M, Lot 1 are classified as Lot Type 2, and the remaining 25 common area Lots are Non-Benefitted Property.

See the completed Lot Type classification summary within the District below:

Lot Type	Number of Lots
1	402
2	400
Total	**802**

See **Exhibit C** for the Lot Type classification map.

LOT AND HOME SALES

- Developer Owned:
  - Lot Type 1: 87 Lots
  - Lot Type 2: 400 multi-family units
- Homebuilder Owned:
  - Lot Type 1: 260 Lots
  - Lot Type 2: 0 multi-family units
- End-User Owner:
  - Lot Type 1: 55 Lots
  - Lot Type 2: 0 multi-family units

See **Exhibit C** for the Lot Type Classification Map and **Exhibit D** for buyer disclosures.

AUTHORIZED IMPROVEMENTS

The Developer has completed the Authorized Improvements listed in the SAP and they were dedicated to the City on June 14, 2023.

OUTSTANDING ASSESSMENT

Net of the principal bond payment due September 15, the District has an outstanding Assessment of $13,854,000.00.

ANNUAL INSTALLMENT DUE 1/31/2026

- ***Principal and Interest*** – The total principal and interest required for the Annual Installment is $855,160.00.

- ***Additional Interest*** – The total Additional Interest Reserve Requirement, as defined in the Indenture, is equal to $761,970.00 and has not been met. As such, the Additional Interest Reserve Account will be funded with Additional Interest on the outstanding Assessments, resulting in an Additional Interest amount due of $69,270.00.

- ***Annual Collection Costs*** – The cost of administering the PID and collecting the Annual Installments shall be paid for on a pro rata basis by each Parcel based on the amount of outstanding Assessment remaining on the Parcel. The total Administrative Expenses budgeted for the Annual Installment is $64,513.52.

Annual Collection Costs		
P3Works Administration	$	32,472.96
City Auditor	$	2,500.00
Filing Fees	$	1,000.00
County Collection	$	1,000.00
PID Trustee	$	4,000.00
Dissemination Agent	$	3,500.00
P3Works Dev/Issuer CDA Review	$	3,500.00
Past Due P3Works, LLC Invoices	$	5,040.56
Collection Cost Maintenance Balance	$	10,000.00
Arbitrage Calculation	$	1,500.00
Total	**$**	**64,513.52**

PID Bonds		
Due January 31, 2026		
PID Bonds		
Principal	$	301,000.00
Interest	$	554,160.00
	$	855,160.00
Additional Interest	$	69,270.00
Annual Collection Costs	$	64,513.52
Total Annual Installment	**$**	**988,943.52**

See the Limited Offering Memorandum for the pay period. See **Exhibit B** for the debt service schedule for the PID Bonds as shown in the Limited Offering Memorandum.

PREPAYMENT OF ASSESSMENTS IN FULL

No full prepayments of Assessments have occurred within the District.

PARTIAL PREPAYMENT OF ASSESSMENTS

No partial prepayments of Assessments have occurred within the District.

EXTRAORDINARY OPTIONAL REDEMPTIONS

No extraordinary optional redemptions have occurred within the District.

SERVICE PLAN – FIVE YEAR BUDGET FORECAST

The PID Act requires the annual indebtedness and projected costs for the improvements to be reviewed and updated in the Annual Service Plan Update, and the projection shall cover a period of no less than five years.

Collin Creek West PID						
Installments Due		**1/31/2026**	**1/31/2027**	**1/31/2028**	**1/31/2029**	**1/31/2030**
PID Bonds						
Principal		$ 301,000.00	$ 314,000.00	$ 327,000.00	$ 341,000.00	$ 356,000.00
Interest		$ 554,160.00	$ 542,120.00	$ 529,560.00	$ 516,480.00	$ 502,840.00
	(1)	$ 855,160.00	$ 856,120.00	$ 856,560.00	$ 857,480.00	$ 858,840.00
Annual Collection Costs	(2)	$ 64,513.52	$ 48,932.42	$ 49,911.07	$ 50,909.29	$ 51,927.47
Additional Interest Reserve	(3)	$ 69,270.00	$ 67,765.00	$ 66,195.00	$ 64,560.00	$ 62,855.00
Total Annual Installment	**(4) = (1) + (2) + (3)**	**$ 988,943.52**	**$ 972,817.42**	**$ 972,666.07**	**$ 972,949.29**	**$ 973,622.47**

ASSESSMENT ROLL

The list of current Parcels or Lots within the District, the corresponding total Assessments, and current Annual Installment are shown on the Assessment Roll attached hereto as **Exhibit A**. The Parcels or Lots shown on the Assessment Roll will receive the bills for the 2025 Annual Installments which will be delinquent if not paid by January 31, 2026. The list of Parcels shown on the Assessment Roll is subject to change based on the final certified rolls provided by the County prior to billing.

EXHIBIT A – ASSESSMENT ROLL

Property ID[a]	Lot Type	Outstanding Assessment	Annual Installment Due 1/31/2026
2884936	1	$ 27,253.43	$ 1,945.44
2884937	1	$ 27,253.43	$ 1,945.44
2884938	1	$ 27,253.43	$ 1,945.44
2884939	1	$ 27,253.43	$ 1,945.44
2884940	1	$ 27,253.43	$ 1,945.44
2884941	1	$ 27,253.43	$ 1,945.44
2884942	1	$ 27,253.43	$ 1,945.44
2884943	1	$ 27,253.43	$ 1,945.44
2884944	1	$ 27,253.43	$ 1,945.44
2884945	1	$ 27,253.43	$ 1,945.44
2884946	1	$ 27,253.43	$ 1,945.44
2884947	1	$ 27,253.43	$ 1,945.44
2884948	1	$ 27,253.43	$ 1,945.44
2884949	1	$ 27,253.43	$ 1,945.44
2884950	1	$ 27,253.43	$ 1,945.44
2884951	1	$ 27,253.43	$ 1,945.44
2884952	1	$ 27,253.43	$ 1,945.44
2884953	1	$ 27,253.43	$ 1,945.44
2884954	1	$ 27,253.43	$ 1,945.44
2884955	1	$ 27,253.43	$ 1,945.44
2884956	1	$ 27,253.43	$ 1,945.44
2884957	1	$ 27,253.43	$ 1,945.44
2884958	1	$ 27,253.43	$ 1,945.44
2884959	1	$ 27,253.43	$ 1,945.44
2884960	1	$ 27,253.43	$ 1,945.44
2884961	1	$ 27,253.43	$ 1,945.44
2884962	1	$ 27,253.43	$ 1,945.44
2884963	1	$ 27,253.43	$ 1,945.44
2884964	1	$ 27,253.43	$ 1,945.44
2884965	1	$ 27,253.43	$ 1,945.44
2884966	1	$ 27,253.43	$ 1,945.44
2884967	1	$ 27,253.43	$ 1,945.44
2884968	1	$ 27,253.43	$ 1,945.44
2884969	1	$ 27,253.43	$ 1,945.44
2884970	1	$ 27,253.43	$ 1,945.44
2884971	Non-Benefitted	$ -	$ -
2884972	Non-Benefitted	$ -	$ -
2884973	1	$ 27,253.43	$ 1,945.44
2884974	1	$ 27,253.43	$ 1,945.44
2884975	1	$ 27,253.43	$ 1,945.44

Property ID[a]	Lot Type	Outstanding Assessment	Annual Installment Due 1/31/2026
2884976	1	$ 27,253.43	$ 1,945.44
2884977	1	$ 27,253.43	$ 1,945.44
2884978	1	$ 27,253.43	$ 1,945.44
2884979	Non-Benefitted	$ -	$ -
2884980	1	$ 27,253.43	$ 1,945.44
2884981	1	$ 27,253.43	$ 1,945.44
2884982	1	$ 27,253.43	$ 1,945.44
2884983	1	$ 27,253.43	$ 1,945.44
2884984	1	$ 27,253.43	$ 1,945.44
2884985	1	$ 27,253.43	$ 1,945.44
2884986	1	$ 27,253.43	$ 1,945.44
2884987	1	$ 27,253.43	$ 1,945.44
2884988	1	$ 27,253.43	$ 1,945.44
2884989	1	$ 27,253.43	$ 1,945.44
2884990	1	$ 27,253.43	$ 1,945.44
2884991	1	$ 27,253.43	$ 1,945.44
2884992	1	$ 27,253.43	$ 1,945.44
2884993	1	$ 27,253.43	$ 1,945.44
2884994	1	$ 27,253.43	$ 1,945.44
2884995	1	$ 27,253.43	$ 1,945.44
2884996	1	$ 27,253.43	$ 1,945.44
2884997	1	$ 27,253.43	$ 1,945.44
2884998	1	$ 27,253.43	$ 1,945.44
2884999	1	$ 27,253.43	$ 1,945.44
2885000	1	$ 27,253.43	$ 1,945.44
2885001	1	$ 27,253.43	$ 1,945.44
2885002	1	$ 27,253.43	$ 1,945.44
2885003	1	$ 27,253.43	$ 1,945.44
2885004	1	$ 27,253.43	$ 1,945.44
2885005	1	$ 27,253.43	$ 1,945.44
2885006	1	$ 27,253.43	$ 1,945.44
2885007	1	$ 27,253.43	$ 1,945.44
2885008	1	$ 27,253.43	$ 1,945.44
2885009	1	$ 27,253.43	$ 1,945.44
2885010	1	$ 27,253.43	$ 1,945.44
2885011	1	$ 27,253.43	$ 1,945.44
2885012	1	$ 27,253.43	$ 1,945.44
2885013	1	$ 27,253.43	$ 1,945.44
2885014	1	$ 27,253.43	$ 1,945.44
2885043	1	$ 27,253.43	$ 1,945.44

Property ID[a]	Lot Type	Outstanding Assessment	Annual Installment Due 1/31/2026
2885044	1	$ 27,253.43	$ 1,945.44
2885045	1	$ 27,253.43	$ 1,945.44
2885046	1	$ 27,253.43	$ 1,945.44
2885047	1	$ 27,253.43	$ 1,945.44
2885048	1	$ 27,253.43	$ 1,945.44
2885049	1	$ 27,253.43	$ 1,945.44
2885050	1	$ 27,253.43	$ 1,945.44
2885051	1	$ 27,253.43	$ 1,945.44
2885052	1	$ 27,253.43	$ 1,945.44
2885053	1	$ 27,253.43	$ 1,945.44
2885054	1	$ 27,253.43	$ 1,945.44
2885055	1	$ 27,253.43	$ 1,945.44
2885056	1	$ 27,253.43	$ 1,945.44
2885057	1	$ 27,253.43	$ 1,945.44
2885058	1	$ 27,253.43	$ 1,945.44
2885059	1	$ 27,253.43	$ 1,945.44
2885060	1	$ 27,253.43	$ 1,945.44
2885061	1	$ 27,253.43	$ 1,945.44
2885062	1	$ 27,253.43	$ 1,945.44
2885063	1	$ 27,253.43	$ 1,945.44
2885064	1	$ 27,253.43	$ 1,945.44
2885065	1	$ 27,253.43	$ 1,945.44
2885066	1	$ 27,253.43	$ 1,945.44
2885067	1	$ 27,253.43	$ 1,945.44
2885068	1	$ 27,253.43	$ 1,945.44
2885069	1	$ 27,253.43	$ 1,945.44
2885070	Non-Benefitted	$ -	$ -
2885071	Non-Benefitted	$ -	$ -
2885072	Non-Benefitted	$ -	$ -
2885073	Non-Benefitted	$ -	$ -
2885074	1	$ 27,253.43	$ 1,945.44
2885077	1	$ 27,253.43	$ 1,945.44
2885078	1	$ 27,253.43	$ 1,945.44
2885079	1	$ 27,253.43	$ 1,945.44
2885080	1	$ 27,253.43	$ 1,945.44
2885081	1	$ 27,253.43	$ 1,945.44
2885082	1	$ 27,253.43	$ 1,945.44
2885083	1	$ 27,253.43	$ 1,945.44
2885084	1	$ 27,253.43	$ 1,945.44
2885085	1	$ 27,253.43	$ 1,945.44

Property ID[a]	Lot Type	Outstanding Assessment	Annual Installment Due 1/31/2026
2885086	1	$ 27,253.43	$ 1,945.44
2885087	1	$ 27,253.43	$ 1,945.44
2885088	1	$ 27,253.43	$ 1,945.44
2885089	1	$ 27,253.43	$ 1,945.44
2885090	1	$ 27,253.43	$ 1,945.44
2885091	1	$ 27,253.43	$ 1,945.44
2885094	1	$ 27,253.43	$ 1,945.44
2885095	1	$ 27,253.43	$ 1,945.44
2885096	1	$ 27,253.43	$ 1,945.44
2885097	1	$ 27,253.43	$ 1,945.44
2885098	1	$ 27,253.43	$ 1,945.44
2885099	1	$ 27,253.43	$ 1,945.44
2885100	1	$ 27,253.43	$ 1,945.44
2885101	1	$ 27,253.43	$ 1,945.44
2885102	1	$ 27,253.43	$ 1,945.44
2885103	1	$ 27,253.43	$ 1,945.44
2885104	1	$ 27,253.43	$ 1,945.44
2885105	1	$ 27,253.43	$ 1,945.44
2885106	1	$ 27,253.43	$ 1,945.44
2885107	1	$ 27,253.43	$ 1,945.44
2885108	Non-Benefitted	$ -	$ -
2885109	Non-Benefitted	$ -	$ -
2885110	1	$ 27,253.43	$ 1,945.44
2885111	1	$ 27,253.43	$ 1,945.44
2885112	1	$ 27,253.43	$ 1,945.44
2885113	1	$ 27,253.43	$ 1,945.44
2885114	1	$ 27,253.43	$ 1,945.44
2885115	1	$ 27,253.43	$ 1,945.44
2885116	1	$ 27,253.43	$ 1,945.44
2885117	1	$ 27,253.43	$ 1,945.44
2885118	1	$ 27,253.43	$ 1,945.44
2885119	1	$ 27,253.43	$ 1,945.44
2885120	1	$ 27,253.43	$ 1,945.44
2885121	1	$ 27,253.43	$ 1,945.44
2885122	1	$ 27,253.43	$ 1,945.44
2885123	1	$ 27,253.43	$ 1,945.44
2885124	1	$ 27,253.43	$ 1,945.44
2885125	1	$ 27,253.43	$ 1,945.44
2885126	1	$ 27,253.43	$ 1,945.44
2885127	1	$ 27,253.43	$ 1,945.44

Property ID[a]	Lot Type	Outstanding Assessment	Annual Installment Due 1/31/2026
2885128	1	$ 27,253.43	$ 1,945.44
2885129	1	$ 27,253.43	$ 1,945.44
2885130	1	$ 27,253.43	$ 1,945.44
2885131	1	$ 27,253.43	$ 1,945.44
2885132	1	$ 27,253.43	$ 1,945.44
2885133	1	$ 27,253.43	$ 1,945.44
2885134	1	$ 27,253.43	$ 1,945.44
2885135	1	$ 27,253.43	$ 1,945.44
2885136	1	$ 27,253.43	$ 1,945.44
2885137	1	$ 27,253.43	$ 1,945.44
2885138	1	$ 27,253.43	$ 1,945.44
2885139	1	$ 27,253.43	$ 1,945.44
2885140	1	$ 27,253.43	$ 1,945.44
2885141	Non-Benefitted	$ -	$ -
2885142	Non-Benefitted	$ -	$ -
2885143	1	$ 27,253.43	$ 1,945.44
2885144	1	$ 27,253.43	$ 1,945.44
2885145	1	$ 27,253.43	$ 1,945.44
2885146	1	$ 27,253.43	$ 1,945.44
2885147	1	$ 27,253.43	$ 1,945.44
2885148	1	$ 27,253.43	$ 1,945.44
2885149	1	$ 27,253.43	$ 1,945.44
2885150	1	$ 27,253.43	$ 1,945.44
2885151	1	$ 27,253.43	$ 1,945.44
2885152	1	$ 27,253.43	$ 1,945.44
2885153	1	$ 27,253.43	$ 1,945.44
2885154	1	$ 27,253.43	$ 1,945.44
2885155	1	$ 27,253.43	$ 1,945.44
2885156	Non-Benefitted	$ -	$ -
2885157	1	$ 27,253.43	$ 1,945.44
2885160	1	$ 27,253.43	$ 1,945.44
2885161	1	$ 27,253.43	$ 1,945.44
2885162	1	$ 27,253.43	$ 1,945.44
2885163	1	$ 27,253.43	$ 1,945.44
2885164	1	$ 27,253.43	$ 1,945.44
2885165	1	$ 27,253.43	$ 1,945.44
2885166	1	$ 27,253.43	$ 1,945.44
2885167	1	$ 27,253.43	$ 1,945.44
2885168	Non-Benefitted	$ -	$ -
2885169	1	$ 27,253.43	$ 1,945.44

Property ID[a]	Lot Type	Outstanding Assessment	Annual Installment Due 1/31/2026
2885171	1	$ 27,253.43	$ 1,945.44
2885172	1	$ 27,253.43	$ 1,945.44
2885173	1	$ 27,253.43	$ 1,945.44
2885174	1	$ 27,253.43	$ 1,945.44
2885175	1	$ 27,253.43	$ 1,945.44
2885176	1	$ 27,253.43	$ 1,945.44
2885177	1	$ 27,253.43	$ 1,945.44
2885178	1	$ 27,253.43	$ 1,945.44
2885179	1	$ 27,253.43	$ 1,945.44
2885180	1	$ 27,253.43	$ 1,945.44
2885181	1	$ 27,253.43	$ 1,945.44
2885182	1	$ 27,253.43	$ 1,945.44
2885183	1	$ 27,253.43	$ 1,945.44
2885184	1	$ 27,253.43	$ 1,945.44
2885185	1	$ 27,253.43	$ 1,945.44
2885186	1	$ 27,253.43	$ 1,945.44
2885187	1	$ 27,253.43	$ 1,945.44
2885188	1	$ 27,253.43	$ 1,945.44
2885189	1	$ 27,253.43	$ 1,945.44
2885190	1	$ 27,253.43	$ 1,945.44
2885191	1	$ 27,253.43	$ 1,945.44
2885192	1	$ 27,253.43	$ 1,945.44
2885193	1	$ 27,253.43	$ 1,945.44
2885194	1	$ 27,253.43	$ 1,945.44
2885195	1	$ 27,253.43	$ 1,945.44
2885196	Non-Benefitted	$ -	$ -
2885197	Non-Benefitted	$ -	$ -
2885198	1	$ 27,253.43	$ 1,945.44
2885200	1	$ 27,253.43	$ 1,945.44
2885201	1	$ 27,253.43	$ 1,945.44
2885202	1	$ 27,253.43	$ 1,945.44
2885203	1	$ 27,253.43	$ 1,945.44
2885204	1	$ 27,253.43	$ 1,945.44
2885205	1	$ 27,253.43	$ 1,945.44
2885206	1	$ 27,253.43	$ 1,945.44
2885207	1	$ 27,253.43	$ 1,945.44
2885208	1	$ 27,253.43	$ 1,945.44
2885209	1	$ 27,253.43	$ 1,945.44
2885210	1	$ 27,253.43	$ 1,945.44
2885211	1	$ 27,253.43	$ 1,945.44

Property ID[a]	Lot Type	Outstanding Assessment	Annual Installment Due 1/31/2026
2885212	1	$ 27,253.43	$ 1,945.44
2885213	1	$ 27,253.43	$ 1,945.44
2885214	1	$ 27,253.43	$ 1,945.44
2885215	1	$ 27,253.43	$ 1,945.44
2885216	Non-Benefitted	$ -	$ -
2885217	1	$ 27,253.43	$ 1,945.44
2885219	1	$ 27,253.43	$ 1,945.44
2885220	1	$ 27,253.43	$ 1,945.44
2885221	1	$ 27,253.43	$ 1,945.44
2885222	1	$ 27,253.43	$ 1,945.44
2885223	1	$ 27,253.43	$ 1,945.44
2885224	1	$ 27,253.43	$ 1,945.44
2885225	1	$ 27,253.43	$ 1,945.44
2885226	1	$ 27,253.43	$ 1,945.44
2885227	1	$ 27,253.43	$ 1,945.44
2885228	1	$ 27,253.43	$ 1,945.44
2885229	Non-Benefitted	$ -	$ -
2885230	1	$ 27,253.43	$ 1,945.44
2885231	1	$ 27,253.43	$ 1,945.44
2885232	1	$ 27,253.43	$ 1,945.44
2885233	1	$ 27,253.43	$ 1,945.44
2885234	1	$ 27,253.43	$ 1,945.44
2885235	1	$ 27,253.43	$ 1,945.44
2885236	1	$ 27,253.43	$ 1,945.44
2885237	1	$ 27,253.43	$ 1,945.44
2885238	1	$ 27,253.43	$ 1,945.44
2885239	1	$ 27,253.43	$ 1,945.44
2885240	1	$ 27,253.43	$ 1,945.44
2885241	1	$ 27,253.43	$ 1,945.44
2885242	1	$ 27,253.43	$ 1,945.44
2885243	1	$ 27,253.43	$ 1,945.44
2885244	1	$ 27,253.43	$ 1,945.44
2885246	1	$ 27,253.43	$ 1,945.44
2885247	1	$ 27,253.43	$ 1,945.44
2885248	1	$ 27,253.43	$ 1,945.44
2885249	1	$ 27,253.43	$ 1,945.44
2885250	1	$ 27,253.43	$ 1,945.44
2885255	1	$ 27,253.43	$ 1,945.44
2885256	1	$ 27,253.43	$ 1,945.44
2885257	1	$ 27,253.43	$ 1,945.44

Property ID[a]	Lot Type	Outstanding Assessment	Annual Installment Due 1/31/2026
2885258	1	$ 27,253.43	$ 1,945.44
2885259	1	$ 27,253.43	$ 1,945.44
2885260	1	$ 27,253.43	$ 1,945.44
2885261	1	$ 27,253.43	$ 1,945.44
2885262	1	$ 27,253.43	$ 1,945.44
2885263	Non-Benefitted	$ -	$ -
2885264	1	$ 27,253.43	$ 1,945.44
2885265	1	$ 27,253.43	$ 1,945.44
2885266	1	$ 27,253.43	$ 1,945.44
2885267	1	$ 27,253.43	$ 1,945.44
2885268	1	$ 27,253.43	$ 1,945.44
2885269	1	$ 27,253.43	$ 1,945.44
2885270	1	$ 27,253.43	$ 1,945.44
2885271	1	$ 27,253.43	$ 1,945.44
2885272	1	$ 27,253.43	$ 1,945.44
2885273	1	$ 27,253.43	$ 1,945.44
2885274	1	$ 27,253.43	$ 1,945.44
2885275	1	$ 27,253.43	$ 1,945.44
2885276	1	$ 27,253.43	$ 1,945.44
2885277	1	$ 27,253.43	$ 1,945.44
2885278	1	$ 27,253.43	$ 1,945.44
2885279	1	$ 27,253.43	$ 1,945.44
2885280	1	$ 27,253.43	$ 1,945.44
2885281	1	$ 27,253.43	$ 1,945.44
2885282	1	$ 27,253.43	$ 1,945.44
2885283	1	$ 27,253.43	$ 1,945.44
2885284	1	$ 27,253.43	$ 1,945.44
2885285	1	$ 27,253.43	$ 1,945.44
2885286	1	$ 27,253.43	$ 1,945.44
2885287	1	$ 27,253.43	$ 1,945.44
2885288	1	$ 27,253.43	$ 1,945.44
2885289	1	$ 27,253.43	$ 1,945.44
2885290	1	$ 27,253.43	$ 1,945.44
2885291	1	$ 27,253.43	$ 1,945.44
2885292	1	$ 27,253.43	$ 1,945.44
2885293	1	$ 27,253.43	$ 1,945.44
2885294	1	$ 27,253.43	$ 1,945.44
2885295	1	$ 27,253.43	$ 1,945.44
2885296	1	$ 27,253.43	$ 1,945.44
2885297	1	$ 27,253.43	$ 1,945.44

Property ID[a]	Lot Type	Outstanding Assessment	Annual Installment Due 1/31/2026
2885298	1	$ 27,253.43	$ 1,945.44
2885299	1	$ 27,253.43	$ 1,945.44
2885300	1	$ 27,253.43	$ 1,945.44
2885301	1	$ 27,253.43	$ 1,945.44
2885302	1	$ 27,253.43	$ 1,945.44
2885303	1	$ 27,253.43	$ 1,945.44
2885304	1	$ 27,253.43	$ 1,945.44
2885305	1	$ 27,253.43	$ 1,945.44
2885306	Non-Benefitted	$ -	$ -
2885307	1	$ 27,253.43	$ 1,945.44
2885308	1	$ 27,253.43	$ 1,945.44
2885309	1	$ 27,253.43	$ 1,945.44
2885310	1	$ 27,253.43	$ 1,945.44
2885311	1	$ 27,253.43	$ 1,945.44
2885312	1	$ 27,253.43	$ 1,945.44
2885313	1	$ 27,253.43	$ 1,945.44
2885314	1	$ 27,253.43	$ 1,945.44
2885315	1	$ 27,253.43	$ 1,945.44
2885316	1	$ 27,253.43	$ 1,945.44
2885317	1	$ 27,253.43	$ 1,945.44
2885318	1	$ 27,253.43	$ 1,945.44
2885319	1	$ 27,253.43	$ 1,945.44
2885320	1	$ 27,253.43	$ 1,945.44
2885321	1	$ 27,253.43	$ 1,945.44
2885322	1	$ 27,253.43	$ 1,945.44
2885323	1	$ 27,253.43	$ 1,945.44
2885324	1	$ 27,253.43	$ 1,945.44
2885325	1	$ 27,253.43	$ 1,945.44
2885326	1	$ 27,253.43	$ 1,945.44
2885327	1	$ 27,253.43	$ 1,945.44
2885328	1	$ 27,253.43	$ 1,945.44
2885329	1	$ 27,253.43	$ 1,945.44
2885330	1	$ 27,253.43	$ 1,945.44
2885331	1	$ 27,253.43	$ 1,945.44
2885332	1	$ 27,253.43	$ 1,945.44
2885333	1	$ 27,253.43	$ 1,945.44
2885334	1	$ 27,253.43	$ 1,945.44
2885335	1	$ 27,253.43	$ 1,945.44
2885336	1	$ 27,253.43	$ 1,945.44
2885337	1	$ 27,253.43	$ 1,945.44

Property ID[a]	Lot Type	Outstanding Assessment	Annual Installment Due 1/31/2026
2885338	1	$ 27,253.43	$ 1,945.44
2885339	1	$ 27,253.43	$ 1,945.44
2885340	1	$ 27,253.43	$ 1,945.44
2885341	1	$ 27,253.43	$ 1,945.44
2885342	1	$ 27,253.43	$ 1,945.44
2885343	1	$ 27,253.43	$ 1,945.44
2885344	1	$ 27,253.43	$ 1,945.44
2885345	1	$ 27,253.43	$ 1,945.44
2885346	1	$ 27,253.43	$ 1,945.44
2885347	1	$ 27,253.43	$ 1,945.44
2885348	1	$ 27,253.43	$ 1,945.44
2885349	1	$ 27,253.43	$ 1,945.44
2885350	1	$ 27,253.43	$ 1,945.44
2885351	1	$ 27,253.43	$ 1,945.44
2885352	Non-Benefitted	$ -	$ -
2885353	Non-Benefitted	$ -	$ -
2885354	1	$ 27,253.43	$ 1,945.44
2885357	1	$ 27,253.43	$ 1,945.44
2885358	1	$ 27,253.43	$ 1,945.44
2885359	1	$ 27,253.43	$ 1,945.44
2885360	1	$ 27,253.43	$ 1,945.44
2885361	1	$ 27,253.43	$ 1,945.44
2885362	1	$ 27,253.43	$ 1,945.44
2885363	1	$ 27,253.43	$ 1,945.44
2885364	1	$ 27,253.43	$ 1,945.44
2885365	1	$ 27,253.43	$ 1,945.44
2885366	1	$ 27,253.43	$ 1,945.44
2885367	1	$ 27,253.43	$ 1,945.44
2885368	1	$ 27,253.43	$ 1,945.44
2885369	1	$ 27,253.43	$ 1,945.44
2885370	1	$ 27,253.43	$ 1,945.44
2885371	1	$ 27,253.43	$ 1,945.44
2885372	1	$ 27,253.43	$ 1,945.44
2885373	1	$ 27,253.43	$ 1,945.44
2885374	1	$ 27,253.43	$ 1,945.44
2885375	1	$ 27,253.43	$ 1,945.44
2885376	1	$ 27,253.43	$ 1,945.44
2885377	1	$ 27,253.43	$ 1,945.44
2885378	Non-Benefitted	$ -	$ -
2885379	1	$ 27,253.43	$ 1,945.44

Property ID[a]	Lot Type	Outstanding Assessment	Annual Installment Due 1/31/2026
2885382	1	$ 27,253.43	$ 1,945.44
2885383	1	$ 27,253.43	$ 1,945.44
2885384	1	$ 27,253.43	$ 1,945.44
2885385	1	$ 27,253.43	$ 1,945.44
2885386	1	$ 27,253.43	$ 1,945.44
2885387	1	$ 27,253.43	$ 1,945.44
2885388	1	$ 27,253.43	$ 1,945.44
2885389	1	$ 27,253.43	$ 1,945.44
2885390	1	$ 27,253.43	$ 1,945.44
2885391	1	$ 27,253.43	$ 1,945.44
2885392	1	$ 27,253.43	$ 1,945.44
2885393	1	$ 27,253.43	$ 1,945.44
2885394	1	$ 27,253.43	$ 1,945.44
2885395	1	$ 27,253.43	$ 1,945.44
2885396	1	$ 27,253.43	$ 1,945.44
2885397	1	$ 27,253.43	$ 1,945.44
2885398	1	$ 27,253.43	$ 1,945.44
2885399	Non-Benefitted	$ -	$ -
2885400	1	$ 27,253.43	$ 1,945.44
2885401	1	$ 27,253.43	$ 1,945.44
2885402	1	$ 27,253.43	$ 1,945.44
2885403	1	$ 27,253.43	$ 1,945.44
2885404	1	$ 27,253.43	$ 1,945.44
2885405	1	$ 27,253.43	$ 1,945.44
2885406	1	$ 27,253.43	$ 1,945.44
2885407	Non-Benefitted	$ -	$ -
2885408	Non-Benefitted	$ -	$ -
2885409	2 (400 Units)	$ 2,898,119.87	$ 206,876.00
Total[b]		**$ 13,854,000.00**	**$ 988,942.88**

Footnotes:

[a] Property IDs preliminary and subject to change based on the final certified rolls provided by the County prior to billing.

[b] Totals may not add or match Service Plan or installment schedules due to rounding.

EXHIBIT B – DEBT SERVICE SCHEDULE

DEBT SERVICE REQUIREMENTS

The following table sets forth the debt service requirements for the Bonds:

Year Ending (September 15)	Principal	Interest	Total
2022	-	$587,480	$587,480
2023	$266,000	587,480	853,480
2024	278,000	576,840	854,840
2025	289,000	565,720	854,720
2026	301,000	554,160	855,160
2027	314,000	542,120	856,120
2028	327,000	529,560	856,560
2029	341,000	516,480	857,480
2030	356,000	502,840	858,840
2031	371,000	488,600	859,600
2032	386,000	473,760	859,760
2033	403,000	458,320	861,320
2034	420,000	442,200	862,200
2035	438,000	425,400	863,400
2036	456,000	407,880	863,880
2037	476,000	389,640	865,640
2038	496,000	370,600	866,600
2039	517,000	350,760	867,760
2040	540,000	330,080	870,080
2041	563,000	308,480	871,480
2042	587,000	285,960	872,960
2043	612,000	262,480	874,480
2044	638,000	238,000	876,000
2045	666,000	212,480	878,480
2046	695,000	185,840	880,840
2047	725,000	158,040	883,040
2048	756,000	129,040	885,040
2049	789,000	98,800	887,800
2050	823,000	67,240	890,240
2051	858,000	34,320	892,320
Total	**$14,687,000**	**$11,080,600**	**$25,767,600**

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EXHIBIT C – LOT TYPE CLASSIFICATION MAP

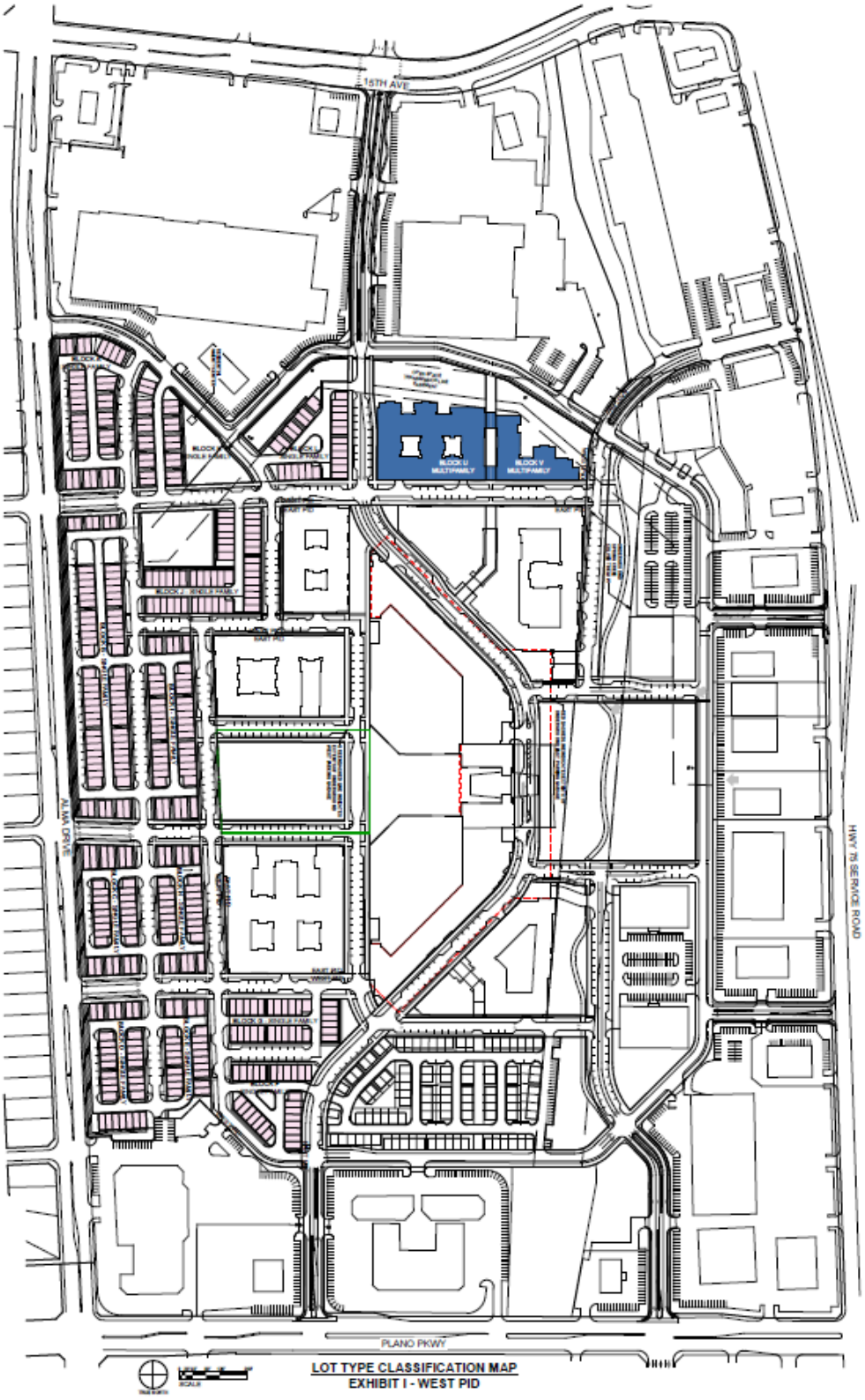


EXHIBIT D – BUYER DISCLOSURES

Buyer disclosures for the following Lot Types are found in this Exhibit:

- Lot Type 1
- Lot Type 2

COLLIN CREEK WEST PUBLIC IMPROVEMENT DISTRICT

LOT TYPE 1 BUYER DISCLOSURE

NOTICE OF OBLIGATIONS RELATED TO PUBLIC IMPROVEMENT DISTRICT

A person who proposes to sell or otherwise convey real property that is located in a public improvement district established under Subchapter A, Chapter 372, Local Government Code (except for public improvement districts described under Section 372.005), or Chapter 382, Local Government Code, shall first give to the purchaser of the property this written notice, signed by the seller.

For the purposes of this notice, a contract for the purchase and sale of real property having a performance period of less than six months is considered a sale requiring the notice set forth below.

This notice requirement does not apply to a transfer:

1) under a court order or foreclosure sale;
2) by a trustee in bankruptcy;
3) to a mortgagee by a mortgagor or successor in interest or to a beneficiary of a deed of trust by a trustor or successor in interest;
4) by a mortgagee or a beneficiary under a deed of trust who has acquired the land at a sale conducted under a power of sale under a deed of trust or a sale under a court-ordered foreclosure or has acquired the land by a deed in lieu of foreclosure;
5) by a fiduciary in the course of the administration of a decedent's estate, guardianship, conservatorship, or trust;
6) from one co-owner to another co-owner of an undivided interest in the real property;
7) to a spouse or a person in the lineal line of consanguinity of the seller;
8) to or from a governmental entity; or
9) of only a mineral interest, leasehold interest, or security interest.

The following notice shall be given to a prospective purchaser before the execution of a binding contract of purchase and sale, either separately or as an addendum or paragraph of a purchase contract. In the event a contract of purchase and sale is entered into without the seller having provided the required notice, the purchaser, subject to certain exceptions, is entitled to terminate the contract.

A separate copy of this notice shall be executed by the seller and the purchaser and must be filed in the real property records of the county in which the property is located at the closing of the purchase and sale of the property.

AFTER RECORDING[1] RETURN TO:

_____
_____
_____
_____
_____

NOTICE OF OBLIGATION TO PAY IMPROVEMENT DISTRICT ASSESSMENT TO CITY OF PLANO, TEXAS
CONCERNING THE FOLLOWING PROPERTY

_____
STREET ADDRESS

LOT TYPE 1 PRINCIPAL ASSESSMENT: $27,253.43

As the purchaser of the real property described above, you are obligated to pay assessments to City of Plano, Texas, for the costs of a portion of a public improvement or services project (the "Authorized Improvements") undertaken for the benefit of the property within ***Collin Creek West Public Improvement District*** (the "District") created under Subchapter A, Chapter 372, Local Government Code.

AN ASSESSMENT HAS BEEN LEVIED AGAINST YOUR PROPERTY FOR THE AUTHORIZED IMPROVEMENTS, WHICH MAY BE PAID IN FULL AT ANY TIME. IF THE ASSESSMENT IS NOT PAID IN FULL, IT WILL BE DUE AND PAYABLE IN ANNUAL INSTALLMENTS THAT WILL VARY FROM YEAR TO YEAR DEPENDING ON THE AMOUNT OF INTEREST PAID, COLLECTION COSTS, ADMINISTRATIVE COSTS, AND DELINQUENCY COSTS.

The exact amount of the assessment may be obtained from City of Plano. The exact amount of each annual installment will be approved each year by the Plano City Council in the annual service plan update for the District. More information about the assessments, including the amounts and due dates, may be obtained from City of Plano.

Your failure to pay any assessment or any annual installment may result in penalties and interest being added to what you owe or in a lien on and the foreclosure of your property.

[1] To be included in a separate copy of the notice required by Section 5.0143, Tex. Prop. Code, to be executed at the closing of the purchase and sale and to be recorded in the deed records of Collin County when updating for the Current Information of Obligation to Pay Improvement District Assessment.

[The undersigned purchaser acknowledges receipt of this notice before the effective date of a binding contract for the purchase of the real property at the address described above.

YOU ARE SIGNING UP TO PAY AN ADDITIONAL ASSESSMENT ABOVE AND BEYOND YOUR PROPERTY TAXES EVERY YEAR. IF YOU DON'T PAY IT, YOUR HOUSE MAY BE FORECLOSED ON.

DATE: DATE:

SIGNATURE OF PURCHASER SIGNATURE OF PURCHASER

The undersigned seller acknowledges providing this notice to the potential purchaser before the effective date of a binding contract for the purchase of the real property at the address described above.

DATE: DATE:

SIGNATURE OF SELLER SIGNATURE OF SELLER][2]

[2] To be included in a copy of the notice required by Section 5.014, Tex. Prop. Code, to be executed by seller in accordance with Section 5.014(a-1), Tex. Prop. Code.

[The undersigned purchaser acknowledges receipt of this notice before the effective date of a binding contract for the purchase of the real property at the address described above. The undersigned purchaser acknowledged the receipt of this notice including the current information required by Section 5.0143, Texas Property Code, as amended.

DATE: DATE:

_____ _____

SIGNATURE OF PURCHASER SIGNATURE OF PURCHASER

STATE OF TEXAS §
§
COUNTY OF _____ §

The foregoing instrument was acknowledged before me by _____and _____ , known to me to be the person(s) whose name(s) is/are subscribed to the foregoing instrument, and acknowledged to me that he or she executed the same for the purposes therein expressed.

Given under my hand and seal of office on this_____ , 20__.

Notary Public, State of Texas][3]

[3] To be included in a separate copy of the notice required by Section 5.0143, Tex. Prop. Code, to be executed at the closing of the purchase and sale and to be recorded in the deed records of Collin County.

[The undersigned seller acknowledges providing a separate copy of the notice required by Section 5.014 of the Texas Property Code including the current information required by Section 5.0143, Texas Property Code, as amended, at the closing of the purchase of the real property at the address above.

DATE: DATE:

SIGNATURE OF SELLER SIGNATURE OF SELLER

STATE OF TEXAS §
§
COUNTY OF _____ §

The foregoing instrument was acknowledged before me by_____ and _____, known to me to be the person(s) whose name(s) is/are subscribed to the foregoing instrument, and acknowledged to me that he or she executed the same for the purposes therein expressed.

Given under my hand and seal of office on this _____, 20__.

Notary Public, State of Texas][4]

[4] To be included in a separate copy of the notice required by Section 5.0143, Tex. Prop. Code, to be executed at the closing of the purchase and sale and to be recorded in the deed records of Collin County.

ANNUAL INSTALLMENTS - LOT TYPE 1

Installments Due 1/31	Principal	Interest[a]	Additional Interest	Annual Collection Costs	Annual Installment[b]
2026	$ 592.12	$ 1,090.14	$ 136.27	$ 126.91	$ 1,945.44
2027	$ 617.70	$ 1,066.45	$ 133.31	$ 96.26	$ 1,913.72
2028	$ 643.27	$ 1,041.74	$ 130.22	$ 98.18	$ 1,913.42
2029	$ 670.81	$ 1,016.01	$ 127.00	$ 100.15	$ 1,913.97
2030	$ 700.32	$ 989.18	$ 123.65	$ 102.15	$ 1,915.30
2031	$ 729.83	$ 961.17	$ 120.15	$ 104.19	$ 1,915.34
2032	$ 759.33	$ 931.98	$ 116.50	$ 106.28	$ 1,914.09
2033	$ 792.78	$ 901.60	$ 112.70	$ 108.40	$ 1,915.48
2034	$ 826.22	$ 869.89	$ 108.74	$ 110.57	$ 1,915.42
2035	$ 861.63	$ 836.84	$ 104.61	$ 112.78	$ 1,915.86
2036	$ 897.04	$ 802.38	$ 100.30	$ 115.04	$ 1,914.75
2037	$ 936.38	$ 766.50	$ 95.81	$ 117.34	$ 1,916.03
2038	$ 975.73	$ 729.04	$ 91.13	$ 119.69	$ 1,915.58
2039	$ 1,017.04	$ 690.01	$ 86.25	$ 122.08	$ 1,915.38
2040	$ 1,062.28	$ 649.33	$ 81.17	$ 124.52	$ 1,917.30
2041	$ 1,107.53	$ 606.84	$ 75.85	$ 127.01	$ 1,917.23
2042	$ 1,154.74	$ 562.54	$ 70.32	$ 129.55	$ 1,917.15
2043	$ 1,203.92	$ 516.35	$ 64.54	$ 132.14	$ 1,916.95
2044	$ 1,255.07	$ 468.19	$ 58.52	$ 134.79	$ 1,916.57
2045	$ 1,310.15	$ 417.99	$ 52.25	$ 137.48	$ 1,917.87
2046	$ 1,367.20	$ 365.58	$ 45.70	$ 140.23	$ 1,918.71
2047	$ 1,426.21	$ 310.89	$ 38.86	$ 143.04	$ 1,919.00
2048	$ 1,487.19	$ 253.85	$ 31.73	$ 145.90	$ 1,918.67
2049	$ 1,552.11	$ 194.36	$ 24.29	$ 148.81	$ 1,919.58
2050	$ 1,619.00	$ 132.27	$ 16.53	$ 151.79	$ 1,919.60
2051	$ 1,687.85	$ 67.51	$ 8.44	$ 154.83	$ 1,918.63
Total	**$ 27,253.43**	**$ 17,238.63**	**$ 2,154.83**	**$ 3,210.12**	**$ 49,857.02**

Footnotes:

[a] Interest is calculated at a 4.00% rate.

[b] The figures shown above are estimates only and subject to change in Annual Service Plan Updates. Changes in Annual Collection Costs, reserve fund requirements, interest earnings, or other available offsets could increase or decrease the amounts shown.

COLLIN CREEK WEST PUBLIC IMPROVEMENT DISTRICT

LOT TYPE 2 BUYER DISCLOSURE

NOTICE OF OBLIGATIONS RELATED TO PUBLIC IMPROVEMENT DISTRICT

A person who proposes to sell or otherwise convey real property that is located in a public improvement district established under Subchapter A, Chapter 372, Local Government Code (except for public improvement districts described under Section 372.005), or Chapter 382, Local Government Code, shall first give to the purchaser of the property this written notice, signed by the seller.

For the purposes of this notice, a contract for the purchase and sale of real property having a performance period of less than six months is considered a sale requiring the notice set forth below.

This notice requirement does not apply to a transfer:

1) under a court order or foreclosure sale;
2) by a trustee in bankruptcy;
3) to a mortgagee by a mortgagor or successor in interest or to a beneficiary of a deed of trust by a trustor or successor in interest;
4) by a mortgagee or a beneficiary under a deed of trust who has acquired the land at a sale conducted under a power of sale under a deed of trust or a sale under a court-ordered foreclosure or has acquired the land by a deed in lieu of foreclosure;
5) by a fiduciary in the course of the administration of a decedent's estate, guardianship, conservatorship, or trust;
6) from one co-owner to another co-owner of an undivided interest in the real property;
7) to a spouse or a person in the lineal line of consanguinity of the seller;
8) to or from a governmental entity; or
9) of only a mineral interest, leasehold interest, or security interest.

The following notice shall be given to a prospective purchaser before the execution of a binding contract of purchase and sale, either separately or as an addendum or paragraph of a purchase contract. In the event a contract of purchase and sale is entered into without the seller having provided the required notice, the purchaser, subject to certain exceptions, is entitled to terminate the contract.

A separate copy of this notice shall be executed by the seller and the purchaser and must be filed in the real property records of the county in which the property is located at the closing of the purchase and sale of the property.

AFTER RECORDING[1] RETURN TO:

_____
_____
_____
_____
_____

NOTICE OF OBLIGATION TO PAY IMPROVEMENT DISTRICT ASSESSMENT TO CITY OF PLANO, TEXAS
CONCERNING THE FOLLOWING PROPERTY

_____
STREET ADDRESS

LOT TYPE 2 PRINCIPAL ASSESSMENT: $7,245.30

As the purchaser of the real property described above, you are obligated to pay assessments to City of Plano, Texas, for the costs of a portion of a public improvement or services project (the "Authorized Improvements") undertaken for the benefit of the property within ***Collin Creek West Public Improvement District*** (the "District") created under Subchapter A, Chapter 372, Local Government Code.

AN ASSESSMENT HAS BEEN LEVIED AGAINST YOUR PROPERTY FOR THE AUTHORIZED IMPROVEMENTS, WHICH MAY BE PAID IN FULL AT ANY TIME. IF THE ASSESSMENT IS NOT PAID IN FULL, IT WILL BE DUE AND PAYABLE IN ANNUAL INSTALLMENTS THAT WILL VARY FROM YEAR TO YEAR DEPENDING ON THE AMOUNT OF INTEREST PAID, COLLECTION COSTS, ADMINISTRATIVE COSTS, AND DELINQUENCY COSTS.

The exact amount of the assessment may be obtained from City of Plano. The exact amount of each annual installment will be approved each year by the Plano City Council in the annual service plan update for the District. More information about the assessments, including the amounts and due dates, may be obtained from City of Plano.

Your failure to pay any assessment or any annual installment may result in penalties and interest being added to what you owe or in a lien on and the foreclosure of your property.

[1] To be included in a separate copy of the notice required by Section 5.0143, Tex. Prop. Code, to be executed at the closing of the purchase and sale and to be recorded in the deed records of Collin County when updating for the Current Information of Obligation to Pay Improvement District Assessment.

[The undersigned purchaser acknowledges receipt of this notice before the effective date of a binding contract for the purchase of the real property at the address described above.

YOU ARE SIGNING UP TO PAY AN ADDITIONAL ASSESSMENT ABOVE AND BEYOND YOUR PROPERTY TAXES EVERY YEAR. IF YOU DON'T PAY IT, YOUR HOUSE MAY BE FORECLOSED ON.

DATE: DATE:

SIGNATURE OF PURCHASER SIGNATURE OF PURCHASER

The undersigned seller acknowledges providing this notice to the potential purchaser before the effective date of a binding contract for the purchase of the real property at the address described above.

DATE: DATE:

SIGNATURE OF SELLER SIGNATURE OF SELLER][2]

[2] To be included in a copy of the notice required by Section 5.014, Tex. Prop. Code, to be executed by seller in accordance with Section 5.014(a-1), Tex. Prop. Code.

[The undersigned purchaser acknowledges receipt of this notice before the effective date of a binding contract for the purchase of the real property at the address described above. The undersigned purchaser acknowledged the receipt of this notice including the current information required by Section 5.0143, Texas Property Code, as amended.

DATE: DATE:

_____ _____

SIGNATURE OF PURCHASER SIGNATURE OF PURCHASER

STATE OF TEXAS §
§
COUNTY OF _____ §

The foregoing instrument was acknowledged before me by _____and _____ , known to me to be the person(s) whose name(s) is/are subscribed to the foregoing instrument, and acknowledged to me that he or she executed the same for the purposes therein expressed.

Given under my hand and seal of office on this_____ , 20__.

Notary Public, State of Texas][3]

[3] To be included in a separate copy of the notice required by Section 5.0143, Tex. Prop. Code, to be executed at the closing of the purchase and sale and to be recorded in the deed records of Collin County.

[The undersigned seller acknowledges providing a separate copy of the notice required by Section 5.014 of the Texas Property Code including the current information required by Section 5.0143, Texas Property Code, as amended, at the closing of the purchase of the real property at the address above.

DATE: DATE:

SIGNATURE OF SELLER SIGNATURE OF SELLER

STATE OF TEXAS §
§
COUNTY OF _____ §

The foregoing instrument was acknowledged before me by_____ and _____, known to me to be the person(s) whose name(s) is/are subscribed to the foregoing instrument, and acknowledged to me that he or she executed the same for the purposes therein expressed.

Given under my hand and seal of office on this _____, 20__.

Notary Public, State of Texas][4]

[4] To be included in a separate copy of the notice required by Section 5.0143, Tex. Prop. Code, to be executed at the closing of the purchase and sale and to be recorded in the deed records of Collin County.

ANNUAL INSTALLMENTS - LOT TYPE 2

Installments Due 1/31	Principal	Interest[a]	Additional Interest	Annual Collection Costs	Annual Installment[b]
2026	$ 157.42	$ 289.81	$ 36.23	$ 33.74	$ 517.19
2027	$ 164.21	$ 283.52	$ 35.44	$ 25.59	$ 508.76
2028	$ 171.01	$ 276.95	$ 34.62	$ 26.10	$ 508.68
2029	$ 178.33	$ 270.11	$ 33.76	$ 26.62	$ 508.83
2030	$ 186.18	$ 262.97	$ 32.87	$ 27.16	$ 509.18
2031	$ 194.02	$ 255.53	$ 31.94	$ 27.70	$ 509.19
2032	$ 201.87	$ 247.76	$ 30.97	$ 28.25	$ 508.86
2033	$ 210.76	$ 239.69	$ 29.96	$ 28.82	$ 509.23
2034	$ 219.65	$ 231.26	$ 28.91	$ 29.40	$ 509.21
2035	$ 229.06	$ 222.47	$ 27.81	$ 29.98	$ 509.33
2036	$ 238.48	$ 213.31	$ 26.66	$ 30.58	$ 509.03
2037	$ 248.94	$ 203.77	$ 25.47	$ 31.19	$ 509.37
2038	$ 259.40	$ 193.81	$ 24.23	$ 31.82	$ 509.26
2039	$ 270.38	$ 183.44	$ 22.93	$ 32.45	$ 509.20
2040	$ 282.41	$ 172.62	$ 21.58	$ 33.10	$ 509.71
2041	$ 294.44	$ 161.33	$ 20.17	$ 33.77	$ 509.69
2042	$ 306.99	$ 149.55	$ 18.69	$ 34.44	$ 509.67
2043	$ 320.06	$ 137.27	$ 17.16	$ 35.13	$ 509.62
2044	$ 333.66	$ 124.47	$ 15.56	$ 35.83	$ 509.52
2045	$ 348.30	$ 111.12	$ 13.89	$ 36.55	$ 509.86
2046	$ 363.47	$ 97.19	$ 12.15	$ 37.28	$ 510.09
2047	$ 379.16	$ 82.65	$ 10.33	$ 38.03	$ 510.17
2048	$ 395.37	$ 67.48	$ 8.44	$ 38.79	$ 510.08
2049	$ 412.63	$ 51.67	$ 6.46	$ 39.56	$ 510.32
2050	$ 430.41	$ 35.16	$ 4.40	$ 40.35	$ 510.32
2051	$ 448.71	$ 17.95	$ 2.24	$ 41.16	$ 510.07
Total	**$ 7,245.30**	**$ 4,582.87**	**$ 572.86**	**$ 853.41**	**$ 13,254.44**

Footnotes:

[a] Interest is calculated at a 4.00% rate.

[b] The figures shown above are estimates only and subject to change in Annual Service Plan Updates. Changes in Annual Collection Costs, reserve fund requirements, interest earnings, or other available offsets could increase or decrease the amounts shown. Note property ID 2885409 has 400 total units of Lot Type 2 for a total Assessment of $2,898,119.87.

CITY COUNCIL AGENDA MEMO

MEETING DATE: 7/28/2025
DEPARTMENT: City Secretary
DIRECTOR: Lisa Henderson, City Secretary
AGENDA ITEM: Adoption of Quarterly Code Supplement 152.
RECOMMENDED ACTION: Adoption of Ordinances

ITEM SUMMARY

To adopt and enact Supplement Number 152 to the Code of Ordinances for the City of Plano; providing for an amendment to certain sections of the Code; and providing an effective date. **Adopted Ordinance No. 2025-7-5**

FINANCIAL SUMMARY/STRATEGIC GOALS

This item has no fiscal impact.

Approval of this Ordinance will support the City's Strategic Plan Critical Succuss Factor of Excellent, Innovative, and Accountable City Government.

ATTACHMENTS:

Description	Upload Date	Type
Supplement No. 152	6/16/2025	Ordinance

An Ordinance of the City of Plano, Texas, adopting and enacting Supplement Number 152 to the Code of Ordinances for the City of Plano; providing for amendment to certain sections of the Code; and providing an effective date.

WHEREAS, the City Council of the City of Plano, Texas, adopted a new Code of Ordinances upon adoption of Ordinance No. 87-3-14, on March 9, 1987; and

WHEREAS, Sections V and VI of Ordinance No. 87-3-14 provide for amendment to said Code of Ordinances; and

WHEREAS, the Code of Ordinances of the City of Plano, Texas, has been revised by previous amendments duly passed as individual ordinances by the City Council and such amendments are reflected on Supplement Number 152; and

WHEREAS, the City Council wishes to adopt the ordinance codification version appearing in Supplement Number 152 of the Plano Code of Ordinances in order for the printed Code form to be considered identical to the original ordinance and to eliminate any confusion or differences in the format of the original ordinance.

NOW, THEREFORE, BE IT ORDAINED BY THE CITY COUNCIL OF THE CITY OF PLANO, TEXAS, THAT:

Section I. The City Council hereby adopts the printed Code form of the ordinances contained in Supplement Number 152 as prepared by the codifier.

Section II. This Ordinance shall become effective immediately upon its passage.

PASSED AND APPROVED on the 28th day of July, 2025.

_____
John B. Muns, MAYOR

ATTEST:

_____
Lisa C. Henderson, CITY SECRETARY

APPROVED AS TO FORM:

_____
Paige Mims, CITY ATTORNEY

CITY COUNCIL AGENDA MEMO

MEETING DATE: 7/28/2025
DEPARTMENT: Building Inspections
DIRECTOR: Selso Mata, Chief Building Official
AGENDA ITEM: Plumbing Contractor's Registration
RECOMMENDED ACTION: Adoption of Ordinances

ITEM SUMMARY

To repeal Ordinance No. 83-2-5, codified as Section 6-221, Plumbing Contractor's Registration, of Division 1, Generally, of Article VIII, Plumbing and Mechanical Equipment, of Chapter 6, Buildings and Building Regulations, of the City of Plano Code of Ordinances, and replacing it with a new Section 6-221, Plumbing Contractor's Registration, of Division 1, Generally, of Article VIII, Plumbing and Mechanical Equipment, of Chapter 6, Buildings and Building Regulations, of the City of Plano Code of Ordinances; revising the registration requirements for plumbing contractors; and providing a repealer clause, a severability clause, a savings clause, a penalty clause, a publication clause, and an effective date. **Adopted Ordinance No. 2025-7-6**

BACKGROUND

Staff reviewed the plumbing contractor registration requirements and has found that updates are necessary. Plumbing contractors are required to register with the city annually. The registration period currently expires on January 31 each year. The amendment to Section 6-221 of the Plano Code of Ordinances changes the registration to expire 12 months from the date of registration, thereby providing a full year for the initial registration cycle.

FINANCIAL SUMMARY/STRATEGIC GOALS

This item has no financial impact.

Approval of this item supports the City's Strategic Plan Critical Success Factor of Excellent, Innovative, and Accountable City Government.

ATTACHMENTS:

Description	Upload Date	Type
Ordinance	7/21/2025	Ordinance

An Ordinance of the City of Plano, Texas, repealing Ordinance No. 83-2-5, codified as Section 6-221, Plumbing Contractor's Registration, of Division 1, Generally, of Article VIII, Plumbing and Mechanical Equipment, of Chapter 6, Buildings and Building Regulations, of the City of Plano Code of Ordinances, and replacing it with a new Section 6-221, Plumbing Contractor's Registration, of Division 1, Generally, of Article VIII, Plumbing and Mechanical Equipment, of Chapter 6, Buildings and Building Regulations, of the City of Plano Code of Ordinances; revising the registration requirements for plumbing contractors; and providing a repealer clause, a severability clause, a savings clause, a penalty clause, a publication clause, and an effective date.

WHEREAS, on March 14, 1988, the City Council of the City of Plano passed Ordinance No. 83-2-5, and codified as Section 6-221, Plumbing Contractor's Registration, of Division 1, Generally, of Article VIII, Plumbing and Mechanical Equipment, of Chapter 6, Buildings and Building Regulations, of the City of Plano Code of Ordinances; and

WHEREAS, staff believes, after review of the provisions of Section 6-221 that the provisions for the registration of plumbing contractor's need to be updated; and

WHEREAS, staff recommends repealing the current section and replacing it with the regulations provided in this Ordinance; and

WHEREAS, after consideration of the recommendation of staff and all matters attendant and related thereto, the City Council is of the opinion that it is in the best interest of the City and its citizens to repeal Ordinance No. 83-2-5, codified as Section 6-221, Plumbing Contractor's Registration, of Division 1, Generally, of Article VIII, Plumbing and Mechanical Equipment, of Chapter 6, Buildings and Building Regulations, of the City of Plano Code of Ordinances, and replace it with a new Section 6-221, Plumbing Contractor's Registration, of Division 1, Generally, of Article VIII, Plumbing and Mechanical Equipment, of Chapter 6, Buildings and Building Regulations, of the City of Plano Code of Ordinances.

NOW, THEREFORE, BE IT ORDAINED BY THE CITY COUNCIL OF THE CITY OF PLANO, TEXAS, THAT:

Section I. Ordinance No. 83-2-5, codified as Section 6-221, Plumbing Contractor's Registration, of Division 1, Generally, of Article VIII, Plumbing and Mechanical Equipment, of Chapter 6, Buildings and Building Regulations, of the City of Plano Code of Ordinances, is hereby repealed and replaced with a new Section 6-221, Plumbing Contractor's Registration, of Division 1, Generally, of Article VIII, Plumbing and Mechanical Equipment, of Chapter 6, Buildings and Building Regulations, of the City of Plano Code of Ordinances, to read as follows:

"**Sec. 6-221. - Plumbing contractor's registration.**

(a) All plumbing contractors who provide plumbing services to city residents or businesses shall be registered by the city on a form acceptable to the building official.

(b) City registration issued under this division shall expire annually on the date of the original registration. No permits or inspections will be issued or completed for a contractor whose registration has expired."

Section II. All provisions of the Code of Ordinances of the City of Plano, codified or uncodified, in conflict with the provision of this Ordinance are hereby repealed, and all other provisions of the Code of Ordinances of the City of Plano, codified or uncodified, not in conflict with this Ordinance shall remain in full force and effect.

Section III. It is hereby declared to be the intention of the City Council that the sections, paragraphs, sentences, clauses, and phrases of this Ordinance are severable, and if any phrase, clause, sentence, or section of this Ordinance shall be declared unconstitutional or invalid by any court of competent jurisdiction, such unconstitutionality or invalidity shall not affect any other remaining phrase, clause, sentence, paragraph or section of this Ordinance.

Section IV. The repeal of any Ordinance or part of Ordinances effectuated by the enactment of this Ordinance shall not be construed as abandoning any action now pending under by virtue of such Ordinance or as discontinuing, abating, modifying or altering any penalty accruing or to accrue, or as affecting any rights of the municipality under any section or provisions at the time of passage of this ordinance.

Section V. Any violation of the provisions or terms of this ordinance by any person, firm or corporation shall be a misdemeanor offense and shall be subject to a fine in accordance with Section 1-4(b) of the City Code of Ordinances for each offense. Every day a violation continues shall constitute a separate offense.

Section VI. This Ordinance shall become effective immediately upon its passage and publication as required by law.

PASSED AND APPROVED on the 28th day of July, 2025.

_____
John B. Muns, MAYOR

ATTEST:

_____
Lisa C. Henderson, CITY SECRETARY

APPROVED AS TO FORM:

_____
Paige Mims, CITY ATTORNEY

CITY COUNCIL AGENDA MEMO

MEETING DATE:	7/28/2025
DEPARTMENT:	Building Inspections
DIRECTOR:	Selso Mata, Chief Building Official
AGENDA ITEM:	Revising the registration fees and requirements for construction solid waste disposal contractors
RECOMMENDED ACTION:	Adoption of Ordinances

ITEM SUMMARY

To repeal Ordinance Nos. 91-6-28 and 92-3-17, codified as Article XIV, Solid Waste Removal from Construction Sites, of Chapter 6, Buildings and Building Regulations, of the City of Plano Code of Ordinances, and replacing it with a new Article XIV, Solid Waste Removal from Construction Sites, of Chapter 6, Buildings and Building Regulations, of the City of Plano Code of Ordinances; revising the registration fees and requirements for construction solid waste disposal contractors; and providing a repealer clause, a severability clause, a savings clause, a penalty clause, a publication clause, and an effective date. **Adopted Ordinance No. 2025-7-7**

BACKGROUND

Staff reviewed the requirements for solid waste contractor registration, authorization, and fee included in Article XIV of Chapter 6 of the Plano Code of Ordinances.

Changes are recommended to increase the fee from five dollars to ten dollars, change the information required for registration, amend the list of reasons for revocation of a contractor's registration, and change the authority that can overrule a building official.

FINANCIAL SUMMARY/STRATEGIC GOALS

This item has no financial impact.

Approval of this item supports the City's Strategic Plan Critical Success Factor of Excellent, Innovative, and Accountable City Government

ATTACHMENTS:

Description	Upload Date	Type
Solid Waste Removal Ordinance	7/16/2025	Ordinance

An Ordinance of the City of Plano, Texas, repealing Ordinance Nos. 91-6-28 and 92-3-17, codified as Article XIV, Solid Waste Removal from Construction Sites, of Chapter 6, Buildings and Building Regulations, of the City of Plano Code of Ordinances, and replacing it with a new Article XIV, Solid Waste Removal from Construction Sites, of Chapter 6, Buildings and Building Regulations, of the City of Plano Code of Ordinances; revising the registration fees and requirements for construction solid waste disposal contractors; and providing a repealer clause, a severability clause, a savings clause, a penalty clause, a publication clause, and an effective date.

WHEREAS, on June 28, 1991 and March 3, 1992, the City Council of the City of Plano passed Ordinance Nos. 91-6-28 and 92-3-17, respectively, and codified as Article XIV, Solid Waste Removal from Construction Sites, of Chapter 6, Buildings and Building Regulations, of the City of Plano Code of Ordinances; and

WHEREAS, staff believes, after review of the provisions of Article XIV that the provisions for the registration, and authorization revocation, of construction solid waste disposal contractors need to be updated; and

WHEREAS, staff recommends repealing the current article and replacing it with the regulations provided in this Ordinance; and

WHEREAS, after consideration of the recommendation of staff and all matters attendant and related thereto, the City Council is of the opinion that it is in the best interest of the City and its citizens to repeal Ordinance Nos. 91-6-28 and 92-3-17, codified as Article XIV, Solid Waste Removal from Construction Sites, of Chapter 6, Buildings and Building Regulations, of the City of Plano Code of Ordinances and replace them with a new Article XIV, Solid Waste Removal from Construction Sites, of Chapter 6, Buildings and Building Regulations, of the City of Plano Code of Ordinances.

NOW, THEREFORE, BE IT ORDAINED BY THE CITY COUNCIL OF THE CITY OF PLANO, TEXAS, THAT:

Section I. Ordinance Nos. 91-6-28 and 92-3-17, codified as Article XIV, Solid Waste Removal from Construction Sites, of Chapter 6, Buildings and Building Regulations, of the City of Plano Code of Ordinances, are hereby repealed and replaced with a new Article XIV, Solid Waste Removal from Construction Sites, of Chapter 6, Buildings and Building Regulations, of the City of Plano Code of Ordinances, to read as follows:

"***ARTICLE XIV. SOLID WASTE REMOVAL FROM CONSTRUCTION SITES***

Sec. 6-621. Generally.

It shall be unlawful for any person, company or corporation to engage in the business of solid waste removal from construction sites without registering with the building inspection department of the city as a construction solid waste disposal

contractor (hereinafter referred to as a registered contractor). However, such registration shall not permit or authorize collection of solid waste from construction sites through the use of roll-off, open-top containers; roll-off, closed-top containers; roll-off compaction containers; or any reusable receptacles with a volume of between two (2) cubic yards and ten (10) cubic yards, inclusive, designed for use with a front-end loading refuse truck.

A registration pursuant to this article is only for the removal of solid waste from a construction site that is not considered to be toxic or hazardous waste under any state or federal law or rule. All liquid or solid waste regulated by any state or federal agency must be disposed of under such agency's rules.

Sec. 6-622. Construction solid waste disposal contractor—Application for registration.

An applicant for registration as a construction solid waste disposal contractor must provide the following:

(1) Business name.
(2) Owner's name and driver's license number.
(3) Business address.
(4) Business phone number.
(5) List of vehicles used for waste removal:
    a. Make.
    b. Model.
    c. License plate number.
(6) Proof of current bond of ten thousand dollars ($10,000.00) on a form provided or approved by the City of Plano.
(7) Registration fee of twenty dollars ($20.00), includes registration of one vehicle, plus ten dollars (10.00) for each additional vehicle used by the construction solid waste disposal contractor.

Sec. 6-623. Same—Renewal of registration.

A registration must be renewed each year and the information listed in section 6-622 must be provided, as well as a copy of the renewal of the bond, along with a renewal fee of ten dollars ($10.00) per vehicle.

Sec. 6-624. Reserved.

Sec. 6-625. Contractor's registration revocation.

A contractor's registration may be revoked, upon the building official’s mailing of written notice of revocation of contractor’s registration to the contractor at the business address specified in the registration, for the following reasons:

(1) Failing to keep a current bond filed in the building inspections department.

(2) Being observed by the building official or his representative placing construction debris or any other solid waste in any location other than a legal solid waste disposal site, or being convicted of such action in municipal court.

(3) Being observed by the building official or his representative improperly securing a load while in transit to a disposal site, or being convicted or such action in municipal court.

(4) Validating a building permit for an unregistered subcontractor.

(5) Hauling from a construction site for which the contractor did not validate the building permit.

(6) Violating section 18-12 or other requirement of the City of Plano Code of Ordinances relating to construction or construction safety.

Sec. 6-626. Restoration of revoked contractor's registration.

A contractor may appeal the revocation of his registration to the Building Standards Commission, who shall either have the authority to overrule the decision of the building official the revocation or establish terms by which the registration may be restored. The contractor's appeal must be in writing and filed with the building official within 10 business days after the building official's mailing of the notice of revocation of the contractor's registration. The building official shall give the contractor at least ten days written notice of meeting of the Building Standards Commission during which the appeal will be conducted.

Sec. 6-627. Validation of building permits.

A building or pool permit must be validated in writing by a registered contract prior to its issuance.

Exceptions:

(1) Permits for work done by a homeowner at his homestead.

(2) Permits for alterations or additions with a valuation of less than ten thousand dollars ($10,000.00).

(3) When the applicant for the permit shows evidence that he has contracted with a waste company that is licensed by the city for that purpose.

(4) Permits for accessory buildings at single-family residences.

Sec. 6-628. Stop work orders.

If an unregistered waste removal contractor is permitted to conduct business at a construction site, the building official may issue a stop work order at that site until such time as the contractor obtains his registration and the validation on the building permit for that site is corrected, or until such time as the unregistered contractor discontinues work at the site. If an unregistered contractor removes waste from a site, work may be stopped until such time as the holder of the building permit provides satisfactory evidence to the building official that the waste was deposited in a legal solid waste disposal site.

Sec. 6-629. Penalty for article violation.

Any person, firm, or corporation violating any of the provisions or terms of this article shall be subject to a penalty as provided for in section 1-4 of the City of Plano Code of Ordinances.

Secs. 6-630—6-650. Reserved."

Section II. All provisions of the Code of Ordinances of the City of Plano, codified or uncodified, in conflict with the provision of this Ordinance are hereby repealed, and all other provisions of the Code of Ordinances of the City of Plano, codified or uncodified, not in conflict with this Ordinance shall remain in full force and effect.

Section III. It is hereby declared to be the intention of the City Council that the sections, paragraphs, sentences, clauses, and phrases of this Ordinance are severable, and if any phrase, clause, sentence, or section of this Ordinance shall be declared unconstitutional or invalid by any court of competent jurisdiction, such unconstitutionality or invalidity shall not affect any other remaining phrase, clause, sentence, paragraph or section of this Ordinance.

Section IV. The repeal of any Ordinance or part of Ordinances effectuated by the enactment of this Ordinance shall not be construed as abandoning any action now pending under by virtue of such Ordinance or as discontinuing, abating, modifying or altering any penalty accruing or to accrue, or as affecting any rights of the municipality under any section or provisions at the time of passage of this ordinance.

Section V. This Ordinance shall become effective immediately upon its passage and publication as required by law.

PASSED AND APPROVED on the 28th day of July, 2025.

_____
John B. Muns, MAYOR

ATTEST:

_____
Lisa C. Henderson, CITY SECRETARY

APPROVED AS TO FORM:

_____
Paige Mims, CITY ATTORNEY

CITY COUNCIL AGENDA MEMO

MEETING DATE: 7/28/2025

DEPARTMENT: Zoning - Text

DIRECTOR: Christina Day, Director of Planning

AGENDA ITEM: Public Hearing and consideration of an Ordinance as requested in Zoning Case 2025-005 to provide procedures for the denial and revocation of Certificates of Occupancy

RECOMMENDED ACTION: Items for Individual Consideration

ITEM SUMMARY

Public Hearing and consideration of an Ordinance as requested in Zoning Case 2025-005 to amend Article 6 (Specific Use Permits and Certificates of Occupancy) and Article 8 (Definitions) of the Comprehensive Zoning Ordinance of the City, Ordinance No. 2015-5-2, as heretofore amended, to provide procedures for the denial and revocation of Certificates of Occupancy by the City's Building Official; and providing a penalty clause, a repealer clause, a savings clause, a severability clause, a publication clause, and an effective date. **Conducted and adopted Ordinance No. 2025-7-8**

BACKGROUND

The Planning & Zoning Commission recommended approval of this zoning case with a vote of 7-0 per their Final Report in the attached Supporting Documents.

FINANCIAL SUMMARY/STRATEGIC GOALS

Approval of this agenda item will support the City's Critical Success Factor of Residential and Commercial Economic Vitality. For detailed comments on the comprehensive plan related to this item, please see the Staff Preliminary Report in the attached Supporting Documents.

ATTACHMENTS:

Description	Upload Date	Type
Ordinance	7/8/2025	Ordinance
Supporting Documents	6/30/2025	Informational

Zoning Case 2025-005

An Ordinance of the City of Plano, Texas, amending Article 6 (Specific Use Permits and Certificates of Occupancy) and Article 8 (Definitions) of the Comprehensive Zoning Ordinance of the City, Ordinance No. 2015-5-2, as heretofore amended, to provide procedures for the denial and revocation of Certificates of Occupancy by the City's Building Official; and providing a penalty clause, a repealer clause, a savings clause, a severability clause, a publication clause, and an effective date.

WHEREAS, the City Secretary of Plano, Texas, directed that notices of a hearing be issued, as required by the Zoning Ordinance of the City of Plano and laws of the State of Texas, at a meeting of the City Council, to be held on the 28th day of July, 2025, for the purpose of considering a change in the Zoning Ordinance; and

WHEREAS, the City Secretary of said City accordingly caused to be issued and published the notices required by its Zoning Ordinance and laws of the State of Texas applicable thereto, the same having been published in a paper of general circulation in the City of Plano, Texas, at least fifteen (15) days prior to the time set for such hearing; and

WHEREAS, the City Council of said City, pursuant to such notice, held its public hearing and heard all persons wishing to be heard both for and against the aforesaid change in the Zoning Ordinance, on the 28th day of July, 2025; and

WHEREAS, the City Council is of the opinion and finds that such change should be adopted, would not be detrimental to the public health, safety, or general welfare, and will promote the best and most orderly development of the properties affected thereby, and to be affected thereby, in the City of Plano, and as well, the owners and occupants thereof, and the City generally.

NOW, THEREFORE, BE IT ORDAINED BY THE CITY COUNCIL OF THE CITY OF PLANO, TEXAS, THAT:

Section I. Section 6.200 (Certificates of Occupancy) of Article 6 (Specific Use Permits and Certificates of Occupancy) of the Comprehensive Zoning Ordinance of the City, Ordinance No. 2015-5-2, as the same has been heretofore amended, is hereby further amended, such section to read in its entirety as follows:

6.200 Certificates of Occupancy

.1 Requirements

Certificates of Occupancy are required, consistent with the Building Code. The provisions of this section do not apply to single-family residence, two-family residence, and farm, ranch, garden, or orchard uses, except as required by the Building Code.

A. Zoning Use

i. An applicant for a Certificate of Occupancy must fully disclose use of the building or parcel on the application for a Certificate of Occupancy.

ii. All Certificates of Occupancy issued after September 1, 2025, must indicate zoning use of the building or parcel.

iii. After September 1, 2025, zoning uses listed on a Certificate of Occupancy must be allowed uses under the Zoning Ordinance.

B. A Certificate of Occupancy can only be issued when a property has an approved site plan and approved final plat filed of record, with exceptions as specifically granted under the city's development regulations.

C. A Certificate of Occupancy can only be issued to a property where the associated use and any additional development, site modifications, or redevelopment are in conformance with the approved site plan as determined by the Director of Planning or designee.

D. After March 26, 2018, all Land Occupancy Permits previously issued are here by renamed Certificates of Occupancy and treated as Certificates of Occupancy for all intents and purposes.

.2 Denial or Revocation of Certificates of Occupancy

A. Grounds for Denial

The following constitutes sufficient grounds for denial of a Certificate of Occupancy:

i. Misrepresentation of information related to the proposed use in an application for a Certificate of Occupancy,

ii. Omission of material information related to the proposed use in an application for a Certificate of Occupancy,

iii. The proposed use is disallowed under the Zoning Ordinance or other applicable laws, or

iv. The applicant fails to provide adequate or complete information on the application.

B. Grounds for Revocation

A Certificate of Occupancy may be revoked consistent with the Building Code, including where it is determined that the building or structure or portion thereof is in violation of the provisions of the Zoning Ordinance.

C. Revocation Process

The process for revocation of a Certificate of Occupancy for failure to meet the requirements of this section is as follows:

i. Notice of Revocation

The Building Official, or designee, of the City of Plano, must issue a written notice of intent to revoke a Certificate of Occupancy. The notice must set forth the grounds upon which the notice is issued and inform the holder that the Certificate of Occupancy will be revoked at the end of 10 days after service of such notice unless a formal decision is requested.

ii. Request for Formal Decision

In order to request a formal decision, a written request must be filed with the Building Official within 10 days of receiving the Notice of Revocation. If no request for a formal decision is filed within the 10-day period, the Building Official's decision to revoke the Certificate of Occupancy becomes final.

iii. Formal Decision

A meeting must be scheduled before the Building Official not less than 10 days nor more than 30 days after the date a timely written request for a formal decision was filed. At the meeting, the Certificate holder will be allowed an opportunity to respond to the allegations and present any mitigating evidence or reasons why the proposed revocation is improper. The Building Official must provide a decision within twenty (20) business days of the date of the meeting.

iv. Appeal of Revocation

If, after the meeting, the Building Official determines that the Certificate of Occupancy should be revoked, an appeal of the Building Official's decision may be made to the Board of Adjustment in accordance with Chapter 211 of the Texas Local Government Code and Sections 5.200.1 (Appeals) and 5.300 (Appeals of Order, Requirement, Decision, or Determination related to the Zoning Ordinance) of this Ordinance, as amended.

.3 Offense

It is an offense for any person, firm, association, or corporation with ownership, care, custody, or control over any portion of a building or parcel of land to allow such building or parcel to be used, occupied, or modified in any manner that does not comply with a current, valid Certificate of Occupancy, as required by the Building Code.

Section II. Section 8.200 (Terms Defined) of Article 8 (Definitions) of the Comprehensive Zoning Ordinance of the City, Ordinance No. 2015-5-2, as the same has been heretofore amended, is hereby further amended to add a definition, such new definition to read as follows:

Zoning Use
A use defined under Article 8 (Definitions) and listed under Article 14 (Allowed Uses and Use Classifications) of the Zoning Ordinance.

Section III. All provisions of the ordinances of the City of Plano in conflict with the provisions of this Ordinance are hereby repealed, and all other provisions of the Ordinances of the City of Plano, not in conflict with the provisions of this Ordinance, shall remain in full force and effect.

Section IV. The repeal of any ordinance or part of ordinances effectuated by the enactment of this Ordinance shall not be construed as abandoning any action now pending under or by virtue of such ordinance or as discontinuing, abating, modifying or altering any penalty accruing or to accrue, or as affecting any rights of the municipality under any section or provisions of any ordinance at the time of passage of this Ordinance.

Section V. Any violation of the provisions or terms of this ordinance by any person, firm or corporation shall be a misdemeanor offense and shall be subject to a fine in accordance with Section 1-4(a) of the City Code of Ordinances for each offense. Every day a violation continues shall constitute a separate offense.

Section VI. It is the intention of the City Council that this Ordinance, and every provision hereof, shall be considered severable and the invalidity or partial invalidity of any section, clause or provision of this Ordinance shall not affect the validity of any other portion of this Ordinance.

Section VII. This Ordinance shall become effective on September 1, 2025, after its passage and publication as required by law.

PASSED AND APPROVED on the 28th day of July 2025.

John B. Muns, MAYOR

ATTEST:

Lisa C. Henderson, CITY SECRETARY

APPROVED AS TO FORM:

Paige Mims, CITY ATTORNEY

PLANNING & ZONING COMMISSION
ZONING CASE FINAL REPORT

Plano
City of Excellence

DATE: June 17, 2025

TO: Honorable Mayor & City Council

FROM: Planning & Zoning Commission

VIA: Mike Bell, AICP, Assistant Director of Planning acting as Secretary of the Planning & Zoning Commission
Christina D. Day, AICP, Director of Planning

SUBJECT: Results of Planning & Zoning Commission Meeting of June 16, 2025

AGENDA ITEM NO. 1 - ZONING CASE 2025-005
PETITIONER: CITY OF PLANO

Request to amend Article 6 (Specific Use Permits and Certificates of Occupancy) and related sections of the Zoning Ordinance to provide procedures for the denial and revocation of Certificates of Occupancy by the City's Building Official. Project #ZC2025-005.

APPROVED: 7-0

Speaker Card(s) Received:	Support:	0	Oppose:	0	Neutral:	0
Petition Signatures Received:	Support:	0	Oppose:	0	Neutral:	0
Other Responses:	Support:	0	Oppose:	0	Neutral:	0

RESULTS:

The Commission recommended the item for approval as submitted.

To view the hearing, please click on the provided link:
https://planotx.new.swagit.com/videos/345807?ts=94

JG/hm

cc: Christina Sebastian, Land Records Planning Manager
Jordan Rockerbie, Lead Planner
Devon Garcia, GIS Technician
Jeanna Scott, Building Inspections Manager
Dorothy Alatorre, Sr. Administrative Assistant - Neighborhood Services

AGENDA ITEM NO. 1

PUBLIC HEARING: Zoning Case 2025-005

PETITIONER: City of Plano

CASE PLANNER: Jace Gillis

DESCRIPTION: Request to amend Article 6 (Specific Use Permits and Certificates of Occupancy) and related sections of the Zoning Ordinance to provide procedures for the denial and revocation of Certificates of Occupancy by the City's Building Official. Project #ZC2025-005.

EXECUTIVE SUMMARY

The purpose of this request is to amend the Zoning Ordinance to update procedures related to Certificates of Occupancy, as directed by City Council. The proposed amendments would establish a process for the potential revocation of Certificates of Occupancy based on zoning use violations, in coordination with the Building Official. These updates are intended to clarify enforcement mechanisms and promote regulatory consistency within the Zoning Ordinance. Related amendments to the Building Code are anticipated and will be brought forward for Building Standards Commission and City Council consideration under a separate action. The proposed changes support the city's ongoing efforts to improve Ordinance clarity, ensure alignment with broader policy goals, and are in conformance with the recommendations of the Comprehensive Plan. Staff recommends approval as noted in the recommendation section.

Background

The Zoning Ordinance requires that most buildings and properties have a valid Certificate of Occupancy (CO) issued by the Building Official. The Building Code contains the requirements for the review and issuance of a Certificate of Occupancy and conditions under which the Building Official may revoke a Certificate of Occupancy.

City Council requested that the Zoning Ordinance be amended to include procedures for the denial and revocation of COs by the Building Official due to violation of the Zoning Ordinance. The Planning & Zoning Commission called a public hearing on May 5, 2025 (staff report | video) for this purpose.

Current Policy

Certificates of Occupancy are a mechanism for verifying zoning compliance at the time a building or property is occupied. Applications for a CO are reviewed by the Building Inspections and Planning departments. The land use or zoning use is assigned by the Planning department based on the information provided by the applicant, and a CO cannot be issued for a use that is not permitted in the district.

Staff conducted a review of current zoning and code enforcement practices related to the issuance, denial, and revocation of Certificates of Occupancy. This review included coordination with the City Attorney's Office to identify procedural gaps and enforcement challenges. Key findings are summarized below:

- The Zoning Ordinance currently defines Certificates of Occupancy but lacks specific procedures for denial or revocation when a property no longer complies with applicable zoning or use requirements.

- The CO revocation process is addressed in the Building Code, and the Building Official makes the decision. Per *Chapter 211* of the Texas Local Government Code, a request to appeal the Building Official's decision regarding a violation of the Zoning Ordinance must be appealed to the Board of Adjustment.

- Certificates of Occupancy are often interpreted as a final determination of compliance, yet some uses may change or drift out of compliance over time. A defined revocation process would help address persistent or serious violations without requiring zoning amendments or court action.

- Other Texas cities use revocation procedures as part of their zoning or building code enforcement, offering precedent for similar administrative tools to be used locally.

The Building Code and Zoning Ordinance both include requirements for Certificates of Occupancy. Currently, the Zoning Ordinance requires that a CO be issued for most land uses and states that it is a violation to utilize a property for a land use inconsistent with a valid CO. The Building Code requirements dictate the review, issuance, denial, and revocation of a Certificate of Occupancy; however, zoning violations follow a different process than a Building Code violation.

If zoning regulations, such as the permitted land use, are violated after occupancy, the proposed changes bolster the existing requirements for COs and introduce language for the denial or revocation of a CO in the context of a zoning violation, following state law. By documenting revocation standards, the city can better support its land use policies, maintain orderly development patterns, and reinforce expectations for ongoing compliance with community standards.

The proposed changes add requirements for the information the applicant must provide when applying for a Certificate of Occupancy. The applicant would be required to provide sufficient information to the city to allow a determination of the use of the building or property. Providing incomplete or misrepresentation of information would be grounds for denial of an application or for revocation of an issued Certificate of Occupancy.

The proposed changes outline the process for revocation of a CO due to violation of the Zoning Ordinance. This process is a mirror of existing procedures in the Building Code regarding revocations of a CO, however, appeals of the revocation decision due to zoning violations go through the Board of Adjustment, instead of through the Building Standards Commission, as required per the Texas Local Government Code. This process is detailed in *Section 5.300 (Appeals of Order, Requirement, Decision, or Determination related to the Zoning Ordinance),* and the full process for CO revocation due to a violation of the Zoning Ordinance is outlined in the following graphic.

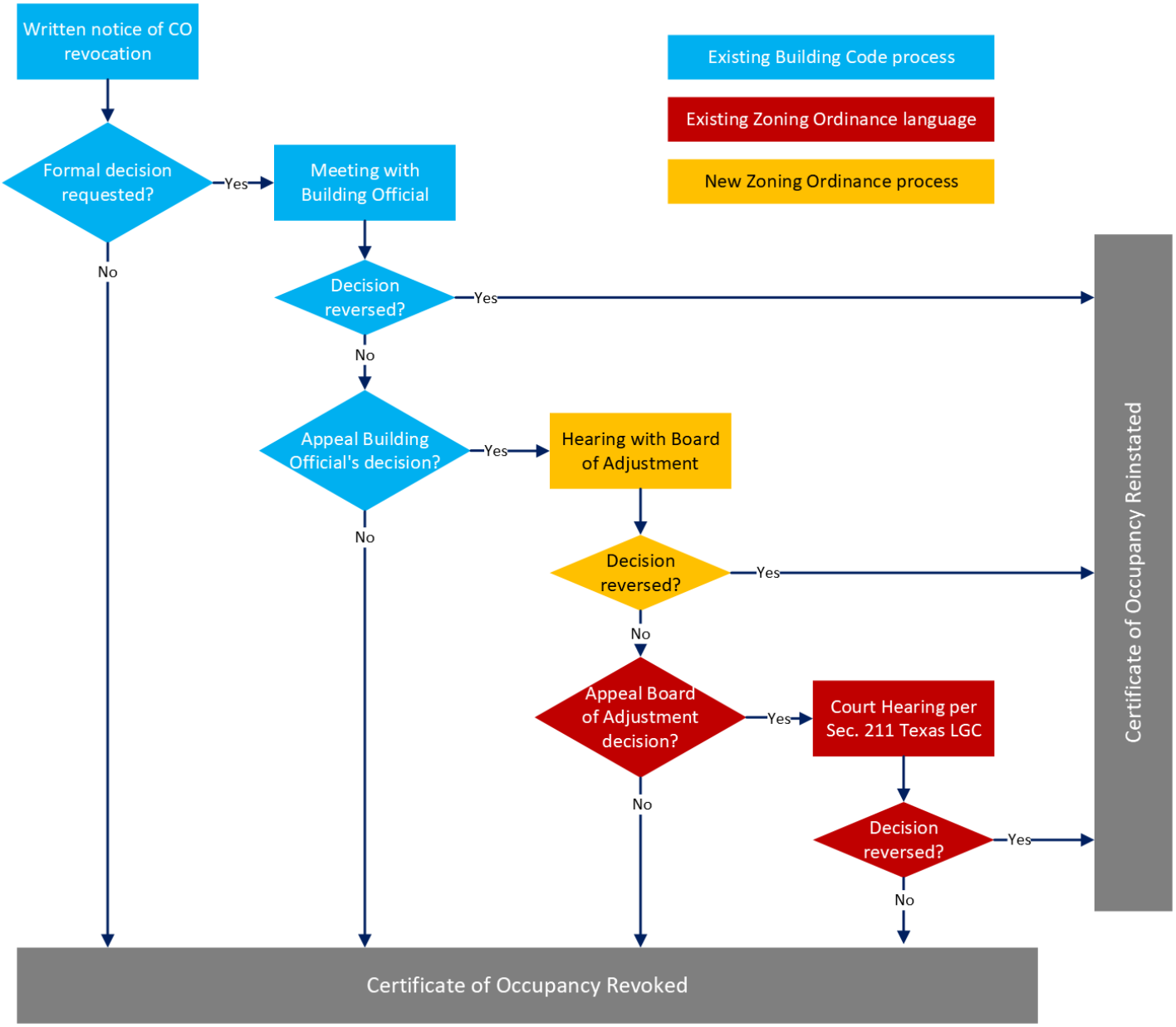


Figure 1: Process for Revocation of a Certificate of Occupancy due to a Zoning Violation

The proposed amendments have been reviewed for conformance with the Comprehensive Plan. Major factors included in the analysis are provided below.

Guiding Principles – *The set of Guiding Principles to the Comprehensive Plan establishes overarching themes that apply to all policies and actions and express values for Plano Today, Plano 2050, and Plano Together. Since the principles do not stand alone but are used in concert with one another and carry across the Plan as a whole, each principle must be judged through a lens that incorporates all other principles to be fully and accurately understood. As such, the Commission is encouraged to review the full list of Guiding Principles and judge zoning requests through the lens of all principles.*

Land Use Policy – *Plano will support a system of organized land use to provide housing and employment choices aligned with the market, where new and redevelopment areas respect the viability and quality of life for existing neighborhoods, businesses, and institution*s.

The proposed amendments are intended to ensure that the use of a building or property remains consistent with the policies associated with that zoning district as regulated by the Zoning Ordinance. Harmonious land use among properties and the minimization or elimination of nuisance are the basis of zoning regulations, which are intended to implement the policies of the Comprehensive Plan.

Land Use Action 1 (LU1) – *Review and evaluate the Zoning Ordinance and make appropriate amendments based on guidance from the Comprehensive Plan.*

In considering the Comprehensive Plan when deliberating the proposed amendments, the Commission and City Council will be consistent with this action.

SUMMARY:

The purpose of this request is to amend the Zoning Ordinance to update procedures related to Certificates of Occupancy, as directed by City Council. The proposed amendments would establish a process for the potential revocation of Certificates of Occupancy based on zoning use violations, in coordination with the Building Official. These updates are intended to clarify enforcement mechanisms and promote regulatory consistency within the Zoning Ordinance. Related amendments to the Building Code are anticipated and will be brought forward for Building Standards Commission and City Council consideration under a separate action. The proposed changes support the city's ongoing efforts to improve Ordinance clarity, ensure alignment with broader policy goals, and are in conformance with the recommendations of the Comprehensive Plan. Staff recommends approval as noted in the recommendation section below.

RECOMMENDATION:

Recommended for approval, as follows (additions are indicated with underlined text; deletions are indicated with ~~strikethrough~~ text, relocated text is marked in double underline (new location) and ~~double strikethrough~~ (old location).

Amend Section 8.200 (Terms Defined) of Article 8 (Definitions), such new definition to read as follows:

Zoning Use
A use defined under Article 8 (Definitions) and listed under Article 14 (Allowed Uses and Use Classifications) of the Zoning Ordinance.

Amend Section 6.200 (Certificates of Occupancy) of Article 6 (Specific Use Permits and Certificates of Occupancy), such section to read in its entirety as follows:

6.200 Certificates of Occupancy

.1 Requirements ~~Certificate of Occupancy~~
~~It is unlawful for any person, firm, association, or corporation with ownership, care, custody, or control over a parcel of land, with or without a building, located within the municipal limits of the City of Plano to allow such building or parcel to be used, occupied, or modified in any manner that does not comply with a required, valid Certificate of Occupancy issued by the Chief Building Official, or designee of the City of Plano.~~
Certificates of Occupancy are required, consistent with the Building Code. The provisions of this section do not apply to single-family residence, two-family residence, and farm, ranch, garden, or orchard uses, ~~nor housing types in the RCD zoning district~~ except as required by the Building Code.

A. Zoning Use

i. An applicant for a Certificate of Occupancy must fully disclose use of the building or parcel on the application for a Certificate of Occupancy.

ii. All Certificates of Occupancy issued after [effective date of this Ordinance] must indicate zoning use of the building or parcel.

iii. After [effective date of this Ordinance], zoning uses listed on a Certificate of Occupancy must be allowed uses under the Zoning Ordinance.

B. ~~**A.** Any Certificate of Occupancy is void, unless granted to a property with~~ A Certificate of Occupancy can only be issued when a property has an approved site plan and approved final plat filed of record, with exceptions as specifically granted under the city's development regulations.

C. ~~**B.** Any Certificate of Occupancy is void, unless~~ A Certificate of Occupancy can only be issued to a property where the associated use and any additional development, site modifications, or redevelopment are in conformance with the approved site plan as determined by the Director of Planning or designee.

D. ~~**C.**~~ After March 26, 2018, all Land Occupancy Permits previously issued are hereby renamed Certificates of Occupancy and treated as Certificates of Occupancy for all intents and purposes.

.2 Denial or Revocation of Certificates of Occupancy

A. Grounds for Denial

The following constitutes sufficient grounds for denial of a Certificate of Occupancy:

i. Misrepresentation of information related to the proposed use in an application for a Certificate of Occupancy,

ii. Omission of material information related to the proposed use in an application for a Certificate of Occupancy,

iii. The proposed use is disallowed under the Zoning Ordinance or other applicable laws, or

iv. The applicant fails to provide adequate or complete information on the application.

B. Grounds for Revocation

A Certificate of Occupancy may be revoked consistent with the Building Code, including where it is determined that the building or structure or portion thereof is in violation of the provisions of the Zoning Ordinance.

C. Revocation Process

The process for revocation of a Certificate of Occupancy for failure to meet the requirements of this section is as follows:

i. Notice of Revocation

The Building Official, or designee, of the City of Plano, must issue a written notice of intent to revoke a Certificate of Occupancy. The notice must set forth the grounds upon which the notice is issued, and inform the holder that the Certificate of Occupancy will be revoked at the end of 10 days after service of such notice unless a formal decision is requested.

ii. Request for Formal Decision

In order to request a formal decision, a written request must be filed with the Building Official within 10 days of receiving the Notice of Revocation. If no request for a formal decision is filed within the 10-day period, the Building Official's decision to revoke the Certificate of Occupancy becomes final.

iii. Formal Decision

A meeting must be scheduled before the Building Official not less than 10 days nor more than 30 days after the date a timely written request for a formal decision was filed. At the meeting, the Certificate holder will be allowed an opportunity to respond to the allegations and present any mitigating evidence or reasons why the proposed revocation is improper. The Building Official must provide a decision within twenty (20) business days of the date of the meeting.

iv. Appeal of Revocation

If, after the meeting, the Building Official determines that the Certificate of Occupancy should be revoked, an appeal of the Building Official's decision may be made to the Board of Adjustment in accordance with Chapter 211 of the Texas Local Government Code and Sections 5.200.1 (Appeals) and 5.300 (Appeals of Order, Requirement, Decision, or Determination related to the Zoning Ordinance) of this Ordinance, as amended.

.3 Offense

It is an offense for any person, firm, association, or corporation with ownership, care, custody, or control over any portion of a building or parcel of land to allow such building or parcel to be used, occupied, or modified in any manner that does not comply with a current, valid Certificate of Occupancy, as required by the Building Code.

CITY COUNCIL AGENDA MEMO

MEETING DATE:	7/28/2025
DEPARTMENT:	Building Inspections
DIRECTOR:	Selso Mata, Chief Building Official
AGENDA ITEM:	Revising the procedures for issuance and revocation of certificates of occupancy
RECOMMENDED ACTION:	Items for Individual Consideration

ITEM SUMMARY

Public Hearing and consideration of an Ordinance to amend City of Plano Ordinance No. 2025-6-14, codified as Article II, Building Code, of Chapter 6 of the Code of Ordinances; revising the procedures for issuance and revocation of certificates of occupancy; and providing a repealer clause, a severability clause, a savings clause, a penalty clause, a publication clause, and an effective date. **Conducted and adopted Ordinance No. 2025-7-9**

BACKGROUND

The purpose of this agenda item is to amend the Building Code to align with the Zoning Ordinance regarding procedures for the denial and revocation of Certificates of Occupancy by the City's Building Official.

The proposed changes support the city's ongoing efforts to improve Ordinance clarity and ensure alignment with broader policy goals. Staff recommends approval.

A companion item to this agenda is for the consideration of amendments to the Zoning Ordinance to provide procedures for the denial and revocation of Certificates of Occupancy based on zoning use violations.

In coordination with the Zoning Ordinance, the Building Standards Commission held a public hearing during their meeting on July 15, 2025, to discuss the proposed revisions to the Building Code.

The Building Standards Commission unanimously approved the agenda item to forward the proposed revisions to the City Council with their recommendation for approval.

FINANCIAL SUMMARY/STRATEGIC GOALS

This item has no financial impact.

Approval of this item supports the City's Strategic Plan Critical Success Factor of Excellent, Innovative, and Accountable City Government.

ATTACHMENTS:

Description	Upload Date	Type
Revocation of CO Ordinance	7/16/2025	Ordinance

An Ordinance of the City of Plano, Texas, amending City of Plano Ordinance No. 2025-6-14, codified as Article II, Building Code, of Chapter 6 of the Code of Ordinances; revising the procedures for issuance and revocation of certificates of occupancy; and providing a repealer clause, a severability clause, a savings clause, a penalty clause, a publication clause, and an effective date.

WHEREAS, on June 9, 2025, by Ordinance No. 2025-6-14, the City Council of the City of Plano amended Ordinance No. 2022-1-10 to reflect changes to the International Building Code, and such were codified as Article II, Building Code, of Chapter 6 of the Code of Ordinances of the City of Plano ("City"); and

WHEREAS, on July 15, 2025, the Building Standards Commission held a public hearing to discuss the revisions to Article II to clarify the procedures for issuance and revocations of certificates of occupancy, and to receive input from the general public and all persons who may be affected by the proposed adoption; and

WHEREAS, upon recommendation of the Building Standards Commission and upon full review and consideration of all matters attendant and related thereto, the City Council is of the opinion that the recommended revisions to the Building Code, as presented herein, should be approved and adopted as part of the Building Code of the City.

NOW, THEREFORE, BE IT ORDAINED BY THE CITY COUNCIL OF THE CITY OF PLANO, TEXAS, THAT:

Section I. Section 6-37, Deletions, Additions, Amendments, of Division 2, Amendments, of Article II, Building Code, of Chapter 6, is amended to revise certain provisions of the 2024 Edition of the International Building Code, regarding the issuance and revocation of certificates of occupancy, to read as follows:

"Sec. 6-37. Deletions, Additions, Amendments.

The following deletions, additions, and amendments to the International Building Code adopted herein are hereby approved and adopted:

…

Section 111.1, 111.2, 111.2.1 and 111.2.2; *amended and added to read as follows:*

Section 111.1 Change of occupancy. A building or structure shall not be used or occupied in whole or in part until the building official has issued a certificate of occupancy therefor as provided herein. A change in legal or assumed name of the business, the names of the business owners, the occupancy classification of a building or structure, or any change in the purpose of, or a change in the level of activity within, a building or structure or portion thereof shall not be made before issuance of a new certificate of

occupancy. Issuance of a certificate of occupancy shall not be construed as an approval of a violation of the provisions of this code or of other ordinances of the jurisdiction. Certificates presuming to give authority to violate or cancel the provisions of this code or other ordinances of the jurisdiction shall not be valid.

Section 111.2 Certificate issued. After the *building official* inspects the building or structure and does not find violations of this code or other laws that are enforced by the department, the *building official* shall issue a certificate of occupancy that contains the following:

1. The *permit* number.

2. The address of the structure.

3. The legal or assumed name of the business.

4. The name(s) and addresses of *owner*(s).

5. A description of that portion of the structure for which the certificate is issued.

6. A statement that the described portion of the structure has been inspected for compliance with the requirements of this code.

7. The name of the *building official*.

8. The edition of the code under which the *permit* was issued.

9. The use and occupancy, in accordance with the provisions of Chapter 3 and the Comprehensive Zoning Ordinance.

10. The type of construction as defined in Chapter 6.

11. The design *occupant load*.

12. Where an *automatic sprinkler system* is provided, whether the sprinkler system is required.

13. Any special stipulations and conditions of the building *permit*.

Section 111.2.1 Grace period for changes to information provided within a certificate of occupancy issued by the building official. The designated contact person, authorized agent, or owner(s) must submit an

application for a new certificate of occupancy regarding a change to any of the following within 30 days of such change:

1. The legal or assumed name of the business;

2. The name(s) of the business owner(s).

Section 111.2.2 Voluntary Surrender of a certificate of occupancy. An owner of the occupancy may voluntarily surrender their certificate of occupancy. A voluntary surrender of a certificate of occupancy must be presented to the *building official* in writing. Upon the *building official's* receipt of the written statement of surrender, the certificate of occupancy is void, and no use or occupancy, in whole or in part, may be made of the building or structure until a new certificate of occupancy has been applied for and issued by the *building official.*

…

Section 111.4 and 111.4.1; *amended and added to read as follows:*

111.4 Revocation. The *building official* is authorized to suspend or revoke a certificate of occupancy or completion issued under the provisions of this code, in writing, in the following instances:

1. The certificate was issued in error.

2. The certificate was issued on the basis of incorrect information supplied by the applicant or certificate holder.

3. The applicant or certificate holder failed to obtain a new certificate of occupancy after a change of occupancy in accordance with Section 111.1 or a change to the ownership of the business or in the legal or assumed name of the business, in accordance with the provisions of Section 111.2.1.

4. Where it is determined that the building or structure or portion thereof is in violation of the provisions of this code or other ordinance of this jurisdiction.

Section 111.4.1 Revocation procedures for a certificate of occupancy. If the certificate of occupancy is revoked as a result of error, misinformation, or violation of any provision in the Plano Zoning Ordinance, the appeal procedures contained in the Zoning Ordinance apply and must be followed. If the certificate of occupancy is revoked as a result of error, misinformation, or violation of any provision of this code or other ordinance of this jurisdiction that is not contained in the Zoning Ordinance, the appeal procedures contained in this code apply and must be followed.**"**

Section II. All provisions of the Code of Ordinances of the City of Plano in conflict with the provisions of this Ordinance are hereby repealed, and all other provisions of the Code ofOrdinances of the City of Plano, not in conflict with the provisions of this Ordinance, shall remain in full force and effect.

Section III. It is the intention of the City Council that this Ordinance, and every provision thereof, shall be considered severable, and the invalidity or unconstitutionality of any section, clause, provision or portion of this Ordinance shall not affect the validity or constitutionality of any other portion of this Ordinance.

Section IV. The repeal of any Ordinance or part of Ordinances effectuated by the enactment of this Ordinance shall not be construed as abandoning any action now pending under or by virtue of such Ordinance or as discontinuing, abating, modifying or altering any penalty accruing or to accrue, or as affecting any rights of the municipality under any section or provisions of any Ordinances at the time of passage of this Ordinance.

Section V. Any violation of the provisions or terms of this ordinance by any person, firm or corporation shall be a misdemeanor offense and shall be subject to a fine in accordance with Section I-4(a) of the City Code of Ordinances for each offense. Every day a violationcontinues shall constitute a separate offense.

Section VI. This Ordinance shall become effective September 1, 2025, after its passage and publication as required by law.

PASSED AND APPROVED on the 28th day of July, 2025.

_____
John B. Muns, MAYOR

ATTEST:

_____
Lisa C. Henderson, CITY SECRETARY

APPROVED AS TO FORM:

_____
Paige Mims, CITY ATTORNEY

CITY COUNCIL AGENDA MEMO

MEETING DATE: 7/28/2025
DEPARTMENT: Community Services
DIRECTOR: Curtis Howard, Director of Neighborhood Services
AGENDA ITEM: Adoption of the 2025-2026 Action Plan
RECOMMENDED ACTION: Items for Individual Consideration

ITEM SUMMARY

Public Hearing and consideration of a Resolution to adopt the 2025-2026 Action Plan, including the summary of Community Development Block Grant and HOME Investment Partnerships Program activities and proposed use of funds for program year 2025-2026; and providing an effective date. **Conducted and adopted Resolution No. 2025-7-10(R)**

BACKGROUND

Annually, the U.S. Department of Housing and Urban Development (HUD), provides block grant funds to eligible states, counties, and municipalities using a formula allocation. Eligible entities receiving Community Development Block Grant (CDBG) funds through the formula allocation are referred to as entitlement communities. Likewise, those entities that are eligible to receive HOME Investment Partnerships funds are designated as participating jurisdictions. Funds received by HUD must be used to promote one of HUD's three statutory objectives of providing 1) Decent Housing, 2) Suitable Living Environment, or 3) Expanding Economic Opportunities.

The Community Services Division oversees the administration of all HUD funds. The division expects to be allocated a total of $2,175,278.17 in CDBG and HOME entitlement grant funds from HUD by October 1, 2025. The City expects to receive $80,000 in program income from payment of existing housing rehabilitation loans.

The City of Plano uses a consolidated grant process to allocate HUD funds and Buffington Community Service Grant (BCSG) funds. As mentioned previously, HUD funds come from the federal government. However, BCSG funds come from the general fund and currently receive a City Council allocation of $2 per capita. During April 2025, the CRC held five (5) grant presentation meetings and one public hearing, to consider agency requests for 2025 CDBG and HOME funding provided to the City of Plano by HUD. On April 22, 2025, the Commission held a meeting to determine agency funding recommendations. Twenty-Eight (28) requests, in the amount of $2,659,741, were considered during the Consolidated Grant process. Five (5) requests were recommended by the Commission for CDBG and HOME funds, and nineteen (19) requests were recommended for Buffington Community Service Grant (BCSG) funds. The Commission approved these recommendations in a vote of 9-0-0.

Additional information on HUD grants and programs recommended for funding are described in Attachment A.

FINANCIAL SUMMARY/STRATEGIC GOALS

This item has no financial impact.

Approval of this agenda item supports the City's Strategic Plan Critical Success Factor of Excellent, Innovative, and Accountable City Government.

ATTACHMENTS:

Description	Upload Date	Type
Resolution	7/16/2025	Resolution
FY 25-26 Action Plan Report Memo	7/16/2025	Memo
Attachment A	7/16/2025	Attachment

A Resolution of the City of Plano, Texas, adopting the 2025-2026 Action Plan, including the summary of Community Development Block Grant and HOME Investment Partnerships Program activities and proposed use of funds for program year 2025-2026; and providing an effective date.

WHEREAS, the Community Relations Commission held meetings in 2025 on April 3, April 8, April 10, April 15 and April 17, and made final recommendations at a public hearing on April 22 concerning the 2025-2026 Action Plan which details the use of Community Development Block Grant Funds ("CDBG Funds") and HOME Investment Partnerships Program funds ("HOME Funds"), collectively referred to herein as the "Funds"; and

WHEREAS, the City Council held a public hearing on July 28, 2025, to receive public comments concerning the recommendations of the Community Relations Commission; and

WHEREAS, after the close of the public hearing, the City Council approves the 2025-2026 Action Plan, a copy of which is attached hereto as Exhibit "A," and the related summaries, activities, and proposed uses of the Funds.

NOW, THEREFORE, BE IT RESOLVED BY THE CITY COUNCIL OF THE CITY OF PLANO, TEXAS, THAT:

SECTION I. The 2025-2026 Action Plan, including the summary of Community Development Block Grant and HOME Investment Partnerships Program activities and proposed use of grant and program income funds for 2025-26, is hereby adopted with funding allocations as follows:

City of Plano Grant Administration	$ 379,224
City of Plano Housing Rehabilitation	$1,059,515
City of Plano Homelessness Prevention	$ 122,000
Agape Resource and Assistance Center	$ 194,000
City House, Inc.	$ 31,595
Texas Muslim Women's Foundation	$ 36,983
Samaritan Inn	$ 62,983
Texas Muslim Women's Foundation	$ 36,983
Housing Channel	$ 419,281

SECTION II. The City Manager, or his designee, is authorized to make application to the U.S. Department of Housing and Urban Development ("HUD") for $2,175,278.17 ($1,616,959 in CDBG Funds, $558,319.17 in HOME Funds) for 2025-2026 fiscal year and execute all necessary documents, including any additional contracts or amendments to accept additional funds from HUD to implement the Community Development Block Grant and HOME Investment Partnerships Programs for the 2025-2026 Action Plan.

SECTION III. The City Manager, or his designee, is hereby authorized to execute and amend contracts and related subrecipient grant agreements with the agencies listed in Section I to achieve Action Plan program goals.

SECTION IV. This Resolution shall become effective immediately upon its passage.

PASSED AND APPROVED on the 28th day of July, 2025.

_____
John B. Muns, MAYOR

ATTEST:

_____
Lisa C. Henderson, CITY SECRETARY

APPROVED AS TO FORM:

_____
Paige Mims, CITY ATTORNEY

Plano City of Excellence | Memorandum

Date: July 16, 2025

To: Mark Israelson, City Manager

From: Shanette Eaden, Housing and Community Services Manager

Subject: 2025-26 City of Plano Action Plan

Background:

The U.S. Department of Housing and Urban Development (HUD) requires the City of Plano to submit a Consolidated Plan that proposes goals and objectives for the use of estimated HUD funds allocated to the City of Plano over the five-year consolidated plan period. Each year of the five-year Consolidated Plan period begins with the submission of an annual Action Plan to HUD using the required reporting format. The annual Action Plan report conveys the following to HUD:

- a brief summary of the most recent completed Action Plan year;
- a list of proposed activities that the City will undertake with HUD allocated funds; and,
- general activities that the City will engage in to assist low-to-moderate income residents.

Overview:

The City of Plano is currently in the 2024-2025 Action Plan Grant Year, which is year five of the five-year 2020-2024 Consolidated Plan. However, this Action Plan represents the upcoming 2025-2026 Action Plan Grant Year, which is year one of the 2025-2029 five-year Consolidated Plan, that begins October 1, 2025. The 2025-2026 Action Plan report includes the following:

1) Performance outcomes from the most recently completed 2023 Grant Year that ended September 30, 2024, which is grant year three of the five-year consolidated plan;
2) Proposed uses for HUD funds during Grant Year 2025-26, which is grant year one of the five- year consolidated plan that begins on October 1, 2025; and,
3) Other actions or activities that the City of Plano will engage in to assist low-to-moderate income residents.

The Neighborhood Services Department's Community Services Division expects to receive $2,262,028 available to allocate in federal funds and program income during fiscal year 2025-26. This includes $14,978 in Community Development Block Grant (CDBG) funds that were not allocated due to a lack of funding requests. These funds are eligible to be allocated during fiscal year 2025-26 and 2026-27.

The total breakdown of expected funding is as follows:

Funding Source	Amount
CDBG (2025)	$ 1,616,959
Estimated CDBG Program Income (2025)	$ 80,000
HOME (2025)	$ 558,319
Estimated HOME Program Income (2025)	$ 6,750
Total Federal Funding	**$ 2,262,028**

Moreover, the City had $147,487 in CDBG and $78,239 HOME - Community Housing Development Organization (CHDO) funds that were not allocated from 2024 and is available to allocate during the 2025-26 fiscal year. The Community Relations Commission (CRC) has recommended the programs outlined below to receive federal funding.

City of Plano Grant Administration	$ 379,224
City of Plano Housing Rehabilitation	$ 1,059,515
City of Plano Homelessness Prevention Program	$ 122,000
City of Plano Tenant Based Rental Assistance Program	$ 168,195
Texas Muslim Women's Foundation	$ 36,983
Samaritan Inn	$ 61,983
City House	$ 31,595
Agape Resource and Assistance Center	$ 194,000
Housing Channel (includes required CHDO set-aside)	$ 419,281

HUD funds must be used to meet the goals set forth in the City's 2025-2029 Consolidated Plan, which was approved by City Council on April 14, 2025. Annually, HUD requires the submission of an Action Plan that explains programs and activities to be undertaken within the upcoming year to meet the City's Consolidated Plan goals.

Public services can be funded through CDBG but are limited to 15% of the total CDBG entitlement funds and the prior year's program income. Public services are defined as activities directed toward improving community services, including but not limited to: employment services, crime prevention, public safety, child care, health services, substance abuse services, fair housing counseling, education programs, energy conservation, services for senior citizens and homeless persons, welfare services and recreational services. The 2025-26 CDBG public service grant amount is budgeted at $252,561, which is at the maximum 15%.

Likewise, activities related to providing housing for low-to-moderate income households may be funded with HOME funds. A minimum of 15%, or $83,748 of the HOME funding allocation must be set aside for a Community Housing Development Organization (CHDO).

Next Steps:

If approved, the City Manager will make application for the use of HUD funds for the 2025-2026 fiscal year. The Buffington Community Services Grant (BCSG) funding recommendations will be presented at the August 14, 2025 City Council budget work session.

CC: Sam Greif, Deputy City Manager
Curtis Howard, Director of Neighborhood Services

City of Plano

Annual Action Plan
2025-2026

Prepared for the
United States Department of Housing and Urban Development











Plano
City of Excellence

EQUAL HOUSING OPPORTUNITY

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CITY SUMMARY

The City of Plano 2025-26 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, 2025. Funding priorities were established through the 2025-2029 City of Plano Consolidated Plan (ConPlan), and the proposed activities include City programs and those recommended by the Community Relations Commission as part of the Consolidated Grant Process. The process includes annual grant hearings and public participation. This Action Plan serves as the first year of the five-year Consolidated Plan. The City anticipates receiving $1,616,959 in CDBG funds and $558,319.17 in HOME funds from HUD. The City also anticipates receiving $80,000 in CDBG program income and $6,750 in HOME program income during the period of October 1, 2025 through September 30, 2026. 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 2025-26 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, counseling, and homebuyer education.	Not applicable	CDBG: $323,392 HOME: $55,832
City of Plano Housing Rehabilitation This program provides low-interest rehabilitation and reconstruction loans to low- and moderate-income owner-occupied households. Terms of loans are based on need and ability to repay. The program also provides for emergency repair grants to low- and moderate-income homeowners.	15 households	CDBG: $979,515 CDBG Program Income: $80,000
City of Plano Homelessness Prevention This program will provide housing cost assistance for low-income families in Plano who are at immediate risk of homelessness for up to three consecutive months.	70 persons	CDBG: $122,000
Tenant Based Rental Assistance The Tenant-Based Rental Assistance program provides housing assistance and case management to homeless households.	4 households	HOME: $161,445.17 HOME Program Income: $6,750

Activity Name	Outcome	Grant/Amount
Agape Resource & Assistance Center Conversion of existing office space into two transitional housing units increasing the capacity to serve single women and mothers with children who are experiencing homelessness.	10 transitional housing beds	CDBG: $194,000
City House This program will provide supportive services including case management, counseling, and transitional housing to young adults ages 18-21.	11 persons	CDBG: $31,595
Texas Muslim Women's Foundation Provides supportive services including case management, counseling, emergency shelter, and transitional housing to victims of domestic violence.	32 persons	CDBG: $36,983
Samaritan Inn This program will provide supportive services including case management, counseling, and transitional shelter to unsheltered individuals and families.	8 persons	CDBG: $61,983
Housing Channel Creates affordable housing options for low- and moderate-income households through new construction of two attached single family housing units.	2 Households	HOME: $257,294 HOME CHDO: $161,987
TOTAL CDBG and HOME RECOMMENDED: $ 2,472,776.17		

The attached Action Plan is a format that utilizes a reporting and planning system required by HUD. As the 2025-26 Action Plan is the first year of the 2025-29 Consolidated Plan, the Executive Summary (ES-05) and the Process (PR-05, PR-10, and PR-15) of the 2025-2029 Consolidated Plan are included as part of this Action Plan as required by HUD's reporting and planning system.

Executive Summary

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

Introduction

The City of Plano (City) is a global economic leader bonded by a shared sense of community where residents experience an unparalleled quality of life. With a population of approximately 290,000, Plano is the ninth most populous city in Texas and the fourth largest city in the Dallas-Fort Worth (DFW). Plano is home to many corporate headquarters, award-winning schools, quality medical care facilities, and excellent recreational and cultural amenities.

The U.S. Department of Housing and Urban Development (HUD) requires the City to submit a Consolidated Plan (ConPlan) every five years in order to receive HUD grants. The period covered under this plan is October 1, 2025 through September 30, 2030. The grants covered by this plan are allocated to the City based on population, poverty, and housing data and include the following:

- Community Development Block Grant (CDBG) – CDBG is a flexible funding source that can be used for both housing and non-housing activities, including neighborhood revitalization, workforce and economic development, community and nonprofit facilities, infrastructure, and public services in low- and moderate-income communities. The City anticipates receiving approximately $8 million in CDBG funds for the ConPlan period based on prior years funding trends.
- HOME Investment Partnerships Program (HOME) is used for building, acquiring, and/or rehabilitating affordable housing for rent or homeownership. It may also be used to provide rent subsidies to low-income residents. The City estimates receiving approximately $2 million in HOME funds for the ConPlan period based on prior years funding trends.

The ConPlan outlines housing and community development needs, particularly for low- and moderate-income households, and the objectives, goals, and strategies to address those needs. The ConPlano also promotes HUD's three main statutory objectives:

1. Decent Housing;
2. Suitable Living Environment; and
3. Expand Economic Opportunities.

The ConPlan contains policies, strategies, programs, and projects that will enhance the City's capacity to achieve its vision of:

- Welcoming and Engaged Community;

- Safe, Vibrant Neighborhoods;
- Residential and Commercial Economic Vitality;
- Excellent, Innovative, and Accountable City Government; and
- Multi-Modal Transportation and Mobility Solutions.

The City prepares and submits and an Action Plan annually, listing the activities the City will pursue with HUD funds to meet the ConPlan goals.

The ConPlan focuses on the data analysis performed for the HUD entitlement grant programs. It has been prepared in accordance with regulatory requirements and with HUD-required data. The majority of this data is from HUD prepared tabulations of the U.S. Census and American Community Survey (ACS) data years 2016-2020, known as CHAS data (Comprehensive Housing Affordability Strategy). Due to rapid changes in Plano, some data may seem out of date. Where possible, the HUD-provided data has been supplemented with more recent data from the 2019-2023 ACS and the City's Strategic Housing Study consultant findings.

Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

The ConPlan assesses Plano's needs relating to housing, homelessness, and community services. The following is a summary of proposed outcomes for the use of federal funds from Grant Years (GY) 2025-2029; October 1, 2025 through September 30, 2030.

HUD Objective – Decent Housing

- 68 housing units to receive rehabilitation, repair, or reconstruction
- 2 new affordable housing units to be added to the housing supply new construction
- 8 low-income households to be provided affordable rental housing with tenant-based rental assistance

HUD Objective – Suitable Living Environment

- 350 individuals benefiting from direct homelessness prevention services
- 400 low- and moderate-income persons provided with public services with an emphasis upon children, youth, homeless, and special needs populations including elderly, persons with disabilities, persons with HIV/AIDS, illiterate adults, and domestic violence victims through an enhanced coordination of services
- 220 persons experiencing homelessness receiving overnight shelter or supportive services
- 5 emergency shelter beds added to the existing inventory for Plano's homeless population.

Evaluation of past performance

Annually, the City's progress towards the ConPlan and Action Plan goals is reviewed and reported to HUD in the form of the Consolidated Annual Performance and Evaluation Report (CAPER). The CAPER evaluates and reports on the activities the City has completed.

The City is in its final year of the 2020-2024 ConPlan. The most recent 2023 CAPER reported on the accomplishments at the end of the fourth year of the ConPlan. The City exceeded the target for housing rehabilitation and the homeless shelter and services goal. While the homelessness prevention goal and the supply of units – affordable housing goal have not been met, the City anticipates making progress during the final year. Additionally, homeless shelter and public service – special needs are also funded using City general funds from the Robert W. Buffington Community Services Grant (BCSG), whose accomplishments are not reported in the CAPER. Therefore, these goals have been met or exceeded with HUD and BCSG funds. The City's Tenant Based Rental Assistance program experienced changes in nonprofit administration causing a pause in the program. Starting in the third year of the ConPlan, HOME Investment Partnerships American Rescue Plan Program (HOME-ARP) funds were utilized to continue to make progress towards this goal.

The City faced some challenges in meeting goals related to homeownership assistance and housing due to market conditions that caused an increase in home value and rental rates over the last several years. Despite increasing the maximum downpayment assistance offered through the First-Time Homebuyers program to $55,000 in 2020 and the HOME Homeownership Value to $418,000 in 2022, the market continues to be a barrier to affordable housing. In addition, affordable housing developers have found it difficult to purchase and develop land in Plano at a cost-effective rate. In the 2024 CAPER, the City anticipates being able to report four or more additions to the supply of units through developer acquisition, rehabilitation, and resale currently in progress that will be sold to low income homebuyers after completion.

The City did not make progress on its 2020-2024 ConPlan goals related to transportation and job training, despite the City's efforts to encourage nonprofit organizations to submit proposals during the annual consolidated grant cycles.

Summary of citizen participation process and consultation process

The City of Plano conducted an extensive citizen participation and consultation process from August 2024 through February 2025. During this time, the City hosted two public meetings, one public hearing, and three service provider focus groups. In addition, a community online survey was made available from October 15, 2024, through February 7, 2025. The online survey was shared through City of Plano social media accounts, newsletters, postcard mailings, public notice

and other approved community sites. Public meetings and focus groups were attended by approximately 100 people, and the online survey totaled 1158 respondents. Consultation was also conducted with key community stakeholders that included the Community Relations Commission, Senior Advisory Board, and other City departments. A public hearing took place on November 21, 2024, and a final public hearing for the 2025-2029 ConPlan was held during the Plano City Council meeting on April 14, 2025.

The City provides notice to the public regarding the hearings and comment periods through publication in the local newspaper. In addition, public hearings are also posted on the City's main website and the Neighborhood Services website: www.planoneighborhoods.org. Citizens have an opportunity to have input on the 2025-26 Action Plan and Analysis of Impediments to Fair Housing Choice (AI) through the following public hearings and notices of comment periods:

- Public hearings: April 22, July 17, and July 28, 2025
- Notice of public hearings and comment periods: April 4, June 27, and July 18, 2025

The Action Plan notices include a listing of projects and programs to be funded. The 2025-29 ConPlan, Action Plan, AI are also made available for review on the City of Plano Neighborhood services website at https://wwww/plano.gov/923/Grant-Funding-for-Nonprofits under the Federal Grants tab.

Summary of public comments

The City held a public hearing on November 21, 2024 for 2025-2029 ConPlan at the Community Relations Commission meeting. The ConPlan was made available for public comments from March 15, 2025, through April 14, 2025. The City held a public hearing on April 22, 2025 at the Community Relations meeting for the 2025-26 Action Plan. No comments received at the public hearings. The 2025-2026 Action Plan will be made available for public comments from June 27, 2025, through July 28, 2025.

Throughout the public participation, the City documented the input received from public meetings and focus groups. Respondents of the online survey rated community needs related to housing, public services, public facilities, infrastructure, economic development and overall community needs based on a scale of one (low) to four (high). Additionally, open-ended responses from the survey were categorized and sorted. The most frequent themes and highly rated priority needs expressed by the public during this process were noted and helped shape the priorities established in this ConPlan, with the exceptions noted in the next section below. A full list of meetings and focus group comments is included in Appendix VI of the 2025-29 ConPlan.

Housing

- Affordable Housing
- Homeowner Repair Assistance
- Affordable housing for Special Needs Populations
- Senior Home Rehabilitation/Modifications Assistance
- Affordable Rental units
- Affordable Housing for Young Families/Young Professionals
- First-time Homebuyer Assistance
- Affordable homeownership opportunities
- Additional Housing Options/Pedestrian-friendly communities
- Housing and services for persons that are unsheltered

Public Services

- Senior services
- Homelessness Prevention Assistance
- Affordable childcare/after school
- Mental Health/Affordable Health care
- Programs for special need populations
- Education on a variety of topics (e.g., financial, retirement, English Language Instruction, taxes, homeownership/homeowner rights, parenting)
- Homelessness services/Day Resource Center
- Community Resource Awareness

Public Facilities and Infrastructure

- Nonprofit hub/resource center
- Homeless Shelter

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

The City of Plano took input received during public participation into consideration. The needs and the market assessment data analysis, frequent themes in the responses to the online survey, and highly rated priority needs influenced the priorities established in this ConPlan. There are several themes from the online community survey that were not incorporated in the plan, as discussed below.

A number of open-ended responses received via the community survey were in opposition to apartments. These comments represented 41 unique respondents of which the majority were homeowners, 55 years of age and older, and with an income not within HUD's low and moderate household income range. While all public input is considered, the data represented throughout this ConPlan demonstrates a need for affordable housing that includes rental units for Plano's low- and moderate-income households, seniors, persons with disabilities and other special need populations. Additionally, "affordable rental housing" and "people with low to moderate incomes" were rated as high priority on the online survey.

A variety of open-ended responses on the community survey were received related to general maintenance and repair of publicly owned infrastructure such as streets, sidewalks, curbs, and traffic lights. The City funds these needs through its Community Investment Program (CIP), as general maintenance of publicly owned streets. Therefore, at this time these issues were not identified as a priority need for the use of HUD funding.

Additional open-ended responses were received on the survey related to parks and recreation. Several comments related to park and recreation, such as the need for additional parks, trails, and updates to existing parks. There were also a significant number of comments specific to senior needs such as adding an additional senior recreation center on the west side of Plano and more affordable recreational programming for seniors. The City's Park & Recreation Master Plan contains a list of planned park and recreation facilities improvements and actions related to future projects. The issues raised by respondents in relation to parks and recreation were not identified as a priority need for the use of HUD funding.

There were a significant number of responses of the online survey that were specific to the need for transportation including expansion. The City of Plano is a member city of Dallas Area Rapid Transit (DART) system that provides public transportation access to those that work and live in Plano. DART's system includes the DART Light Rail, bus routes, Paratransit services, and GoLink on-demand services. Additionally, the DART Silver Line is expected to open late 2025 or early 2026 and will add two additional stops in Plano. The 2019-2023 American Community Survey (ACS) indicates that public transportation is being utilized by 1% of commuters. DART has a Mobility Ambassador Program that provides free travel orientation to anyone that needs assistance with using public transit. This need represents an opportunity to raise awareness of the public transit services available in Plano, including services for persons with special needs who are unable to use DARTS's fixed-route buses or trains.

The community survey had several open-ended responses expressing a need for job training and small business grants. The Workforce Solutions of North Texas provides services to Plano job seekers that include job search assistance, education and training. Plano's Economic Development Department works closely with Collin College and Workforce Solutions of North

Texas to facilitate customized job training for Plano employers, as well as access to small business grants. Overall, these needs were not identified as high priority for the use of HUD funds.

Summary

The City of Plano 2025-2029 Consolidated Plan sets forth objectives, strategies, and goals for improving the quality of life of low- and moderate-income residents of the City. It assesses the needs and provides an analysis of housing, homelessness, and other community development areas.

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

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

The following are the agencies/entities 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, TEXAS	Neighborhood Services
HOME Administrator	PLANO, TEXAS	Neighborhood Services

Table 1 – Responsible Agencies

Narrative

The City of Plano is the lead agency for the Community Development Block Grant (CDBG) and HOME Investment Partnerships Grant (HOME) Programs. The City's Neighborhood Services Department Community Services Division is the lead division in overseeing the development of the HUD required Consolidated Plan (ConPlan), Annual Action Plan, and Consolidated Annual Performance Evaluation Report (CAPER). The lead division is responsible for the administration of the CDBG and HOME grant funds for the City.

Consolidated Plan Public Contact Information

City of Plano

Neighborhood Services Department, Community Services Division

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Plano, Texas 75074

Phone: (972) 208-8150

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Aida Floyd, Housing and Community Services Coordinator, afloyd@plano.gov

PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(l) and 91.315(l)

Introduction

The City of Plano Neighborhood Services Department, Community Services Division, coordinates the consultation process for the ConPlan and Action Plan. The Consolidated Plan and Action Plan were developed with an important focus on community feedback. The Citizenship Participation Plan (CPP) details the City's policies and procedures for citizen input and participation in the grant process. The City conducts at least one public hearing during the development process before the Consolidated Plan and Action Plan are published and at least one public hearing during the 30-day comment period to attain citizen responses and to reply to comments and questions. Starting in August 2024, the City initiated a collaborative, inclusive outreach initiative to consult with citizens, community stakeholders, and nonprofit organizations. These efforts amounted to dialogue and consultations with housing and social service providers, an online survey of 1158 Plano resident responses, two public forums with citizens to identify housing and community development needs; one public hearing; and a 30-day public comment period was held from March 15, 2025, through April 14, 2025, with the final public hearing for the 2025-2029 Consolidated Plan at City Council on April 14, 2025. The City held the 2025-26 Action Plan public hearing at the Community Relations Commission meeting on April 22, 2025. The final hearing during the 30-day comment period for the Action Plan will be held at the City Council meeting on July 28, 2025.

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)).

The ConPlan was prepared in consultation with community stakeholders, nonprofit agencies, and social service providers that serve low- and moderate-income populations, including those in public and assisted living. Informal consultation with other city departments also took place throughout the development of the ConPlan.

In preparing the Action Plan, the City invited local service agencies to participate in the grant process with services focusing on homelessness, health and wellness, children and youth, persons with disabilities and affordable housing.

The Community Services Division works in partnership the local mental health authority (Lifepath Systems), Plano Housing Authority, the TX600 Continuum of Care, local hospitals as well as other service providers through various coalitions and networking groups. The Community Services Division staff serve as active members of the Collin County Homeless Coalition (CCHC), the Collin

County Social Services Association, and Texas Health Resources Collin County 1st Collaborative. The City also serves on the Independent Review Committee of the CoC and the Texas Health Community Impact Collin County Leadership Council. Active participation in these organizations enables the Community Services Division staff to collaborate with service providers to help deliver a comprehensive system of care.

To further enhance coordination between providers, ConnectPlano is a community initiative that the City expects to prioritize undertaking during the next five years of this ConPlan. ConnectPlano will bring nonprofit, housing, and social service providers under one roof, as one collaborative community to better serve residents in need. ConnectPlano will engage a variety of providers to strengthen coordination and achieve the objectives outlined in the Consolidated 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 Community Services Division staff actively collaborates with Housing Forward, the CoC lead agency. The City works closely with Housing Forward and the Collin County Homeless Coalition (CCHC) to plan and execute the annual Point in Time Homeless Count, finalize data, and utilize data for improvements to the homeless response system. In addition, the City's Homeless Services Coordinator assesses and enters individuals into the Homeless Management Information System (HMIS) and/or into the Coordinated Access System (CAS) based on the identified needs.

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

While the City does not receive an allocation of Emergency Solutions Grant (ESG) funding, it coordinates with the CoC through regular attendance, membership, and participation in various workgroups within the CoC. Community Services Division staff currently participate in the Coordinated Access System (CAS), Homeless Management Information System (HMIS), Point-in-Time Census, and Street Outreach workgroups.

Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

Table 2 on the next page displays the requested information.

Table 2 – Agencies, groups, organizations who participated

1	**Agency/Group/Organization**	Plano Housing Authority
	Agency/Group/Organization Type	Housing PHA
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Discussed PHA's data and plans related to its public housing voucher programs.
2	**Agency/Group/Organization**	Collin County Homeless Coalition
	Agency/Group/Organization Type	Services - Housing Services-Elderly Persons Services-Persons with Disabilities Services-Victims of Domestic Violence Services-homeless Regional organization Planning organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted with membership and leadership in homelessness focus group regarding housing, shelter, and supportive services.
3	**Agency/Group/Organization**	Housing Forward NTX
	Agency/Group/Organization Type	Services - Housing Services-Elderly Persons Services-Persons with Disabilities Services-Victims of Domestic Violence Services-homeless Regional organization Planning organization

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted with membership and leadership in homelessness focus group regarding housing, shelter, and supportive services.
4	**Agency/Group/Organization**	Economic Development Department - City of Plano
	Agency/Group/Organization Type	Other government - Local Grantee Department
	What section of the Plan was addressed by Consultation?	Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted and shared information pertinent to Economic Development, Section MA-45.
5	**Agency/Group/Organization**	Emergency Management Department - City of Plano
	Agency/Group/Organization Type	Agency - Emergency Management Other government - Local Grantee Department
	What section of the Plan was addressed by Consultation?	Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted to discuss City's Hazard Mitigation Action Plan and the impact of climate change on natural disasters in our area; and the impact on Plano's low- and moderate-income residents.
6	**Agency/Group/Organization**	Texas Department of State Health Services
	Agency/Group/Organization Type	Health Agency Other government - State

	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted with DSHS Epidemiology & Surveillance Unit and shared information pertinent to Section NA-45.
7	**Agency/Group/Organization**	Plano Independent School District
	Agency/Group/Organization Type	Services-Children Services-Education
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in the nonprofit focus group for ConnectPlano that discussed needs in the community.
8	**Agency/Group/Organization**	Texas Health Resources
	Agency/Group/Organization Type	Health Agency Publicly Funded Institution/System of Care
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in the nonprofit focus group for ConnectPlano that discussed needs in the community.

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.

The Community Services Division staff consulted with nonprofits, housing, and social service providers primarily through three focus groups, which focused on the following topics:

- ConnectPlano - to discuss the needs in the community and for a collaborative space for providers to provide services from; enhancing coordination and improving the delivery system of services.
- Homelessness

- Social Services

A complete list of organizations who participated in the focus groups is attached as Appendix V of the 2025-2029 Consolidated Plan.

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	Housing Forward	The CoC's priorities and its Strategic Work Plan correspond to the City's Strategic Plan goals related to homeless and at-risk populations.
City's Comprehensive Plan	City of Plano Planning Department	The Consolidated Plan contributes to the Comprehensive Plan goals for Plano as a livable, organized, and changing City.
2025 City of Plano Analysis of Impediments (AI)	City of Plano Neighborhood Services Department	The AI is currently in the process of being updated and this section will be updated once the 2025 City of Plano Analysis of Impediments to Fair Housing Choice (AI) is finalized in Summer 2025.
Annual Plan	Plano Housing Authority	Plano Housing Authority's annual plan normally 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

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))

The City of Plano coordinates with the cities of Allen, Frisco, and McKinney through ongoing communication and quarterly meetings of staff overseeing HUD funding. These are opportunities for staff to share best practices and to align efforts across the cities. In order to reduce duplication of efforts, the City of Plano coordinated with these cities to organize the Homelessness and Social Service focus groups for each city's respective ConPlan. This cooperative effort resulted in over 50 attendees participating and commenting on the needs of the local community.

Narrative (optional):

This section is optional and was intentionally left blank.

PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)

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 Neighborhood Services Department, Community Services Division, coordinates the consultation process for the ConPlan, and Action Plan. The City encourage Plano citizens to provide input in the ConPlan, and Action Plan process. Through its adopted Citizen Participation Plan (Appendix II of the 2025-29 ConPlan), 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 preparations of the ConPlan and Action Plan.

The City of Plano conducted an extensive citizen participation and consultation process from August 14, 2024, through February 12, 2025. During this time, the City hosted two public meetings, one public hearing, and three service provider focus groups. In addition, a community online survey was made available to the public from October 15, 2024, through February 7, 2025. The online survey was shared to City of Plano social media accounts, newsletters, postcard mailings, public notice and other approved community sites. Public meetings and focus groups were attended by approximately 100 people, and the surveys totaled 1158 respondents. A 30-day comment period was held from March 15, 2025, through April 14, 2025, and a final public hearing for the 2025-2029 ConPlan was held during the Plano City Council meeting on April 14, 2025. Accordingly, for the 2025-26 Action Plan, a 30-day comment period will be held from June 27, 2025, through July 28, 2025, and a final public hearing will be held at the City Council meeting on July 28, 2025. As required by the Citizen Participation Plan, the city conducted at least one public hearing during the development of the ConPlan and Action Plan, and at least one during the comment period.

Consultation was also conducted with key community stakeholders that included the Community Relations Commission, Senior Advisory Committee, and other City departments.

Comments collected from the public meetings, focus groups, and open-ended responses from the community survey were categorized by theme and ideas that were frequently expressed. All comments were considered in preparation of the ConPlan and Action Plan, high priority needs expressed and common themes in the survey comments were vital to identifying the five-year goals and priorities. Public participation outreach materials and detailed survey results can be found in Appendix III and IV of the 2025-2029 Consolidated Plan, respectively.

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	Internet Outreach	Non-targeted/broad community	10/15/2024 Community Online Survey opened for public input. Link to survey was added to the City's website with information on the ConPlan process; link was shared with partner service providers, City of Plano staff, newsletters, City approved community sites; and appropriate social media accounts. 1158 respondents to online survey.	Comments received related to affordable housing, housing rehabilitation, special population needs, public services, public facilities, infrastructure, economic development and overall community needs. 1158 respondents	All comments were considered. Comments not accepted/reasons were addressed in the Executive Summary.	

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)
2	Newspaper Ad	Non-targeted/broad community	11/03/2024 Notice of Public Meetings 11/11/24; 11/13/24; and 11/21/24.Notice of Public Hearing on 11/21/24; and Notice of Online Survey.	None.	Not applicable.	
3	Public Meeting	Non-targeted/broad community	11/11/2024 Schimelpfenig Library 6:00 p.m. Attended by city staff; no public members of the public attended.	None.	Not applicable.	
4	Public Meeting	Non-targeted/broad community	11/13/2024 Neighborhood Services Building 6:00 p.m. -8:00 p.m.; Seven members of the public attended, all participated in discussion, provided input, and were provided with online survey.	Various comments received in related to housing affordability, housing options, public services, public facilities, and economic development.	All comments considered.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
5	Public Hearing	Non-targeted/broad community	11/21/2024 Plano Municipal Center starting at 6:00 p.m. Public Hearing for public input for the development of the ConPlan was held at the Community Relations Commission Meeting. Commissioners and City staff present; no member of the public attended or provided comments. Online survey was shared with commissioners.	Commissioner comments received.	All comments considered.	https://www.plano.gov/1217/Community-Relations-Commission-Agendas-M

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
6	Postcards	Non-targeted/broad community	01/20/2025 Postcard mailings city-wide to Plano residents for public input, included QR code and link information for Plano's HUD Plan website and online survey. No comments received by email, in person, or by phone, however additional responses to the online survey were obtained due to mailings.	Online community survey responses received on all topics: housing, public services, public facilities, economic development, public improvements, and overall community needs.	All comments considered. Comments not accepted/reasons were addressed in the Executive Summary.	
7	Public Hearing	Non-targeted/broad community	04/14/2025 Public Hearing held at City Council meeting. City council reviewed proposed 2025-2029 ConPlan and voted on approval.	No public comments received at public hearing.	No public comments received.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
8	Newspaper Ad	Non-targeted/broad community	03/14/2025 Newspaper ad published in Plano Star Courier main section to inform public of the 30-day comment period and public hearing for the Proposed 2025-2029 ConPlan.	No comments received.	No comments received.	
9	City Bulletin Board – Posted Agendas	Non-targeted/broad community	11/15/2024 posted agenda for public hearing on 11/21/2024 agenda. Public hearing on April 14, 2025 posted 4/9/2025;	No comments received.	No comments received.	https://www.plano.gov/1444/City-Council-Agendas

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	Focus Group	Nonprofits/Housing/Social Service Providers	08/14/2024 at Plano Event Center 9:30 a.m. to 12 p.m. ConnectPlano session with 50 members representing a number of different nonprofits, faith-based organizations, social service providers, schools, and housing providers.	Comments and discussion related to needs in the community; ConnectPlano could enhance coordination, collective community of services together under one space.	All comments were considered.	
11	Focus Group	Homeless service providers, CoC and CCHC members	10/03/2024 at St. Marks Parish from 10:30 a.m. to 12:30 p.m. Approximately 50 attendees, all participated in roundtable discussions and provided input.	Various comments received relating to housing supportive services and shelter needs.	All comments considered.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
12	Advisory Committee	Senior Advisory Committee	11/07/2024 Sam Johnson Recreation Center at 5:30 p.m. City staff attended the Senior Advisory Committee meeting for input in ConPlan development. Members of the committee and City staff present.	Various comments received in regards to public services and public facilities.	All comments considered.	https://www.plano.gov/1265/Senior-Advisory-Board-Agendas-Minutes
13	Focus Group	Collin County Social Services Association members	02/12/2025 Old Settlers Recreation Center in Mckinney from 11:30 a.m. to 12:30 p.m.; approximately 16 attendees participated	Various comments related to affordable housing and public services.	All comments considered.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
14	Public Meeting	Nonprofit Organizations	Consolidated Grant Application Hearings at Community Relation Commission meetings on 4/3/25; 4/8/25; 4/15;25; and 4/17/25 in which 28 nonprofits presented grant applications.	Twenty-eight agencies made presentations requesting funding.	All were considered.	
15	Newspaper Ad	Non-targeted/broad community	04/04/2025 Newspaper ad in Plano Star Courier providing Notice of Public Hearing on 4/22/2025	No comments received.	No comments received.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
16	Public Meeting	Non-targeted/broad community	4/12/2025 Fair Housing Symposium /Wealth Building Community Day - hosted by North Texas Association of Realtist with panel moderated by HUD Field Director, Earl E. Redrick from the Fort Worth Regional Office. Panelist included city staff from City of Plano, City of McKinney, and City of Allen. Attended by community members, real estate/housing professionals, and businesses.	Discussions around housing, homeownership, homebuying, fair housing, downpayment, resources and HUD funded programs and projects in the community.	All comments received.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
17	Public Hearing	Non-targeted/broad community	4/22/2025 Public Hearing at the Community Relations Commission meeting for the Action Plan. No member of the public in attendance. City of Plano staff and commissioners attended.	The Community Relations Commissioners voted on funding recommendations.	No comments received.	
18	Newspaper Ad	Non-targeted/broad community	6/27/2025 Newspaper ad for Notice of Public Hearing at Community Relations Commission Meeting on 7/17/25 (AI) and public hearing at the City Council meeting on 07/28/2025 (AI/AP).	This section to be updated after the 7/17/2025 CRC and 7/28/2025 City Council meetings.	This section to be updated after the 7/17/2025 CRC and 7/28/2025 City Council meetings.	

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)
19	Newspaper Ad	Non-targeted/broad community	7/18/2025 Newspaper ad for Notice of Public Comment/Reminder of Public Hearing on 7/28/2025 at City Council meeting (AI).	This section to be updated after the 7/28/2025 meeting at City Council. Any additional comments received through 8/18/2025 for the AI will be submitted to HUD via an amendment to the AP.	This section to be updated after the 7/28/2025 meeting at City Council. Any additional comments received through 8/18/2025 for the AI will be submitted to HUD via an amendment to the AP.	
20	Public Hearing	Non-targeted/broad community	7/17/2025 Public Hearing at the Community Relations Commission meeting for the AI.	This section to be updated after the 7/17/2025 Public Hearing at the CRC meeting.	This section to be updated after the 7/17/2025 Public Hearing at the CRC meeting.	

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)
21	Public Hearing	Non-targeted/broad community	7/28/2025 Public Hearing at City Council meeting for 2025-26 Annual Action Plan and AI.	This section to be updated after the 7/28/2025 City Council meeting. Any comments received through 8/18/2025 for the AI will be submitted to HUD via an amendment to AP.	This section to be updated after 7/28/25 meeting. Any comments received after 8/18/2025 for the AI will be submitted to HUD via an amendment to AP	

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 ConPlan. The City works in partnership with public institutions, private, and nonprofit partners to implement activities and projects that require multiple funding sources.

The City of Plano Neighborhood Services Department, Community Services Division works in partnerships 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.

The City also benefits from additional local, state, and federal funding including but not limited to, the following:

- Buffington Community Services Grant - City of Plano General Funds;
- Texas Department of Housing and Community Affairs – Homeless Housing and Services Program and Ending Homelessness Fund;
- Continuum of Care Grants – Indirect benefit as funds are provided from CoC lead agency to nonprofit organizations;
- Housing Choice Voucher Program – Indirect benefit administered by Plano Housing Authority, a separate quasi-government entity;
- Low-income Housing Tax Credits; and
- Leveraging of federal funds.

Expected Resources – Priority Table

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,616,959	80,000	0	1,696,959	6,677,890	Estimated allocation assumes level funding for years two through five.
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	558,319.17	6,750	0	565,069.17	1,876,515	Estimated allocation assumes decrease of 3% annually in years two through five.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
Other	public - local	Public Services	599,178	0	0	599,178	2,453,543	City of Plano funding estimates expected allocations of 1% annual increase.

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

The City makes great efforts to leverage private investment for affordable housing activities. In the face of extensive needs and limited resources, the City's funding strategy is to focus its efforts on activities that offer the greatest potential for maximizing benefits from investments. Consequently, the City attempts to allocate public funds in areas that can leverage additional public or private funding, or complement investments already committed. City criteria for its annual Consolidated Grant application process allows agencies to request no more than 25% if their program budget, or $100,000, whichever is less, to ensure funding for programs will be leveraged with other resources. The City also leverages its CDBG public services funds with its BCSG funds, providing $2 per capita annually to fund a variety of public services for Plano residents.

Since September 2018, the City began receiving an annual allocation of Homeless Housing and Services Program (HHSP) funds from the Texas Department of Housing and Community Affairs. These funds are used to administer a Rapid Rehousing Program for Plano's homeless population, which complements the goals in this ConPlan related to homelessness.

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

Not Applicable.

Discussion

This section is optional and was left blank intentionally.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Housing Rehabilitation	2025	2027	Affordable Housing	Plano	Affordable Housing	CDBG: $979,515 CDBG Program Income: $80,000	Homeowner Housing Rehabilitated: 15 Household Housing Units
2	Homelessness Prevention	2025	2026	Homeless	Plano	Homelessness	CDBG: $122,000	Homelessness Prevention: 70 Persons Assisted
3	Homeless Shelter and Services	2025	2026	Homeless	Plano	Homelessness	CDBG: $287,578	Homeless Person Overnight Shelter: 19 Persons Assisted Overnight/Emergency Shelter/Transitional Housing Beds added: 10 Beds

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Public Services - Special Needs	2025	2026	Homeless Non-Homeless Special Needs Non-Housing Community Development	Plano	Non-Housing Community Development	CDBG: $36,983	Public service activities other than Low/Moderate Income Housing Benefit: 32 Persons Assisted
5	Tenant-Based Rental Assistance	2025	2026	Affordable Housing	Plano	Affordable Housing	HOME: $161,445.17 HOME Program Income: $6,750	Tenant-based rental assistance / Rapid Rehousing: 4 Households Assisted
6	Supply of Units	2025	2027	Affordable Housing	Plano	Affordable Housing	HOME: $257,294 HOME CHDO: $161,987	Homeowner Housing Added: 2 Household Housing Units
7	Grant Administration	2025	2026	Administration	Plano	Affordable Housing Homelessness Non-Housing Community Development	CDBG: $323,392 HOME: $55,832	Not Applicable.

Table 6 – Goals Summary

Goal Descriptions

1	**Goal Name**	Housing Rehabilitation
	Goal Description	Goal: Sustain the quality of homeowner units through rehabilitation, repair, or reconstruction. Strategy: Rehabilitate, maintain, preserve, and improve the affordable housing stock for low and moderate income non-homeless population.
2	**Goal Name**	Homelessness Prevention
	Goal Description	Goal: Meet the needs of persons at risk of becoming homeless Strategy: Provide direct assistance for housing and utilities for persons at risk of homelessness to maintain housing, address immediate crisis and retain self-sufficiency.
3	**Goal Name**	Homeless Shelter and Services
	Goal Description	Goal: Increase access to quality homeless shelter and supportive services. Strategy: Provide for homeless shelter projects in Collin County with supportive services and shelter space set aside for homeless persons from Plano.
4	**Goal Name**	Public Services - Special Needs
	Goal Description	Goal: Provide public services with emphasis upon children, youth, homeless, and special needs populations including elderly, disabled persons, persons with HIV/AIDS, adult learners, and domestic violence survivors. Strategy: Meet the public service needs of low- and moderate-income residents.
5	**Goal Name**	Tenant-Based Rental Assistance
	Goal Description	Goal: Increase access to affordable rental housing for low-income populations and people experiencing homelessness or at risk of homelessness. Strategy: Increase access to affordable rental housing through housing assistance and supportive services.
6	**Goal Name**	Supply of Units
	Goal Description	Goal: Increase the availability of affordable permanent housing to low to moderate income families. Strategy: Increase supply of affordable housing units through new construction.

7	**Goal Name**	Grant Administration
	Goal 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, including providing fair housing promotions, services, counseling, and homebuyer education classes.

Projects

AP-35 Projects – 91.220(d)

Introduction

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

Projects

#	Project Name
1	25-26 City of Plano Housing Rehabilitation
2	25-26 City of Plano Homelessness Prevention
3	25-26 City House Inc.
4	25-26 The Samaritan Inn
5	25-26 Agape Resource & Assistance Center
6	25-26 Texas Muslim Women's Foundation
7	25-26 City of Plano Tenant Based Rental Assistance
8	25-26 Housing Channel
9	25-26 Grant Administration

Table 7 - Project Information

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

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

The City continues to prioritize preserving existing homeownership and access to affordable housing. Therefore, funds are invested in the City's Housing Rehabilitation, as well as Housing Channel, to develop a residential lot for the purpose of construction of housing affordable to low- and moderate-income households. Additionally, the City provides funding to nonprofit organizations that serve special needs populations such as individuals and families experiencing homelessness, domestic violence survivors, and children from low- and moderate-income families.

The City has identified two primary obstacles to meeting underserved needs. The first obstacle is limited federal and local funding. The needs of the community are greater than the available local and federal funds. The other main obstacle is Plano's local housing market. The median home value in Plano has risen to $545,000 as of the month of March 2025. Moreover, the

limited availability of land that can be developed cost-effectively, as well as increasing demand for housing within Plano, significantly affects opportunities for increasing the supply of affordable housing units.

Knowing that housing is highly prioritized by the City of Plano, the City has enlisted a consultant focused on analyzing housing and job data for the region to aid them in recommending potential housing policy that will help all Plano residents across all incomes from 0% of AMI to over 100% of AMI, as the city has residents that fit all income categories. This report will be discussed at the July 28, 2025, City Council Preliminary Open Meeting and will serve as guidance when the City begins to prepare future HUD reports.

In order for the City to carry out programs and perform activities that are listed in Table 3 - Project Information, grant administration is crucial. Therefore, below is a breakdown of how grant administration funds will be used for City personnel.

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

2025-26 CDBG Grant Administration – maximum 20% of total CDBG

allocation Administered by:

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

- Community Services Grants Administrator (~78%)
- Two (2) Housing and Community Services Coordinator ~ 50% and 55%
- Two (2) Rehabilitation Coordinators at 7% each maximum
- Two (2) Accountants at 4% each maximum

2025-26 HOME Grant Administration – maximum 10% of total HOME

allocation Administered by:

City Staff – Four (4) partial FTEs in NSD and Finance Department

- Two (2) Housing and Community Services Coordinators at 35% and 40% (approx.)
- Two (2) Accountants at 1% and 2% (approx.)

2025-26 City of Plano Housing Rehabilitation Program

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

Administered by:

City Staff – Four (4) partial FTEs in NSD

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

2025-26 City of Plano Homelessness Prevention Program

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

2025-26 City of Plano Tenant Based Rental Assistance Program

The City of Plano's Tenant Based Rental Assistance Program is administered solely by a nonprofit organization, Catholic Charities of Dallas, Inc. The City establishes the guidelines for this program in accordance with HOME regulation. This housing program provides up to twelve months of rent assistance and case management to homeless residents. All of the allocated funds for this program are administered by the aforementioned nonprofit organization.

AP-38 Project Summary

Project Summary Information to follow on pages 45-50.

Project Summary

1	**Project Name**	25-26 City of Plano Housing Rehabilitation
	Target Area	Plano
	Goals Supported	Housing Rehabilitation
	Needs Addressed	Affordable Housing
	Funding	CDBG: $979,515 CDBG Program Income: $80,000
	Description	This program provides low-interest rehabilitation and reconstruction loans to low-and moderate-income owner-occupied households. Terms of loans are based on need and ability to repay. The program also provides for emergency repair grants to low-and moderate-income homeowners.
	Target Date	9/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	15 low-and moderate-income households
	Location Description	This program is administered at 777 E. 15th St., Plano, TX 75074, and activity locations are city-wide.
	Planned Activities	Planned activities may include home repair, rehabilitation, reconstruction, and activity delivery.
2	**Project Name**	25-26 City of Plano Homelessness Prevention
	Target Area	Plano
	Goals Supported	Homelessness Prevention
	Needs Addressed	Homelessness
	Funding	CDBG: $122,000
	Description	This program will provide housing cost assistance for low-income families in Plano who are at immediate risk of homelessness for up to three consecutive months.
	Target Date	9/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	70 low-income persons at risk of homelessness

	Location Description	This 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 housing and utility assistance paid directly to the provider, as well as case management provided to the program participants.
3	**Project Name**	25-26 City House Inc.
	Target Area	Plano
	Goals Supported	Homeless Shelter and Services
	Needs Addressed	Homelessness
	Funding	CDBG: $31,595
	Description	This program will provide supportive services including case management, counseling, and transitional housing to young adults ages 18-21.
	Target Date	9/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	11 young adults (ages 18-21) experiencing homelessness
	Location Description	The program location is confidential.
	Planned Activities	This program will provide supportive services including case management, counseling, residential and nonresidential services, and transitional housing to equip young adults to become self-sufficient, productive adults.
4	**Project Name**	25-26 The Samaritan Inn
	Target Area	Plano
	Goals Supported	Homeless Shelter and Services
	Needs Addressed	Homelessness
	Funding	CDBG: $61,983
	Description	This program will provide supportive services including case management, counseling, and transitional shelter to unsheltered individuals and families.
	Target Date	9/30/2026

	Estimate the number and type of families that will benefit from the proposed activities	8 homeless individuals
	Location Description	This program is located at 1514 N. McDonald St., McKinney, TX 75071.
	Planned Activities	This program will provide transitional housing, case management, and supportive services to those experiencing homelessness.
5	**Project Name**	25-26 Agape Resource & Assistance Center
	Target Area	Plano
	Goals Supported	Homeless Shelter and Services
	Needs Addressed	Homelessness
	Funding	CDBG: $194,000
	Description	This program is a housing and empowerment support program that provides safe, stable housing and transitional support services to homeless women-led families and children. The program will increase transitional housing through the conversion of 2 office condos into two townhomes.
	Target Date	9/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	10 new transitional shelter beds will be created to provide housing to 10 individuals (4 households).
	Location Description	The program location is confidential.
	Planned Activities	Convert two (2) office condos into two (2) townhomes which could include construction/rehab, addition of a kitchen, full baths, modified HVAC, and expand plumbing capacity.
6	**Project Name**	25-26 Texas Muslim Women's Foundation
	Target Area	Plano
	Goals Supported	Public Services - Special Needs
	Needs Addressed	Homelessness Non-Housing Community Development
	Funding	CDBG: $36,983

	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	9/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	32 survivors of domestic violence will receive overnight shelter and/or supportive services.
	Location Description	The program location is confidential.
	Planned Activities	Planned activities include shelter and supportive services for victims of domestic violence.
7	**Project Name**	25-26 City of Plano Tenant Based Rental Assistance
	Target Area	Plano
	Goals Supported	Tenant-Based Rental Assistance
	Needs Addressed	Affordable Housing Homelessness
	Funding	HOME: $161,445.17 HOME Program Income: $6,750
	Description	To provide a Tenant-Based Rental Assistance program for eligible costs to eligible families to reside in eligible housing.
	Target Date	9/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	4 households experiencing homelessness or at risk of homelessness
	Location Description	Activity location is Plano. Program to be administered at subrecipients office address.
	Planned Activities	This program will provide case management and housing cost assistance to homeless residents.
8	**Project Name**	25-26 Housing Channel
	Target Area	Plano
	Goals Supported	Supply of Units
	Needs Addressed	Affordable Housing

	Funding	HOME: $257,294 HOME CHDO: $161,987
	Description	This program creates affordable housing options for low- and moderate-income households through new construction of two single-family units.
	Target Date	9/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	2 low- and moderate-income eligible households
	Location Description	This program is administered at 2900 Airport Fwy, Fort Worth, TX 76111, and activity location is in Plano.
	Planned Activities	Development on vacant lot that includes new construction of two attached single-family units.
9	**Project Name**	25-26 Grant Administration
	Target Area	Plano
	Goals Supported	Housing Rehabilitation Supply of Units Homelessness Prevention Homeless Shelter and Services Public Services - Special Needs Tenant-Based Rental Assistance Grant Administration
	Needs Addressed	Affordable Housing Homelessness Non-Housing Community Development
	Funding	CDBG: $323,392 HOME: $55,832
	Description	Grant administration includes planning, coordination, and monitoring of the CDBG and HOME programs, as well as homebuyer education, housing promotions, services, and counseling.
	Target Date	9/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Not Applicable.

	Location Description	The activity location is 777 E. 15th St., Plano, TX 75074.
	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, including homebuyer education, fair housing promotions, services, and counseling.

AP-50 Geographic Distribution – 91.220(f)

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

Due to the eligibility criteria for the CDBG and HOME programs and their focus on low- and moderate-income populations, most funds are likely to be expended in areas that have higher concentrations of low- and moderate-income residents, such as southeast Plano and many areas located to the immediate east and west of US-75. However, funds will be expended in all areas of the City, as all programs are available citywide, and low- and moderate-income persons reside in all areas of the City. See the map at Appendix A showing the income distribution of areas that have at least 41.2% low- and moderate-income households, per HUD's exception rule for the City of Plano.

Geographic Distribution

Target Area	Percentage of Funds
Plano	100

Table 8 - 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 41.2% 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) improving existing affordable housing stock, 2) increase access to affordable rental housing, and 3) increasing the supply of quality affordable housing. For the 2025-26 program year, these priorities will be addressed through the following activities: homelessness prevention assistance to 70 persons (approximately 30 households), tenant based rental assistance to four households, production of two new housing units, and housing rehabilitation for 15 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	4
Non-Homeless	47
Special-Needs	0
Total	**51**

Table 9 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	34
The Production of New Units	2
Rehab of Existing Units	15
Acquisition of Existing Units	0
Total	**51**

Table 10 - One Year Goals for Affordable Housing by Support Type

Discussion

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

The City will also support new affordable housing opportunities through the production of two new

units using HOME and CHDO set-aside funds. All affordable housing activities will benefit low- and moderate-income buyers.

The City will support access to affordable rental housing for Plano households experiencing homelessness or at-risk of homelessness. Through the City's Tenant Based Rental Assistance Program, approximately four households will receive supportive services and housing assistance. Plano residents who are at-risk of homelessness will be supported through the City's Homelessness Prevention Program, which will provide short-term housing and utility assistance to approximately 70 persons (30 households).

AP-60 Public Housing – 91.220(h)

Introduction

Plano Housing Authority (PHA) is the local public housing agency in Plano. PHA currently has 920 Housing Choice Vouchers (HCV), 14 Mainstream Vouchers, 40 Veterans Affairs Supportive Housing (VASH) vouchers and 23 Project Based Vouchers. PHA vouchers can be used within a 25-mile radius of PHA's office and are not limited to Plano city limits.

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

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

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

- Fund case management, information, and referral services to low- and moderate-income individuals through various nonprofit organizations
- Provide homeownership information through City staff and First Time Homebuyer class

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

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

Discussion

This section is optional and was left blank intentionally.

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

Introduction

Throughout Collin County and the City of Plano, as with most areas of the country, addressing homelessness continues to be a challenge. The 2025 Point-In-Time (PIT) count was conducted the night of January 30, 2025. On that night, 47 people were unsheltered in Plano, 58 were in emergency shelters located in Plano and 73 were in transitional housing. Including those who were unsheltered, there were 178 persons identified as homeless in the City of Plano in the 2025 PIT Count, versus 183 in 2024; a 2.7% decrease.

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

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

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

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

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

The Coordinated Access System (CAS) is utilized to provide appropriate housing and services.

In GY 2025, the City will continue daily street outreach activities and collaborate with the Plano Neighborhood Police Officer Unit, Plano Police Mental Health Coordinator, Plano Fire Department, volunteers from Collin County Homeless Coalition, City House and Metro Relief staff, when available. 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, shelter, and other resources. In addition, the Community Services Division works in partnership with the Plano Municipal Court through a court referral process for unsheltered individuals that may be in need in of resources. A Community Services Division staff member meets with the individual referred to complete an assessment and provide needed resources. The Plano Municipal Court will waive fees upon confirmation of a completed assessment, depending on the offense.

Addressing the emergency shelter and transitional housing needs of homeless persons

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

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 in the CCHC and the CoC, collaborates with service providers to facilitate the adoption of best practices, increase capacity, and coordinate the delivery of services to persons experiencing homelessness. In September 2018, the City of Plano became eligible to receive an allocation of Homeless Housing and Services Program (HHSP) funding from the Texas Department of Housing and Community Affairs (TDHCA). The City is currently using these funds to support a Rapid Rehousing (RRH) program that serves youth, families, and single adults. The program facilitates a rapid transition to permanent housing for eligible applicants, shortening the length of time in homelessness and providing flexible support to help participants achieve housing stability. The program is administered by Salvation Army –Plano location. The City will continue

to fund this program in GY 2025.

In June 2023, the City began utilizing HOME-ARP funds to support a Tenant Based-Rental Assistance program to assist residents experiencing homelessness or at risk of homelessness with housing and supportive services. This program is currently administered by Texas Muslim Women's Foundation, which the City plans to continue funding in GY 2025. Additionally, the City will utilize HOME funds to support an additional Tenant Based Rental Assistance program to provide housing services and support to eligible applicants experiencing homelessness or at risk of becoming homeless. Catholic Charities of Dallas, Inc. administers the HOME Tenant Based Rental Assistance Program.

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

The City uses CDBG funds to support the City of Plano Homelessness Prevention Program, which serves extremely low- and low-income Plano residents at risk of homelessness. In addition to assistance with housing costs, clients are connected to a variety of other supportive services such as food, clothing, benefits application assistance, job search assistance, ESL classes, credit counseling, budgeting, and more. These basic services, combined with the housing payments supported by the grant, create a comprehensive program that helps dozens of low-income families regain stability and avoid homelessness each year. The program is currently delivered by the Assistance Center of Collin County. The City's Community Relations Commission has also recommended Hope Restored Missions for City general funds in GY 2025, to provide case management and supportive assistance to unhoused individuals; including enrollment in the CoC's CAS system, establishing a mailing address, helping clients obtain identification and providing other basic needs.

Discussion

Based on the results of the 2025 Point-in-Time Count, there were a total of 178 people experiencing homelessness in Plano, of which 47 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.

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

Introduction

The City of Plano is currently in the process of updating the Analysis of Impediments to Fair Housing Choice (AI). The AI is expected to be finalized by early Summer 2025.

As stated in the 2025-2029 ConPlan, from 2018 to 2023, median contract rent increased by 35% in Plano, and median home values increased by 51%. Comparatively, median household income in Plano only rose 13% over the same period. These conditions have created a barrier to affordable housing, as it has become increasingly difficult for low- and moderate-income residents to afford their housing costs. In addition, affordable housing developers have found it increasingly difficult to purchase and develop land in Plano at a cost-effective rate. In May 2023, the City of Plano contracted with a consult to assist the City in creating a Strategic Housing Plan. The preliminary findings of the housing study yielded a needs and gaps analysis which quantifies current and future housing supply and demand. The analysis identified gaps in housing needs based on projected demographic changes and existing housing developments. This report will be discussed at the July 28, 2025, City Council Preliminary Open Meeting.

This section will be updated with the results of the AI process in early Summer 2025.

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

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

This section will be updated with the actions planned once the AI is completed in early Summer 2025.

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 2025 programs to address obstacles to meeting underserved needs, foster and maintain affordable housing, evaluate and reduce lead-based paint hazards, reduce the number of poverty-level families, develop institutional structure, and enhance coordination between public and private housing and social service agencies.

Actions planned to address obstacles to meeting underserved needs

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

1. Obstacle – Limited Funding

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

The City leverages federal funds using its own general funds to award grants to local nonprofits. The Buffington Community Services Grant (BCSG) currently allocates $2 per capita to provide public services to Plano residents. For GY 2025, the BCSG fund is $599,178, and 22 agencies were recommended for funding by the Community Relations Commission to the City Council.

2. Obstacle – Local Market

The limited availability of developable land at affordable prices, as well as increasing demand for housing within Plano, significantly affects opportunities for increasing the supply of affordable units. Through its housing tax credit application process, the City seeks to assist developers that propose housing tax credit projects in Plano by providing resolutions of support to obtain funds through the TDHCA. The increasing rental contracts in Plano affects the access to affordable rental housing for low-income Plano families. The City will utilize HOME funds to support a Tenant Based Rental Assistance Program to assist low-income households with housing and supportive services.

Actions planned to foster and maintain affordable housing

The City plans to foster and maintain affordable housing for Plano residents by funding activities for housing rehabilitation. The purpose of the Housing Rehabilitation program is to assist low- and moderate-income property owners with repairs to meet their needs for safe and decent housing.

Rehabilitation is also intended to enhance, improve, and preserve neighborhoods. The City will also utilize general fund monies to preserve existing affordable housing through the Great Update Rebate, Love Where You Live, and Tool Lending Programs. In addition, CDBG funds will be utilized to support the City's Homelessness Prevention Program. While HOME funds will be utilized to support the City's Tenant Based Rental Assistance Program.

As previously mentioned, in May 2023, the City engaged a consultant to assist the City in preparing a Strategic Housing Plan and Policy Recommendations. The Strategic Housing Plan includes the below four stages:

- Review of City data, including stakeholder meetings and focus groups (completed)
- Regional and local Housing Needs Assessment (completed)
- Regional Job Analysis (completed)
- Gap Analysis of Housing Needs and Initiatives/Tools (completed)

The preliminary findings of the housing study yielded a needs and gaps analysis which quantifies current and future housing supply and demand. The analysis identified gaps in housing needs based on projected demographic changes and existing housing developments. This report will be discussed at the July 28, 2025, City Council Preliminary Open Meeting.

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 that 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 City will not proceed with federal funds unless and until interim controls are completed.

Actions planned to reduce the number of poverty-level families

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

- Programs supporting and encouraging community and neighborhood maintenance and improvements such as Housing Rehabilitation, Great Update Rebate, Love Where You Live, and Tool Lending.
- Programs that foster economic independence for homeless and at-risk families and individuals by combining housing assistance and supportive services such as the City's

Homelessness Prevention, Rapid Rehousing, and Tenant Based Rental Assistance Programs, and City-supported programs at City House, Hope Restored Missions, Samaritan Inn, and Texas Muslim Women's Foundation.

- Case management and information and referral services to special needs, low/moderate-income and below poverty-level families through various nonprofit organizations.
- Food assistance, childcare, health, financial assistance and educational assistance to low/moderate-income families, particularly those with special needs. Nonprofit organizations in the community provide these various forms of assistance, many of which are funded by the City.

Actions planned to develop institutional structure

It remains a priority for the City to develop and enhance an effective and efficient program delivery system for the use of federal funds. The City continues to monitor, assess and seek ways to further improve its performance. Collaborative relationships have been built with public and private institutions and nonprofit organizations, to implement activities and projects that require multiple funding sources and partners. Through ongoing meetings and periodic technical assistance provided by the City, all partners are encouraged to share their thoughts on how the delivery system and programs could be made improved. Consequently, the City's priority is to build a nonprofit hub to further improve service delivery. ConnectPlano will be a collective community of service providers and partners working together under one roof to address the needs of the underserved population. The City will continue to make progress on this community initiative in GY 2025.

The City has been a member of Candid, formerly known as the Foundation Center, since July 2019. Through this service, nonprofit organizations serving Plano and the broader community are given free access to a data-rich online service for seeking out new funding opportunities, thereby increasing their capacity to administer social service and housing programs to Plano residents.

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

To enhance coordination between public and private housing and social service agencies, the City works closely with its subrecipient agencies, which includes those listed in the proposed projects summary, as well as agencies funded by the City's Buffington Community Services Grant. The City is also a member of multiple community groups such as the local CoC, Collin County Homeless Coalition, and many others listed previously in this report. These community organizations provide networking opportunities and serve to enhance coordination between the City and public and private housing and social service agencies. As mentioned above, ConnectPlano, a City initiative, would bring nonprofit, housing, and social service providers together to further improve coordination of services.

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 intentionally left blank.

Program Specific Requirements

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

Introduction

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

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

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

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

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: GY 2025

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

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

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

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

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

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

B. Subrecipient and CHDO Projects

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

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

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

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

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

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

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

- Discovery that the recipient knowingly falsified an application and was actually ineligible for assistance; or,
- Homeowner moves out or sells home prior to the end of the affordability period; or,
- Recipient fails to meet HOME requirements or regulations; or,
- HOME-assisted property is sold to an ineligible homebuyer.

4. **Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:**

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

5. **If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)).**

Not Applicable.

6. **If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).**

Not Applicable.

7. **If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).**

Not Applicable.

Discussion:

This section is optional and was left blank intentionally.

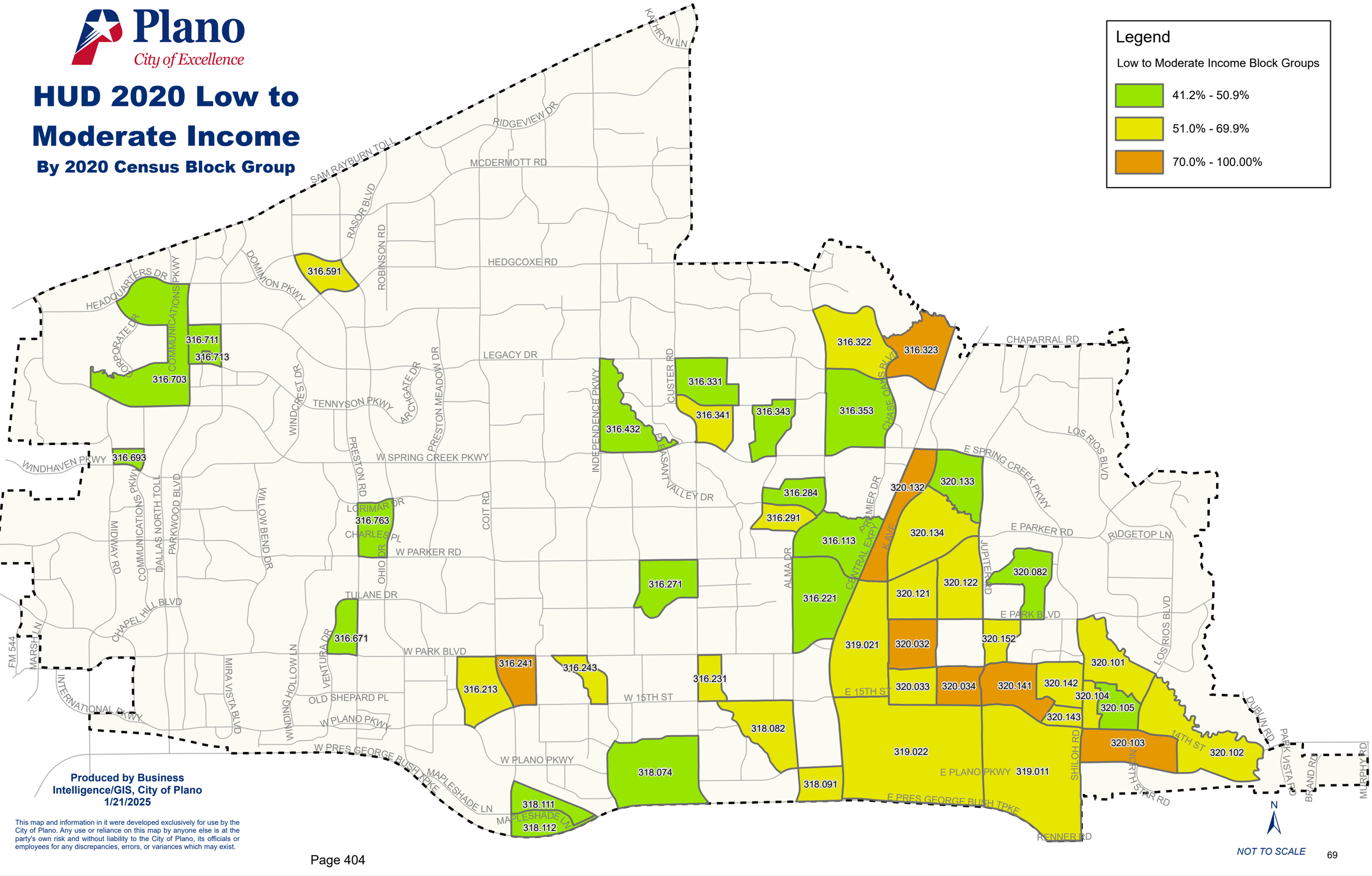
Appendix I

Plano Low to Moderate Income Census Block Group Map

Plano
City of Excellence

HUD 2020 Low to Moderate Income

By 2020 Census Block Group



Produced by Business Intelligence/GIS, City of Plano 1/21/2025

This map and information in it were developed exclusively for use by the City of Plano. Any use or reliance on this map by anyone else is at the party's own risk and without liability to the City of Plano, its officials or employees for any discrepancies, errors, or variances which may exist.

NOT TO SCALE

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CITY COUNCIL AGENDA MEMO

MEETING DATE: 7/28/2025
DEPARTMENT: Community Services
DIRECTOR: Curtis Howard, Director of Neighborhood Services
AGENDA ITEM: Presentation of the Analysis of Impediments to Fair Housing Choice
RECOMMENDED ACTION: Items for Individual Consideration

ITEM SUMMARY

Public Hearing and Comment: Presentation of the Analysis of Impediments to Fair Housing Choice. This report highlights potential impediments to fair housing choice and provides recommendations to reduce impediments over the next five-year consolidated plan period. The public will be given an opportunity to speak on the report during the public hearing. **Presented and conducted.**

BACKGROUND

The U.S. Department of Housing and Urban Development (HUD) suggests that jurisdictions conduct an Analysis of Impediments to Fair Housing Choice (AI) report is consistent with the Consolidated Plan Cycle which is every five years for the City of Plano. The report reviews data to determine potential impediments to obtaining housing based on race, color, religion, sex, disability, familial status, or national origin. An analysis of HUD-provided data, stakeholder interviews, local regulations, ordinances, administrative policies, procedures and practices assists in determining their public and/or private practices or procedures that prevent fair housing choice from taking place.

The AI also supports the HUD-required certification to affirmatively further fair housing that the City signs to receive Community Development Block Grant (CDBG) and HOME Investment Partnerships (HOME) grant funds.

FINANCIAL SUMMARY/STRATEGIC GOALS

This item has no financial impact.

Approval of this agenda item supports the City's Strategic Plan Critical Success Factor of Excellent, Innovative, and Accountable City Government.

ATTACHMENTS:

Description	Upload Date	Type
Memo	7/16/2025	Memo
AI Report	7/21/2025	Other

Plano City of Excellence | Memorandum

Date: July 16, 2025

To: Mark Israelson, City Manager

From: Shanette Eaden, Housing and Community Services Manager

Subject: Analysis of Impediments to Fair Housing Choice

Overview:

The City utilized RKG Consulting, the consultant utilized to conduct the city's Housing Study, to prepare the Analysis of Impediments to Fair Housing Choice report. The report analyzes actions taken to address impediments in the previously complete, while highlighting potential impediments that may currently exist. Additionally, the AI recommends actions that the City of Plano may take to reduce existing impediments during the 2025-2030 Consolidated Plan cycle.

The following are actions that the City will undertake during the 2025-2030 Consolidated Plan cycle to address potential impediments to Fair Housing:

- Expand the City's existing Housing Counseling services to provide additional fair housing education in multiple languages.
- Establish partnerships with local community organizations and faith-based organizations that residents trust for fair housing awareness outreach.
- Partner with financial institutions and HUD-certified counseling agencies to expand residents' access to credit and lending education.
- Launch a multilingual community outreach and engagement campaign to ensure residents understand how to utilize public transit options within the City of Plano.
- Regularly review and update zoning codes to align with state laws and residential housing needs.

Next Steps:

The report is for informational purposes only and it not required to be submitted to HUD. No additional steps are needed.

CC: Sam Greif, Deputy City Manager
Curtis Howard, Director of Neighborhood Services

RKG Associates, Inc.
Economic, Planning and Real Estate Consultants
2121 Eisenhower Ave, Suite 402
Alexandria, VA 22314
Tel: 703.739.0965



ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE

PLANO, TEXAS

May 2025

Analysis of Impediments to Fair Housing Choice

Plano, Texas

May 2025

Prepared for:

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1 INTRODUCTION

The Analysis of Impediments to Fair Housing Choice (AI) is encouraged by the U.S. Department of Housing and Urban Development (HUD) for communities receiving federal housing and community development funds, such as Community Development Block Grant (CDBG) and HOME Investment Partnerships Program (HOME) funding. The City voluntarily chose to update the previous AI in support of the HUD-required certification that the City will affirmatively further fair housing (24 CFR 91.225). The overall goal of the AI is to review and assess impediments to fair housing within Plano, Texas. According to HUD, impediments to fair housing choice are:

- Any actions, omissions, or decisions taken because of race, color, religion, sex, disability, familial status, or national origin that restrict housing choice or the availability of housing choices.
- Any actions, omissions, or decisions that have the effect of restricting housing choices or the availability of housing choices on the basis of race, color, religion, sex, disability, familial status, or national origin.

Plano's AI was prepared in conjunction with required outreach, consultation, and coordination among various government agencies, private/nonprofit groups, public service agencies, City staff, and individuals. A list of participants in the AI is shown in the following Section 2. A summary of stakeholder interviews is included in Section 7.

The primary federal resources for the City include the CDBG and HOME programs through the U.S. Department of Housing and Urban Development (HUD). The AI consists of seven chapters, including:

1. Introduction
2. Purpose and Need for the Study
3. Demographic and Housing Condition Analysis
4. Records of Housing Discrimination
5. Review of Public Sector Policies
6. Review of Private Sector Practices
7. Impediments to Fair Housing Choice

Though some of the impediments identified in this report are beyond the direct control of Plano, the City bears responsibility for identifying these issues and developing strategies to ensure that its housing market is as open and inclusive as possible. The most prominent impediments to fair housing choice identified in this report include the following, explained in detail in Section 7:

- Cluster of Publicly Supported Housing in Minority- and Hispanic-Concentrated Areas with Lower Incomes and Limited Access to Resources and Opportunities, Coupled with Risk of Gentrification
- Limited Attainable Housing Options throughout Plano, Coupled with Restrictive Zoning and Community Resistance

- Risk of Reduced Public Transit Options and Decline in Access to Fair Housing Choices for the Lowest-Income Residents
- Limited Dedicated Local Funding and Insufficient/Loss of Funding for Attainable Housing Development and Homeownership Assistance
- Loss of the Fair Housing Center, Coupled with a Lack of Funding for Fair Housing
- Racial/Ethnic Disparity in Homeownership Access

2 PURPOSE AND NEED FOR THE STUDY

Title VIII of the Civil Rights Act of 1968 (and its subsequent amendment in 1988) mandates that it is unlawful to discriminate in the sale, rental, or financing of housing or, in the provision of brokerage services or facilities in connection with the sale or rental of housing, based on:

- Race,
- Color,
- Religion,
- National origin,
- Sex,
- Families with children, and
- Persons with disabilities.

The U.S. Department of Housing and Urban Development (HUD) encourages that all recipients of federal funds under the Community Development Block Grant Program (CDBG), HOME Investment Partnership (HOME), Emergency Shelter Grant (ESG), and Housing Opportunities for Persons with AIDS (HOPWA) programs take actions to affirmatively further fair housing. This includes conducting an analysis to identify impediments to fair housing choice within the jurisdiction. Plano receives CDBG and HOME funds annually and chose to update its Analysis of Impediments to Fair Housing Choice (AI) in support of the HUD-required certification that the City will affirmatively further fair housing.

The purpose of this study is to conduct an independent Analysis of Impediments (AI) in accordance with HUD regulations under 24 CFR 570.904(c)(1). The City is committed to furthering fair housing choices within the city limits.

A. PREPARATION OF THE ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE

Plano principally administers its housing and community development programs through the Neighborhood Services Department. The Department administers various grants from federal, state, local, and private agencies. It is also the lead agency for producing the Analysis of Impediments to Fair Housing Choice. The AI was prepared by RKG Associates, Inc. of Alexandria, Virginia, a planning, economic, and real estate advisory firm working on behalf of Plano.

B. PARTICIPANTS IN THE ANALYSIS OF IMPEDIMENTS

The City's Analysis of Impediments to Fair Housing Choice included input from city officials, key stakeholders involved in the housing and community development industry, and affiliated service providers and organizations. In conducting the AI, the consultant interviewed individuals and organizations that represent the interests of protected groups. Participants included:

- North Texas Association of Realtist,
- National Association of Hispanic Real Estate Professionals, and

- Plano Housing Authority.

Note that the consultant also reached out to five other organizations and individuals three times during April 2025 for stakeholder interviews. However, the consultant has not heard back from these stakeholders as of the time this report was written in May 2025.

C. METHODOLOGY

This analysis includes a combination of quantitative and qualitative research. RKG Associates obtained data from The Affirmatively Furthering Fair Housing Data and Mapping Tool (AFFH-T) developed by the Department of Housing and Urban Development (HUD), 2013 to 2023 American Community Survey 5-Year Estimates (provided by the U.S. Census Bureau), the 2000, 2010, and 2020 Census, the Home Mortgage Disclosure Act (HMDA) data, CHAS (Comprehensive Housing Affordability Strategy) data, and relevant reports published by various local agencies. The qualitative component includes interviews with agency staff and others involved in the provision of fair housing and/or related services in the Plano area.

3 DEMOGRAPHIC AND HOUSING ANALYSIS

A. INTRODUCTION

This section examines the existing demographic and housing characteristics of Plano by census tract and on the city level. It uses the categories, indexes, and data from the Affirmatively Furthering Fair Housing Data and Mapping Tool (AFFH-T) developed by the Department of Housing and Urban Development (HUD). The AFFH Data and Mapping Tool provides a uniform system for HUD grant recipients to follow in assessing their efforts and the challenges they face in furthering the purposes of the Fair Housing Act.

The following analysis provides an overview and insights into various demographic and housing topics included in the latest AFFH-T raw data. The latest data version used by the RKG team is Version AFFHT0007, dated November 2024. In addition, the analysts supplemented the study with population, racial and ethnic composition, household, and household income data between 2013 and 2023 (the most recent decade available at the time of the study) obtained from the U.S. Census Bureau American Community Survey 2013 and 2023 5-Year Estimates, as well as the Decennial Census.

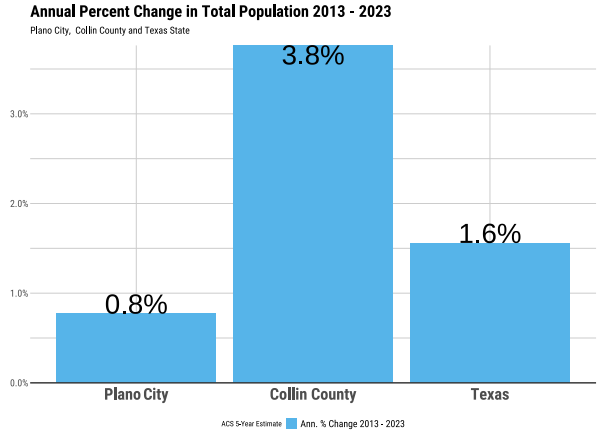
B. POPULATION, HOUSEHOLDS, AND HOUSEHOLD INCOME TRENDS

1. Population Trends

Plano's population was estimated at 287,339 in 2023, accounting for 25.7% of the county's population. The city has seen a decrease in its share of the county's population since 2013 from 32.9%.

Collin County, the State of Texas, and the city all experienced population growth between 2013 and 2023. However, Plano's population increased by only 0.8% per year, lagging behind the county and the state during this decade. In comparison, Collin County grew almost five times faster than Plano, and the state's population gained twice as fast as the city during the same period (Figure 3-1/Figure 3-2).

Figure 3-1



Source: ACS and RKG Associates, Inc., 2025

Among the census tracts within and around Plano, 29 tracts (around 30% of all tracts) throughout the city experienced a population decrease between 2013 and 2023. Census tracts that saw the fastest population growth between 2013 and 2023 are on the southeast corner and the northwest side of the city, including Census Tracts 319.02 (by 19.9%) and 319.01 (by 16.6%), followed by Tract 316.57 (by 12.9%) (Figure 3-3). The growth in the northwest of Plano is due to the development of the Shops at Legacy and Legacy West, a "live, work, and play" development which has been completed over the last decade. Similarly, the population growth in the southeast of the city is due to new multifamily construction in the downtown area. New apartments have been developed around the downtown DART train station and have resulted in a significant population increase due to formerly commercial properties being transformed into residential properties.

Figure 3-2

Population Trends 2013 - 2023

Plano City, Collin County and Texas State

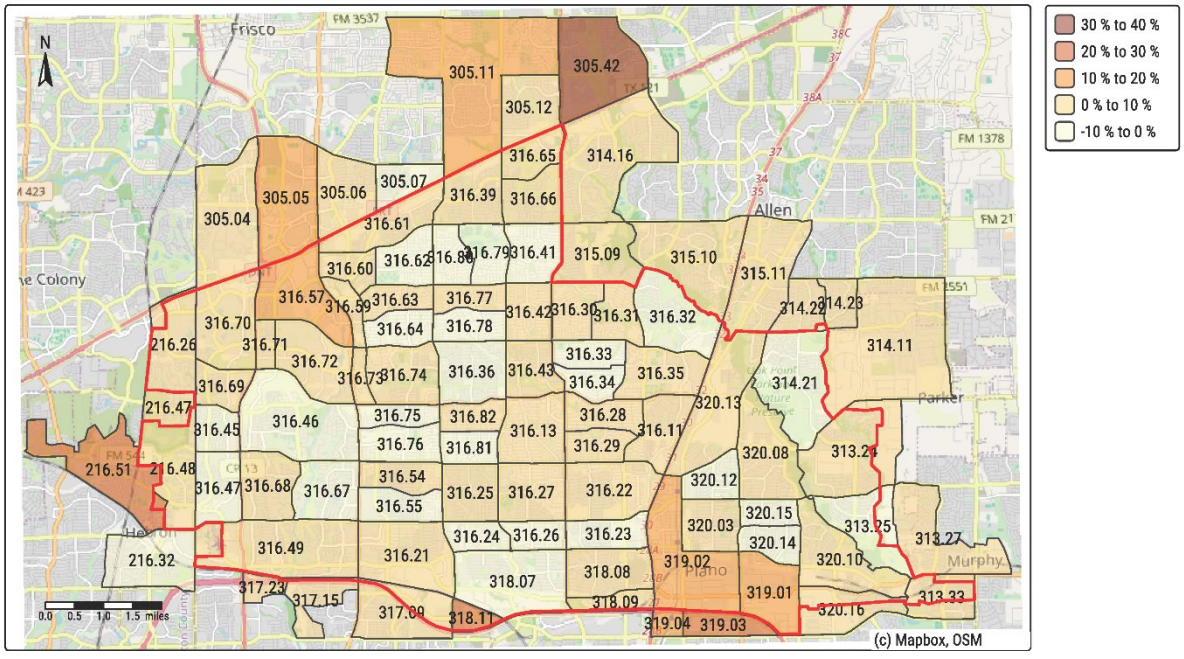
			Change 2013 - 2023	
	2013	2023	Actual Change	Ann. % Change
Plano City	266,740	287,339	20,599	0.8%
Collin County	811,308	1,116,601	305,293	3.8%
Texas	25,639,373	29,640,343	4,000,970	1.6%

Source: ACS 5-Year Estimates, RKG Associates Inc., 2025

Figure 3-3

Population Annual Percent Change, 2013 - 2023 ACS

Plano City, Texas Census Tracts

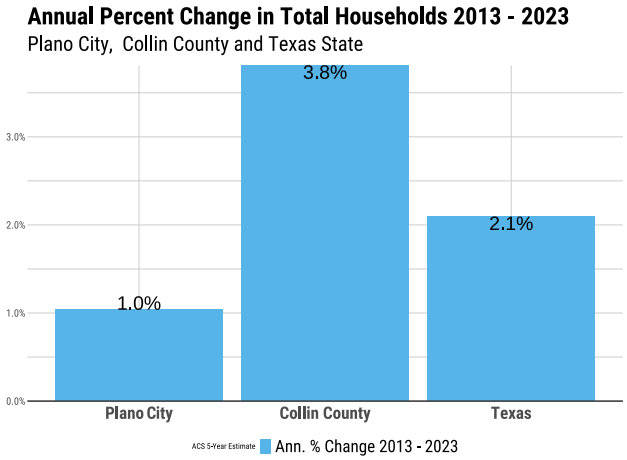


2. Household Trends and Household Size

The household changes between 2013 and 2023 in Plano, Collin County, and the State of Texas follow a trend similar to the population growth. The city's household gains fell behind the county and the state between 2013 and 2023, increasing by only 1.0% per year (Figure 3-4).

In addition, Plano has had a smaller household size (2.6 per household) than both the county (2.8 per household) and the state (2.7 per household) in 2023. This aligns with the city's slightly faster household growth than population gains between 2013 and 2023. This likely indicates that, compared to the county and the state, Plano has fewer large households (e.g., families with children) (Figure 3-5).

Figure 3-4



Source: ACS, and RKG Associates, Inc., 2025

Figure 3-5

Household Trends 2013 - 2023

Plano City, Collin County and Texas State

	Households & Avg. Household Size		Change 2013 - 2023	
	2013	2023	Actual Change	Ann. % Change
Plano City	100,136 2.7	110,522 2.6	10,386	1.0%
Collin County	289,752 2.8	400,182 2.8	110,430	3.8%
Texas	8,886,471 2.8	10,747,240 2.7	1,860,769	2.1%

Source: ACS 5-Year Estimates, RKG Associates Inc., 2025

3. Median Household Income

The median household income in Plano has been similar to the county level but higher than the state figures between 2013 and 2023. The city's median household income of $108,649 in 2023 is 92% of the county level. However, the city's median household income growth has fallen behind both the county and the state by 3.2% annually during the same decade (Figure 3-6). This is likely associated with Plano's slower population gains compared to the county and the state during this period.

Figure 3-6

Median Household Incomes 2013 - 2023

Plano City, Collin County and Texas State

			Change 2013 - 2023	
	2013	2023	Actual Change	Ann. % Change
Plano City	$82,484	$108,649	$26,165	3.2%
Collin County	$82,762	$117,588	$34,826	4.2%
Texas	$51,900	$76,292	$24,392	4.7%

Source: ACS 5-Year Estimates, RKG Associates Inc., 2025

The census tracts with the highest 2023 median household incomes within Plano are on the central, north, and west sides of the city (Figure 3-7). Census Tracts on the southeast side of the city, especially Tracts 319.01 and 319.02, have seen some of the fastest median household income growth in addition to the quickest population gains in Plano between 2013 and 2023 (Figure 3-8).

This area has experienced significant growth in multifamily housing near the downtown DART station. Once dominated by commercial properties, it now features several mixed-use developments that have drawn in a growing population of young professionals, especially those with higher incomes. Due to the increasing housing prices driven by the growing demand, residents typically need to have high household incomes to afford living here. This is further corroborated by the fastest median home value growth between 2018 and 2023, according to the American Community Survey data, which will be further discussed in Chapter 6. This suggests that the most vulnerable existing residents in southeast Plano, which is traditionally more affordable, face increasing risks of displacement and impediments to fair housing choices.

Figure 3-7

Median Household Income, 2023 ACS

Plano City, Texas Census Tracts

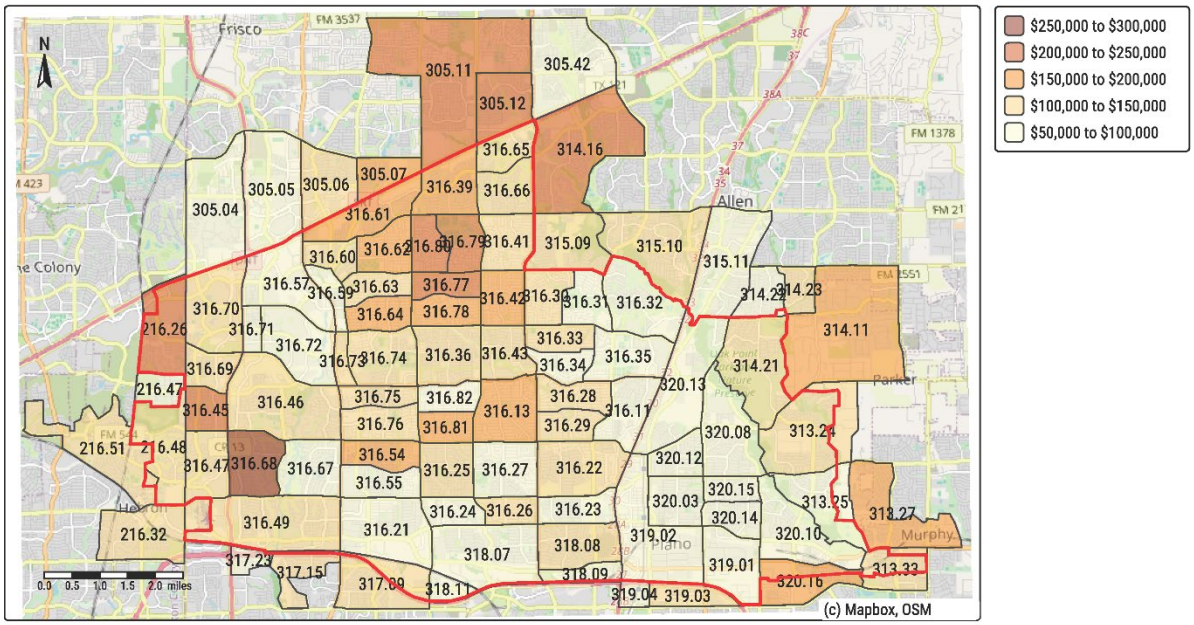
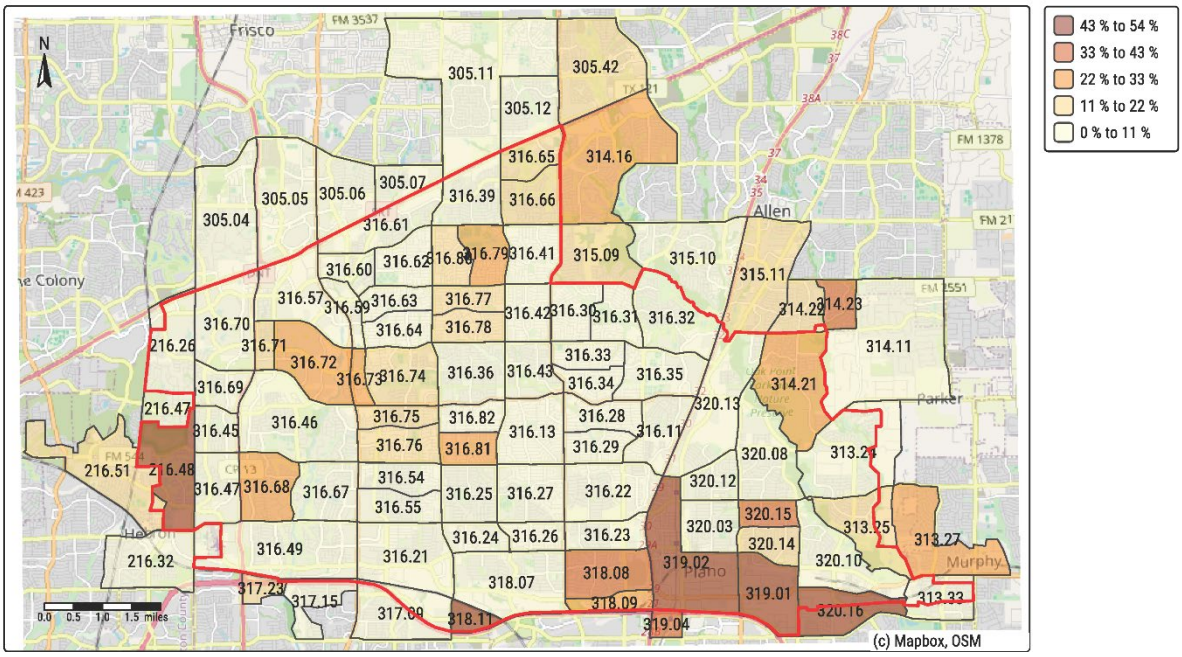


Figure 3-8

Median Household Income Annual Percent Change, 2013 - 2023 ACS

Plano City, Texas Census Tracts

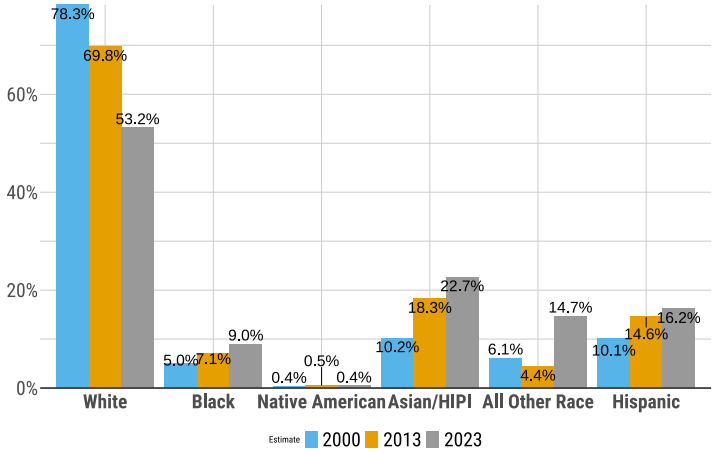


C. RACE AND ETHNICITY

1. Racial/Ethnic Trends and Composition

Over half of the city's population identified as White in 2023. However, Plano has been diversifying in terms of its racial and ethnic composition since 2000, with the shares of almost all non-White racial/ethnic groups increasing. The biggest non-White minority group in the city in 2023 is the Asian and Native Hawaiian/Other Pacific Islander population (22.7%), followed by the Hispanic population (16.2%) and the population of "All Other Race" (14.7%) (Figure 3-9). It should be noted that the term "Hispanic" does not refer to a racial group. The U.S. Census Bureau uses the ethnonyms "Hispanic or Latino" to refer to "a person of Cuban, Mexican, Puerto Rican, South or Central American, or other Spanish culture or origin regardless of race" and states that Hispanics or Latinos can be of any race, any ancestry, any ethnicity[1].

Figure 3-9
Racial and Ethnic Composition, 2000 - 2023
Plano City, Texas



Source: ACS and RKG Associates, Inc., 2025

In addition, people of "All Other Race" have seen a rapid growth between 2013 and 2023 after a drop during the previous decade. In contrast, all other racial/ethnic groups have grown at a slower pace and even declined during the most recent decade available (Figure 3-10).

[1] Wikipedia, https://en.wikipedia.org/wiki/Hispanic

Figure 3-10

Racial and Ethnic Composition Trends 2000 - 2023

Plano City, Texas

	2000		2013		2023		Change 2000 - 2013		Change 2013 - 2023	
	Count	%	Count	%	Count	%	Actual Chg.	Ann. % Chg.	Actual Chg.	Ann. % Chg.
White	173,761	78.3%	186,058	69.8%	152,819	53.2%	12,297	0.5%	−33,239	−1.8%
Black	11,155	5.0%	18,875	7.1%	25,800	9.0%	7,720	5.3%	6,925	3.7%
Native American	803	0.4%	1,280	0.5%	1,289	0.4%	477	4.6%	9	0.1%
Asian/HIPI	22,692	10.2%	48,710	18.3%	65,151	22.7%	26,018	8.8%	16,441	3.4%
All Other Race	13,619	6.1%	11,817	4.4%	42,280	14.7%	−1,802	−1.0%	30,463	25.8%
Hispanic	22,357	10.1%	38,818	14.6%	46,572	16.2%	16,461	5.7%	7,754	2.0%
All Minority	48,269	21.7%	80,682	30.2%	134,520	46.8%	32,413	5.2%	53,838	6.7%

Source: Decennial Census, ACS 5-Year Estimates, RKG Associates Inc., 2025

2. Racial/Ethnic Concentration

Federal regulations at Title 24 CFR 91.210(a)(3) "Housing Market Analysis" require grantees of HUD Community Planning and Development programs to identify and describe any areas within their jurisdictions that have concentrations of racial/ethnic minorities and/or low-income families. HUD currently leaves the determination of thresholds defining "concentrations" to each local grantee.

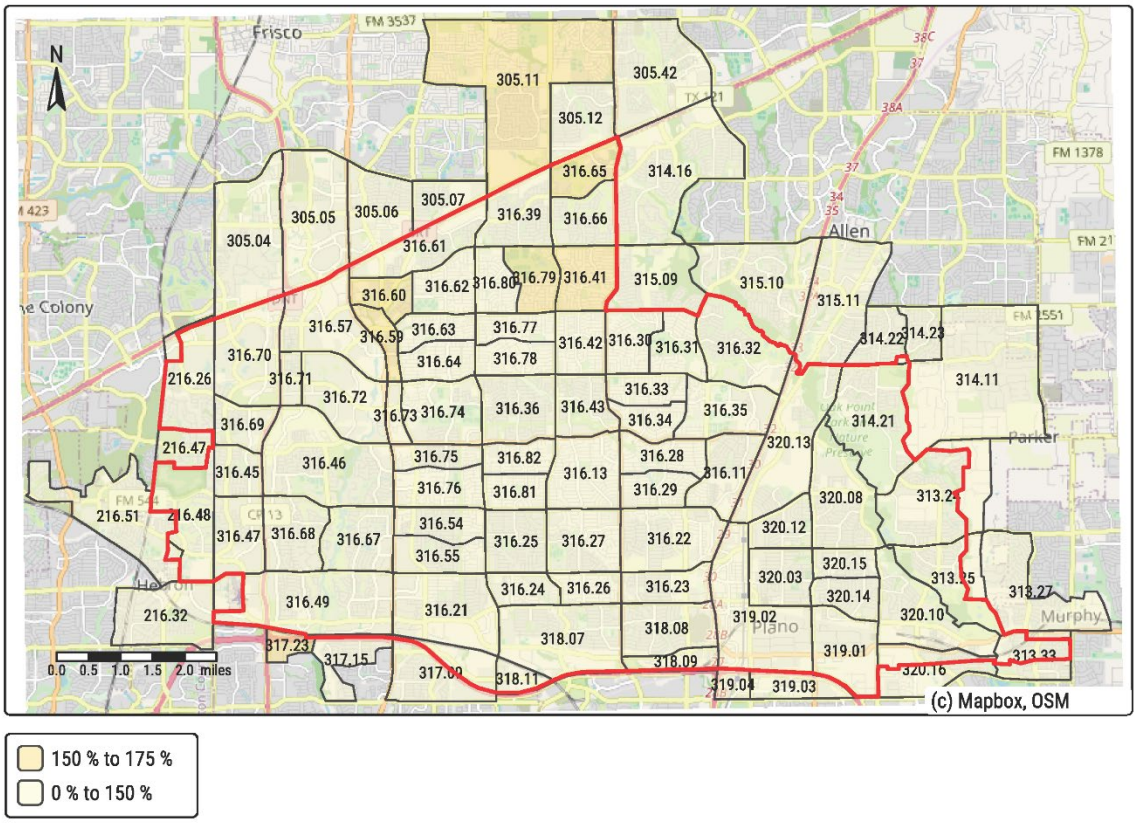
The approach currently applied by HUD's Office of Policy Development and Research calls for an evaluation of population distribution in two primary categories: White, which includes any Census respondent who identifies as White and non-Hispanic, and minority, which includes any respondent identifying as a member of a non-White racial group or Hispanic ethnicity. Hispanic White people would be in the latter category.

RKG defined concentrations of minority or Hispanic populations as census tracts with non-White or Hispanic populations greater than 150% of the city-wide percentage of the combined minority or Hispanic population. For example, if the Hispanic population equaled 14.3% of the city's population in 2023, then census tracts with Hispanic population shares of 21.5% or greater would be classified as a concentration.

Plano has a concentration of the non-White Minority population on the north side of the city in Census Tracts 316.59, 316.60, 316.79, 316.41, 316.65. Tract 316.79 not only ranked among the top for 2023 median household incomes but also showed robust growth in income levels. In comparison, Tract 316.59 had a median household income below $100,000 in 2023, with income levels gaining at a relatively slower pace. This reflects a mixture of income levels in minority-concentrated neighborhoods of Plano (Figure 3-11).

Figure 3-11

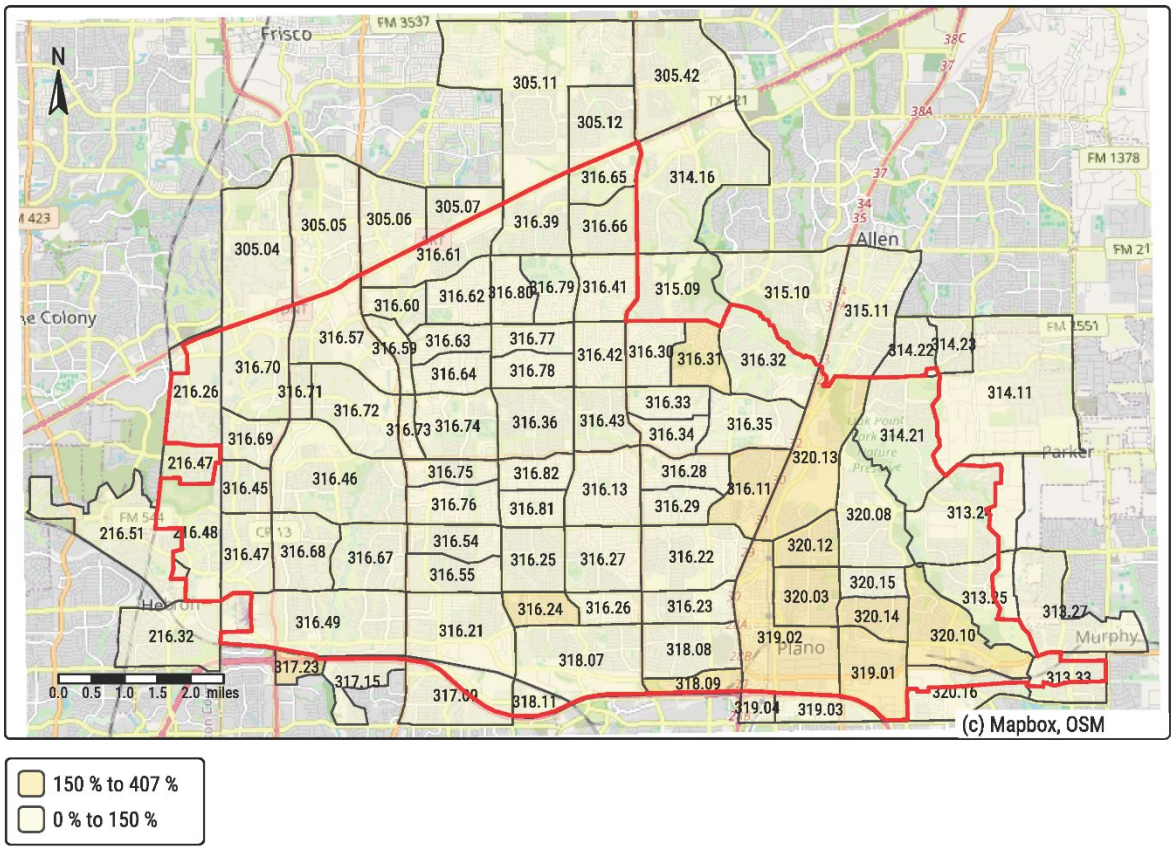
Minority Population Concentration, 2023 ACS
Plano City, Texas Census Tracts



In addition, the city also has a cluster of the Hispanic population mainly on the east side of the city, especially along and east of U.S. Route 75. These tracts generally overlap with areas with median household incomes below $100,000 in 2023. However, Tracts 319.01 and 319.02 stood out with some of the fastest gains in both income levels and population between 2013 and 2023, as previously discussed (Figure 3-12). This suggests that the most vulnerable existing residents with lower incomes in these Hispanic-concentrated areas face increasing risks of displacement and impediments to fair housing choices.

Figure 3-12

Hispanic Population Concentration, 2023 ACS
Plano City, Texas Census Tracts



D. POVERTY AND RACIALLY/ETHNICALLY CONCENTRATED AREAS OF POVERTY (R/ECAPS)

HUD defines that a neighborhood can be a R/ECAP if it 1) has a non-White population of 50 percent or more, and 2) has a poverty rate that exceeds 40% or is three or more times the average tract poverty rate for the metropolitan/micropolitan area, whichever threshold is lower.

Plano has no R/ECAPs in 2023. This is because, though some census tracts meet the non-White population rate test, none of the tracts have a poverty rate that exceeds 40% or is three or more times the average tract poverty rate for the metropolitan/micropolitan area, according to American Community Survey data. The census tracts with the highest poverty rates are Census Tracts 317.09, 319.01, 319.02, 316.35, 316.24, 320.13, 320.10, 319.04, 316.32, 320.14, and 316.66, all of which have over 50% non-White population and poverty rates over 10% in 2023. Most of them are on the east and north sides of Plano, overlapping with Minority- and Hispanic-concentrated areas.

E. RACIAL/ETHNIC DISSIMILARITIES

Another factor related to the geographic distribution of racial and ethnic groups within a jurisdiction is the Racial Dissimilarity Index included in the HUD AFFH-T database. According to HUD's definition, "the dissimilarity index represents the extent to which the distribution of any two groups (frequently racial or ethnic groups) differs across census tracts or block groups." In other words, the Index measures how much one racial/ethnic group is spatially separated from another within a jurisdiction. The data for each racial/ethnic group is presented in comparison to the White segment of Plano's population (Figure 3-10).

Figure 3-13

Dissimilarity Index by Race/Ethnicity 2000-2020
Plano City, Texas

	2000	2010	2020
Non-White/White	21.47	24.26	27.38
Black/White	20.30	25.81	27.39
Hispanic/White	40.77	39.80	34.97
Asian/Pacific Islander/White	23.04	29.90	34.92

Source: HUD AFFH Data Version AFFHT0007, RKG Associates Inc., 2025

The Dissimilarity Index has values between 0 and 100, with a score of 0 representing perfect integration and a value of 100 corresponding with total segregation. A Dissimilarity Index below 40 represents low segregation, a value between 40 and 55 suggests moderate segregation, and a score above 55 indicates high segregation. All the Dissimilarity Index values for Plano in 2020 are below 40, indicating low segregation between racial and ethnic minority groups and the White population.

However, except for the positive downward trend in the dissimilarity levels between the Hispanic and White populations, segregation levels between the White population and other minority groups (All Non-White, Black, and Asian/Pacific Islander) have been on the rise between 2000 and 2020. The City should monitor this trend carefully to mitigate the risk of growing racial and ethnic segregation in Plano (Figure 3-13).

F. PLACE OF NATIONAL ORIGIN

According to the definition of the U.S. Census Bureau, the foreign-born population includes anyone who is not a U.S. citizen at birth, including those who become U.S. citizens through naturalization. Limited English Proficiency is used to refer to a person who is not fluent in the English language, often because English is not their native language. Understanding the foreign-born population and people with limited English proficiency is important for identifying the impediments to fair housing choice as well as associated solutions in Plano, as these population groups often have more limited fair housing options, usually due to cultural and language barriers.

Figure 3-14

Limited English Proficiency Persons by Top 5 Most Populous Languages
Plano City, Texas (ACS 2016 - 2020)

Population with Limited English Proficiency	Count	% of Total Population
Spanish	12,634	4.6%
Other Indo-European language	6,179	2.3%
Chinese	5,621	2.1%
Other Asian & Pacific language	4,466	1.6%
Korean	1,403	0.5%

Source: HUD AFFH Data Version AFFHT0007, RKG Associates Inc., 2025

The 2016 to 2020 5-Year Estimates based on the American Community Survey is the most current data series from HUD for the place of national origin data. According to the HUD AFFH data, the largest foreign-born group in Plano is the Indian population. The second-largest immigration group is the Mexican population, followed by people from China and Other South Central Asian countries. Apart from English, the most populous language in the city is Spanish, followed by other Indo-European languages, Chinese, and other Asian and Pacific languages (Figure 3-14, Figure 3-15).

Figure 3-15

Population by Top 5 Most Populous National Origin Groups

Plano City, Texas (ACS 2016 - 2020)

Foreign-Born Population	Count	% of Total Population
India	21,997	8.1%
Mexico	10,105	3.7%
China excl. Taiwan	7,248	2.7%
Other South Central Asia	4,809	1.8%
Korea	2,628	1.0%

Source: HUD AFFH Data Version AFFHT0007, RKG Associates Inc., 2025

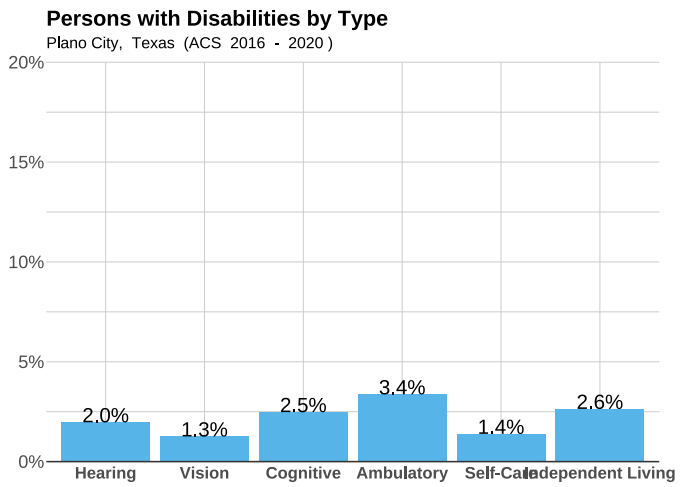
G. DISABILITY BY TYPE AND AGE GROUP

The Americans with Disabilities Act (ADA) defines a person with a disability as "a person who has a physical or mental impairment that substantially limits one or more major life activity." People with disabilities may face more barriers to fair housing options as they often need special physical accommodations in their housing and are more likely to experience housing discrimination.

The disability rate in Plano is relatively low. Ambulatory difficulty is the most common type of disability for Plano residents, with 3.4% of people having trouble walking, followed by people with independent living difficulty. Note that a person may have multiple types of disabilities and may, therefore, be counted in more than one disability category (Figure 3-16).

Census Tract 316.78 has seen over 9% of its population with cognitive difficulty. Tracts 318.07 and 318.08 have over 10% of their residents with ambulatory difficulty, followed by Tract 316.32 (9.1%). Tract 318.07 also has 9.4% of residents with independent living difficulties, followed by Tracts 316.78, 316.28, and 316.26. Tract 318.08 has 8.0% of residents with self-care difficulties. These census tracts are generally in the south and northeast sides of the city, west of U.S. Route 75 which have recently seen a number of assisted living facilities and senior housing developments being built.

Figure 3-16

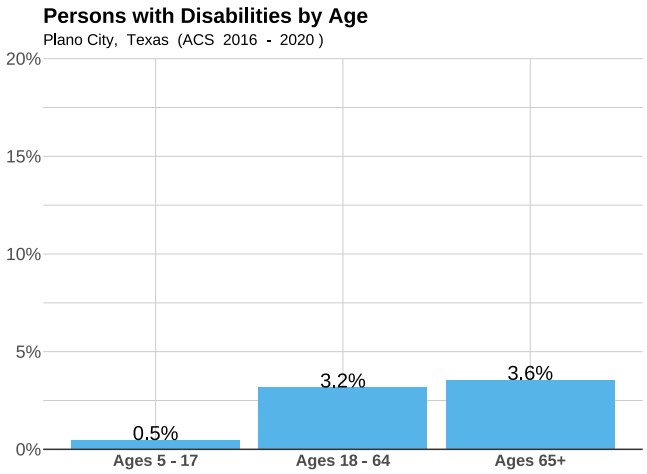


Source: HUD AFFH Data Version AFFHT0007 and RKG Associates, Inc., 2025

This translates into the need for place-based strategies for residents with disabilities, including accessibility modification assistance and supportive services such as medical aid, as well as increased paratransit options and frequencies, particularly in these parts of the city.

Most people with disabilities in Plano are seniors aged 65 and older, accounting for 3.6% of the total population, according to the HUD AFFH data (Figure 3-17).

Figure 3-17



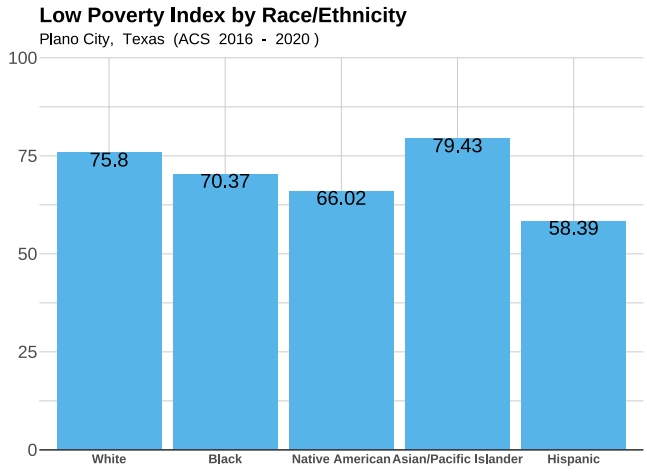
Source: HUD AFFH Data Version AFFHT0007 and RKG Associates, Inc., 2025

H. POVERTY INDEX

The poverty level of the population within a jurisdiction is often associated with how easily the community can access opportunities and resources, including housing. If a community is exposed to high levels of poverty, then the residents may encounter more barriers to fair and affordable housing options. For example, a person living below the poverty level would likely not qualify for a mortgage loan due to lower income levels. HUD's Low Poverty Index uses family poverty rates (based on the federal poverty line) to measure a community's exposure to poverty. The Low Poverty Index has scores ranging from 0 to 100, with a higher value representing less exposure to poverty in a neighborhood.

Within Plano, the Low Poverty Index scores of the different racial and ethnic groups all fall into the medium-to-high range, reflecting a generally lower exposure to poverty. However, racial and ethnic disparities exist. The Asian/Pacific Islander population, with the highest score of 79.43, has the least exposure to poverty, followed by the White population. In contrast, the Hispanic population, with a score of 58.39, has the most notable exposure to poverty compared to other racial/ethnic groups in the city. This is followed by the Native American population (Figure 3-18).

Figure 3-18



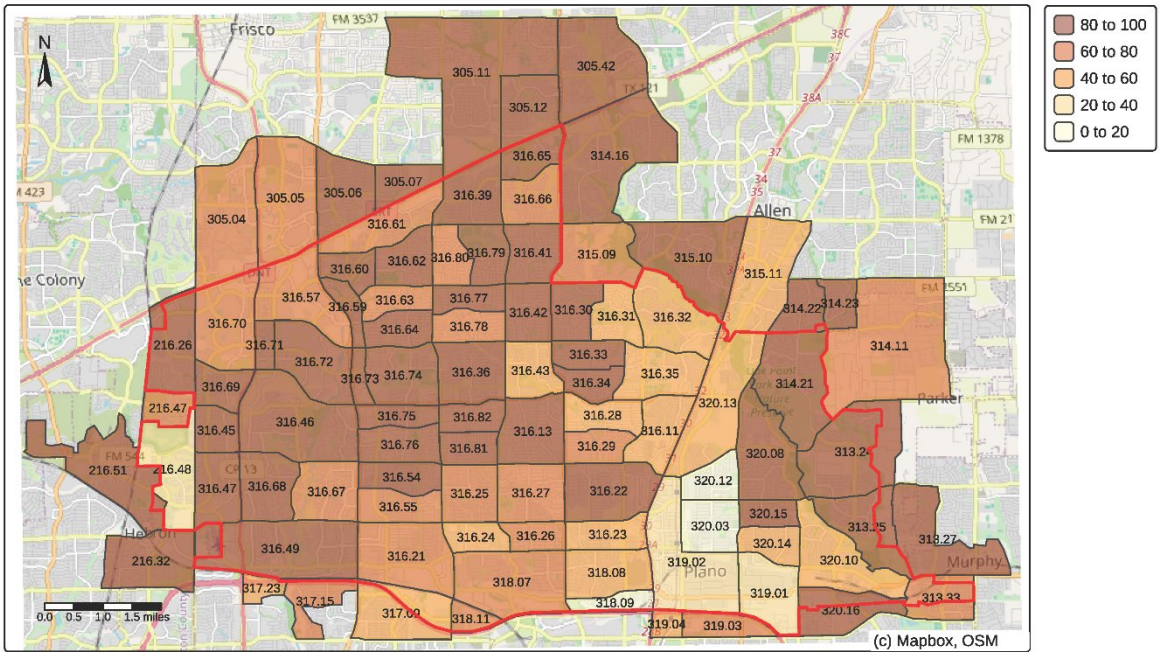
Source: HUD AFFH Data Version AFFHT0007 and RKG Associates, Inc., 2025

There is also a geographic disparity in poverty levels across the city. The census tracts with the lowest Poverty Index scores and higher exposure to poverty generally overlap with areas with a cluster of the Hispanic population on the southeast side of the city. This outcome is

consistent with earlier findings indicating that Hispanic-concentrated areas in Plano generally have more exposure to poverty compared to other parts of the city (Figure 3-19). This map also closely aligns with the 2023 median household income map.

Note that Tracts 216.48, 319.01, and 319.02 also demonstrated some of the fastest increases in median household incomes between 2013 and 2023 in Plano, suggesting that the level of exposure to poverty in these areas is improving. However, Census Tracts 320.03 and 320.12, which reported lower 2023 median household incomes, higher exposure to poverty, slower income growth, and a concentration of the Hispanic population, are comparatively more vulnerable.

Figure 3-19
Low Poverty Index (ACS 2016 - 2020)
Plano City, Texas Census Tracts



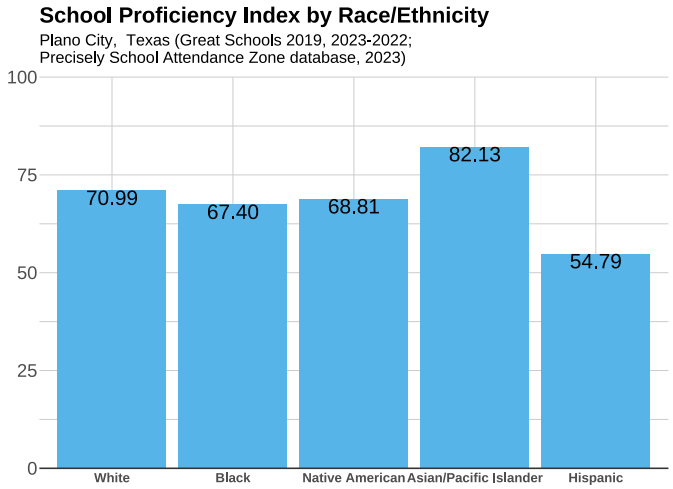
I. SCHOOL PROFICIENCY INDEX

School proficiency is an indicator of the quality of the education available to a given community. Higher education quality is usually associated with better access to opportunities and higher income in addition to a higher quality of life. HUD's School Proficiency Index is based on the test scores of elementary schools within an area and measures which neighborhoods have high-performing elementary schools nearby. The values of the index range from 0 to 100, with higher scores indicating higher school system quality in a community.

Though the School Proficiency Index scores of the different racial/ethnic groups in Plano are relatively in the medium-to-high range, there is a disparity in access to quality education among the racial/ethnic groups. The differences in the School Proficiency Index scores are generally consistent with the gaps in the Low Poverty Index scores across racial and ethnic groups. For example, the Hispanic population

has the lowest School Proficiency Index score of 54.79 in addition to the greatest exposure to poverty. This is followed by the Black and the Native American populations, which have comparatively less access to education quality (Figure 3-20).

Figure 3-20

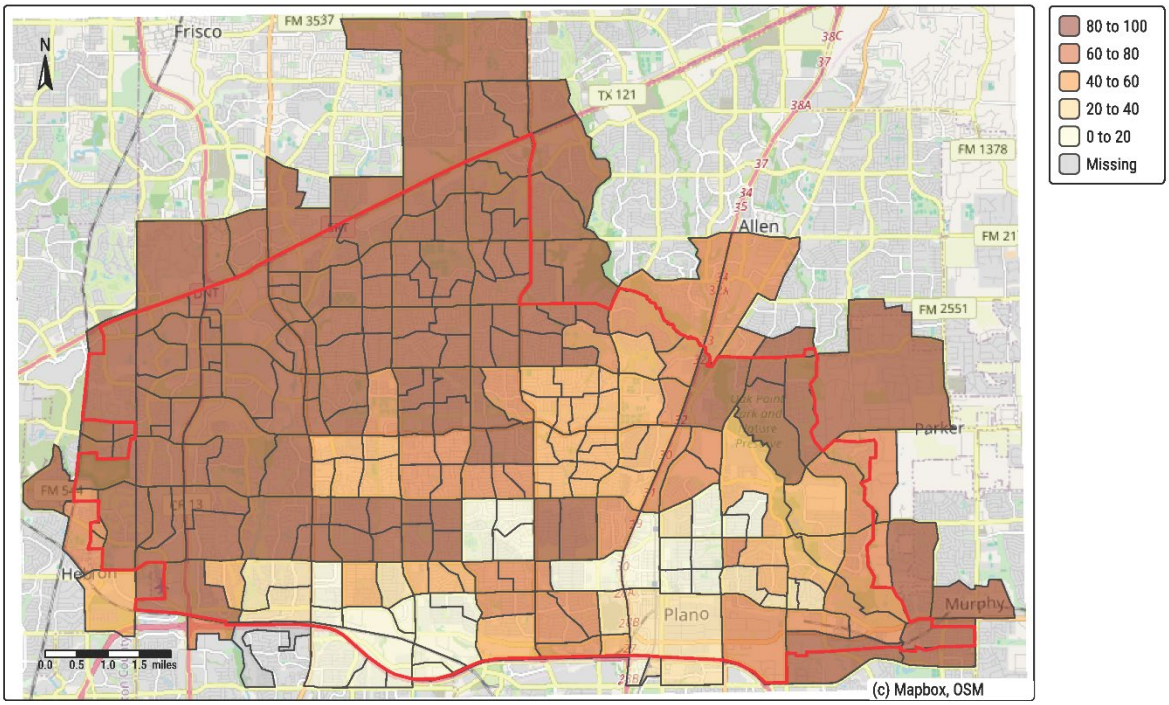


Source: HUD AFFH Data Version AFFHT0007 and RKG Associates, Inc., 2025

The School Proficiency Index values were then mapped by block group in the city, with darker colors indicating higher values and thus better elementary school performances (Figure 3-21). The lowest-performing census tracts in terms of school proficiency (below a value of 25) tend to be in the south and southwest sides of the city, where there is also a concentration of the Hispanic population and lower median household incomes.

Figure 3-21

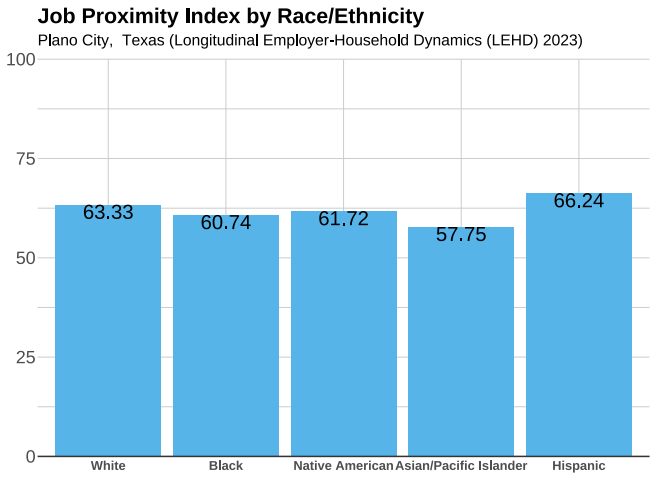
School Proficiency Index
Plano City, Texas Block Groups



J. JOB PROXIMITY INDEX

HUD measures a community's access to employment opportunities with the Job Proximity Index and Labor Market Engagement Index. The Job Proximity Index quantifies the distance between a given block group and employment centers within a Core Based Statistical Area (CBSA). The index values range from 0 to 100, with higher scores indicating better access to job opportunities for residents in a neighborhood.

Figure 3-22



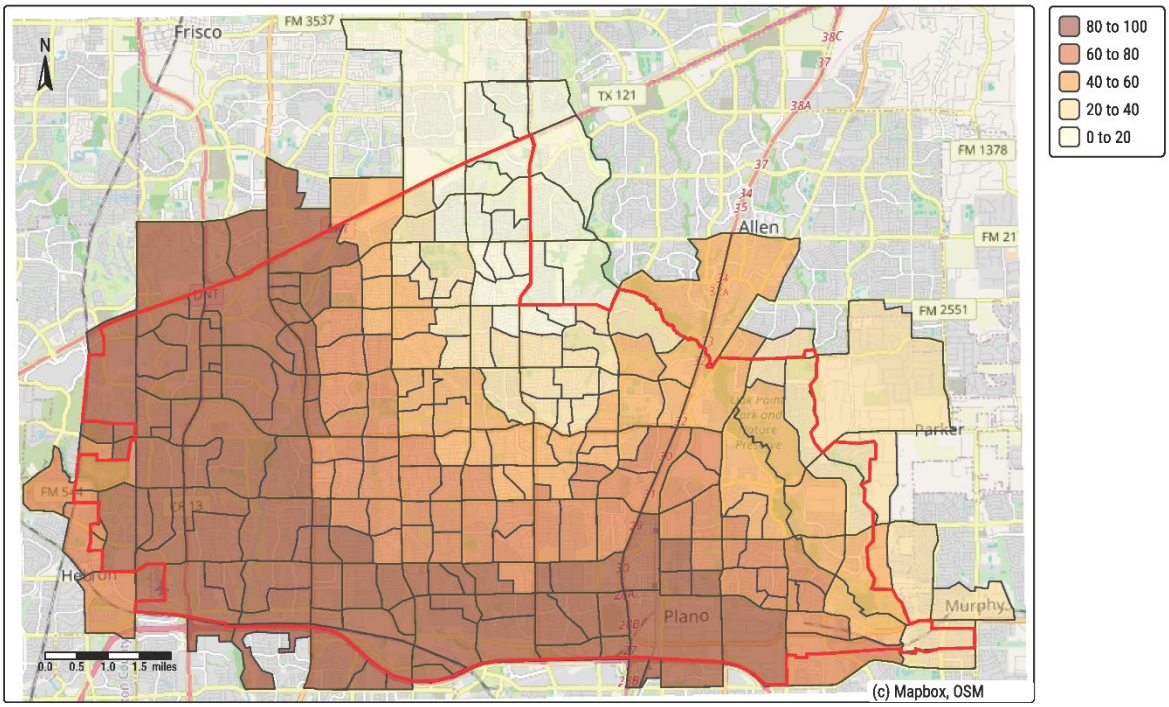
Source: HUD AFFH Data Version AFFHT0007 and RKG Associates, Inc., 2025

Job Proximity Index scores (Figure 3-22) across racial/ethnic groups all fall closely in the upper-medium range, indicating relatively moderate proximity to jobs overall in the city. The city's Hispanic population resides within the closest proximity to jobs, with the highest score of 66.24. In contrast, the Asian/Pacific Islander population resides the furthest away from employment centers, with the lowest score of 57.75 despite their higher income levels and elementary school proficiency. This result is likely linked to the growth of remote work, particularly prevalent in higher-paying sectors like information technology, which continues to expand in and around Plano.

Darker colors on the Job Proximity Index Figure indicate higher index values and, therefore, closer proximity to job opportunities. Neighborhoods on the south and west sides of the city are closer to jobs compared to the rest of the city. The pattern reflects the clustering of business parks along the Dallas North Tollway in west Plano, as well as the presence of service-oriented industries, including restaurants and Medical City Plano Hospital, in the southern part of the city. Northern areas of the city with lower Job Proximity scores but higher income levels are likely home to remote-working residents (Figure 3-23).

Figure 3-23

Jobs Proximity Index (Longitudinal Employer-Household Dynamics (LEHD) 2023)
Plano City, Texas Block Groups



K. LABOR MARKET ENGAGEMENT INDEX

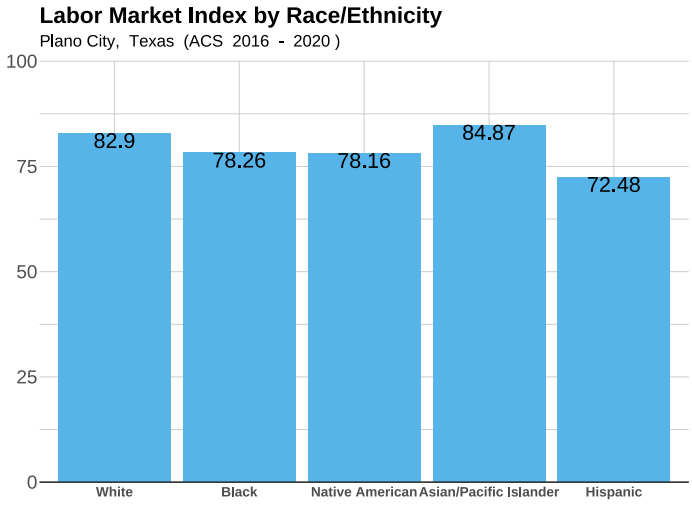
In addition to the proximity to job centers, HUD also measures a neighborhood's job access with the Labor Market Engagement Index, which, according to HUD's description, "provides a summary description of the relative intensity of labor market engagement and human capital in a neighborhood." The Index is based on the unemployment rate, labor force participation rate, and educational attainment data. This is because access to employment opportunities is influenced by more than just distance; it also depends on the types of jobs available and whether their educational and skill requirements align with the qualifications of residents. The index values range from 0 to 100, with higher scores representing higher labor force participation, human capital, and economic vitality in the community. Low Labor Market Engagement Index scores often reflect deeper issues like limited job opportunities, low education or skill levels, long-term poverty, or even systemic barriers like transportation or discrimination.

Similar to the Low Poverty Index, there is a disparity among racial/ethnic groups in labor market engagement and human capital in Plano. The city's Asian/Pacific Islander population has the highest Labor Market Engagement Index score of 84.87. This suggests that this racial group has the closest match between the local jobs and the people who access those jobs.

The Hispanic population has the lowest score of 72.48, indicating lower levels of engagement in the labor market and human capital compared to other groups (Figure 3-24). This outcome aligns with this group's lower levels of elementary school proficiency, as discussed earlier.

Labor Market Engagement Index values by census tract vary throughout the city, with darker colors indicating higher levels of labor market engagement and human capital and, therefore, better access to employment opportunities in a neighborhood. The data suggest that, except for Tracts 316.42 and 316.28, areas with lower levels of labor market engagement are generally on the east and especially the southeast sides of the city, overlapping with Hispanic-concentrated neighborhoods with lower household incomes and higher exposure to poverty (Figure 3-25).

Figure 3-24

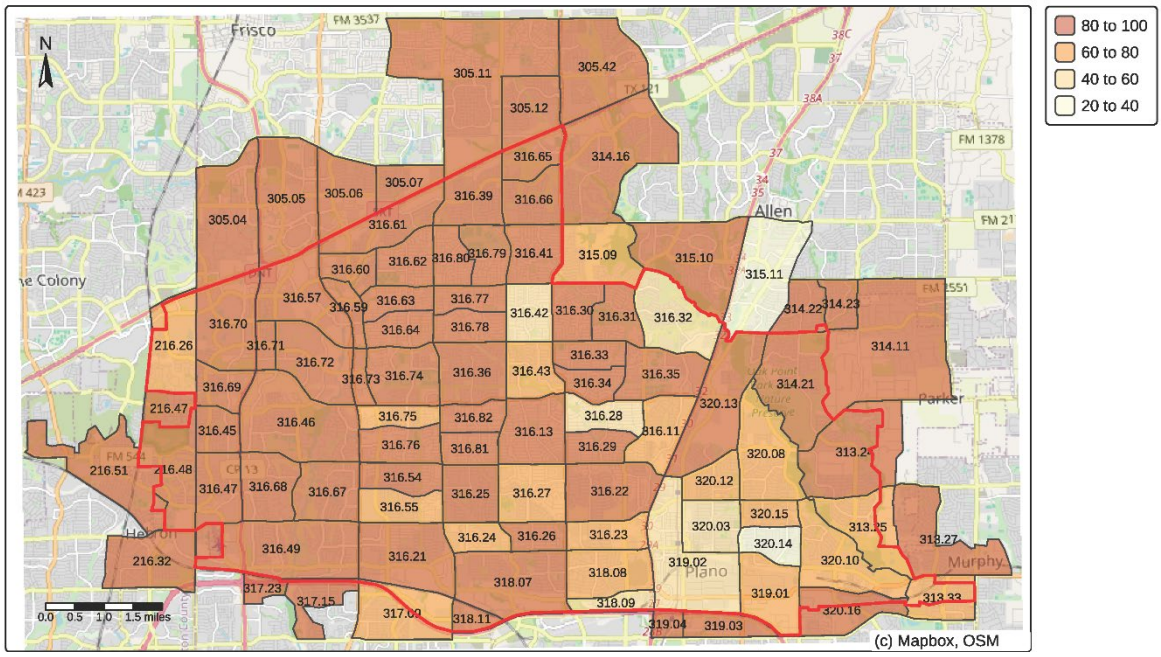


Source: HUD AFFH Data Version AFFHT0007 and RKG Associates, Inc., 2025

This means that southeast Plano has a relatively small portion of the working-age population actively participating in the labor market, either by working or actively looking for work, indicating lower economic vitality in these areas. This calls for a place-based strategy from the City to focus investment on southeast Plano for job training and education programs, transportation infrastructure to connect people to jobs, childcare services, as well as economic development and business incentives. This is because expanding residents' fair access to resources, including economic opportunities, is one of the key indicators of fair housing choice.

Figure 3-25

Labor Market Engagement Index (ACS 2016 - 2020)
Plano City, Texas Census Tracts



L. TRANSIT TRIP INDEX

According to HUD, the Transit Trip Index is not provided in the AFFH Data Version AFFHT0007 due to the lack of reliable source data.

M. LOW TRANSPORTATION COST INDEX

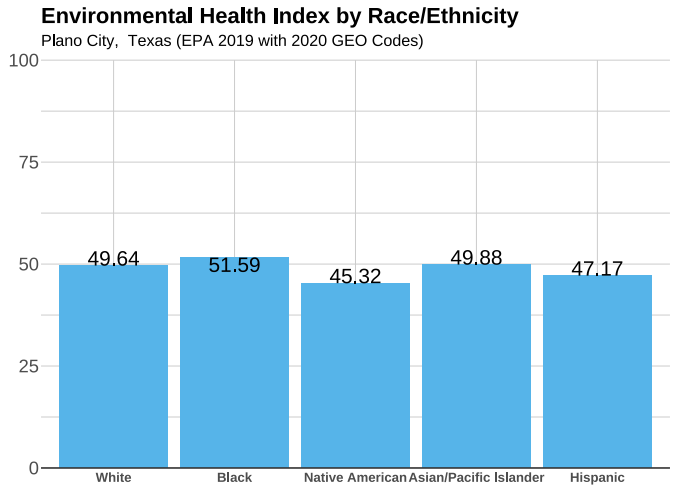
According to HUD, the Low Transportation Cost Index is not provided in the AFFH Data Version AFFHT0007 due to the lack of reliable source data.

N. ENVIRONMENTAL HEALTH INDEX

HUD also measures the environmental quality of neighborhoods with the Environmental Health Index. The index measures exposure to toxins harmful to human health at a neighborhood level. It is based on the U.S. Environmental Protection Agency (EPA) estimates of the air quality by neighborhood and only measures issues related to air quality and no other factors impacting human health. The Environmental Health Index has values ranging from 0 to 100, with higher scores representing less exposure to harmful toxins and, therefore, better environmental quality of a neighborhood.

The Environmental Health Index scores of different racial/ethnic groups in Plano are close ranging between 45 and 52, indicating moderate environmental health for all groups (Figure 3-26). However, differences among racial/ethnic groups still exist. The Native American population has the lowest Environmental Health Index score of 45.32, followed by the Hispanic population. This indicates that these two groups are more likely to reside in neighborhoods with lower air quality in Plano.

Figure 3-26

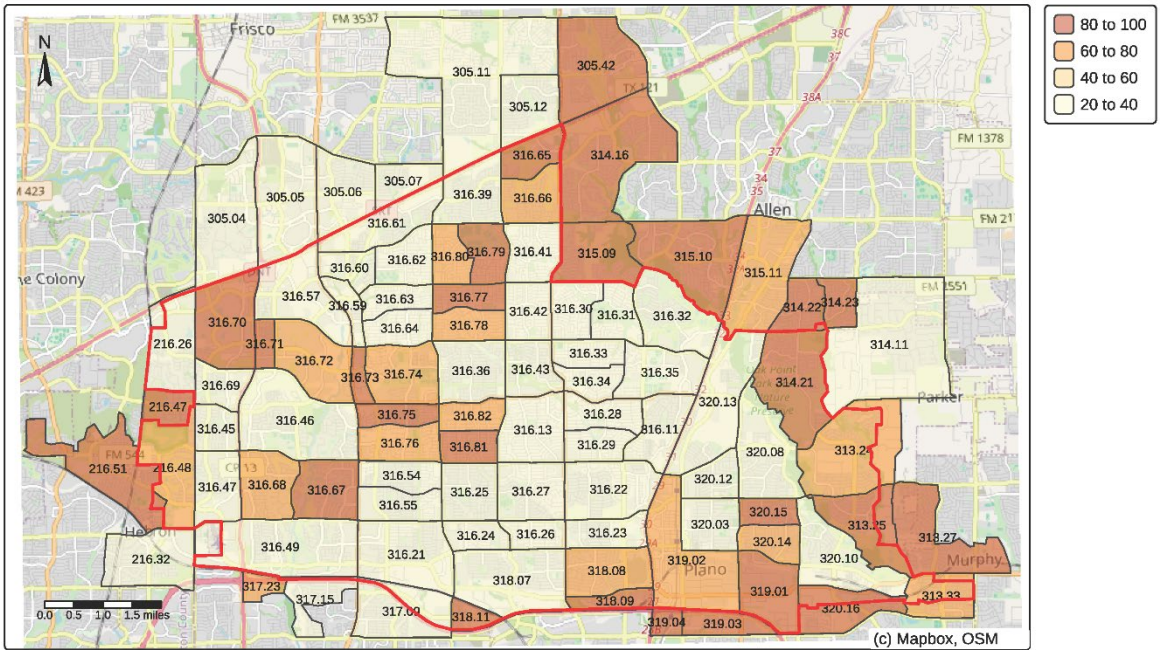


Source: HUD AFFH Data Version AFFHT0007 and RKG Associates, Inc., 2025

The environmental health across the city varies by location. The spatial difference of the Environmental Health Index in Plano is similar to some of the previous indices discussed. The central and northern areas of the city, as well as the west side, exhibit better environmental quality and higher household income levels. Note that while some southeastern tracts with lower incomes showed strong Environmental Health Index scores—a positive sign—others in Hispanic-concentrated areas reflected poorer environmental health (Figure 3-27). The primary environmental health factor in most communities is automobile emissions, particularly in urban areas where traffic volumes and congestion are typically higher.

Figure 3-27

Environmental Health Index (EPA 2019 with 2020 GEO Codes)
Plano City, Texas Census Tracts



O. HOUSING TENURE

The latest available HUD AFFH data utilizes CHAS 2016 to 2020 data to analyze neighborhood housing conditions and problems, though the latest CHAS data is CHAS 2017-2021. The consultants also complement the analysis with housing tenure data from the 2023 American Community Survey (ACS) 5-Year Estimates. One indicator to examine existing housing stability in Plano is the homeownership rate by racial/ethnic groups. As purchasing a home is the biggest investment most people will make in their lifetime, when property values appreciate, homeowners can accumulate asset value and household wealth at the same time. Therefore, a higher homeownership rate is usually associated with more household wealth and stability. Historically, minority racial groups tend to have lower homeownership rates than White households in the U.S.

This also generally holds true in Plano, where the White population in the city had the second highest ownership rate after the Native American population in 2023. In comparison, the Black population in Plano has the lowest ownership rate of merely 28.9%, followed by the Hispanic population. In addition, except for the Native American population, which is the only group experiencing an increase in its homeownership rate between 2018 and 2023, all other racial and ethnic groups have lower 2023 homeownership rates than the county and state, especially the Black population. Furthermore, ownership rates declined in Plano for all racial and ethnic groups except for the Native American population between 2018 and 2023 (Figure 3-28).

There is also a geographic disparity in homeownership rates across Plano. In general, neighborhoods that have experienced fast population gains and new multifamily developments on the northwest and southeast sides of the city have lower shares of owner households (Figure 3-29).

Figure 3-28

Ownership Rate by Race/Ethnicity 2018 - 2023

Plano City, Texas

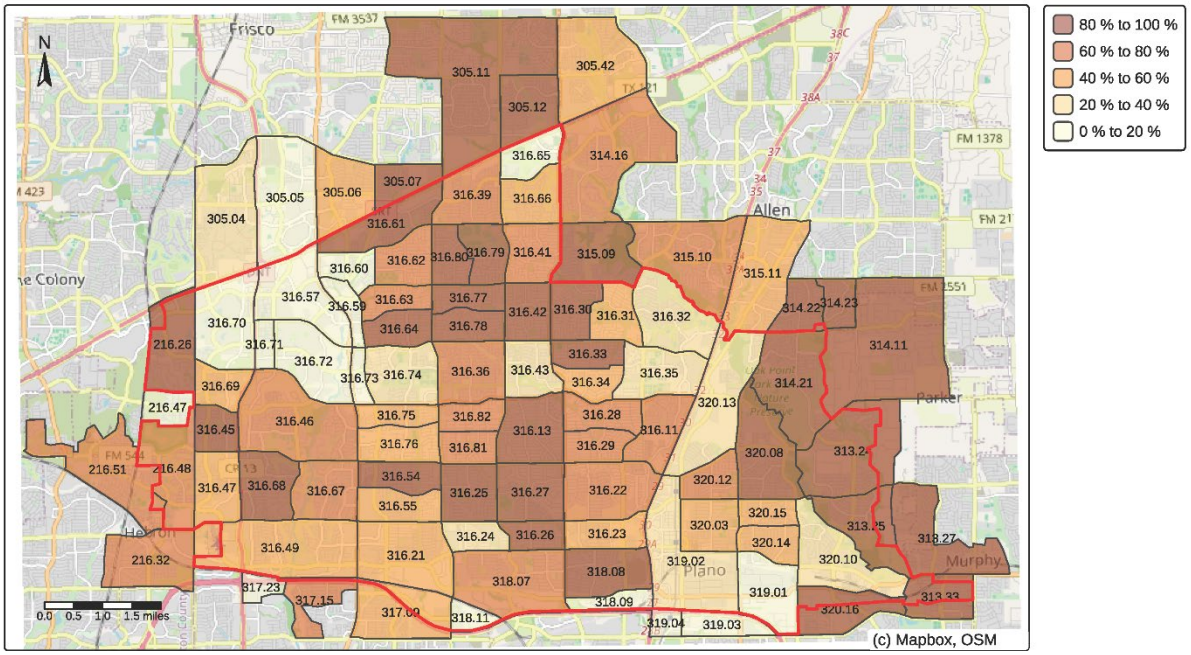
	2018			2023		
	Plano City	Collin County	Texas	Plano City	Collin County	Texas
White	64.4%	69.4%	66.3%	62.8%	68.5%	68.4%
Black	30.8%	40.9%	41.0%	28.9%	41.7%	41.5%
Native American	45.9%	57.7%	58.8%	75.7%	74.1%	60.0%
Asian/HIPI	60.5%	68.4%	61.9%	56.2%	67.2%	64.9%
All Other Race	49.9%	49.0%	52.2%	47.9%	56.9%	59.2%
Hispanic	47.9%	53.5%	57.0%	43.6%	54.7%	59.1%

Source: Decennial Census, ACS 5-Year Estimates, RKG Associates Inc., 2025

Figure 3-29

Owner Household Percent (CHAS 2016-2020)

Plano City, Texas Census Tracts



P. LOCATION OF AFFORDABLE RENTAL HOUSING

The quantity of affordable rental housing units within a city is a key measure of the accessibility of fair housing options. Affordable rental units, as defined by AFFH, are those with rents at or below 30% of the income for a household earning 50% of the Area Median Income (AMI) within a given jurisdiction. According to the HUD AFFH data, among all the rental units in Plano, merely 7.9%, or 4,930 units, are classified as affordable units, most of them likely relying on public assistance, as discussed in the section below (Figure 3-30).

Figure 3-30

Affordable Rental Units (CHAS 2016-2020)

Plano City, Texas

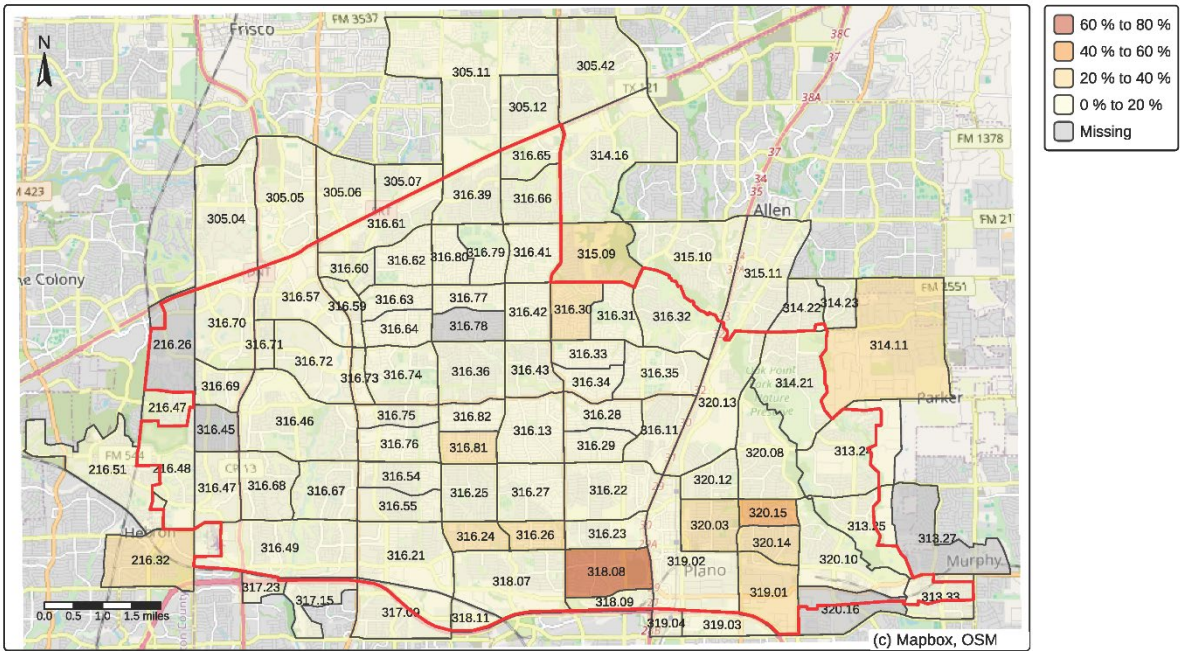
	Count	Percent
Total Renter Units	62,440	100.0%
Total Affordable Renter Units	4,930	7.9%

Source: HUD AFFH Data Version AFFHT0007, RKG Associates Inc., 2025

Neighborhoods with higher shares of rental units that are affordable are generally dispersed, with a greater concentration in the southeastern part of the city (Figure 3-31). Note that the latest available HUD AFFH data utilizes CHAS 2016 to 2020 data, though the latest CHAS data is CHAS 2017-2021.

Figure 3-31

Percentage of Rental Units That are Affordable (CHAS 2016-2020)
Plano City, Texas Census Tracts



Q. PUBLICLY SUPPORTED HOUSING AND RACE/ETHNICITY

The Plano Housing Authority, which is a separate entity from the City of Plano, operates within a 25-mile radius and manages 212 housing vouchers as of April 2025. In addition, Plano has 438 units assisted by the HUD Project Rental Assistance Contracts (PRAC)/Section 202/Section 8 program, 1,729 units funded by the Low-Income Housing Tax Credit program (LIHTC), and 2,423 units owned by the Public Facility Corporation. Note that 76 of the 212 housing vouchers are used for units within the HUD Project Rental Assistance Contracts (PRAC)/Section 202/Section 8 properties and LIHTC projects, with the remaining 136 vouchers used for scattered sites. In addition, K Avenue Lofts, a state tax-exempt project owned by the Public Service Corporation, is also funded by LIHTC. Therefore, excluding duplicates counted under multiple programs, the total number of income-controlled housing units in Plano is around 4,547 (Figure 3-32), which is only 7.3% of all rental units (based on CHAS 2016-2020 data shown in Figure 3-30). This suggests that merely 0.6% of all the rental units in the city are naturally affordable without public assistance.

The consultants also obtained data on the housing voucher participants (though not all are located within Plano, but within a 25-mile radius) from the Housing Authority. The majority (62.6%) of the housing voucher participants are African American, though Black residents only accounted for 9.0% of the city's total population in 2023. This suggests an overrepresentation of Black residents in the housing voucher program. In addition, most (77.0%) of the households are headed by females (Figure 3-33).

Figure 3-32

Active Income-Controlled Housing Units
Plano, TX

	Target Tenant Type	Income-Controlled Units	Earliest Expiration Year
Housing Voucher		**212**	
Housing Voucher (76 overlap with the units below)	N/A	212	N/A
HUD Project Rental Assistance Contracts (PRAC)/Section 202/Section 8		**438**	
Plano Community Homes East Campus	Elderly/Disabled	129	2042
Plano Community Home West Campus	Elderly	167	2036
Pioneer Place Senior Housing	Elderly	134	2046
Collin County Community Homes	Disabled	8	2043
LIHTC		**1,729**	
Patriot Park Family	Family	111	2044
Tuscany Villas	Elderly/Disabled	90	2041
Gala At Premier	Elderly/Disabled	77	2052
Garden Gate Apartments	Individual/Family	240	2025
Evergreen at Plano Independence Senior Community	Elderly/Disabled	250	2036
The Plaza at Chase Oaks	Elderly/Disabled	240	2036
The Veranda Townhomes	Individual/Family	20	2050
Villas of Mission Bend	Elderly	101	N/A
Villas at Plano Gateway Senior Living	Elderly	233	N/A
Mariposa Apartment Homes	Elderly	108	N/A
Parmore Jupiter Road	Elderly	80	N/A
K Avenue Lofts (also State Tax Exempt)	General	179	N/A
State Tax Exempt (Owned by Public Service Corporation)		**2,423**	
K Avenue Lofts (also used LIHTC)	N/A	179	N/A
Steeplechase	N/A	188	N/A
Fairfield Legacy Plano LP (Opal Legacy)	N/A	158	N/A
Enclave Gateway	N/A	177	N/A
Bel Air 16	N/A	78	N/A
Oak Tree Village	N/A	139	N/A
Latitude	N/A	154	N/A
Alexan Legacy (Jada)	N/A	196	N/A
McDermott 55 Crossing/Park	N/A	241	N/A
Bel Air Oaks	N/A	242	N/A
Collin Creek	N/A	161	N/A
Thornbury at Chase Oaks	N/A	192	N/A
Avalon at Chase Oaks	N/A	167	N/A
Summers Crossing	N/A	151	N/A

Source: National Housing Preservation Database, Texas Department of Housing and Community Affairs, and Plano Housing Authority, 2025

The locations of the income-controlled HUD Project Rental Assistance Contracts (PRAC)/Section 202/Section 8 and LIHTC projects were then mapped (Figure 3-34). A map of the shares of housing voucher units by census tract was obtained from HUD's AFFH-T database (the latest available version for this map is AFFHT0006) (Figure 3-35). The results mirror the earlier map, showing clusters of income-controlled housing units in the city's southern and northeastern areas where a higher share of rental units is affordable and proportionally more households have lower incomes, generally along U.S. Route 75. They also overlap with the city's neighborhoods designated as Low to Moderate Income Block Groups (Figure 3-36), according to the 2020 Census data. This suggests that attainable rental housing options are limited to low- to moderate-income areas. In other words, there is a concentration of poverty in areas with publicly supported housing options, leaving limited fair housing options for lower-income residents in other parts of Plano.

Figure 3-33

Section 8 Housing Voucher (Housing Choice Voucher, Project-Based, Veterans Affairs Supportive Housing) Participant Demographic
Plano Housing Authority, TX

	Count	Percent
Total Persons	**1,105**	**100.0%**
White	306	27.7%
Black	692	62.6%
American Indian/Native Alaskan	1	0.1%
Asian/Pacific Islander	22	2.0%
Mixed	24	2.2%
Other	49	4.4%
Declined to Report	11	1.0%
Hispanic/Latino	89	8.1%
Households	**501**	**100.0%**
Male Heads of Household	115	23.0%
Female Heads of Household	386	77.0%

Source: Plano Housing Authority, TX, 2025

Figure 3-34

Publicly Supported Housing
Plano City, Texas

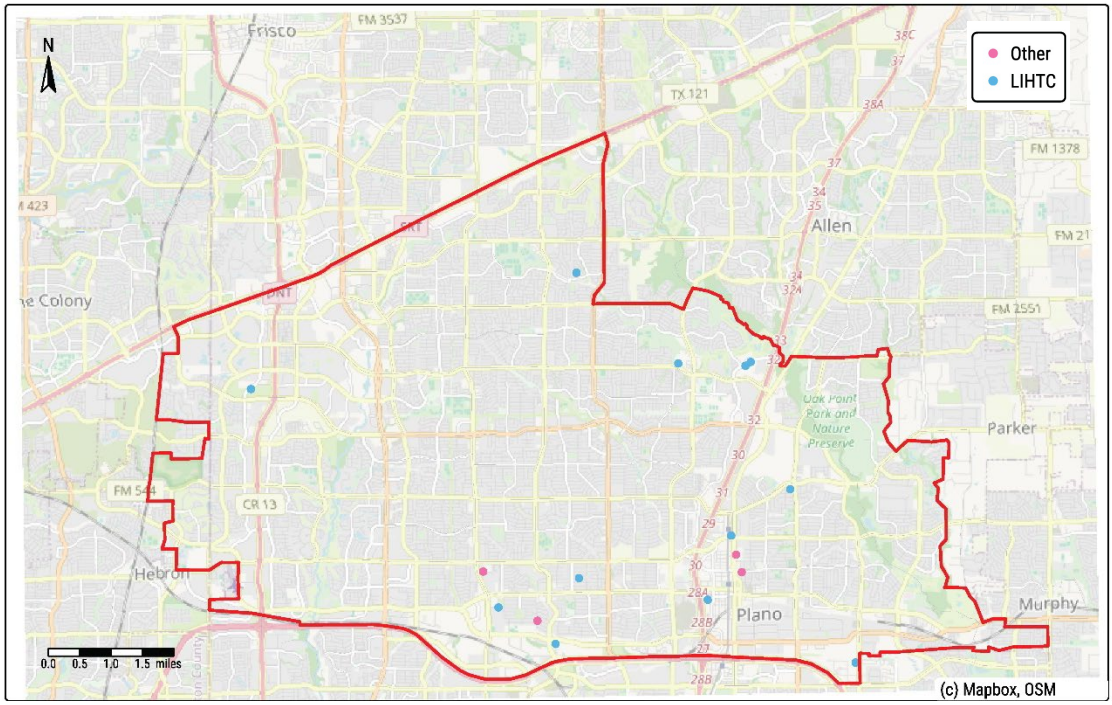


Figure 3-35: Share of Housing Voucher Units by Census Tract

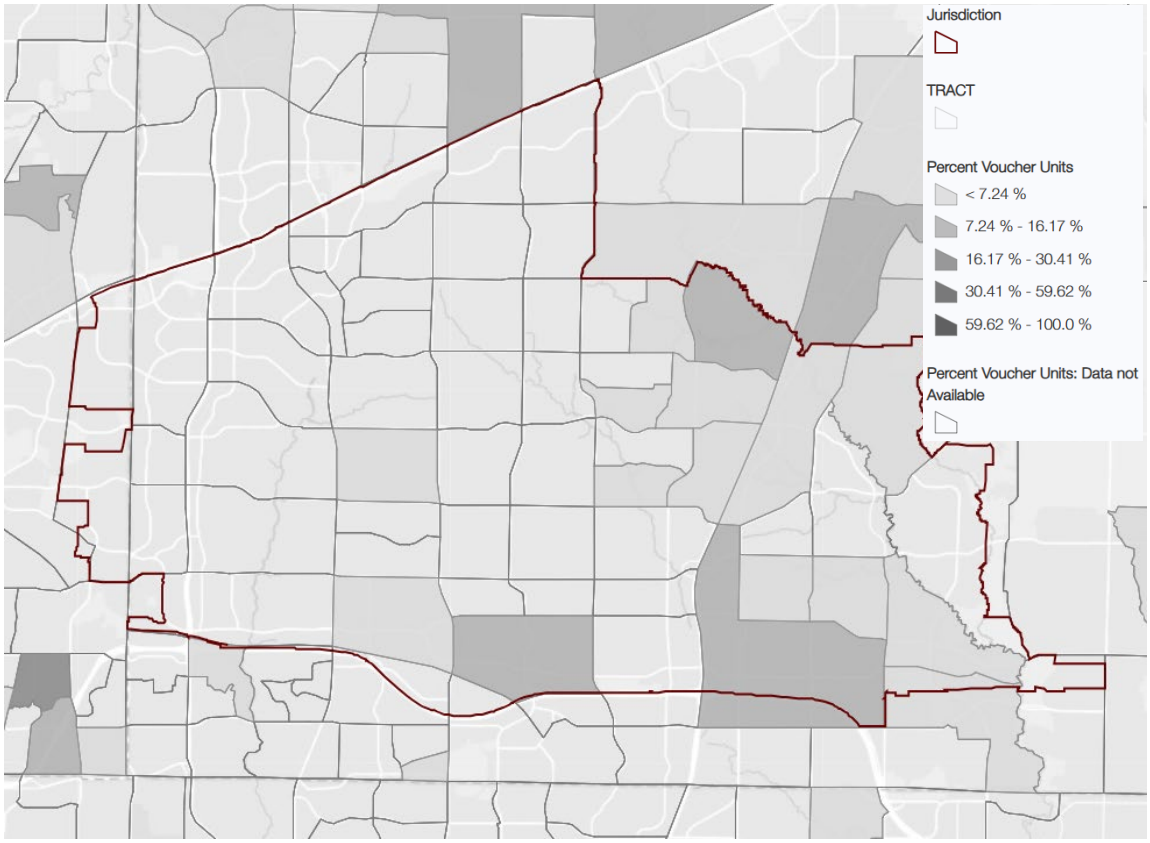
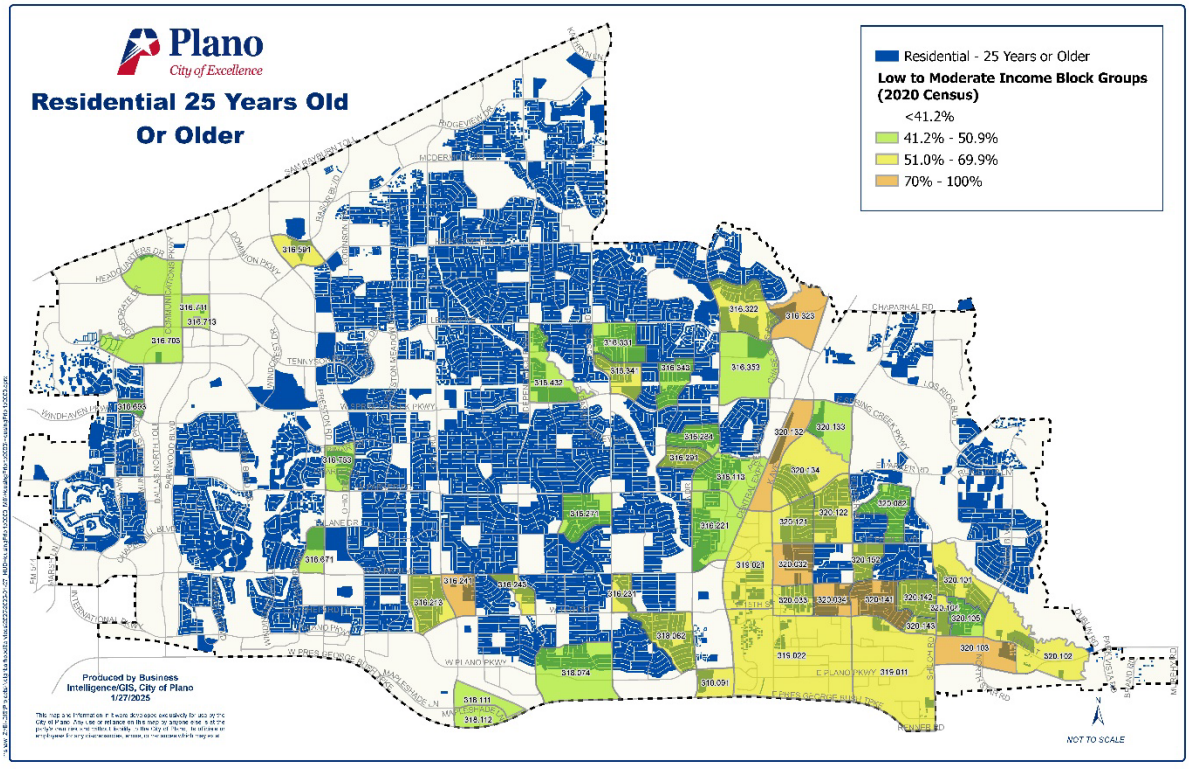


Figure 3-36



R. HOUSING PROBLEMS

According to HUD, A household is identified as having a housing problem if they have any one or more of these four problems:

- Lack of complete kitchen facilities,
- Lack of complete plumbing facilities,
- Household is overcrowded which means there are more than 1.5 persons per room, excluding bathrooms, porches, foyers, halls, or half-rooms, and
- Household is cost-burdened (paying more than 30 percent of their income for housing).

Analyzing housing problems highlights areas where deferred maintenance has resulted in condition problems and eroded the housing stock. The HUD AFFH data indicates that 29,115 households have one or more housing problems, accounting for 27.13% of the total households in Plano. Proportionally, more African American (38.3%) and Hispanic (38.8%) households are experiencing greater housing problems compared to the other racial/ethnic groups in the city (Figure 3-37). Note that the latest available HUD AFFH data utilizes CHAS 2016 to 2020 data, though the latest CHAS data is CHAS 2017-2021.

The concentration of households with one or more housing problems also varies geographically. Areas with proportionally more households experiencing housing problems overlap with neighborhoods with higher shares of rental units that are affordable and lower household incomes in Plano, as well as the city's neighborhoods designated as Low to Moderate Income Block Groups, according to the 2020 Census data. These neighborhoods also have higher exposure to poverty, lower levels of school proficiency, and lower labor market engagement levels, as displayed in previous maps. This indicates a need for housing rehabilitation activities in these neighborhoods to improve housing conditions and preserve existing affordability, expanding the availability of fair housing options (Figure 3-38).

Figure 3-37

Households with One or More Housing Problems

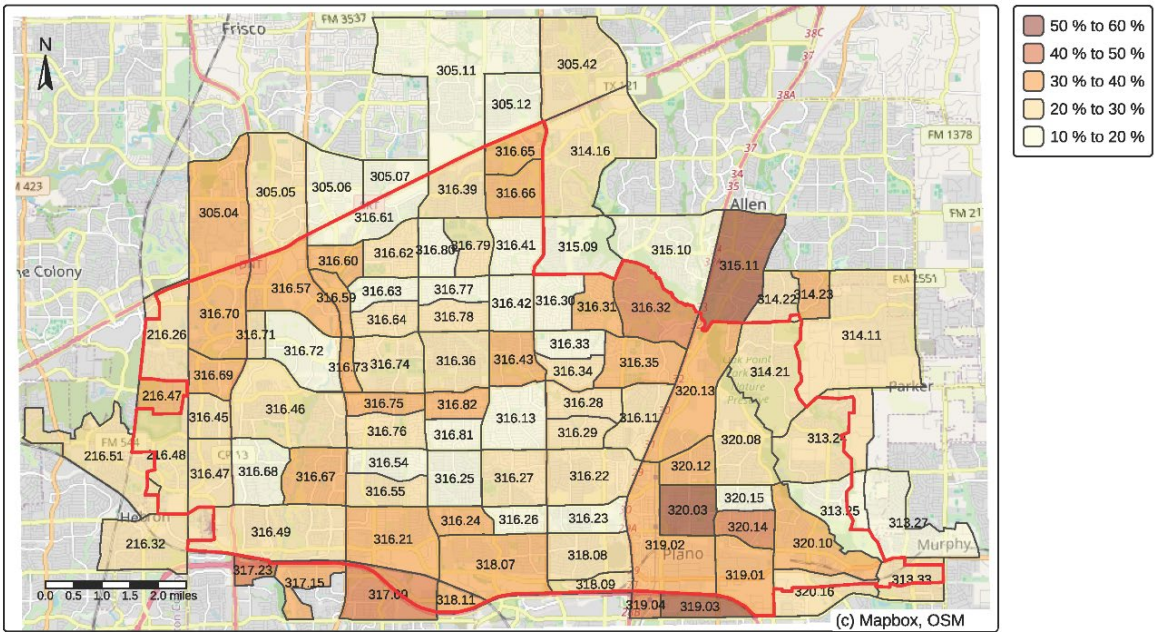
Plano City, Texas (CHAS 2016-2020)

	Households with One or More Housing Problems	
	Count	Percent
Total	**29,115**	**27.1%**
White	15,617	24.5%
Black	3,549	38.3%
Native American	70	26.7%
Asian/Pacific Islander	4,904	24.1%
Other Race	NA	NA
Hispanic	4,527	38.8%

Source: HUD AFFH Data Version AFFHT0007, RKG Associates Inc., 2025

Figure 3-38

Percent of Households with One or More Housing Problems (CHAS 2016-2020)
Plano City, Texas Census Tracts



S. COST BURDEN

According to the latest CHAS 2017-2021 data, 35.0% of Plano's renter households are cost-burdened, meaning they pay more than 30% of their annual household income on housing-related costs. In comparison, 18.6% of the city's owner households are cost-burdened according to CHAS. In addition, households earning at or below 80% of the Area Median Income (AMI) are more severely impacted by the cost burden issue. Among renters, at least 70% of the households in each income group at or below 80% of AMI are cost-burdened, making these 13,300 renter households most vulnerable to the negative impacts of rising housing costs and housing instability. Around 70% of the owner households earning at or below 50% of the AMI are also cost-burdened, totaling 4,265 households. Some of these lower-income owner households are most likely headed by retirees and seniors on fixed incomes. Due to the limited supply of attainable rental housing options and rapidly increasing housing prices, the renter households earning at or below 80% of the AMI and cost-burdened face the most severe housing challenges in Plano and have the least access to fair housing choices.

Figure 3-39
Cost Burdened Household by Income
Plano City, Texas (CHAS 2017-2021)

	Renter		Owner	
% of Area Median Income	Count	Percent	Count	Percent
<= 30%	3,595	75.8%	1,985	71.9%
31% - 50%	3,990	88.2%	2,280	69.6%
51% - 80%	5,715	69.5%	2,850	45.2%
81% -100%	1,305	23.7%	1,395	32.2%
> 100%	1,130	5.1%	2,820	6.4%
Total	**15,735**	**35.0%**	**11,330**	**18.6%**

Source: CHAS 2017-2021

T. COMPOSITE INDEX SCORE

To measure and evaluate the combined performance of all racial and ethnic groups in each census tract combining all the previously presented demographic, housing, and fair housing indexes, RKG converted the value of all indicators into index scores that align with the HUD AFFH indexes (e.g., the Low Poverty Index) in scale and range. The indicators that were converted by RKG include:

Converted Indicators

- 2023 median household income,
- 2013-2023 average annual percent change of median household income,
- percentage of the minority population,
- percentage of people with disability,
- percentage of owner-occupied housing units,
- percentage of rental units that are affordable, and
- percentage of housing units with one or more housing problems.

HUD AFFH Indexes

- Low Poverty Index,
- School Proficiency Index,
- Job Proximity Index,
- Labor Market Engagement Index, and
- Environmental Health Index.

The consultant identified the highest average index values for all census tracts for each indicator and assigned it the highest index score. Then, all other census tract values were converted to index scores as a percentage of the highest index value. In two instances (percentage of people with disabilities and percentage of housing units with one or more housing problems), the consultant assigned the highest index score to the lowest indicator value to reflect the actual meaning of the indicator. For example, the census tract with the lowest percentage of its population having a disability is considered to face fewer fair housing challenges compared to other census tracts, and this is reflected in the highest index score. As such, the higher the census tract's index score, the better its conditions were relative to the performance indicators.

The census tracts were then ranked based on their total scores, and the results (the lowest total score was ranked as 1, and the highest was ranked as 96) were then mapped in ArcGIS. The darker shading reflects a higher ranking and better fair housing opportunities, while lighter shades indicate that the census tracts face more fair housing challenges. Readers should note that this is not an absolute measurement of the fair housing opportunities across the city's neighborhoods, as the index score conversion is only an approximation aiming to bring all indicators into a comparable scale based on currently available data. Rather, this analysis provides readers with insights into the geographic concentration of fair housing issues across Plano and opportunities to start to identify neighborhoods that need additional resources to increase their fair housing availability.

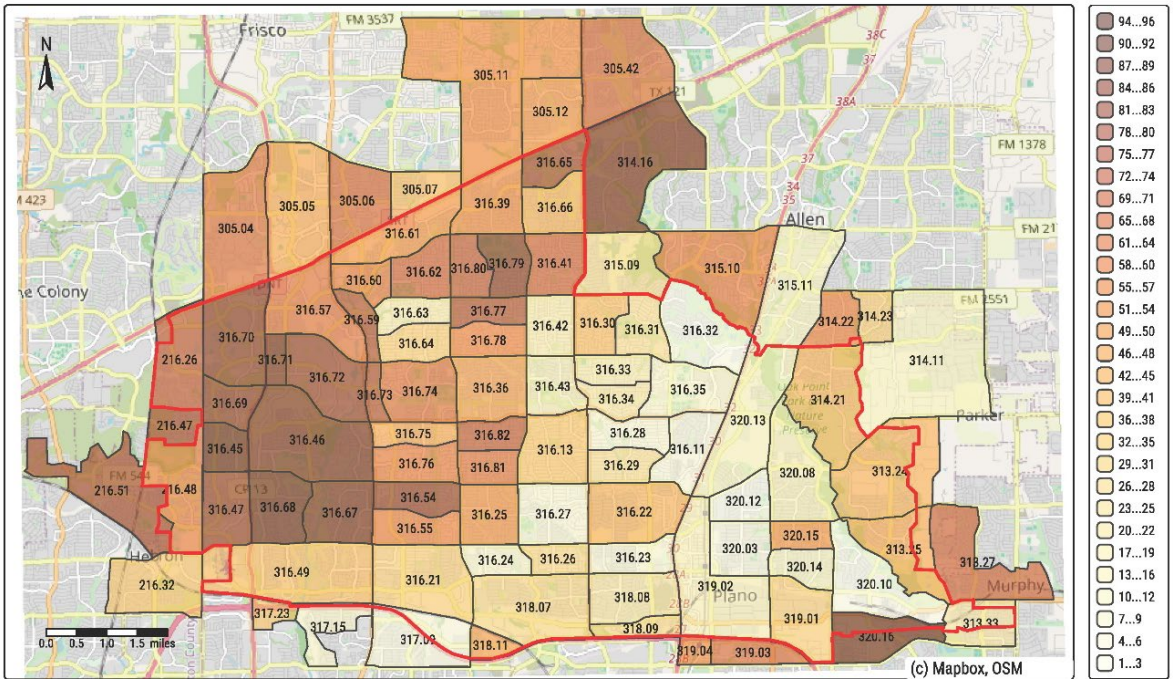
The analysis indicates that the best conditions exist in census tracts on the west and north sides of the city, which are neighborhoods with higher household incomes. The most challenged census tracts are on the east side of the city, where the rental market is relatively more attainable, coupled with a higher prevalence of housing condition issues, lower household incomes, lower levels of labor market

engagement and school proficiency, as well as a cluster of the Hispanic population. These areas generally overlap with the designated Low to Moderate Income block groups (Figure 3-40).

Recommendations

The data suggest that Plano's low- to moderate-income neighborhoods face disproportionate barriers to fair housing choices in the city. This suggests that the city should expand additional housing options in other parts of the city and increase fair access to such options for the most vulnerable populations, especially those with low- to moderate-incomes. In addition, the city should improve fair access to housing and resources, such as employment, job training, quality education, housing rehabilitation, and homeownership in existing low- to moderate-income areas.

Figure 3-40
Composite Index Score Ranking for Demographic & Housing Issues
Plano City Census Tracts, Texas



4 RECORD OF HOUSING DISCRIMINATION

A. INTRODUCTION

This section examined the records of housing discrimination complaints that originated in Plano to analyze the types of existing fair housing issues. The Federal Fair Housing Act (FHA) of 1968, as amended in 1974 and 1988, prohibits housing discrimination based on race, color, religion, national origin, sex, disability, and familial status. Alleged violations of the FHA may be filed with:

- United States Department of Housing and Urban Development (HUD) Regional Office of Fair Housing and Equal Opportunity (FHEO),
- Texas Workforce Commission, The Civil Rights Division (CRD),
- United States Department of Justice (DOJ), and
- North Texas Fair Housing Center.

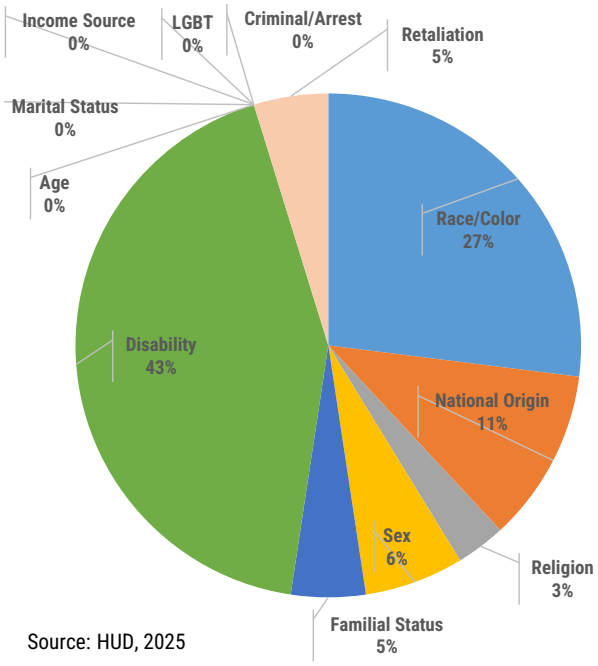
B. U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (HUD)

The Office of Fair Housing and Equal Opportunity (FHEO) at HUD receives formal complaints regarding alleged violations of the FHA filed by individuals or organizations on behalf of the individuals. The consultants requested fair housing complaint intake data filed in Plano from HUD's Region VI office in Fort Worth, Texas, in March 2025. A response along with the data requested was received in April 2025.

The consultants obtained fair housing discrimination complaints filed in Plano by category/complaint reason between January 1, 2019, and March 20, 2025, from HUD. Note that a complaint can be filed for multiple reasons. HUD has received 49 complaint intakes from Plano since 2019. Among them, 10 complaints fell under two or more categories simultaneously and, therefore, were counted once for each category (e.g., a complaint for both "Age" and "Disability" was counted once for "Age" and once for "Disability"). The most common issue was discrimination based on "Disability", accounting for 42.9%. Intakes of "Race or Color" issues were the second most common, constituting 27.0%, followed by "National Origin" at 11.1% (Table 4-1/Figure 4-1).

Complaints regarding disabilities deal with a different set of issues. For people who have a physical or mental disability (including hearing, mobility, and visual impairments, intellectual disability, chronic alcoholism, chronic mental illness, AIDS, AIDS Related Complex, drug addiction, chronic fatigue, learning disability, head injury, and mental illness) that substantially limits one or more major life activities, landlords may not refuse to let a tenant make reasonable modifications to the dwelling or common use areas, at the tenant's expense so the disabled person can use the housing. Landlords are also prohibited from imposing residency conditions on individuals with disabilities simply because they may need reasonable accommodations. With certain limited exceptions, the Act applies to privately and publicly owned housing, including housing subsidized by the federal government or the Section 8/Housing Choice Voucher program.

Figure 4-1: HUD Fair Housing Complaints, 2019- 2025



Source: HUD, 2025

Table 4-1

United States Department of Housing and Urban Development
Fair Housing Complaints, 2019-2025 (as of March 20, 2025)
Plano, Texas

Category	2019	2020	2021	2022	2023	2024	2025 (As of 3/20/2025)	Total	Percent
Race or Color	4	1	2	3	1	5	1	17	27.0%
National Origin	1		2	1	1	2		7	11.1%
Religion			1			1		2	3.2%
Sex (Harassment/Gender)			1		1	2		4	6.3%
Familial Status	1				1		1	3	4.8%
Disability	3		6	5	4	6	3	27	42.9%
Age and/or Other Issue								0	0.0%
Marital Status								0	0.0%
Income Source (Section 8, etc.)								0	0.0%
LGBT Issue								0	0.0%
Criminal/Arrest Issue								0	0.0%
Retaliation					1	2		3	4.8%
Total	**9**	**1**	**12**	**9**	**9**	**18**	**5**	**63**	**100.0%**

Source: United States Department of Housing and Urban Development, 2025

The term "major life activity" may include seeing, hearing, walking, breathing, performing manual tasks, caring for oneself, learning, speaking, or working. The Fair Housing Act also protects people who have a record of such an impairment or are regarded as having such an impairment. Current users of illegal controlled substances, persons convicted of illegal manufacture or distribution of a controlled

substance, sex offenders, and juvenile offenders are not considered disabled under the Fair Housing Act by virtue of that status.

Where reasonable, the landlord may permit changes only if the tenant agrees to restore the property to its original condition when their period of tenancy has ended. Landlords cannot refuse to make reasonable accommodations in rules, policies, practices, or services, if necessary, for the disabled person to use the housing. The Act also makes it unlawful for any person to refuse "to make reasonable accommodations in rules, policies, practices, or services, when such accommodations may be necessary to afford ... person(s) [with disabilities] equal opportunity to use and enjoy a dwelling."[1]

In addition, it should be noted that the U.S. Department of Justice Civil Rights Division also considers the following as a violation of the Fair Housing Act regarding protections for persons with disabilities:

- Municipalities and other local government entities make zoning or land use decisions or implement land use policies that exclude or otherwise discriminate against individuals with disabilities through discrimination in housing based upon disability group homes.
- Failure "to design and construct" certain new multi-family dwellings so that they are accessible to and usable by persons with disabilities, and particularly people who use wheelchairs.[2]

It is illegal for housing providers – such as landlords, property managers, real estate agents, brokers, mortgage lenders, and insurance companies – to treat someone differently because of his or her actual race or perceived race or because the person is multiracial or in a relationship with someone of a different race. A housing provider may also not discriminate against a current or prospective tenant because they associate with people of a particular race. For example, a White tenant cannot be treated differently because he or she has African American guests.

Sometimes, housing providers try to disguise their discrimination by giving false information about the availability of housing, either saying that nothing was available or steering home seekers to certain areas based on race. Individuals who receive such false information or misdirection may not know that they have been victims of discrimination. Race discrimination may be closely related to color discrimination (and sometimes national origin discrimination). In some instances, an act of discrimination against someone could be considered both race and color discrimination.[3]

C. TEXAS WORKFORCE COMMISSION, THE CIVIL RIGHTS DIVISION

The consultants also requested fair housing complaint data from the Texas Workforce Commission, the Civil Rights Division in April 2025. No responses were received as of when this report was written in May 2025.

D. UNITED STATES DEPARTMENT OF JUSTICE

RKG requested housing discrimination complaint records for Plano since January 1, 2019, from the Civil Rights Division of the U.S. Department of Justice (DOJ) in April 2025 in the form of a Freedom of

[1] Department of Justice website: https://www.justice.gov/crt/us-department-housing-and-urban-development

[2] Department of Justice website: https://www.justice.gov/crt/fair-housing-act-1

[3] Department of Justice website: https://www.justice.gov/crt/fair-housing-act-1#race

Information Act (FOIA) request. RKG has received an official response from the DOJ on April 29, 2025, stating that after thorough research, they "determined that the Civil Rights Division has no records pertaining to the subject of your request".

E. NORTH TEXAS FAIR HOUSING CENTER

According to the organization's website, the North Texas Fair Housing Center's mission is "to actively support and promote fair housing through education and advocacy to ensure that all persons have the opportunity to secure the housing they desire and can afford, without discrimination based on their race, color, religion, gender, national origin, familial status, disability or other characteristics protected by law." The organization provides housing counseling, investigates housing discrimination complaints, offers financial assistance, and conducts outreach and educational programs. The Fair Housing Center investigates complaints of housing discrimination in 12 counties, including Collin County.

RKG requested housing discrimination complaint records from the North Texas Fair Housing Center in April 2025. However, RKG was informed by the City that the North Texas Fair Housing Center has been closed as of April 25, 2025. The lack of an active fair housing center serving the city in fair housing counseling, investigation, and education constitutes an impediment to fair housing for Plano.

5 REVIEW OF PUBLIC SECTOR POLICIES

A. INTRODUCTION

Public policies set the direction for a city's socioeconomic trends, development prospects, and priorities. They influence numerous facets of residents' lives and establish principles to distribute resources. Policies, practices, or procedures that appear neutral when taken at face value may actually deny or adversely affect the provision of housing to persons of a particular race, color, religion, sex, disability, familial status, or national origin and create impediments to fair housing choice.

An element of the Analysis of Impediments to Fair Housing Choice includes an examination of a city's policies in terms of their impact on housing choice. This section evaluates Plano's policies to determine opportunities for accelerating the expansion of fair housing choice.

B. POLICIES GOVERNING INVESTMENT OF FUNDS FOR HOUSING AND COMMUNITY DEVELOPMENT

An examination of the city's current budget is essential for understanding how the financial resources in support of fair housing choices have increased or declined over the past few years. Plano receives federal entitlement funds directly and indirectly from HUD in the form of:

- **Community Development Block Grants (CDBG):** The primary objective of this program is to develop viable urban communities by providing decent housing, a suitable living environment, and economic opportunities, principally for persons of low- and moderate-income levels. Funds can be used for a wide array of activities, including housing rehabilitation, homeownership assistance, lead-based paint remediation, construction or rehabilitation of public facilities and infrastructure, removal of architectural barriers, public services, rehabilitation of commercial or industrial buildings, and loans or grants to businesses.
- **HOME Investment Partnerships Program (HOME):** The HOME Investment Partnerships Program provides formula grants to states and localities to create affordable housing for low-income households. These funds can be used for a variety of activities, including building, buying, or rehabilitating affordable housing for rent or homeownership, as well as providing direct rental assistance to low-income individuals. The program emphasizes flexibility, allowing communities to tailor strategies to their specific needs and priorities.

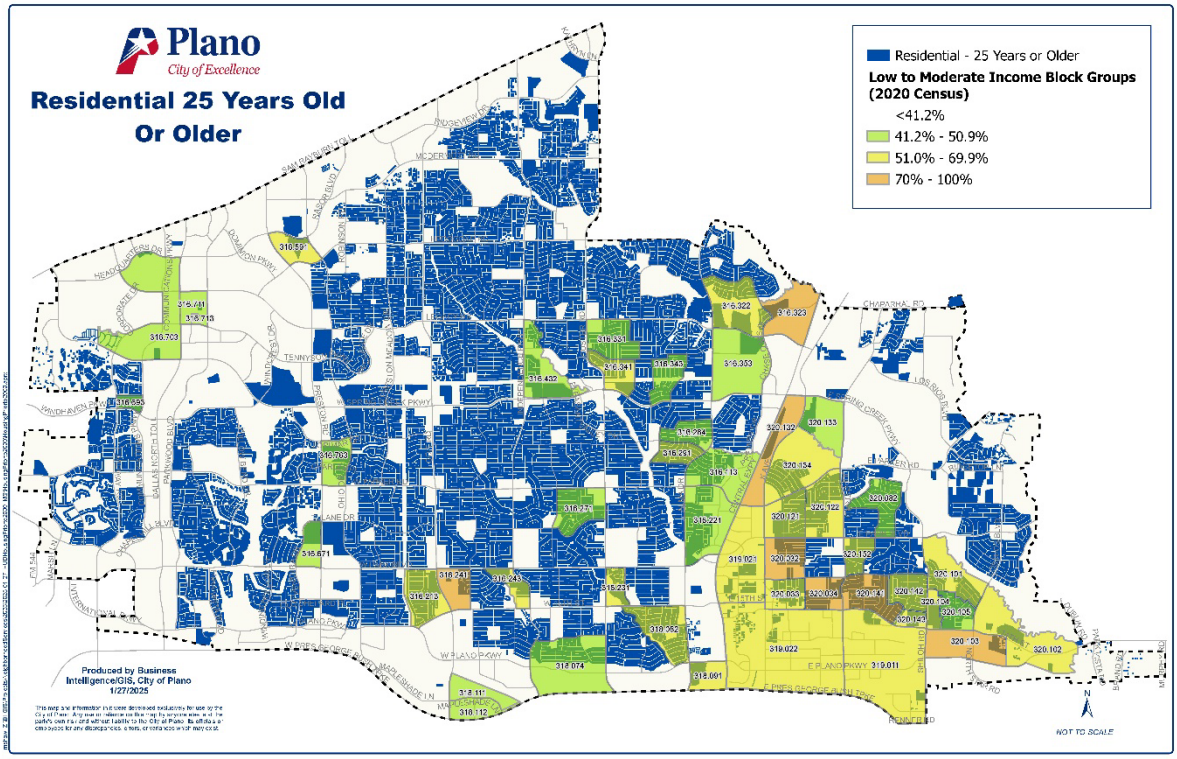
Project Funding Criteria

Funding allocations follow the principle of meeting high-priority needs across Plano for projects primarily benefiting low- and moderate-income residents. The assignment of funding priorities is based on meeting the statutory requirements of the CDBG program, input from members of housing and community services, public meetings, and public hearings. Every five years, the City of Plano is required to prepare a 5-year Consolidated Plan as a federal funding grantee, which provides guidelines for annual allocations of received funds. For each year included in the Consolidated Plan, the city is also required to prepare an

Annual Action Plan, showing how annual entitlement funds will be distributed to meet the overall 5-year goals.

Currently, low to moderate income neighborhoods mostly concentrate on the east side of Plano along U.S. Route 75, overlapping with most challenged areas with more exposure to poverty, and more limited access to resources and diverse housing options such as quality education, job training to engage better in the labor market, and attainable housing options without physical condition issues as discussed in Chapter 3 (Figure 5-1).

Figure 5-1



1. Community Development Block Grant (CDBG)

Fund Distribution

Figure 5-2 displays how the city utilized the CDBG funds by program type and allocated amounts over the last five Fiscal Years.

The CDBG Program requires that most activities benefit low- to moderate-income persons, who are defined by HUD as persons with household incomes below 80% of the Area Median Income (AMI). Most of the designated projects will directly serve Plano residents who qualify based on their income or other criteria. Projects in other areas of the city are eligible for CDBG funding if they individually benefit low- or moderate-income individuals or persons who meet other HUD criteria, including those of a presumed benefit. The city's CDBG funding allocations have increased from $1,408,317 in FY2020 to $1,544,787 in FY2024, an increase of 10%. This is most likely due to the overall federal increase in spending due to the COVID-19 pandemic. Figure 5-2 presents the estimated amount of CDBG allocation from the 2020-2024

Consolidated Plan versus the actual expenditure between 2020 and 2024. The categorization is based on the outlined goals in Plano's 2020 to 2024 Consolidated Plan.

Figure 5-2
Uses of HUD CDBG Funds FY2020-FY2024
City of Plano, TX

		Annual Allocation on Programs					
Funding Category	**CDGB Goals in Consolidated Plan 2020-2024**	**2020**	**2021**	**2022**	**2023**	**2024**	**Total**
Housing Rehabilitation	$3,920,000	$871,831	$898,859	$850,759	$839,774	$882,245	$4,343,469
Housing Development	$0	$30,000	$0	$30,000	$0	$94,487	$154,487
Homeownership	$30,000	$0	$9,958	$8,000	$0	$8,000	$25,958
Rental Assistance	$142,500	$122,000	$121,662	$117,691	$122,000	$122,000	$605,353
Homelessness	$1,147,500	$45,825	$47,829	$44,332	$101,510	$115,224	$354,720
Public Services	$160,000	$56,955	$65,205	$47,402	$3,306	$11,371	$184,238
Administration	$0	$281,706	$293,379	$281,430	$295,930	$311,460	$1,463,905
TOTAL	**$5,400,000**	**$1,408,317**	**$1,436,893**	**$1,379,613**	**$1,362,520**	**$1,544,787**	**$7,132,130**

The majority of CDBG funding is used for programs associated with home rehabilitation, followed by administration and rental assistance. In FY 2024, $976,732 was spent on providing rehabilitation funding for housing, indicating that this is an important priority for the City. However, compared to Plano's Consolidated Plan 2020 to 2024, the city has less allocation for the homeownership assistance and homelessness service/prevention categories, shifting the funding for such programs to uses related to public services and housing rehabilitation. The City of Plano has a HUD-certified Housing Counselor on staff who provides housing counseling to families and individuals under its Homeownership program. However, according to the City, the First-Time Homebuyers Program has not been utilized much, as either potential applicants were not able to qualify, or there is a shortage of attainable lands and homes for potential applicants to choose from in the first place, due to the rising housing prices in Plano.

Recommendations

Improve Fund Utilization for Homeownership and Homelessness Categories

The City should consider updating the details and eligibility of the First-Time Homebuyers Program and homelessness programs, and investigate ways to improve the utilization of the funds for these two categories. The shortage of funding support for homeownership assistance and homelessness prevention and service will create impediments to fair housing choices for first-time homebuyers and the most vulnerable populations at risk of or experiencing homelessness in the city.

Include Allocations for Fair Housing

In addition, the City should consider investing in fair housing education, counseling, and enforcement services. With the North Texas Fair Housing Center closing in 2025, Plano is not currently served by any HUD-certified fair housing organization. As fair housing education and homebuying counseling are closely related and can benefit from one another, the City should consider including fair housing allocation under or in addition to the homeownership program, especially utilizing unspent funding for the homebuyer assistance program. Homebuying assistance without fair housing education would not achieve the optimal goal of increasing fair housing access for all residents, especially people from lower-income and minority communities, as they generally face more housing discrimination in the homebuying process.

Expanding Available Local Funding for Housing

The City should enhance funding to prioritize issues related to increasing housing opportunities and access via new housing development, rehabilitation, and fair housing education/homebuying counseling/financial literacy. As part of the Plano Housing Study, a number of recommendations were put forward towards addressing the funding gap. One such example is that the City should consider expanding its housing development and rehabilitation capacity by establishing a Housing Rehabilitation Fund. The rehabilitation fund would provide loans to property owners to help defray the costs of property condition issues. The loan can take several forms, ranging from low-interest or no-interest loans to partially forgivable or 100% forgivable loans. The fund could potentially be capitalized through an increase in rental registration fees.

Another potential recommendation for housing involves issuing a Housing Opportunity Bond (HOB). An HOB is a publicly sponsored bond where the principal value is used to subsidize the development of deed-restricted housing. Effectively, the bond amount is used to provide gap assistance to new developments that will include deed-restricted housing. The bond fund could be capitalized from a dedicated tax millage, rental registration fees, or grants.

A third approach for increasing funding for housing would be to create a general obligation affordable housing bond that private investors could purchase. The general obligation would require the City to carry the financial risk, but would enable it to receive the capital to potentially fund development projects across the city.

2. HOME Investment Partnerships Program

Fund Distribution

Figure 5-3 displays how the city utilized the HOME funds by program type and allocated amounts over the last five Fiscal Years.

Figure 5-3
Uses of HUD Home Funds FY2020-FY2024
City of Plano, TX

		Annual Allocation on Programs					
Funding Category	HOME Goals in Consolidated Plan 2020-2024	2020	2021	2022	2023	2024	Total
Housing Rehabilitation	$500,000	$241,913	$191,691	$268,064	$182,774	$182,548	$1,066,990
Housing Development	$875,000	$0	$179,773	$167,624	$170,501	$405,513	$923,412
Homeownership	$750,000	$0	$150,000	$150,000	$0	$0	$300,000
Tenant-Based Rental Assistance	$383,750	$253,165	$0	$0	$0	$0	$253,165
Homelessness	$0	$0	$0	$0	$0	$0	$0
Administration	$0	$55,023	$54,853	$33,016	$60,502	$52,159	$255,552
TOTAL	**$2,508,750**	**$550,101**	**$576,317**	**$618,704**	**$413,777**	**$640,220**	**$2,799,120**

HOME funds can be utilized for various activities aimed at supporting affordable housing for low-income households. These include the development of new housing, rehabilitation, and acquisition of affordable units for rent or homeownership. Additionally, HOME funds can provide down payment and closing cost assistance to eligible homebuyers, tenant-based rental assistance, and cover relocation costs associated with housing projects. They can also be used to establish loan guarantee accounts and cover

administrative and planning expenses, ensuring comprehensive support for affordable housing initiatives.

The City's HOME funding allocations have increased from $550,101 in FY2020 to $640,220 in FY2024, an increase of 16%. This is most likely due to the overall federal increase in spending due to the COVID-19 pandemic. In FY2024, the City spent $588,061 on housing rehabilitation projects using HOME funds, again indicating the importance of housing rehabilitation within the city. However, there are limited allocations for the homeownership program.

It is important to note that, according to information shared by City staff in May 2025, Plano's City Council decided to discontinue the Downpayment Assistance Program and funding for acquisition, rehab, or resale activities. The City Council did not approve a Downpayment Assistance Program (DPA) or funding for acquisition, rehab, or resale activities for the 2025-2029 Consolidated Plan Priorities and Goals. However, the City Council decided to allow the City to continue to use the remaining $150,000 of previously approved funds for the DPA. The existing acquisition, rehab, and resale projects that are underway can still go forward, but no new projects of this kind will be added. These changes will create a significant impediment to fair housing choices in Plano. However, also note that if the newly elected City Council (elected in early May 2025) decides to approve a substantial amendment to allow for these discontinued activities, then it would be updated to the 2025-2029 Consolidated Plan Priorities and Goals.

Recommendations

Reinstate Downpayment Assistance Program and Funding for Acquisition, Rehabilitation, and Resale Activities

The discontinuation of these programs will create a significant impediment to fair housing choices in Plano. It is strongly recommended that the newly elected City Council reinstate these programs and funding to ensure the city and residents are well served in the face of rising housing prices.

Update The Homebuyer Assistance Program and Improve Fund Utilization

As discussed earlier, funding for the homeownership program is not well utilized due to a lack of qualified applications and feasible housing options, according to the City. The City should consider consolidating and updating the homeowner assistance program under both CDBG and HOME by realistically loosening restrictions and eligibility based on Plano's current housing market.

Expand the Allocation and Capacity for Housing Development

Across CDBG and HOME funds, the City's allocations for new housing construction or development activities fall behind housing rehabilitation. The City should consider focusing HOME allocations for this purpose to increase its attainable housing units. This can help increase the utilization of the homeownership program and eventually help lower the funding needs for other housing assistance in the long run by providing price diversity. The current allocation for housing development purposes is for the Habitat for Humanity of Collin County on acquisition, rehabilitation, resale, and new construction. The City should consider expanding its housing development capacity by fostering additional partnerships with for-profit and non-profit mixed-income and attainable housing developers.

1. Plano Housing Authority

The Plano Housing Authority (PHA) is dedicated to providing affordable housing solutions to low-income residents in Plano, Texas, and the surrounding Collin County. PHA manages various public housing programs, including the Housing Choice Voucher Program, which offers rental assistance to eligible families, seniors, and individuals with disabilities. The authority also oversees the application process, eligibility guidelines, and resources to ensure that residents have access to safe and decent housing. The PHA's mission is to enhance the quality of life for its residents by promoting self-sufficiency and community development through supportive services and partnerships.

In addition to managing public housing, the Plano Housing Authority actively works to expand housing opportunities and improve living conditions for its residents. This includes growing the supply of affordable units (through Public Service Corporation units), providing educational and employment resources, and collaborating with local organizations to offer comprehensive support services. PHA also focuses on fair housing practices and equal opportunity, ensuring that all residents have access to housing without discrimination. By fostering a supportive and inclusive environment, the Plano Housing Authority plays a crucial role in building a stronger and more resilient community.

B. PUBLIC HOUSING AND SECTION 8 VOUCHER PROGRAMS

The PHA is responsible for the administration of the Section 8 Housing Choice Vouchers. Figure 5-4 shows the publicly assisted housing projects in Plano by category. The city has around 4,547 publicly assisted rental housing units, which were created via a number of programs. Over the last two decades, the PHA has divested itself of owning a number of scattered site properties and transitioned towards providing vouchers to households in need. Additionally, the PHA has used Chapter 303 of the Local Government Code of Texas to create Public Facility Corporations (PFC), which enable local governmental entities to provide tax exemptions to multifamily developments in exchange for affordability requirements. The agreement requires developers to set aside at least 50% of units for income-restricted tenants making less than 80% of the area median income and, in exchange, receive 100% property and sales tax exemptions. In Plano, there have been 2,423 units created via the PFC process.

Figure 5-4
Active Income-Controlled Housing Units
Plano, TX

	Target Tenant Type	Income-Controlled Units	Earliest Expiration Year
Housing Voucher		**212**	
Housing Voucher (76 overlap with the units below)	N/A	212	N/A
HUD Project Rental Assistance Contracts (PRAC)/Section 202/Section 8		**438**	
Plano Community Homes East Campus	Elderly/Disabled	129	2042
Plano Community Home West Campus	Elderly	167	2036
Pioneer Place Senior Housing	Elderly	134	2046
Collin County Community Homes	Disabled	8	2043
LIHTC		**1,729**	
Patriot Park Family	Family	111	2044
Tuscany Villas	Elderly/Disabled	90	2041
Gala At Premier	Elderly/Disabled	77	2052
Garden Gate Apartments	Individual/Family	240	2025
Evergreen at Plano Independence Senior Community	Elderly/Disabled	250	2036
The Plaza at Chase Oaks	Elderly/Disabled	240	2036
The Veranda Townhomes	Individual/Family	20	2050
Villas of Mission Bend	Elderly	101	N/A
Villas at Plano Gateway Senior Living	Elderly	233	N/A
Mariposa Apartment Homes	Elderly	108	N/A
Parmore Jupiter Road	Elderly	80	N/A
K Avenue Lofts (also State Tax Exempt)	General	179	N/A
State Tax Exempt (Owned by Public Service Corporation)		**2,423**	
K Avenue Lofts (also used LIHTC)	N/A	179	N/A
Steeplechase	N/A	188	N/A
Fairfield Legacy Plano LP (Opal Legacy)	N/A	158	N/A
Enclave Gateway	N/A	177	N/A
Bel Air 16	N/A	78	N/A
Oak Tree Village	N/A	139	N/A
Latitude	N/A	154	N/A
Alexan Legacy (Jada)	N/A	196	N/A
McDermott 55 Crossing/Park	N/A	241	N/A
Bel Air Oaks	N/A	242	N/A
Collin Creek	N/A	161	N/A
Thornbury at Chase Oaks	N/A	192	N/A
Avalon at Chase Oaks	N/A	167	N/A
Summers Crossing	N/A	151	N/A

Source: National Housing Preservation Database, Texas Department of Housing and Community Affairs, and Plano Housing Authority, 2025

A total of 501 households are utilizing Section 8 Housing Vouchers obtained from the PHA. This translates into 1,105 people, of whom 63% were Black and 28% were White, and 8% were Hispanic/Latino. Female households were by far the largest group, accounting for 77% of all households. Holders of Section 8 Housing Vouchers can utilize the vouchers to attain housing within a 25-mile radius of the PHA (Figure 5-5).

Figure 5-5
Section 8 Housing Voucher (Housing Choice Voucher, Project-Based, Veterans Affairs Supportive Housing) Participant Demographic
Plano Housing Authority, TX

	Count	Percent
Total Persons	**1,105**	**100.0%**
White	306	27.7%
Black	692	62.6%
American Indian/Native Alaskan	1	0.1%
Asian/Pacific Islander	22	2.0%
Mixed	24	2.2%
Other	49	4.4%
Declined to Report	11	1.0%
Hispanic/Latino	89	8.1%
Households	**501**	**100.0%**
Male Heads of Household	115	23.0%
Female Heads of Household	386	77.0%

Source: Plano Housing Authority, TX, 2025

Figure 5-6 presents demographic data on the Section 8 Housing Voucher Waitlist. An estimated 1,233 applicants/households are currently on the waiting list for the Housing Choice Vouchers program. Most of these households that applied have extremely low incomes (77.5%). Around 87% of the applicant households are Black, followed by White applicants (6.2%). Around 13.1% of these households on the public housing waiting list have someone in their households with disabilities. Currently, the waitlist is closed, and based on information from the PHA, some applicants may face years of waiting time depending on their situation.

Figure 5-6
Section 8 Housing Voucher Waitlist Demographic
Plano Housing Authority, TX

	Count	Percent
Households by Race/Ethnicity	**1,233**	**100.0%**
White	77	6.2%
Black	1,073	87.0%
American Indian/Native Alaskan	13	1.1%
Asian/Pacific Islander	3	0.2%
Mixed	36	2.9%
Other	31	2.5%
Hispanic/Latino	41	3.7%
Households by Type		
Elderly	51	4.1%
Near Elderly	41	3.3%
Disabled	161	13.1%
Family	1,024	83.0%
Households by Income		
High Income	10	0.8%
Low Income	32	2.6%
Very Low Income	236	19.1%
Extremely Low Income	955	77.5%

Source: Plano Housing Authority, TX, 2025

According to the PHA's Housing Choice Voucher Administration Plan, the PHA does not currently administer any type of targeted funding for a specific category of applicants on the waiting list. The PHA will give priority to families who were previously terminated from the HCV program due to a lack of funding. Throughout the fiscal year, the PHA will track its progress in meeting the Extremely Low Income (ELI) requirement. To comply with this requirement, extremely low-income families may be selected ahead of other eligible applicants as needed. Households will be chosen from the waiting list based on the selection preferences they qualify for, following the PHA's established preference hierarchy, if applicable. Within each preference group, applicants will be selected on a first-come, first-served basis, determined by the date and time the PHA receives their completed application.

Given that the Black residents accounted for only 9.0% of Plano's total population in 2023, according to the U.S. Census American Community Survey data (as discussed in Chapter 3), it suggests that there is a disproportionate demand from the Black residents for the PHA's Section 8 program. Similarly, there is also a concentration of family households and households headed by females in the PHA's Section 8 program, and this will most likely continue based on the waitlist data. This means that proportionally,

more Black residents, family households, and households headed by females, especially those with extremely low incomes, are the most vulnerable populations facing the most significant barriers to fair housing choices in Plano. The unmet demand (those currently on the waitlist) is at least over 1,230 households.

C. PRIVATE HOUSING PROGRAMS

The City of Plano currently invests in some housing programs, however, the need for programmatic support outstrips the current funding and capacity to deliver services to low- and moderate-income households. The following programs focus on private-sector housing:

First-Time Homebuyers Program - The First-Time Homebuyer Program is designed to assist eligible low and moderate-income households to buy a home in Plano by providing down payment and closing costs assistance in the form of deferred payment loans. The United States Department of Housing and Urban Development (HUD) funds this program and with the following eligibility requirements:[1]

- A homebuyer must not have owned a home in the last three years.
- Total household income must be 80% or less of the Area Median Income based on HUD income limits.
- Cash assets must be less than $36,000 (not including retirement accounts).
- The Homebuyer(s) and spouse(s) must have a minimum credit score of 620.
- Must be a United States citizen or a permanent resident alien.
- Maximum home purchase price/value cannot exceed $418,000 per HUD limits.

Based on meeting the above criteria, a Plano household becomes eligible for two types of down payment assistance, the first type of assistance comes from Community Development Block Grant (CDBG) funding and provides a maximum of $10,000 at a 0% interest rate, this is a forgivable loan which has a 5-year affordability period. The second type of assistance is the HOME Investment Partnership Program, which provides up to $55,000 at a 0% interest rate that is forgivable, subject to a 15-year lien on the property. The program is administered through the Department of Neighborhood Services and has an annual budget of $150,000.

However, as discussed earlier, the allocations for homeownership assistance were lower than what is outlined in Plano's Consolidated Plan 2020 to 2024. According to the City, the First-Time Homebuyers Program has not been utilized much, as either potential applicants were not able to qualify, or there is a shortage of attainable lands and homes for potential applicants to choose from in the first place, due to the rising housing prices in Plano.

The Great Update Rebate - The Great Update Rebate was created to assist Plano homeowners with the financial burden of caring for homes 35 years or older. The program provides up to $5,000 per property per 12 months for rehabilitation efforts. The program requires the homeowner to spend, at a minimum, $20,000 on updates (based on a listing of allowable repairs) to the exterior of their home (with an exception for some approved interior mobility improvements).

[1] https://www.plano.gov/903/First-Time-Homebuyers-Program

This program is designed to help households that cannot afford the full cost of a major repair. This is particularly true with regard to fixing sewer pipes under a home. The typical service life of a sewer line is around 50 years, and many of the homes built prior to the 1980s are experiencing problems with broken sewer lines.

The program is administered through the Department of Neighborhood Services and has an annual budget of $500,000. Annually, about 100 households are assisted by the program, with about 1,000 households receiving funding over the last decade.

Housing Development Assistance Through Housing Tax Credits - Historically, the City of Plano offered support to developers of affordable housing who use housing tax credits. The Texas Department of Housing and Community Affairs (TDHCA) administers the tax credit program for the state of Texas. TDHCA requires that a City Council issue a Resolution of Support (9% tax credit applications) or a Resolution of No Objection (4% bond applications) for the applications to be eligible for tax credits or bond financing through the state.

The Resolution of Support issued by the City of Plano is specifically related to potential financing only and makes no finding regarding either the suitability of the proposed development site or compliance with the City's development regulations, and approval of the resolution will not be construed as a development permit or approval.[2] Currently, the City of Plano has stopped providing resolutions of support for housing tax credit projects pending recommendations from the Housing Plan.

The Housing Rehabilitation Program - The Housing Rehabilitation Program assists income-eligible homeowners with housing repairs. The program is funded by the Community Development Block Grant (CDBG) and the HOME Investment Partnerships (HOME). The program provides funding for emergency repairs, limited repairs, gut rehabilitation, and reconstruction projects. The annual budget for the program is $1,000,000, and many Plano households have been helped by the program over the years. The funds are provided to the property owners as either a 10-year partially forgivable loan (for owner-occupied units) or a 10-year 100% payable loan (for renter-occupied units).

Homeless Services - The Rapid Re-Housing program is a new program funded through the State of Texas entitlement grant funds that provides short-term rental assistance and services. The goals of the program are to help people obtain housing quickly, increase self-sufficiency, and stay housed. It is offered without preconditions (such as employment, income, absence of criminal record, or sobriety), and the resources and services provided are typically tailored to the needs of the person. The budget for this program is $200,000.

Housing Developer Assistance - The City of Plano provides limited grant funding to non-profit developers to build housing and/or perform acquisition, rehabilitation, and resale projects for purchase by income-qualified homebuyers. The annual budget for this program is between $200,000 and $250,000 and is funded via HOME funds.

D. LAND USE AND COMPREHENSIVE PLANNING

The Plano 2021 Comprehensive Plan is a detailed study that provides a framework to guide the city's development over the next two to three decades. It builds upon previous planning efforts, addressing key

[2] https://www.plano.gov/916/Housing-Development-Assistance

issues such as land use, transportation, housing, economic development, and sustainability, and provides specific policies and action steps. These policies are aimed at ensuring balanced growth, enhancing quality of life, and maintaining economic resilience while adapting to the city's status as a mature, largely developed urban area.

The plan emphasizes redevelopment and growth management by promoting sustainable urban planning, improving transportation infrastructure, and revitalizing aging retail centers and neighborhoods. Housing diversity is a key focus, encouraging a mix of housing types to accommodate changing demographics, including younger professionals and aging residents. Transportation strategies include expanding bike lanes, improving public transit, and implementing smart traffic management to enhance mobility and reduce congestion. Additionally, the plan incorporates environmental policies, such as water conservation, waste minimization, and stormwater management, to support long-term sustainability.

A major feature of the plan is the Future Land Use Figure, which categorizes different areas of the city based on their development potential, zoning requirements, and environmental impact. The plan also emphasizes community engagement, ensuring that local residents and businesses have a voice in shaping the city's future. By integrating smart growth strategies, economic diversification, and sustainability initiatives, the plan hopes to help Plano maintain its reputation as a leading city for business, education, and quality of life.

Recommendations

The Comprehensive Plan outlines several key housing strategies aimed at addressing the city's evolving needs. One major focus is on diversifying housing options to accommodate different income levels, family sizes, and lifestyles. This includes promoting the development of affordable housing, mixed-use developments, and higher-density residential areas. The plan also emphasizes preserving existing neighborhoods by maintaining their character and enhancing infrastructure to support sustainable growth. The strategy also includes incentives for developers to create housing that meets the needs of Plano's diverse population, including seniors and low-income families.

To capitalize on the recommendations from the Comprehensive Plan, the City of Plano needs to prioritize housing needs and address them in a systematic way. Currently, significant opposition exists to the creation of multifamily housing, even though there is considerable need. Greater investment in education and messaging can help the city actualize the goals and strategies outlined in the Comprehensive Plan.

E. ZONING

Plano currently has 16 residential zoning districts and three commercial districts that allow for residential development. Below is a summary of the requirements associated with each of the districts:

- Agriculture (A) - The Agricultural district is intended to provide for farming, dairying, pasturage, horticulture, animal husbandry, and the necessary accessory uses for the packing, treating, or storing of produce. This zoning category also allows for a caretaker/guard's residence.[3]
- Estate Development (ED) - The ED district is designed for single-family homes in rural or ranch-like settings, accommodating limited ranching activities and necessary residential uses.[4] It

[3] https://content.civicplus.com/api/assets/aa1e34e7-c4cd-4dcd-91ed-1e77696b61cf?cache=1800
[4] https://content.civicplus.com/api/assets/e9abe0b7-9934-4ada-9c21-c3294d1305ea?cache=1800

mandates specific area, yard, and bulk requirements, such as minimum lot sizes of 43,560 square feet for general single-family development. Other permitted uses include various residential, commercial, and institutional activities, with some requiring specific use permits.

- General Residential (GR) - The GR district is designed for infill residential development that aligns with the unique character of the Douglass Community near downtown Plano.[5] It includes standards compatible with existing neighborhood structures and lot configurations. The district mandates specific area, yard, and bulk requirements, such as a minimum lot size of 3,000 square feet for single-family residences and 6,000 square feet for two-family residences.
- Mobile Home (MH) – The MH District is intended for the development of mobile home or trailer parks in a coordinated, well-designed urban setting.[6] The district mandates specific area, yard, and bulk requirements, including a minimum lot size of 4,500 square feet. Additional requirements include minimum lot widths of 40 feet for interior lots and 45 feet for corner lots, and a minimum lot depth of 95 feet. The district also specifies setbacks, building heights, and parking requirements to ensure orderly development. Special provisions include a minimum area of 10 acres for mobile home parks and restrictions on the placement of accessory buildings.
- Multifamily Residence (MF) - The Multifamily Residence-1 (MF-1), Multifamily Residence-2 (MF-2), and Multifamily Residence-3 (MF-3) Districts are designed to accommodate condominiums and apartments at varying densities. The MF-1 district supports a density of 12 residential units per acre with a minimum lot size of 8,400 square feet.[7] The MF-2 district allows for 18 residential units per acre, also requiring a minimum lot size of 8,400 square feet.[8] The MF-3 district permits a higher density of 21.5 residential units per acre, with the same minimum lot size of 8,400 square feet.[9] Each district includes specific area, yard, and other requirements to ensure appropriate development, with considerations for usable open space, landscaping, and access to major thoroughfares.
- Patio Home (PH) - The PH District is designed for detached, single-family homes in a clustered lot pattern with common usable open space. It mandates specific area, yard, and other requirements, including a minimum lot size of 4,000 square feet under standard requirements, 3,800 square feet with Stormwater Incentive Option 1, and 3,600 square feet with Stormwater Incentive Option 2.[10] The district also specifies setbacks, building heights, and parking requirements to ensure orderly development. Special provisions include maintenance requirements for common areas and usable open space equal to at least 10% of the gross platted area.
- Residential Community Design (RCD) - The RCD District is intended for small lot residential development, reinforcing neighborhood character and ensuring well-connected street and pedestrian networks. It mandates a minimum district size of 5 acres and a residential density of 10 to 20 dwelling units per acre.[11] The district includes various housing types, each with specific area, yard, and bulk requirements. For example, Tier One housing types like single-family residences require a minimum lot size of 3,000 square feet, while Tier Two types like townhomes require 1,200 square feet. Tier Three types, such as manor homes, require 5,000 square feet for three units, with an additional 1,000 square feet for each extra unit. The district also emphasizes usable open space, connectivity, and compatibility with surrounding neighborhoods.

[5] https://content.civicplus.com/api/assets/2923397a-3e76-4289-9589-912582bc9bdd?cache=1800
[6] https://content.civicplus.com/api/assets/16b655ee-75c5-4c2a-abc8-a16093e81223?cache=1800
[7] https://content.civicplus.com/api/assets/f9448491-70ab-4f88-a223-95f319bd60dd?cache=1800
[8] https://content.civicplus.com/api/assets/feede00b-6426-46f1-b0d1-5cc89811efb9?cache=1800
[9] https://content.civicplus.com/api/assets/87592516-9077-4ea6-8b6b-21d648ae0f76?cache=1800
[10] https://content.civicplus.com/api/assets/29a1d563-ba8d-4588-8849-fc8a8df03174?cache=1800
[11] https://content.civicplus.com/api/assets/e89eb5e3-a666-4490-afd7-c46e539bc4a3?cache=1800

- Single-Family Residence Attached (SF-A) - The SF-A District is designed to provide a variety of medium-density residential housing types, accommodating 5 to 10 units per acre.[12] It allows for individually platted lots or multiple units on a single lot. The district mandates a minimum lot size of 2,250 square feet per dwelling unit on individually platted lots. The SF-A district also includes provisions for front, side, and rear yard setbacks, building heights, and parking requirements to ensure orderly development.
- Single-Family Residence[13] - The Single-Family Residence-6 (SF-6), Single-Family Residence-7 (SF-7), Single-Family Residence-9 (SF-9), and Single-Family Residence-20 (SF-20) Districts cater to single-family development with different lot sizes. SF-6 requires 6,000 square feet, SF-7 needs 7,000 square feet, SF-9 mandates 9,000 square feet, and SF-20 demands 20,000 square feet. Each district has specific requirements for setbacks, building heights, and parking to ensure orderly development. The SF-20 district serves as a transitional area between rural and urban settings. Permitted uses include various residential, commercial, and institutional activities, with some needing specific use permits.
- Urban Residential (UR) - The UR District is designed for single-family detached development in an urban, pedestrian-oriented environment, particularly for infill development. The district mandates specific area, yard, and other requirements, including a minimum lot size of 5,000 square feet.[14] Additional requirements include minimum lot widths of 50 feet for interior lots and 55 feet for corner lots, and a minimum lot depth of 90 feet. The district also specifies setbacks, building heights, and parking requirements to ensure orderly development. Multifamily residences lawfully constructed prior to the UR district are permitted, but any improvements must not increase the floor area or number of dwelling units.
- Central Business 1 (CB-1) – The CB-1 District is designed to support a highly concentrated business center similar to traditional downtown areas. For residential development, the district allows multifamily residences with a maximum density of 21.5 units per acre for buildings up to three stories, and up to 174 units per acre for buildings over three stories.[15] The minimum lot size for residential development is 8,400 square feet, with a minimum lot width of 70 feet and a minimum lot depth of 120 feet for buildings up to three stories, and 200 feet for buildings over three stories. Each dwelling unit must have a minimum floor area of 400 square feet, with no more than 10% of the units being less than 550 square feet.
- Urban Mixed-Use (UMU) - The UMU District is designed to facilitate the development of urban mixed-use centers that promote social interaction, community identity, and efficient land use. It supports a variety of transportation options, including transit, bicycles, and walking. The district is primarily intended for large undeveloped properties suitable for higher density residential and commercial uses. The UMU district mandates specific area, yard, and bulk requirements, including a minimum lot size of 700 square feet for single-family attached units.[16] There is no minimum lot size for commercial and multifamily developments. The district also specifies setbacks, building heights, and parking requirements to ensure orderly development and integration of mixed-use spaces.
- Downtown Business/Government (BG) - The BG District supports a mix of residential, commercial, and governmental uses in a pedestrian-oriented environment. For residential development, the district allows multifamily residences and single-family attached units. Multifamily residences have no minimum lot size and must maintain a minimum density of 40

[12] https://content.civicplus.com/api/assets/3198ba44-de96-419d-82a3-977e25ee9711?cache=1800
[13] https://www.plano.gov/982/Zoning-Districts-and-Uses
[14] https://content.civicplus.com/api/assets/eca6a2c9-ca69-4729-a18c-72fb7d68a76f?cache=1800
[15]https://content.civicplus.com/api/assets/f4525dd2-c4f7-4ebc-a35b-08caa1f1331a?cache=1800
[16] https://content.civicplus.com/api/assets/66fb493a-ca7b-4458-8ebc-c29f4caa7bad?cache=1800

dwelling units per acre, with specific floor area requirements for different unit types.[17] Single-family attached units require a minimum lot size of 700 square feet, with a maximum density of 40 dwelling units per acre. These units must be on individually-platted lots and include specific requirements for setbacks, building lengths, and parking.

Increasing residential density is a key strategy for building affordable housing and fostering vibrant, sustainable communities. Higher density allows for more efficient use of land, reducing the per-unit cost of infrastructure and utilities. For example, districts like MF and RCD accommodate higher densities, with the MF-3 district allowing up to 21.5 units per acre and the RCD district supporting 10 to 20 units per acre. This contrasts with lower-density districts like ED and SF-20, which require larger lot sizes of 43,560 and 20,000 square feet, respectively.

Higher density enables more diverse housing types to be built, such as townhomes, apartments, and condominiums, which can be more affordable than single-family homes on large lots. Through smaller lot sizes and varied housing options, homeownership and rental opportunities can become more accessible to a broader range of income levels.

Moreover, higher density promotes walkability and the efficient use of public transportation, reducing reliance on cars and lowering transportation costs for residents. The CB-1, UR, and UMU districts are designed to create pedestrian-friendly environments, enhancing community interaction and access to amenities. This integration of residential, commercial, and institutional uses within close proximity further supports affordable living by reducing travel time and expenses.

In summary, higher residential density is beneficial for creating affordable housing by optimizing land use, reducing infrastructure costs, and providing diverse housing options. It also fosters sustainable, walkable communities that enhance the quality of life for all residents.

Recommendations

Plano currently faces an urgent need for additional housing supply as demand has remained strong across the Dallas Metro Area. As a result of greater housing demand and limited developable land available, the city should review and modify its zoning ordinance to encourage more housing, especially multifamily housing developments. The following recommendations could potentially help the City of Plano improve upon its housing deficit:

- **Upzoning:** Allow higher-density residential development in areas currently zoned for single-family homes. For example, districts ED and SF-20 could be modified to permit multifamily housing, reducing the minimum lot size requirements and increasing the allowable units per acre.

- **Mixed-Use Zoning:** Expand mixed-use zoning districts like UMU to more areas, encouraging the integration of residential, commercial, and institutional uses. This promotes walkability and reduces transportation costs, making housing more affordable.

- **Accessory Dwelling Units (ADUs):** Permit ADUs in more residential districts, including SF districts, by reducing the minimum lot size requirements. ADUs provide additional housing options without requiring significant changes to existing neighborhoods.

[17] https://content.civicplus.com/api/assets/2ad8fd60-af7a-457e-959b-4330fe14195d?cache=1800

- **Incentives for Attainable Housing Options:** Offer incentives such as tax breaks, grants, or density bonuses to developers who include attainable housing units in their projects. This can be applied to districts like MF and RCD.

- **Reduce Minimum Lot Sizes:** Lower the minimum lot size requirements in districts like GR and PH to allow for smaller, more affordable housing units. For example, reducing the minimum lot size in GR from 3,000 square feet to 2,000 square feet for single-family residences.

- **Flexible Zoning Regulations:** Implement flexible zoning regulations that allow for a variety of housing types and densities. This can include allowing townhomes, duplexes, and small apartment buildings in districts traditionally reserved for single-family homes.

- **Transit-Oriented Development (TOD)**: Promote TOD zoning near public transportation hubs, allowing higher-density residential development in these areas. This can reduce transportation costs and make housing more affordable.

F. TAXES AND HOUSING AFFORDABILITY

1. Property Tax

Collin County offers several property tax exemptions to help homeowners reduce their tax burden. One of the primary exemptions is the General Homestead Exemption, which is available to homeowners who use their property as their primary residence. This exemption reduces the taxable value of the home, thereby lowering the property tax owed. Additionally, homeowners aged 65 or older or those with disabilities may qualify for additional exemptions, such as the Over 65 Exemption and the Disabled Person Exemption. These exemptions provide significant savings, making homeownership more affordable for eligible residents.

The Over 65 Exemption offers further tax relief for senior homeowners, reducing the taxable value of their property and potentially freezing the amount of school taxes owed. Similarly, the Disabled Person Exemption provides tax breaks for homeowners with disabilities, reducing their taxable property value. Both exemptions can be combined with the General Homestead Exemption for greater savings. Homeowners must apply for these exemptions through the Collin County Appraisal District, ensuring they meet the eligibility criteria and submit the necessary documentation.

By taking advantage of these exemptions, homeowners in Collin County can effectively manage their property tax obligations and reduce their overall tax burden. These tax breaks are designed to support various groups, including seniors, disabled individuals, and those who use their property as their primary residence, promoting greater affordability and stability in homeownership.

Another property tax incentive the city has is Tax Increment Finance (TIF) zones, which are designed to stimulate economic development and reinvestment in underdeveloped areas, and last between 15 and 30 years. By leveraging future tax revenue increases from rising property values within these zones, Plano funds improvements and infrastructure projects that elevate the area's appeal and functionality.[18] This approach not only enhances the local economy but also fosters growth and community pride, particularly along key transit corridors like the DART Red Line

[18] https://www.plano.gov/1900/Tax-Increment-Finance-Zone

2. Housing Affordability

Plano's Neighborhood Empowerment Zone (NEZ) aims to boost economic development and enhance affordable housing within designated areas. By waiving fees for residential and commercial projects, the NEZ encourages investment and revitalization, making it easier for developers to undertake new projects. All development-related fees are waived for constructing or remodeling single and two-family residential and commercial development. Fees are also waived for new multifamily development or redevelopment when project costs are a minimum of $8,000 per dwelling unit.[19] This initiative supports the creation and rehabilitation of affordable housing, fostering community growth and improving the quality of life for residents. The NEZ is part of Plano's broader strategy to stimulate local economies and ensure sustainable development.

Recommendations

Though the above property tax exemption programs are positive for reducing housing costs for the most vulnerable population, they are not available to non-senior, low-income residents without disabilities. It would be ideal if the County loosened the qualification restrictions to benefit the broader low-income population. However, it should be noted that the City of Plano has no control over County-level tax relief programs. One thing that the City of Plano can do to improve public knowledge and access to these property tax relief programs is to list them as resources on the city's website, in both English and Spanish, and provide links to corresponding external sources.

G. COMMUNICATION AND OUTREACH

The City of Plano's main website has dedicated webpages for Fair Housing Information, which explains the Fair Housing Act, and list websites and resources such as a link to file housing discrimination complaints and also provides links for CDBG related programs for non-profits, which is a positive sign for the city's fair housing communication and outreach efforts.[20]

The City of Plano has a Citizen Participation Plan (CPP), which outlines policies and procedures for citizen involvement in the planning, implementation, and assessment of CDBG and HOME programs. The CPP emphasizes the importance of public hearings, adequate information dissemination, and opportunities for citizens to comment on various plans, including the Consolidated Plan, Annual Action Plan, Consolidated Annual Performance and Evaluation Report (CAPER), Assessment of Fair Housing (AFH), and Analysis of Impediments to Fair Housing Choice (AI).[21] The plan ensures that citizens have a voice in the development of these documents and provides guidelines for public hearings, comment periods, and the publication of plans.

The public participation process for the 2020-2024 Consolidated Plan in Plano involved several key steps to ensure community engagement and input. Initially, there were outreach efforts done to inform residents about the plan and encourage their participation through public notices, social media, and community meetings. This was done to ensure the City was able to reach a broad audience, especially

[19] https://www.plano.gov/1911/Neighborhood-Empowerment-Zone
[20] https://www.plano.gov/899/Fair-Housing
[21] https://content.civicplus.com/api/assets/tx-plano/8c43166f-699e-4550-beda-96e749f02582/2020-24-citizen-participation-plan.pdf?sq=1fdae41c-90b3-a0ad-545e-6202a0f3f7b5&scope=all

underserved populations. The City then gathered information via surveys, focus groups, and public hearings. The survey collected information on residents' needs and priorities, while focus groups offer a platform for in-depth discussions. From the survey, the highest housing priorities were affordable rental housing, energy efficiency, and homeowner repair programs. Also, based on the survey, the groups most in need were identified as seniors and low-income households. Citizens recommended improvements in creating housing near amenities, creating moderately priced townhomes, and creating housing for seniors looking to downsize.

Recommendations

Though the above positive efforts exist for advancing fair housing access, the city should translate all of its webpage information into Spanish and list the Spanish translations along with the English version. This is because Spanish is one of the most common languages spoken among people with limited English proficiency in the city.

H. PUBLIC TRANSPORTATION

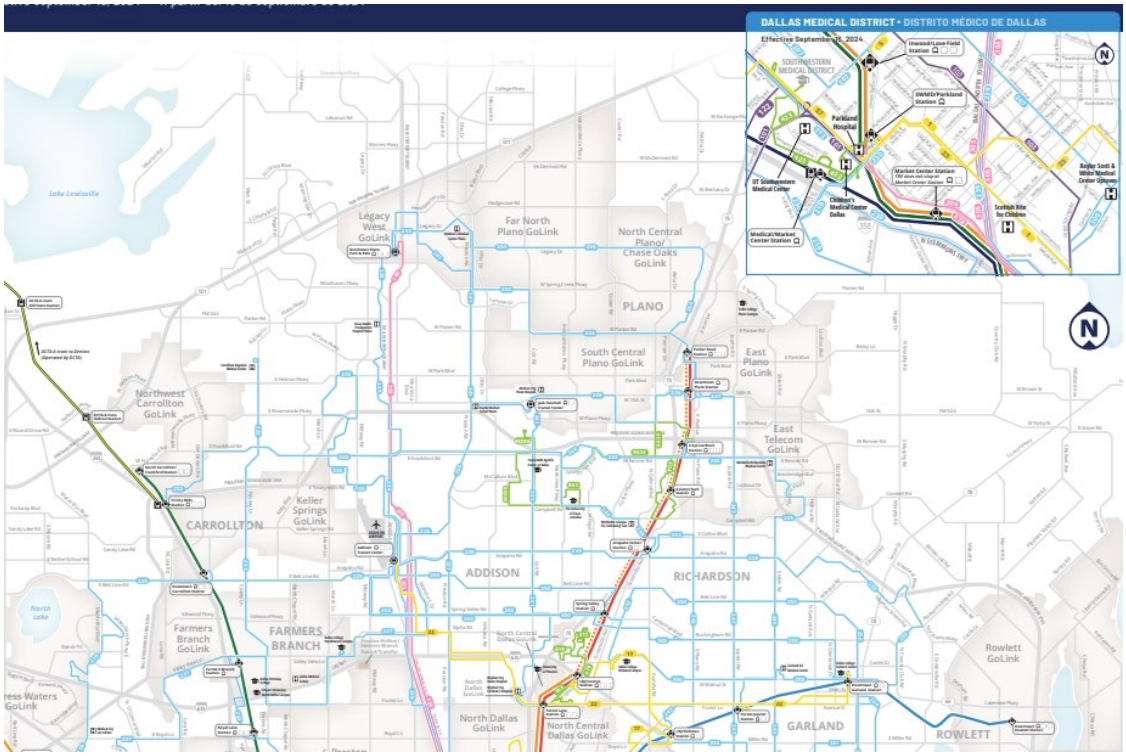
Dallas Area Rapid Transit (DART) provides comprehensive public transportation services in Plano, including buses, light rail, and paratransit services. DART's fare structure includes options for local and regional travel, with prices varying based on the type of service and duration of the pass. For example, a local day pass costs $6, while a regional day pass is $12.[22] Monthly passes are also available, with local passes priced at $126 and regional passes at $192. DART's services are designed to be accessible and convenient, connecting Plano residents to various destinations within the Dallas- Fort Worth metroplex.

DART offers several discounts to make transportation more affordable for eligible riders. The Reduced Fare GoPass Tap Card provides a 50% discount on fares for veterans, seniors (65+), persons with disabilities, youth (ages 5-14), high school students, and college students.[23] DART also offers discount transit passes to participating employment groups, trade schools, colleges, and universities. These discounts help ensure that public transportation remains accessible to all members of the community, promoting greater mobility and economic opportunity.

DART's Paratransit Services offer curb-to-curb transportation for people with disabilities who are unable to use DART's bus or rail services. This shared-ride service operates with accessible vehicles and taxi cabs equipped with wheelchair lifts or ramps. Paratransit services are available in DART member cities, including Plano, and connect certified riders to various destinations within the service area. Eligible riders can book trips through DART's web portal or by phone, ensuring convenient access to transportation. The fares for paratransit are $3.50 for one-way.

[22] https://www.dart.org/fare/general-fares-and-overview/fares
[23] https://www.dart.org/fare/general-fares-and-overview/reduced-fares

Figure 5-7: DART System Figure



Source: DART, 2025

Recommendations

The City should conduct a comprehensive public transit need assessment to evaluate the current demand for DART's services in Plano, ensuring participation and inputs across all income levels, racial/ethnic groups, and neighborhoods.

I. RECENT FAIR HOUSING LAWSUIT

The case from 2023 involves Women's Elevated Sober Living L.L.C. (WESL), Constance Swanston, and Shannon Jones suing the City of Plano, Texas, for violating the Fair Housing Act (FHA). WESL operates a sober living home in Plano and requested an accommodation to exceed the occupancy limits set by the city's zoning ordinance, arguing that a higher occupancy was therapeutically necessary for effective recovery. The district court initially ruled in favor of WESL, allowing up to 15 residents and awarding nominal damages and attorneys' fees. However, the Fifth Circuit Court of Appeals vacated this decision, stating that the district court applied an incorrect legal standard. The appeals court held that the plaintiffs did not prove that the requested accommodation was indispensable or essential for therapeutic purposes. The appeals court vacated the district court's injunction on the City and remanded the case for further proceedings consistent with the appeals court's ruling. This ruling emphasizes the stringent requirements for proving necessity in FHA accommodation claims and the importance of demonstrating that an accommodation is essential, rather than merely beneficial, for individuals with disabilities.

6 REVIEW OF PRIVATE SECTOR PRACTICES

A. MORTGAGE APPLICATION TRENDS

RKG Associates reviewed the practices associated with access to rental housing options and home mortgage lending as part of an assessment of housing market conditions and identifying potential impediments to fair housing choices. The Fair Housing Act prohibits lenders from discriminating against members of the protected classes in granting mortgage loans, providing information on loans, imposing the terms and conditions of loans (such as interest rates and fees), conducting appraisals, and considering whether to purchase loans. Access to fair housing choice requires fair and equal access to the mortgage lending market regardless of race, color, national origin, religion, sex, familial status, disability, or any other statutorily protected basis.

An analysis of the mortgage applications and their outcomes can help the city to identify possible discriminatory lending practices and patterns in a community. The Home Mortgage Disclosure Act (HMDA) was originally enacted by Congress in 1975 and is implemented by Regulation C. It requires many financial institutions to maintain, report, and publicly disclose loan-level information about residential mortgages. Any commercial lending institution that makes five or more home mortgage loans annually must report all residential loan activity to the Federal Reserve Bank, including information on applications denied, withdrawn, or incomplete and tracked by race, sex, and income of the applicant. This information is used to determine whether financial institutions are serving the housing needs of their communities.

The consultants analyzed the HMDA data for Plano for the following sections:

- Mortgage Application Trends,
- Mortgage Application Approvals by Census Tract,
- Mortgage Application Denials by Race/Ethnicity, and
- High-Cost Lending.

The following sections contain analyses of city-level data for Plano:

- Mortgage Demand and Access Index Analysis,
- Real Estate Advertising and Affirmative Marketing, and
- Housing Market Overview.

The latest HMDA data available for Plano is from 2023. This study has included three years of data from 2021 to 2023 for all types of applications received by lenders. This includes applications for all loan purposes (home purchase loans, home improvement loans, and refinancing loans) for all property types (i.e., site-built single-family homes with one to four units, site-built multi-family structures with 5 or more units, and manufactured housing units) in Plano. Figure 6-1 summarizes all the applications between 2021 and 2023 by the result, loan purpose, loan type, property type, and applicant race/ethnicity in the city.

Figure 6-1

Cumulative Mortgage Application Summary, 2021 - 2023

Plano City, Texas

	Total Applications		Originated		Approved but Not Accepted		Denied		Withdrawn by Applicant		Closed for Incompleteness	
HMDA variable	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent
Loan Purpose												
Home Purchase	15,980	41.3%	10,766	67.4%	337	2.1%	1,047	6.6%	3,256	20.4%	574	3.6%
Home Improvement	2,723	7.0%	1,113	40.9%	99	3.6%	1,121	41.2%	212	7.8%	178	6.5%
Refinancing	9,418	24.4%	5,523	58.6%	295	3.1%	1,042	11.1%	1,602	17.0%	956	10.2%
Cash-Out Refinancing	7,975	20.6%	4,678	58.7%	204	2.6%	1,068	13.4%	1,402	17.6%	623	7.8%
Other Purpose	2,545	6.6%	929	36.5%	71	2.8%	1,074	42.2%	244	9.6%	227	8.9%
Not Applicable	9	0.0%	8	88.9%	0	0.0%	0	0.0%	1	11.1%	0	0.0%
sum —	**38,650**	—	**23,017**	—	**1,006**	—	**5,352**	—	**6,717**	—	**2,558**	—
Loan Type												
Conventional	36,439	94.3%	21,705	59.6%	915	2.5%	5,124	14.1%	6,269	17.2%	2,426	6.7%
FHA	1,325	3.4%	782	59.0%	56	4.2%	153	11.5%	254	19.2%	80	6.0%
VA	881	2.3%	530	60.2%	35	4.0%	75	8.5%	193	21.9%	48	5.4%
RHS/FSA	5	0.0%	0	0.0%	0	0.0%	0	0.0%	1	20.0%	4	80.0%
sum —	**38,650**	—	**23,017**	—	**1,006**	—	**5,352**	—	**6,717**	—	**2,558**	—
Property Type												
Single Family (1-4 Units):Site-Built	38,514	99.4%	22,955	59.6%	1,002	2.6%	5,311	13.8%	6,705	17.4%	2,541	6.6%
Multifamily:Site-Built	59	0.2%	52	88.1%	0	0.0%	0	0.0%	7	11.9%	0	0.0%
Manufactured Housing Unit	77	0.2%	10	13.0%	4	5.2%	41	53.2%	5	6.5%	17	22.1%
sum —	**38,650**	—	**23,017**	—	**1,006**	—	**5,352**	—	**6,717**	—	**2,558**	—
Race												
White	17,951	46.4%	11,224	62.5%	452	2.5%	2,370	13.2%	2,945	16.4%	960	5.3%
Black/African American	1,772	4.6%	918	51.8%	49	2.8%	342	19.3%	329	18.6%	134	7.6%
American Indian/Alaska Native	166	0.4%	91	54.8%	7	4.2%	39	23.5%	19	11.4%	10	6.0%
Asian	10,666	27.6%	6,393	59.9%	256	2.4%	1,353	12.7%	1,899	17.8%	765	7.2%
Native Hawaiian/Other Pacific Islander	40	0.1%	20	50.0%	1	2.5%	14	35.0%	3	7.5%	2	5.0%
Two or More Races	90	0.2%	34	37.8%	2	2.2%	26	28.9%	16	17.8%	12	13.3%
Some Other Race	911	2.4%	589	64.7%	25	2.7%	106	11.6%	152	16.7%	39	4.3%
Race Not Available	7,054	18.3%	3,748	53.1%	214	3.0%	1,102	15.6%	1,354	19.2%	636	9.0%
sum —	**38,650**	—	**23,017**	—	**1,006**	—	**5,352**	—	**6,717**	—	**2,558**	—
Ethnicity												
Hispanic or Latino	2,703	7.0%	1,504	55.6%	74	2.7%	529	19.6%	430	15.9%	166	6.1%
sum —	**2,703**	—	**1,504**	—	**74**	—	**529**	—	**430**	—	**166**	—

Source: HMDA Data and RKG Associates Inc., 2025

1. Loan Application Demand

Loan Purpose

Among the total of 38,650 mortgage applications documented between 2021 and 2023, 41.3% were for Home Purchase loans, followed by Home Refinancing (24.4%) and Cash-Out Refinancing (20.6%). Except for applications with no applicable loan purpose information, Home Purchase loan applications had the highest origination (approval) rate at 67.4% among all loan purposes, followed by Cash-Out Refinancing and Refinancing. However, Home Purchase loan applications were more likely to be withdrawn by applicants (20.4%) compared to other loan types. In addition, except for applications for Other Purpose loans, Home Improvement loan applications had the highest denial rate of 41.2%.

The data suggests that less successful access to home improvement and refinancing loans creates a barrier to housing choices with the following negative impacts:

1) Deterioration of Housing Quality: Without financing, homeowners may struggle to make necessary repairs or upgrades. This can lead to unsafe living conditions, reduced energy efficiency, and lower overall property values.
2) Reduced Property Value and Equity: Homes that are not maintained or improved may lose value over time. During this process, owners miss out on opportunities to build equity, which can be critical for financial security and wealth-building.
3) Barriers to Long-Term Stability: Refinancing loans can help homeowners lower interest rates or monthly payments. Without access, financially burdened homeowners may struggle to keep up with payments, increasing the risk of foreclosure.
4) Widening Wealth Gaps: Disparities in access can reinforce systemic inequalities, particularly for low-income families, communities of color, or residents of manufactured housing. This affects intergenerational wealth transfer and broader economic mobility.
5) Negative Community Effects: Neighborhoods with a concentration of homes in disrepair may experience declining community investment, reduced curb appeal, and potentially increased crime.

This indicates a need for the City to collaborate with financial and lending institutions to provide additional support to help applicants pursuing home improvement and refinancing loans complete their applications and improve access to these loan opportunities.

Loan Type

The most common type of application was for conventional loans, accounting for 94.3% of all loan types. Conventional loans, loans backed by the Federal Housing Administration (FHA), and loans insured by the Department of Veterans Affairs (VA) all have a similar approval rate of around 60%. There were only five applications for loans backed by the Farm Services Administration or Rural Housing Service (FSA/RHS). Around 80% of FSA/RHS loan applications were closed for incompleteness.

Property Type

The vast majority (99.4%) of the applications were for site-built single-family homes with one to four units. Though site-built multi-family units with five or more units in structure only had 59 applications, they had the most successful origination rate at 88.1%. Applications for manufactured housing units were the least successful, with the lowest origination rate of 13.0%, and they were more likely to be denied (53.2%) or closed for incompleteness (22.1%) compared to other property types.

Since manufactured homes often offer a more affordable route to homeownership, the data likely indicates that providing additional support during the loan application process could enhance access to homeownership for prospective buyers or help current owners maintain their manufactured homes. In addition, the data suggests there are limited options for housing types other than site-built single-family homes for homeownership in Plano, which creates a barrier to fair housing choices and homeownership opportunities, as discussed in Section 5.

Applicant Race

Proportionally more applications between 2021 and 2023 were submitted by White applicants (46.4%), who also had the second highest origination rate of 62.5%. This is followed by Asian applicants, who account for 27.6% of all applicants, with the third highest approval rate of 59.9%. All other racial and ethnic groups each make up less than 10% of all applicants, respectively.

The 90 applicants identifying as Two or More Races experienced the lowest mortgage origination rate at 37.8% and were also more likely to have their applications closed due to incompleteness, at a rate of 13.3%. In addition, Native Hawaiian/Other Pacific Islander applicants had the highest denial rate of 35.0%. Black applicants had the third lowest approval rate of 51.8%.

This suggests that racial and ethnic disparity exists for successful mortgage access in Plano. The non-White applicants, especially applicants identifying as Two or More Races, Native Hawaiian/Other Pacific Islanders, and Black/African American, were the least successful in terms of mortgage access in Plano between 2021 and 2023. In addition, the racial and ethnic distribution of loan applicants between 2021 and 2023 does not align with the 2023 racial and ethnic composition of the population in Plano (Figure 6-2). Residents identifying as Black, Two or More Races, Some Other Race, and Hispanic were underrepresented in mortgage applications between 2021 and 2023 in Plano.

This suggests that the limited access to financial opportunities such as homeownership, home improvement financing, and refinancing impedes fair housing choices in Plano, especially for these non-White populations. Mortgage application assistance and education, especially for the minority populations, would most likely help reduce barriers to mortgage access, homeownership, improved housing conditions, and fair housing opportunities in the city.

Figure 6-2

Racial and Ethnic Composition Trends 2000 - 2023

Plano City, Texas

	2000		2013		2023		Change 2000 - 2013		Change 2013 - 2023	
	Count	%	Count	%	Count	%	Actual Chg.	Ann. % Chg.	Actual Chg.	Ann. % Chg.
White	173,761	78.3%	186,058	69.8%	152,819	53.2%	12,297	0.5%	–33,239	–1.8%
Black	11,155	5.0%	18,875	7.1%	25,800	9.0%	7,720	5.3%	6,925	3.7%
Native American	803	0.4%	1,280	0.5%	1,289	0.4%	477	4.6%	9	0.1%
Asian/HIPI	22,692	10.2%	48,710	18.3%	65,151	22.7%	26,018	8.8%	16,441	3.4%
All Other Race	13,619	6.1%	11,817	4.4%	42,280	14.7%	–1,802	–1.0%	30,463	25.8%
Hispanic	22,357	10.1%	38,818	14.6%	46,572	16.2%	16,461	5.7%	7,754	2.0%
All Minority	48,269	21.7%	80,682	30.2%	134,520	46.8%	32,413	5.2%	53,838	6.7%

Source: Decennial Census, ACS 5-Year Estimates, RKG Associates Inc., 2025

2. Home Purchase Loan Lending Trends by Race/Ethnicity

RKG specifically examined the trends of home purchase loan applications and origination between 2021 and 2023 by race and ethnicity in Plano, as most homebuyers rely on home purchase loans to access homeownership. Home purchase loan applications increased for all non-White minority racial/ethnic groups between 2021 and 2023, which is a positive trend.

However, successfully approved home purchase loan applications declined for applicants identifying as Some Other Race and Hispanic during the same period, though these two groups have shown more borrowing interest and activities to access homeownership. In addition, home purchase loan borrowing activities for the Some Other Race and the Hispanic populations have not been improving as fast as other racial and ethnic groups between 2021 and 2023.

This suggests that while access to home purchase loans and homeownership have been improving for other non-White minority populations in recent years, populations identifying as Some Other Race and Hispanic have been falling behind. This suggests racial and ethnic disparities in home purchase loans and homeownership access in Plano and a need for additional support for the Some Other Race and Hispanic populations (Figure 6-3).

Figure 6-3

Home Purchase Loan Application and Origination Percent Change by Race and Ethnicity, 2021 - 2023

Plano City, Texas

	Applications	Originations
White	−6.4%	−15.0%
Black/African American	32.2%	17.7%
American Indian/Alaska Native	37.5%	50.0%
Asian	28.4%	17.7%
Native Hawaiian/Other Pacific Islander	400.0%	200.0%
Some Other Race	4.0%	−7.9%
Two or More Races	100.0%	200.0%
Hispanic or Latino	11.4%	−7.1%
Race Not Available	14.1%	5.5%

Source: HMDA Data and RKG Associates Inc., 2025

B. GEOGRAPHIC DISTRIBUTION OF MORTGAGE APPLICATION APPROVAL

The cumulative mortgage approval rates between 2021 and 2023 vary across the census tracts in the city. Census Tracts 316.72 (16.7%) and 320.16 (38.1%) have the lowest mortgage application approval rates (Figure 6-4).

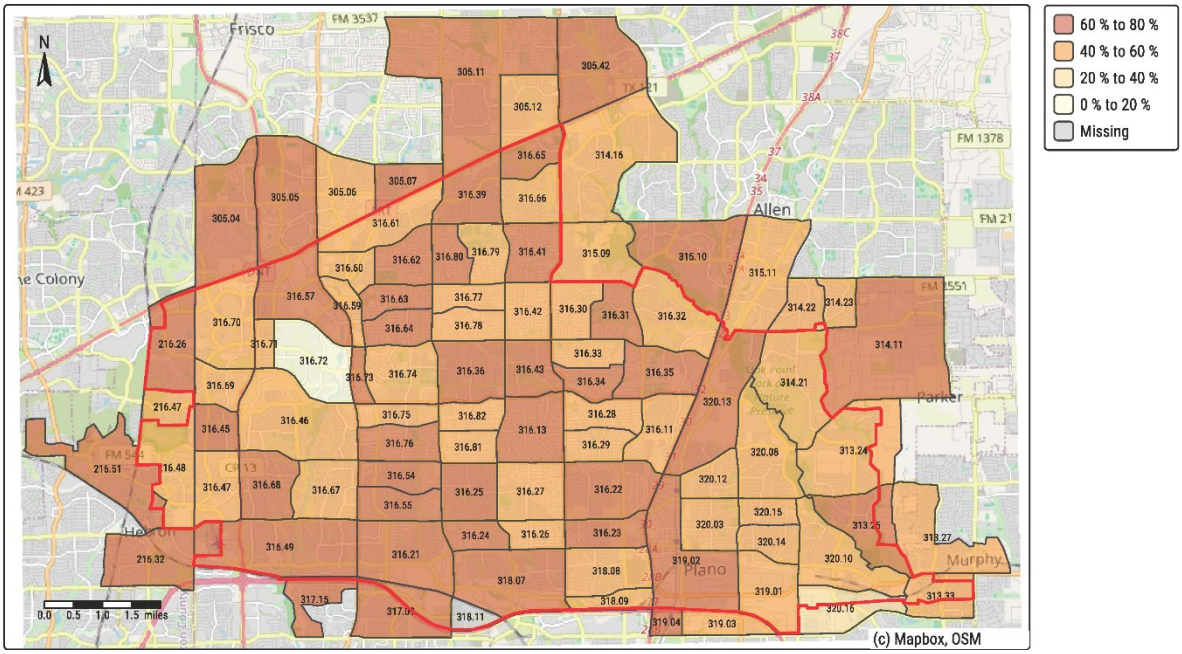
However, the mortgage approval rate depends on both the number of applications and the number of approved cases in a certain neighborhood, which are associated with numerous other factors, including

applicants' preference for a certain neighborhood and the demographic and economic status of the applicants, such as credit scores.

To quantify how successful mortgage applicants were in pursuing mortgage financing in each neighborhood compared to the rest of the city between 2021 and 2023, RKG developed a special matrix, and this analysis is detailed below in Part D (Page 6-8): Housing Demand and Access Index Analysis.

Figure 6-4

Cumulative Mortgage Application Approval Rate, 2021 - 2023
Plano City, Texas Census Tracts



C. MORTGAGE APPLICATION DENIALS

Between 2021 and 2023, a total of 5,352 mortgage applications were denied, with a cumulative denial rate of 13.9%. Among these denied applications, HMDA data has provided detailed information for 5,336 denials categorized by the primary reasons for the denial and by applicant race/ethnicity. The most common reason for denial is unqualified debt-to-income ratios (32.7%), followed by credit history issues (17.4%). Note that incomplete credit applications are the third most common reason for denials, accounting for 16.8% (Figure 6-5).

This pattern differs among the applicants by racial and ethnic groups. Applications identifying as Asian, Native Hawaiian/Other Pacific Islander, and Two or More Races were proportionally much more likely to be denied for unqualified debt-to-income ratios than average. Except for applicants of Asian descent or of Two or More Races, all non-White minority/ethnic groups were much more likely to have their applications denied for credit history issues than White applicants, especially for Black applicants. Applications of Two or More Races were more likely to be denied due to incomplete credit applications.

Figure 6-5

Denial By Reason by Race and Ethnicity, 2021 - 2023

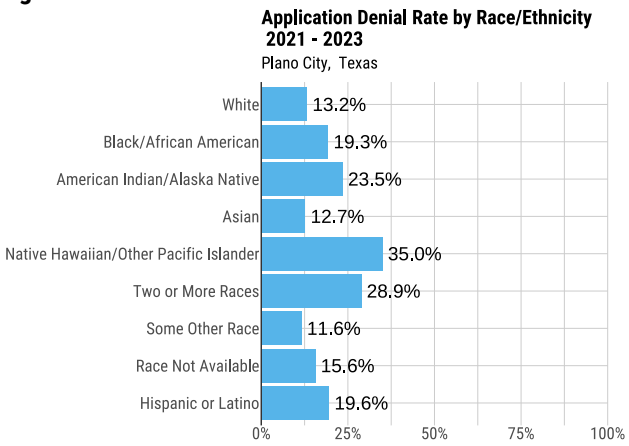
Plano City, Texas

	All Races/Ethnicity	White	Black/African American	American Indian/Alaska Native	Asian	Native Hawaiian/Other Pacific Islander	Two or More Races	Some Other Race	Hispanic or Latino	Race Not Available
Count										
Total	**5,336**	**2,361**	**341**	**38**	**1,352**	**13**	**26**	**105**	**522**	**1,100**
Debt-to-income ratio	1,746	727	94	12	529	9	10	33	176	332
Employment history	63	20	3	1	15	1	0	0	7	23
Credit history	926	444	103	8	166	3	4	24	111	174
Collateral	658	300	43	7	154	0	4	11	55	139
Insufficient cash (downpayment, closing costs)	94	38	10	0	20	0	0	1	10	25
Unverifiable information	242	105	7	2	72	0	0	1	17	55
Credit application incomplete	894	378	45	6	214	0	6	16	86	229
Mortgage insurance denied	4	2	0	0	1	0	0	0	0	1
Other	709	347	36	2	181	0	2	19	60	122
Percent										
Total	**100.0%**	**100.0%**	**100.0%**	**100.0%**	**100.0%**	**100.0%**	**100.0%**	**100.0%**	**100.0%**	**100.0%**
Debt-to-income ratio	32.7%	30.8%	27.6%	31.6%	39.1%	69.2%	38.5%	31.4%	33.7%	30.2%
Employment history	1.2%	0.8%	0.9%	2.6%	1.1%	7.7%	0.0%	0.0%	1.3%	2.1%
Credit history	17.4%	18.8%	30.2%	21.1%	12.3%	23.1%	15.4%	22.9%	21.3%	15.8%
Collateral	12.3%	12.7%	12.6%	18.4%	11.4%	0.0%	15.4%	10.5%	10.5%	12.6%
Insufficient cash (downpayment, closing costs)	1.8%	1.6%	2.9%	0.0%	1.5%	0.0%	0.0%	1.0%	1.9%	2.3%
Unverifiable information	4.5%	4.4%	2.1%	5.3%	5.3%	0.0%	0.0%	1.0%	3.3%	5.0%
Credit application incomplete	16.8%	16.0%	13.2%	15.8%	15.8%	0.0%	23.1%	15.2%	16.5%	20.8%
Mortgage insurance denied	0.1%	0.1%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	0.1%
Other	13.3%	14.7%	10.6%	5.3%	13.4%	0.0%	7.7%	18.1%	11.5%	11.1%

Source: HMDA Data and RKG Associates Inc., 2025

While the cumulative mortgage application denial rate is 13.9% for all applicants, including those with no race data, denial rates vary across the racial and ethnic groups of applicants. Applicants of Asian, White, and Some Other Race tend to access mortgages more successfully than average between 2021 and 2023.

Figure 6-6



Source: HMDA Data and RKG Associates, Inc., 2025

In comparison, all other non-White minority/ethnic applicants face more challenges in obtaining mortgages in Plano. Native Hawaiian/Other Pacific Islander applicants were most likely to be denied with a denial rate of 35.0%, followed by applicants with Two or More Races (28.9%), American Indian/Alaska Native (23.5%), Hispanic or Latino (19.6%) and Black applicants (19.3%) (Figure 6-6).

This suggests that impediments to successful mortgage access and, therefore, impediments to far housing choices exist for the non-White minority populations in Plano. The City should collaborate with financial lending institutions and housing organizations that provide financial literacy education and mortgage application assistance to target credit history and credit application completion issues among minority applicants.

D. MORTGAGE DEMAND AND ACCESS INDEX ANALYSIS

RKG Associates prepared a special analysis of housing demand and access that examined how each racial or ethnic group performed on mortgage loan applications within each census tract in Plano between 2021 and 2023. The purpose of the analysis was to identify patterns of performance differences within each racial or ethnic group as compared to how the group performed on average across all census tracts in the city over the two years. “Mortgage Demand and Access Index” is a statistical measure created by RKG Associates to measure and compare the relative success rate of mortgage loan applications for each racial and ethnic group based on: (1) the group’s ability to pay or purchase a home, (2) the proportion of the applicants by racial and ethnic group to the total population of loan applicants, (3) the loan denial rate by racial and ethnic group, and (4) the propensity of each racial and ethnic group to buy or rent within the census tracts in the city based on known housing tenure rates.

1. Home Purchase Loan Application Activity

Among the 13,278 home purchase loan applications with documented race and ethnic information of applicants (excluding records with no racial/ethnic data) in Plano, half (49.1%) of them were submitted by White applicants, followed by Asian applications, with a share of 41.6%. Roughly 7.0% of home purchase loan applications were submitted by Hispanic applicants. Applicants in other racial and ethnic groups constitute between 0.1% and 4.8% of all home purchase loan applicants between 2021 and 2023 (Figure 6-7). Compared to the city’s 2023 racial and ethnic composition (Figure 6-2), that data shows

that residents identifying as Black, Two or More Races, Some Other Race, and Hispanic were underrepresented in home purchase loan applications and homeownership access between 2021 and 2023 in Plano.

Figure 6-7

Home Purchase Loan Application by Race/Ethnicity, 2021 - 2023

Plano City, Texas

	Applicant Race/Ethnicity	Number	Percent
Race			
	White	6,518	49.1%
	Black/African American	634	4.8%
	American Indian/Alaska Native	53	0.4%
	Asian	5,528	41.6%
	Native Hawaiian/Other Pacific Islander	15	0.1%
	Two or More Races	30	0.2%
	Some Other Race	500	3.8%
sum	—	**13,278**	**100.0%**
Ethnicity			
	Hispanic or Latino	928	7.0%

Source: HMDA Data and RKG Associates Inc., 2025

2. Ability-to-Pay Index

The first factor of the Housing Demand and Access Index is the "Ability-to-Pay" Index by race and ethnicity, which is the proportion of a racial/ethnic group's median household income at the city level compared to Plano's citywide median of $108,649. The city-level median household income and all median household income by race/ethnicity figures were obtained from the U.S. Census Bureau American Community Survey (ACS) 2023 estimates.

An applicant's ability to successfully obtain mortgage financing depends on several factors but is mostly dependent on the applicant's ability to pay for mortgage expenses (i.e., principal, interest, taxes, and insurance). Households with higher incomes will often have more options and access to greater housing choices and mortgage loans.

The Ability-to-Pay Indices that are above 1.0 represent higher household incomes than the city median, and those below 1.0 represent income levels lower than the city median. Only the White population, American Indian/Alaska Native, and Asian population had index values equal to or higher than 1.0. There was no median household income data for the Native Hawaiian/Other Pacific Islander population in Plano in 2023, according to ACS (Figure 6-8).

Figure 6-8

Ability-to-Pay Index by Race/Ethnicity, 2023

Plano City, Texas

	Median Household Income	Income to Value	Ability to Pay Index
All Races/Ethnicity	$108,649	4.1	1.0
White	$108,479	4.1	1.0
Black/African American	$80,797	5.5	0.7
American Indian/Alaska Native	$172,500	2.6	1.4
Asian	$137,577	3.2	1.2
Native Hawaiian/Other Pacific Islander	NA	NA	NA
Some Other Race	$71,583	6.2	0.5
Two or More Races	$96,709	4.6	0.9
Hispanic or Latino	$81,499	5.4	0.7

Source: HMDA Data and RKG Associates Inc., 2025

3. Mortgage Demand Index

The "Mortgage Demand Index" is the proportion of the number of home purchase loan applications submitted between 2021 and 2023 by each racial and ethnic group as a percentage of each group's share of the current household population. For example, if the percentage of the Hispanic or Latino household population in Census Tract 1 is 7.2%, and the number of home mortgage applications from this group accounted for 10.0% of the total submitted in this census tract, then the Mortgage Demand Index is 1.4 (10.0% ÷ 7.2% = 1.4) in this census tract for the Hispanic or Latino population. This index value accounts for the fact that many people tend to gravitate to various neighborhoods that they prefer or where other people in their social network, racial, and ethnic groups already live. In some respects, people naturally self-select their neighborhoods based on these and many other factors – real and perceived.

4. Mortgage Success Index

The "Mortgage Success Index" measures the relative net success rate of home purchase loan mortgage originations to mortgage denials by race/ethnicity. For example, if Census Tract 2 has 58 mortgage loan applications either approved or denied and a total of 8 denials, then this results in a net of 50 mortgage loans approved and originated, at a net success rate of 86%. For American Indian/Alaska Native applicants, if there are four mortgage applications either approved or denied and there is no denial, then their net success rate would be 100% in this census tract. Therefore, their Mortgage Success index would be 1.16 (100% ÷ 86% = 1.16).

5. Results of Mortgage Demand and Access Index

Once the three key indices were calculated for each racial and ethnic group in Plano, an overall "Mortgage Demand and Access Index" was calculated. This analysis does not account for access

issues related to rental housing and is not considered a definitive indicator of different populations' ability to access mortgage loans.

To obtain a final score for each group, RKG weighted each index score to reflect its relative importance to each group's ability to obtain mortgage financing for home purchases. The Ability-to-Pay Index received the highest weighting factor at 50% of the final score since it is the strongest determinant of success in pursuing a mortgage loan. Income is also correlated with a household's credit score, which is another important factor leading to a favorable credit decision.

The Net Mortgage Success Index was assigned a weighting factor of 35%, and the Mortgage Demand Index was assigned a weighting factor of 15% so that variations between the demand and success among the various racial and ethnic groups could be identified. Net mortgage success is a function of a lot of factors but is mostly related to a group's ability to successfully obtain a mortgage loan to purchase a home. While some of those factors are related to a group's ability to pay, credit scores, and similar factors, excessive loan denial rates could denote something else. Conversely, a group's success rate at obtaining mortgage financing can only be largely judged by the demand exhibited by each group to live in these neighborhoods. However, if Hispanic households pursue mortgage loans in certain neighborhoods but are denied at rates exceeding their citywide denial rates, this may indicate that barriers exist.

The values shown in Figure 6-9 reflect the average index value citywide by racial/ethnic group. Note that the Native Hawaiian/Other Pacific Islander population has zero-value index scores because there is no citywide median household income data for this racial group, according to the American Community Survey 2023 5-year estimates.

Figure 6-9

Housing Demand and Access Index, City-Wide Average

Plano City, Texas

Racial/Ethnic Groups	Average
Total Racial/Ethnic Groups	**1.0**
White	1.0
Black/African American	0.7
American Indian/Alaska Native	0.9
Asian	1.2
Native Hawaiian/Other Pacific Islander	0.0
Two or More Races	0.5
Some Other Race	1.0
Hispanic or Latino	0.8

Source: HMDA Data and RKG Associates Inc., 2025

Only the White, Asian, and Some Other Race populations have Demand and Access Index scores at or above 1.0. The remaining non-White minority racial and ethnic groups all have Demand and Access Index scores below the citywide average. In particular, the population of Two or More Races has the lowest Demand and Access Index score at 0.5, followed by the Black/African American population with a 0.7 index score. This indicates that these minority racial groups have less success in obtaining mortgage financing for home purchases in Plano, according to the Demand and Access Index. However, again, this index does not measure all the numerous factors that influence a racial/ethnic group's success in securing a home mortgage loan.

E. HIGH-COST LENDING

A subprime mortgage is a type of home loan issued to borrowers with low credit scores (often below 600) who are unqualified for conventional mortgages. Subprime mortgages usually come with much

higher interest rates and down payments than conventional options because the borrowers often are at higher default risks. However, more expensive subprime loans are sometimes issued to some borrowers with high enough household incomes, credit scores, and available down payments to qualify for conventional loans. Historically, this is especially true for minority groups, which usually see higher percentages of subprime borrowers. The decision and practice of subprime lending targeting borrowers' racial or ethnic status constitute mortgage discrimination.

Since 2005, the Housing Mortgage Disclosure Act data has included a new category of information called "rate spared." It represents the difference between the loan interest rate and the prevailing U.S. Treasury standard. Though HMDA does not require lenders to report credit score data of applicants, which can be used to determine which loans are subprime, the "rate spread" data can help identify "high-cost" loans, a strong predictor of subprime lending and possible mortgage discrimination.

A loan is considered a high-cost loan if it meets one of the following criteria:

- A first-lien loan with an interest rate at least three percentage points higher than the prevailing U.S. Treasury standard at the time the loan application was filed. The standard is equal to the current price of comparable-maturity Treasury securities.
- A second-lien loan with an interest rate of at least five percentage points higher than the standard.

The prevalence of high-cost lending varies across borrowers' racial or ethnic groups between 2021 and 2023 in Plano. The average high-cost lending rate for all racial/ethnic groups is 0.5%, calculated by comparing the number of high-cost lending cases to the total amount of originated and approved and not accepted applications. This is a generally low percentage. However, Hispanic borrowers were more likely to experience high-cost lending during the three years compared to other groups, with the highest high-cost lending rate of 1.8%, followed by the Black population (1.0%) (Figure 6-10).

The cumulative high-cost lending rates between 2021 and 2023 were then mapped by census tract. Given that the citywide average is 0.5%, the darker shades indicate census tracts that are more likely than others to experience high-cost lending practices. High-cost lending has occurred most often on the southeast side in Census Tracts 320.14 (2.8%) and 316.66 (2.4%), as well as in Tract 313.33 (2.3%) on the north side. Note that there is also a cluster of census tracts with a higher prevalence of high-cost lending on the southeast side of the city, overlapping with Hispanic-concentrated neighborhoods in Plano. These tracts, along with Census Tract 316.66, also demonstrated lower median household incomes, more exposure to poverty, and a higher prevalence of housing issues, as discussed in Chapter 3 (Figure 6-11).

The data suggests some correlation between high-cost lending and certain minority groups and neighborhoods, especially the Black and Hispanic populations on the southeast side of the city. However, more evidence and data are needed to determine whether the higher occurrence of subprime loans among these populations is intentional targeting. Nonetheless, it is evident that the Black and Hispanic populations, especially those from the southeast side of the city and Census Tract 316.66, face more impediments to mortgage access and housing choices in Plano. The City should take proactive measures to engage with financial lending institutes and service providers assisting these groups to improve applicants' qualifications and prevent race- and ethnicity-targeted high-cost lending practices.

Figure 6-10

Cumulative High Cost Lendings by Race/Ethnicity, 2021 - 2023

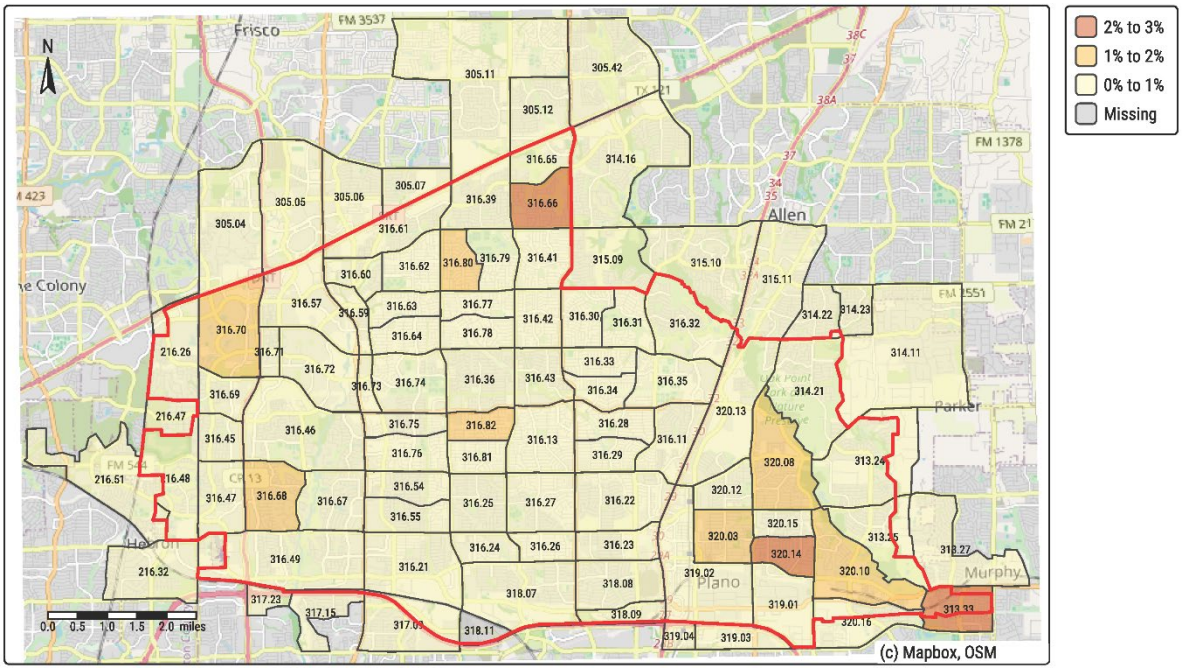
Plano City, Texas

		Total Originated/Approved Not Accepted Applications	No. of High Cost Lendings	High Cost Lending Rate
Race				
	White	11,676	53	0.5%
	Black/African American	967	10	1.0%
	American Indian/Alaska Native	98	0	0.0%
	Asian	6,649	15	0.2%
	Native Hawaiian/Other Pacific Islander	21	0	0.0%
	Two or More Races	36	0	0.0%
	Some Other Race	614	0	0.0%
	Race Not Available	3,962	15	0.4%
sum	—	**24,023**	**93**	—
Total	—	—	—	0.5%
Ethnicity				
	Hispanic or Latino	1,578	28	1.8%

Source: HMDA Data and RKG Associates Inc., 2025

Figure 6-11

Cumulative High Cost Lending Rate, 2021 - 2023
Plano City, Texas Census Tracts



F. REAL ESTATE ADVERTISING AND AFFIRMATIVE MARKETING

RKG Associates also examined Realtor websites to assess if real estate brokers and sales offices are providing information supporting people's rights to fair housing choices in their advertising and marketing practices. This assessment also examined whether potentially discriminatory language was used on real estate listing websites in Plano's home sales and rental markets.

In general, no real estate listing website samples examined for this study contain discriminatory language. On the other hand, the provision of information related to the Fair Housing Act and fair housing choices is inconsistent across different websites. In general, major real estate listing services such as Century 21, Zillow/Trulia, Apartments.com, and Coldwell Banker have specific statements expressing the key principles of the Fair Housing Act and the Equal Opportunity Act.

For example, Century 21 prohibits "discrimination in the sale, rental, and financing of dwellings, and in other housing-related transactions." Also, each Century 21 Real Estate LLC franchised office is contractually required to comply, in all respects, with all laws, rules, and regulations applicable to the real estate industry, including, without limitation, the requirements imposed by the Fair Housing Act. Apartments.com prohibits advertising "any preference, limitation, or discrimination because of race, color, religion, sex, handicap, familial status, or national origin, or intention to make such preference, limitation or discrimination." Zillow/Trulia has provided a detailed article explaining the basics of the Fair Housing Law (https://www.zillow.com/rental-manager/resources/fair-housing-guide/). Coldwell Banker has a dedicated Fair Housing page that lists the laws that protect fair housing rights, the responsibilities of home sellers and real estate professionals, and resources to seek help when the violation of rights occurs.

However, based on RKG's sampling, most of Plano's local real estate agency websites do not have specific languages, statements, or resources related to fair housing. Six local Realtors (HAR.com, Berkshire Hathaway Homeservices, TexasRealEstateSource.com, Knox Realtors, Brownstead Real Estate, and AtProperties.com) have listed the logo of Equal Housing Opportunity at the bottom of their websites but have not provided further details. Two (Houzeo, and DFW Urban Realty) do not have any logo or language related to fair housing. Only three (Ebby Halliday, Allen Properties, and Fathom Realty) have listed both the Equal Housing Opportunity logo and a link to their fair housing statements, and two (Ebby Halliday and Allen Properties) of them also provide a link to HUD's fair housing page.

G. HOUSING MARKET OVERVIEW

Residential sales activities, home value, and rent levels are vital indicators of the overall well-being of a community's housing market, displaying the relations between housing demand and supply. The RKG team obtained the residential sales data from Redfin.com, in addition to the median home value and the median monthly gross rent data from the American Community Survey 2023 5-Year Estimates to provide an overview of Plano's housing market.

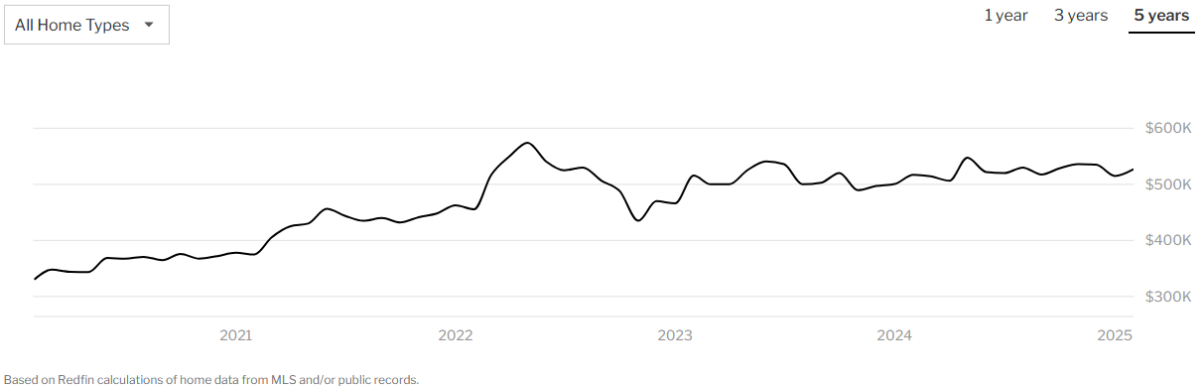
1. Home Value and Sales Trend

According to the data from Redfin.com, Plano's housing market is somewhat competitive, with a Redfin Compete Score of 60 out of 100. This means that "Some homes get multiple offers, but typically take weeks to sell". The average homes sell for around 2% below the listing price and go pending in around

43 days. Popular homes can sell for around the listing price and go pending in around 18 days. According to Redfin, "Compete Score rates how difficult it is to win a home in an area. Using a combination of proprietary Redfin data and data from local multiple listing services (MLS), Compete Score is primarily calculated based on four inputs: number of competing offers, waived contingencies, sale-to-list ratio, and number of days on market."

In addition, Plano's median home sale price in February 2025 was $527,000, which was a 1.9% growth compared to a year ago. Compared to the median sale price of $330,500 in February 2020, the city's median home sale price was up by 59.5% over five years, which is an 11.9% annual growth. On average, homes in Plano sell after 42 days on the market. In addition, 190 homes were sold in February 2025, increasing from 164 a year ago, a 15.9% year-over-year growth. This means that within the city, home purchase interest has pushed up the sale prices of homes, most likely fueled by increasing demand (Figure 6-12).

Figure 6-12: Plano Median Sale Price, Feb. 2020 to Feb. 2025



According to the 2023 American Community Survey (ACS) 5-Year Estimates, the median home value in Plano jumped by 102.3% between 2013 and 2023, an annual growth of 10.2% (Figure 6-13). This corresponds with the upward trend of the median sale prices of homes, as discussed. It also shows that the median home value in Plano has accelerated faster than the growth of median household income between 2013 and 2023. Plano's 2023 draft Strategic Housing Study also pointed out that a wide gap has emerged between existing and new single-family housing stock, with single-family homes becoming nearly out of reach for the average Plano household. The median sales price of all single-family units increased 77% between 2010 and 2023. The median sales price of new units (those built and sold in the same year) over the last decade is 33% greater than existing units.

Figure 6-13

Housing & Income Trends, 2013 - 2023

Plano City, Texas

	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	Change 2013 - 2023 Actual Chg.	% Chg.
Median Gross Rent	$1,087	$1,115	$1,148	$1,196	$1,243	$1,330	$1,418	$1,447	1541	$1,699	$1,792	$705	64.9%
Median Home Value	$217,800	$222,800	$231,600	$248,800	$271,300	$291,300	$320,100	$341,800	358100	$412,500	$440,600	$222,800	102.3%
Median Household Income	$82,484	$82,944	$83,793	$85,085	$88,578	$92,121	$95,602	$96,348	99729	$105,679	$108,649	$26,165	31.7%

Source: ACS 5-Year Estimates, RKG Associates Inc., 2025

The data suggests that people's ability to pay is falling behind the price hikes in homes in the city, resulting in less buying power for homeownership. Therefore, the increasing home prices are and will continue to be a challenge for the lower-income and most vulnerable residents if their incomes and ability to pay for housing are not improved.

Figures 6-14 and 6-15 display the 2023 median home values and the annual percentage changes of median home value between 2018 and 2023 by census tract in Plano. The data was also obtained from the 2023 American Community Survey 5-Year Estimates.

The median values of homes are generally lower in neighborhoods on the east side of the city, where there are higher levels of poverty, lower homeownership rates, and less access to opportunities. In comparison, the highest home values are seen on the west side of the city, especially along the Dallas North Tollway, where business parks and major employers cluster. However, the southeast side of Plano, such as Census Tracts 319.01 and 319.02, has seen rapid home value growth between 2018 and 2023. This is fueled by the rapid population and income growth in the traditional downtown area associated with the recent redevelopment and influx of younger residents.

This data further demonstrates and aligns with the findings from the demographic section in that the most vulnerable existing residents in southeast Plano, which is traditionally more affordable, face increasing risks of displacement and barriers to housing options due to growing redevelopment interest and housing demand in this neighborhood. It suggests that the City should take proactive measures to stabilize and preserve existing affordability in southeast Plano, especially around the traditional downtown area, in addition to preventing displacement and housing instability for existing residents in these areas.

Figure 6-14

Median Home Value, 2023 ACS

Plano City, Texas Census Tracts

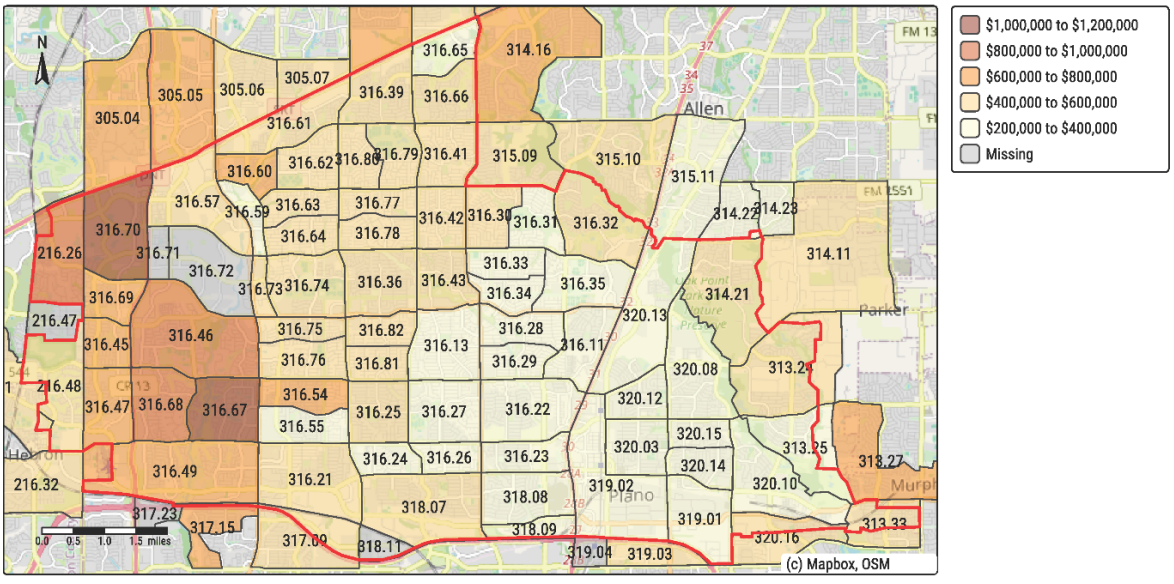
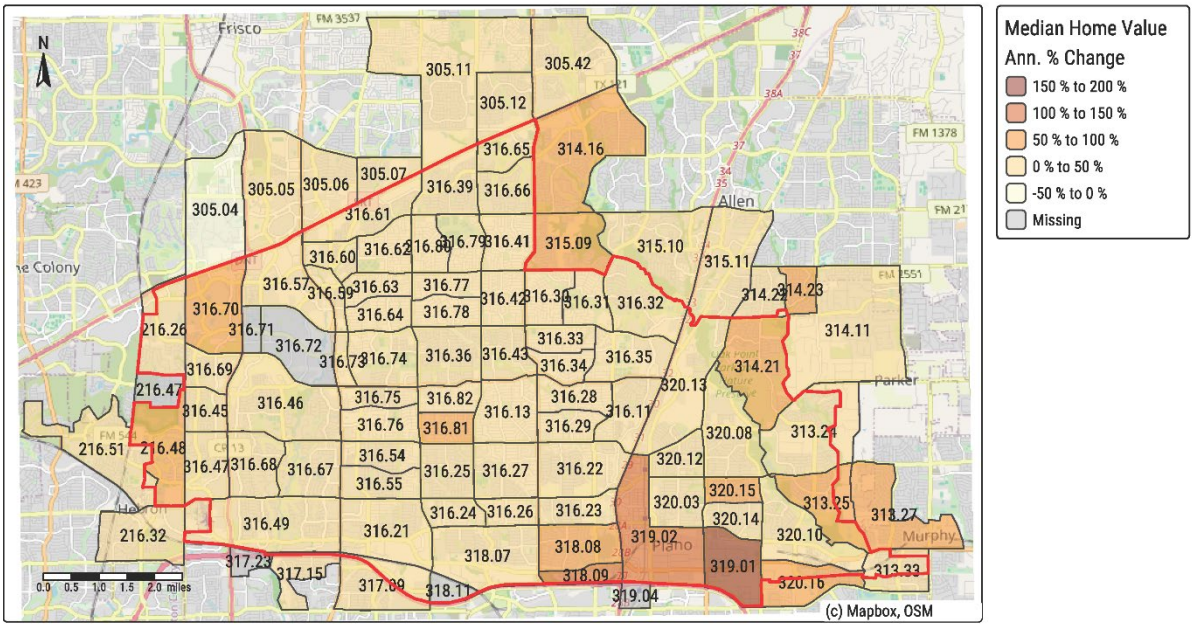


Figure 6-15

Median Home Value Annual Percent Change, 2018 - 2023 ACS
Plano City, Texas Census Tracts



2. Rental Rate Overview

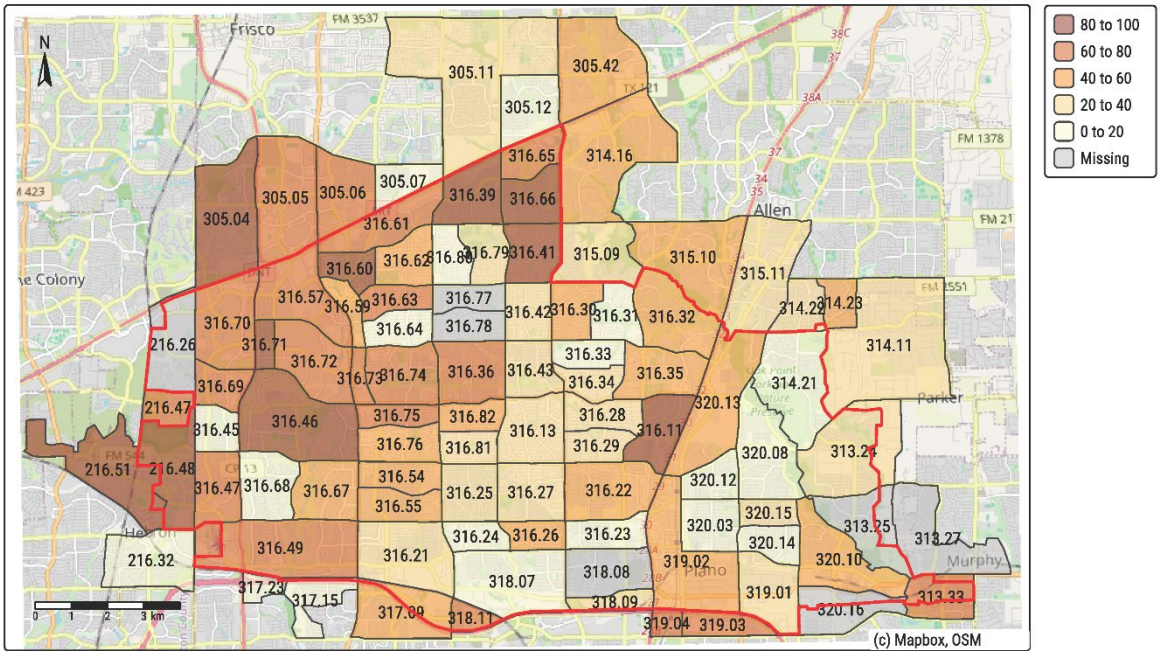
Figure 6-13 shows that the citywide median gross rent in Plano between 2013 and 2023 rose by 64.9%. This is faster than the growth of the median household income in the city during the same decade, which increased by 31.7% during those years. This means that diminishing rental housing affordability is an issue that creates barriers to housing access in Plano, as residents' ability to pay for housing costs is falling behind the rising rent levels in the city.

RKG also adopted a ranking method to show which neighborhoods in and around the city have higher rent rates, considering all bedroom types. All census tracts with available median gross rent data were ranked and received scores based on their median gross rents from low to high under each bedroom type. If the median gross rent for a certain bedroom type is not available in a census tract, then it receives a score of zero. The total score of all bedroom types was then summed for each census tract, which was ranked again based on its total score.

The results were mapped by census tract, with darker shades indicating higher total scores and, therefore, higher median gross rent levels considering all bedroom types. Census tracts on the west and north sides of Plano generally have higher rent rates, though Census Tract 316.11 on the east side also has high rent levels. This means that renters in lower-income neighborhoods do not necessarily have access to the lowest market-rate rents. If these renters do not have access to publicly subsidized units, they are faced with very limited affordable market-rate rental options. This resonates with findings from Chapter 3 in that Plano has limited rental options that are affordable throughout the city, which creates a barrier for renters to access fair housing choices, especially the most vulnerable renters with lower income levels (Figure 6-16).

Figure 6-16

Median Gross Rent Ranking for All Bedroom Types, 2023 ACS
Plano City, Texas Census Tracts



7 IMPEDIMENTS TO FAIR HOUSING CHOICE

This section summarizes the impediments to fair housing choice within the City of Plano, Texas, presented in this analysis, and proposes recommendations to the city to address such impediments.

A. STAKEHOLDER INTERVIEWS

The consultant spoke with several housing- and service-related stakeholders in the City of Plano service area during April 2025. These interviews are intended to understand the current capacity of these organizations versus the existing housing demand and identify impediments to fair housing. All the interviewed organizations serve areas that include the City of Plano. The interviewed organizations and individuals include:

- North Texas Association of Realtist,
- National Association of Hispanic Real Estate Professionals, and
- Plano Housing Authority.

Note that the consultant also reached out to five other organizations and individuals three times during April 2025 for stakeholder interviews. However, the consultant has not heard back from these stakeholders as of the time this report was written in May 2025.

Also, note that the section below is purely a summary and documentation of the interviewees' opinions and perspectives. They are not statements or opinions of RKG, nor necessarily facts. However, even if there are limitations in these interviewees' perspectives, they reflect how some housing service organizations and stakeholders perceive the existing housing issues in the city, pointing to areas that Plano should focus on while planning future housing strategies.

Barriers to Housing

1. Limited Affordable Homeownership Opportunities and Entry-Level Homes, Especially for the Hispanic Population

- The interviews reveal significant challenges regarding housing impediments in the City of Plano. One interviewee emphasized the need for sustainable and affordable homeownership for the Hispanic community. They highlighted the lack of affordable entry-level homes.
- Interviewees suggested that the City should focus on increasing the availability of duplexes and triplexes instead of single-family homes to help increase the supply of attainable entry-level homes.
- Interviewees also pointed out the importance of better advertising city housing programs. This would help residents access information and programs that they would otherwise not know about.

2. Existing Zoning Limits the Development of Attainable Housing Options

- Another barrier identified by the interviews was Plano's current zoning policies, such as dimensional standards and parking requirements, which limit the feasibility of infill development and were seen as significant obstacles to building more attainable housing options. For example, existing minimum lot sizes and setback requirements make building smaller homes, which are usually more affordable due to smaller sizes, financially infeasible for developers. This is because, to efficiently use the buildable area on a piece of land based on the existing minimum lot sizes and setback requirements, developers are essentially encouraged to build larger, more expensive housing to achieve financial feasibility.

3. Insufficient Homeownership Assistance

- Interviewees mentioned that the current downpayment assistance programs in Plano are insufficient due to high home prices, coupled with borrowers usually facing financial barriers such as student loans, insufficient income, and other credit issues, all of which are obstacles to homeownership.
- The interviewees emphasized the role of education in encouraging homeownership and advocated for creating a homeownership system to replace perpetual renting via the Housing Choice Voucher program.

Stakeholder Recommendations

The interviewees provided recommendations that emphasized the need for policy changes at the city level and enhanced community engagement.

1. Citywide Policy Change to Encourage Housing Type Diversity

- One key suggestion is to increase the number of housing typologies allowed in existing neighborhoods (e.g., duplexes and triplexes) rather than continuing to build single-family homes, which are not an efficient use of land according to interviewees.

2. Increase Community Outreach to Better Advertise Available Programs and Resources

- Another recommendation was to expand and better advertise housing programs to help residents access information and obtain grants towards buying their first home or rehabilitating a home they recently purchased.

3. Increase City Financial Incentives and Establish Partnerships to Encourage Attainable Housing Development

- Additional recommendations included incentivizing development through tax breaks for developers building housing options that are affordable, and leveraging the large land ownership of churches and other institutions to establish community land trusts on which attainable housing options can be built.

B. PREVIOUS GOALS AND PROGRESS MADE

Plano's 2020 Impediments to Fair Housing Analysis (AI) identified several goals:

- Increase the supply of affordable housing units,
- Increase the supply of accessible, affordable housing for persons with disabilities,
- Increase access to affordable transportation for low-income households and persons with disabilities,
- Make investments in targeted neighborhoods to increase opportunity,
- Increase access to information and resources on fair and affordable housing, and
- Maintain and improve the quality and management of publicly supported housing.

According to City staff, some progress has been made since the City's 2020 AI. However, it is also important to note that some of the goals identified in the City's 2020 AI have not been addressed especially given recent developments, such as increasing the supply of affordable housing units, maintaining and improving the quality and management of publicly supported housing, and increasing access to affordable transportation for low-income households and persons with disabilities. Recommendations will be further discussed below in the Impediments and Recommendations section. Progress made and status of the goals previously identified by the City's 2020 AI are discussed below.

<u>Access to Affordable Transportation</u>

- Plano has been working with DART to increase GoLink access.
- The Transportation Management Associations is still ongoing and will continue.
- DART provides paratransit service, but the issue has been that paratransit vehicles often arrive late.
- Plano conducted an assessment of senior housing and met with DART, which added routes based on the assessment.
- For the past decade, there have not been any non-governmental organizations that have come forward to partner with the City on a transportation assistance program, while the City does not have the capacity to pursue such a program on its own.
- In addition, in Plano's new Comprehensive Plan (starting October 2025), there will not be a goal for transportation. Instead, the City's new Comprehensive Plan will focus more on educating residents on using existing resources while acknowledging the existence of issues related to affordable transportation access.

<u>Investments in Targeted Neighborhoods</u>

- Plano had a small business program during the COVID-19 pandemic, but it is no longer available. When a need for small business assistance arises, the City usually refers businesses to the Small Business Association or the library for resources.
- Regarding business improvement, small business development, and investment in targeted neighborhoods, the City offers revitalization grants to property owners in need of property improvement at the Four Corners retail area. According to City staff, Plano's retail spaces in general are 96% leased and are not necessarily "distressed." However, it is not a coincidence that the two projects that have and/or are currently utilizing the revitalization grants are in the city's older retail areas located on the east side of Plano, near neighborhoods with higher percentages of low- and moderate-income households.
- According to the City staff, the City's Neighborhood Service Division has never been involved in crime prevention, which will have to be provided by the Police Department.

- The City's Neighborhood Service Division has completed a neighborhood revitalization program and is planning to utilize HUD funding for this purpose in the next five years. As part of this process, the Neighborhood Service Division refined its definition of neighborhood associations by including entities such as crime watch groups and volunteer groups.

The Supply of Accessible, Affordable Housing for Persons with Disabilities

- The City conducted an accessibility overhaul in the past two years, targeting infrastructure (e.g., improving access to buildings and sidewalks, the City's websites, etc.).
- Accessibility modification for low-income homeowners has been categorized as necessary/emergency repair by the City under the City's rehabilitation program for single-family homes.
- The City does assist rental properties under the City's rehabilitation program, though not frequently.
- The City used CDBG funds to redevelop an administration office (a one-time program) into rental housing that complies with the Americans with Disability Act (ADA) accessibility standards.
- The City communicates with private developers regarding compliance with ADA accessibility standards.
- Back in 2019, the City partnered with the Plano Housing Authority on an accessibility modification program that did not rely on HUD funding (a one-time program).

Access to Information and Resources on Fair and Affordable Housing

- The City conducted education and information sessions on fair and affordable housing in 2018. A Fair Housing Symposium also occurred in April 2025.
- The City created a guide in 2024 to help lower-income households better understand the housing rehabilitation program.
- According to City staff, Plano has been trying to communicate to the public that there is a housing affordability issue in the city.

Publicly Supported Housing

- Note that, as discussed in Section 5, the City of Plano and Plano Independent School District (PISD) are currently pursuing legal action against the Plano Housing Authority's use of Public Facility Corporations (PFC) to ensure transparency and accountability in affordable housing projects. According to City staff, the City still has a staff relationship with the Plano Housing Authority, but not a concerted effort to collaborate.
- Plano has a Multifamily Rental Program, which conducts annual rental registration and inspection, including voucher-based properties managed by the Plano Housing Authority.

Supply of Affordable Housing Units

- Plano has a hotel/motel inspection program to inspect the physical conditions of hotels and motels used as an affordable housing option.
- Plano has been funding developers to build, acquire, rehabilitate, and resell using HOME funds. According to City staff, most housing developments in Plano have been infill projects, as less than 1% of the city's land zoned residential is vacant, and less than 4% of any land (regardless of zoning) is vacant in general.
- However, as discussed in Section 5, in May 2025, City staff reported that Plano's City Council discontinued funding for the Downpayment Assistance Program (DPA) and for acquisition, rehab, or resale activities in the 2025–2029 Consolidated Plan. However, the City may continue using the remaining $150,000 in previously approved DPA funds, and current acquisition, rehab, and resale projects may proceed, though no new ones will be initiated. These changes pose a significant barrier

to fair housing in Plano. If the newly elected City Council (as of May 2025) approves a substantial amendment, these activities could be reinstated.

C. IMPEDIMENTS AND RECOMMENDATIONS

1. Cluster of Publicly Supported Housing in Minority- and Hispanic-Concentrated Areas with Lower Incomes and Limited Access to Resources and Opportunities, Coupled with Risk of Gentrification

Though Plano does not have Racially/Ethnically Concentrated Areas of Poverty (R/ECAPs) in 2023 according to HUD's definition, census tracts on the east side of Plano overlapping with Minority- and Hispanic-concentrated areas have the highest poverty rates, especially Census Tracts 317.09, 319.01, 319.02, 316.35, and 316.24. In addition, these areas in east Plano, especially along U.S. Route 75, where the rental market is relatively more attainable, are more challenged with limited access to resources and opportunities according to the findings from Section 3, as they also see a higher prevalence of housing condition issues, lower household incomes, lower levels of labor market engagement and school proficiency, as well as a cluster of the Hispanic population. These areas generally overlap with the designated Low to Moderate Income block groups in Plano. In addition, publicly supported rental housing options are mostly limited to these neighborhoods, coupled with scarce attainable rental options in other parts of the city, creating barriers for residents from lower-income and Minority-/Hispanic-concentrated areas to access fair housing options and resources in other neighborhoods throughout Plano.

Fair Housing Action Items

Short-Term Actions (1 to 2 Years)

- Conduct a spatial audit to identify gaps in community resources in East Plano, such as quality schools, affordable childcare, fresh grocery access, transit, etc.
- Launch a multi-lingual community outreach and engagement initiative to understand residents' needs in East Plano and Southeast Plano.
- Launch a multi-lingual educational campaign to help residents better utilize the existing DART transit services, with a focus on neighborhoods on the eastern and southeastern sides of Plano.
- Develop an anti-displacement and preservation strategy in collaboration with housing-related organizations and service providers in the area, focused on neighborhoods at higher risk of gentrification and involuntary displacement, such as the southeastern side of Plano.

Mid-to-Long-Term Actions (3 to 5 Years)

- Invest in economic development initiatives in East Plano, such as increasing grocery stores, childcare, job centers, job training, entrepreneurship assistance, and recreational facilities.
- Incentivize development of attainable housing in high-opportunity and amenity-rich areas through strategies such as tax abatements or density bonuses.
- Expand workforce and price-targeted housing programs outside minority- and Hispanic-concentrated areas.
- Monitor demographic changes and displacement risk annually to adapt the City's anti-displacement efforts.

2. Limited Attainable Housing Options throughout Plano, Coupled with Restrictive Zoning and Community Resistance

As discussed in Section 3 and Section 5 and emphasized by stakeholder interviews, soaring housing prices, limited affordable rental options, and a lack of entry-level homes for the minority and Hispanic populations to enter homeownership, are coupled with "Not In My Backyard" (NIMBY) attitudes of residents from some higher-income and more established neighborhoods. In addition, Plano's existing zoning ordinance disincentivizes diverse housing types and densities, essentially creating barriers to building more affordable market-rate housing options, both for-sale homes and rental units. Significant opposition also exists to the creation of multifamily housing, even though there is considerable need. All these constitute a significant impediment to fair housing choices in Plano.

Fair Housing Action Items

Short-Term Actions (1 to 2 Years)

- Launch a citywide multi-lingual public education campaign about the need for and benefits of attainable and mixed-income housing.
- Establish a Housing Advisory Committee with community stakeholders to advise on zoning and housing reform.
- Consider a zoning ordinance audit and update focusing on increasing housing diversity and affordability:
    - Upzoning existing residential districts where appropriate,
    - Expanding mixed-use zoning,
    - Expanding Accessory Dwelling Units (ADUs),
    - Providing incentives for attainable housing units (e.g., tax breaks, grants, or density bonuses),
    - Reducing minimum lot sizes,
    - Allowing flexibility in zoning regulations, such as dimensional standards, especially for income-controlled and price-targeted housing development, and
    - Promoting Transit-Oriented Development (TOD).

Mid-to-Long-Term Actions (3 to 5 Years)

- Implement zoning reforms to allow for higher density and mixed-use development, including Transit-Oriented Development.
- Establish policy and financial incentive programs for developers to include affordable/attainable units in new developments.
- Regularly review and update zoning codes every three to five years to ensure alignment with Plano's evolving housing needs and fair housing goals.

3. Risk of Reduced Public Transit Options and Decline in Access to Fair Housing Choices for the Lowest-Income Residents

DART offers several discounts to make transportation more affordable for eligible riders. DART provides discounts on fares for veterans, seniors (65+), persons with disabilities, youth (ages 5-14), high school students, and college students, in addition to curb-to-curb transportation for people with disabilities who are unable to use DART's bus or rail services. A reduction in DART services can significantly impact Plano residents and workers who utilize the services, without feasible, attainable, and convenient long-term

transportation alternatives, especially for the most vulnerable populations with disabilities and low and moderate incomes who depend on the current DART services to access jobs and resources.

Fair Housing Action Items

Short-Term Actions (1 to 2 Years)

- Ensure to include the aspect of public transit in the community outreach and engagement initiative in East Plano and Southeast Plano when surveying community needs and resource gaps.
- Ensure to focus on neighborhoods on the eastern and southeastern sides of Plano during the multi-lingual educational campaign to help residents better utilize the existing DART transit services.

Mid-to-Long-Term Actions (3 to 5 Years)

- Consider alternatives to help serve residents when the transit demand cannot be met by DART's existing services.

4. Limited Dedicated Local Funding and Insufficient/Loss of Funding for Attainable Housing Development and Homeownership Assistance

Though housing rehabilitation activities are emphasized in Plano's CDBG and HOME allocations, which is positive, allocations for constructing and developing attainable housing options and homeownership assistance are limited. Findings from stakeholder interviews further support this point, with interviewees pointing out that the current homeownership assistance program is insufficient for potential homeownership due to high housing costs, and that more incentives are needed to encourage the development of new and diverse housing options that are attainable. The City noted that its current homeownership assistance program is underutilized, which is a concern for the City. However, anecdotal evidence suggests that this is due to the current program not meeting potential applicants' needs, instead of a lack of demand.

As discussed in Section 5, note that as of May 2025, City staff shared that Plano's City Council has decided to discontinue the Downpayment Assistance Program (DPA) and funding for acquisition, rehabilitation, or resale activities. These programs are not included in the approved 2025–2029 Consolidated Plan Priorities and Goals. However, the Council authorized the continued use of the remaining $150,000 in previously approved DPA funds. Existing acquisition, rehab, and resale projects may proceed, but no new initiatives of this kind will be undertaken. These decisions are expected to create impediments to fair housing choices in Plano. That said, if the newly elected City Council (as of early May 2025) chooses to approve a substantial amendment, these discontinued activities could be reinstated.

Fair Housing Action Items

Short-Term Actions (1 to 2 Years)

- Reinstate the Downpayment Assistance Program and funding for acquisition, rehabilitation, and resale activities.
- Update the homebuyer assistance program and improve fund utilization by loosening restrictions and eligibility requirements to reflect Plano's current housing market.
- Conduct stakeholder engagement to explore additional local housing finance tools (e.g., bonds, trust funds).

Mid-to-Long-Term Actions (3 to 5 Years)

- Expand the local funding allocation and capacity for housing development and construction activities. For example:
    - Fostering additional partnerships with for-profit and non-profit mixed-income and attainable housing developers.
    - Establishing a local Housing Trust Fund dedicated to preservation, new development, and homeownership.
    - Issuing bonds to leverage private investment.
- Monitor outcomes of funded projects and adjust investment strategies accordingly.

5. Loss of the Fair Housing Center, Coupled with a Lack of Funding for Fair Housing

Plano was served by the North Texas Fair Housing Center, which provides housing counseling, investigates housing discrimination complaints, offers financial assistance, and conducts outreach and educational programs. However, RKG was informed by the City that the North Texas Fair Housing Center has been closed as of April 25, 2025. The lack of an active fair housing center serving the city in fair housing counseling, investigation, and education constitutes an impediment to fair housing for Plano. In addition, fair housing complaints doubled between 2023 (9 complaints) and 2024 (18 complaints) in Plano, based on data obtained from the U.S. Department of Housing and Urban Development (HUD), further highlighting the need for a new dedicated fair housing center to reduce housing discrimination in the city. Further, Plano currently has no CDBG or HOME allocations for activities or services related to fair housing.

Fair Housing Action Items

Short-Term Actions (1 to 2 Years)

- Expand the City's existing housing counseling services provided by the Housing Counselor, and allocate CDBG or local funds to additional fair housing education and enforcement activities in multiple languages, such as Spanish, with a focus on the renter population.
- Integrate multi-lingual fair housing education into Plano's existing housing and rental assistance programs.
- Establish partnerships with local community organizations and faith-based organizations that local residents trust for fair housing awareness outreach, especially those serving minority- and Hispanic-concentrated neighborhoods.

Mid-to-Long-Term Actions (3 to 5 Years)

- Contract a HUD-certified fair housing organization to provide comprehensive and multi-lingual services, especially for renters, such as complaint investigation, mediation, legal support, and training.
- Utilize dedicated local funding sources for additional fair housing funding, such as the local housing trust fund.
- Track fair housing complaint trends and evaluate the effectiveness of the fair housing services annually.

6. Racial/Ethnic Disparity in Homeownership Access

As discussed in Section 6, racial and ethnic disparity exists for successful mortgage access in Plano, especially for home purchase loans and homeownership opportunities. Residents identifying as Black, Two or More Races, Some Other Race, and Hispanic, especially those from the southeast side of the city, were underrepresented in mortgage applications and homeownership access and faced more high-cost lending between 2021 and 2023 in the city.

Fair Housing Action Items

Short-Term Actions (1 to 2 Years)

- Update the City's Downpayment Assistance Program to prioritize and provide additional benefits for historically underserved communities, especially those in the eastern and southeastern sides of Plano.
- Require HUD-approved homebuyer education and financial literacy as part of the City's Downpayment Assistance Program eligibility, especially related to credit history and credit application completion issues among minority applicants.

Mid-to-Long-Term Actions (3 to 5 Years)

- Partner with financial institutions and HUD-certified counseling agencies to expand residents' access to credit and lending education.
- Create a financial empowerment program through collaboration to assist with credit repair, loan readiness, and wealth-building.

CITY COUNCIL AGENDA MEMO

MEETING DATE: 7/28/2025
DEPARTMENT: Community Services
DIRECTOR: Curtis Howard, Director of Neighborhood Services
AGENDA ITEM: City of Plano Housing Study
RECOMMENDED ACTION: Items for Individual Consideration

ITEM SUMMARY

Discussion and feedback on the City of Plano Housing Study. **Presented and discussed.**

PREVIOUS ACTION/PRESENTATION

In May 2023, the City of Plano engaged RKG Associates to analyze the City's current status of housing and conduct a jobs-housing analysis for the DFW region. RKG will present the results of the Housing Study and discuss recommendations provided in the study.

BACKGROUND

FINANCIAL SUMMARY/STRATEGIC GOALS

This item has no financial impact.

Discussion and feedback on the City of Plan Housing Study relates to the City's Strategic Plan Critical Success Factor of Excellent, Innovative, and Accountable City Government.

ATTACHMENTS:

Description	Upload Date	Type
Memo	7/21/2025	Memo
Housing Study	7/16/2025	Attachment

Plano City of Excellence | Memorandum

Date: July 16, 2025

To: Mark Israelson, City Manager

From: Curtis Howard, Director of Neighborhood Services

Subject: City of Plano Housing Study

Background:

The City Council approved a contract with RKG Associates on May 22, 2023, for development of a Strategic Housing Plan. The project was approved with four (4) phases:

- Review of City Data, including stakeholder meetings and focus groups;
- Development of a Housing Needs Assessment;
- Current Initiatives/Tools and Gap Analysis; and
- Housing Action Plan.

In December 2023, the scope of the project was expanded to include a broader focus on the jobs-housing balance to better understand the context of job creation and housing development within the greater Dallas Metroplex region. With the expanded scope, the focus shifted to conducting an in-depth housing study that analyzes the City of Plano's current state of housing in consideration of regional housing concerns.

The Housing Study projects future housing needs in light of future job growth, while acknowledging existing City of Plano Housing initiatives. Additionally, it provides recommendations to address housing concerns highlighted in the analysis.

Next Steps:

The Housing Study will replace the 2018 Housing Trends Analysis previously conducted and serve as guidance for future housing plans and programs.

CC: Sam Greif, Deputy City Manager
Shanette Eaden, Housing and Community Services Manager

June 2025

City of Plano, Texas
Housing Study

Prepared by:

RKG ASSOCIATES INC

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ACKNOWLEDGEMENTS

City of Plano Housing Study

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The Mayor, City Council, City of Plano Administration, Neighborhood Services Department, Planning Department, and Economic Development Department for your leadership and feedback throughout the study.

Each of the interviewees and focus group participants took time to speak with us and discuss the housing challenges and opportunities facing the City of Plano.

RKG ASSOCIATES INC

CITY OF PLANO HOUSING STUDY

STUDY STUCTURE

This section of the study presents an overall introduction to the project, its purpose, and role in helping analyze and understand the housing market in the City of Plano, Collin County, and the Dallas Metropolitan Statistical Area (MSA) Region.

Introduction

Across the City of Plano, and nationally, home prices have risen over the last decade. The recovery from the Great Recession (2008) and the Covid-19 pandemic has led to a general uptick in homebuying and renting. In many markets, supply has not kept pace with demand, which is only expected to increase over time. Home values and rents have risen at a faster rate than wages in many communities, leaving families and individuals priced out of the housing market.

Housing affordability and price security are critical components for creating places where residents can live comfortably without feeling stretched financially. As housing prices and rents rise alongside most other monthly expenses, households are having a tough time adjusting to changes in the cost of living. This creates a situation where households become cost burdened and end up spending more than the recommended 30% of their monthly income on housing-related costs. For cost burdened households, this can create a ripple effect where other monthly expenses are scaled back or cut out completely. Food, healthcare and wellness, transportation, and childcare are some basic household needs that can go unmet in the face of rising housing costs.

Understanding the economic landscape including industry composition and wages can help policymakers identify needs and direct the requisite resources towards priority areas. Across the City of Plano, economic opportunity varies as do incomes, but a central commonality is that housing is a fundamental need which also defines a community – a collection of households living in an area. Ensuring that housing is available and affordable to all income levels is critical for growing and sustaining a community.

Project Purpose

The goal of the City of Plano's Housing Study is to analyze, identify, and prioritize needs and gaps in the rental and for-sale housing market. This study, convened by the City of Plano, aims to paint a picture of the housing landscape for both the city and the Region through rigorous quantitative and qualitative data analysis and synthesis. The results will help decision makers adjust, add, or reconfigure existing programs and strategies to match the needs of current and prospective residents.

Role of Study

The City of Plano's Housing Study is a compilation of city and regional analyses relating to demographics, socioeconomics, and housing. It identifies data points and highlights key findings.

The purpose of the document is to allow policymakers at the local and regional level to understand the historical, current, and future challenges to housing across the City of Plano. The quantification of issues, especially those related to housing supply and demand, are important for imparting regional change. Please note that the terms "affordable," "attainable," and "workforce" housing are used interchangeably throughout the document to generally describe housing that is priced to households with average or below average incomes.

The study utilizes knowledge gained from extensive data analysis to examine the challenges facing the housing market. The study identifies housing barriers and gaps and has a housing strategy section that groups strategies by topic which address identified issues in the housing market.

CITY OF PLANO HOUSING STUDY

PLANS DEVELOPMENT PROCESS

This section outlines the process and methodology undertaken to complete the City of Plano Housing Study. Information outlined in this section includes data gathering techniques and finding, general outcomes, and a description of the public participation process.

Study Methodology

To undertake the City of Plano Housing Study, a variety of methods and data sources were utilized to understand and analyze the existing demographic and housing needs, as well to project future housing needs. The methodology included both quantitative and qualitative research.

Data Gathering Techniques and Finding

Data was generally collected and used in a manner that allows for replication of the analysis. RKG mostly utilized public data sources to conduct the housing analysis. The key data sources used throughout the analysis were the American Community Survey, U.S. Census, OnTheMap, National Historic Geographic Information System, U.S. Department of Housing and Urban Development, Plano and Collin County Homelessness Data, Federal Reserve Bank of St. Louis, Collin County Assessment Database, Multiple Listing Service, and Zillow. The housing study heavily relied on these public data sources to investigate Plano's demographics, socioeconomics, and housing supply and demand.

As part of the economic analysis, proprietary data was obtained from Lightcast. This data was used to understand the occupations and wages found in Plano and compare it to public data related to housing prices for an affordability analysis.

General Outcomes

The Plano Housing Study resulted in a rigorous and highly defensible and replicable analysis of the city's housing needs and gaps. An outcome of the analysis was the creation of specific strategies and recommendations to address identified housing needs. Additionally, a step-by-step action matrix was created, along with a timeline and funding requirements to help policy makers actualize the recommendations.

CITY OF PLANO HOUSING STUDY

PRIOR PLANS AND KEY FINDINGS

Previous plans and market studies addressing housing issues have been completed in Plano over the last decade. This section of the study provides an overview of key findings from three prior studies that include:

- Plano 2021 Comprehensive Plano
- Housing Value Retention Analysis,
- Downtown Plano: Vision & Strategy Update, July 2019 Report

Housing Plano Comprehensive Plan

The Plano 2021 Comprehensive Plan is a detailed study that provides a framework to guide the city's development over the next two to three decades. It builds upon previous planning efforts, addressing key issues such as land use, transportation, housing, economic development, and sustainability and provides specific policies and action steps. These policies are aimed at ensuring balanced growth, enhancing quality of life, and maintaining economic resilience while adapting to the city's status as a mature, largely developed urban area.

The plan emphasizes redevelopment and growth management by promoting sustainable urban planning, improving transportation infrastructure, and revitalizing aging retail centers and neighborhoods. Housing diversity is a key focus, encouraging a mix of housing types to accommodate changing demographics, including younger professionals, and aging residents. Transportation strategies include expanding bike lanes, improving public transit, and implementing smart traffic management to enhance mobility and reduce congestion. Additionally, the plan incorporates environmental policies, such as water conservation, waste minimization, and stormwater management, to support long-term sustainability.

A major feature of the plan is the Future Land Use Map, which categorizes different areas of the city based on their development potential, zoning requirements, and environmental impact. The plan also emphasizes community engagement, ensuring that local residents and businesses have a voice in shaping the city's future. By integrating smart growth strategies, economic diversification, and sustainability initiatives, the plan hopes to help Plano maintain its reputation as a leading city for business, education, and quality of life.

Housing Value Retention Analysis

The Housing Value Retention Analysis examines the factors affecting Plano's housing market and provides strategies to maintain property values and neighborhood stability. With less than 1% of land available for new residential development, the focus has shifted to revitalizing aging housing stock built between 1970 and 2000. The study highlights concerns such as neighborhood decline, aging infrastructure, and shifts in demographics, which could negatively impact property values if not proactively managed. A key takeaway is that in some neighborhoods home values declined

between 2004 and 2011, which required strategic reinvestment to ensure long-term market competitiveness.

The analysis identifies several challenges, including a lack of housing diversity, deteriorating neighborhood entryways, declining retail centers, and the impact of rental properties on property values. Many of Plano's older neighborhoods feature aging retail centers with high vacancy rates and aging apartment complexes that contribute to neighborhood decline. To counter these challenges, the study suggests implementing rental property inspection programs, incentivizing homeownership, and redeveloping older shopping centers into mixed-use developments that integrate housing and retail.

The study also recommends leveraging data-driven neighborhood monitoring tools to track changes in property values, infrastructure conditions, and crime rates. Strengthening community outreach programs, such as home improvement assistance and neighborhood engagement initiatives, can help maintain property values and encourage reinvestment. Additionally, the report suggests that corporate partnerships can be used to incentivize employees to purchase homes in Plano, fostering local economic stability. By adopting proactive reinvestment strategies, the city can preserve neighborhood quality, sustain a strong tax base, and enhance overall livability for its residents.

Downtown Plano Vision & Strategy Update, July 2019

The Downtown Plano Vision & Strategy Update plan outlines a comprehensive vision for transforming the area into a vibrant urban center. This transformation began with the opening of the DART light rail station in 2002, which sparked renewed interest and investment. The plan emphasizes creating a lively environment with shopping, restaurants, entertainment, and nightlife, making Downtown Plano a regional hub of activity.

Key projects have been instrumental in this revitalization. The designation of the 12th Street Cotton Belt/Red Line Station and the purchase of land for commuter and business parking are significant milestones. The 15th Street Gateway project improved streetscaping and utilities, while an arts plan established Downtown Plano as an arts district, promoting various venues for creating, displaying, and performing arts. The Neighborhood Empowerment Zone and Public Improvement District provided incentives for development, and the Tax Increment Financing Districts supported economic reinvestment. Infrastructure improvements, such as enhancements to the U.S. 75/15th Street underpass and the reconstruction of 14th Street, have further improved connectivity and the pedestrian experience.

The City of Plano has implemented various incentives to encourage downtown development, including Tax Increment Financing, Chapter 380 Agreements, and Historic Preservation Tax Exemptions. These efforts were aimed to redefine Plano's future, emphasizing redevelopment and mixed-use urban development to improve quality of life and community sense. The vision for Downtown Plano includes expanding transit-oriented development, enhancing streetscapes, and creating pedestrian-friendly environments to further integrate and unify the area.

CITY OF PLANO HOUSING STUDY

DEMOGRAPHIC ASSESSMENT

This section of the study explores key data measures such as changes in population and population by age, changes in household composition, shifts in education levels, and a snapshot of populations with specialized needs. These data points are used to evaluate the housing needs of today's residents and those who may choose to locate here in the future. The heart of this analysis is based on empirical data coupled with knowledge gained from stakeholder interviews.

Key Findings

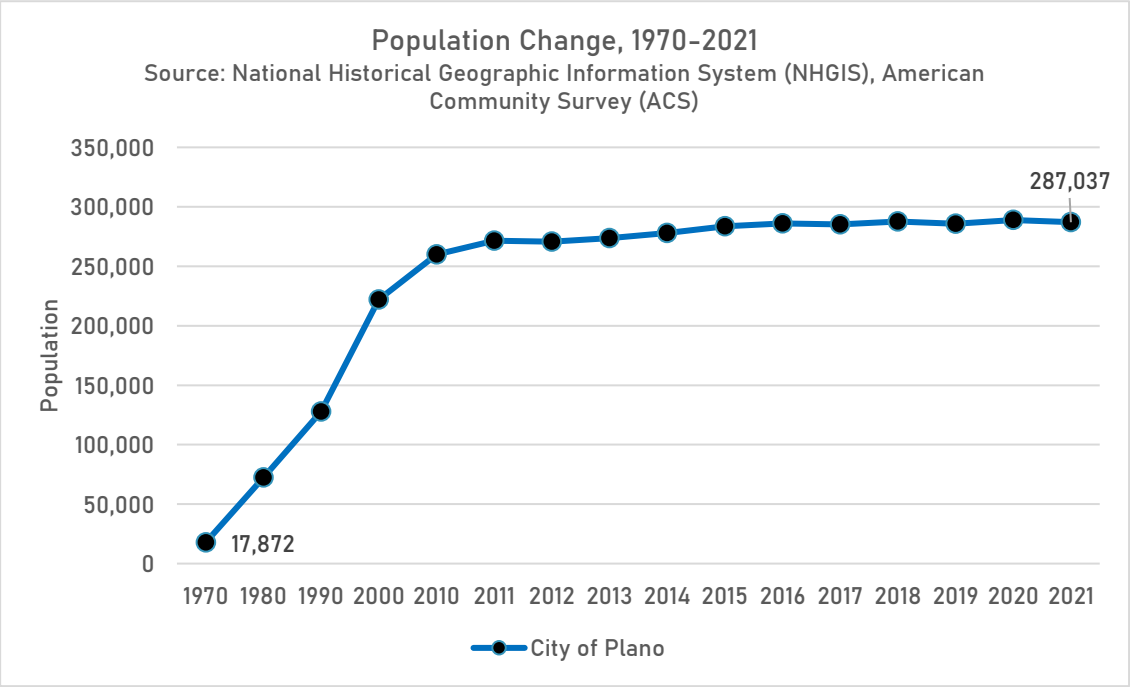
The following are key findings based on the demographic analysis conducted in this report:

- The City of Plano and Collin County are increasingly becoming more diverse, both in terms of residents and labor force.
    - There is a need to expand housing diversity to accommodate various household types.
    - The diversity found in the City of Plano across the education spectrum reflects different incomes and spending power.
    - Emerging smaller household sizes provides an opportunity for innovative housing typologies.
- The growing aging population is a mid-term and long-term consideration.
    - Baby Boomers are steadily entering retirement/semi-retirement but tend to want to age-in-place. Currently there is a lack of this type of age-appropriate housing in the city.
    - Rising housing costs affect the city's ability to attract new members of the workforce.
    - Housing diversity will continue to be an issue for seniors and new workers entering the market.
- City's approach to growth will be critical to long-term sustainability.
    - Embracing live-work-play market preferences can help address worker and retiree needs while also satisfying the emerging labor force's housing preferences.
    - Embracing higher density housing offers an opportunity to introduce price diversity within the market.
    - Increasing housing also creates benefits for existing retail/service businesses.

Population

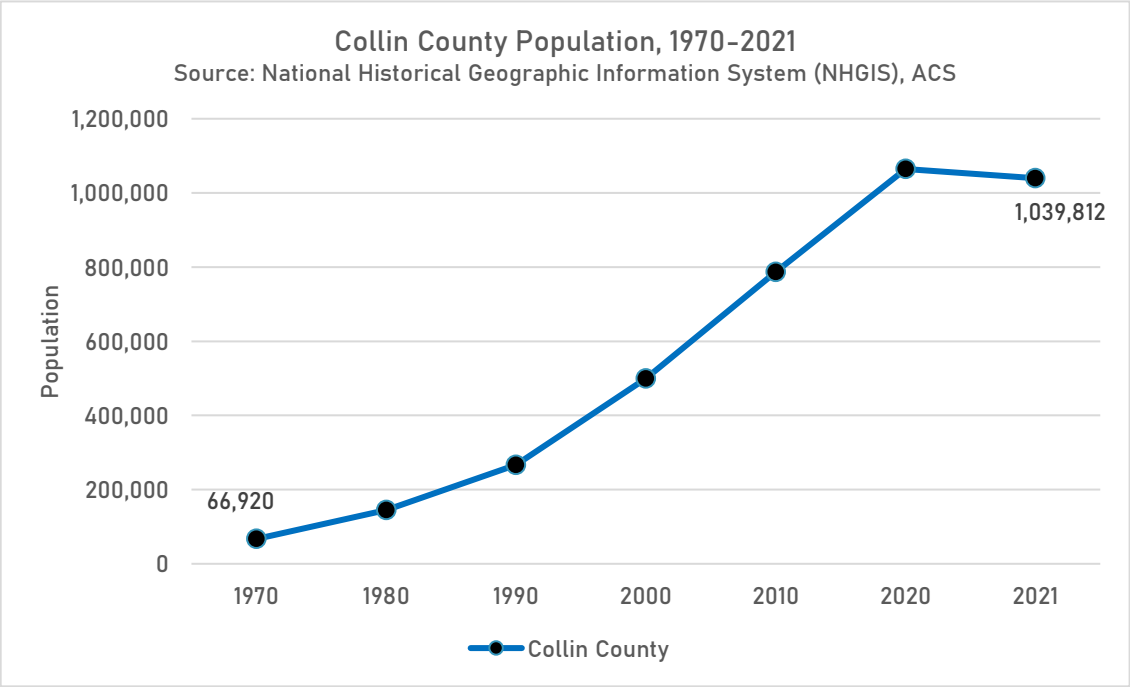
Between 1970 and 2010, the population of Plano grew by 1,354%, rising from 17,872 to 259,841. Over the previous decade (2010-2020), the City of Plano's population increased by about 11% (29,029) and was driven in part by individuals looking for a great place to live and work. As of 2021, the population of Plano was 287,037. While the rate of population growth in Plano is not as rapid as it was in previous decades, Plano is still a growing community but just at a slower rate, as there is limited developable land available.

Figure 1: Population Change



Between 1970 and 2010, Collin County grew by an extraordinary 1,076%, with Plano, Frisco, and McKinney absorbing much of the population growth. The growth at the time coincided with the national trend of suburbanization, while also being influenced by new economic opportunities in sectors such as Professional Services, Manufacturing, Healthcare, and Education. During that period, Collin County experienced a large increase in jobs. To accommodate this growth in jobs and associated population, new housing units were created across Collin County, mostly in the form of single-family housing. Today, the population growth of Collin County remains strong as between 2010 and 2021 the population grew by 32%.

Figure 2: Regional Population Change



Population by Age

Population by age is one way to look at the demographic makeup of a community through the balance and growth of different age cohorts and life cycles. Like both Collin County and the Dallas Metropolitan Region, seniors are driving population growth in the City of Plano. While the overall population of Plano grew by 1% (3,093 individuals), persons over 65 years-old grew by 15% (4,959 individuals). The senior growth rate in City of Plano was slower than both Collin County (32%) and the Dallas MSA (19%). The growth in the senior population regionally will require communities to pay particular attention to building age-appropriate housing for individuals, especially since the 55-64 years-old age group is also growing and will soon become seniors.

Table 1: City of Plano Population by Age

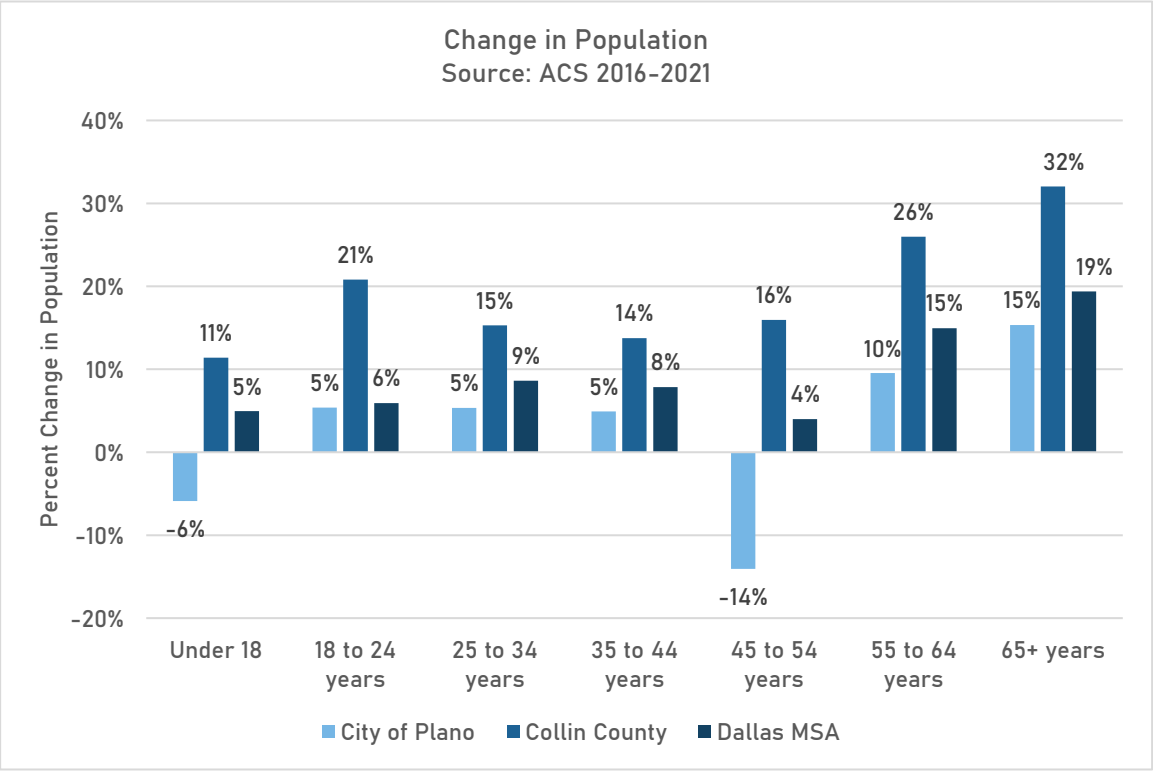
Age	2016	2021	Change	Percent Change
Under 18 years old	67,331	63,364	-3,967	-6%
18 to 24 years	22,126	23,317	1,191	5%
25 to 34 years	36,371	38,316	1,945	5%
35 to 44 years	41,030	43,055	2,025	5%
45 to 54 years	45,245	38,882	-6,363	-14%
55 to 64 years	34,656	37,959	3,303	10%
65+ years	32,329	37,288	4,959	15%
Total	279,088	282,181	3,093	1%

Source: ACS 2016, 2021

Unlike Collin County and the Region, the City of Plano saw a decline in residents aged 45 to 54 years old. This age group is more likely to have children who are of college age or matriculating out of public schools and therefore may not need to be in Plano anymore given the high school tax rates. These individuals may also be looking to downsize as they are nearing retirement age.

Plano has also experienced a 5% decline in school age population, which contrasts sharply with Collin County (+11%) and the Region (+5) where the school age population is growing. In conversation with city officials, school enrollments are down particularly for elementary school. The decline in school enrollment can be related to the overall high cost of housing in the city as well as households being delayed or having fewer children because of the general high cost of living.

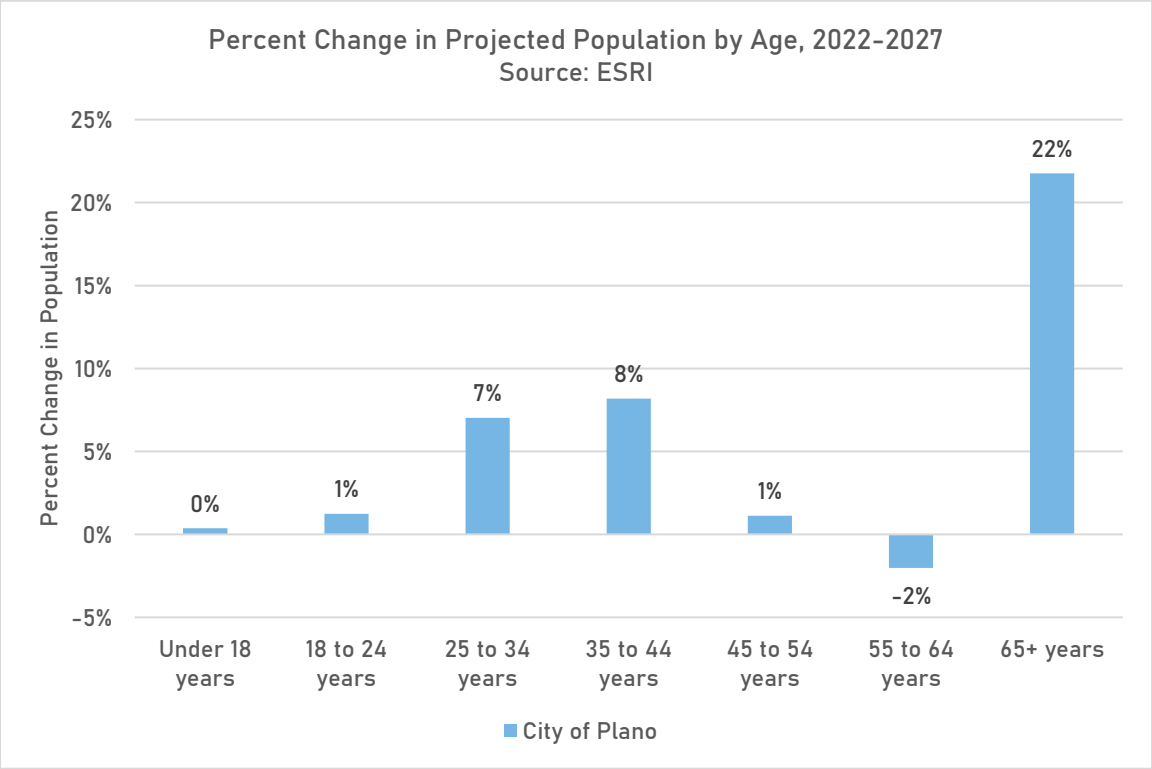
Figure 3: Plano Population by Age



Population projections indicate seniors (65 years and older) are expected to continue to lead population growth by age cohort through 2027. The growth in the senior population will have an impact on the housing supply as many seniors may like to age in place so long as adequate housing supply is available which meets their needs. If seniors are unable to age in place, the result would be a lack of housing turnover and a tightening of the available for-sale and rental supply.

Additionally, the 25- to 34-year old group is expected to grow by 7%, which has the potential to increase demand for rental units, as this group tends to be in the beginning of their careers or finishing professional or graduate degrees. These individuals may be more interested in downtown living, and access to public transportation and amenities.

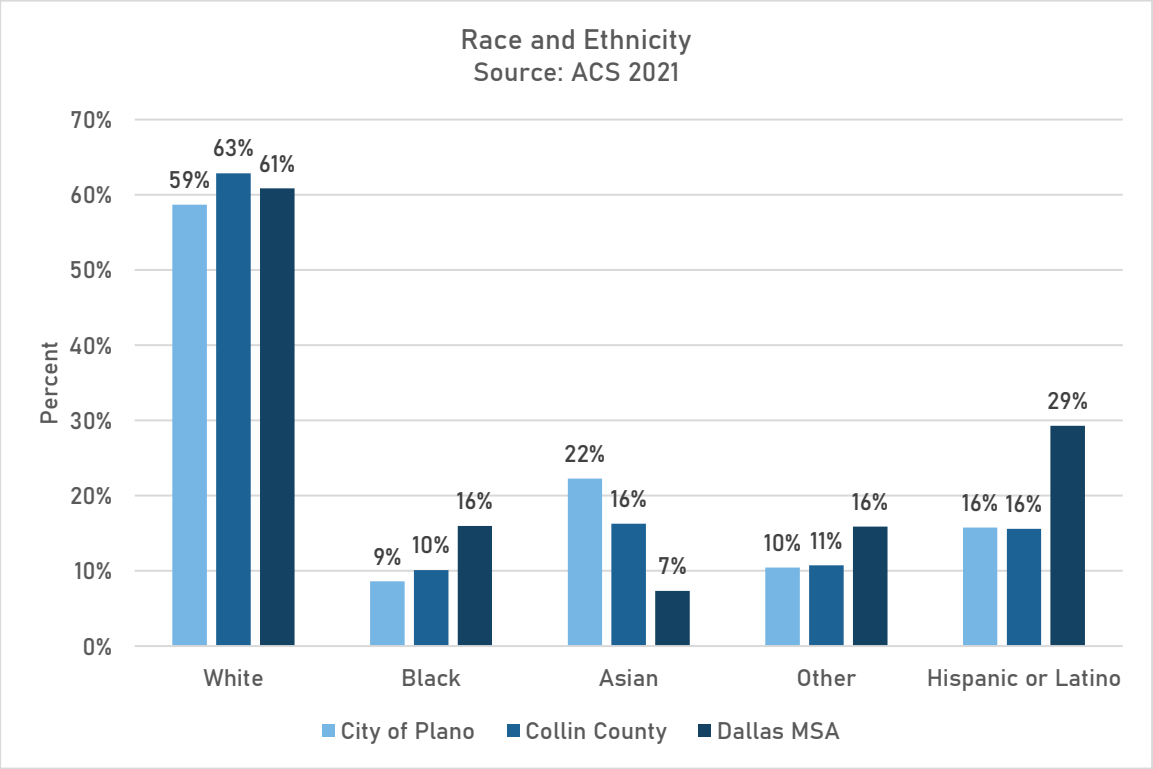
Figure 4: Projected Change in Population



Race and Ethnicity

The City of Plano's resident population is diverse both racially and ethnically. As of 2021, 59% (165,606 individuals) of Plano residents identified as White while 9% (24,292 individuals) identified as Black or African American compared to 10% for Collin County and 16% for the Region. Asian residents comprise about 22% (62,879 individuals) of the city's population compared to 16% across Collin County and 7% across the Region. Hispanic/Latino residents account for 16% (44,480 individuals) of all individuals in Plano, compared to 16% for Collin County and 29% for the Region. The diversity found in Plano is substantial, and results in specific housing needs for the differing communities, particularly among those in the Asian and Latino community.

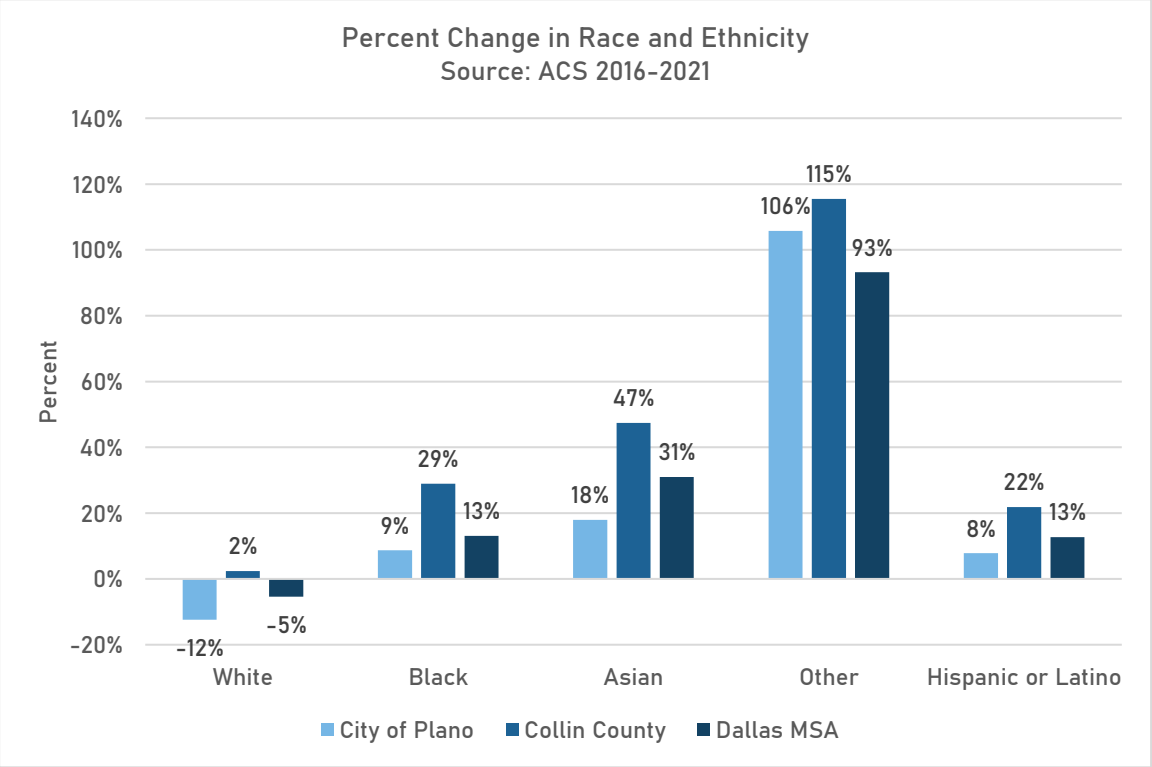
Figure 5: Race and Ethnicity



Between 2016 and 2021, Plano's population continued to expand its diversity with Asian residents increasing by 18% (9,544 individuals) and Black residents increasing 9% (1,942 individuals). This growing demographic diversity necessitates the city to consider varying housing opportunities that cater to the needs of all residents. For instance, different cultural groups may have distinct preferences for housing types, sizes, and community amenities. Social diversity includes different family structures, such as multi-generational households and individuals living alone, all of which require different housing configurations. By providing a variety of housing options, Plano can ensure that all residents, regardless of their background, have access to suitable and affordable living spaces, fostering a more inclusive and cohesive community.

The city's Hispanic/Latino population rose by 8% (3,231 individuals) between 2016 and 2021. This change was slower than both Collin County and the Region, which saw an increase of 22% and 13%, respectively.

Figure 6: Change in Race and Ethnicity



Education

The City of Plano, in comparison to Collin County and the Region, has a smaller portion of its population (19%) with a high school diploma or less, whereas Collin County and the Region's portion is 21% and 35%, respectively. As a result, the city outpaces both Collin County and the Region in the percentage of individuals who have completed bachelor's degrees or higher (58%). Educational attainment is often associated with higher earnings which can translate to a greater ability to pay for housing costs.

As the employment market changes over time, the skill sets needed for new employment opportunities require higher levels of education. Looking at changes in educational attainment over time shows Plano's population with a bachelor's degree or higher jumping by nearly 8% (8,283 individuals).

Figure 7: Educational Attainment

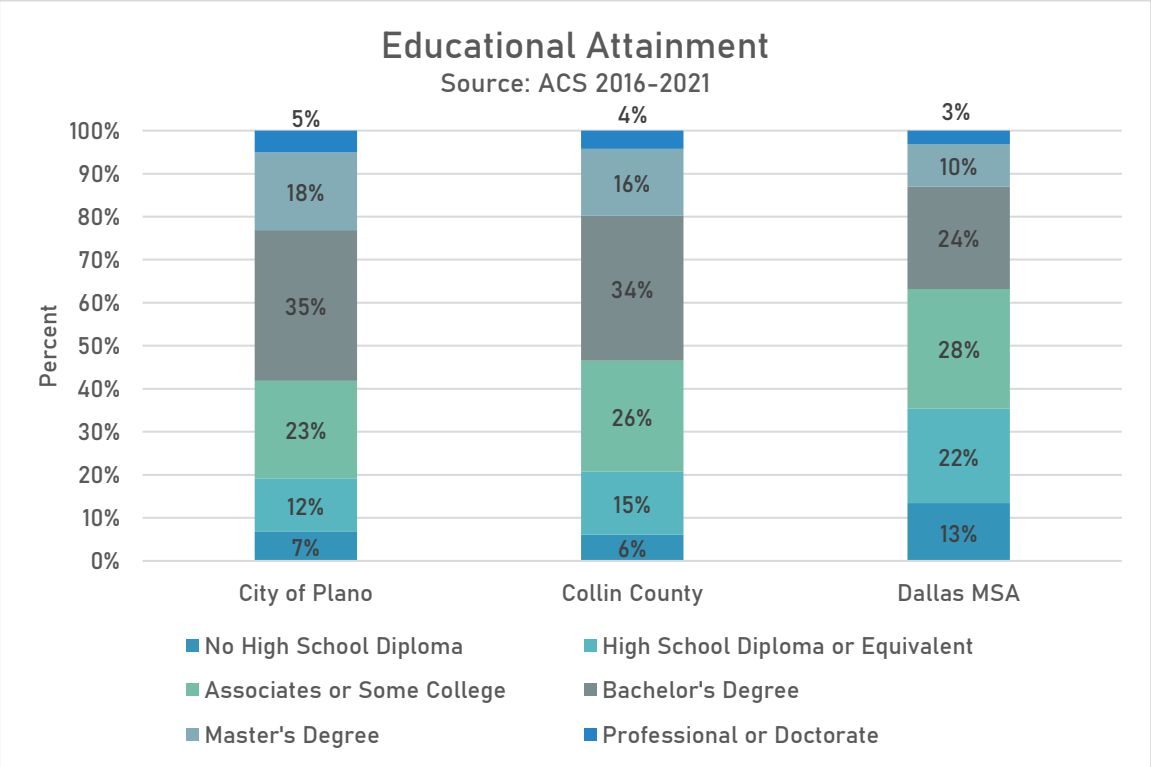
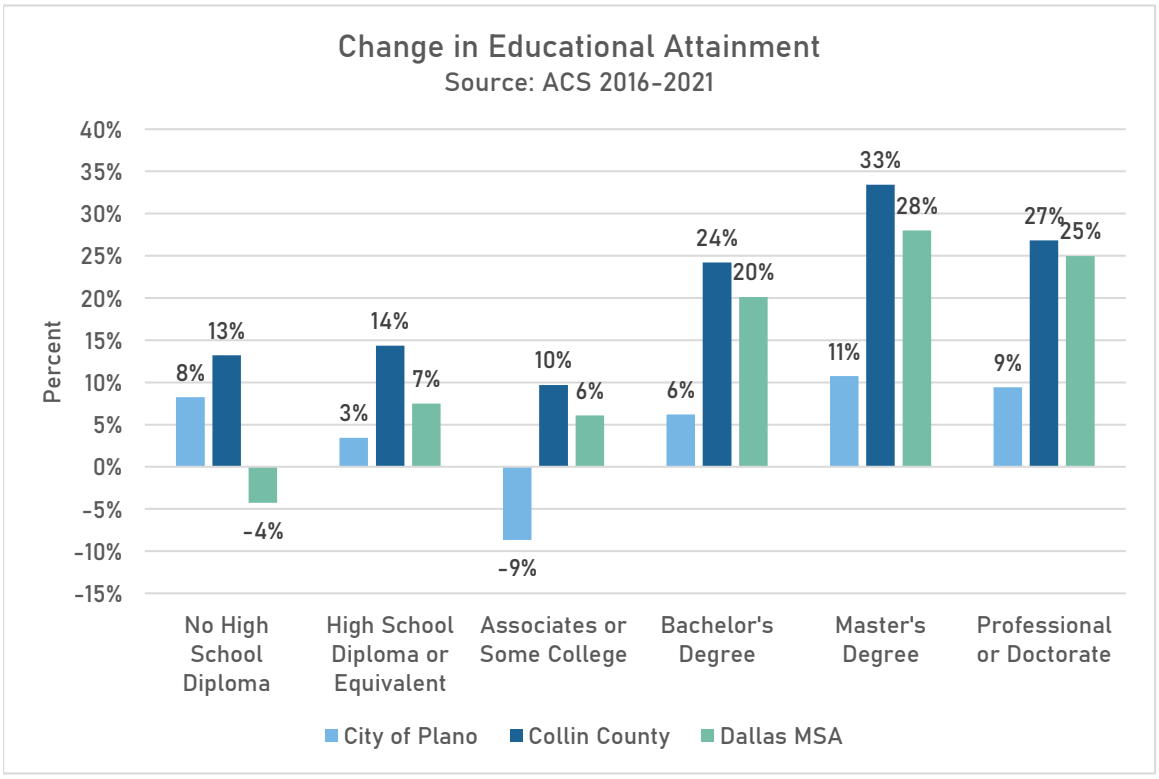


Figure 8: Change in Educational Attainment



Special Needs Population

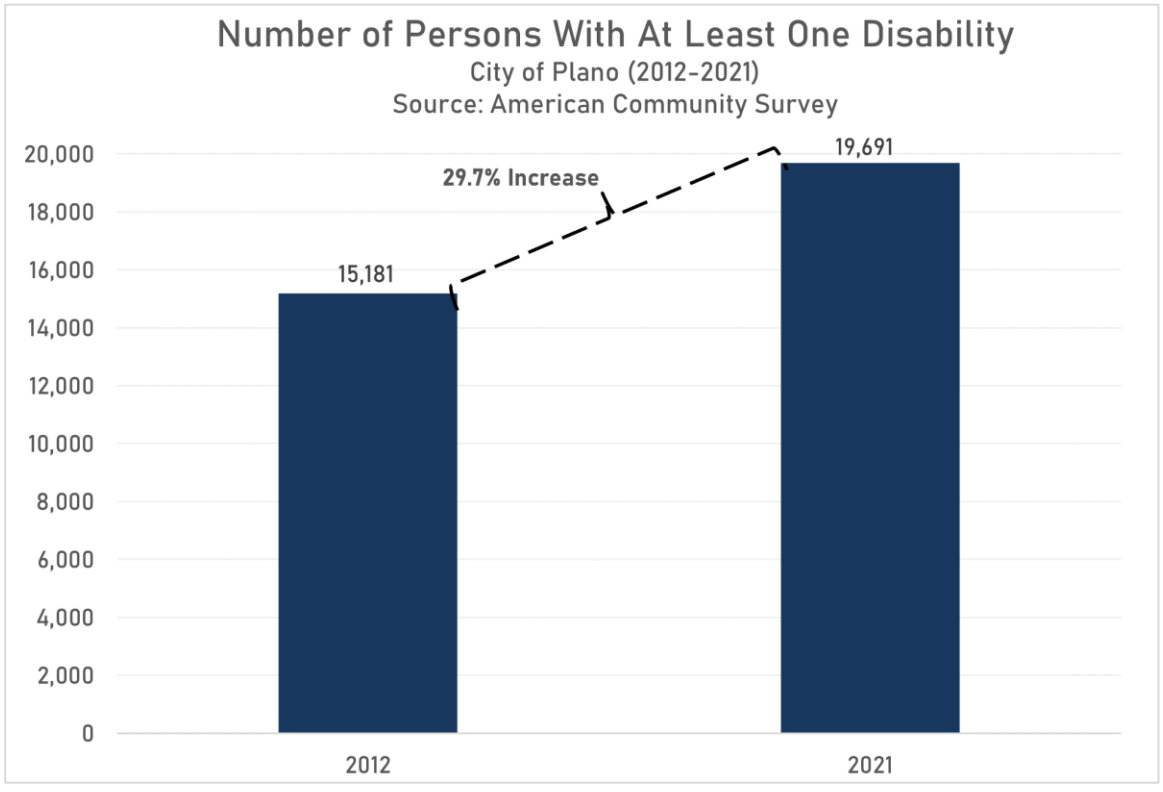
INTRODUCTION

Given the increasing interest among city representatives to provide special needs housing, RKG Associates assessed data relevant to population cohorts typically eligible for living accommodations. This includes individuals with disabilities, HIV patients, and homeless individuals and families. Data on Plano residents living with disabilities was available through the American Community Survey (ACS). Data on rates of homelessness in Plano was provided through the Collin County Homeless Coalition. Finally, data on rates of HIV were only available for Collin County, provided by the Center for Disease Control (CDC).

PERSONS WITH DISABILITIES

Between 2012 and 2021, Plano's population with at least one disability expanded by roughly 30%, from 15,181 residents to 19,691 residents. Several of these residents live with more than one type of disability. Among the 19,691 residents with at least one disability in 2021, approximately 40% have two or more types of disability. There are six types of disabilities classified by the U.S. census— [1] Vision Difficulty, [2] Self-Care Difficulty, [3] Independent Living Difficulty, [4] Hearing Difficulty, [5] Cognitive Difficulty, [6] Ambulatory Difficulty.

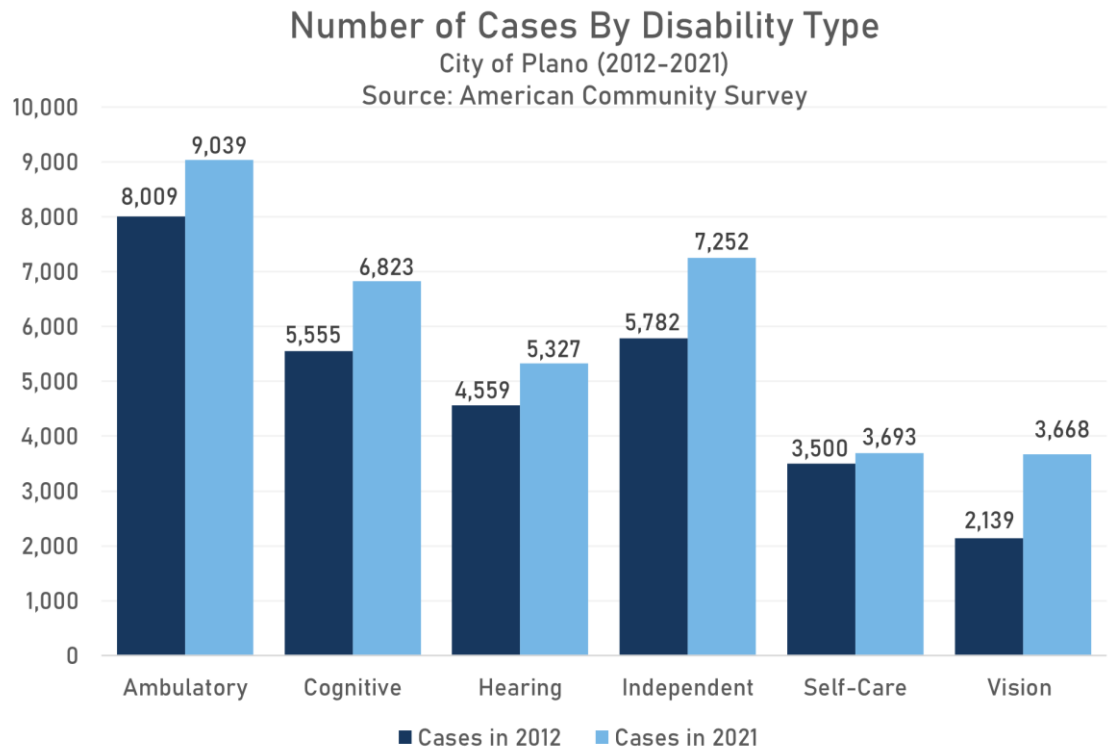
Figure 9: Number of Persons With At Least Disability



Accounting for the total number of cases for each type of disability in 2012 and 2021, approximately 6,300 additional disability cases were reported between this nine-year span. Independent Living Difficulty and Cognitive Difficulty combined for nearly half of new disability cases. This finding corroborates with age-related trends and real estate developments that have unfolded in Plano throughout the previous decade.

Since 2012, Plano's senior population (aged 65 or older) increased by over 50%, from 23,716 seniors to 36,658 seniors (Source: American Community Survey). While aging itself does not guarantee developing a disability, it typically can be a strong contributing factor that may warrant supportive housing services. That said, most Plano residents with an Independent Living Difficulty are aged 65 or older (60%). Plano's sizable market of seniors with an Independent Living Difficulty may have stimulated the recent development of assisted living/memory care facilities. In the previous decade, hundreds of assisted living units have been developed to accommodate seniors with physical and cognitive limitations. This includes HarborChase of Plano and Arbor Hills Memory Care.

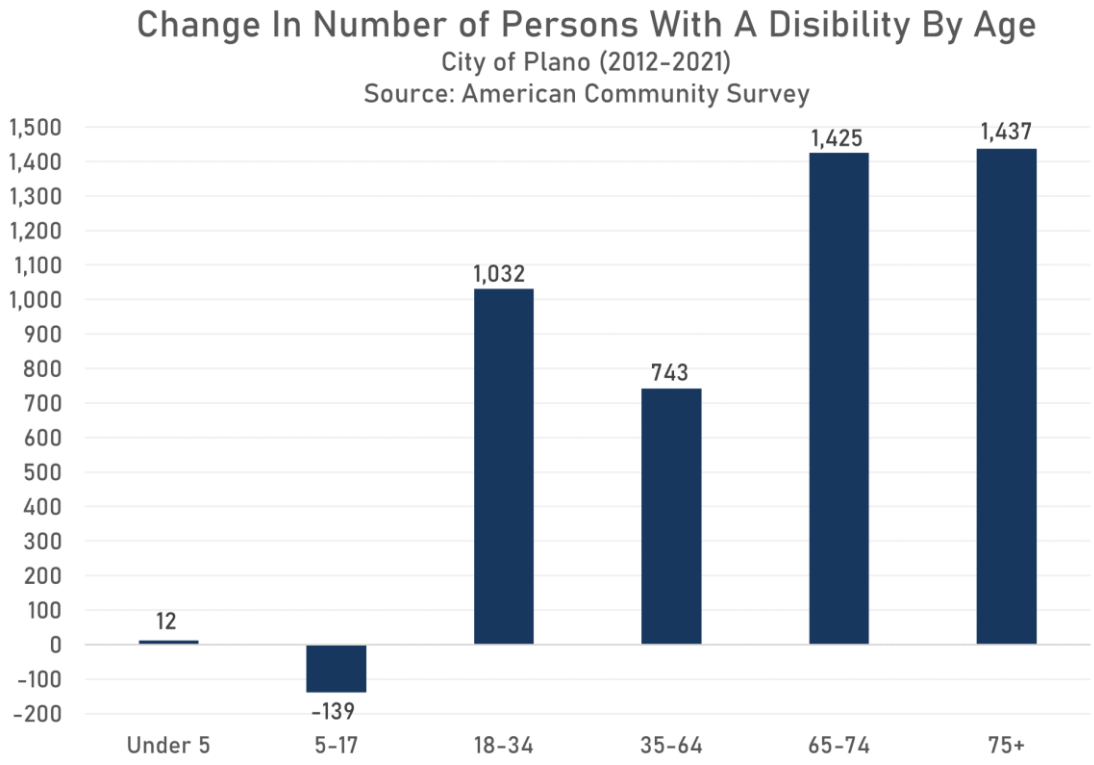
Figure 10: Number of Cases By Disability Type



The growth of senior residents could add pressure to Plano's housing market. Since most seniors do not report having an Independent Living Difficulty, most housing units set aside for older residents will not need to be integrated into an assisted living/memory care facility. Most housing options for older residents will need to be retrofitted with accessibility features that can enable independent living opportunities. Examples of key accessibility features include step-free entry ways and handrails.

Plano's population with disabilities extends beyond residents 65 or older. Other than seniors, the largest increase among disabled persons in Plano were aged 18-34. Among the expansion of 18-34 year old persons with disabilities, nearly half have a Cognitive Difficulty while roughly 40% are classified as having an Independent Living Difficulty (see Figure 11). Universal design of housing that accommodates younger persons with either Intellectual or Developmental Disabilities (IDD) is an emerging concept in the greater Plano region. My Possibilities, a city-based non-profit that focuses on continuing education programs for persons with IDD, has been planning a residential community in nearby Garland, Texas that provides inclusive living opportunities for adults with IDD.

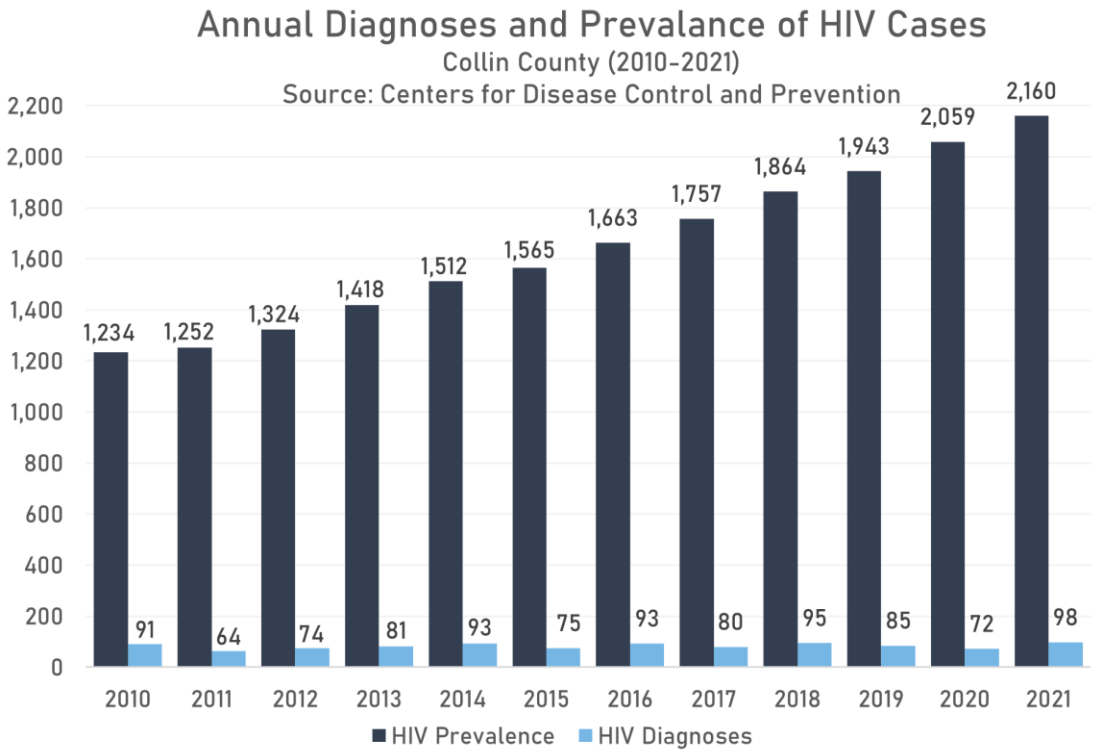
Figure 11: Change in the Number of Persons With A Disability By Age



PERSONS WITH HIV

Between 2010 and 2021, Collin County's HIV population increased by nearly 930 persons, an 11-year growth rate of roughly 75% (Figure 12). As of 2021, the CDC estimates that 2,160 persons with HIV live in Collin County. The annual diagnosis rate has declined, however, from 14.6 per 100,000 persons in 2010 to 10.1 per 100,000 persons in 2021. Nonetheless, annual new diagnoses remained high between 2010 and 2021 as an average 84 new diagnoses occurred per year.

Figure 12: Annual Diagnoses and Prevalence of HIV Cases

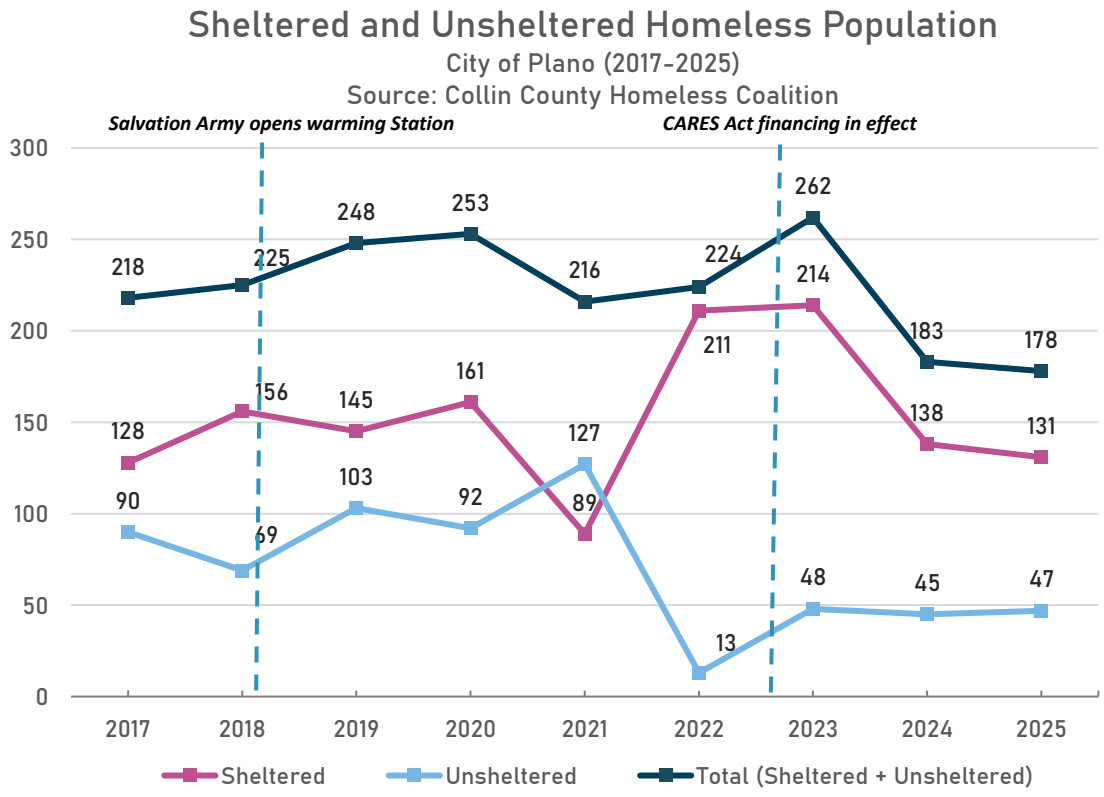


Persons living with HIV may struggle to meet their housing needs. Especially those unable to access stable housing units due to severe financial limitations. Housing Opportunities for Persons With Aids (HOPWA) is a federally funded program that serves to address this unmet demand. The program coordinates with local healthcare agencies to administer housing assistance vouchers that target severely low-income persons living with HIV. Health Services of North Texas (HSNT) is a major HOPWA agency in North Texas administers vouchers in Collin County reported that nearly 60% of its voucher recipients stem from the City of Plano. Although, HSNT only has the financial capacity to provide vouchers for a maximum of 70 persons with HIV—50 vouchers for long-term housing rental assistance and 20 vouchers for emergency short-term housing rental assistance. Given the 2,160 estimated persons with HIV living in Collin County (CDC), its apparent that a sizable unmet demand exists for HOPWA housing services in the City of Plano.

HOMELESS POPULATION

Point-in-time data collected by the Collin County Homeless Coalition, an organization focused on improving the living conditions of homeless persons in Collin County, reveals that the homeless population has increased in Plano over the previous few years. As of 2025, point-in-time data indicates that a total of 178 homeless persons reside in Plano while a total of 218 homeless persons resided in Plano in 2017 (Figure 13), a decrease of 18%. The share of unsheltered homeless persons living in places not meant for human habitation, such as a DART Train Station, rapidly decreased as well as the share of sheltered homeless persons.

Figure 13: Sheltered and Unsheltered Homeless Population



The increased share of sheltered homeless persons (74% in 2025) in relation to unsheltered homeless persons (26% in 2025) is the result of recent city-sponsored policies in effect when point-in-time surveys were conducted. This includes the expanded provision of overnight warming stations and/or use of available federal resources. Beginning in 2018, the reversal of more sheltered homeless persons (156) to unsheltered homeless persons (69) is due to the opening of the Salvation Army of Plano's overnight warming station which provides temporary overnight respite for homeless persons when temperatures are forecasted to be 32 degrees or lower. For the 2024 point-in-time surveys, sheltered homeless persons represented 82% of the total homeless population. This is largely due to the substantial federal funds granted to the city via the CARES Act during the COVID-19 pandemic.

These city-sponsored policies that culminated in a greater share of sheltered homeless persons to unsheltered homeless persons over the previous few years were a result of recent funding increases from the CARES Act. As COVID-19 pandemic related funds are no longer distributed, fewer funds are available for local non-profits to provide emergency and transitional housing services. While the Salvation Army's overnight warming/cooling (also offered in summer during extreme heat droughts) station provides temporary relief from hazardous weather conditions, it

does not provide the minimal services needed to bolster the living conditions of the city's homeless population.

Given the limited availability of shelter services in Plano, the city must consider other approaches to sustain long-term outcomes for the local homeless population. This could include the creation of a centralized 24-hour emergency shelter with functional resources (e.g., job training, laundry services) and additional funding set aside for rapid rehousing services. A stable housing environment is a prerequisite for any household to secure employment opportunities, and effectively, financial independence.

Households

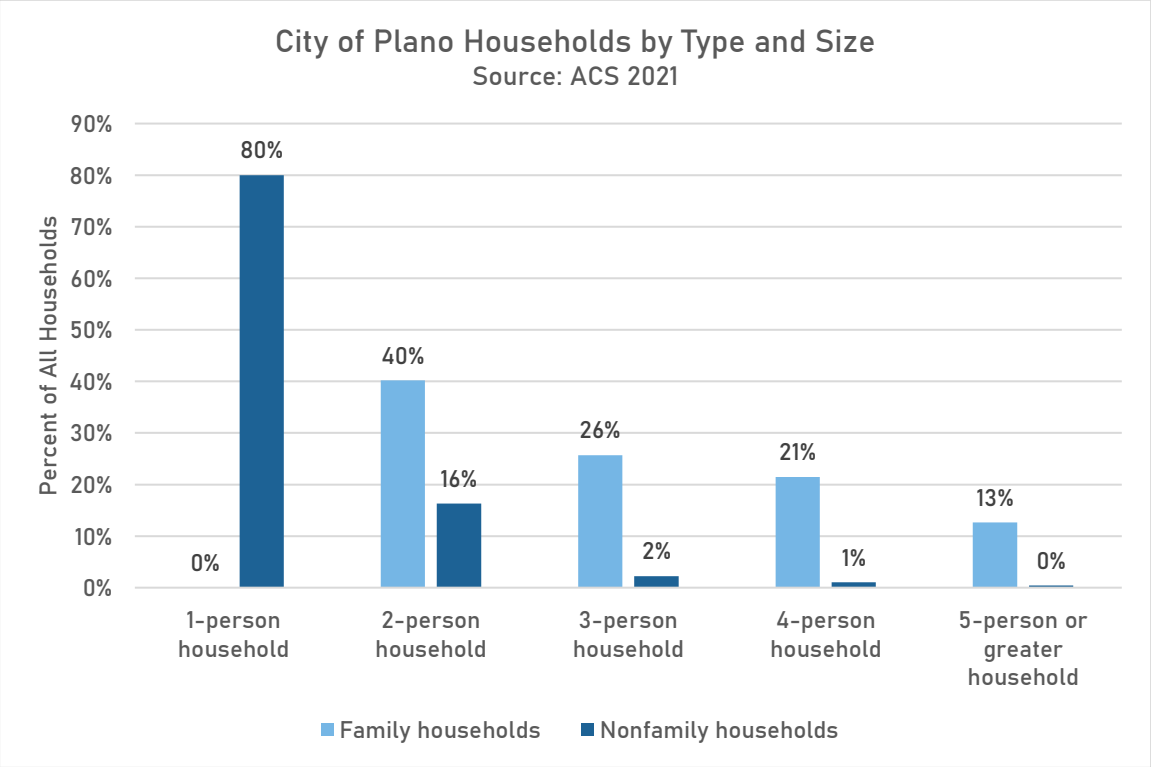
The Census Bureau defines a "household" as one or more people living in a housing unit and includes a variety of living arrangements. In 2021, the city had 106,022 households which is up from 105,189 households in 2016. Interestingly, between 2016 and 2021 the population of Plano grew by about 3,093 residents yet the number of total households increased by 833, or 2%. Typically, when population grows, there is a commensurate growth in households particularly with the national trends of smaller household sizes driven by the growth in younger and older householders. In the City of Plano, this trend is reversed as almost household growth is concentrated in larger households of 3-persons and greater.

HOUSEHOLD SIZE

Household size is an important consideration as it provides insight and an understanding of what types of housing units are needed to accommodate today's residents and those who may choose to locate here in the future. An example of this is a larger five-person household which would require more bedrooms than a two-person household. Traditionally in the city, owner-occupied single-family homes offer larger living spaces with more bedrooms and bathrooms, enough to accommodate the larger households with four or more members or more members.

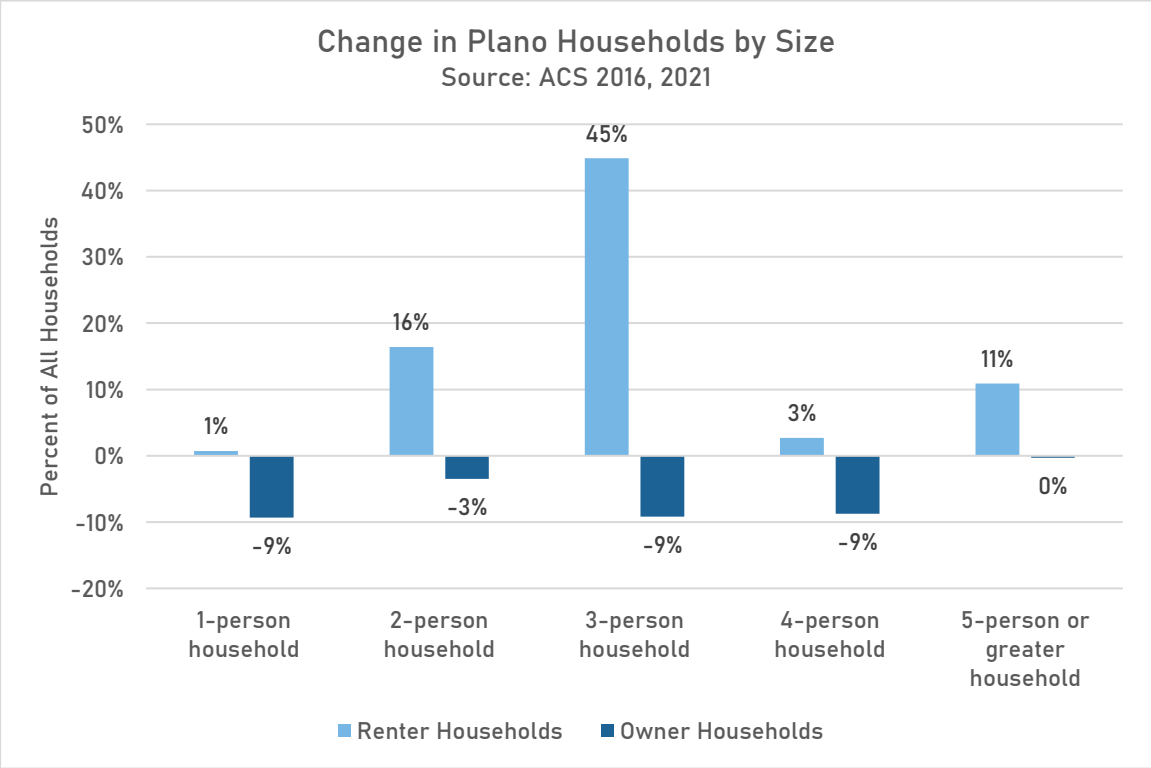
According to the Census, households can be defined as either family or non-family. Family households are comprised of two or more related individuals where non-family households are comprised of unrelated people living together (such as housemates), and single individuals. In the City of Plano, most family households (47%) are comprised of two or three members. Most non-family households are single individuals, which account for nearly 80% (24,619 individuals) of non-family households.

Figure 14: Households by Type and Size



Household size by tenure is an important measurement to understand where housing demand is growing or fading. Between 2016 and 2021, renter households have grown, while ownership households have fallen. Growth of the renter households tends to be found in larger households, with three-person households increasing by 45% (2,526 households). Ownership households have fallen across all cohorts, with three and four person households declining the most at 9%, respectively.

Figure 15: Change in Households by Size



CITY OF PLANO HOUSING STUDY

ECONOMIC ASSESSMENT

Economic issues such as changes in income, employment, commuting patterns, and the overall economy are explored in this section of the study. This analysis is grounded in data which is supplemented by knowledge gained from interviews with stakeholders described in more detail throughout this section of the study. The economic baseline analysis provides the context and history of the City of Plano to set the stage for the housing market analysis which follows.

Key Findings

The following are key findings based on the socioeconomic analysis conducted in this report:

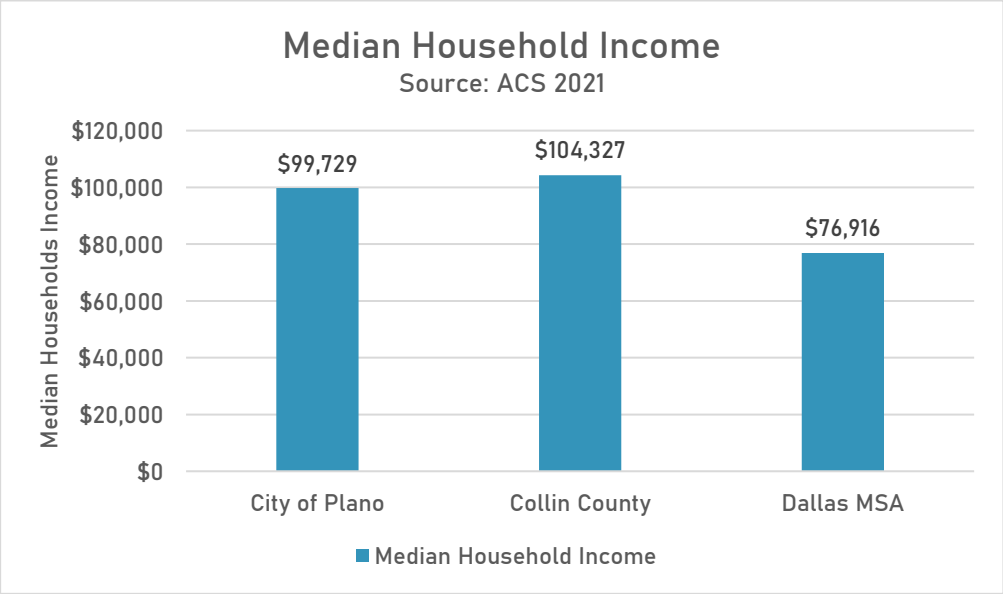
- Local economy experienced robust growth during the 2010s
    - Collin County experienced an 82% increase in employment.
    - The City and County are still at 'healthy' unemployment levels despite Covid-19 impacts.
    - The number of seniors aging-in-place is contributing to the housing shortage as there is a lack of senior housing which results in lower housing turnover of traditional units for families.
- The aging workforce and resident base create unique housing needs.
    - Seniors looking to downsize may not have a place to go within the City of Plano.
    - Homes owned by seniors may have deferred maintenance issues which are capital intensive and result in properties deteriorating beyond the point of livability.
- The mismatch between local workforce wages and housing prices is both a local and national challenge.
    - Lower-level positions are less specialized and offer lower pay.
    - Local wages in certain industries are not sufficient for the cost of housing within the city.
    - A pipeline of new price diverse housing is necessary to ensure the city continues to thrive economically and retain residents for the long-term.

Socioeconomics

INCOMES

Household income directly influences the ability of residents to secure housing that is affordable and available to them. Household income can influence housing prices if an influx of higher income households enters the market over time or conversely leaves the market over time. As of 2021, the median household income in City of Plano was $99,729, which was about $4,600 less than Collin County's median income of $104,327. This income differential is significant from a housing affordability perspective, as the County's median income would add about $120 per month in purchasing power for a renter household. It is important that overtime incomes are compared to housing costs to ensure increasing price points do not overburden low- and middle-income households.

Figure 16: Median Household Income

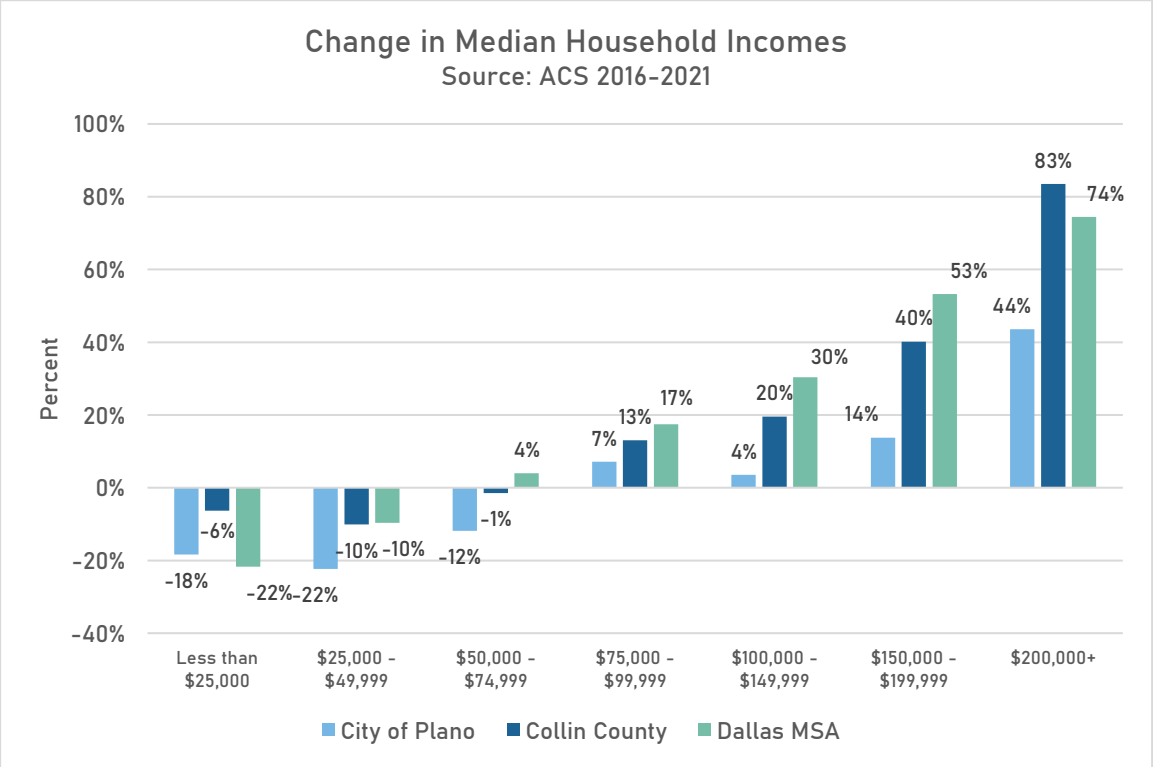


Cost burdening, which is circumstance where a household pays 30% or more of their income toward housing costs, is a reality for lower-income households across the city. Higher housing costs crowd out disposable income for other necessities such as food, healthcare, and transportation. About 29% of Plano households earn less than $35,000 a year which mimics Collin County's income distribution. This contrasts with the Dallas Region where 44% of households earn less than $35,000 a year. While Plano has a lower percentage of extremely low-income households than the Region, proactive measures will need to be taken to ensure safe and affordable housing for households at all income levels.

The income distribution in Plano is changing rapidly. The desirability of Plano as a place to live given its location north of Dallas, its access to DART and the investment potential of several larger, underutilized properties is changing the socioeconomic makeup within the city. Looking at the distribution of households by income cohort over the last five years shows the city experiencing a

loss of households with incomes below $25,000, with an 18% decrease in these households. While the city is losing households at the lower end of the income spectrum, it is gaining households earning more than $150,000 per year. The increase of higher income households can be explained in part by the regional growth of higher paying industry sectors such as Finance and Insurance, Professional Services, and Healthcare. While Plano lags both Collin County and the Region in the percentage growth rate for high income households, it should be noted that Plano has a large population of high income households to begin with, which makes the percentage increase seem smaller in relation to both Collin County and the Region which are starting from a smaller base.

Figure 17: Change in Median Household Incomes



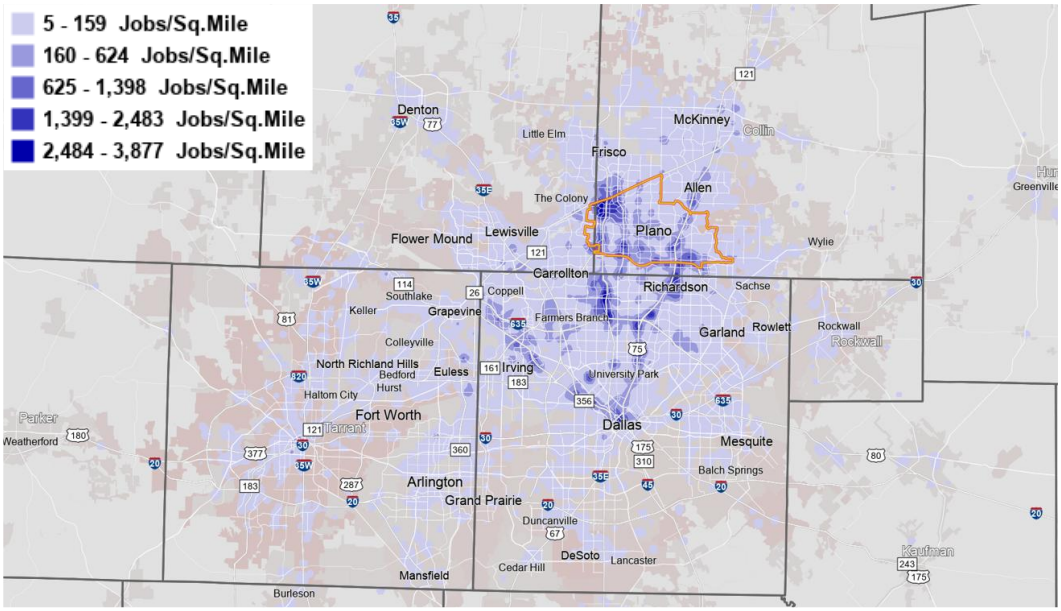
Modest growth of real incomes is a challenge both in the City of Plano and across the United States as a whole. The city saw median household incomes grow by 17% between 2016 and 2021, during which the Region grew by 25%. While impressive, the growth in income is not outpacing the cost of housing. As housing costs continue to rise, incomes must as well, or households will be forced to spend more on housing leaving less for other expenses.

Table 2: Growth in Median Household Income, 2016-2021	
Community	Growth Rate
City of Plano	17%
Collin County	21%
Dallas MSA	25%
Source: ACS 2012-2016, 2017-2021, B19013, "Median Household Income in the Past 12 Months", and RKG Associates, Inc.	

WORKERS

In the City of Plano, there are a total of 208,003 jobs which are inclusive of both private and government employment.[1] Of that total, 180,627 people come from outside the city to work, while 27,376 live and work within the city. Aside from those working within the city, approximately 90,833 residents travel outside for employment, making the City of Plano a net importer of labor. The large number of people entering the city for employment is due to an imbalance in the types of jobs and incomes between City of Plano residents and workers in Plano.

Figure 18: Plano Employee Labor Shed, 2020

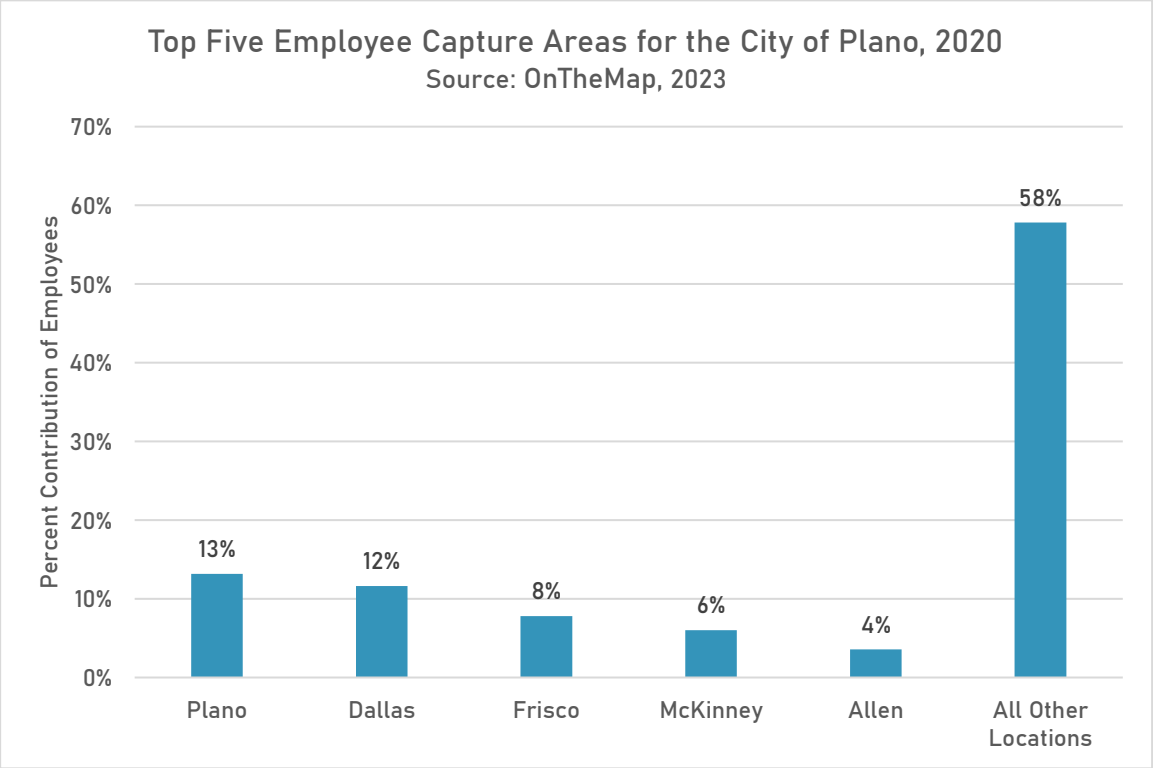


Understanding the number of employees in the city and what types of employment opportunities exist can help explain the activity within the housing market. One of the key linkages between employment and housing is the number of individuals employed in an area and from where they commute. This is important because it reflects whether the city can attract and retain workers locally, and what role housing may play in workers being able to live and work here. If workers are also residents, then their disposable income gets circulated locally, otherwise the city may not

[1] OnTheMap, 2023

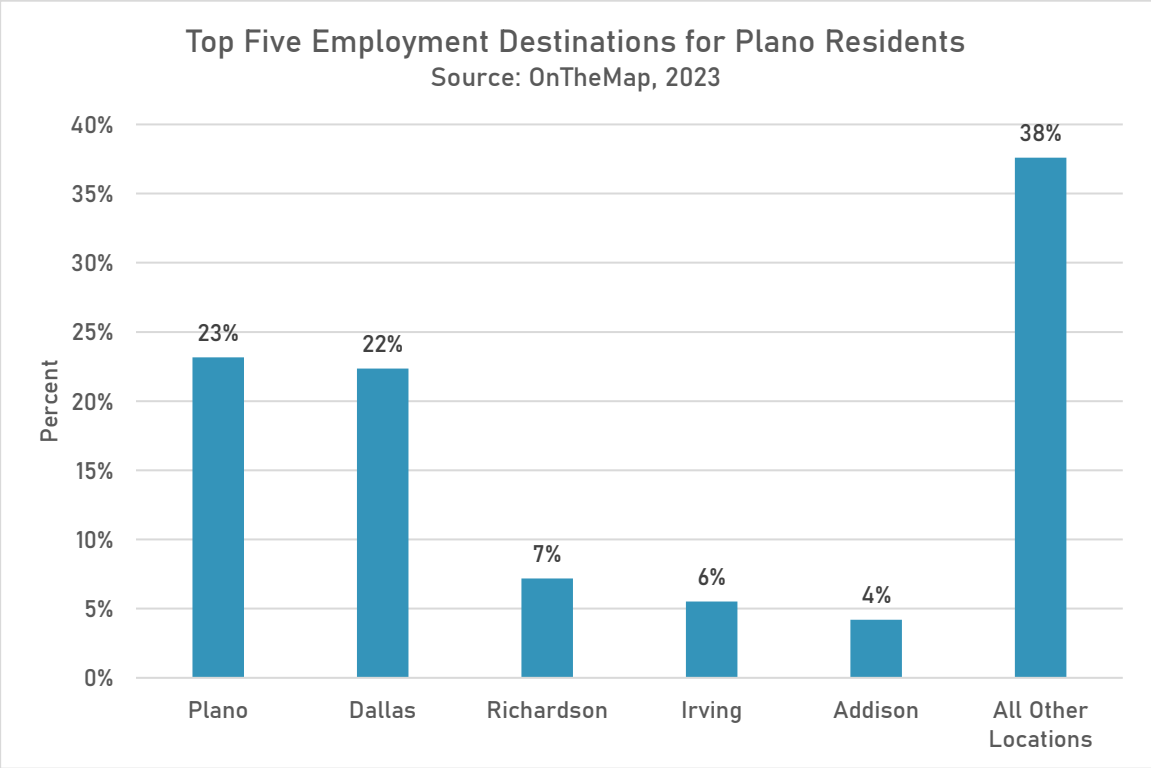
capture that direct impact on the local economy. In contrast, when workers commute to an employment destination, their personal spending tends not to occur in the community where they work, but rather where they live.

Figure 19: Top Five Employee Capture Areas



As mentioned previously, 180,627 workers commute to the city from communities and counties outside of Plano, with the highest percentages coming from places like Dallas, Frisco, and McKinney. Residents who both live and work in Plano comprise 13% of the workforce, or 27,376 resident workers. This is not surprising as Plano historically has been a major regional employment center, with many Fortune 500 corporate headquarters locations as well as various science and technology companies.

Figure 20: Top Five Employment Destinations

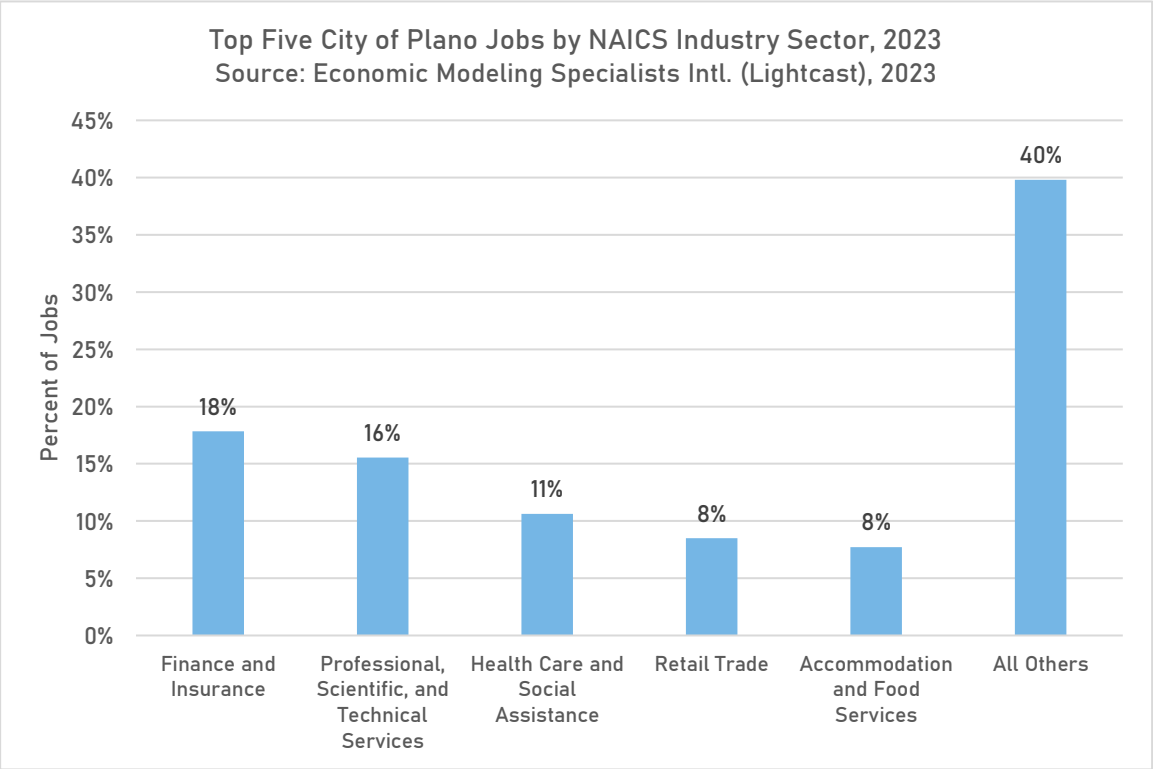


When looking at the top commuting destinations for city residents, the President George Bush Turnpike, Dallas North Tollway, Sam Rayburn Tollway, and Interstate-75 corridor provide convenient access to employment opportunities in the Dallas Metro Area. About 22% of Plano residents commute to jobs in Dallas, while 7% of residents commute to Richardson. Major employers in the Region include Toyota, Texas Instruments, Medical City, Southwest Airlines, JP Morgan, and Baylor Scott & White.

INDUSTRIES

In the City of Plano, about 60% of all jobs are clustered in five industry sectors. Figure 21 presents the top five employment sectors across the city. As a percentage of total employment, Finance and Insurance is the largest industry sector with 18% of all jobs. The second largest employment sector is Professional, Scientific, and Technical Services, which accounts for 16% of all jobs. The Other category is made up of the remaining North American Industrial Classification System (NAICS) sectors not in the top five job producing industries. This category accounts for 40% of the total employment in the city.

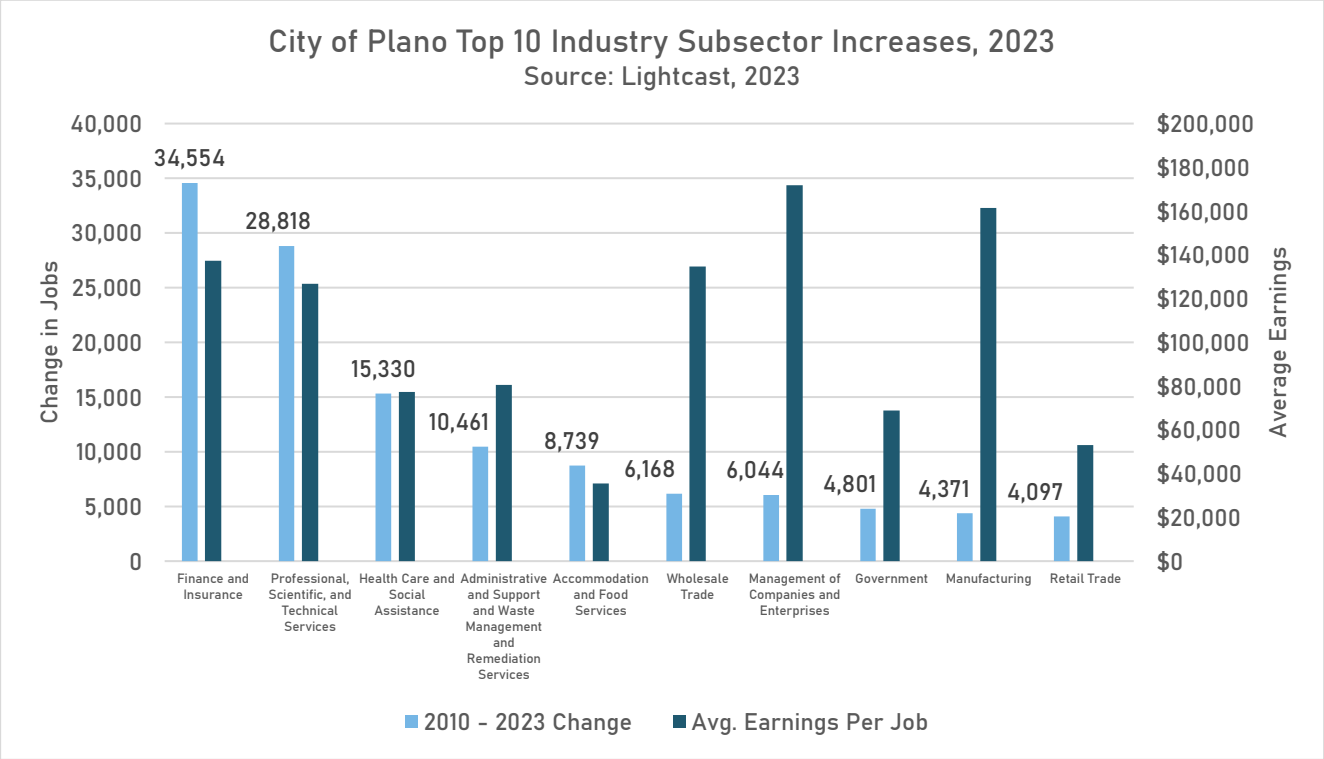
Figure 21: Top Five Jobs by NAICS Industry Sector



CHANGES IN INDUSTRY

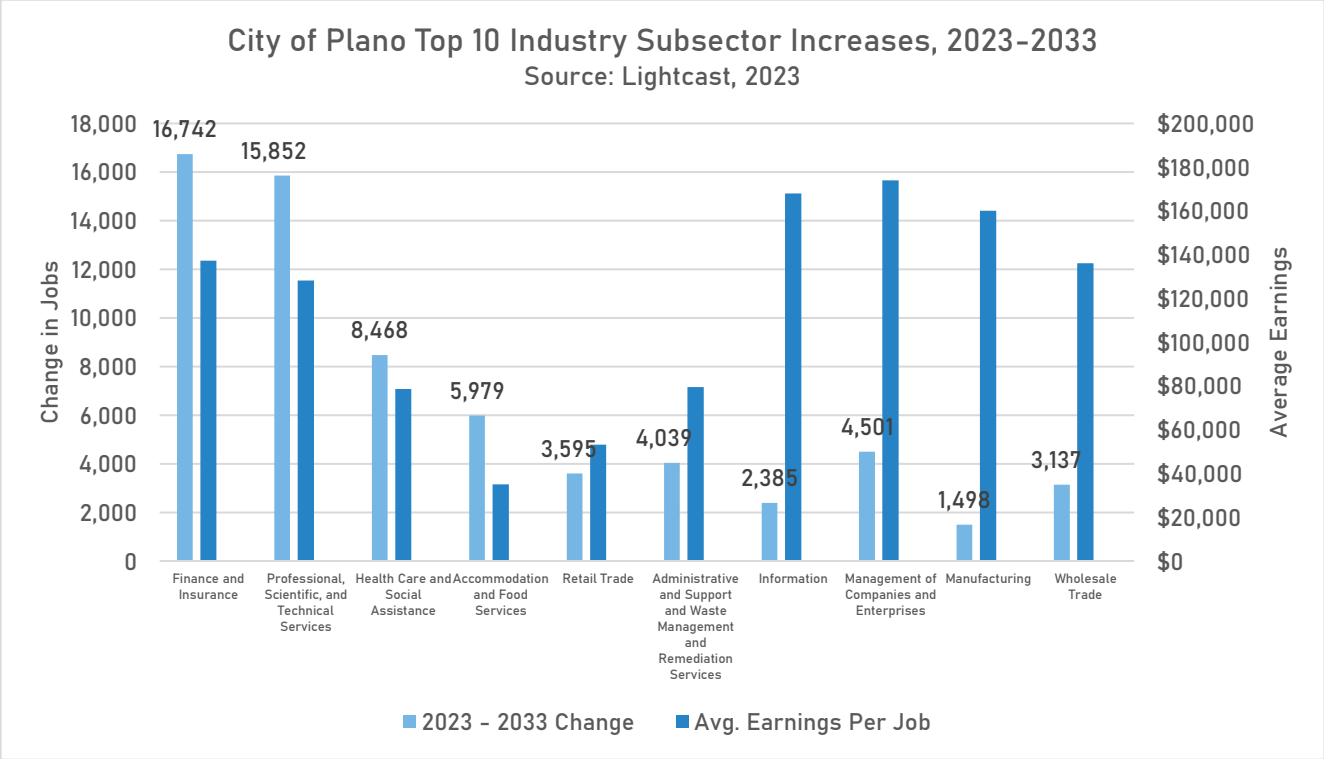
Between 2010 and 2023, employment data for the City of Plano shows that the top 10 employment subsectors have added 123,382 jobs, with an average wage of $104,713. The sector which experienced the largest gain was Finance and Insurance, adding 34,554 jobs over the decade with an average wage of $137,313. One interesting trend to watch in the city is the growth in high wage jobs and low wage jobs. Sectors like Finance and Insurance, Professional Service, and Healthcare are all growing and have average wages between $80,000 and $137,000. At the same time, the city is experiencing growth in sectors like Accommodation and Retail Trade. These sectors have average wages between $35,541 and $53,004, which is lower than the previously described sectors which have a direct correlation to what a person or family could afford for housing.

Figure 22: Top Ten Industry Subsector Increases, 2010-2020



Between 2023 and 2033 the City of Plano is projected to see employment growth in Finance and Insurance (+16,745 jobs), Professional Services (15,852 jobs), Healthcare and Social Assistance (8,468 jobs), Accommodations (+5,979 jobs), and Retail Trade (+3,595 jobs). Jobs in these industry sectors pay varying wages, with some higher like in Finance and Insurance and some lower like in Accommodation and Food Services.

Figure 23: Top Ten Projected Industry Subsector Increases, 2023-2033



INDUSTRY WAGES AND HOUSING AFFORDABILITY

Across the city, the median sales value of a home is around $530,900, while the median gross rent is about $1,814 per month. Based on these metrics, only a few existing industries and growing industries pay wages which could afford these housing prices. However, most industries do not have sufficient pay rates for workers to rent or own a home, and even within industries which have high average wages, pay varies based on occupation. For example, within the Healthcare industry physicians may earn over $200,000 but there may be janitorial staff earning less than $30,000 a year.

Table 3 illustrates the affordable home price and affordable rent by industry sector based on the average earnings within each sector. It is important to note these represent average earnings and not the earnings across different occupations within industry sectors.

Table 3: Housing Affordability Based on Top 10 Industry Sectors, 2023				
Industry	Industry Jobs	Average Earnings	Affordable Home Price	Affordable Rent
Finance and Insurance	49,303	$137,241	$480,342	$3,431
Professional, Scientific, and Technical Services	42,994	$128,168	$448,588	$3,204
Health Care and Social Assistance	29,348	$78,603	$275,112	$1,965
Retail Trade	23,502	$53,151	$186,027	$1,329
Accommodation and Food Services	21,341	$35,054	$122,689	$876
Administrative and Support and Waste Management and Remediation Services	18,857	$79,454	$278,088	$1,986
Information	16,344	$167,910	$587,687	$4,198
Manufacturing	14,354	$160,034	$560,120	$4,001
Management of Companies and Enterprises	12,864	$173,961	$608,864	$4,349
Wholesale Trade	11,475	$136,153	$476,534	$3,404
Source: Lightcast, and RKG Associates, Inc., 2023 Note: Rent payment accounts for utilities. Home price accounts for mortgage, taxes, and insurance.				

Based on the industry employment data, what is apparent is that most jobs in the City of Plano do not provide sufficient incomes to own a home in the city. The rental market is markedly different as median rents are generally affordable based on average industry earnings, however as noted previously, occupational wages within each industry vary, and may not be sufficient to afford the median rent. The mismatch between income and housing prices results in an affordability issue for households.

CITY OF PLANO HOUSING STUDY

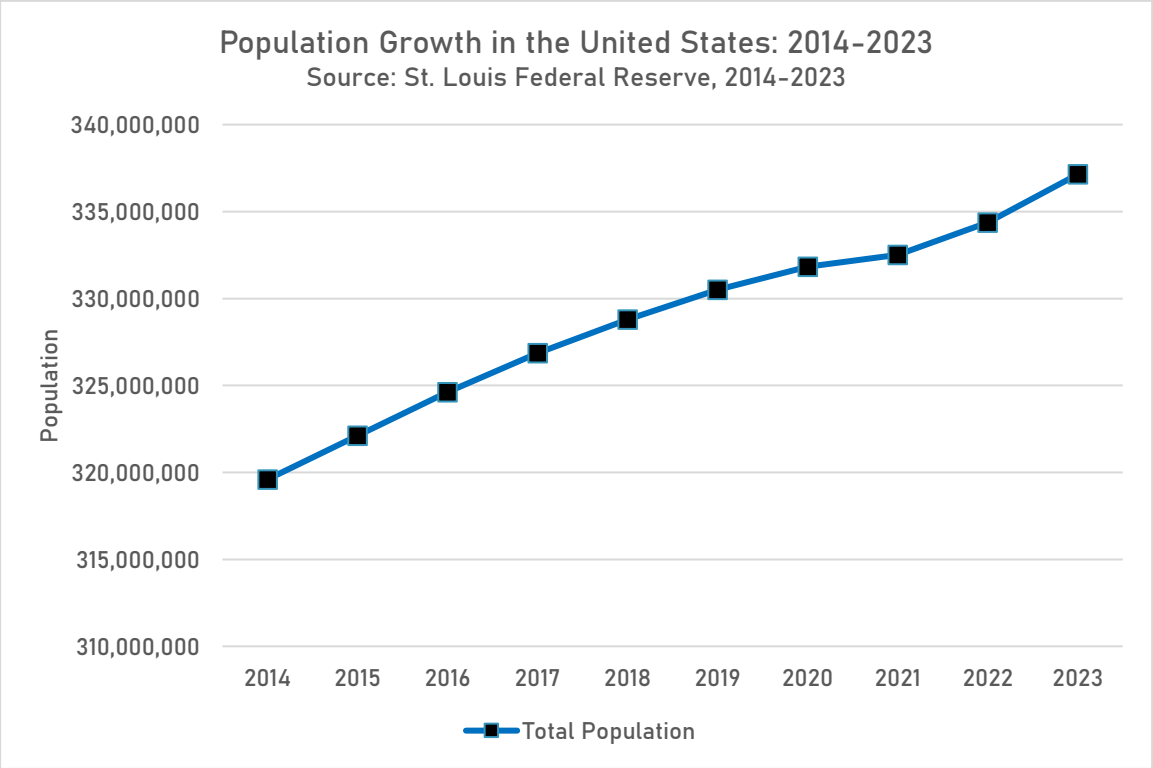
NATIONAL TRENDS

This section describes national trends in demographics such as population and household growth, as well as trends in both owner- and renter-occupied housing. The trends related to housing include an examination of issues affecting housing types, price points, and affordability. This section also discusses the relationship of national trends to those seen in the City of Plano.

Population

The population of the United States has grown by 5% over the last decade, rising from 320 million to nearly 337 million. This population growth is driven in part by overall longer life expectancies, population reproduction rates, and immigration. The growth in population impacts the demographics associated with the housing market.

Figure 24: Population Growth in the United States

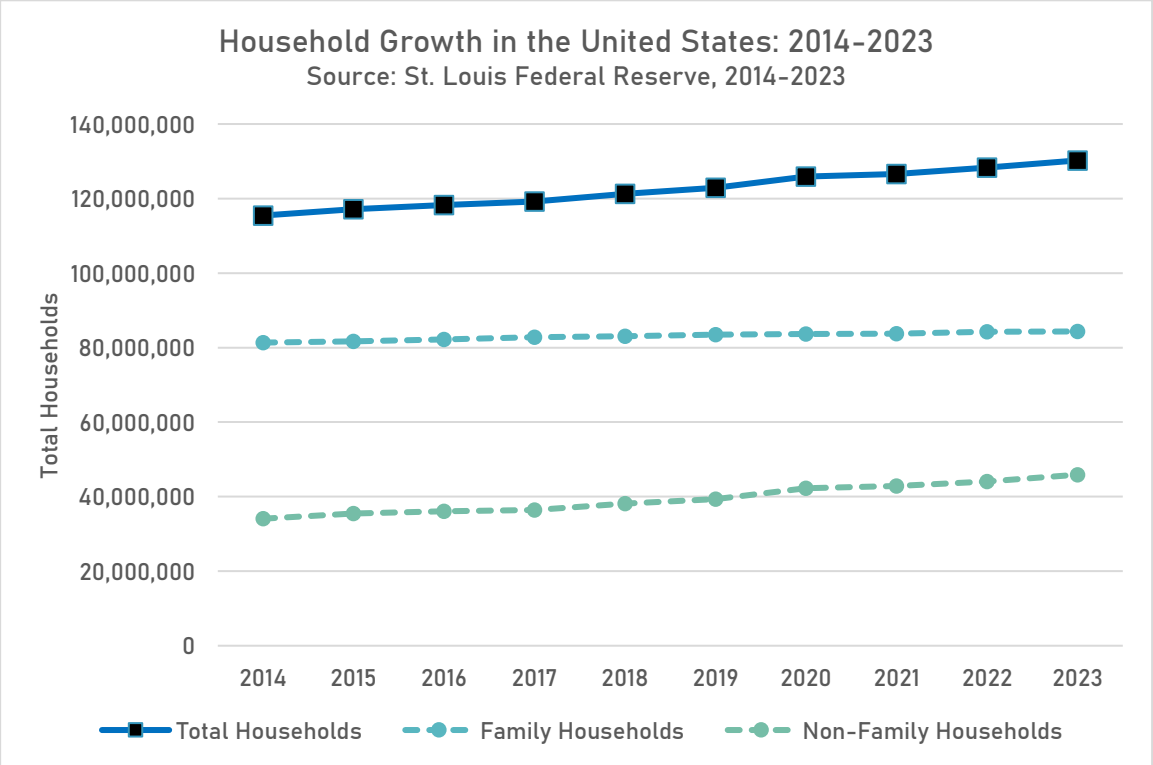


The City of Plano has seen its population increase more than 16-fold over the last 50 years. Between 1970 and 2021, the population of the City of Plano rose from 17,872 to 287,037. This population growth is attributed to the suburbanization of the Dallas metro region as well as Plano's economic development strategy of becoming a city open to corporate headquarters.

Households

The number of households in the United States has increased by nearly 15 million over the last decade. In 2023, there are 123 million households, an increase of 13% over 2014. The growth in households is driven by demographic changes within household composition. Households can be classified as family or non-family, with non-family households being defined as unrelated individuals living together, either through partnership or a roommate type situation. Over the last decade the growth in non-family households has been nearly nine times that of family households. Between 2014 and 2023 non-family households grew by 35%, rising from 34 million to 46 million, compared to family household which grew by 4% over the same period. The change in household composition is partially a result of a changing social structure (e.g., delayed marriage, longer life expectancy) as well as the economics associated with housing. Housing prices and rents have escalated in recent years, such that non-family households are formed so that they can afford housing. This generally occurs in highly urban areas where the cost of housing is substantial relative to incomes.

Figure 25: Households in the United States

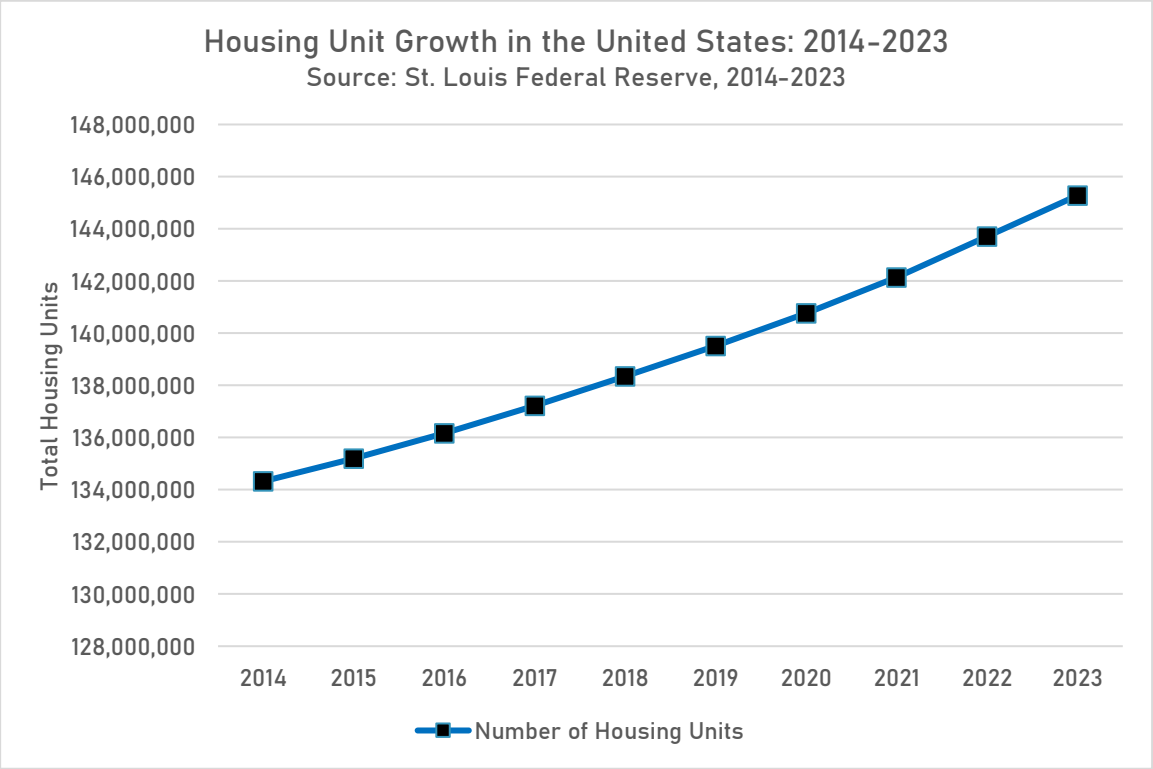


In the City of Plano, the total number of households has increased over the last five years, with larger households of 3-persons and greater leading the growth.

Housing Units

The number of housing units in the United States has increased by 1 million over the last decade. In 2023, there are 145 million housing units, an increase of 8% over 2014. The growth in housing units is driven by demographic demand as total households are increasing. This growth in housing units also coincides with the recovery from the Great Recession and Covid-19, and the expansion of both the economy and monetary policy (i.e., low interest rates). This period also coincided with the revitalization of cities, where dense housing development helped transform underdeveloped areas.

Figure 26: Housing Unit Growth in the United States



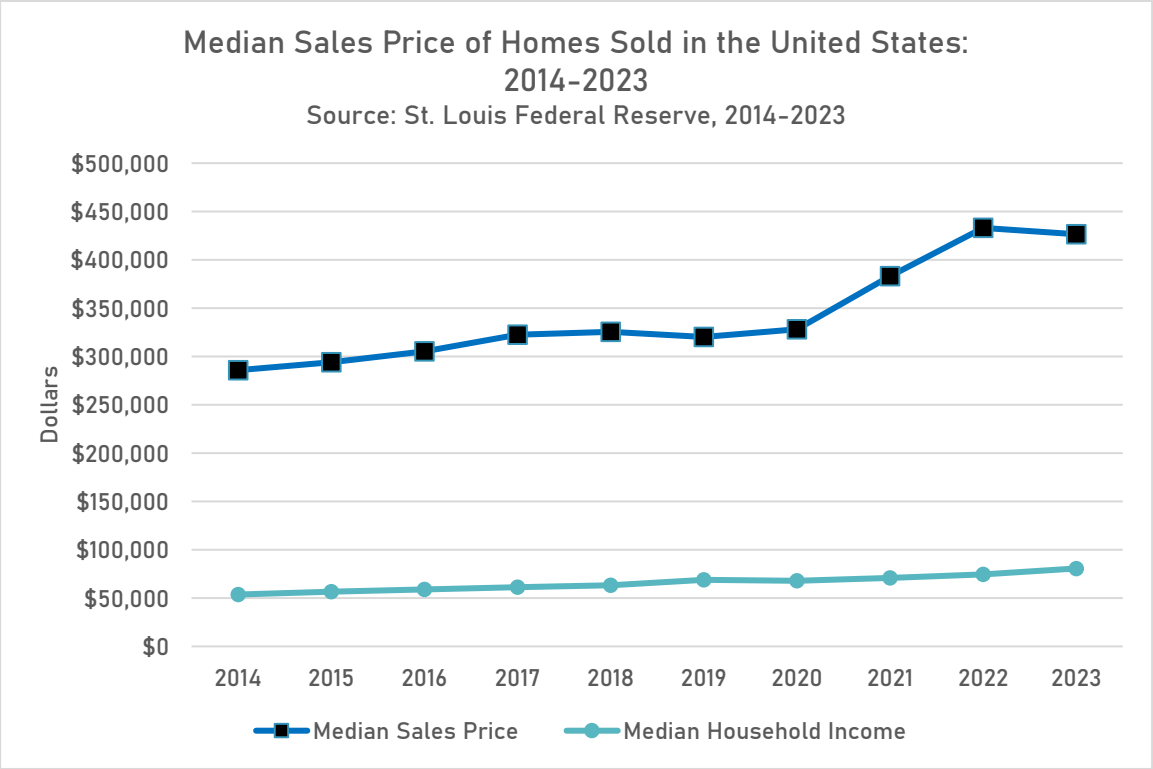
Like national trends, the City of Plano has seen an increase in the total number of housing units, particularly multifamily apartments.

Single Family Market

Across the United States single family home prices have escalated substantially since the Great Recession. Key contributing factors include demographic changes, low interest rates, lack of supply, and a lag in new construction which has resulted in increasing prices. Since 2014, home prices have risen by 49%, or $141,000 nationally. In 2016, the national median sales price eclipsed $300,000 for the first time, and in 2022 eclipsed $400,000. The continual growth in home prices creates challenges for households across the nation as the median home price is now out of reach for households at or below the nation's median income. During the same 10-year period, median

household income grew by 50%, or $26,950, however, the price of homes is still out of reach for a median income household.

Figure 27: Median Sales Prices of Homes Sold in the United States

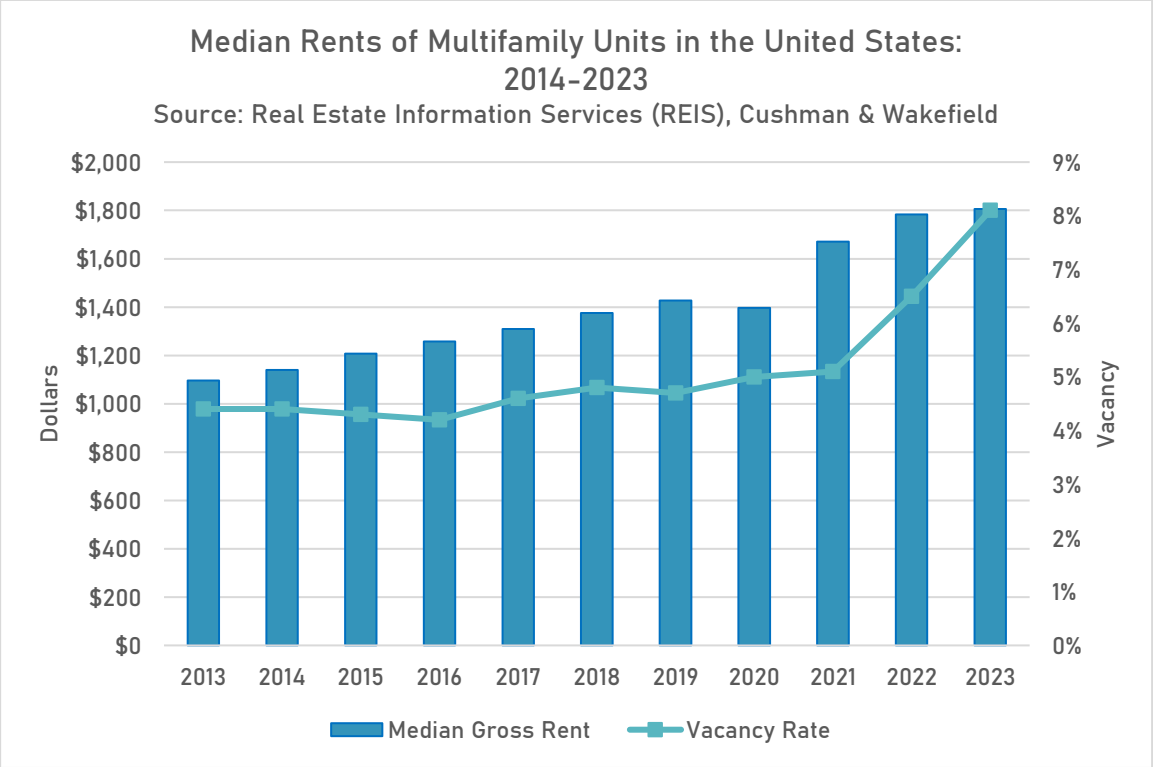


Home prices have increased across the city with a median sales price of around $530,000, up from $339,000 in 2014. Like other parts of the country, and even other parts of the Dallas metro region, home prices have become less obtainable in the City of Plano.

Multifamily Market

Like the national for-sale housing market, the multifamily rental market has also seen prices escalate since the Great Recession. Since 2013, rents nationally have risen by 65%, or $710 per month. The continued growth in rent is a perennial challenge for renter-households as there is a higher propensity of lower-income households and cost burdened households comprising the renter market versus the owner market. As rents continue to climb, added financial burdens on renter households force a reallocation of household income from other spending categories like food, transportation, and healthcare over to housing. Contributing factors to increasing prices in rental housing include demographic and economic changes placing more renters in the market, regulatory barriers for new construction keeping supply low, and high costs of construction requiring higher rents in certain markets.

Figure 28: Median Rents of Multifamily Units in the United States

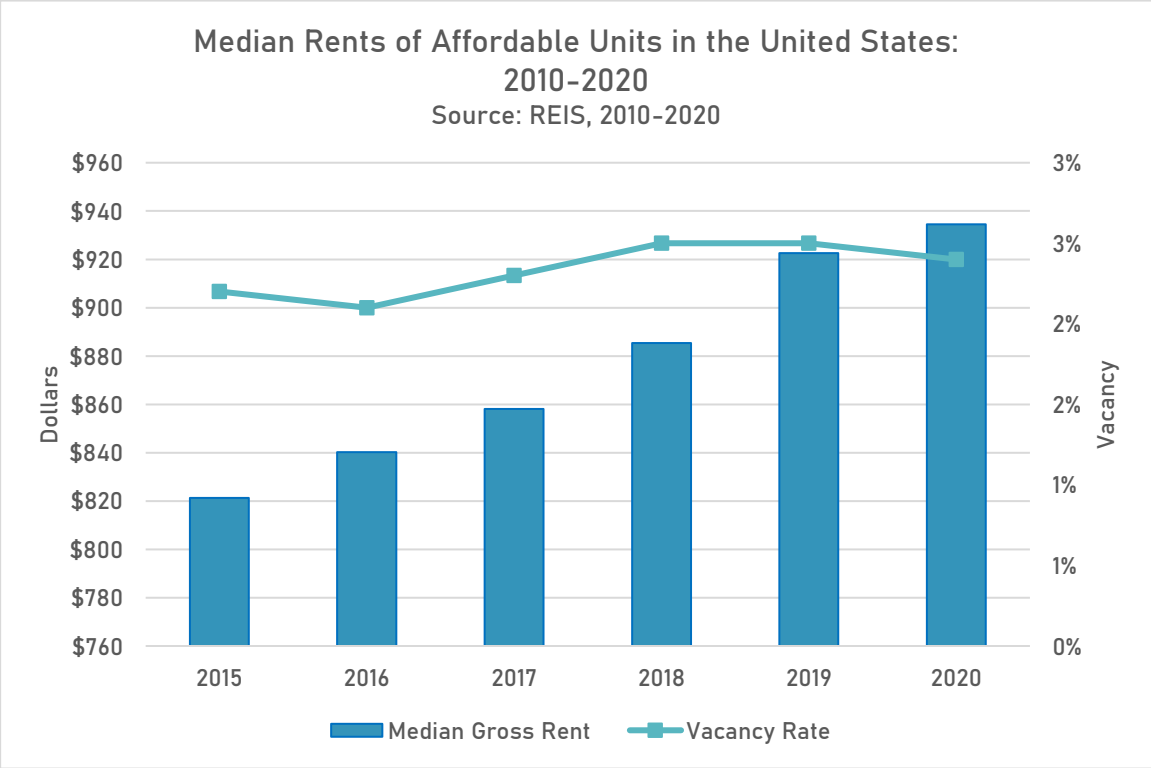


Compounding the problem in the rental market are generally low levels of vacancy for rental units. Rental unit vacancy rates have remained close to 5% over the last 10 years, however, vacancies have increased steadily to nearly 8% in 2023. In the City of Plano, the median rents in multifamily buildings averaged $1,814 per month. The multifamily sector comprises the majority share of all rental units at 80% of rental units and 45% of units are found in structures with fewer than twenty units.

Affordable Housing Market

Access to affordable housing across the United States is a pressing issue. The production of price appropriate housing units for low- and moderate-income housing has lagged demand. There are a variety of reasons for this occurrence, primarily a lack of funding for affordable housing at the Federal and State levels, the competitive nature of tax credits as a key source of financing, regulatory barriers regarding density at the local level, and the long-term financial feasibility of constructing and operating affordable units without subsidies. Since 2015 rents of affordable units have risen by 14%, or $113 nationally. The continued rent growth has the potential to increase the number of households experiencing cost burdening, impacting our lowest income households and households most vulnerable to displacement and homelessness.

Figure 29: Median Rents of Affordable Units in the United States



Compounding the problem in the affordable rental market are low levels of vacancy across the board. Low vacancy levels and the lack of new affordable housing create competition amongst households looking to secure unoccupied units. Waiting lists for affordable housing and housing vouchers have become longer as more households apply for the few units that may turnover each year. In certain markets, the waiting lists for deed restricted housing can be greater than ten years. A competitive market like the Dallas Metro Region most likely is more strained than the average community. The escalation of pricing in Plano typifies this challenge, as all new development is targeted at the highest income thresholds (detailed in the following section).

CITY OF PLANO HOUSING STUDY

HOUSING MARKET ANALYSIS

The housing market analysis section describes the market characteristics associated with both owner-occupied and renter-occupied housing units in the City of Plano. This section contains a description of housing types, price points, and affordability in addition to other topics.

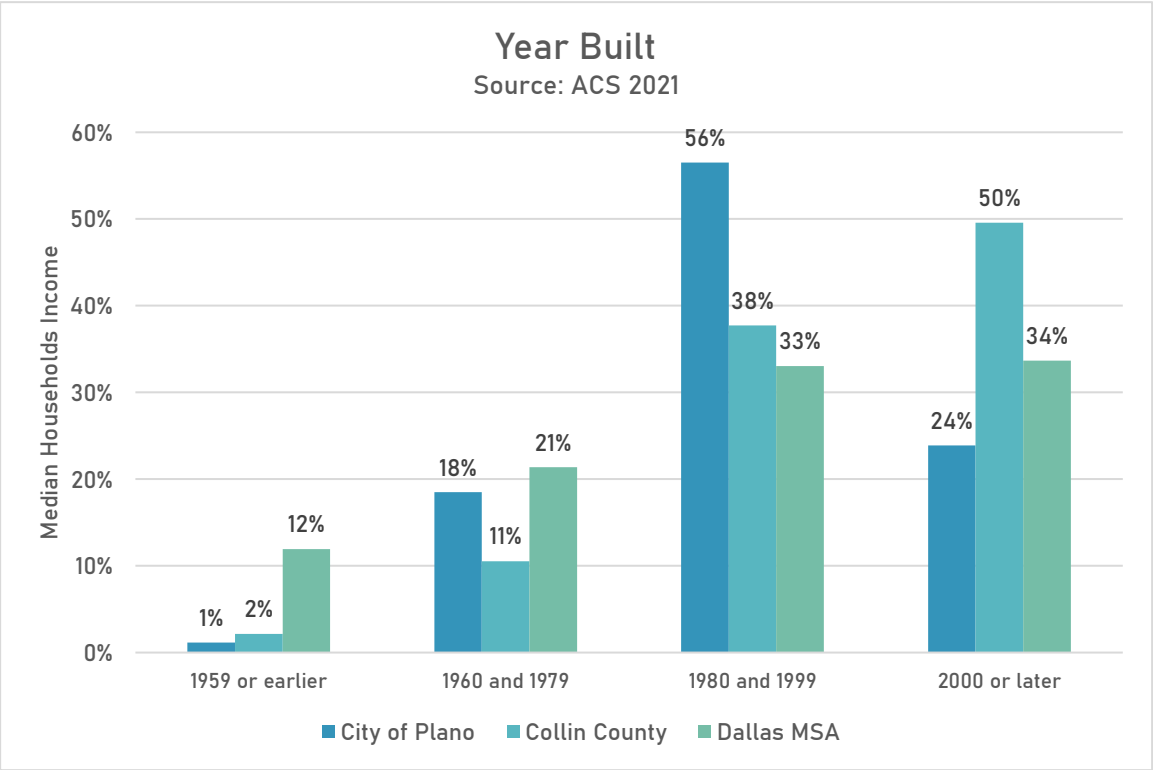
City-Wide Housing Market

The City of Plano has 112,373 housing units, of which 106,022 (94%) are occupied and 6,351 (6%) are vacant. Of the occupied housing units, 58% are owner-occupied, and 42% are renter-occupied. Housing development patterns have changed over time across the city as the population has grown. This city-wide housing market analysis examines both the historical and current market conditions and uses that information to inform strategies for addressing future housing needs.

YEAR BUILT AND HOUSING UNIT GROWTH

The City of Plano's housing growth history shows a steady transformation over the decades. Between 1980 and 1999 the City of Plano experienced a period of extreme housing unit growth, as 59,898 housing units (56% of all units) were constructed during that period. This was a result of Plano capturing households looking to move outside of Dallas and into a suburban environment. In Plano after the year 2000, population and housing unit growth tapered because of other communities within Collin County ramping up housing development. Cities such Allen, Frisco, and McKinney had abundant greenfield developments sprout up after the year 2000 resulting in about 50% of the housing units being built between 2000 and 2023.

Figure 30: Year Built



Major Development Projects in Plano

Plano's development projects include a sizable number of multifamily units, with a total of 7,153 units planned across various locations. Notable projects include the Collin Creek Mall Redevelopment, which will offer 2,300 main street-style multifamily units, and the Willow Bend Mall Redevelopment, which will add 1,200 mid-rise multifamily units. Other developments, such as The Almanac, Beacon Square, and the EDS Headquarters project, contribute to the diverse range of multifamily housing options available in the city.

In addition to multifamily units, Plano is also seeing the development of single-family attached and detached units. The Collin Creek Mall Redevelopment will include 500 single-family units, while The Almanac and Fry's Electronics Redevelopment will add 90 and 33 single-family attached units, respectively. Heritage Creekside will contribute 32 single-family attached units, further diversifying the housing options in the area.

Table 4: Planned and Permitted Development Projects		
Project Name	Location	Housing Units
The Almanac	South of W Spring Creek Pkwy & Parkwood Blvd	700 main street-style multifamily units (approx. 90 single-family attached units in future phase)
Beacon Square	Northwest of Coit Rd & Mapleshade Ln	632 main street-style multifamily units (539 units already under construction)
Collin Creek Mall Redevelopment	Southwest of 15th St & Alma Dr	2,300 main street-style multifamily units 500 single-family attached & detached units 300 independent living units
Fry's Electronics Redevelopment	Southwest of E Plano Pkwy & Executive Drive	501 mid-rise multifamily units 33 single-family attached units
Heritage Creekside	Southeast of W Plano Pkwy & Custer Rd	338 main street-style multifamily units 32 single-family attached units
Plaza at Spring	Northeast of W Spring Creek Pkwy & Communications Pkwy	520 independent living units
TRG J Place Addition	Northwest of J Pl & PGBT	307 mid-rise multifamily units
EDS Headquarters	Northeast of Parkwood Blvd & Tennyson Pkwy	775 mid-rise multifamily units (approved by P&Z, yet to go to Council)
Railside Addition	Southeast of Municipal Ave &	400 mid-rise multifamily units (approved by P&Z, yet to go to Council)
Willow Bend Mall Redevelopment	Northwest of DNT & W Park Blvd	1,200 mid-rise multifamily units Zoning case under review
Source: City of Plano, 2024		

Independent living units are another important typology being developed in Plano, with a total of 820 units planned. The Plaza at Spring will provide 520 independent living units, and the Collin Creek Mall Redevelopment will add 300 units. These projects cater to the growing demand for senior living options, ensuring that Plano offers a comprehensive range of housing types to meet the needs of its diverse population.

Housing Tenure

As of 2021, 54% (61,067 units) of the city's housing stock was owner-occupied, with 40% (44,955 units) renter occupied. The city's housing stock more closely reflects the greater

Table 5: Housing Tenure, 2021			
	City of Plano	Collin County	Dallas MSA
Owner-Occupied	54%	61%	56%
Renter-Occupied	40%	33%	37%
Vacant	6%	6%	7%
Source: ACS 2017-2021			

metropolitan housing tenure despite its location north of Dallas. In contrast, Collin County has a larger percentage of owner-occupied units (61%), however, given the general increase in housing prices regionally, more apartments are being built in Collin County to absorb household demand.

Units in Structure

In the City of Plano, 63% of residential units are in single family detached structures.[2] The second largest residential typology is multifamily structures with 50 or more units accounting for 11% of all units. The City of Plano's housing stock generally has a more diversified mix than other locations in the Region. While it does have a lower percentage of single-family homes, it instead offers a wider range of housing choices from attached single family to duplexes, to mid-scale multifamily, and even larger scale multifamily with structures of 50 or more units. The historical development pattern, especially in the Downtown, combined newer development in the Legacy area creates a diverse stock of building types and units.

The breakdown of units in structures changes drastically when comparing owner-occupied units to renter-occupied units. Within the city, 94% of owner-occupied units are single family homes, and 4% are single family homes. Contrast this with renter-occupied units, where 20% are single family homes, 4% are attached homes, and 76% are in structures with two or more units. The housing diversity noted above is predominately in the renter market with units spread across the various typologies like duplexes and mid- to large-scale apartment buildings.

[2] ACS 2017-2021

Owner-Occupied Housing Market

This section provides a more in-depth analysis of the owner-occupied housing market including supply, demand, and pricing across the city.

SUPPLY

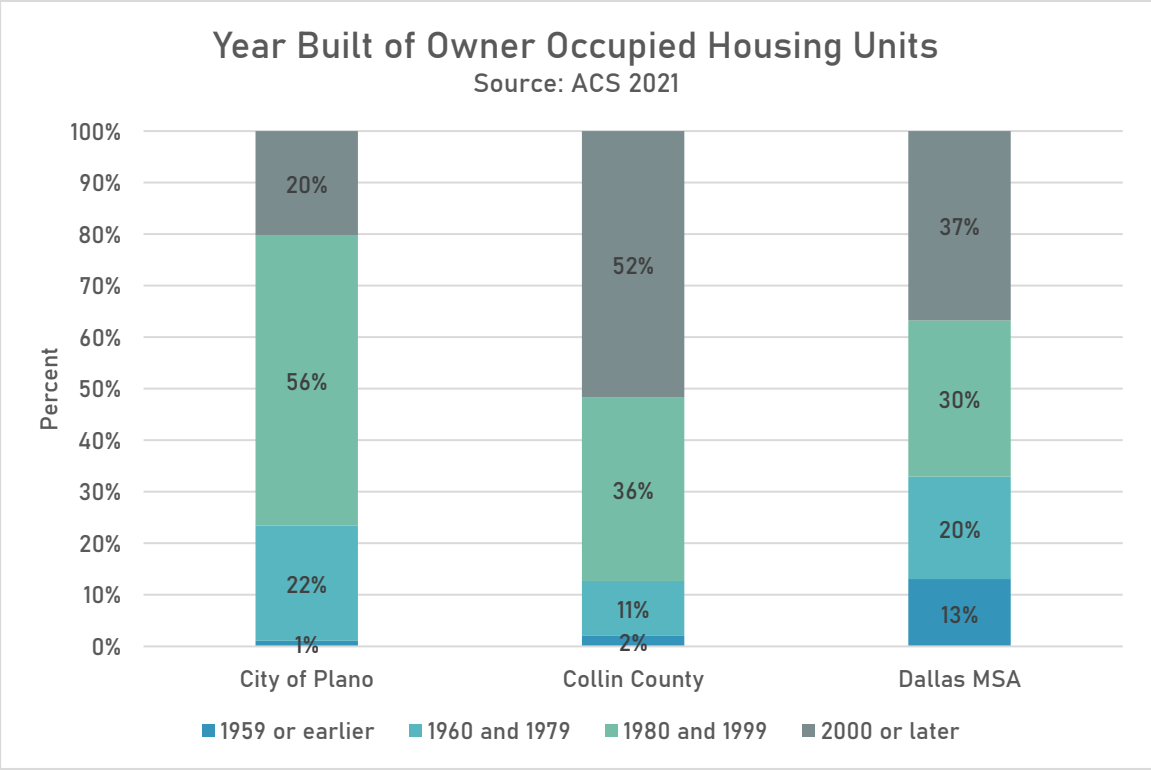
As was noted earlier, owner-occupied units comprise 54% of the city's housing stock with 98% of units being single family homes, 1 % in multifamily structures, and 1% in mobile homes. The single-family percentage in the city is comparably much higher than the Region, and the percentage of multifamily homes is about half.

Table 6: Housing Tenure, Owner

Owner-Occupied	City of Plano	Collin County	Dallas MSA
Single family	98%	94%	94%
Multifamily	1%	2%	2%
Mobile Home/RV/Other	1%	4%	4%

Source: ACS 2017-2022

Figure 31: Year Built of Owner-Occupied Housing Units

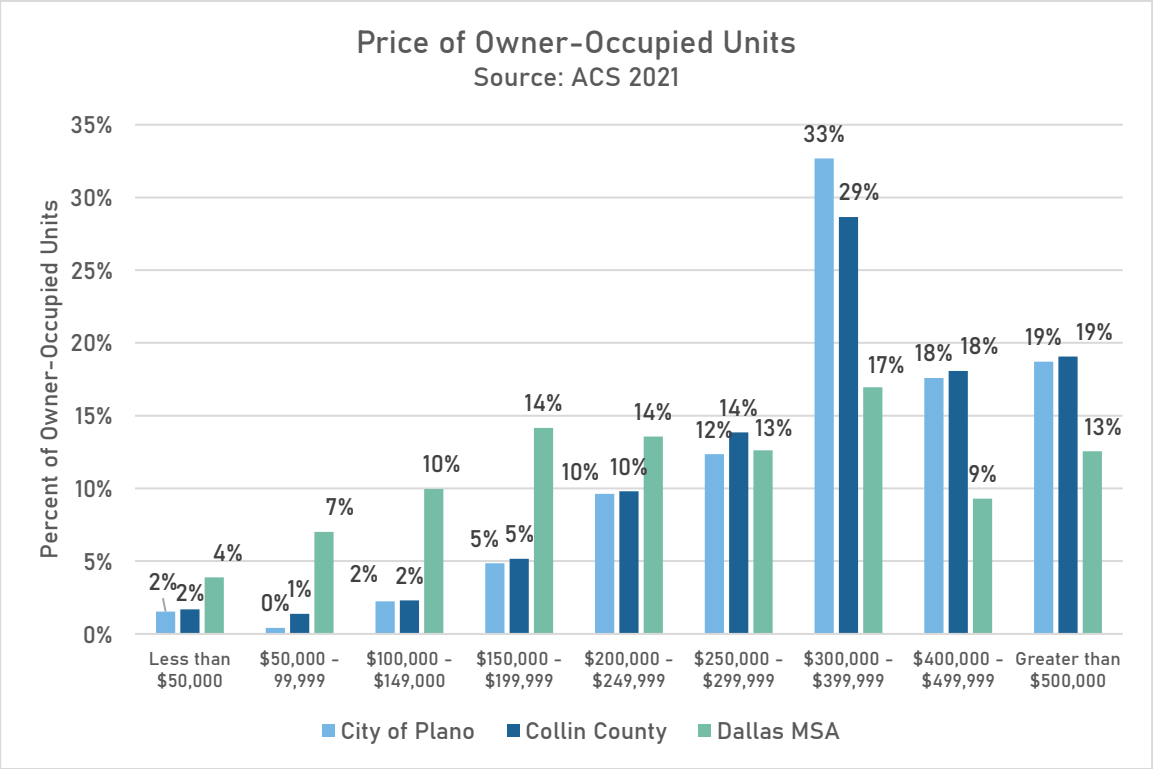


The age of Plano's owner-occupied housing stock shows that it is significantly older than the regional housing stock. About 56% of ownership units in Plano were built between 1980 and 2000. This compares to 36% for Collin County and 30% for the Region. Prior to the Region becoming a major economic hub, Plano was just a small community just north of Dallas. However, its location coupled with the ability in attracting large corporations to locate their headquarters in the city allowed Plano to grow substantially. At the time during the 1980's there was a national trend of suburbanization, Plano was able to capitalize on this trend as the city was looked at the next place to build housing after Richardson and Garland developed.

Pricing

In 2021, the median value of an owner-occupied housing unit in the City of Plano was $387,200.[3] While sale prices for owner-occupied units have been rising, the Great Recession hit the city particularly hard, driving both values and sale prices downward. It took until about 2013 for the median sales price to begin rising again. Figure 32 compares the number of owner-occupied housing units by value range across the city and the Region. Generally, Plano's housing stock is less affordable compared to the Region with 69% of all owner-occupied units valued at greater than $300,000 versus 39% for the Region.

Figure 32: Percent of Owner-Occupied Units by Price Range



[3] ACS, 2017-2021.

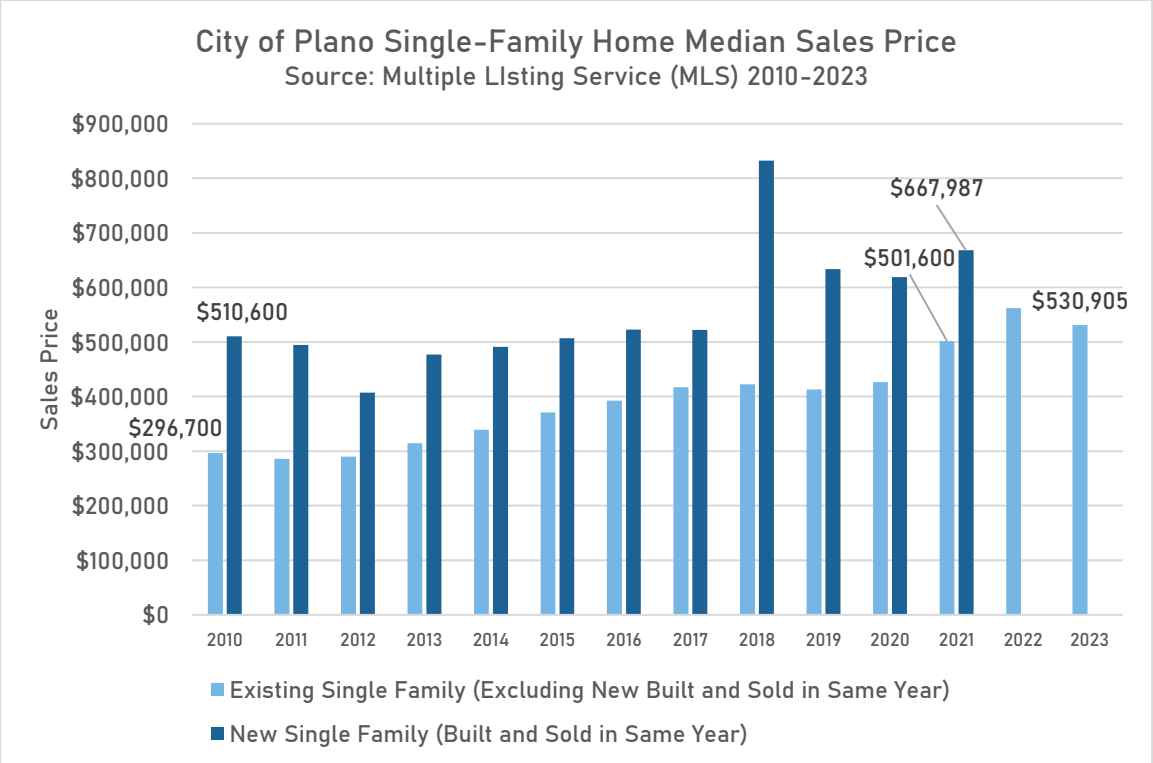
For Sale Market

To provide accurate data on owner-occupied sales in the City of Plano, Multiple Listing Service (MLS) data for the period 2010 to 2023 was analyzed.[4] Over this period, there were about 43,708 sales with an average of 3,122 sales annually. While the Great Recession impacted sales prices in the beginning part of the decade (2010-2012), the number of sales per year and prices have increased since. This is true for both detached single family housing as well as townhomes.

Detached Homes Pricing

RKG looked at a comparison of sales for existing single-family homes that sold versus brand-new single-family homes (ones that were built and sold in the same year) to better understand the price differential between the two. In 2021 (the latest year where data was available for new homes built and sold in the same year), new single-family homes on average sold for 33% more than existing single-family homes. The median sales price of a new home in 2021 was $667,987 compared to $501,600 for an existing home. Figure 33 shows median sales price for existing and new homes sold by year.

Figure 33: Sales Price



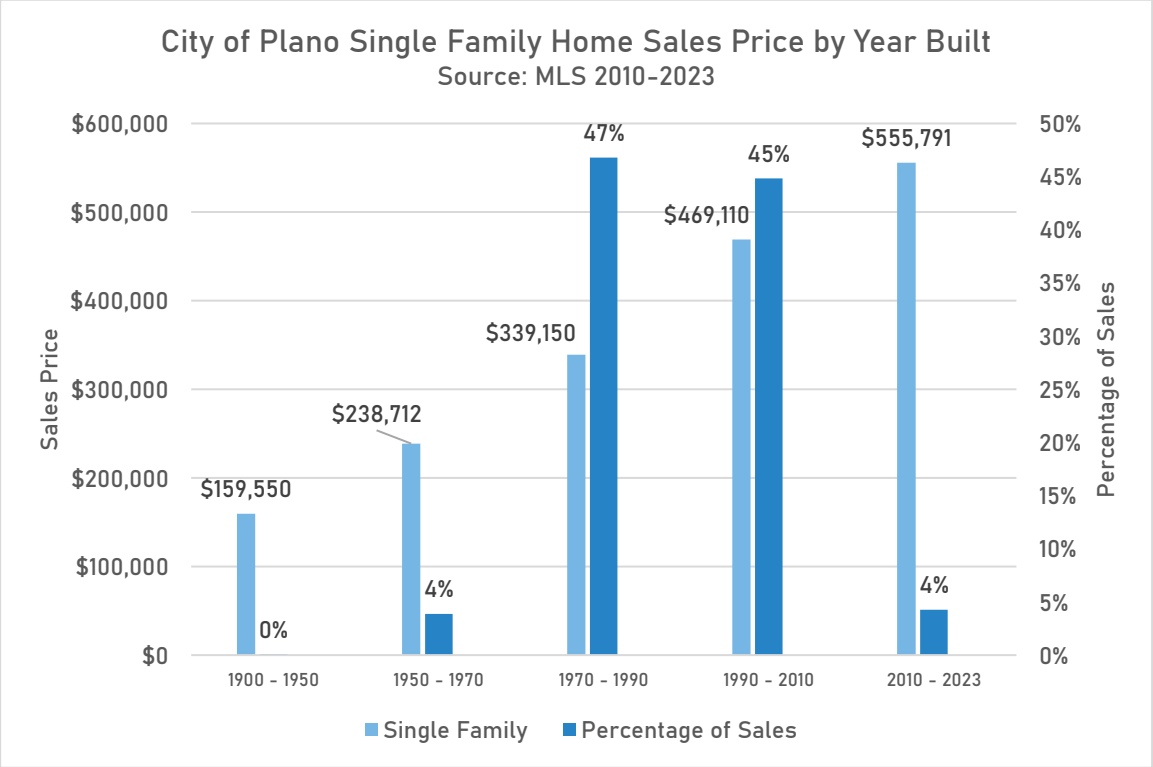
Homes built between 1970 and 1990 accounted for 47% of all sales activity. Based on the pricing data, older homes do not garner nearly the same price for a variety of reasons including overall

[4] MLS data provided by City of Plano. Data was made available between 2010 and June 2023. Due to 2023 being a partial year, this reference reports uses both 2022 and 2023 as a point of reference.

size, potential rehabilitation needs, location or school district, and modernized layout and amenities. Interestingly, homes built after 2010 are priced nearly 64% more than those build in the 1970's. This is based on newer homes having layouts and amenities which are in demand. Homebuyers today may place more consideration on the location, age, condition, and layout of the home than the space and price.

Anecdotally, real estate professionals have noted that the rise in existing home values is due, in part, to limited supply and the results of rehabilitation and investment in properties by investors. To this point, not only is ownership housing becoming less affordable, those units most affordable (older, smaller houses) are being rehabilitated and flipped at a substantial profit.

Figure 34: Sale Price by Year Built

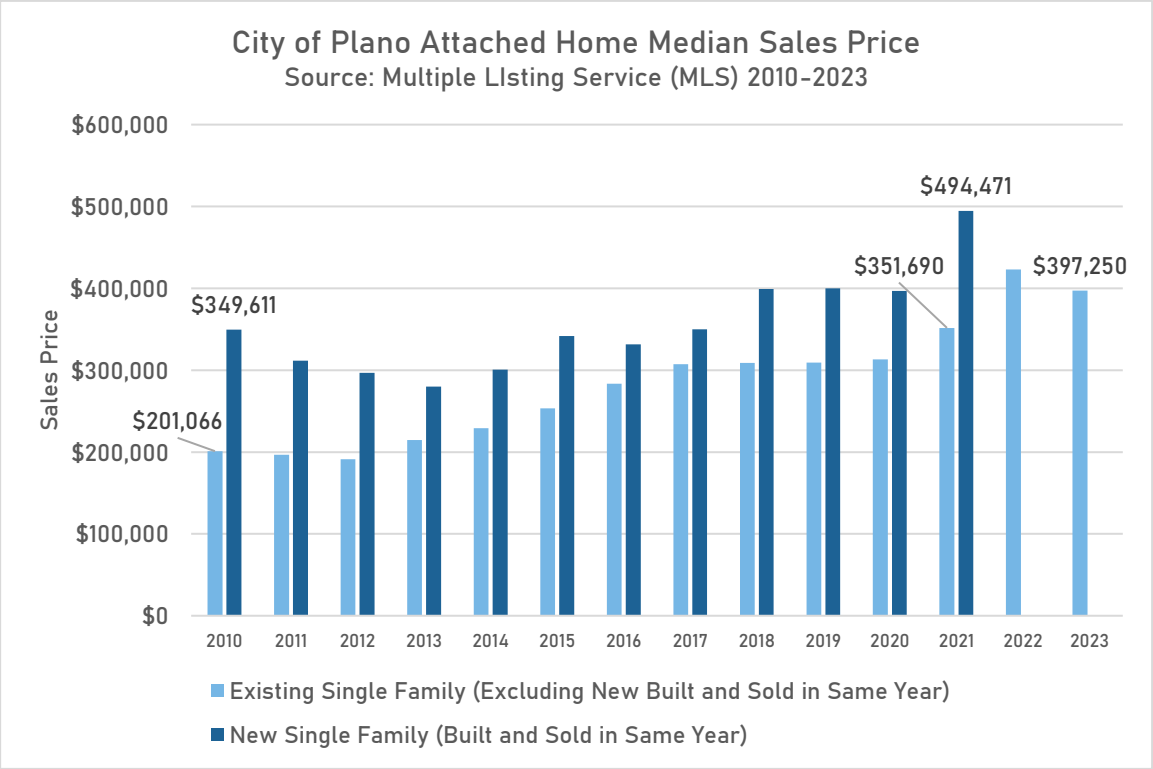


Between 2010 and 2023, the median days on market for single family homes has declined from 41 days in 2010 to 13 days in 2023. This shows that demand has increased and supply has lagged. Additionally, newer product has been slower to come online give the current supply chain issues related to lumber, materials, and labor. The average days on market varies by product type with new homes selling slower than existing homes, which makes sense given the significant differential in price point. In 2022, the median days on market for a new construction home was 21 days compared to 8 days for an existing home.

Attached Homes Pricing

RKG looked at a comparison of sales for existing attached homes (duplexes and townhomes) that sold versus brand new attached homes (ones that were built and sold in the same year) to better understand the price differential between the two. In 2021, new attached homes on average sold 41% more than existing attached homes, with the median sales price of a new home being $494,471 compared to $351,690 for an existing home. In 2023, the median sales price for an existing attached home was $394,250. Figure 35 shows median sales price for existing and new construction attached homes.

Figure 35: Sales Price

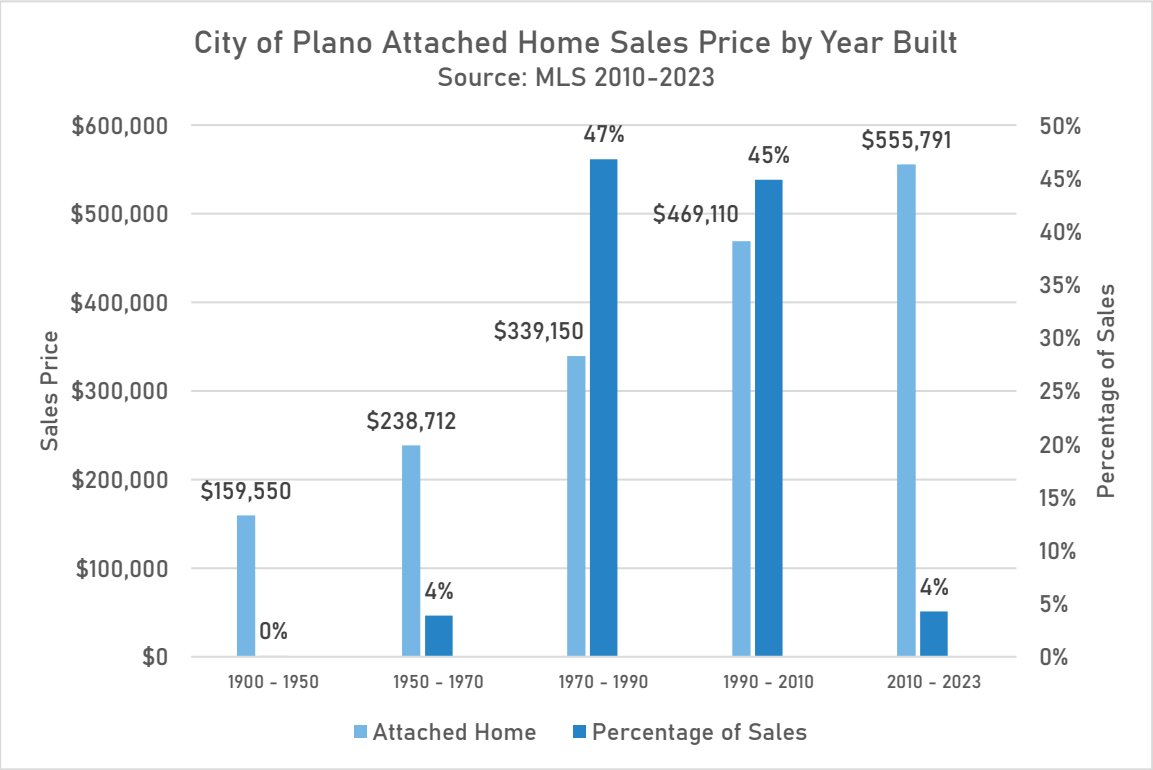


Homes built between 1990 and 2010 accounted for 59% of all attached home sales activity while 21% of homes sold were built between 2010 and 2023. Attached homes are a relatively new product in the City of Plano as traditionally most homes are single family style. Based on the data there were no sales of attached homes built prior to 1970, which indicates the typology was not prevalent in the past. Attached homes in the City of Plano offer an attractive price point for homebuyers looking for a more affordable alternative to single family homes.

Over the period of 2010 to 2023, the median days on market for attached home has declined from 48 days in 2010 to 19 days in 2021. This shows that demand has increased and supply has lagged. Additionally, newer product has been slower to come online given the current supply chain issues related to lumber, materials, and labor. The average days on market varies by product type with new homes selling slower than existing homes, which makes sense given the significant

differential in price point. In 2022, the median days on market for a new construction home was 23 days compared to 10 days for an existing home.

Figure 36: Sale Price by Year Built



Renter-Occupied Housing Market

This section provides an analysis of the renter-occupied housing market including supply, demand, and pricing across the city.

SUPPLY

In 2021 about 42% of the city's households were renters, with 24% of rental units in single family homes and 76% in multi-unit structures. These percentages contrast with Collin County and the Region where there is a greater stock of single-family rental units and mobile homes.

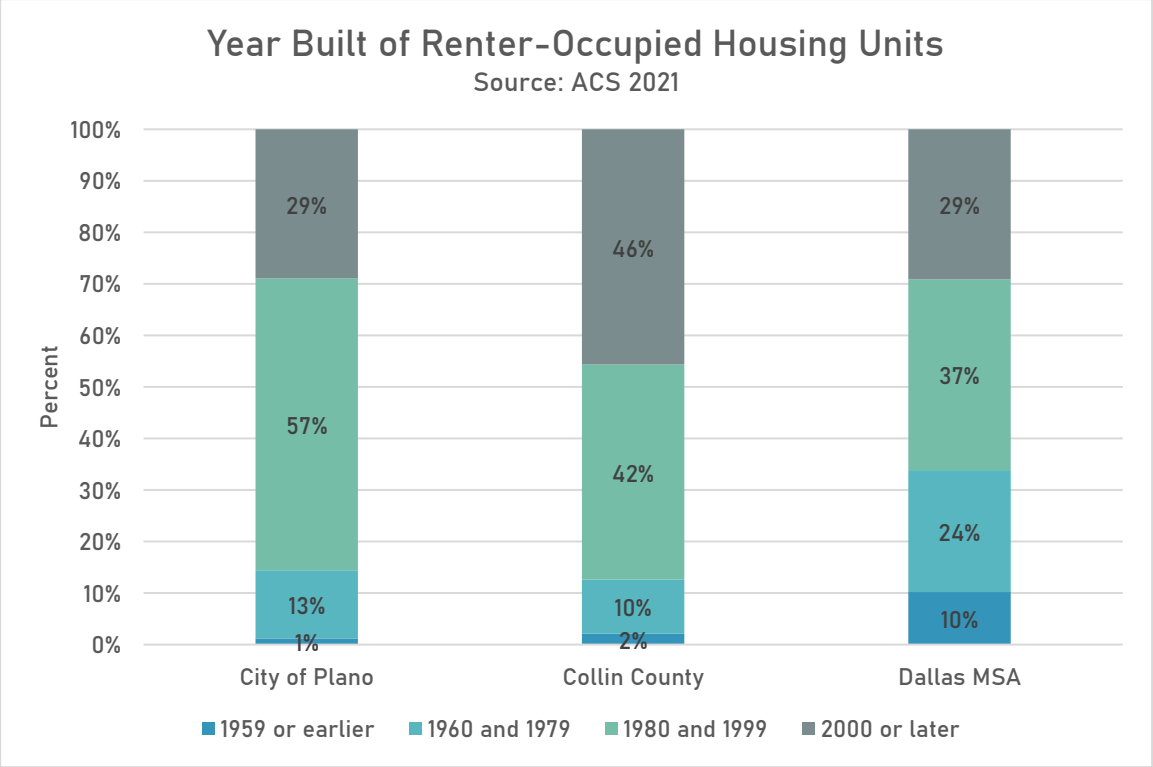
Table 7: Housing Tenure, Renter

Renter-Occupied	City of Plano	Collin County	Dallas MSA
Single family	24%	29%	29%
Multifamily	76%	70%	69%
Mobile Home/RV/Other	0%	2%	2%

Source: ACS 2017-2021

The rental housing stock across the city is relatively newer with 14% of rental housing units built before 1980. This compares to the Region where 34% of rental units were built before 1980. More than half of all rental units (57%) in the city were constructed between 1980 and 1999 compared to only 37% in the Region. Newer rental units tend to have more up-to-date maintenance and modern amenities which make them ideal for tenants.

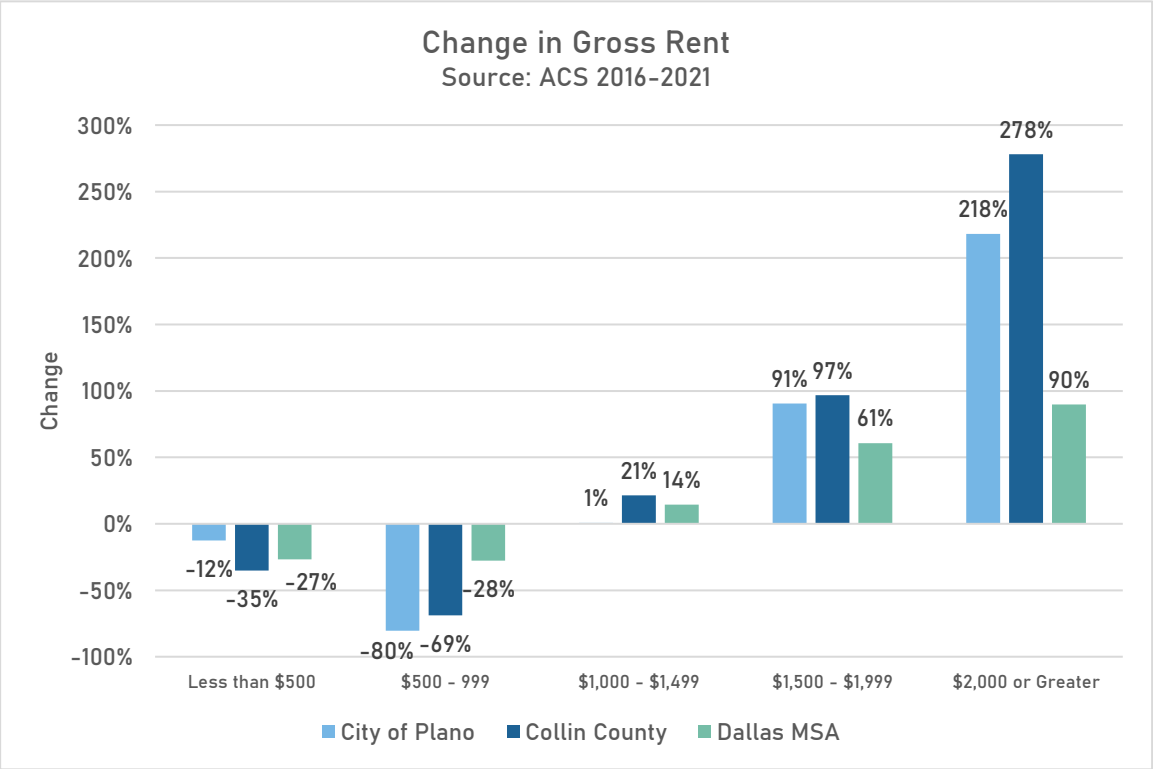
Figure 37: Rental Structures by Year Built



Pricing

In 2022, the median gross rent in the city was $1,541, which was an increase of 29% from 2016.[5] Gross rent is a measure of the monthly contract rent plus an estimated average utility cost paid by the renter. Utilities factored in include electric, gas, water, sewer, and fuel. Figure 38 shows the change in gross rent between 2016 and 2021 by price range. The number of households paying rent at the very low end (less than $500 a month) has declined by 12%, while the number of households paying rent at the higher end (over $2,000 a month) has grown by 218%. Households paying moderate rents, between $1,000 and $1,999 per month, have also increased, driven mostly by renter households paying between $1,500 and $1,999 per month. Some of this rent growth may be attributed to new product coming on the market which could coincide with the sharp increase in rents given the tight market.

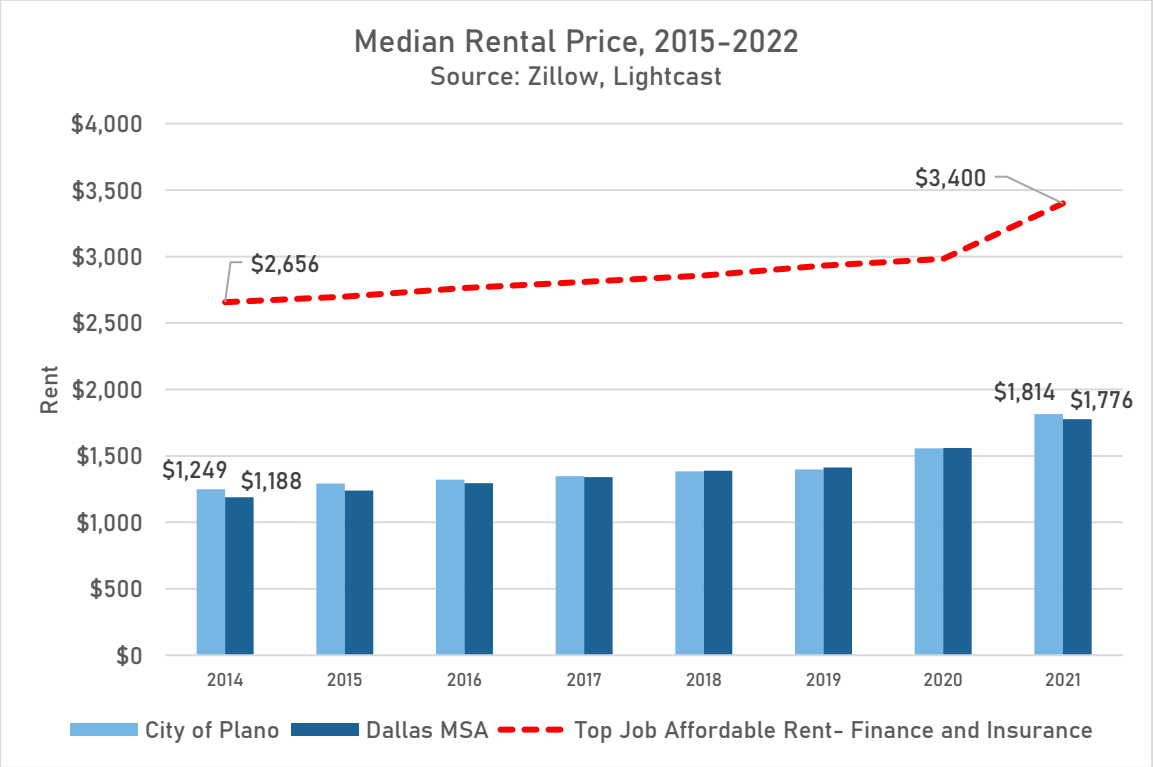
Figure 38: Change in Gross Rent



Median rents in the City of Plano have increased nearly 50% over the last eight years, with the median rent in Plano overtaking the median rent in the Dallas Metro Region. The cause of this is a combination of impact from new construction (exclusively high end) and price escalation for existing properties. Rental affordability has become a serious issue because median rents were already unaffordable for many households.

[5] ACS 2016 and 2021.

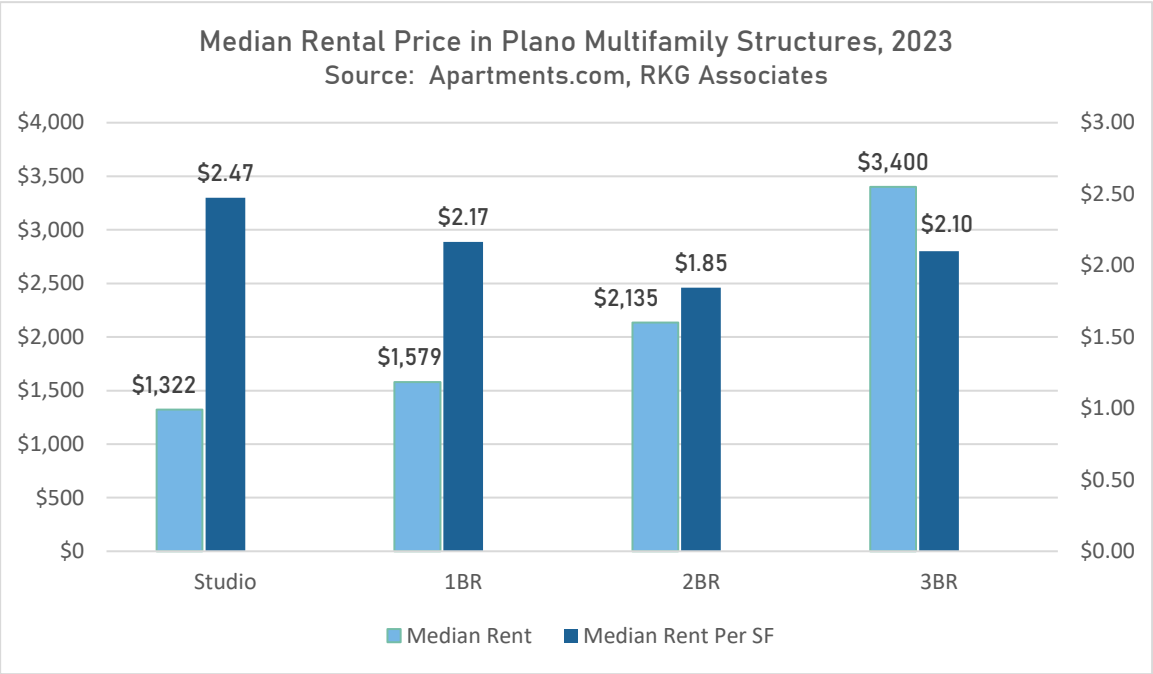
Figure 39: Median Rental Price



A recent scan of rental listings showed the median rent in Plano is $1,814 while the median rent for the Region was $1,776 per month.[6] Rental prices in the larger apartment complexes vary significantly depending on the location, quality, and amenities offered. This is also because new luxury apartments have been created in the city. In the City of Plano, an average worker in the city's largest industry sector (Finance and Insurance) can afford to pay $3,400 a month in rent, which is significantly more than the median rent. Households with lower incomes have difficulties securing housing in the city.

[6] Apartments.com, June 2023.

Figure 40: Median Rental Price in Plano Multifamily Structures, 2022



Multifamily units in Plano are attracting higher income households. Nearly all new multifamily development occurring in and around Plano over the last decade has been in the high-end/luxury market; examples include:

- Bel Air Downtown
- Legacy North
- MAA Market Center
- One90 Gateway

Rents in new multifamily structures vary by unit type, with the median studio rent being $1,322 ($2.47 per square foot) while three-bedroom units rent for $3,400 ($2.10 per square foot) per month. On a per square foot basis, smaller units generate greater revenues for developers than larger family units. Based on these market dynamics, there are fewer family sized units being built in Plano which is exacerbating the affordability problem.

Affordable Rental Units

Figure 41: Plaza at Chase Oaks for Active Adults 55+



Within the City of Plano, there is a general lack of deed restricted affordable housing because there are no statutory requirements. As such, only a limited number of affordable housing developments have been built over the years, some financed in part by Low-Income Housing Tax Credits (LIHTC). These affordable units tend to target seniors and between 30% and 60% of Area Median Income (AMI).

The pipeline of affordable housing developments in the city of Plano has effectively been turned off as of 2023, because a new city policy has been introduced declining to offer a letter of support from the city endorsing any proposed affordable housing developments. As part of the competitive LIHTC process, an application is scored based on the entirety of their project as well as the receptiveness of the community. Based on Plano's change in policy, affordable developers in Plano become uncompetitive for LIHTC because letters of support from the community result in additional points in the scoring rubric and it is customary for a developer to receive a letter of support from the community in which they are willing to build.

In Plano, there are 1,793 affordable units which utilize LIHTC or Private Activity Bonds (PAB) to finance affordable housing. Of the units, 1,179 are for low-income seniors, while 614 are targeted toward low-income households. Table 8 presents data provided by the Plano Housing Authority regarding the types and number of units of affordable housing.

In addition to LIHTC, the Plano Housing Authority has been able to generate affordable housing by creating public facility corporations (PFC). Under Chapter 303 of the Texas Local Government Code, PFC is a PFC can be created by a municipality, county, school district, housing authority, or special district, for the purposes to acquire, construct, rehabilitate and otherwise operate a public facility, which is property devoted to a public use.[7] The PFC rules recognizes affordable housing as a public use.

Under the PFC rules, if a PFC owns a multifamily residential development utilized for the purpose of affordable housing with at least 50% of the units reserved for households having an income less than 80% of AMI and leased the property to a for-profit entity for operation, the property would

[7] https://statutes.capitol.texas.gov/Docs/LG/htm/LG.303.htm

be receiving a 100% property tax exemption.[8] This law has enabled real estate developers and property owners partnered with PFCs to construct new affordable housing, acquire existing multifamily residential developments, or impose affordability restrictions on existing multifamily residential developments they already owned. In Plano this has resulted in a significant increase in the number of affordable units available (+1,871 units), however, the Texas legislator has recently amended the legislation and now requires a PFC to obtain approval from the governing body of the municipality, in the case of Plano the City Council will have control.[9]

Table 8: Affordable Housing Developments in Plano

Name of Project	Population Served/Unit Type	Total Units	Affordable Units
Villas of Mission Bend	Elderly	135	101
Evergreen at Plano Parkway	Elderly	250	250
The Plaza at Chase Oaks	Elderly	240	240
Tuscany Villas	Elderly	90	90
Villas at Plano Gateway Senior Living	Elderly	292	233
Gala at Premier	Elderly	97	77
Mariposa Apartments Homes at Communications Parkway	Elderly	180	108
Parmore Jupiter Road	Elderly	100	80
Garden Gate Apartments	General	240	240
The Veranda Townhomes	General	40	20
Patriot Park	General	139	111
K Avenue Lofts	General	226	179
Juniper Apartments	General	80	64
Total LIHTC/PAB Units			1,793
Enclave Gateway	PFC	350	179
Alexan Legacy	PFC	385	203
Opal Legacy	PFC	310	161
Steeplechase	PFC	368	318
Oak Tree Village	PFC	272	159
McDermott Crossing/Park	PFC	267	154
Bel Air 16	PFC	152	104
Bel Air Oaks	PFC	474	295
Latitude	PFC	304	154
Collin Creek	PFC	314	160
Total PFC Units			1,871
Total Affordable Units			3,664

Source: Plano Housing Authority, RKG Associates, 2023

[8] https://www.jdsupra.com/legalnews/2023-changes-to-texas-law-property-tax-9562715/#:~:text=A%20public%20facility%20corporation%20(%E2%80%9CPFC,(the%20%E2%80%9CCode%E2%80%9D).

[9] https://www.jdsupra.com/legalnews/2023-changes-to-texas-law-property-tax-9562715/#:~:text=A%20public%20facility%20corporation%20(%E2%80%9CPFC,(the%20%E2%80%9CCode%E2%80%9D).

Future Housing Demand

To accommodate new population growth, RKG Associates developed a methodology for calculating the number of new households based on the increase in population which then translates into estimates for future housing demand. RKG assumes that future household composition and housing tenure will follow a similar pattern to today and used household sizes and tenure splits to allocate future household growth.

To accommodate the population projected for 2027, RKG estimates the city may need to produce an additional 6,342 housing units above what exists today. This assumes current housing vacancy rates continue to hold steady. RKG also assumed that the split between owner and renter households would remain at its current split of 56% owner-occupied and 44% renter occupied. Under these assumptions, RKG projects the city would need to add another 3,531 owner-occupied housing units and 2,811 renter-occupied units.

Table 9 shows the allocation of households by household size for the projected new households across the city. This allocation assumes that trends will remain constant until the year 2027. For example, in 2021, 23% of all households were 1-person and 33% were 2-person. These percentages are applied in the same way to the total households projected for 2027 which results in 3,595 additional 1- and 2-person households over the next five years. Since 3, 4, and 5+ person households comprise a lower percentage of the city's household composition, those percentages are lower than 1- and 2-person households.

Table 9: 2027 Projections of 2021 Household Composition Held Constant

Household Size	Households	% of Total
1-person household	1,497	24%
2-person household	2,098	33%
3-person household	1,196	19%
4-person household	980	15%
5-or-more person household	571	9%
Total	1,497	24%

Source: ESRI, ACS 2016, 2021, RKG Associates

Table 10 shows the breakdown of owner and renter households by household size. With housing tenure held at the 56/44 split based on 2021 data, there is a projected need for an additional 3,531 owner-occupied housing units and 2,811 renter-occupied housing units through the year 2027. The new households are skewed toward one- and two-person households which are the two predominant household size categories in the City of Plano as of 2021.

Table 10: 2027 Projections of 2021 Household Composition Held Constant				
Household Size	Owner Households	Total % of Owner	Renter Households	Total % of Renter
1-person household	523	15%	974	35%
2-person household	1,327	38%	771	27%
3-person household	686	19%	510	18%
4-person household	609	17%	371	13%
5-or-more person household	386	11%	185	7%
Total	3,531	100%	2,811	100%
Source: ESRI, ACS 2016, 2021, RKG Associates				

Based on the projection data, the City of Plano will need to consider how to increase the production of smaller units to accommodate the increase in 1- and 2-person owner-occupied households. In addition to housing production, the city should consider rehabilitation programs to bring older owner and renter housing units up to the standards of today's buyers.

CITY OF PLANO HOUSING STUDY

HOUSING MARKET AFFORDABILITY ANALYSIS

This section explores key housing market gaps based on demographic analysis and owner and renter market analysis. Gaps focus on the type of housing that may be needed in the City of Plano going forward and the price points that appear to be underserved in today's market.

Key Findings

Housing is becoming unaffordable for most households living or looking to live in Plano.

- The real estate market is very strong due to the local/regional market imbalance.
- Housing prices and rents have nearly doubled over the last decade.
- Prices for rentals and ownership units have become out of reach for average wage workers.

The market will not address housing price diversity on its own, the City of Plano will need to intervene to ensure long-term affordability exists.

- Nearly unlimited demand allows developers to target highest income households.
- City intervention will be required to slow the impacts of supply/demand imbalance.

Median income differential between owners and renters in Plano is nearly double.

- About 61% of owner households are above 120% of AMI.
- About 46% of renter households are below 80% of AMI.
- Households in the middle- and lower-income brackets must compete with higher income households looking for rental and for-sale product.

Cost burdening affects both owner and renter households.

- Renter households are more severely cost burdened than owners, but do not have options given the limited affordable housing stock.
- Lack of sufficient demand creates extra pressure on more affordable options, as rent and purchase prices escalate due to new residents' ability to pay.

Data Sources and Methodology

RKG Associates used the most recent market data available at the time of this analysis. For the demand analysis, RKG Associates relied on the U.S. Census American Community Survey (ACS) 2021 5-Year estimates. Most notably, the ACS data provides estimates for the total number of households, household income, household size and housing tenure (renters and owners). The Census data was analyzed at the subarea level and then summarized for citywide totals.

For the housing supply analysis, RKG Associates relied on a variety of sources. The housing unit count by housing type was identified from the City's 2023 property tax assessment database. The City's database identifies properties by total number of housing units, and property type. RKG Associates used recent property sales and current assessment data to determine ownership housing market values. For rental pricing, RKG did an extensive rental housing price analysis using secondary data sources such as Apartments.com, and Zillow to augment the Census rent levels to refine price points by location and size of housing unit (e.g., 1-bedroom, 2-bedroom).

A supply and demand analysis to identify housing affordability ultimately is determined by the amount a household can pay for housing. To that end, RKG use the U.S. Department of Housing and Urban Development (HUD) Income Limits for the Dallas, TX HUD Metro FMR Area. The Fair Market Rent (FMR) thresholds are based on the AMI for a 3-person household (closest to the average household size in Plano). The 2021 median household income for a 3-person family is $97,400. Based on average household size for renter and owner households in the City of Plano, the rental affordability analysis uses the income limits calculated by HUD for 3-person households and the ownership affordability analysis uses the income limits calculated for 3-person households.

Low- and Moderate-Income Limits and Affordable Housing Costs

Most communities have a mix of modestly priced housing that is more affordable to low- and moderate-income households: small, older single-family homes that are naturally less expensive than new homes; multifamily condominiums; or apartments that are leased for lower monthly rents. This type of affordable housing often stays affordable where the market will allow it, and redevelopment or rehabilitation pressures are not as high. In the city today, there is a mix of housing at a variety of price points which is income restricted and others that are at a price point that is affordable to low- and moderate-income households.

Deed restricted housing (e.g., LIHTC projects) provides protection from escalating price increases than through regulatory controls for low-income households those households could otherwise afford. These units remain affordable because their resale prices and rents are governed by a deed restriction that lasts for many years, if not in perpetuity. There are other differences, too. For example, any household – regardless of income – may purchase or rent an unrestricted affordable unit, but only a low- or moderate-income household is eligible to purchase or rent a deed restricted unit. Both types of affordable housing meet a variety of needs. The primary difference is that the market determines the price of unrestricted affordable units, while a recorded legal instrument determines the price of deed restricted units.

Low and moderate incomes are based on percentages of the U.S. Department of Housing and Urban Development (HUD) Area Median Family Income (HAMFI) and adjusted for household size. Table 11 illustrates HUD's income breaks for the City of Plano showing income limits by household size.

Table 11: HUD Income Limits	Persons in Family			
FY 2022 Income Limit Category	1	2	3	4
Extremely Low (30%) Income Limits ($)	$20,450	$23,400	$26,300	$29,200
Very Low (50%) Income Limits ($)	$34,100	$39,000	$43,850	$48,700
Low (80%) Income Limits ($)	$54,550	$62,350	$70,150	$77,900
Source: HUD, 2023				

For example, in the City of Plano, if the household income for a three-person household did not exceed $70,150 that household could qualify for a deed restricted affordable unit. Maximum housing payments are typically set by HUD at no more than 30% of household income, or in this case $1,754 per month. The income limitations and maximum payment thresholds ensure that households are not overburdened with housing expenses.

Affordability Analysis

Housing affordability can be defined as a household having sufficient income to afford housing (ownership or rental) in a particular area. The City of Plano has a housing affordability problem which has become worse as home prices have increased during the Covid-19 pandemic. The overall lack of supply and increased demand has exacerbated this problem. In Plano, there are distinct breaks for household income and purchasing power based on AMI. The purchasing power of the top 48% of households (Households above 120% of AMI) is more than $100,000 greater than the bottom 33% of households. Households in the middle- and lower-income brackets must compete with higher income households looking for rental and for-sale product in the City of Plano. Table 12 presents the renting and purchasing capacity of Plano households.

Based on the data in Table 12, households below 100% of AMI are experiencing affordability issues related to rental and homeownership. The growth in housing prices coupled with slower or stagnant growth in incomes contributes to a housing affordability problem known as housing cost burden. HUD defines housing cost burden as the condition in which households spend more than 30% of their gross income on housing. When low- or moderate-income households are spending more than 50% of their income on housing costs, they are severely housing cost burdened.

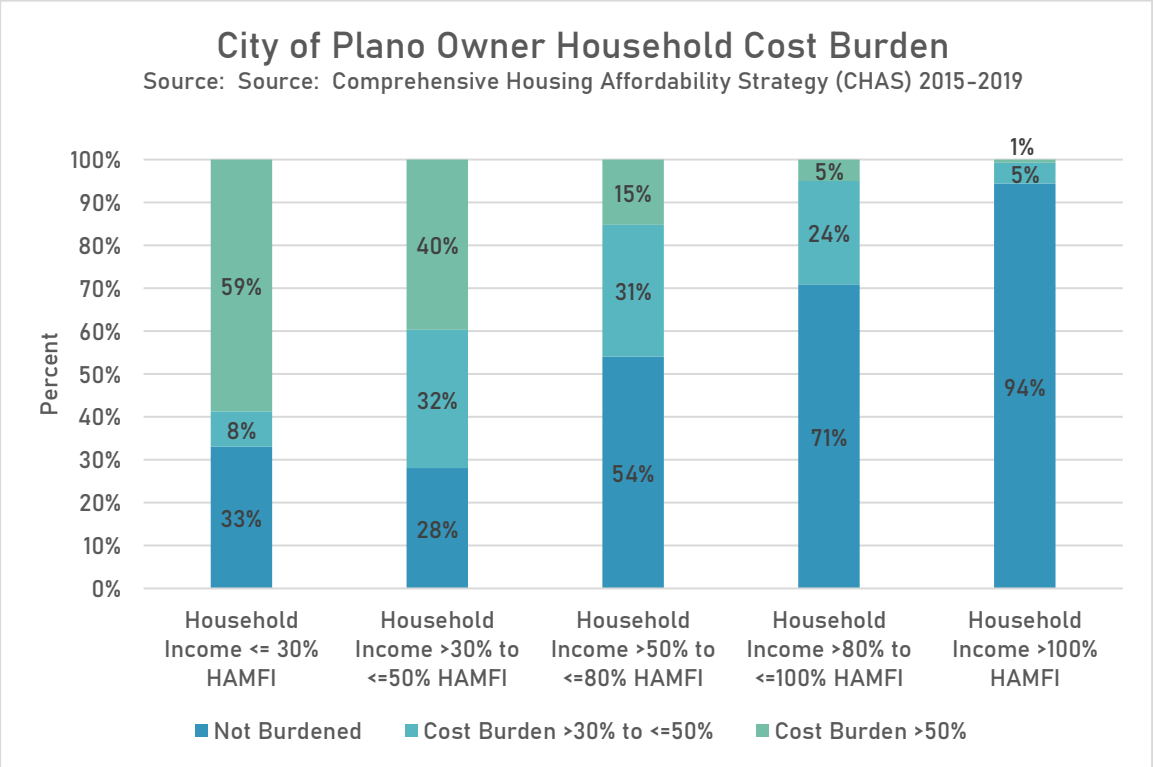
Table 12: Renting and Purchasing Capacity of Plano Households, 2021					
Area Median Income	Household Income	Households		Maximum Affordable Rent Range	Home Purchasing Power
		%	#		
120% +	$105,241 +	48%	50,676	$2,921+	$305,000 +
100 – 120%	$87,701 - $105,240	9%	9,337	$2,435 - $2,290	$254,000 - $305,000
80% - 100%	$70,151 - $87,700	10%	10,429	$1,949 - $2,434	$203,000 - $254,000
50% - 80%	$43,851 - $70,150	15%	16,323	$1,219 - $1,948	$127,000 - $203,000
30% - 50%	$26,301 - $43,850	9%	9,270	$731 - $1,218	$76,000 - $127,000
0 – 30%	$0 - $26,300	9%	9,989	$0 - $730	$0 - $76,000

In the City of Plano, 14% of all households are cost burdened under HUD's definition and 11% are severely cost burdened. The percentage of cost burdened households in Plano closely mirrors Collin County where 16% of households are cost burdened and 11% are severely cost burdened. Table 13 shows the percentage of cost burdened owner and renter households. Renters in the City of Plano have a higher tendency to be cost burdened than owners which is typical in most markets. In City of Plano, 35% of renter households are cost burdened and 17% of owner households are severely cost burdened. The percentage of renter households that are severely cost burdened is more than twice as high as owner households which correlates with lower household incomes for renters and rising rent rates.

Table 13: Housing Cost Burden Overview, City of Plano, 2015-2019						
Cost Burden	Owner Households		Renter Households		Total Households	
	Est.	% of Total	Est.	% of Total	Est.	% of Total
<= 30%	50,760	81%	27,100	63%	77,860	74%
>30% to <=50%	6,505	10%	8,680	20%	15,185	14%
>50%	4,480	7%	6,685	15%	11,165	11%
Cost burden not available	815	1%	835	2%	1,650	2%
Total:	62,560	100%	43,295	100%	105,855	100%
Source: HUD Comprehensive Housing Affordability Strategy (CHAS) Data; Note: Totals may not sum due to statistical margin of error in CHAS data; and RKG Assoc.						

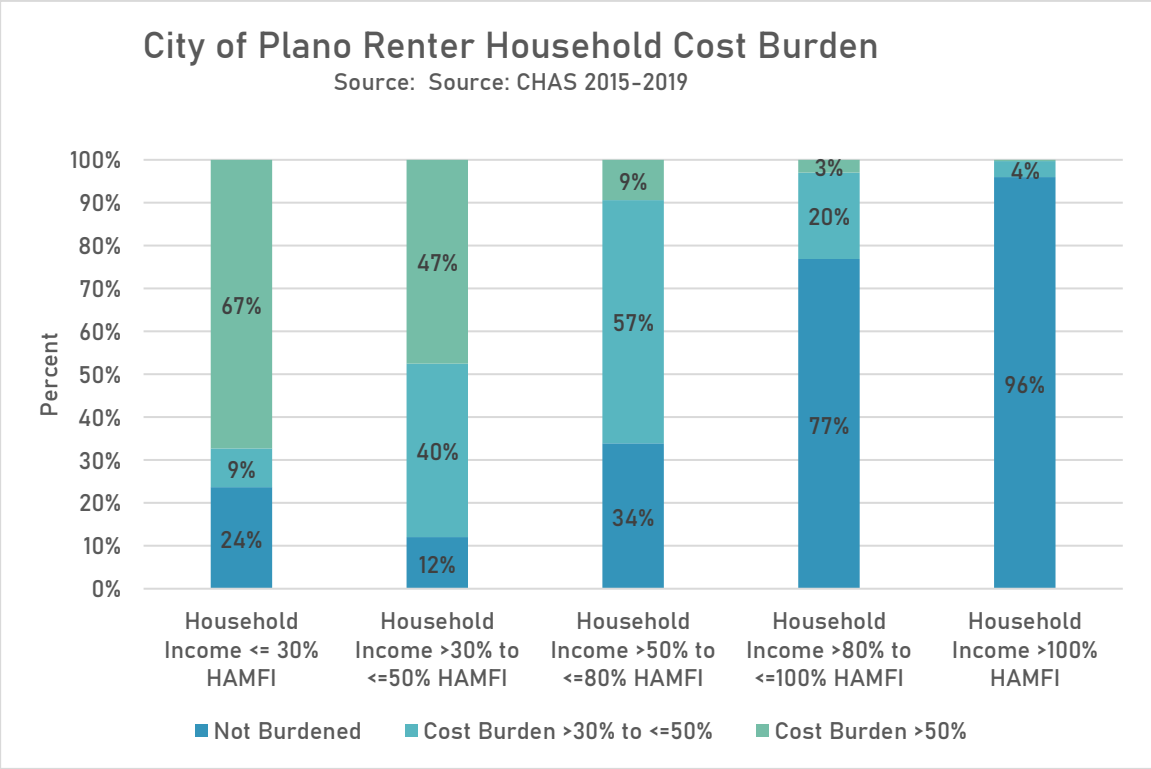
The cost burden data by income tells the story of how lower-income households are struggling with affordability in the City of Plano. Low-income owner and renter households are more prone to experiencing cost burdening than higher income households. For owner households at 30% of AMI (which equates to under $30,396) in the City of Plano, about 59% of households are severely cost burdened. Figure 41 shows that as incomes rise for owner households, cost burdening decreases. For households under 80% of AMI, cost burdening is a real threat because there is a lack of affordable housing.

Figure 41: City of Plano Owner Household Cost Burden



For renter households at 30% of AMI (which equates to under $30,396) in the City of Plano, about 67% of households are severely cost burdened. Figure 42 shows that as incomes rise for renter households cost burdening decreases but not as drastically as for owner households. The lack of affordable rental housing is so severe that at 80% of AMI, 66% of renter households are cost burdened, which indicates there is a severe mismatch between wages and rents.

Figure 42: City of Plano Renter Household Cost Burden



Viewing housing affordability in terms of income and cost (affordability threshold) serves as a proxy for understanding the challenges households face to afford adequate housing. This is particularly true in understanding the supply and demand imbalance that exists in the marketplace. While the City of Plano has older, more modestly priced homes and rental units, these units may not be occupied by low- or moderate-income households. Bridging the gap in the market is the key to ensuring the City of Plano has housing affordable and available to all income groups.

Renter-Occupied Housing Supply

HOUSING BY TYPE

Based on property assessment and Census data for the City of Plano, there are 44,955 rental housing units in Plano. Rental units are diverse, with 55% of all units found in structures with 10 or greater units. About 20% of rental units are found in smaller buildings, those with between 3 and 9 units. Single family attached units account for 20% of all rentals, and duplexes account for only 5% of rental units. Apartments, especially those found along the main throughfares of the city (I-75, Dallas Tollway, Plano Parkway, Avenue K) make up a significant component of the housing in the City of Plano.

RENT THRESHOLDS

As noted, the rental analysis used the HUD 3-Person household income thresholds shown in Table 11. These thresholds were then correlated to rent levels using HUD's cost burdened income ratio of 30% of gross income. The corresponding rent levels for the Dallas, TX HUD Metro FMR Area are detailed in Table 14. As seen, a 3-person household at 100% of AMI in Plano who earns $87,700 can afford a monthly rent of $2,193 without being cost burdened.

Table 14: Monthly Gross Rent Thresholds Based on HUD Income Thresholds

Monthly Gross Rent Thresholds Based on HUD Income Thresholds
City of Plano, TX (2022)

	Persons in Household	
Income Bands	**3**	**4**
Extremely Low (30%) Income Limits	$658	$730
Very Low (50%) Income Limits	$1,096	$1,218
Low (80%) Income Limits	$1,754	$1,948
100% AMI	***$2,193***	$2,435
120% AMI	$2,631	$2,922

Source: HUD AMI 2022 and RKG Associates. Inc..2023

RENTAL PRICING

The City's rental housing supply is comparatively more expensive than other areas in the Region, especially due to the newly revitalized Downtown and Legacy area. ACS data indicate that 63% of renter households pay more than $2,000 a month for their housing (Table 15). The data indicates that prices increase based on size of unit, which is typical given units with more bedrooms are generally larger.

Table 15: Rental Units by Bedroom County by Monthly Gross Rent

Rental Units by Bedroom Count by Monthly Gross Rent
City of Plano , TX (2021 ACS Estimates)

	Studio		1 Bedroom		2 Bedrooms		3 or More Bedrooms		Total	
Rent Levels	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent
seholds	**2,435**	**100%**	**15,490**	**100%**	**15,338**	**100%**	**11,692**	**100%**	**44,955**	**100%**
tent	**2,393**	**98%**	**15,473**	**100%**	**15,201**	**99%**	**10,810**	**92%**	**43,877**	**98%**
<$300	0	0%	237	2%	30	0%	8	0%	275	1%
$300-$499	37	2%	124	1%	21	0%	132	1%	314	1%
$500-$749	28	1%	209	1%	183	1%	116	1%	536	1%
$750-$999	258	11%	664	4%	339	2%	163	2%	1,424	3%
$1,000-$1,499	1,683	70%	10,670	69%	4,924	32%	952	9%	18,229	42%
$1,500-$1,999	387	16%	3,204	21%	3,633	24%	0	0%	7,224	16%
$2,000-$2,499	0	0%	129	1%	3,766	25%	1,287	12%	5,183	12%
$2,500-$2,999	0	0%	108	1%	1,418	9%	3,003	28%	4,529	10%
>=$3,000	0	0%	129	1%	886	6%	5,149	48%	6,164	14%
No Cash Rent	**42**	**2%**	**17**	**0%**	**137**	**1%**	**882**	**8%**	**1,078**	**2%**

Source: U.S. Census and RKG Associates, Inc. 2023

RKG Associates research through secondary data sites such as Zillow confirmed the general findings of the Census analysis (Table 16 on the next page). First, the most desirable areas such as Legacy West have the highest rent per square foot in the City. Second, rental units with more bedrooms are generally more expensive than smaller units. Finally, rents can vary greatly based on the size of the unit, the relative location of the unit, and the amenities offered with that unit.

RENTAL UNITS BY AMI THRESHOLD

RKG Associates calculated the number of rental units that fall within each HUD-defined AMI income band for the City of Plano. The largest concentration of rental units is affordable to households earning between 50% of AMI ($1,096 per month) and 80% of AMI ($1,754 per month). The blended analysis indicates that 80% of rental units are priced below the 100% of AMI affordability threshold. That said, only 2%, or 928 units, are priced to be affordable to households earning less than 30% of AMI (Table 16).

Table 16: Rental Units by Bedroom County by AMI Monthly Gross Rent

Rental Units by Bedroom Count by Monthly Gross Rent
City of Plano, TX (2021 ACS Estimates)

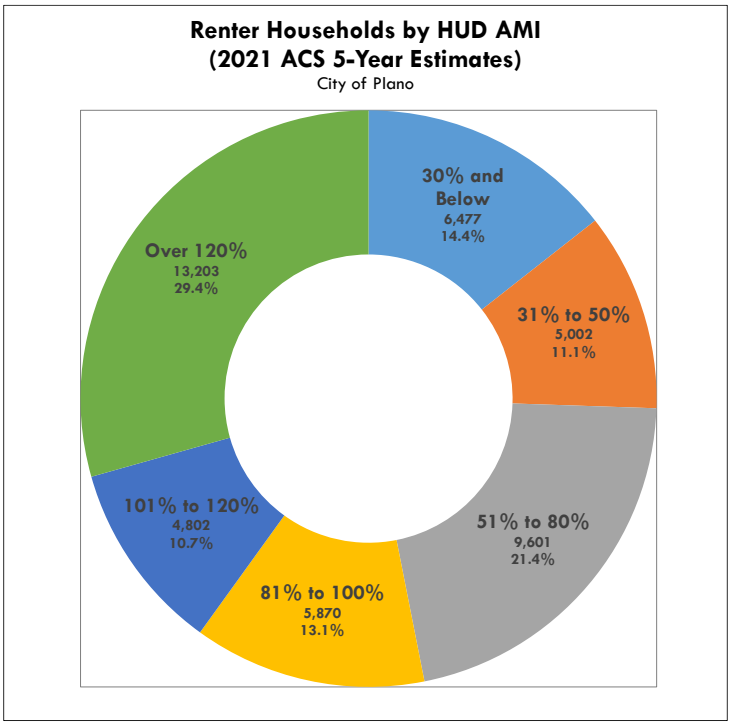
	Studio		1 Bedroom		2 Bedrooms		3 or More Bedrooms		Total	
Rent Levels	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent
Total	**2,393**	**100%**	**15,473**	**100%**	**15,201**	**100%**	**10,810**	**100%**	**43,877**	**100%**
Under 30% of AMI	55	2%	493	3%	167	1%	213	2%	928	2%
30% to 50%	593	25%	2,799	18%	1,356	9%	389	4%	5,137	12%
50% to 80%	1,555	65%	10,241	66%	5,822	38%	768	7%	18,386	42%
80% to 100%	190	8%	1,624	10%	3,239	21%	497	5%	5,550	13%
100% to 120%	0	0%	107	1%	2,686	18%	1,579	15%	4,372	10%
Over 120% of AMI	0	0%	208	1%	1,932	13%	7,363	68%	9,504	22%

Source: U.S. Census and RKG Associates, Inc. 2023

Renter-Occupied Housing Demand

Although renter household incomes skew above 100% of AMI within the City of Plano, demand for rental housing is strong across all income thresholds. Renter households earning below 100% of AMI total approximately 60% of all demand (Figure 43). More importantly, households earning between 50% of AMI and 80% of AMI ($51,650) account for the largest share of renters in Plano, totaling almost 21% of all households (9,601 households). This finding makes sense as about 42% of rental units are appropriately priced for these households.

Figure 43: Renter Households by HUD AMI



While these findings are unsurprising given the relative cost of housing and incomes reported in the socioeconomic analysis, they reveal that diversity of housing choice is not evenly distributed throughout the City. At a base level, the data indicate that additional efforts need to be pursued to provide greater price diversity in certain parts of Plano while initiatives to bring better services/amenities are necessary to make other areas equally beneficial for existing residents.

It is important to note that the demand data does not include households that currently do not live in the City of Plano. Excluding households that do not live in the City but might choose to relocate to the community if given the opportunity, substantially reduces the potential demand. That said, this strategy first seeks to serve existing households already living in Plano and to understand their needs relative to price appropriate housing. Any additional demand coming from the Region will only increase the potential shortage of affordable housing.

Rental Housing Gap Analysis

The strength of the affordability analysis as a tool for understanding current rental housing dynamics lies in the comparison of the existing rental supply of units distributed across the affordability thresholds to the corresponding demand by existing renters within each threshold. This comparison highlights rent ranges where there is either a surplus of units or a shortage of units to meet existing demand, and the impact these discrepancies can have on current renters, particularly if they lead to cost-burdened households.

AFFORDABILITY GAP BY AMI

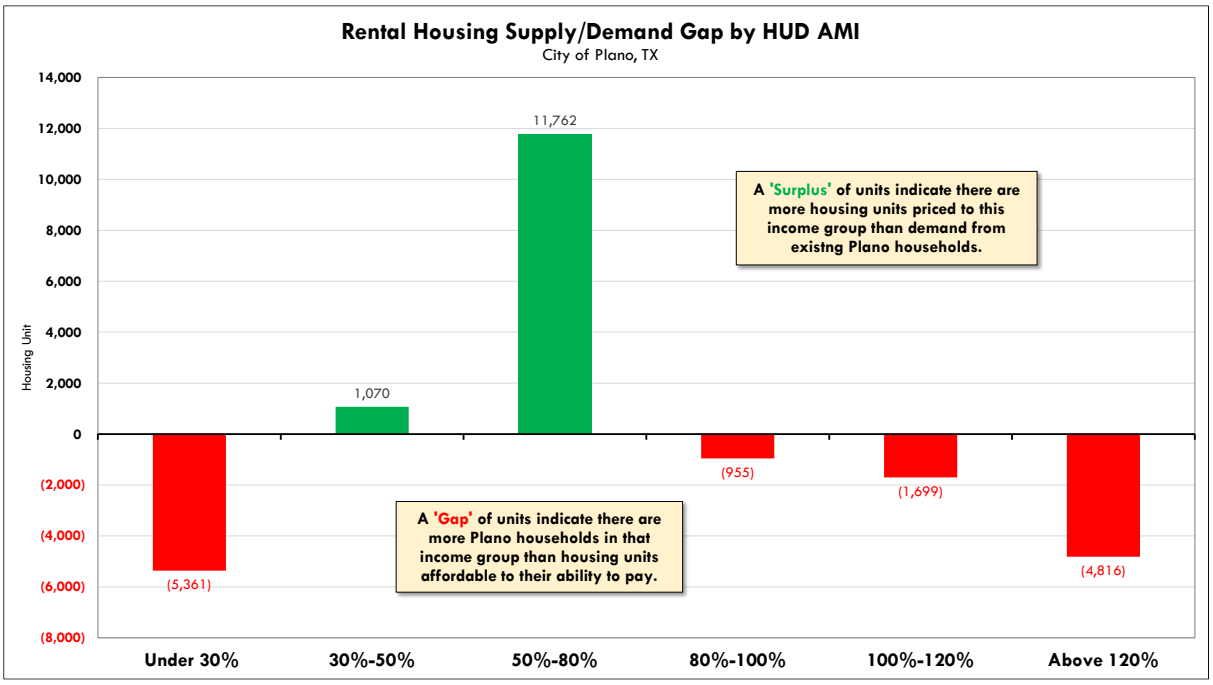
Overall, the City of Plano has a surplus of rental housing units. Similar to the ACS data results presented earlier in this analysis, the affordability analysis indicated the City has a vacancy rate above 6%. Having a surplus of units is typical, as all markets have vacancy due to turnover, rehabilitation, and demand preference. And while there is a perception that the City's rental housing vacancy rate is substantially lower than data analyses indicate, the balance of supply and demand varies greatly over the various HUD AMI income thresholds.

As with most communities in the United States, City of Plano households earning less than 30% of AMI (a household of three people earning less than $26,300 annually) have the greatest affordability challenges and least housing choice. About 14% of the City's renter households earn less than 30% of AMI, while less than 3% of units are priced to this income level (which includes all subsidized housing units). The affordability analysis identified almost 5,361 more renter households in Plano earning less than 30% of AMI than there is rental housing units priced appropriately for them (Figure 44). The challenge is particularly acute for larger households (three or more people), where there is even less price-appropriate supply.

An affordability gap also exists in the higher income groups. From a cost perspective, there are more high-income households than there are units priced to maximize their ability to pay despite recent development focusing on the luxury market. There are approximately 4,816 more Plano renter households earning above 120% of AMI than there is rental housing units priced for those income groups. The affordability analysis revealed there are unit shortages for below 30% of AMI

(5,361 units), the 80% to 100% of AMI group (955 units), the 100% to 120% of AMI group (1,699 units), and the above 120% of AMI group (4,816 units).

Figure 44: Rental Housing Supply/Demand Gap by HUD AMI



At a base level, having more affluent households renting below their ability to pay is not a challenge. However, it does adversely impact low income households. The lack of housing choice for higher-earning households forces them into choosing between three different alternatives: [1] rent a unit that does not allow them to maximize their ability to pay; [2] rent a unit that maximizes their ability to pay, but not necessarily fits their space need; or [3] find a traditional ownership unit in that price point to rent. Each of these scenarios place additional pressure on the market, which adversely impacts lower-earning households seeking suitably sized and priced housing.

Ultimately, the market imbalance at the higher income levels results in pricing pressure on low- and moderate-income households, enabling rent levels to rise faster than annual income growth for modest income households. This downward pressure in the rental market is particularly challenging because households at the lowest income levels have the greatest barriers to homeownership (e.g., credit history, available down payment).

Thus, there is little option for the latter, other than paying for housing above the HUD-defined threshold (becoming cost-burdened) or finding housing outside the City of Plano. The lack of market rate two+ bedroom units priced below 50% of AMI exacerbates the challenge for modest income families that choose or are forced to rent. Anecdotally, real estate professionals have noted that households are combining to have income sufficient to rent larger apartments. This arrangement has direct and indirect impacts on the physical housing market, as these larger units, which tend to be much older, are not designed for multiple households.

AFFORDABILITY GAP BY AMI AND BEDROOM COUNT

Households and housing units within each HUD AMI income group vary. Within the rental housing market, HUD has established occupancy limitations. For example, a 3-person household is not allowed to occupy a 1-bedroom housing unit using federal grant money. To this point, the analysis includes an assessment of the supply-demand balance by size of household/unit as well.

For households earning below 30% of AMI, there is a housing shortage for all unit sizes (Table 17). The unmet demand is greatest for larger households, as there is a 4,264 unit gap for 3-bedroom units. While these units exist within Plano, they are predominantly priced for households earning at or above 120% of AMI. To this point, these households are cost burdened, as they already reside in the City. This point is corroborated with the HUD Comprehensive Housing Affordability Strategy (CHAS) data, which shows lower income households have a substantially higher incidence of being cost burdened than higher-earning households.

The unmet demand for higher-earning households (over 120% of AMI) ranges all rental housing unit sizes except for 3-bedroom units. The largest gap is in 1-bedroom units (4,267 units), with the smallest gap in studio units. The comparatively limited demand for large rental units is not surprising, as higher-earning, large households oftentimes have greater choices for homeownership.

Table 17: Rental Housing Supply and Demand by HUD AMI Income Threshold and Bedroom

Rental Housing Supply and Demand by HUD AMI Income Threshold
City of Plano

AMI Threshold	Under 30%	30%-50%	50%-80%	80%-100%	100%-120%	Above 120%	
Annual HH Income	$26,300	$43,850	$70,150	$87,700	$105,240	$82,801+	
Rent Level	$658	$1,096	$1,754	$2,193	$2,631	$2,071+	**Total**
Studio							
Supply	56	608	1,594	195	0	0	2,453
Demand	224	173	333	203	166	458	1,558
Gap	**(168)**	**435**	**1,261**	**(8)**	**(166)**	**(458)**	**895**
1 Bedroom							
Supply	505	2,868	10,492	1,664	110	214	15,853
Demand	2,198	1,698	3,258	1,992	1,630	4,481	15,256
Gap	**(1,693)**	**1,170**	**7,234**	**(328)**	**(1,520)**	**(4,267)**	**597**
2 Bedrooms							
Supply	171	1,389	5,965	3,318	2,752	1,979	15,574
Demand	1,844	1,425	2,734	1,672	1,367	3,760	12,801
Gap	**(1,673)**	**(36)**	**3,231**	**1,646**	**1,385**	**(1,781)**	**2,773**
3 or More Bedrooms							
Supply	219	399	787	509	1,618	7,544	11,076
Demand	2,210	1,707	3,276	2,003	1,639	4,505	15,340
Gap	**(1,991)**	**(1,308)**	**(2,489)**	**(1,494)**	**(21)**	**3,039**	**(4,264)**
TOTAL							
Supply	951	5,264	18,838	5,686	4,480	9,737	44,956
Demand	6,477	5,002	9,601	5,870	4,802	13,203	44,955
Gap	**(5,526)**	**262**	**9,237**	**(184)**	**(322)**	**(3,466)**	**1**

Source: City of Plano, 2021 ACS Estimates, Apartments.com, HUD and RKG Associates, Inc. 2023

When looking at the data as a whole, the analysis indicates the City does not have enough 2-bedroom units and 3-bedroom units. Combining 2-bedrrom and 3-bedroom data, the City is short more than 8,494 units. The challenge with building these types of units is that developers make more money on a per square foot basis with smaller units, and developers also seek to increase density to increase the overall total number of units. Given the limited developable land left in Plano, the economic incentives do not exist to build larger units.

Owner-Occupied Housing Supply

HOUSING BY TYPE

Based on the Census data for the City of Plano, there are 61,067 ownership housing units in Plano. Ownership units are not as diverse as rental units, with single family homes accounting for 98% of all ownership units in the city. Attached homes accounted for 4% of ownership units, and buildings with 3 to 9 units account for 1% of ownership units. Mobile homes account for 1% of ownership units.

PRICE POINT THRESHOLDS

The owner-occupant analysis was performed using the HUD 3-Person household income thresholds shown in Table 18. These thresholds were used because the average owner-occupant household had 2.84 persons, based on the 2021 Census ACS data. Like the rental analysis, these income thresholds were then correlated to a price point that was affordable based on HUD's cost burdened income ratio of 30% of gross income. Unlike the rental housing analysis, RKG had to calculate price point thresholds for ownership housing. The method of calculating affordable purchase prices was based on correlating a house value to the corresponding income threshold based on current marketplace borrowing standards (e.g., interest rates, down payment requirement, and insurance rates)

Traditional home mortgages vary in type, term, and down payment requirements. It is impossible to know the borrowing capabilities and mortgage type for all existing homeowners within the City of Plano. To calculate purchase prices for each income level, RKG had to assume the type of mortgage used by a borrower. For this analysis, RKG used a traditional 30-year fixed mortgage based on Federal Housing Administration (FHA) standards. This approach is the most conservative, as it requires a lower down payment (3.5% of the purchase price). While not all

Table 18: Maximum Purchase Prices Based HUD Income Thresholds

Corresponding Single Family Home Maximum Value Thresholds
Dallas, TX HUD Metro FMR Area (FY 2022)

	3-Person Household	
Income Bands	**Income Threshold**	**FHA Buyer**
Extremely Low (30%) Income Limits	$26,300	$76,365
Very Low (50%) Income Limits	$43,850	$127,323
Low (80%) Income Limits	$70,150	$203,688
100% AMI	$87,700	$254,610
120% AMI	$105,240	$305,532

Source: HUD AMI 2022 and RKG Associates, Inc.,2023

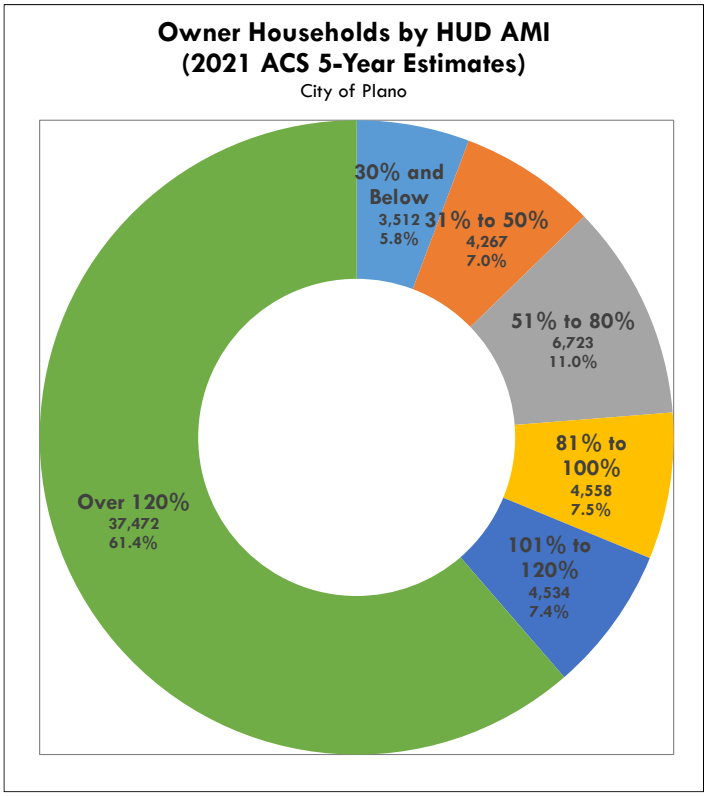
buyers use FHA mortgages, it has been the most common type of mortgage nationwide. The corresponding purchase price levels for each housing type and Dallas, TX HUD Metro FMR Area income threshold is detailed in Table 18.

It is important to note that the ownership analysis does not consider households earning less than 50% of AMI. Purchasing a home requires more than just being able to make the monthly mortgage payment. The ability to purchase a home requires a qualifying credit score, the necessary down payment, separate capital reserves for renovation/rehabilitation costs, upkeep and maintenance costs, and homeowners' association fees. Households earning less than 50% face significant barriers to becoming homeowners.

Homeownership Demand Analysis

Unlike renter households, homeowner households tend toward the more affluent, with more than 61% of ownership households earning above 120% of AMI. In contrast, only 13% of homeowner households earn below 50% of AMI (Figure 45). The ACS socioeconomic data indicates the vast majority of these are senior households that have been homeowners for a long time and are now retired. These households purchased their homes when the City of Plano was seen as a new suburban community within the Dallas Metro Region, but as time progressed development pressures have increased regionally, making the City of Plano more a part of the Region than before. Home prices have increased to such an extent that only affluent households can realistically afford to own a home in the City of Plano. These findings are consistent with national trends, as homeowners tend to have higher incomes than renter households due to the barriers to ownership detailed in the previous section.

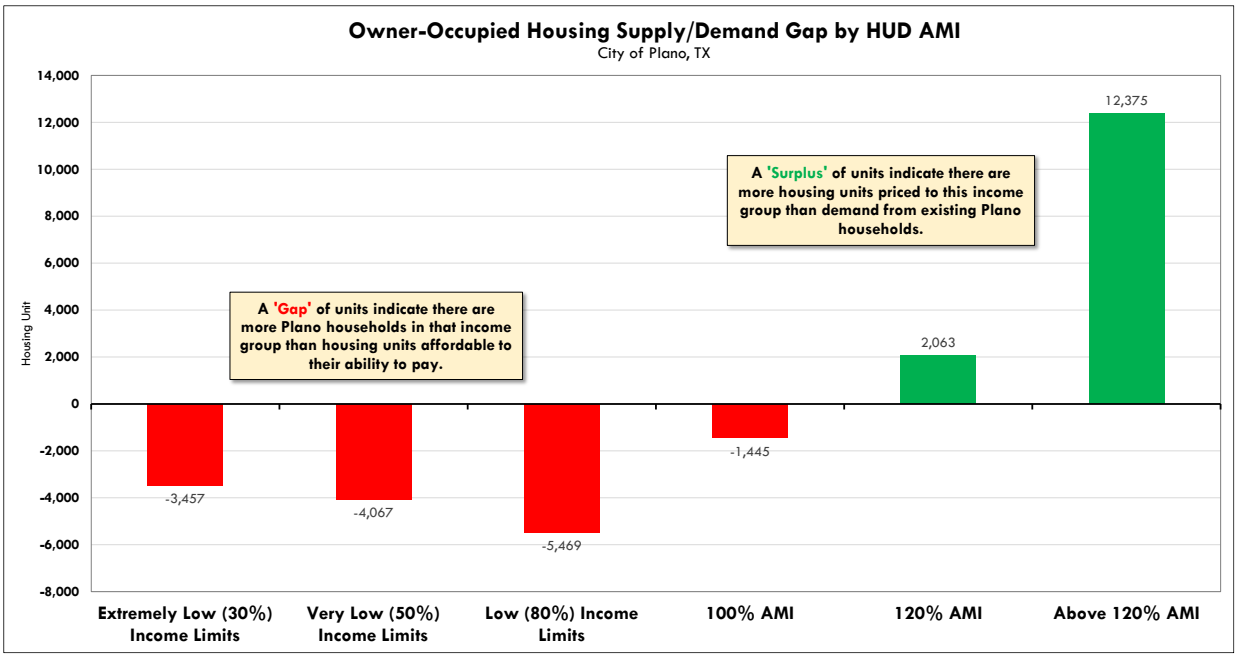
Figure 45: Owner Households by HUD AMI



Ownership Housing Gap Analysis

Based on the ownership housing supply and demand analysis, there are more potential buyers in higher incomes brackets than there are housing units which fall between AMI thresholds. Households earning at or below 100% of AMI account for 31% of all owner households, but supply accounts for 8% of units resulting in a gap of 14,434 units. For households earning more than 120% of AMI, there is a supply of about 12,375 housing units. Cost of ownership impacts true 'affordability' for low- and moderate-income households. Households earning between 50% and 100% of AMI have fewer financial resources to be able to manage and maintain units.

Figure 46: Owner-Occupied Housing Supply/Demand Gap by HUD AMI



In the City of Plano, homeownership units are typically single-family homes, or more recently townhomes. Based on the recent price escalations in the marketplace, these units have become prohibitively expensive for all households under 120% of AMI. Different housing typologies and greater density will be required to satisfy market demand for ownership units in the City of Plano.

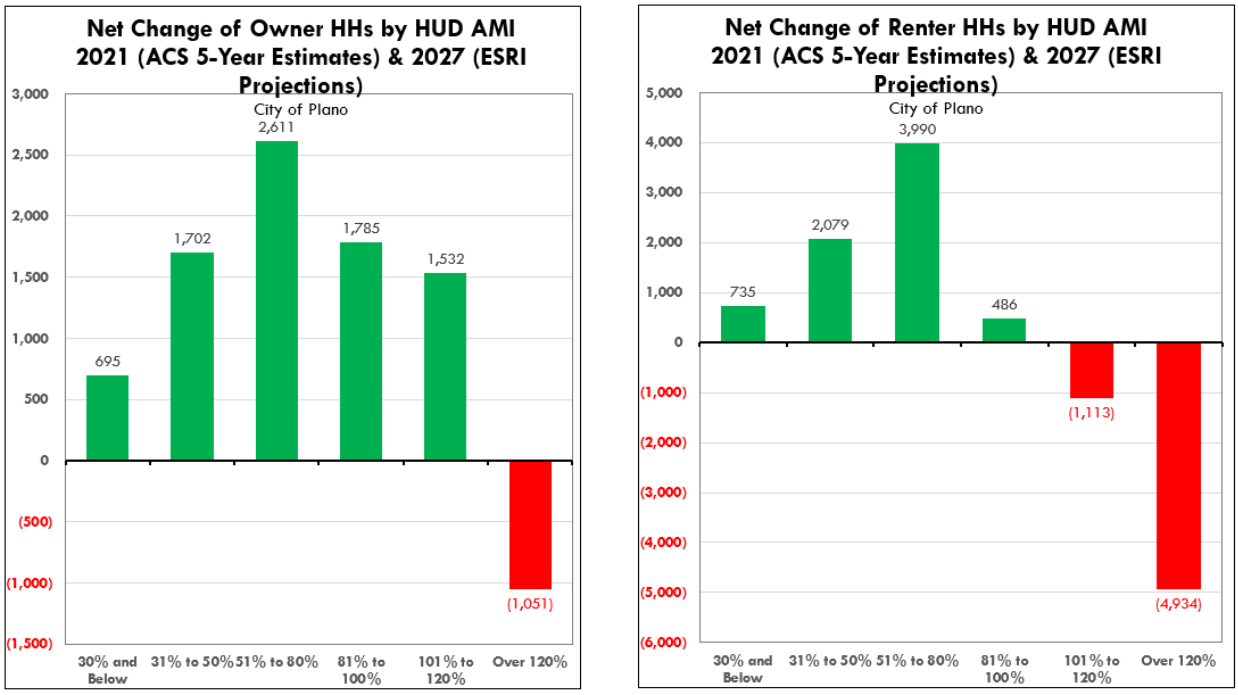
Future Supply and Demand Analysis

RKG Associates performed a future supply and demand analysis, projecting household and housing unit growth in the City of Plano. RKG obtained household projection data from Esri, a national provider of demographic data (Esri data does not account for the substantial development and permit activity within the past three years), and supplemented the analysis with Census and HUD AMI data to estimate future household and income changes in the City of Plano. The analysis forecasts change in both owner and renter households to the year 2027 and looks at any potential impact on the housing supply/demand equilibrium.

PROJECTED HOUSING DEMAND

The analysis indicates that the city's total household count is projected to increase by 8,518 households (8% increase) between 2021 and 2027. Projected net growth rates are drastically different by housing tenure. Owner households are expected to increase by 7,274 households while renter households are expected to grow by 1,244 households. Homeowner households are projected to increase in all income groups except over 120% AMI (Figure 47). The strongest growth is projected to be in households earning between 50% to 80% AMI (2,611 households).

Figure 47: Projected Net Change of Households by Tenure, 2021 -2026



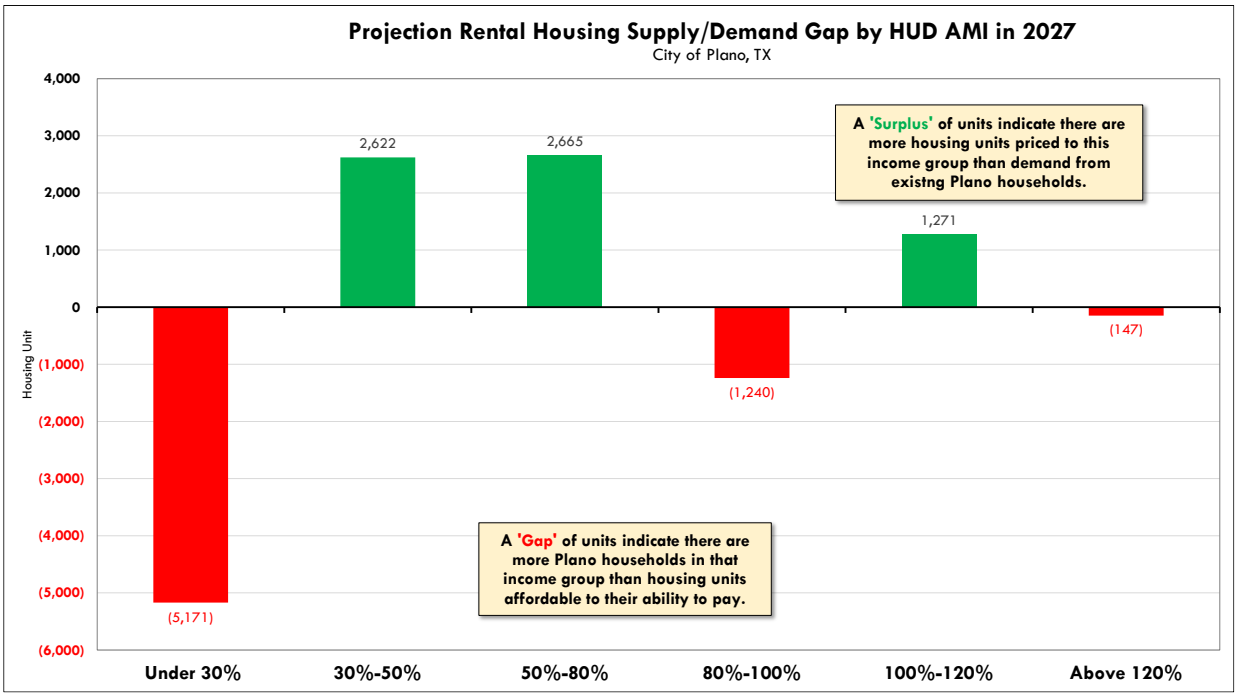
Conversely for renter households, the city is expected to see a net change in renter households of 1,244 households. Based on the projections data, the change can be attributed to higher income renter households leaving the city, or potentially purchasing a home, while there is an increase in the number of low-income households, those under 80% of AMI. The potential increase of low-income households will require the city to commit towards enabling greater housing choice and affordability within the city. Simply put, the data reveal the changing landscape of Plano going a typical suburban environment to a more urban environment.

PROJECTED GAP ANALYSIS

The analyses reveal a mismatch between new construction development patterns and projected demand. From a rental housing perspective, households earning between 30% and 80% of AMI are expected to increase by almost 5,287 households. This contrasts with the fact that almost all new rental construction is expected to price above 120% of AMI. To this point, the city is projected

to experience a net increase in rental housing shortage for low to moderate income households. (Figure 48).

Figure 48: Projected Renter-Occupied Housing Supply/Demand Gap by HUD AMI, 2027



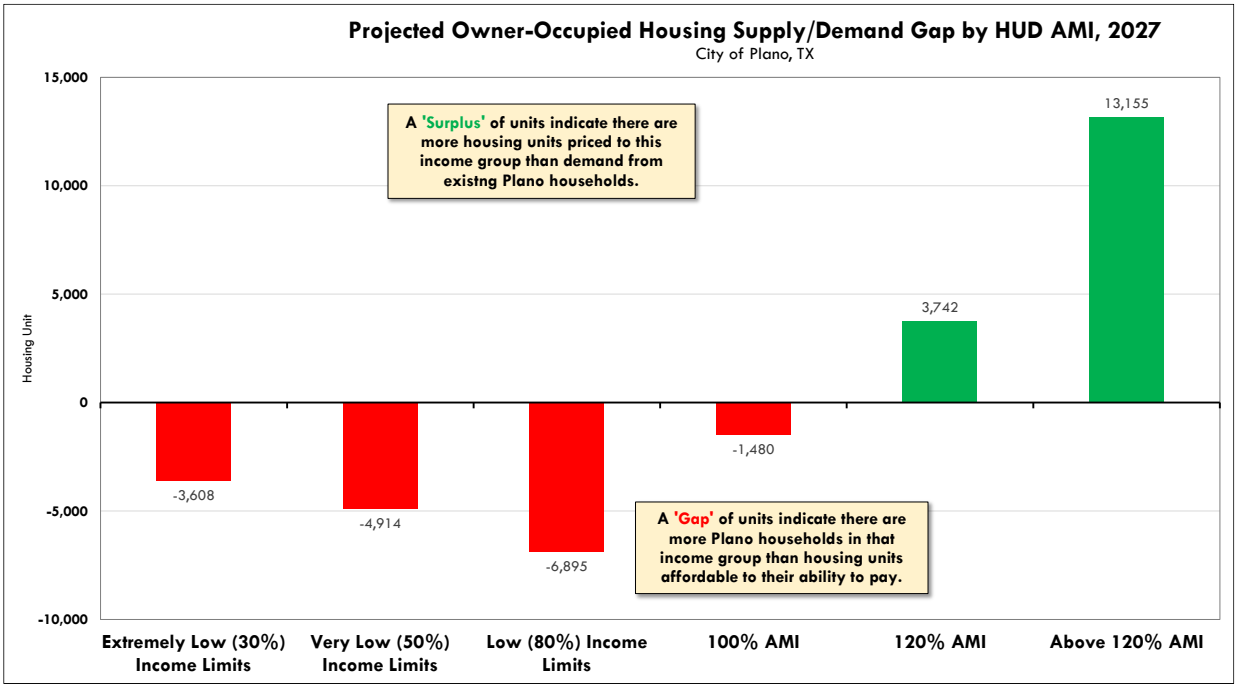
From an ownership perspective, only those households earning above 100% of AMI will have better housing choice (Figure 49). The tightening marketplace, particularly for those households earning at or under 100% of AMI, will continue to limit choice and opportunity given the estimated shortfall of 16,898 housing units.

The projected gap analysis indicates that current market conditions most likely will continue without an adjustment in housing approach by the City and its implementation partners. The marketplace is responding to Plano's unmet housing needs. Most notably, the demand for higher-end rental and ownership housing in highly desirable locations (i.e., Downtown, and Legacy) drives the marketplace. This is not surprising, as private sector developers and investors seek to maximize their return on investment.

While higher-end rental development in areas like Downtown and Legacy West are feasible by high demand for these areas, other areas of Plano may be challenged to realize the projected growth due to existing—and likely worsening—market conditions. The combination of high costs

for land, labor, and material make construction challenging in other parts of the City given the relatively lower potential revenue opportunities.

Figure 49: Projected Owner-Occupied Housing Supply/Demand Gap by HUD AMI, 2027



Ultimately, the city faces two distinct new construction housing challenges. First, incorporating additional affordable units into new projects within areas that have very little opportunities for lower-earning households creates a financial hardship on new development without some form of cost relief (i.e., incentives or density bonuses). Secondly, attracting market-rate development in less competitive areas is challenging due to the financial gap between development costs and potential returns. To make these strategies sustainable in the long term, greater subsidies (either financial or regulatory) and neighborhood revitalization will be necessary. However, efforts to enhance the availability and quality of amenities in less competitive areas risk gentrification, as these areas become more appealing to higher-income renter households. Development in these areas must balance investment by ensuring existing residents have the opportunity to remain in their community.

CITY OF PLANO HOUSING STUDY

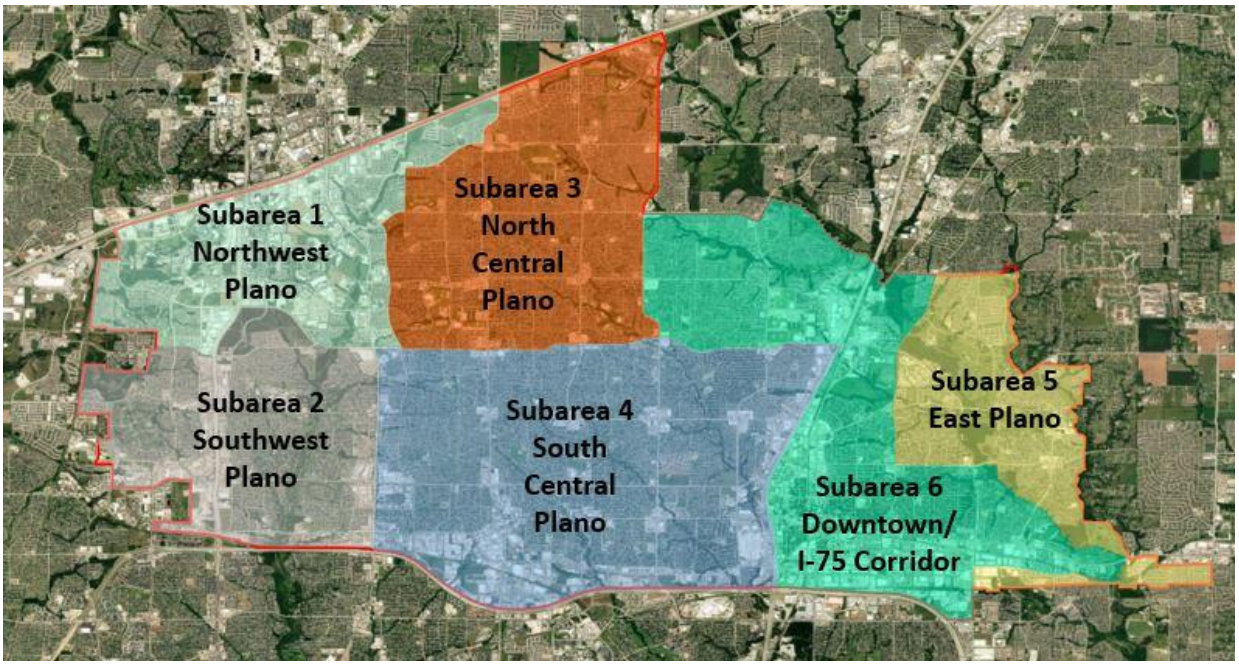
SUBAREA ANALYSIS

Given that there is tremendous demographic, economic, and housing typology variation within the City of Plano, RKG engaged in a subarea level of analysis to examine these characteristics further. The following section presents the methodology used to define the subareas as well as the findings. The information presented in this section helps to inform the housing supply and demand analysis at the subarea level.

City Defined Subareas

To develop the subareas, RKG worked with the city staff, and utilized data from the U.S. Census to break up the city into six subareas, with demographic and housing data being the driving factors. The boundaries of each Census Tract conform (with few exceptions) to the City of Plano's geographic boundary. In addition to using Census data, local knowledge was utilized to aggregate the Census Tracts into the subareas based on existing economic clusters, established neighborhoods, and physical and natural boundaries. Figure 50 below presents the six different subareas.

Figure 50: City of Plano Subareas



The six subareas are defined as:

- Subarea 1 – Northwest Plano
- Subarea 2 – Southwest Plano
- Subarea 3 – North Central Plano
- Subarea 4 – South Central Plano
- Subarea 5 – East Plano
- Subarea 6 – Downtown/I-75 Corridor

Each of the subareas have unique demographic, economic, and housing typologies. An example being the Downtown/I-75 Corridor Subarea (Subarea 6) which includes the downtown and surrounding neighborhoods. This subarea includes Plano's major industrial area, as well as a significant commercial corridor. This subarea contrasts greatly with North Central Plano (Subarea 3) which is highly residential and generally has 4-corner retail and commercial developments at each major intersection. By using the subarea approach toward the analysis, the strategies and recommendations that result are tailored to the realities of a particular subarea rather than the city.

Summary of Key Demographic and Housing Metrics

The subareas have notable differences in population, income, and housing characteristics. Subarea 4 has the largest population (86,143) and number of households (33,202), while Subarea 5 has the smallest population (20,528) and households (6,751). Subarea 2 has the highest median owner income ($181,250) and median sales price ($1,000,000), reflecting its affluent homeowner market, whereas Subarea 6 has the lowest median owner income ($85,480) and median sales price ($429,000), indicating greater affordability. Table 19 below presents the key metrics which tell the story of each of the subareas.

Table 19: Key Demographic and Housing Metrics

Key Metrics	Subarea 1	Subarea 2	Subarea 3	Subarea 4	Subarea 5	Subarea 6
Population	27,123	26,151	67,661	86,143	20,528	63,718
Households	11,880	10,854	24,020	33,202	6,751	22,604
Median Income Owner	$149,107	$181,250	$171,484	$119,497	$131,963	$85,480
Median Income Renter	$86,689	$77,052	$84,577	$65,306	$92,110	$66,713
Owner Occupied Units	2,942	6,714	15,557	21,075	6,062	10,549
Renter Occupied Units	8,938	4,140	8,463	12,127	689	12,055
Median Rent	$1,370	$1,361	$1,752	$1,404	$1,684	$1,324
Median Sales Price	$821,000	$1,000,000	$633,000	$509,000	$495,000	$429,000

Source: ACS 2021, MLS 2023, RKG Associates

Subarea 1 has the highest proportion of renter-occupied units (8,938), with renters earning a median income of $86,689, while Subarea 5 has the lowest number of renter-occupied units (689) but the highest renter median income ($92,110). Median rents range from $1,324 in Subarea 6 to $1,752 in Subarea 3, further illustrating the diverse affordability and housing market dynamics across the subareas.

Methodology of Subarea Needs and Gaps Analysis

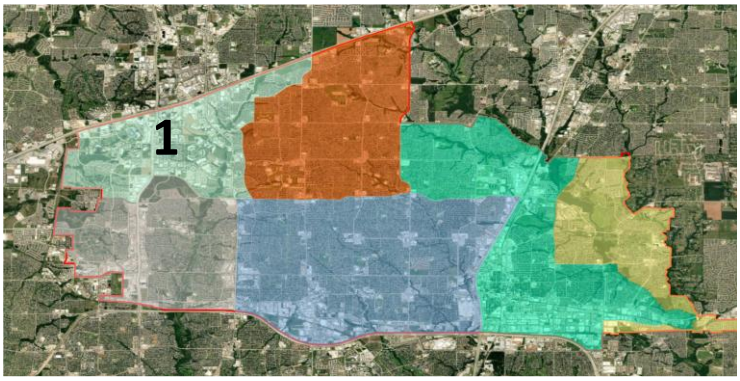
For the housing demand analysis, RKG Associates relied on the U.S. Census American Community Survey (ACS) 2021 5-Year estimates. Most notably, the ACS data provides estimates for the total number of households, household income, household size and housing tenure (renters and owners). The ACS data was analyzed at the subarea level and then summarized for citywide totals.

For the housing supply analysis, RKG Associates used recent property sales and current assessment data to determine ownership housing market values. For rental pricing, RKG did an extensive rental housing price analysis using secondary data sources to refine price points by location and size of housing unit (e.g., 1-bedroom, 2-bedroom).

To determine the amount a household can pay for housing, RKG used the U.S. Department of Housing and Urban Development (HUD) Income Limits for the Dallas, TX HUD Metro FMR Area to quantify the number of households falling within affordability thresholds.

Subarea 1 Affordability Analysis

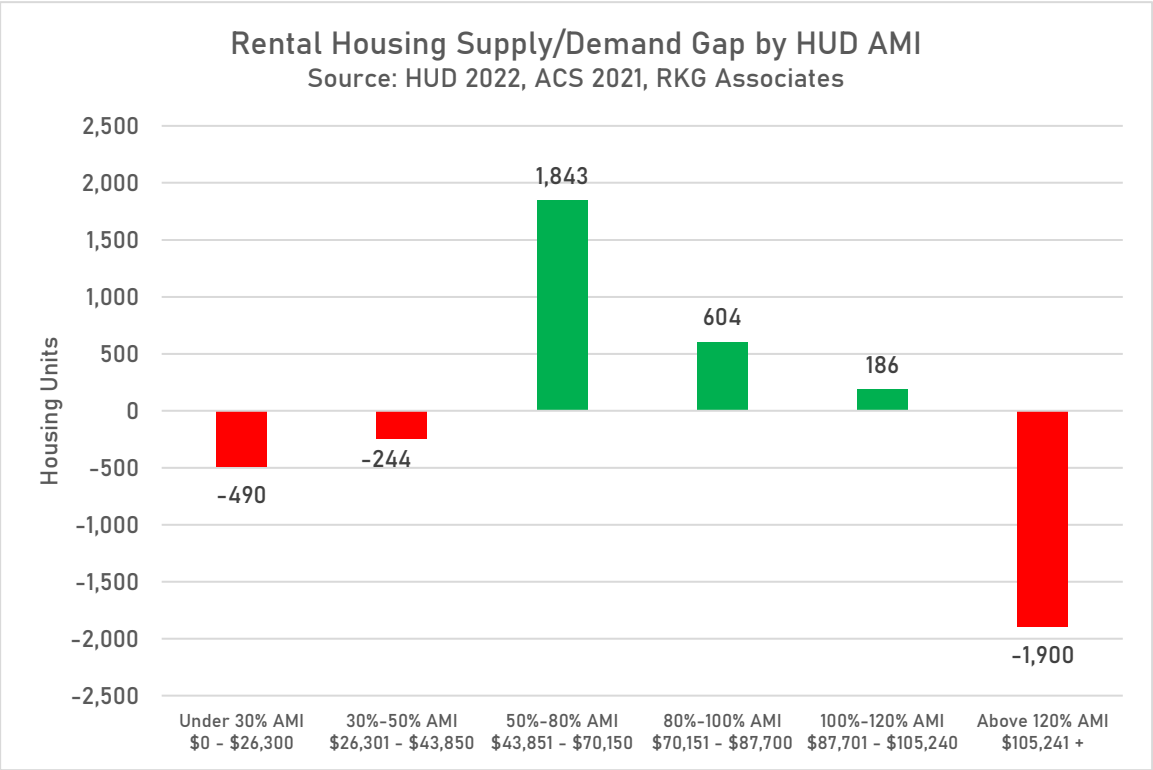
Figure 51: Subarea 1 – Northwest Plano



Subarea 1 (Northwest Plano), which includes Legacy West, is a thriving employment and economic hub characterized by a significant presence of large corporate headquarters and campuses. Over the past two decades, the area has experienced remarkable growth, driven in part by the development of higher-end housing options. Currently, 75% of the housing stock in Subarea 1 is renter-occupied. Both owner and renter households in the area boast high median incomes, with owner households earning nearly $150,000 annually.

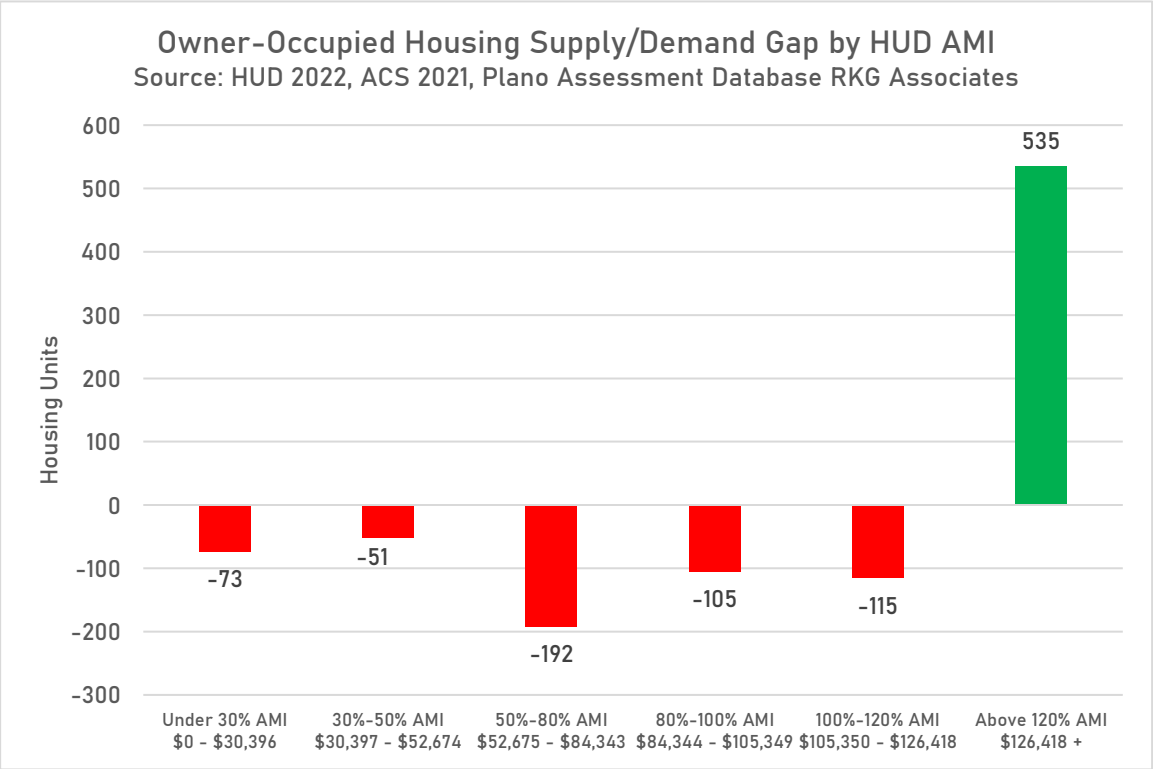
However, the housing market in Subarea 1 faces notable challenges, particularly for low-income households. There is an insufficient supply of rental housing at lower price points, primarily because higher-income households are occupying units priced well below what they could afford. Households earning more than 120% of AMI comprise 38% of all renter households, yet only 17% of rental units cater to this income group, resulting in a shortfall of approximately 1,900 units. This mismatch forces higher-income renters to occupy units intended for lower-income households, further limiting options for those in need.

Figure 52: Subarea 1 Rental Housing Supply/Demand Gap by HUD AMI



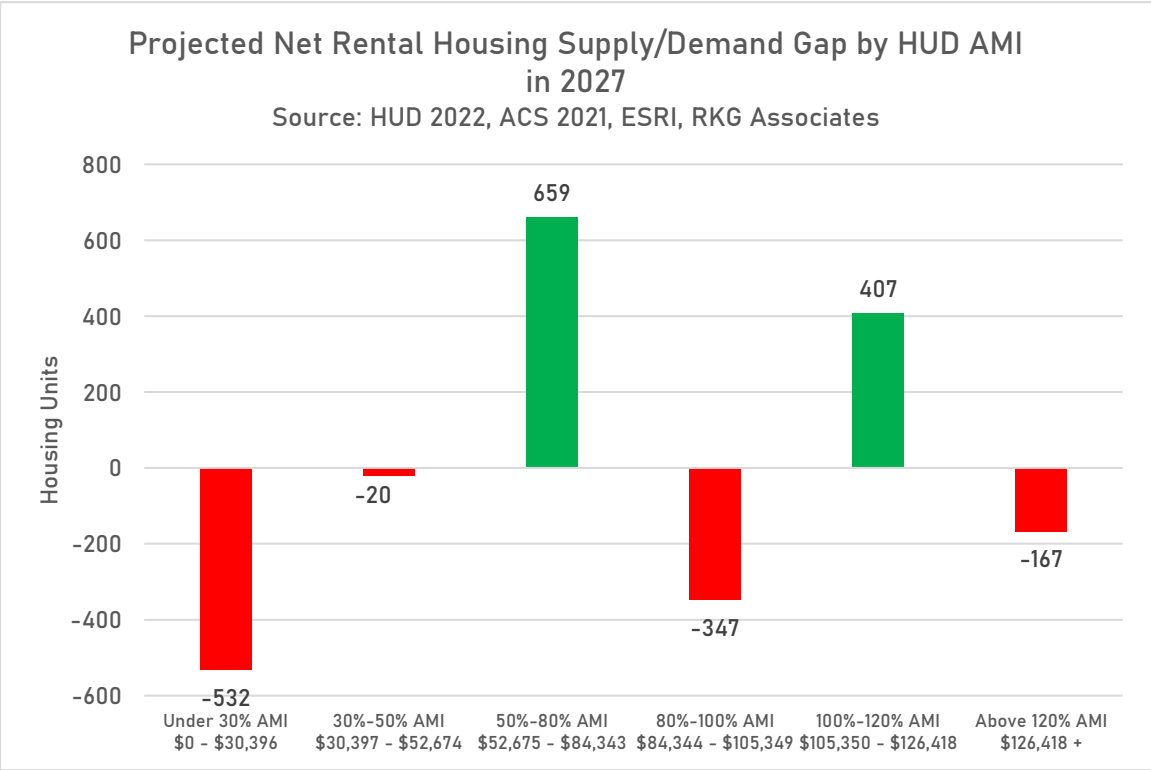
The challenges extend to lower-income households as well. For households earning at or below 120% of AMI, there is a net deficit of rental housing units. In contrast, among owner households, those earning more than 120% of AMI represent 78% of the total but have access to 96% of owner-occupied units, creating a surplus of 535 units. As a result, lower-income households in Plano and Subarea 1 face limited housing options across both rental and ownership markets.

Figure 53: Subarea 1 Owner-Occupied Housing Supply/Demand Gap by HUD AMI



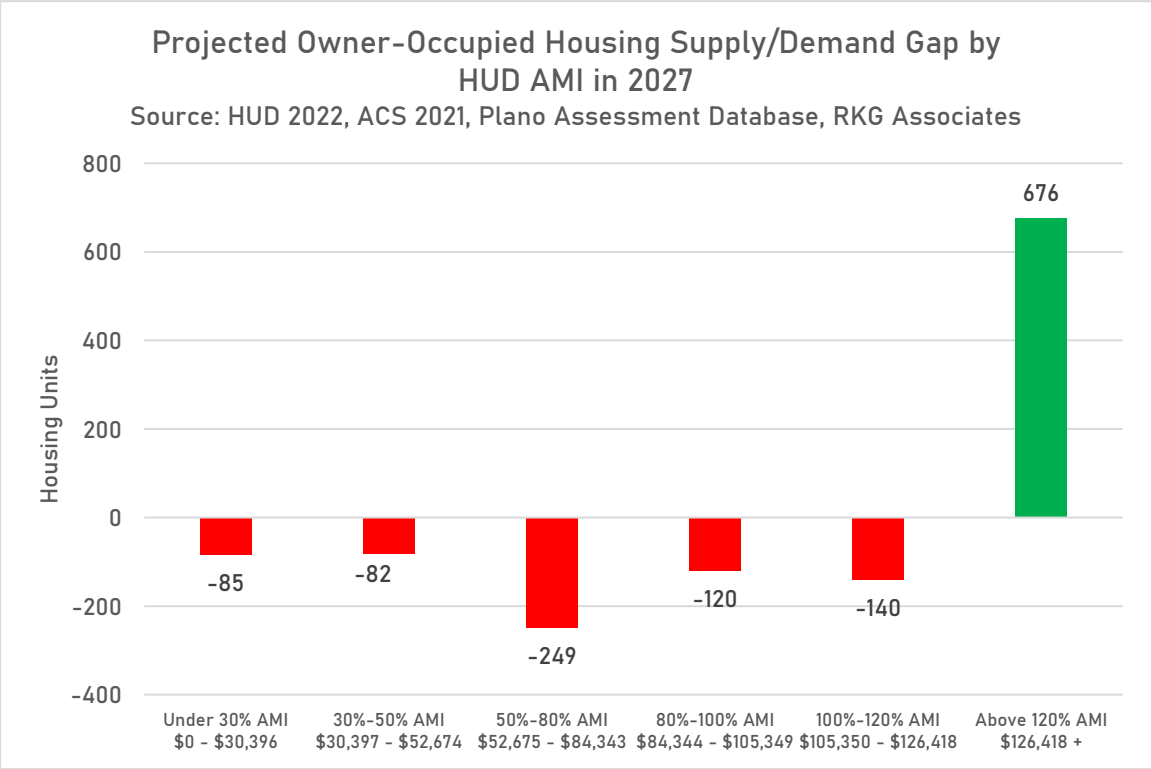
Looking ahead, Subarea 1 is projected to see growth in middle- and moderate-income renter households. Renter households earning between 80% and 100% of AMI are expected to increase by 11% by 2027. However, the area will face deficits in rental housing supply at multiple price points, including a projected shortfall of 1,066 units for households earning below 50% of AMI, between 80% and 100% of AMI, and above 120% of AMI.

Figure 54: Subarea 1 Projected Net Rental Housing Supply/Demand Gap by HUD AMI in 2027



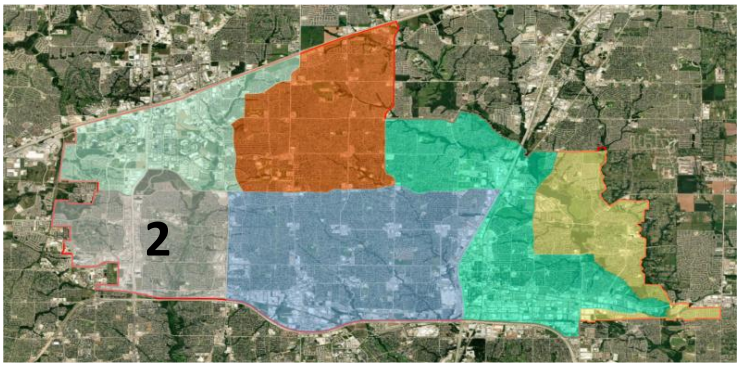
On the ownership side, home values are expected to rise by 45% over the next five years, with the projected value of a 100% AMI home reaching $368,000 in 2027. Despite this growth, a deficit of 676 ownership units priced at or below 120% of AMI is anticipated by 2027, further emphasizing the housing affordability challenges in the area.

Figure 55: Subarea 1 Projected Owner-Occupied Housing Supply/Demand Gap by HUD AMI in 2027



Subarea 2 Affordability Analysis

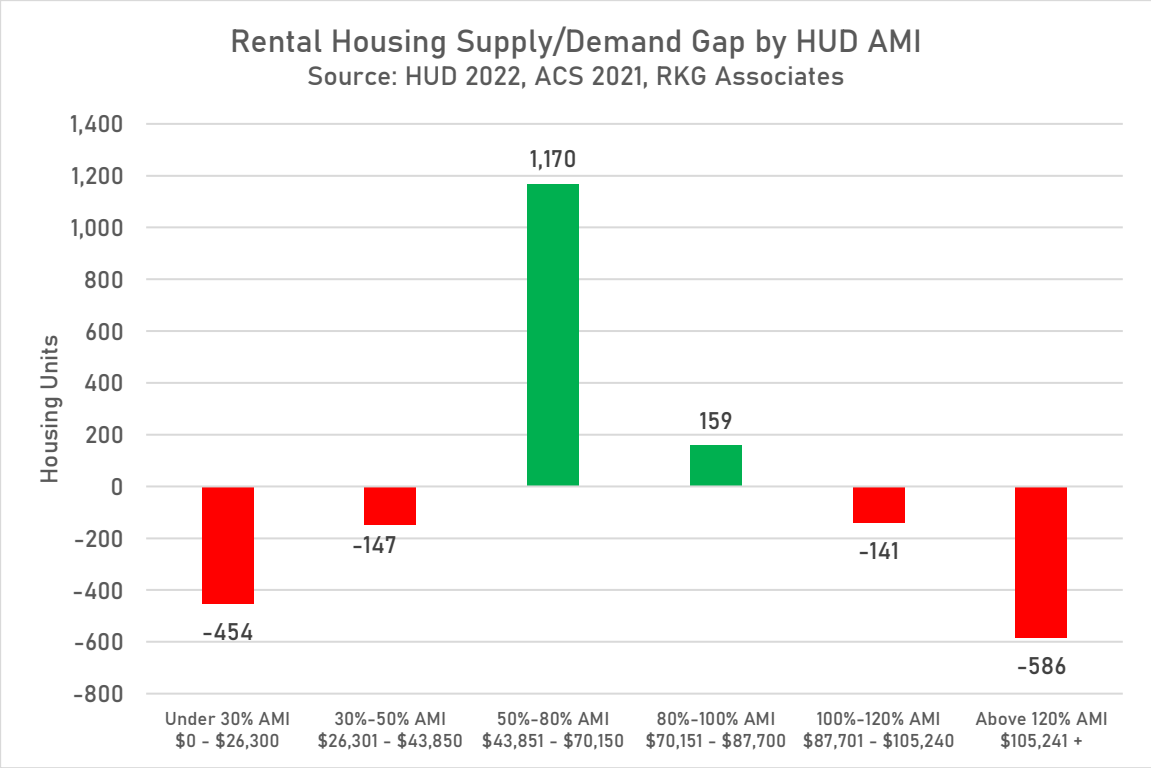
Figure 56: Subarea 2 – Southwest Plano



Subarea 2 (Southwest Plano), located along the Dallas Tollway and Preston Road is a key area of the city containing major employment and retail hubs, and high-end homes. Over the past two decades, the area has experienced significant growth, becoming a highly sought-after location due to its excellent public schools, community amenities, and reputation as a premier residential area. The housing market in Subarea 2 is predominantly owner-occupied, with 62% of housing units owned and occupied, while the remaining 38% are renter-occupied. This underscores the affluence of the area, where owner households earn a median income of $181,000, more than double the median income of renter households, which is $77,000.

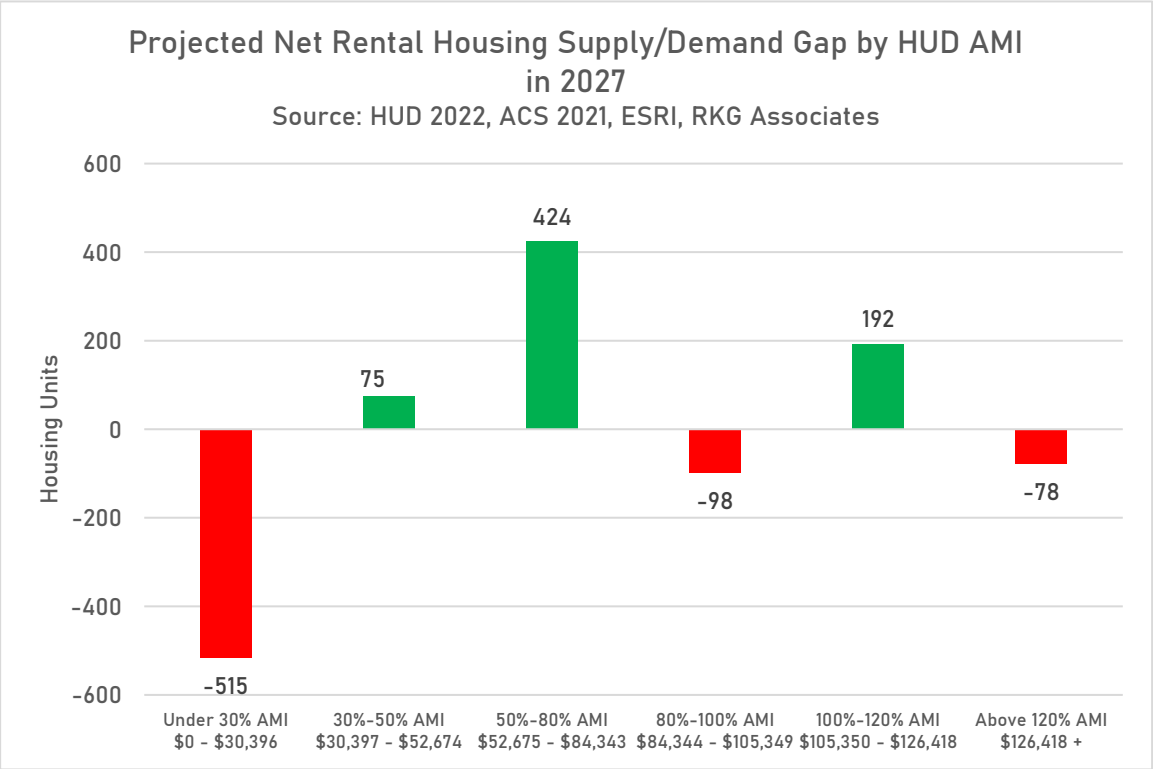
Despite its affluent reputation, Subarea 2 faces significant housing challenges, particularly for lower-income households. There is an insufficient supply of affordable rental housing, as higher-income renters occupy units priced below their affordability level. Households earning more than 120% of AMI account for 30% of all renter households, but only 16% of rental units are priced for this income level, resulting in a shortage of 586 units. This forces higher-income renters to compete for units meant for lower-income households, leaving those in lower income brackets with limited options. For households earning at or below 120% of AMI, there is an overall deficit of housing units, making it increasingly difficult for these households to find affordable options in the area.

Figure 57: Subarea 2 Rental Housing Supply/Demand Gap by HUD AMI



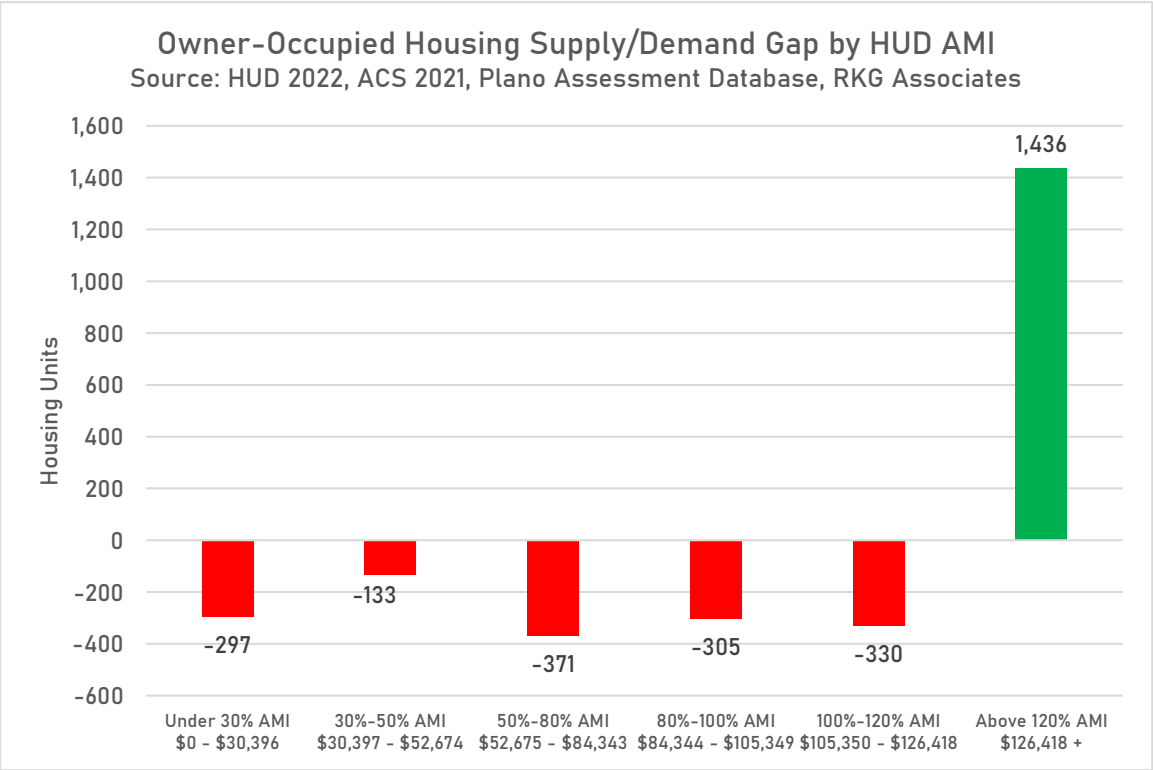
Subarea 2 is projected to experience growth in both low- and middle-income renters by 2027, with renter households earning between 50% and 80% of AMI expected to increase by 8%. However, there will be a significant housing deficit of 691 units across income levels, particularly for households earning below 30% of AMI, 80%-100% of AMI, and greater than 120% of AMI.

Figure 58: Subarea 2 Projected Net Rental Housing Supply/Demand Gap by HUD AMI in 2027



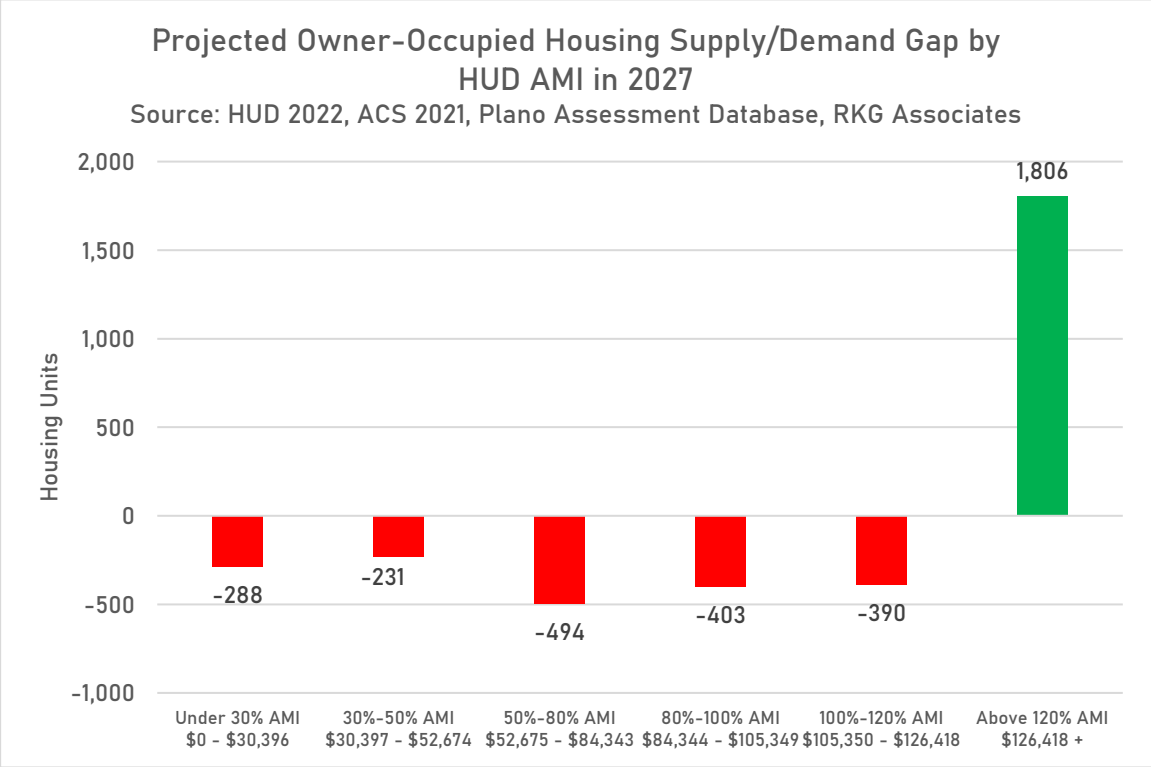
On the ownership side, households earning more than 120% of AMI make up 78% of all owner households, but the supply of owner-occupied units exceeds demand for this income group, resulting in a surplus of 1,436 units. However, this surplus does not alleviate the housing issues for lower-income households, who continue to face a lack of affordable ownership options. By 2027, Subarea 2 is projected to experience a further increase in low- and middle-income renters, with renter households earning between 50% and 80% of AMI expected to grow by 8%. This demographic shift will likely exacerbate the existing housing deficits, particularly for households earning below 30% of AMI, 80%-100% of AMI, and more than 120% of AMI, which are projected to face a combined shortfall of 691 rental units.

Figure 59: Subarea 2 Owner-Occupied Housing Supply/Demand Gap by HUD AMI



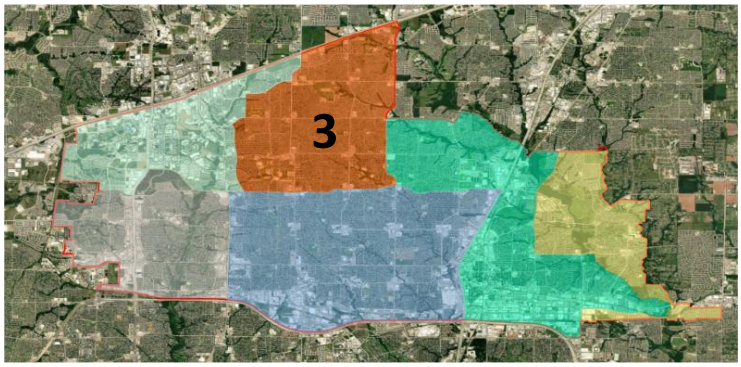
The affordability challenges extend to the ownership market as well, with a projected deficit of 1,806 ownership units for households earning at or below 120% of AMI by 2027. Adding to these challenges, home values in Subarea 2 are expected to rise by 45% over the next five years, driven by its desirability as a residential and economic hub. By 2027, the projected value of a home priced at 100% of AMI is anticipated to reach $368,000, further straining affordability for moderate-income households. These trends highlight the growing need for targeted housing policies and strategies to address the area's affordability gaps, ensuring that Subarea 2 can continue to support a diverse range of households while maintaining its reputation as a premier community.

Figure 60: Subarea 2 Projected Owner-Occupied Housing Supply/Demand Gap by HUD AMI in 2027



Subarea 3 Affordability Analysis

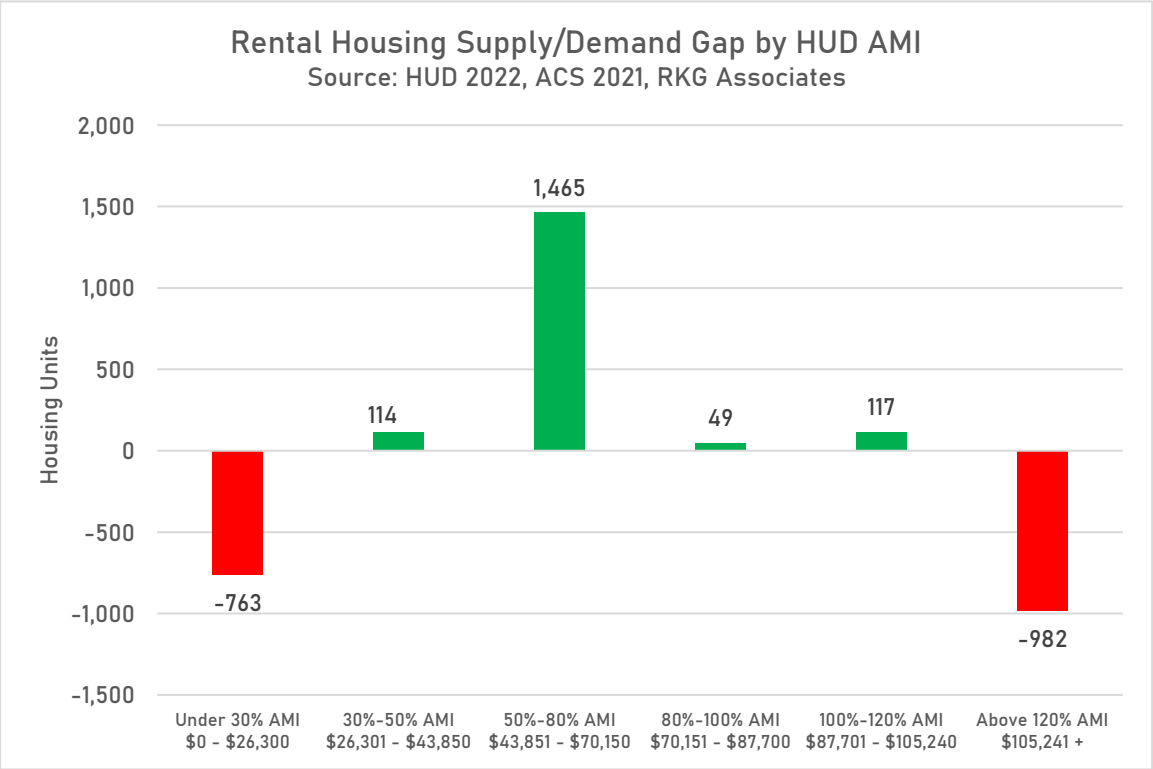
Figure 61: Subarea 3 – North Central Plano



Subarea 3 (North Central Plano) is a highly residential area with the second-largest concentration of households. Unlike other parts of the city, it features more neighborhood-level retail rather than large shopping and employment centers. The area was developed primarily in the 1990s, and homes here are relatively large and priced above $500,000. A majority (65%) of the housing stock is owner-occupied, and owner households tend to have significantly higher incomes than renters, with median earnings of $171,000 compared to $85,000 for renter households.

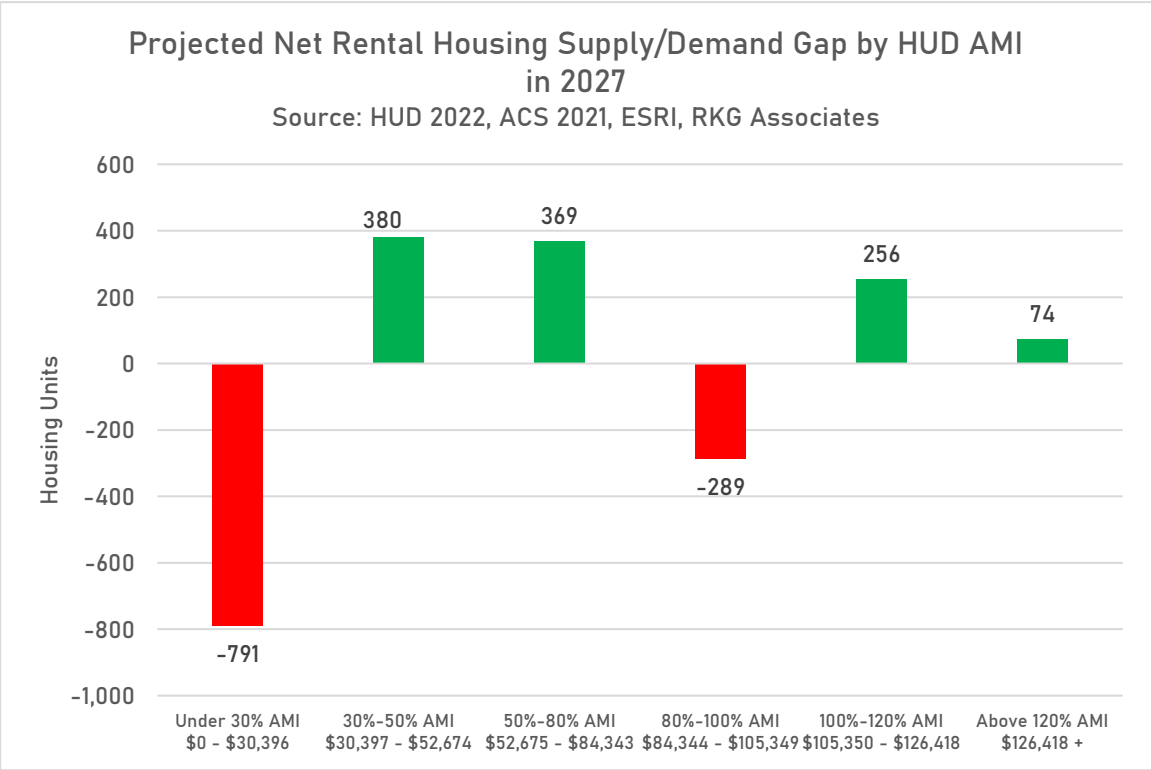
There is an insufficient supply of rental housing for low-income households, as higher-income renters are occupying units priced below what they can afford. Households earning more than 120% of AMI make up 40% of all renter households, but only 29% of available rental units cater to this income bracket, creating a shortage of 982 units. As a result, higher-income households are occupying units meant for lower-income households, further limiting housing options for those in need

Figure 62: Subarea 3 Rental Housing Supply/Demand Gap by HUD AMI



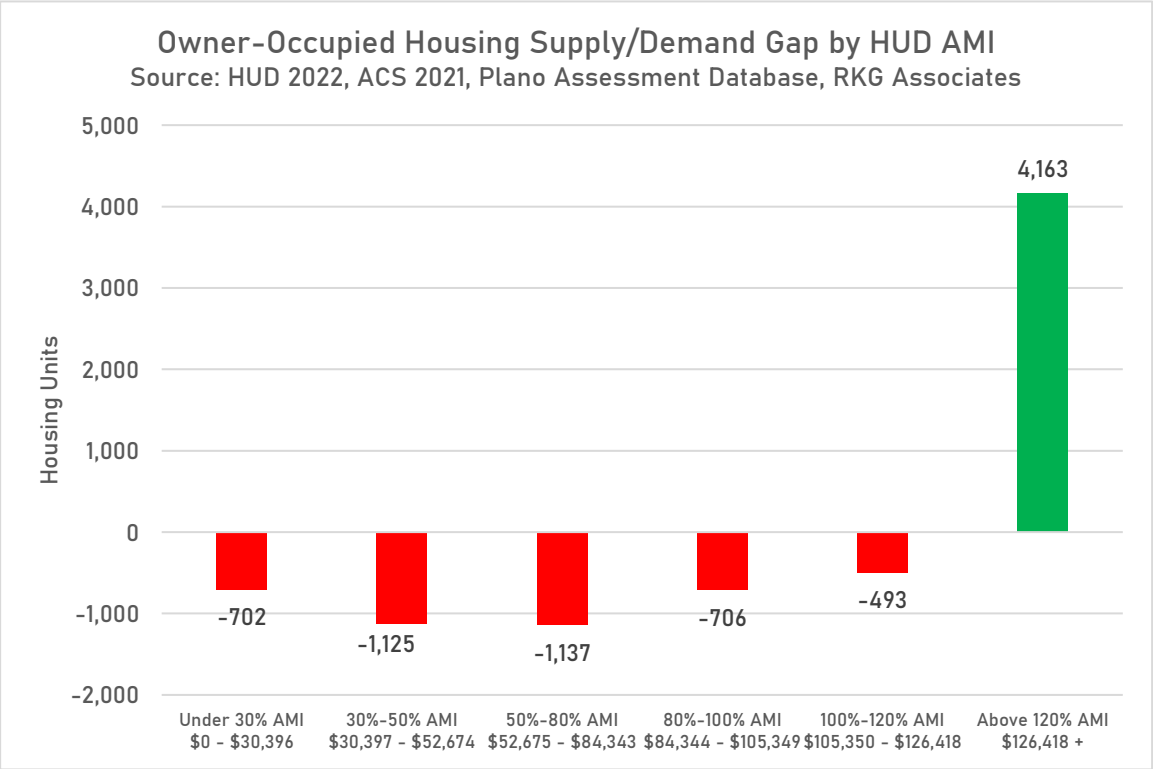
Looking ahead, Subarea 3 is expected to see an increase in both low- and middle-income renter households due to projected income growth. Renter households earning between 50% and 80% of AMI are expected to grow by 9% by 2027. However, a significant housing shortfall is projected, with a deficit of 1,080 units for those earning below 30% of AMI and between 80% and 100% of AMI.

Figure 63: Subarea 3 Projected Net Rental Housing Supply/Demand Gap by HUD AMI in 2027



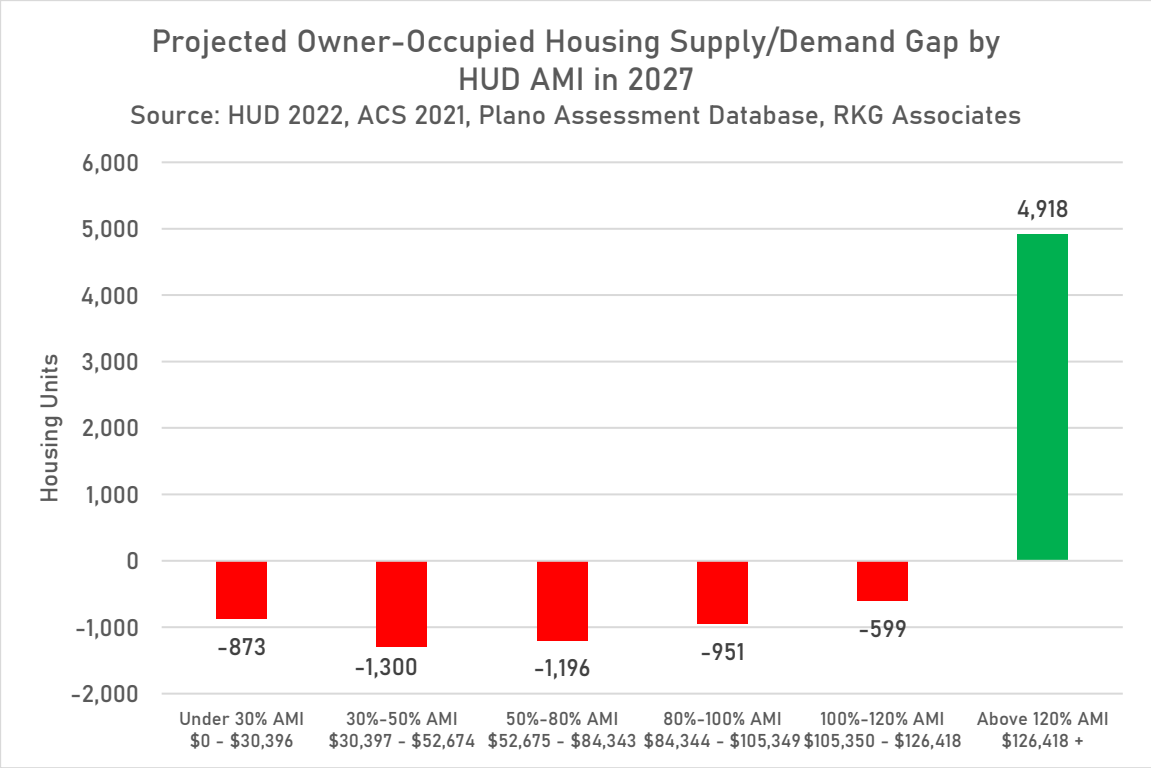
Lower-income owner households face a severe shortage of housing options in Plano. For those earning at or below 120% of AMI, there is an overall net deficit of housing units. In contrast, households earning more than 120% of AMI represent 71% of all owner households, but the supply accounts for 97% of owner-occupied units, creating a surplus of 4,163 units in this category. This imbalance contributes to affordability challenges for lower-income buyers.

Figure 64: Subarea 3 Owner-Occupied Housing Supply/Demand Gap by HUD AMI



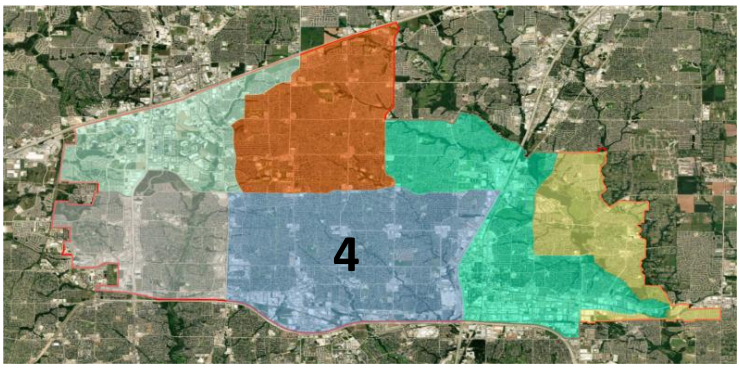
Home values in Subarea 3 are projected to rise significantly in the coming years. Based on MLS data from the past five years, ownership housing values are expected to increase by 45% over the next five years. By 2027, a home affordable to a household earning 100% of AMI is projected to cost $368,000. Additionally, a substantial deficit of 4,918 ownership units at or below 120% of AMI is anticipated, further exacerbating the affordability challenges for potential homebuyers.

Figure 65: Subarea 3 Projected Owner-Occupied Housing Supply/Demand Gap by HUD AMI in 2027



Subarea 4 Affordability Analysis

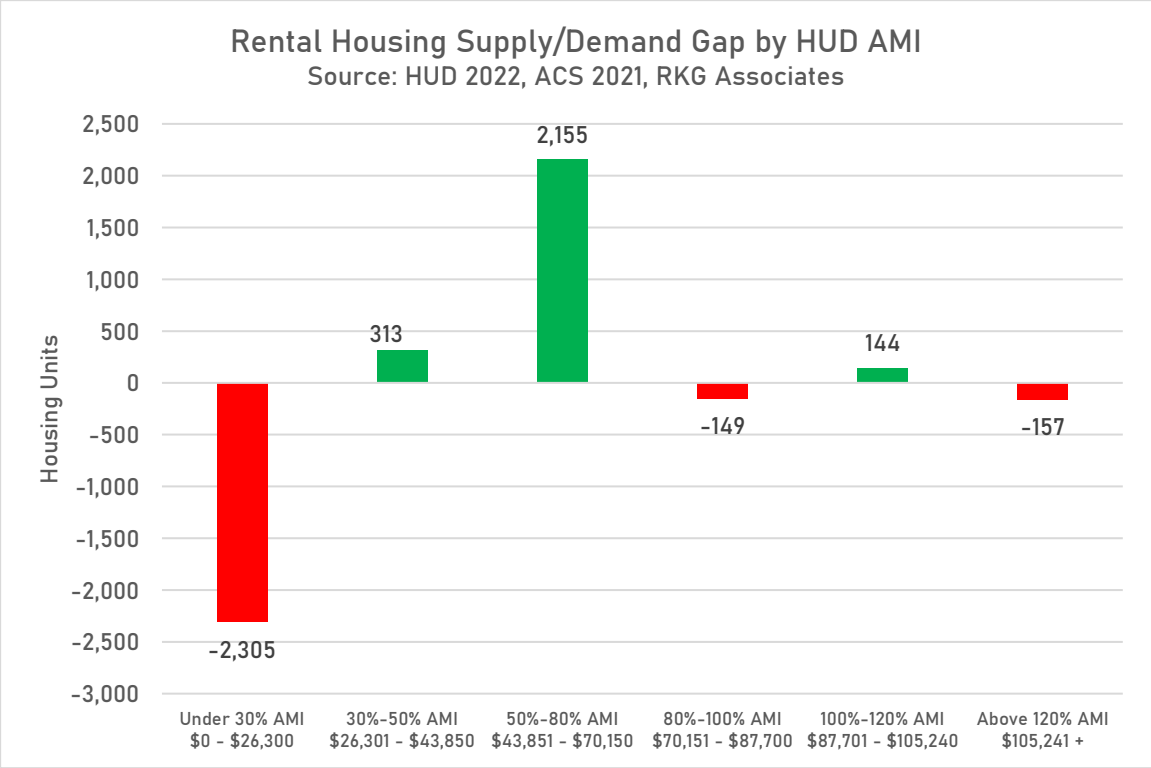
Figure 66: Subarea 4 – South Central Plano



Subarea 4 (South Central Plano) is a predominantly residential area with the largest concentration of households in the city. Unlike other subareas, it features a diverse mix of neighborhood-level retail, large shopping centers, hospitals, and commercial and industrial employment centers. The area was developed primarily in the 1970s and 1980s, with modestly sized homes that are generally priced above $400,000. The majority (63%) of the housing stock is owner-occupied. However, both owner and renter household incomes in this subarea are lower than in all other subareas except for Subarea 5. Owner households have a median income of nearly $120,000, while renter households earn around $65,000.

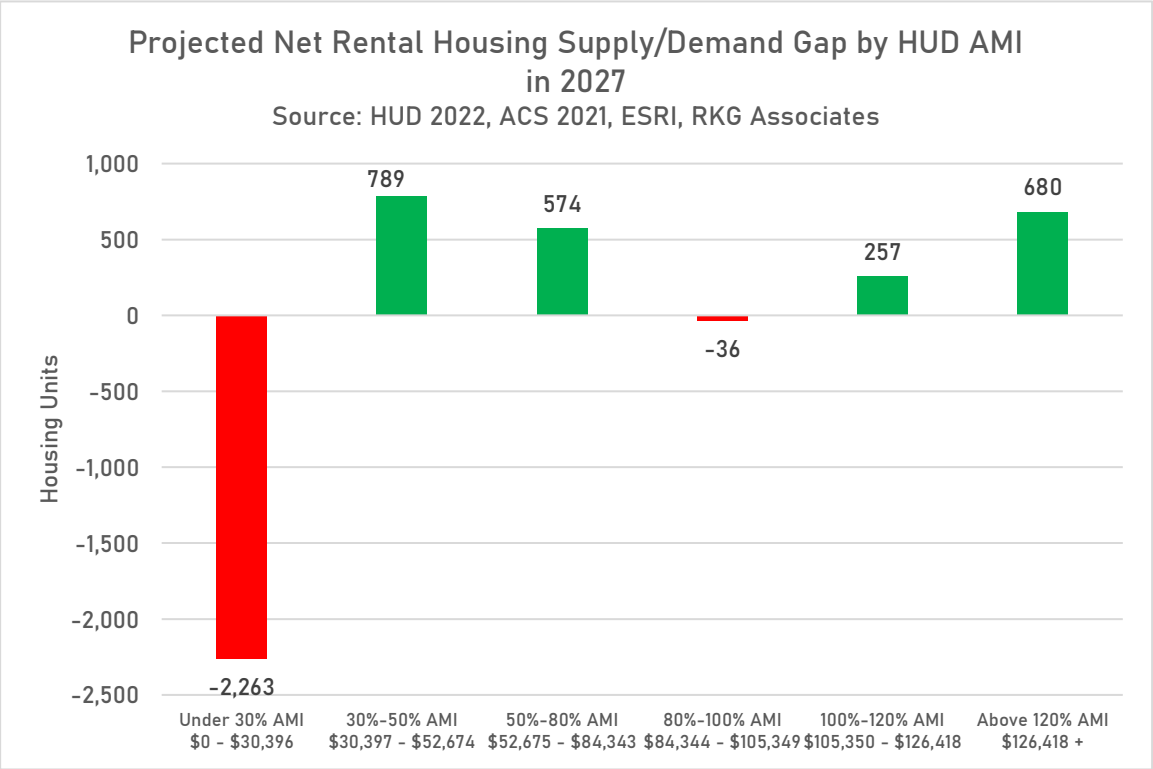
There is a significant shortage of rental housing for low-income households, as higher-income renters are occupying units that are priced well below what they can afford. This trend further limits options for lower-income households. Households earning less than 30% of AMI represent 20% of all renter households, yet only 1% of available rental units are affordable for this income group. This discrepancy has resulted in a shortfall of 2,305 units, resulting in low-income households renting units that are well above what is reasonable for them to afford.

Figure 67: Subarea 4 Rental Housing Supply/Demand Gap by HUD AMI



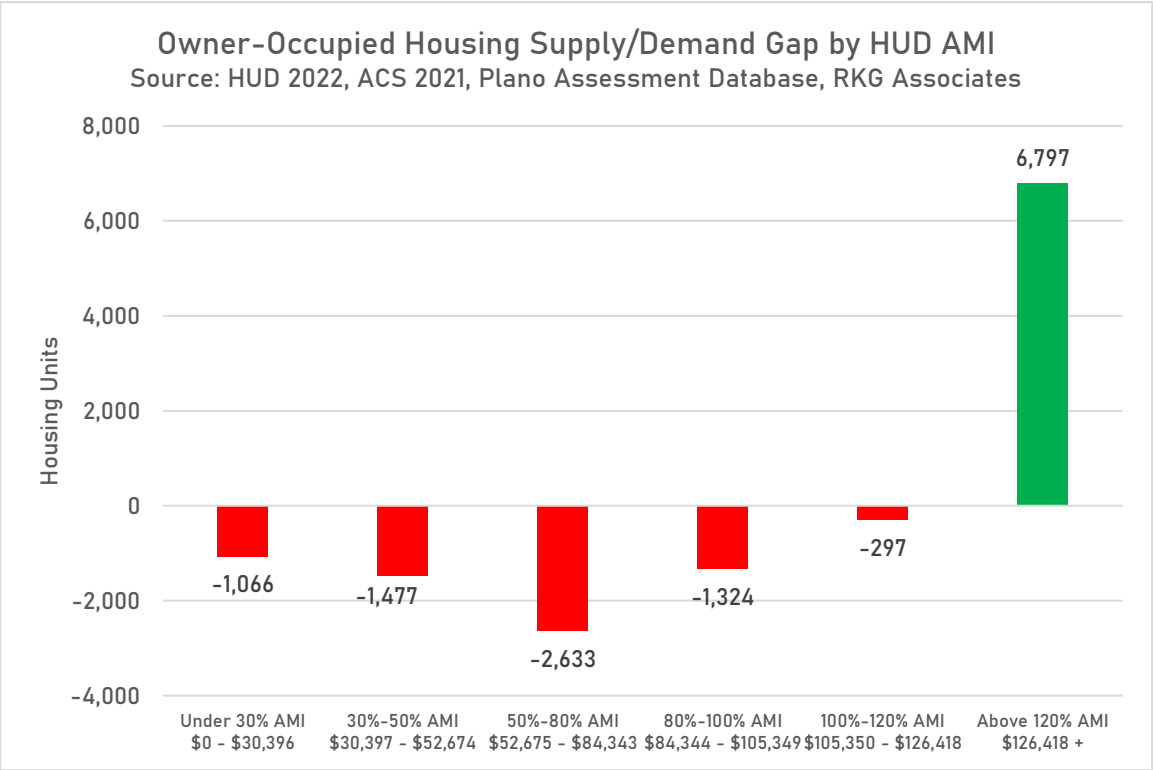
Looking ahead, Subarea 4 is projected to experience income growth across nearly all brackets, except for extremely low-income renters. By 2027, the shortage of rental units affordable to households earning below 30% of AMI is expected to increase to a deficit of 2,263 units. Additionally, lower-income households in Plano continue to face limited housing options, as the overall supply of units affordable to those earning at or below 120% of AMI remains insufficient.

Figure 68: Subarea 4 Projected Net Rental Housing Supply/Demand Gap by HUD AMI in 2027



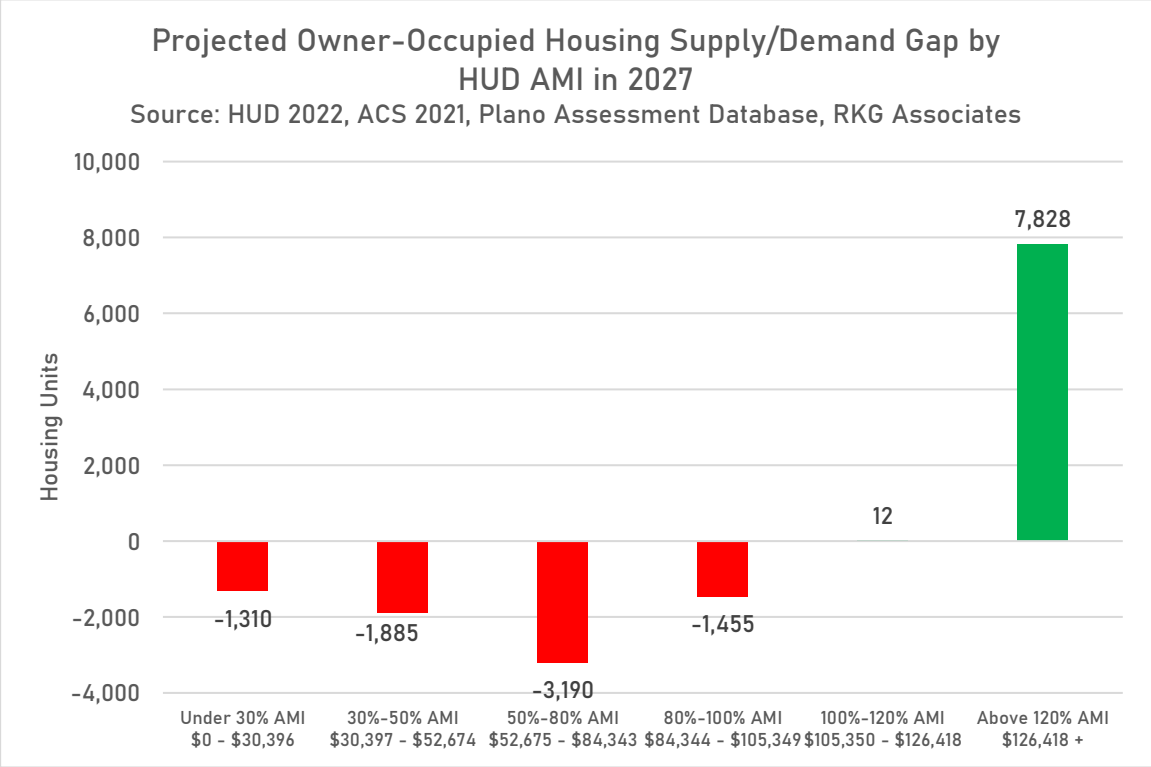
For owner households the story regarding affordability is stark. For households earning below 120% of AMI, which accounts for 42% of all owner households, there is a deficit of 6,797 units. This indicates that housing is not affordable or attainable for some households.

Figure 69: Subarea 4 Owner-Occupied Housing Supply/Demand Gap by HUD AMI



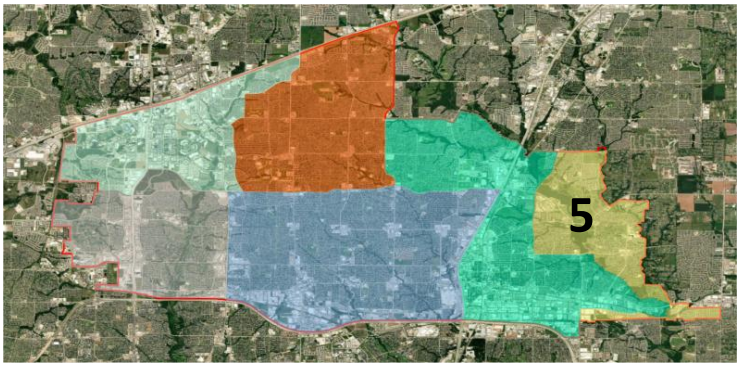
Homeownership affordability is expected to decline as property values rise. Based on MLS data from the past five years, ownership housing values are projected to increase by 45% over the next five years. By 2027, a home affordable to a household earning 100% of AMI is expected to be valued at $368,000. Furthermore, there is a projected shortfall of 7,828 ownership units priced at or below 100% of AMI, which will further exacerbate affordability challenges for prospective homebuyers.

Figure 70: Subarea 4 Projected Owner-Occupied Housing Supply/Demand Gap by HUD AMI in 2027



Subarea 5 Affordability Analysis[10]

Figure 71: Subarea 5 – East Plano

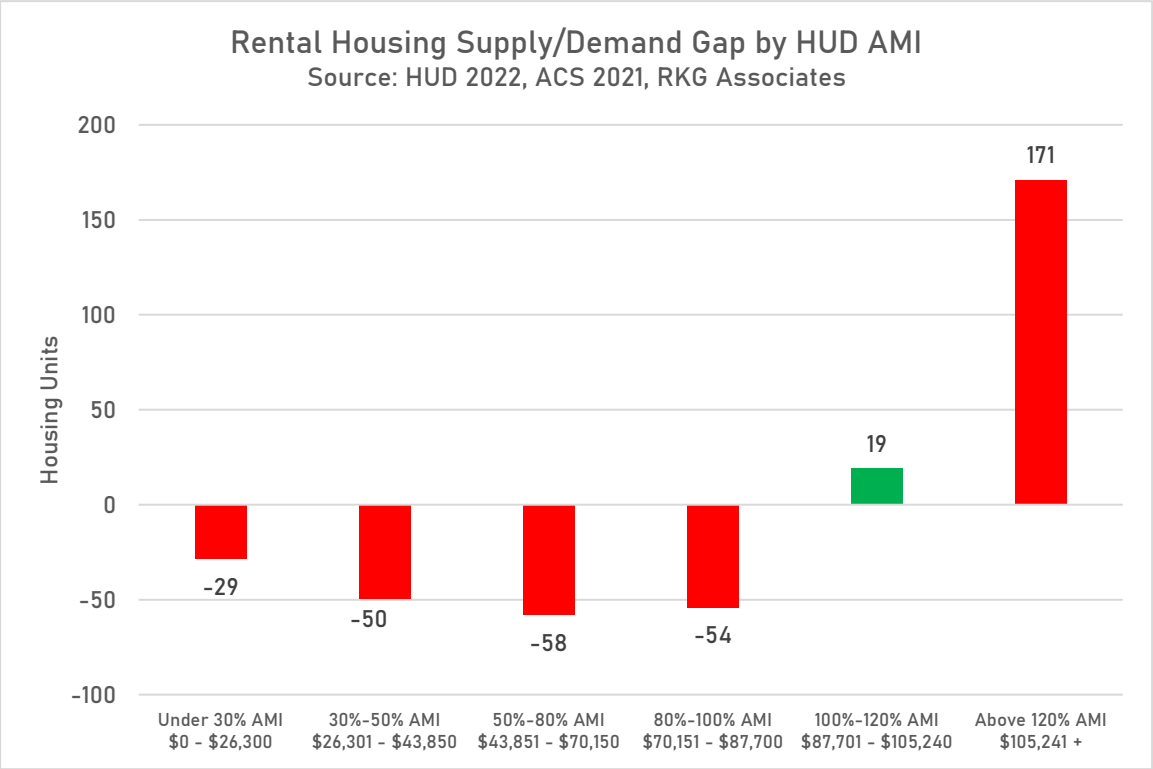


Subarea 5 (East Plano) is a highly residential area with a limited number of large tracts of land still available for development. Unlike other parts of the region that feature major commercial or employment hubs, this subarea is characterized by smaller-scale neighborhood retail rather than large shopping centers or business districts. The area was largely developed during the 1990s and early 2000s, with moderately sized homes that typically have price points exceeding $400,000. Housing in this subarea is overwhelmingly owner-occupied, with 90% of the housing stock consisting of ownership units. Both owner and renter household incomes in Subarea 5 are relatively high compared to other areas, with owner households earning a median income of approximately $132,000 annually.

Despite the strong income levels in this subarea, there is a shortage of rental housing available for low- and moderate-income households. Higher-income renters are occupying units that are priced significantly below what they could afford, thereby limiting the availability of lower-priced housing for those in need. Households earning less than 100% of AMI represent only 5% of all renter households, yet only 1% of the available rental housing stock is affordable to them. This imbalance results in a rental housing gap of approximately 190 units, forcing lower-income households to rent units that are priced above their financial means.

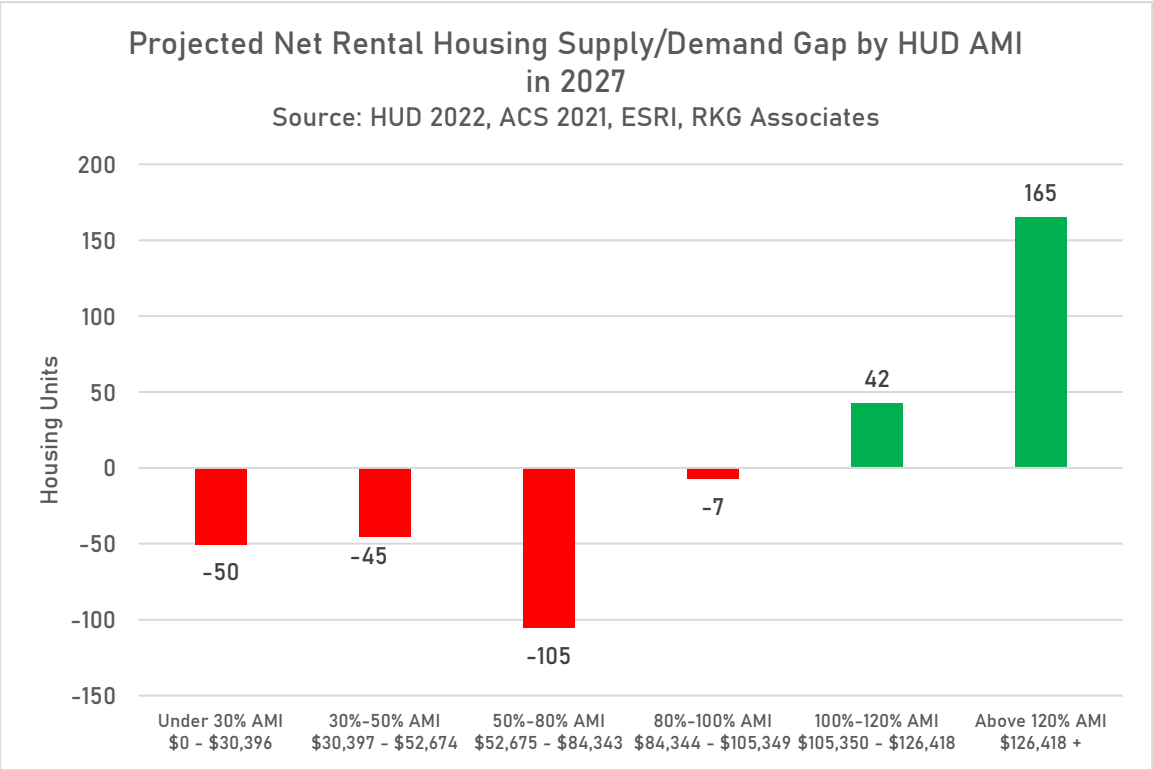
[10] Data limitations for Subarea 5, result in amplified supply/demand gap numbers because the Census Tracts which make up Subarea 5 changed between 2016 and 2021. In 2016, the Census Tracts included a portion of Parker, TX which skewed population, household, and housing numbers upwards.

Figure 72: Subarea 5 Rental Housing Supply/Demand Gap by HUD AMI



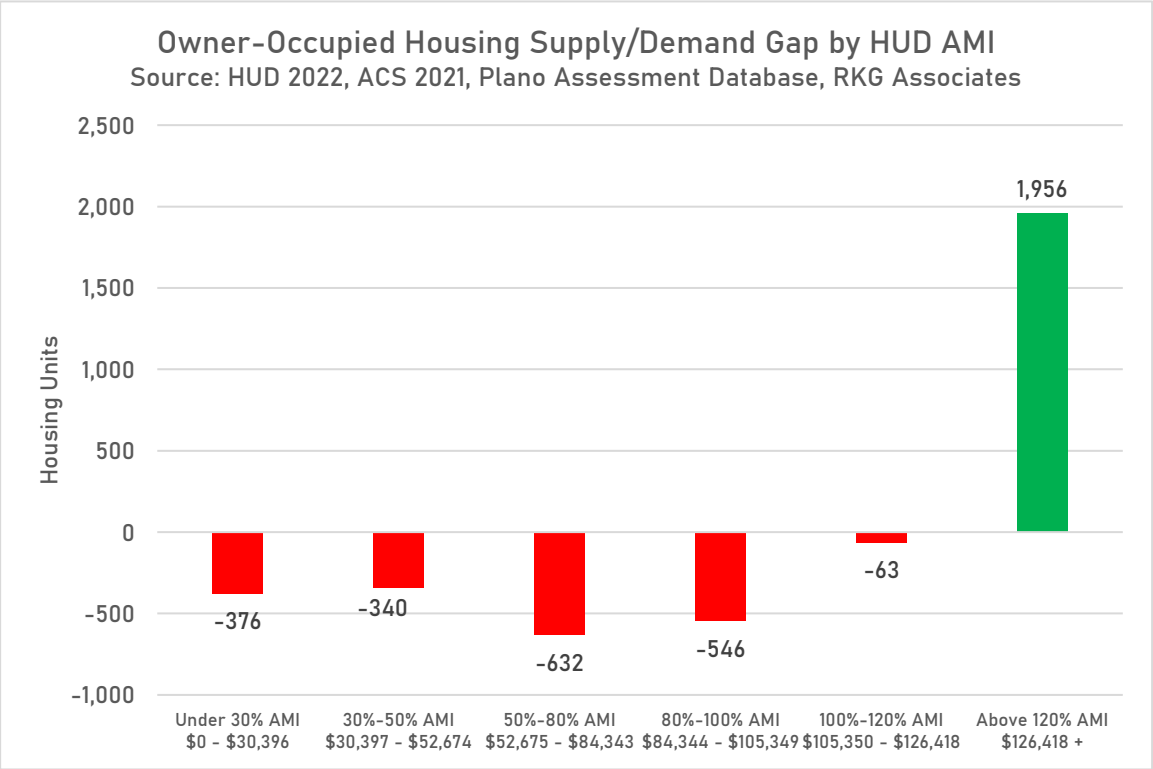
Looking ahead, income growth projections indicate that Subarea 5 will see an increase in the number of renter households earning more than 100% of AMI. However, for those earning below 100% of AMI, the rental housing deficit is expected to grow, reaching a shortfall of approximately 207 units by 2027. This ongoing shortage will continue to put pressure on lower-income renters, further limiting their housing choices in the area.

Figure 73: Subarea 5 Projected Net Rental Housing Supply/Demand Gap by HUD AMI in 2027



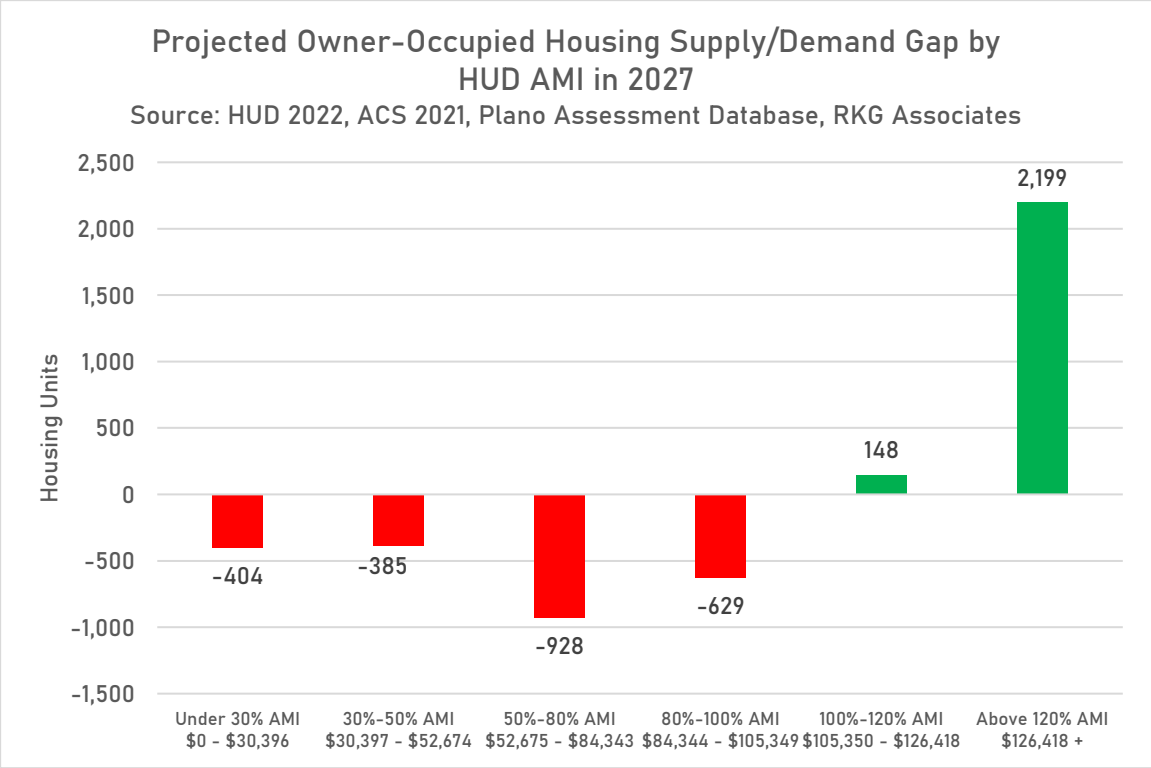
The challenges extend beyond the rental market, as homeownership opportunities for lower-income households in Plano remain limited. There is a net deficit of housing units available for households earning at or below 120% of AMI, making it difficult for moderate-income families to find affordable homeownership options. At the same time, households earning more than 120% of AMI make up 56% of all owner households, yet they have access to 89% of the total ownership housing supply. This has led to a surplus of 1,956 ownership units within this higher income bracket, while those earning below 120% of AMI continue to face affordability constraints.

Figure 74: Subarea 5 Owner-Occupied Housing Supply/Demand Gap by HUD AMI



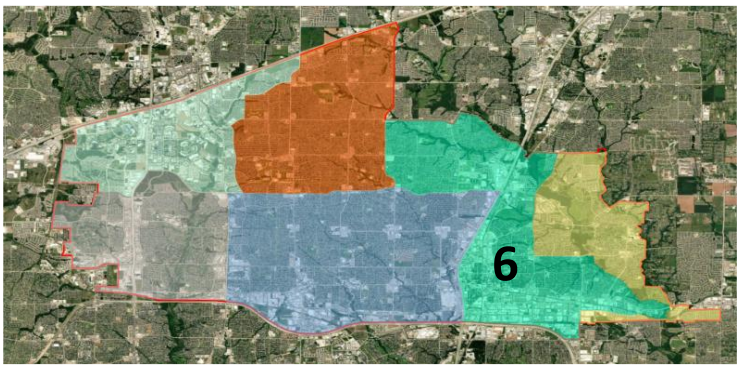
Homeownership affordability is also projected to decline as housing values increase. Based on MLS data from the past five years, ownership housing prices in Subarea 5 are expected to rise by approximately 45% over the next five years. By 2027, a home that would be affordable to a household earning 100% of AMI is projected to be valued at $368,000. Additionally, there is an anticipated shortfall of 2,199 ownership units priced at or below 120% of AMI, further exacerbating the affordability challenges for moderate-income buyers looking to enter the housing market.

Figure 75: Subarea 5 Projected Owner-Occupied Housing Supply/Demand Gap by HUD AMI in 2027



Subarea 6 Affordability Analysis

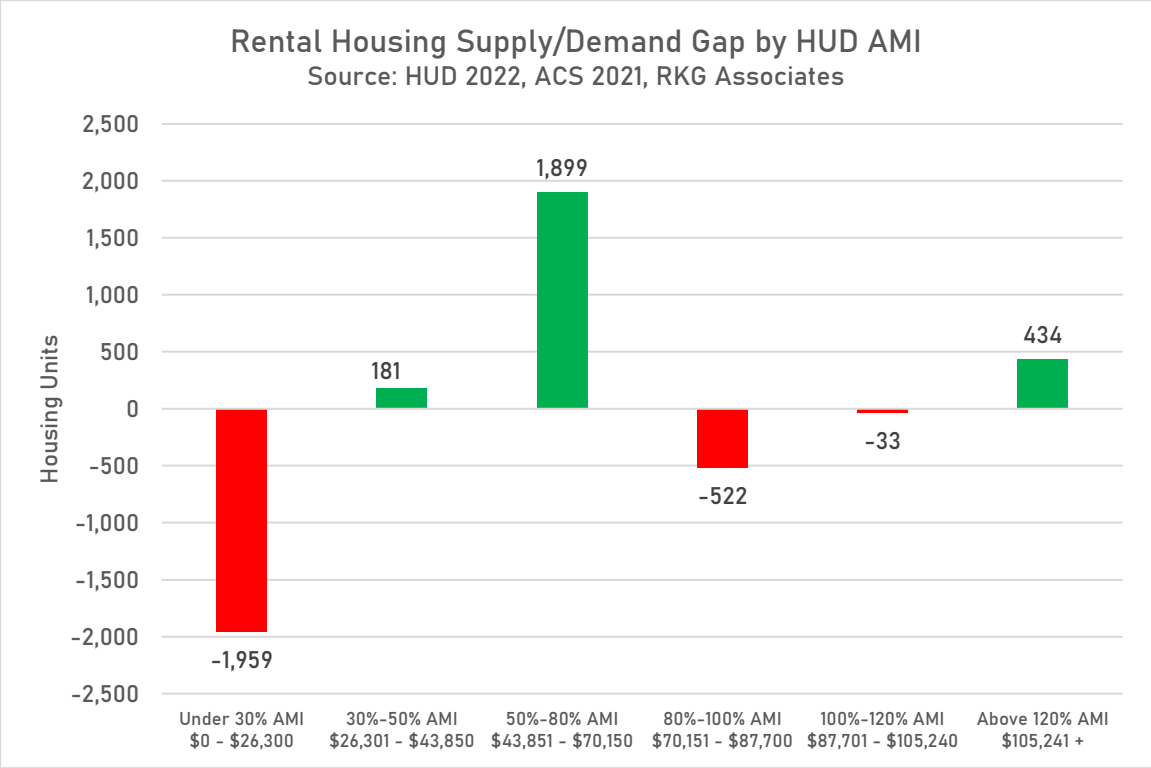
Figure 76: Subarea 6 – Downtown/I-75 Corridor



Subarea 6 (Downton/I-75 Corridor) is a vital part of the city, encompassing the Downtown area as well as major commercial and industrial nodes along the Technology Corridor. This subarea also includes key developments along Interstate 75 and around the DART stations, making it a central hub for business, transportation, and urban living. As the first part of the city to be developed, Subarea 6 contains the oldest housing stock. Some of the homes require significant rehabilitation. Despite the need for repairs and upgrades, home prices in this area remain above $300,000. The housing composition in Subarea 6 is more renter-heavy than in other subareas, with 53% of the housing stock occupied by renters. Income levels in this area are relatively low compared to other parts of the city, with owner households earning a median income of approximately $85,000, while renter households earn around $67,000 annually.

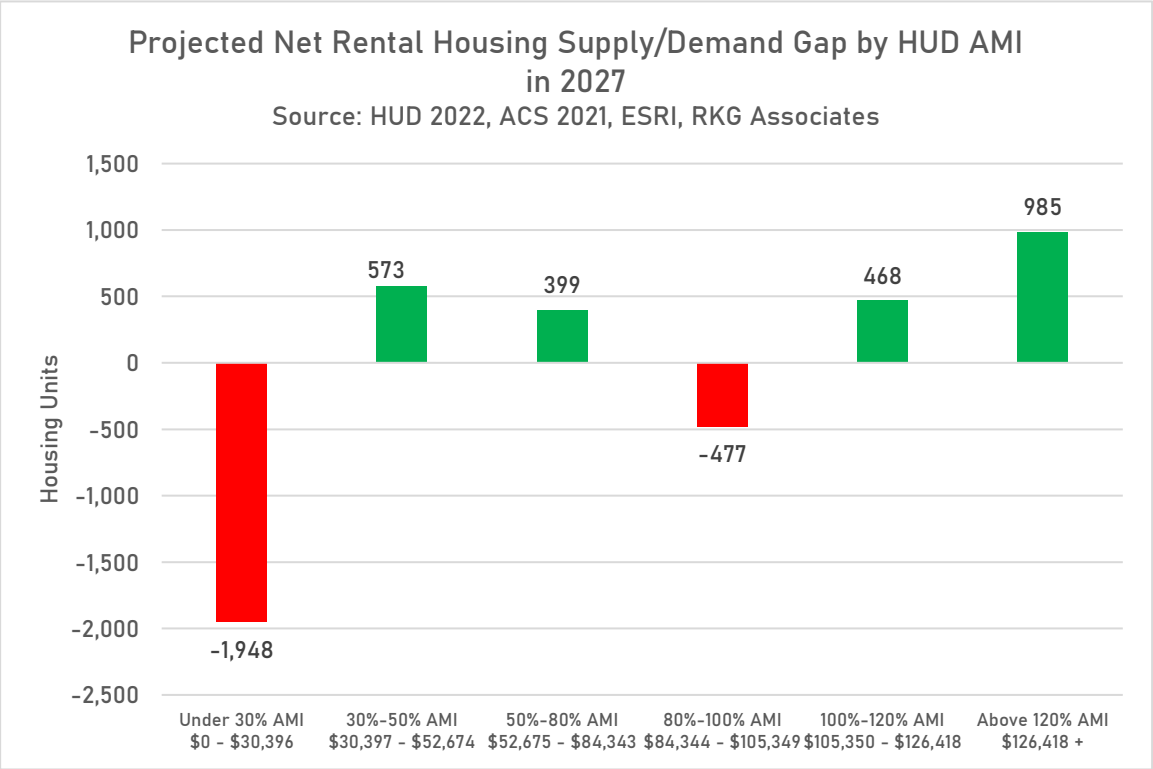
The rental market in Subarea 6 faces a significant affordability challenge, particularly for low- and moderate-income households. Higher-income renters are occupying units priced well below what they could reasonably afford, limiting the availability of rental options for lower-income households. Households earning less than 30% of AMI make up 22% of all renter households in the subarea. However, only 5% of the available rental units are priced to accommodate this income level, resulting in a substantial shortfall of approximately 1,959 units. As a result, lower-income households are forced to rent units that are beyond their financial means, further exacerbating housing cost burdens for the most vulnerable populations.

Figure 77: Subarea 5 Rental Housing Supply/Demand Gap by HUD AMI



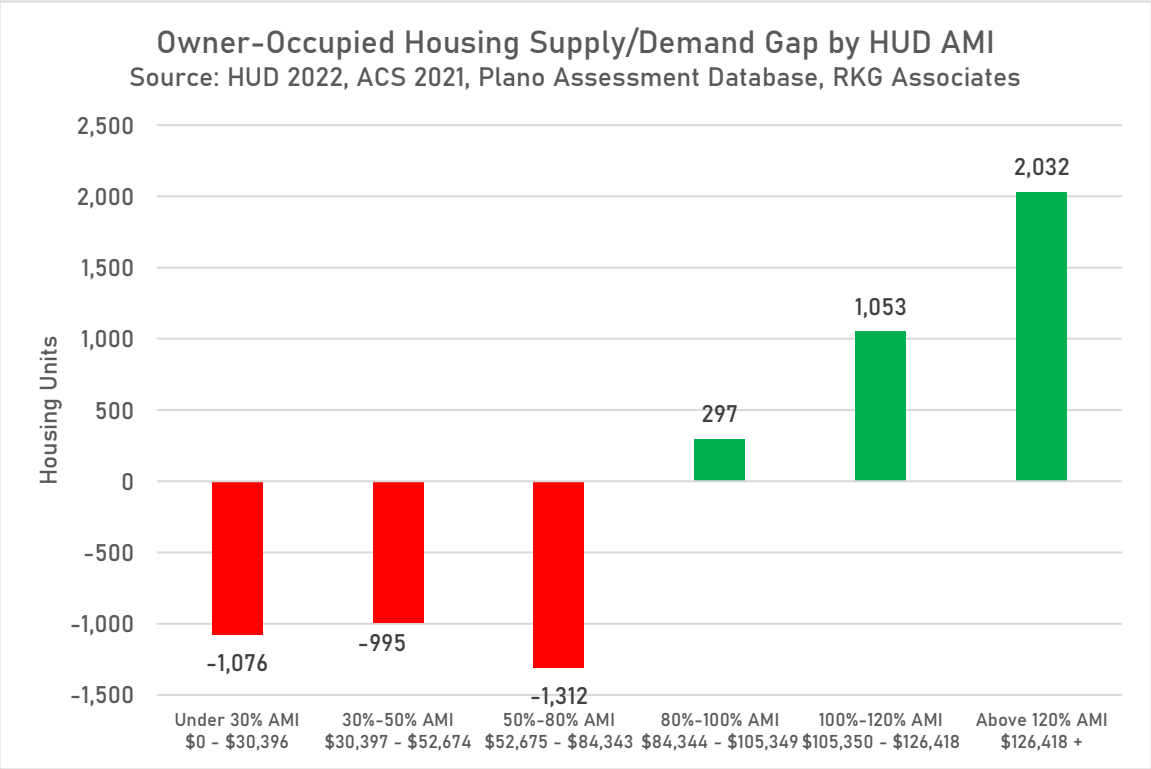
Income growth projections indicate that Subarea 6 will experience an increase in renter households across nearly all income brackets, except for those earning between 80% and 100% of AMI. This shift in income distribution will contribute to a growing housing deficit for the lowest-income renters, with the shortfall of units affordable to households earning below 30% of AMI expected to rise to 1,948 units by 2027. Without additional affordable rental housing development, these challenges will continue to intensify, making it even more difficult for low-income renters to secure stable housing in the area.

Figure 78: Subarea 5 Projected Net Rental Housing Supply/Demand Gap by HUD AMI in 2027



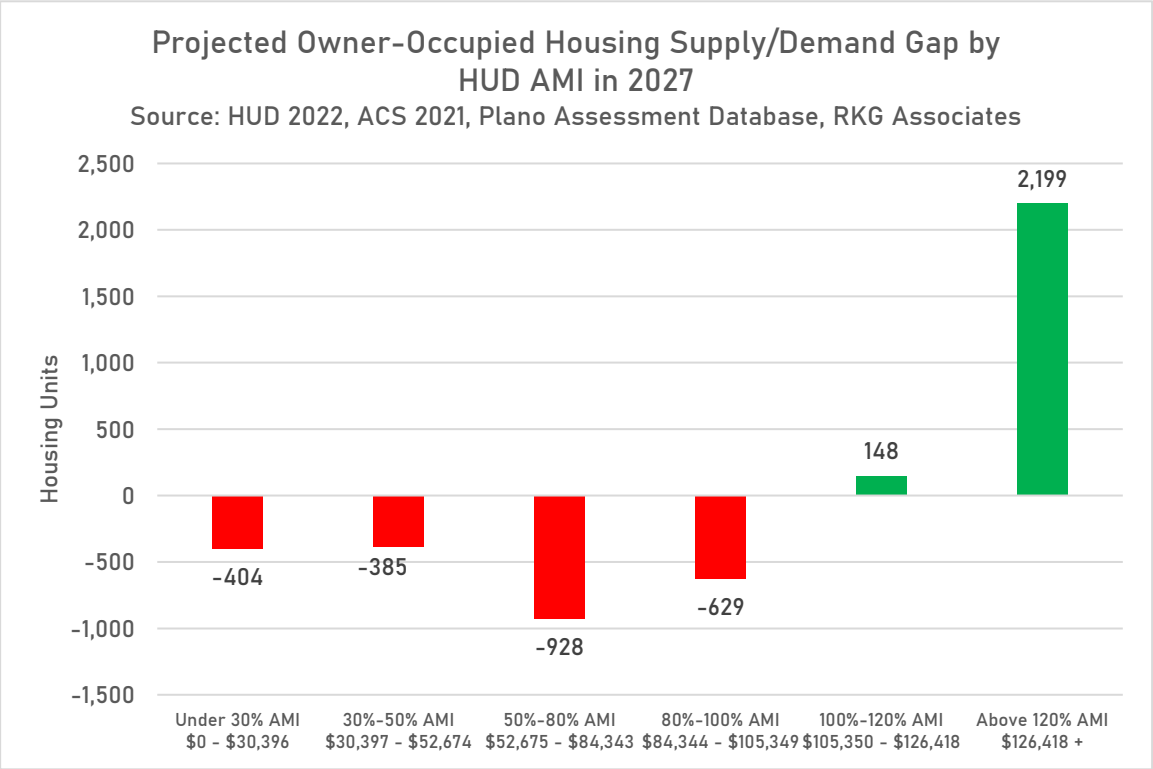
The homeownership market in Subarea 6 is also facing affordability constraints, particularly for lower-income households. Households earning at or below 80% of AMI have limited options when it comes to purchasing a home, as there is a net deficit of 3,382 housing units available at this income level. With a limited supply of affordable ownership opportunities, potential homebuyers are either priced out of the market or forced to seek housing in other areas.

Figure 79: Subarea 5 Owner-Occupied Housing Supply/Demand Gap by HUD AMI



Projections indicate that home values in Subarea 6 will continue to rise, creating additional challenges for prospective homeowners. Based on MLS data from the past five years, home prices are expected to increase by approximately 45% over the next five years. By 2027, the projected value of a home affordable to a household earning 100% of AMI will reach $368,000. Additionally, the supply gap for homeownership units priced at or below 80% of AMI is expected to expand, with an anticipated shortfall of 3,982 units. These trends suggest that without targeted interventions to increase the supply of affordable ownership housing, homeownership opportunities for moderate- and lower-income households will remain limited in Subarea 6.

Figure 80: Subarea 5 Projected Owner-Occupied Housing Supply/Demand Gap by HUD AMI in 2027



CITY OF PLANO HOUSING STUDY

BARRIERS TO ADDRESSING HOUSING

To address gaps across the City of Plano's housing market, several barriers will need to be investigated. For the purposes of this analysis and to inform future strategies, we have organized current barriers into four categories: Market, Financial, Land Use and Regulatory, and Coordination and Capacity.

Market Barriers

Market barriers refer to constraints placed on the housing market or factors that drive the market to respond in a certain way. In the city, there are several market-based barriers affecting housing which include:

- **Lower Household Incomes** – With a median household income of $99,729 and 36% of households having a median income of less than $50,000 a year, spending power on housing purchases or rents is limited for many. As housing prices and rents continue to climb, the need for affordable units grows. These units are often the most challenging to produce and require deep subsidy or regulatory relief plus a development entity that is knowledgeable about the financing, construction, and long-term management of affordable units. The lower incomes of many households in the city can be a market barrier to producing housing in a city environment where costs are often higher, and redevelopment is more prevalent.
- **Housing Prices and Comps** – With a citywide median sales price of $503,000, the construction of new single-family homes or significant rehabilitation of homes in existing neighborhoods with lower housing values could be challenging for some developers/builders. This is particularly true for new construction housing, with single-family units selling at or above $670,000 each. Combining the purchase price of the house/land, demolition of the structure, and construction of a new home could put the sales price of the new home above localized comps in the neighborhood. This may make it financially challenging for a developer or builder, as well as for the financial institution backing the loans. From the buyer's perspective, it may be challenging to obtain an acquisition and rehabilitation loan if the value of the home plus the value of renovations exceeds local neighborhood comps.
- **Few Opportunities for Greenfield Development** – The City of Plano is an older, more established locality compared to other parts of the Dallas Metro Area, as such, there are fewer large, vacant tracts of land available to support development which in turn guides efforts toward redevelopment of existing land and buildings. With most redevelopment efforts of market-viable properties, higher levels of development intensity are necessary to create sufficient financial returns for investors to repurpose a real estate asset. Garnering market acceptance requires clear zoning requirements and building community support requires proactive communication with the community about the benefits of redevelopment projects.

Financial Barriers

Financial barriers refer to the access to capital needed to fund housing development, access to financing to purchase a home, resources to address housing inequities and challenges, and the financial feasibility of rehabilitating the existing housing stock in certain parts of the city. Financial barriers to housing development include:

- **Rehab and Acquisition** - Rehabilitation of the older housing stock is difficult to execute because it requires effort by the homeowner to secure financing and navigate municipal a rigorous process of municipal and HOA regulations. Financial resources are not always available to modest-income homeowners for renovation projects, though some lenders offer construction financing, lending terms may not be favorable to low- to moderate-income households who are unable to pay the loan back above the financial requirements of an existing mortgage. While there are programs which help homeowners finance rehabilitation costs, these funds are limited.

  There are also challenges for potential buyers of homes that need rehabilitation work. In areas where housing rehabilitation has not occurred and home values are lower, it can be difficult for lenders to find comparable properties to justify a combined rehab and acquisition loan. Oftentimes, gap financing is needed through a flexible funding source to help make up the difference between what a lender is willing to offer and the amount the homebuyer needs for repairs. This may also disproportionately impact low- to moderate-income households who may not have cash on hand to complete the needed rehabilitation on the home.

- **Development Feasibility** – The financial feasibility of revitalizing and redeveloping older neighborhoods, building on in-fill lots, or undertaking new development is a barrier. The cost of land, materials, and construction are significant. The risks associated with larger projects can be high, particularly in untested markets where there are fewer local builders willing to take risks. Financial feasibility concerns limit the potential of new developments to include affordability components, as developers opt to build higher priced housing to mitigate risk and increase returns.

- **Funding Resources** – Funding to support housing programs and initiatives is limited in many cases to those available through local taxation or development fees, state funding dedicated to housing, tax credit programs, and federal housing programs like the U.S. Department of Housing and Urban Development's (HUD) Community Development Block Grant (CDBG) or HOME Investment Partnerships Program (HOME) funds. Providing new affordable housing options will take a concerted effort and leveraging a variety of funding resources. This will be a key challenge to implementation and one that will require a coalition of government, non-profits, faith-based organizations, and private investors to overcome.

- **Lending Criteria and Access to Financing** – Homebuyers are challenged by increasing levels of personal debt, diminished savings, and stricter lending requirements by financial institutions due to the housing crisis. Purchasing power constraints limit the ability of households to buy homes or undertake major renovations to existing homes. Younger householders who carry large student loan debt coupled with price escalations in the housing market make homeownership difficult to attain and can result in greater numbers of renter households. For low- and moderate-income households, obtaining and maintaining a qualifying credit score can also be a challenge to accessing financing.

- **Adaptive Reuse and Code Compliance** – Adapting older buildings to meet today's building codes and accessibility requirements can be very expensive, particularly for those buildings that could host a mix of uses. Improvements such as adding sprinklers, providing elevator access to upper floors, and making accessibility improvements often require a large amount of upfront capital that may take a long time to recapture in an area with lower residential and commercial rents. These required improvements can sometimes force property owners to keep upper stories vacant or limit the ability to fit out spaces for a different mix of tenants.

Land Use and Regulatory Barriers

Land use and regulatory barriers refer to the policies and regulations placed on residential development by local, and/or state government that may be impeding the construction of certain types of housing product. This may be related to zoning, subdivision controls, permitting, or building codes. Regulatory barriers to housing development include:

- **Texas Local Government Code Sec. 214.905** – The statue prohibits inclusionary zoning as the statute states: "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."[11] This restriction makes building income based affordable housing nearly impossible in Texas.

- **Improving Housing Affordability** – The city's zoning ordinance allows a wide range of housing types across many different zoning districts with favorable lot sizes, lot coverage, and heights that match the development patterns of neighborhoods. The city currently lacks tools to improve housing affordability in Plano across several income levels. The data indicates there is insufficient housing supply for both modest-income households as well as higher income households. To this point, there may be a need for the city to revisit zoning regulations and permitting processes to look for ways to include a way to incentivize developers build more affordable units, with offset mechanisms like a density bonus, expedited permitting, cost assistance, or reduced fees.

- **Limited Availability of Space Zoned for Residential** – The City of Plano, physically, has about 3% left of its land area left vacant, nearly all of it is currently zoned as non-residential.

[11] https://statutes.capitol.texas.gov/Docs/LG/htm/LG.214.htm

This means that there is limited supply of currently zoned residential land that is undeveloped. A major barrier is getting land that is currently not zoned residential to become zoned residential or mixed use, which would enable housing development to occur.

- **Underperforming Four Corner Retail** – The existing four corner retail developments across the city have a mixed record of performance, with many of the retail centers being antiqued or having low occupancy rates. The new spaces found in Frisco and McKinney offer modern layouts and amenities which are attractive to businesses. The City of Plano could look toward underperforming four corner retail parcels as a possible area suitable for mixed use development.
- **Required Setbacks for Building Homes** – The current zoning ordinance requires various setback requirements for building homes depending on the residential zoning district. Setbacks minimums range from zero feet (for zero lot line homes in a Patio Home District) to 25 feet for lot a minimum setback for single family homes to be at least 25 feet (for a Single Family Residential District).[12] The rigidity of the setback requirements make infill development more difficult as new housing typologies (e.g. duplex, triplex, quadplex) may not be accommodated by existing zoning district requirement. Creating more flexibility within the zoning could help bring about more housing types in the residential districts and increase overall housing supply.
- **Minimum Parking Space Requirements** – The current zoning ordinance has minimum parking requirements that could possibly hinder infill development in Plano. Generally, the zoning ordinance requires two off-street parking spaces for each dwelling unit, with exceptions for independent living facilities (one space per unit), multifamily dwellings (1.5 spaces for each studio and two spaces for any larger unit), and backyard cottages (one space per unit). The parking requirements inhibit a developers ability to maximize the living area on a parcel of land because potential living space is occupied by parking. Potentially reducing parking requirements (as there is existing street parking) may enable greater levels of density for infill development.
- **Accessory Dwelling Unit (ADU) Residency Requirements** – The regulations around ADU's mandates that the property owner must live in the primary structure on the parcel which has the ADU. While the existence of ADU regulations is helpful in creating a greater number of housing units across the city, the rule regarding owner occupancy does not allow for maximizing the number of rental units. Some property owners may be able to move, and as a result be able to rent both units; however, the current regulations restrict both units being rented at the same time. Modifications to this rule may help unlock greater numbers of rental units across the city.
- **Adaptive Reuse and Code Compliance** – Adapting older buildings to meet today's building codes and accessibility requirements can be very expensive, particularly for those buildings

[12] City of Plano Zoning Ordinance, 2024

that could host a mix of uses. Improvements such as adding sprinklers, providing elevator access to upper floors, and making accessibility improvements often require a large amount of upfront capital that may take a long time to recapture in an area with lower residential and commercial rents. These required improvements can sometimes force property owners to keep upper stories vacant or limit the ability to fit out spaces for a different mix of tenants.

Coordination and Capacity Barriers

Coordination and capacity barriers refer to the ability of stakeholders to come together and focus efforts and resources to help with the city's housing affordability challenges. Change is never easy nor is it identifying funding to address challenging issues, but both require a coalition of leaders to come together and agree on priorities and direction. Potential coordination barriers include:

- **Identify Funding Sources** – To address housing issues identified in this study, additional funding sources are going to be needed. The housing market, while growing, is not necessarily meeting the needs of all residents. The market may not course correct on its own in the short term and there may be a need to identify subsidies to prime the market in areas that have not seen new investment or may not be supplying the diversity of housing choices needed to serve residents today and into the future. Raising additional funds, leveraging resources, or reallocating existing funding is never easy but may be necessary to address housing needs across the city.

- **Regional Collaboration** – Over the last two decades, private corporations such as financial institutions, major employers, and anchor institutions such as hospitals and universities have played an increasingly important role in improving and expanding affordable housing. Investments in low-income housing tax credit projects have been a primary contributor to building multifamily affordable rental units across the country. The City of Plano has a need to expand both the amount and type of affordable housing as well as the pool of funding available for such projects. The challenge now is for the city to take charge of those challenges and begin seeking a larger partnership between government, philanthropy, and the private sector. This is a best practice in many places across the country who are working collaboratively to invest in larger, more complex community and economic development solutions. Examples of this type of activity include:

    - *East Baltimore Development Initiative (EBDI), Baltimore, MD* - The EBDI is a comprehensive urban renewal project led by Johns Hopkins University, in partnership with the City of Baltimore and other stakeholders. The initiative aims to revitalize the East Baltimore community by transforming an 88-acre site into a biotech hub, with a focus on life sciences and technology facilities, housing, retail, parking, a park, and a new school.[13]

[13] http://ebdi.org/about

- *Roosevelt Square, Chicago, IL* – This is a redevelopment led by the Chicago Housing Authority which saw the demolition of four public housing developments dating from the 1950s and replaced by mixed-use buildings and mixed-income housing constructed alongside civic assets such as educational, recreational, and public safety facilities. One example is that the Chicago Public Library collocated a branch with the Taylor Street Apartments which provides 73 units of mixed-income housing above the library.[14]

The concept of leveraged capital, when a small amount of initial capital is made available to attract additional resources, is not new to the affordable housing industry. Most affordable housing built since the early 1990s has been financed by private equity investments seeking low-income housing tax credits and market rate returns. What is new to the community development sector are the innovations created through co-investment opportunities between the public and private sectors.

In the city, partnerships between local government, affordable housing providers, institutions, employers, non-profits, and the Plano Housing Authority will be critical to addressing housing needs going forward.

[14] https://www.huduser.gov/portal/casestudies/study-091421.html

CITY OF PLANO HOUSING STUDY

EXISTING PROGRAMS

The City of Plano currently invests in some housing programs, however the need for programmatic support outstrips the current funding and capacity to deliver services. As part of the housing study, RKG has compiled a listing and description of the existing housing programs and policies that are currently being implemented across the City of Plano.

First-Time Homebuyers Program

The First-Time Homebuyer Program is designed to assist eligible low and moderate-income households to buy a home in Plano by providing down payment and closing costs assistance in the form of deferred payment loans. The United States Department of Housing and Urban Development (HUD) funds this program and with the following eligibility requirements:[15]

- A homebuyer must not have owned a home in the last three years.
- Total household income must be 80% or less of the area median income based on HUD income limits.
- Cash assets must be less than $36,000 (not including retirement accounts).
- The Homebuyer(s) and spouse(s) must have a minimum credit score of 620.
- Must be a United States citizen or a permanent resident alien.
- Maximum home purchase price/value cannot exceed $418,000 per HUD limits.

Based on meeting the above criteria, a Plano household becomes eligible for two types of down payment assistance, the first type of assistance comes from Community Development Block Grant (CDBG) funding and provides a maximum of $10,000 at a 0% interest rate, this is a forgivable loan which has a 5-year affordability period. The second type of assistance is the HOME Investment Partnership Program, which provides up to $55,000 at a 0% interest rate that is forgivable, subject to a 15-year lien on the property. The program is administered through the Department of Neighborhood Services and has an annual budget of $150,000.

The Great Update Rebate

The Great Update Rebate was created to assist Plano homeowners with the financial burden of caring for homes 35 years or older. The program provides up to $5,000 per property per 12 months for rehabilitation efforts. The program requires the homeowner to spend at a minimum $20,000 on updates (based on a listing of allowable repairs) to the exterior of their home (with an exception for some approved interior mobility improvements). All improvements must be completed by a certified contractor.

This program is designed to help households who cannot afford the full cost of a major repair. This is particularly true with regards to fixing sewer pipes under a home. The typical service life

[15] https://www.plano.gov/903/First-Time-Homebuyers-Program

of a sewer line is around 50 years, and many of the homes built prior to the 1980s are experiencing problems with broken sewer lines.

The program is administered through the Department of Neighborhood Services and has an annual budget of $500,000. Annually, about 100 households are assisted by the program, with about 1,000 households receiving funding over the last decade.

Housing Development Assistance Through Housing Tax Credits

Historically, the City of Plano offered support to developers of affordable housing who use housing tax credits. The Texas Department of Housing and Community Affairs (TDHCA) administers the tax credit program for the state of Texas. TDHCA requires that a City Council issue a Resolution of Support (9% tax credit applications) or a Resolution of No Objection (4% bond applications) for the applications to be eligible for tax credits or bond financing through the state.

The Resolution of Support issued by the City of Plano is specifically related to potential financing only and makes no finding regarding either the suitability of the proposed development site or compliance with the City's development regulations, and approval of the resolution will not be construed as a development permit or approval.[16]

At present the City of Plano has stopped providing resolutions of support for housing tax credit projects pending recommendations from the Housing Plan.

Housing Rehabilitation Program

The Housing Rehabilitation Program assists income-eligible homeowners with housing repairs. The program is funded by the Community Development Block Grant (CDBG) and HOME Investment Partnerships (HOME). The program provides funding for emergency repairs, limited repairs, gut rehabilitation and reconstruction projects. The annual budget for the program is $1,000,000 and many Plano households have been helped by the program over the years. The funds are provided to the property owners as either a 10-year partially forgivable loan (for owner-occupied units), or a 10-year 100% payable loan (for renter-occupied units).

Homeless Services

The Rapid Re-Housing program is a new program funded through State of Texas entitlement grant funds that provides short-term rental assistance and services. The goals of the program are to help people obtain housing quickly, increase self- sufficiency, and stay housed. It is offered without preconditions (such as employment, income, absence of criminal record, or sobriety) and the resources and services provided are typically tailored to the needs of the person. The budget for this program is $200,000.

[16] https://www.plano.gov/916/Housing-Development-Assistance

Housing Developer Assistance

The City of Plano provides limited grant funding to non-profit developers to build housing and/or perform acquisition, rehabilitation, and resale projects for purchase by income qualified homebuyers. The annual budget for this program is between $200,000-$250,000 and is funded via HOME funds.

CITY OF PLANO HOUSING STUDY

STRATEGIES

To address the housing issues and opportunities noted in this study, RKG compiled a set of strategies each informed by the city-wide data analyses, interviews, focus groups, and an assessment of existing housing programs. The strategies presented are targeted toward addressing the identified gaps and barriers in the current housing market and have been organized under headings which group similar strategy types and an estimated timeframe for implementation. The strategies are also intended to help address identified housing typology gaps and easing restrictions or creating incentives to help to fill the identified gap in the future.

It is crucial that strategies focus on initiatives the city and its partners can undertake within the first few years to address key issues and opportunities in the housing market. Undertaking incremental steps in the beginning stages of an implementation strategy can build momentum and give residents and investors' confidence in the potential of the plan. Short-term implementation recommendations (0-5 years) can include organizational restructuring, policy and regulatory changes, realignment or consolidation of funding sources, or small investment projects. Mid- and long-term recommendations (6-10 and 10+ years) may take more time, additional or creative financing, complex partnerships, political will, and patience as the market adjusts to changes in policy, regulation, and/or funding priorities.

Community Context

The City of Plano's housing study builds upon the existing comprehensive plan which was completed in 2019. The recommendations specific to Plano are based on both Plano's existing housing stock and market conditions as well as the responses from informational interviews, and input from city leadership and staff.

Assets that Plano can build on to create more housing opportunities for all residents include:

- *Large employment base with many Fortune 500 companies*
  Plano is unique in that it is a community seen by large domestic and international corporations as business friendly. Many notable companies are based in or have relocated to Plano.

- *Existing relationships with affordable housing developers*
  The city has existing relationships with various for-profit and nonprofits developers that have built affordable housing units. Likewise, the Plano Housing Authority has created or preserved significant numbers of affordable housing units in Plano.

- *DART station connectivity*
  DART connects Plano to the major employment centers in Dallas and Richardson and is an ongoing marketing advantage attracting both business and residents to the community.

- *Existing supply of older multifamily housing*
  Although this housing has become more expensive with many of the complex being in good, the few that are if it can be rehabilitated and the rents stabilized it will provide a resource for Plano's low and moderate-income residents.

- *Experience with new market-rate multi-family housing near transit*
  New multifamily housing that has been built in Plano's downtown area which can dispel some public concerns about the impact of zoning for multifamily development.

- *Thriving immigrant businesses*
  These business owners and their employees already have strong ties to Plano and will be interested in homeownership opportunities if the city can catalyze affordable ownership opportunities.

Identified Housing Challenges

The cost of housing in Plano, as well as the region, is high and is likely to increase. Newly constructed single-family homes and newly constructed multifamily housing are significantly more expensive than the existing stock in Plano. The few new single-family homes built over the last decade are not affordable (median sales price of $668,000) to many Plano households because it would take a household income of nearly $200,000 to purchase home which is the equivalent to more than 200% of area median income. Additionally, rents in Plano have risen faster than rents in many surrounding communities, making housing affordability a top challenge.

Nearly 40% of renter households are cost-burdened (paying more than 30% of income for housing) and about 18% of owner households are also cost-burdened. With strong demand at the top end of the market, builders will not create housing options for middle- and lower-income households without intervention in the market. This report outlines the interventions that we believe make the most sense for the City of Plano to pursue.

Housing Strategies

The strategies are divided into four major categories. These are 1) Land Use 2) Regulatory 3) Financial and 4) Coordination and Capacity. Many of these strategies in one area depend on or complement strategies in another category. We believe that any effective civic initiative on inclusive housing must create a structure of ongoing accountability for the commitments made by the community or its elected representatives (Mayor and City Council). It must include mechanisms for ongoing community engagement and outreach. It must be undertaken with the perspective of building effective partnerships with other public entities, private real estate owners, and developers and with the non-profit organizations that serve and engage residents of Plano.

LAND USE STRATEGIES

The city and its local partners should consider land use and regulatory changes that allow and potentially incentivize new housing types where appropriate. The city's growing population is concentrated in two primary age cohorts – younger professionals and seniors. National trends show housing preferences of both groups in close alignment with a preference toward housing in

walkable locations with amenities nearby, attached ownership units or multifamily rental structures with minimal maintenance responsibilities, and amenitized buildings. If the city wants to continue to attract people to live here and retain the residents who are here already, increasing housing choice and diversity should be a key goal moving forward.

Create a Homestead Preservation District

According to the Texas Local Government Code, Homestead Preservation Districts (HPDs) are districts whose purpose is to help municipalities promote affordable homeownership and prevent the involuntary loss of homesteads for low- and moderate-income households. HPDs permit the use of three regulatory mechanisms to achieve the purposes of the district, which include Homestead Preservation Reinvestment Zones (HPRZs), Homestead Land Trusts, and Homestead Land Banks. HPRZs are a type of tax increment reinvestment zone or tax increment financing model, which can be set up under the HPD law to ensure property tax dollars from economic development are reinvested in affordability for that area.[17] The Homestead Preservation Districts and Reinvestment Zones do not establish new taxes or increase existing taxes on residents, rather it allows for specific geographic targeting for reinvestment.

To establish a HPD, there are certain eligibility requirements. Based on Texas Local Government Code Sec. 373A.052. To be designated as a district within a municipality, an area must be composed of census tracts forming a spatially compact area with the following characteristics:

- Fewer than 75,000 residents.
- An overall poverty rate that is at least two times the poverty rate for the entire municipality.
- In each census tract within the area, a median family income is less than 80 percent of the median family income for the entire municipality.

A municipality that designates a district under Section 373A.051 may provide tax-exempt bond financing, offer density bonuses, or provide other incentives to increase the supply of affordable housing (70% of AMI and less) and maintain the affordability of existing housing for low-income and moderate-income families.[18]

Community Example:

Austin, TX created an HPD in East Austin in 2007, however given the changing demographics and incomes of the city the district no longer qualified under the program rules.[19] Initially,

[17] https://statutes.capitol.texas.gov/Docs/LG/htm/LG.373A.htm

[18] https://statutes.capitol.texas.gov/Docs/LG/htm/LG.373A.htm

[19] https://www.austintexas.gov/page/homestead-preservation-districts

the HPD was seen to stave off the rapid gentrification of East Austin, but market forces and the inability to continue using the HPD resulted in demographic and economic changes like the rest of the city. Austin is now one of the most unaffordable communities in Texas. A lesson from this example is that preserving existing naturally occurring affordable housing is important because market forces may result in increased unaffordability.

Diversify Housing Typologies for Infill Development

Plano's housing stock is concentrated in three primary typologies, single family detached, townhouses, and multifamily buildings. While these three typologies are the most common, they are not the only type of residential development. Development types like duplexes and condos are common in some neighborhoods. These typologies offer a 'middle ground' that can accommodate more efficient land use while diversifying both ownership and rental housing supplies.

The city has many commercial corridors that have parcels that are too small for substantial commercial development but currently are underutilized for their commercial uses. Some parcels may have the capacity to accommodate housing development if the zoning would allow it. Challenges like minimum setbacks and land use restrictions prohibit these more creative solutions that would better utilize these land resources within context of strengthening the aesthetic appeal and economic vitality of these corridors.

RKG Associates encourages the city to consider reconfiguring the zoning classifications along these corridors to encourage this reinvestment. Projects of this scale (typically less than 10 units), offer some of the 'missing middle' housing also needed in Plano to truly retain a continuum of household incomes. Specific points to consider include:

- *What typologies should be allowed/encouraged?*
  RKG recommends the city be more flexible when it comes to typologies for these infill projects. The city should use massing and scale to determine the capacity of these parcels but allow the market to develop creative solutions on how to make these projects fit on a site-by-site basis. Whether it be a traditional row house concept or a more non-traditional approach due to site constraints, the city's focus should be on consistency of design to complement the adjacent development and any abutting neighborhoods.

- *How do we control aesthetics?*
  Using a more form-based code could address the need for flexibility and the desire to manage the physical appearance of these infill projects. Another approach would be to create a series of pre-approved designs for infill development. Pre-approved designs are architectural designs that have already been vetted by the city and, if used, will accelerate the permitting and approval process. Effectively, the city (either in-house or in partnership with an architect) creates building designs that meet the city's intent for development in a specific area. These designs are pre-approved, meaning they do not have to go through the same review process as a custom designed building/development. The city can create

different pre-approved designs for different corridors, ensuring compatibility with the surrounding community.

- *What size parcels should be targeted?*
  This concept typically targets sites that are less than 0.5 acres in commercially zoned areas or 1.0 acres in residentially zoned areas. Allowing this infill strategy could encourage redevelopment of that parcel, particularly if there is a pre-approved design for a small multifamily structure that minimizes the review process.

Community Example:

Washington, DC uses the pre-approved strategy through its Department of Consumer and Regulatory Affairs (DCRA) to help build housing that aligns with existing neighborhood typologies.[20]

The City of South Bend, Indiana provides free pre-approved building typology types plans to developers interested in building in South Bend. The use of the plans is contingent upon building and site development approval.[21] The pre-approved typologies help reduce overall development costs and help integrate new development within existing neighborhoods.

Consider Creating Location-Specific Zoning Overlay Districts

Zoning is one of the few tools the city can change almost immediately and at very little cost that can have a direct impact on housing production. Zoning can also be used to integrate new housing types across a wide variety of areas or neighborhood types in the city, including on vacant land along transportation corridors to downtown with mixed use and upper story residential. The City of Plano already has five overlay districts, which regulate landscaping and design standards, but do not actually encourage greater housing development.[22]

A zoning overlay district offers property owners alternative development guidelines without changing the existing zoning district regulating that property. The overlay districts can help respond to resident needs and desires for new types and structures that provide additional housing choices yet are still compatible with the built environment in which they are placed.

Zoning overlay districts oftentimes offer a more enticing (profitable) development alternative to attract existing owners/investors to utilize the overlay district. The creation of an overlay district needs to be strategic, focusing on development patterns that are consistent with the target area. It is recommended that the city should target the primary commercial corridors. Specific areas RKG Associates recommends creating a housing overlay district include:

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[20] https://dob.dc.gov/preapprovedplans

[21] https://southbendin.gov/bsb/preapprovedplans/

[22] https://content.civicplus.com/api/assets/715849ca-f3b1-4fee-9735-239cb371e442?cache=1800

- Downtown
- Along Interstate 75
- Along Dallas North Tollway
- Preston Road
- State highway 121

The city should consider the type of policy it wishes to advance by conducting a specific market location study investigating specific market needs in identified areas. A key policy related to the zoning overlay districts is investigating the adoption of a bonus density specifically for mixed-use development and multifamily housing. The bonus density policy could be linked to housing affordability whereby a developer is allowed to build a greater number of units than zoning allows in exchange for on-site affordable units. The City should direct staff (or hire a third-party) to conduct a study on the financial feasibility of a bonus density program.

Community Example:

The zoning ordinance of San Antonio, TX offers a bonus density to developers building housing under its flexible zoning rules. It provides a density bonus in return for meeting affordable unit set-aside requirements. For low-income housing, a 15% set-aside is required for a 20% density bonus; for very low-income housing, a 5% set-aside is required for a 10% density bonus.[23] The ability to increase density in exchange for affordable housing helps create a more balanced housing supply.

The City of Austin also offers a bonus density specifically in the downtown. The Downtown Density Bonus Program (DDBP) was established in 2014 to promote a vibrant, dense, and pedestrian friendly downtown area that provides community benefits and affordable housing. According to the zoning ordinance, at least 50% of the bonus must be achieved by providing on-site affordable housing or by paying a development bonus fee into the Affordable Housing Trust Fund. [24]

Consider Changing Zoning to Increase Density at Existing Four-Corner Retail Locations

The City of Plano has a significant amount of commercial retail space at major road intersections. While many of the retail complexes are fully occupied, some of the complexes have high levels of vacancy. Given the surge of new retail openings in both Frisco and McKinney, the underperforming commercial retail spaces in Plano may become less desirable overtime and possibly unrentable. The increase in vacancy rates may also impact property assessments and result in a potentially decrease in property tax revenues. To pivot away from this scenario, the City of Plano should look toward initiating a rezoning process for some of the underperforming four-corner retail complexes to allow for mixed-use (residential and commercial) development at a neighborhood appropriate scale. This would allow the property to be transitioned into

[23] https://library.municode.com/tx/san_antonio/codes/unified_development_code?nodeId=ARTIIIZO_DIV6FLZO_S35-360BODE

[24] https://www.austintexas.gov/page/downtown-density-bonus-program

something more amenable to new retail spaces, as well as offering housing at a density that is neighborhood appropriate.

Community Example:

The Pepper Square shopping plaza in North Dallas is currently undergoing a rezoning process to redevelop the parcel into a mixed-use development that includes retail, restaurant, office, and residential.[25] The plan includes about 1,500 apartments and about 35,000 square feet of commercial space. There is currently significant neighborhood resistance to the proposed development intensity, and the matter being discussed by the Dallas City Plan Commission and City Council. One lesson that the City of Plano could learn from this example is that community engagement is an essential component towards meeting development objectives, given the previous resistance to zoning changes during the Comprehensive Plan process.

Consider Creating an Inventory of Public Land for Potential Development

While there are not substantial public land holdings in Plano (including local, county, state, and Federal property), there are strategic publicly held parcels that offer both the physical space and a financial resource (the market value of the land) that can create price diverse housing developments. Most notably, public land resources such as libraries, emergency service facilities (e.g., fire stations), and municipal building sites can be developed for collocation, or accommodate both the public use and the new housing development. An example of collocated facilities is the Station at Potomac Yard in Alexandria, Virginia.[26] This project is a mixed-use development that incorporates affordable housing, retail, and a fire station.

The City of Plano should conduct an inventory of all publicly held land located in the city and assess the potential for new residential or commercial development on publicly held land. Based on the findings of the inventory, the City of Plano should work with property owners to understand their future uses of the property. If property owners intend to dispose of their land, the City of Plano should position itself to have the "first right of refusal," meaning they would priority when it comes to offering to purchase the land.

One approach the city can take towards purchasing public land is to create and capitalize a Community Land Trust (CLT). The purpose of the CLT would be to acquire publicly held land as it goes on sale, so that the city can control what gets built. The CLT would act as a fully capitalized investment vehicle with a public mission of building affordable housing. The benefit of this arrangement is that public land is not taxable and does not generate tax revenue for the City; however, the resulting development (buildings) would generate property tax revenue for the city. By having a CLT, the city can get closer to meeting their housing goals as public land can be utilized to catalyze development in a way that fulfills the city's housing needs by investing in neighborhoods.

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[25] https://masterplantexas.com/wp-content/uploads/PepperSquarePresentation.pdf

[26] https://www.housingalexandria.org/the-station

If the acquisition of dispositioned public land is of interest to the city, several items should be considered before acquiring the land, these include:

- *Minimum Lot Size*
  Over 5,000 square feet, but preference for larger sites that could accommodate multifamily units.

- *Use of Property*
  Ensure there are no other competing public uses for the property, and no plans by other city or local departments for future use of the property. The use/housing type should be compatible or not conflict with existing neighborhood character.

- *Zoning*
  Property should be in an existing residential or mixed-use district or overlay district.

- *Infrastructure Capacity*
  Property is served by existing water, sewer, and transportation infrastructure. Capacity should be available to serve the development.

- *Property Location*
  Ideally, the property is located near amenities residents could take advantage of such as parks and open space, schools, childcare facilities, and shops and grocery options.

- *Environmental Considerations*
  Property should not be located within a floodplain, have significant wetland encumbrances, or environmental remediation issues.

Community Example:

In 2004 the Dallas Housing Acquisition and Development Corporation (DHADC) was created to administer the city's land bank. DHADC focuses on converting vacant, abandoned and tax-delinquent properties into quality and sustainable housing.[27]

REGULATORY STRATEGIES

The city and its local partners should consider regulatory changes that improve livability and quality of life for all residents in the City of Plano. Gaps in existing regulations and procedures were identified which create unsafe housing conditions. The reform of these regulations will help make the City of Plano a place where everyone can live with dignity.

[27] https://dallascityhall.com/departments/housing-neighborhood-revitalization/Documents/Land%20Bank%20Documents%202021/HHS%20Land%20Bank%20and%20Transfer%20Presentation%20-09.23.2021.pdf

Property Registration and Increased Code Enforcement for Single Family Rentals

The City of Plano should require owners of single family rental units to register their properties annually and be subject to increased inspections beyond the external and internal inspections (by complaint only) already being done by the city's code enforcement division. Increasing code enforcement around Plano for single family rentals will result in property owners upgrading their properties or selling them to an entity willing to invest resources into improvements. There are many benefits which can result from this, firstly households living in single family units would experience an increase in housing quality, as the units would gradually be brought up to code, or reinvestment/rehabilitation would take place. Additional benefits include the stabilization of existing naturally affordable housing because as time goes on, without continual investment and maintenance a property can start to deteriorate rapidly. If existing single housing units are allowed to deteriorate, the cost to repair them may become prohibitively expensive.

Community Example:

In 2024, The City of Dallas began to require that rental single family units, duplexes, and condo units be required to be registered and inspected on a regular basis. The program requires single-family rental properties to be inspected at least once every five years but not more frequently than once a year. The program does not limit the number of complaint-based inspections that can be conducted. All the inspections are performed by a City Code Officer and include the interior, exterior, and premise.[28]

Relax Owner-Occupancy Regulations on ADU's

The existing ADU regulations require owners of properties which have an ADU to reside in either the primary or secondary structure. This rule limits the total number of rental units that could be unlocked because some property owners may be interested in moving, but are unable to rent both units. Removing this limitation may help spur the development of ADU's as it would become financially beneficial to rent both properties.

Community Example:

The City of Los Angles has an extensive ADU program that helps facilitate the creation of units across the city. In 2020, the California Legislature passed Assembly Bill 881 which disallowed owner-occupancy requirements in local ordinances. This means that both the main residence and the ADU can be rented out.[29] The result of this law has been an increase in the number of ADUs created in Los Angles.

[28] https://dallascityhall.com/departments/codecompliance/Pages/single-family-program.aspx

[29] https://leginfo.legislature.ca.gov/faces/billTextClient.xhtml?bill_id=201920200AB881

FINANCIAL STRATEGIES

The city should look toward engaging local partners who can help facilitate the finance of new construction of housing units and the rehabilitation of existing homes. Housing development is a capital-intensive endeavor and attracting resources to finance affordable housing is a serious challenge given the risks associated with development.

Creation of a Housing Opportunity Fund

The most substantial barrier to building/maintaining deed restricted housing units is the financial differential between the construction/operation of these units and the revenue potential. Simply put, market dynamics make developing and maintaining deed restricted housing infeasible without some form of cost subsidy. While these subsidies can come in many forms, financial assistance is the most common and direct. The City of Plano could create a Housing Opportunity Fund that is municipally financed to help maintain housing affordability in the city.

Community Example:

In 2021, The City of Dallas partnered with Local Initiatives Support Corporation Strategic Investments (LISC SI), to create the Dallas Housing Opportunity Fund (DHOF) which promotes fair housing by fostering investments that dismantle long-standing patterns of segregated housing. The DHOF invests in and alongside local housing developers to create and preserve affordable housing options in areas of high opportunity, targeting residents earning 30 to 120% the area median income for residents of the City of Dallas.[30] The City of Dallas provided the fund a $6 million grant for economic development.[31] The DHOF plans to develop or preserve at least 1,500 affordable units by 2031 in high-opportunity areas, promoting inclusivity and accessibility to essential services. Similarly, the City of Plano should look to partner with community development financial institutions (CDFI's) to help create a Housing Opportunity Fund.

Creation of General Obligation Affordable Housing Bond

The City of Plano should look toward issuing general obligation bonds for the development of affordable housing. General obligation bonds would enable the city to rely on the private credit markets to help provide project finance to strategic development projects the city thinks are critical toward increasing the overall supply of affordable housing.

Community Example:

In 2022, the City of Austin voters authorized a total of $350 million, for planning, designing, acquiring, constructing, renovating, improving and equipping affordable housing facilities for low and moderate-income persons and families, and acquiring land and interests in land and

[30] https://www.liscstrategicinvestments.org/post/dallas-housing-opportunity-fund-makes-third-investment-in-mixed-income-developments-with-oak-lawn-pl

[31] https://content.govdelivery.com/accounts/TXDALLAS/bulletins/2fff264

property necessary to do so, funding loans and grants for affordable housing, and funding affordable housing programs, as may be permitted by law; and the levy of a tax sufficient to pay for the bonds and notes.[32]

Similarly, in 2018, voters in Austin approved an additional $250 million in General Obligation Bonds for the creation, rehabilitation, and retention of affordable rental and ownership housing. With the money being allocated in four categories: $100 million for land acquisition to include affordable housing development; $94 million for Rental Housing Development Assistance (RHDA) as identified by the Strategic Housing Blueprint; $28 million for the Ownership Housing Development Assistance (OHDA) for affordably priced ownership housing for income-eligible households; and $28 million for the Home Repair Program for minor home repairs and rehabilitation throughout the community in partnership with nonprofit organizations.[33]

Creation of a Housing Opportunity Bond

A HOB is a publicly sponsored bond where the principal value is used to subsidize the development of deed restricted housing. Effectively, the bond amount is used to provide gap assistance to new developments that will include deed restricted housing. A HOB fund creates a vehicle where the bond proceeds are kept until they are deployed to develop new deed restricted housing. The bond fund also can receive income from other sources to be used in a comparable manner, these include from sources such as:

- *Dedicated tax millage (e.g., penny dedication of the real property tax)*
  Bonding is one source of revenue for a housing program, but it is a single infusion that may or may not provide subsequent funds in the future (e.g., recouping an investment when that investment is sold). Continued resources are not guaranteed and do not come in at regular intervals. Many communities commit a small portion of the real estate tax millage to a housing trust fund. This commitment ranges from one penny (per $100 dollars) to a fraction of a penny. The decision on how much to commit oftentimes is determined by how much annual revenue the community wants to invest in its housing program.

- *Rental registration fees*
  Plano currently requires multifamily rental property owners to register their rental units with the community every year. The registration ensures the city can monitor property conditions and that owners are following all regulatory requirements. The registration fee is $11 per unit.[34] Plano's fee is low when compared to other metropolitan communities which have annual fees often ranging from $10 to $25 per unit per year. Plano should consider increasing their registration fees and use a portion to go into a housing fund. This

[32] https://www.austintexas.gov/page/affordable-housing-bonds#2022Bonds

[33] https://www.austintexas.gov/page/affordable-housing-bonds#2022Bonds

[34] https://www.plano.gov/955/Multi-Family-Rental-Registration-Inspect

is more common to be used in a rehabilitation fund since the proceeds are reinvested back into the properties that generate this revenue.

- *Grants*
  The City of Plano should work with local, regional, and state partners to inventory and identify potential grant resources to help augment a HOB. Sources can be public (e.g., Community Development Block Grants), non-profits, or private (e.g., community benefactors). Grants are a good one-time infusion of funds since they do not have perpetual commitments.

Considerations for creating a HOB fund include:

- *The amount of money the city can/will invest towards deed restricted housing.*
  As with any funding program, how much money is committed to the program will determine how many initiatives the city can undertake and how involved the city can be in those initiatives. RKG Associates recommends the city start the Opportunity Fund with a $5 million initial investment. This will be sufficient to engage 1-2 small projects. The city should take an equity position so that any investments can be re-leveraged after that initial project (or projects) are sold.

- *The City's capacity to effectively manage and deploy these funds.*
  As noted in the capacity section, managing these types of funds requires specific skillsets in fund management as well as real estate development. If the city chooses to implement a HOB, having a dedicated housing director with experience in operating these funds will be important.

Community Example:

The Housing Opportunities Commission of Montgomery County, Maryland (HOC) was established to provide affordable housing and supportive services for low- and moderate-income families and individuals in Montgomery County, Maryland. The HOC created a Housing Production Fund (HPF) capitalized by an annual municipal appropriate to finance $100 million in bonds to finance the construction of new affordable housing.[35] HOC uses funds to finance construction of new mixed-income and mixed-use developments in Montgomery County.

The City of Denton maintains an Affordable Housing Bond of $15,000,000 as part of its housing toolkit. Proposition E "allocates funding for planning, designing, acquiring, constructing, renovating, improving, and equipping affordable housing facilities and related infrastructure for low and moderate-income persons and families, acquiring land and interests in land and property necessary for such purposes, funding affordable housing and home repair programs as may be permitted by law, and funding loans and grants for affordable housing purposes, all pursuant to the City's economic development programs now or hereafter approved."[36]

[35] https://www.hocmc.org/about-us/innovations/housing-production-fund/

[36] https://www.cityofdenton.com/1040/Proposition-E-Affordable-Housing

Creation of a Housing Rehabilitation Fund

In some parts of the city, there are older homes with lower values that have not been kept up or invested in. These homes may need minor or major rehabilitation, and if owned by low- to moderate income householders (80%-120% AMI), may not have the funds on hand to maintain the structure. To finance the rehabilitation of these properties, the City of Plano should create a housing rehabilitation fund targeted towards middle income households.

The city currently has a program for households below 100% of AMI which provides grant funding, but by expanding the program to households at slightly higher incomes the city could target more homes. Like a HOB fund, a housing rehabilitation fund offers a financial vehicle for money to further the city's housing strategy. In this case, the fund would offer low/no interest loans or forgivable loans for the proper rehabilitation of units occupied by income-qualifying households. Money leveraged through other funding sources can be applied to this program.

Establishing a rehabilitation fund in coordination with the rental registry and certificate of occupancy programs can serve as the 'carrot' by helping to mitigate price appropriate housing rehabilitation.

Considerations for creating a Housing Rehabilitation fund include:

- *Establishing parameters for the terms of the loan*
  The Rehabilitation Fund is intended to be a loan to property owners to help defray costs of property condition issues. This loan can take several forms, ranging from low interest or no interest loans to partially forgivable or 100% forgivable loans. The parameters of which loan types to use are dependent on the intent of the rehab program. For example, will the city make the resources available to non-deed restricted units? If so, do deed restricted units have differing terms from non-deed restricted units? The city's intent of the program will help define the approaches to how—and what—resources are available to each applicant.

- *Determining how to capitalize the fund*
  The housing need in Plano is substantial. Simply put, the city does not have the resources to address all needs. To this point, there are limitations to how much money the city can commit to housing needs. Creating both an Opportunity Fund and a Rehabilitation Fund can be costly. Each dollar invested in one means one less dollar invested in the other. The city will need to determine how much it is willing to invest in housing issues and where to allocate those resources. The Opportunity Fund section details different funding choices. The city will need to determine which ones to use, and where to commit those resources.

Community Example:

Invest Atlanta administers two Owner-Occupied Rehab (OOR) programs, which operate geographically targeted neighborhoods around the City of Atlanta. Invest Atlanta and the City of

Atlanta Department of City Planning and Community Development utilized $22 million of the 2021 Housing Opportunity Fund to support the continuation of a citywide program to assist homeowners with up to $30K in critical health and safety repairs on the major systems in their home.[37] The goal is to increase investments from public and private sources to support affordable housing and anti-displacement in Atlanta. Limitations of the program include applicability to specific geographic areas across the city, and annual household income limits not exceeding 60% of area median income.

COORDINATION AND CAPACITY STRATEGIES

Successful housing production and preservation outcomes typically rely on a robust partnership between government, non-profits, housing authorities, developers, property owners, and financial institutions. These partnerships or coordinated efforts help expand the capacity of city and local governments to add staffing, financing, and knowledge to share the responsibility of successfully implementing housing strategies, which is often a multi-jurisdiction, long-term process. Building these relationships to create effective partnerships will be essential.

Internally to the city, increased funding and additional staff are necessary to help achieve the city's housing goals based on an examination of the city's capacity to effectively address housing goals in Plano. An increase in person-power will specifically allow specialists with housing experience to build local partnerships and execute strategies. The following strategies aim to broaden housing coordination within the city.

Create a high-level Housing Task Force

To ensure the successful implementation of a plan to address Plano's housing needs and challenges, it is important to give that effort strong leadership and connections to the broader community. The appointment by the Mayor and City Council of a Special Housing Task Force that will take charge of moving the housing strategy and recommendations into action is a step that we strongly recommend.

The Task Force should include seven to fifteen individuals representing both residents of Plano and the implementation partners. While some technical expertise is helpful for the Task Force, most of the members should be selected because of their ties to community institutions and residents. The diverse ethnic communities that make up Plano should be represented on the Task Force. Leaders of other community institutions like churches or neighborhood associations would be valuable members of a Task Force. The goal of the Task Force is to help build a community consensus on housing measures. The Task Force also creates an ongoing accountability mechanism for the members of the city staff that are charged with implementing the plan.

To raise the profile and standing of the Task Force, the Mayor should attend the first meeting and there should be a public announcement of membership. The City Manager should be a regular member of the Task Force to give it importance. DART service and land utilization are critical to

[37] https://www.investatlanta.com/homebuyers/owner-occupied-rehab

Plano's future and, if appropriate, DART could be invited to participate in the Housing Task Force even though the city council recently passed a motion to cut funding to DART.

The Task Force agenda should include a review of recommendations approved by the City Council and advancing implementation plans in consultation with the Mayor, City Council, and City Manager. These recommendations may include some or all the following measures:

- Provide feedback and advice on the design of an inclusionary zoning ordinance for action by the Mayor and City Council.
- Review of zoning for Plano and recommendations for zoning changes consistent with the housing strategy goals and objectives.
- Create a detailed mission statement and plan for a Plano housing trust and consider further measures to create local resources for affordable housing for action by the City Council. The Housing Trust should work in tandem with the city government.
- Work collaboratively to help create a Plano Land Trust to function as a partner for developers in ensuring long-term affordability by holding ground leases for the land that affordable housing is built on and through other mechanisms. The Plano Land Trust should be a free-standing nonprofit entity, not a part of the city government.
- Review and advise the planning department's scan of all public lands for parcels appropriate for further housing developments.
- Review and advise the planning department in a scan of sites to produce appropriate sites for future mixed-income housing developments.

The Mayor and City Council should approve a budget for the housing Task Force that includes an allocation for staff (to be determined by the Council's decisions on other recommendations), an allocation for the marketing and outreach efforts, and an additional allocation for technical assistance for creating an inclusionary zoning ordinance.

Community Example:

The City of Decatur, GA created a housing task force to investigate affordability within the city. The taskforce completed its work in 2020 and resulted in 23 recommendations.[38] Seven of the recommendations have been completed and nine are currently in progress. The Taskforce enabled the city to prioritize its housing needs and incrementally address them.

Engage neighboring communities to strengthen housing advocacy

As we have learned, several of the surrounding cities in Collin County (e.g., McKinney and Frisco) have begun working to increase the diversity of housing supply (both rental and ownership units) and increase access to affordable housing. Given the scale of the county, most municipalities do not have the political heft to command the attention of the county as a partner. However, a working group of four to six municipalities facing similar housing challenges may be able to build

[38] https://www.decaturga.com/planning/page/decatur-acts-affordable-housing-task-force-report

a partnership more effectively with the county government and bring some portion of the resources controlled by the county to bear on housing projects and programs. This will require leadership at the level of the Mayor and City Manager but it would be a valuable effort and would likely also receive support from the regional institutions and funders.

Community Example:

In Washington State, A Regional Coalition for Housing (ARCH) was created in 1992 through an interlocal agreement between the cities of Bellevue, Redmond, Kirkland and King County to help support housing growth in the Seattle, WA area. ARCH's mission is to preserve and increase housing for low and moderate income households in East King County by coordinating public resources and attracting greater private investment into affordable housing; and sharing technical resources and staff between jurisdictions to create a sound base of housing policies and programs.[39]

Create a Land Trust and Housing Trust Fund

Developing the tools necessary to effectively implement the housing strategy is equally as important as coordinating the individuals and entities that will conduct the plan. Specifically, the city should create a Land Trust and a Housing Trust Fund that will be used to execute acquisition and disposition efforts for strategic housing development efforts.

The trust becomes the logical recipient of funds that are the product of community benefits agreements or other one-time financial payments to the City for the purpose of affordable housing. Funds that are the product of a HOB would also be held in the Trust Fund. The trust would also have a small board of citizens which should include some housing and banking professionals as well as representatives of Plano's diverse residential communities. Banks have a regulatory responsibility through the Community Reinvestment Action to engage in efforts to ensure that underinvested communities are served and approaching local bankers for participation usually produces volunteers.

Community Example:

The City of San Antonio, TX created a housing trust in 2011 to preserve housing so that it is affordable and attainable for city residents. The trust is also able to accept and hold land for development. The City of San Antonio provided $10 million dollars in funding for the trust.[40] The trust earns interest on the $10 million dollars, and receives revenue generated from loan repayments, funds sourced from the other entities, funds sourced from the City, and donations. Since its inception, the trust has created or preserved nearly 14,000 housing units including those for families, the elderly, and veterans. Additionally, the trust has awarded nearly $4 million in grants and loans to other entities to create and preserve affordable housing.[41]

[39] https://www.archhousing.org/

[40] https://sahousingtrust.org/about-us/

[41] https://sahousingtrust.org/what-weve-done/

Other Strategies

Below is a listing of other strategies and ideas to be considered by the City of Plano:

- Remove the moratorium on City of Plano letters of support for low-income housing developments. This would help provide additional points for any low-income housing tax credit project is applying for federal tax credits.

- Develop a toolkit to identify targeted housing interventions areas. Areas such as East Plano, Central Plano, and Downtown have a higher incidence of older neighborhoods and have more homes with repair issues. City staff could work with specific neighborhood groups to identify areas that they can target with specific funding (e.g., Housing Opportunity Bond money) to help renovate areas with concentrations of repair need to stabilize these areas/neighborhoods.

- The city should invest in public relations and an education campaign that informs the public about the housing situation in Plano. The current housing affordability gap has become untenable for thousands of existing Plano residents as housing costs have escalated faster than their relative ability to pay for housing. While previous attempts at public discourse around housing have had limited results, a more robust approach could potentially change minds, as housing costs have begun affecting nearly everyone on the income spectrum. Specific recommendations on community engagement efforts include:

    - Housing affordability affects the economic mobility of households and is also linked with social issues such as education, economic outcomes, and health. The City of Plano could potentially better engage community members by framing the housing challenges in the broader context of these social issues by convening listening sessions, presentations, workshops, and lectures/film screenings over the course of a specific week. Below is an example of a community that created an Affordable Housing Week campaign.
        - Santa Clara County, CA - In 2018, Silicone Valley at Home (a housing policy and advocacy nonprofit) hosted Santa Clara County's Affordable Housing Week, which consisted of a week's worth of activities designed to increase public awareness of the broad potential impacts of affordable housing. Activities included tours of affordable housing developments, informational lectures, community meetings, and lighthearted activities such as trivia night.[42]
    - A way to humanize datapoints is to observe the ground realities of communities. As such, the City of Plano as part of a public awareness campaign should embark on fostering an "Open Neighborhoods" campaign associated with housing policy,

[42] https://ternercenter.berkeley.edu/wp-content/uploads/2020/10/Building_Community_Santa_Clara_County.pdf

whereby participants can take walking tours of neighborhoods and hear stories from residents.[43] This could potentially humanize the existing conflict between the sides for and against housing development. Such an approach could create a space for dialog and an exchange of ideas. Below is an example of a walking tour that helps foster greater community understanding.

- Hartford Fair Housing History Tour, Hartford, CT - This tour was developed to share fair housing history with stakeholders and community leaders.[44] The tour was designed with the intention of helping create a more informed public about decisions relating to housing.

- The City of Plano should invest in using social media to discuss and present issues related to housing. The potential virality of social media posts, along with the ability to have engagement with viewers provides a good opportunity to make a strong community impact, especially among younger populations who may not be currently engaged in Plano's policy discussions. By creating interesting content (e.g. videos, interviews, discussions, and debates) that is readily available to social media users, the potential for change exists.
  - Many communities use social media for their outreach efforts with varying levels of success. Some of the best practices related to social media for community development can be found at Civic Plus.[45] The website offers templates and advice for curating content related to community engagement. One of the key determinants of successful social media campaigns is user engagement, as such, the City of Plano should invest in creating interesting content related to housing which brings out user engagement (both positive and negative), and then funnel that interest into in-person events such as the proposed Affordable Housing Week and Open Neighborhoods events.
- The City of Plano should help support and invest in helping organize and mobilize neighborhood groups so that city residents can be educated about policy decisions and be able to take the initiative to enhance their neighborhoods on their own. Plano is a community which has many talented people, and the city should leverage this talent towards the goal of community development. Below is an example of a program for a neighborhood that helps foster community development.
  - Jumpstart Germantown, Philadelphia, PA - Jumpstart Germantown, a unique community development program, started by Philly Office Retail (a private developer), works to revitalize the Germantown section of Philadelphia, and surrounding communities through training, mentoring, networking and providing financial resources to local aspiring

[43] https://files.hudexchange.info/resources/documents/Community-Engagement-Toolkit.pdf

[44] https://ctfairhousing.org/what-we-do/fair-housing-tours/

[45] https://www.civicplus.com/blog/sma/social-media-best-practices-housing-community-development-special-districts/

developers.[46] Some of the things Jumpstart does is to help create opportunities for local residents to invest and develop in their neighborhoods, support scattered-site rehabilitation, help encourage a healthy mix of affordable and market-rate housing, and helps first-time investors become more attractive to traditional lenders.

[46] https://phillyofficeretail.com/about/

June 2025

City of Plano, Texas

Appendix—Jobs Housing Balance Study

Prepared by:

RKG ASSOCIATES INC

RKG Associates, Inc.
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ACKNOWLEDGEMENTS

City of Plano Jobs Housing Balance **Study**

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RKG ASSOCIATES INC

CITY OF PLANO JOBS HOUSING BALANCE STUDY

JOBS HOUSING BALANCE STUDY OVERVIEW

This section of the study presents an overall introduction to the Jobs Housing Balance Analysis, its purpose, and role in helping analyze and understand the housing market in the City of Plano, and the Dallas Metropolitan Region.

Introduction

RKG Associates, Inc. was retained by the City of Plano to conduct both a Strategic Housing Study and a Jobs Housing Balance Study. The goal is to analyze, identify, and prioritize needs and gaps in the rental and for-sale housing market which will enable policymakers to understand the historical, current, and future challenges to housing across the City of Plano and the larger Dallas Metro Region. The Jobs Housing Balance Study is a compilation of city and regional analyses relating to demographics, socioeconomics, and housing to determine if projected housing production can meet potential housing demand based on an increase in jobs.

Approach

The Jobs Housing Balance Study relies on these public data sources to investigate Plano and the Region's demographics, socioeconomics, and housing supply and demand, and was collected and used in a manner that allows for replication of the analysis. The key data sources used throughout the analysis were the American Community Survey, U.S. Census, Lightcast, U.S. Department of Housing and Urban Development (HUD), and data from municipalities on their housing development pipeline. The municipalities which make up the region are Allen, Carrollton, Dallas, Fort Worth, Frisco, Garland, McKinney, Melissa, Mesquite, Murphy, Plano, Prosper, Richardson, Sachse, and The Colony.

Methodology

RKG applied quantitative analytical techniques to determine current and projected demographic and employment trends over the next five years (2023-2027) for Plano and the Region (14 municipalities). RKG investigated both working age and senior households to understand household demand.[47] RKG collaborated with 14 municipalities across the region to collect historical and future housing development data to quantify the supply currently being constructed, permitted, or planned within each of the municipalities. The communities of Allen, Dallas, Melissa, Prosper, and The Colony were unable to provide their data. In lieu of receiving a

[47] Working age households can be defined as householders between the ages of 18 and 64 years of age. Senior households are defined as householders 65 years of age and older.

complete dataset, RKG utilized U.S. Census data to interpolate development patterns based on the rate of housing growth experienced over the last ten years.

By understanding both the supply and demand metrics for housing across each of the municipalities, RKG was then able to utilize projected employment data to examine whether each of the communities could effectively house all the new households resulting from the addition of new jobs. RKG segmented the analysis regarding single person households, and dual income households. To determine dual household incomes, RKG calculated the potential income of a dual-income household by assuming both members of that household have similar occupations but differing incomes. RKG utilized an income factor of 75% in assuming the second household member's income, meaning that if the primary earner made $100,000 the second earner would make $75,000 a year for a combined household income of $175,000. This approach allowed for comparing household home purchasing power and rental affordability for the various household types.

CITY OF PLANO JOBS HOUSING BALANCE STUDY

JOBS HOUSING BALANCE ANALYSIS

This section of the study explores the key elements of the Jobs Housing Balance Study, such as industry and occupation analysis, demographic analysis, and housing supply analysis. These data points are used to evaluate the balance of housing and jobs in Plano, and the Region. The heart of this analysis is based on empirical data coupled with knowledge gained from stakeholder interviews.

Key Findings

After conducting the analysis, the key finding is that Plano, and the Region, is not currently producing enough housing to meet the projected demand from new households arising from projected employment numbers. The deficit of housing growth to job growth/household growth can have a detrimental impact on Plano's economic future as housing costs outstrip household incomes, resulting in an affordability crisis whereby Plano will have greater difficulty in attracting new residents with moderate incomes. The bullet points below provide a summary of the data supporting the key findings:

- Senior households in Plano represent a significant increase in demand for housing and are expected to grow by 21% or 5,900 households. The growth in senior households represents 70% of the total household growth in the city, comparatively, working age households are expected to grow by 3%, or 2,600 households. With seniors accounting for more than two-thirds of all household growth, the city's population will begin to age rapidly and may result in greater levels of senior related service costs which may the city budget.

- Plano is projected to gain 46,265 jobs between 2023 and 2027 but its current pipeline for housing development only has 6,305 units planned. Moreover, the city is projected to see an increase of 8,534 households over the same period. This gap in households to housing units will result in workers living in places other than Plano. Additionally, the adjoining municipalities do not have a sufficient housing development pipeline to meet the potential demand resulting from jobs in Plano, let alone their own employment growth, so workers will live further away from where they work.

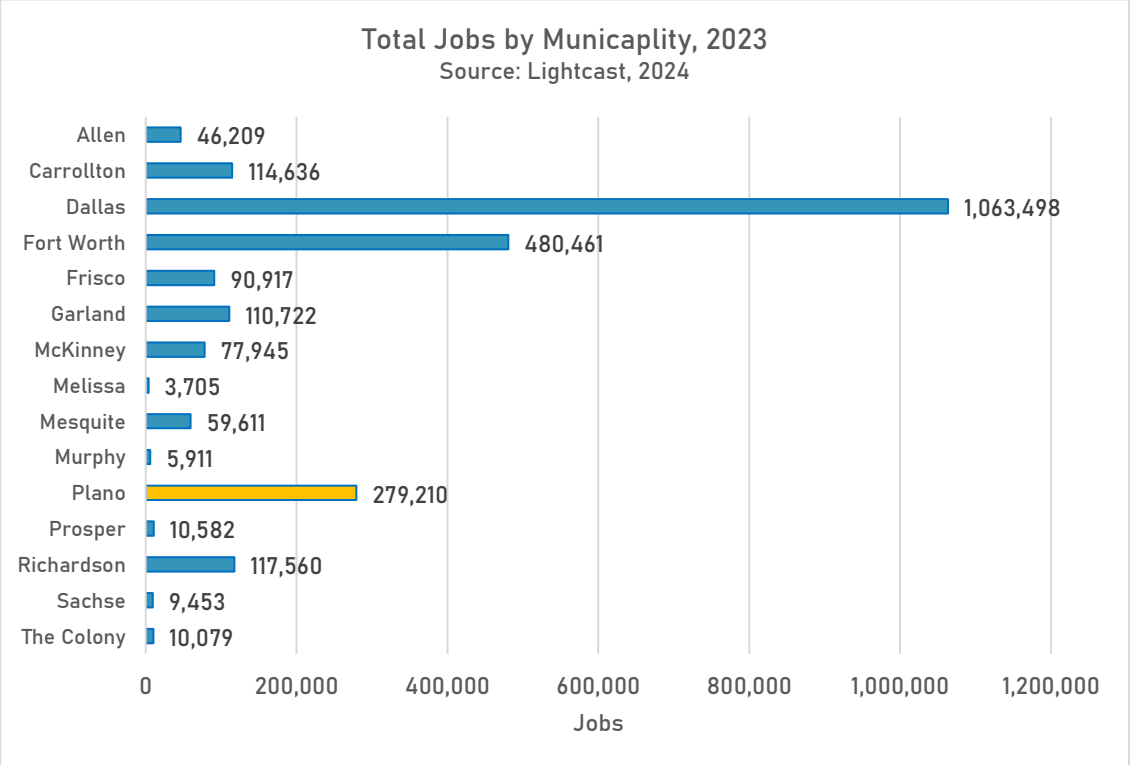
- Plano is diversifying its housing stock by building more multifamily units as 85% (5,350 units) of all housing units currently being constructed, permitted, or planned in Plano are multifamily, whereas across the region only 64% of a new development is multifamily. Even with the rapid growth in housing units in Plano, a gap of 2,228 units will still exist in 2027. Typically, multifamily units are more attractive to working-age households, and in the case of Plano where 75% of all jobs in the city pay less than $100,000 per year, affordability is a real barrier to entry to these households as rents have far outpaced wages.

- Among regional competitors, Frisco (+16,460 units) and McKinney (+9,065 units) are strategically building more housing units (multifamily and single family) than the potential change in the number of households. This results in these communities being able to absorb more of the high-income households who work in Plano.

Industry and Occupation Analysis

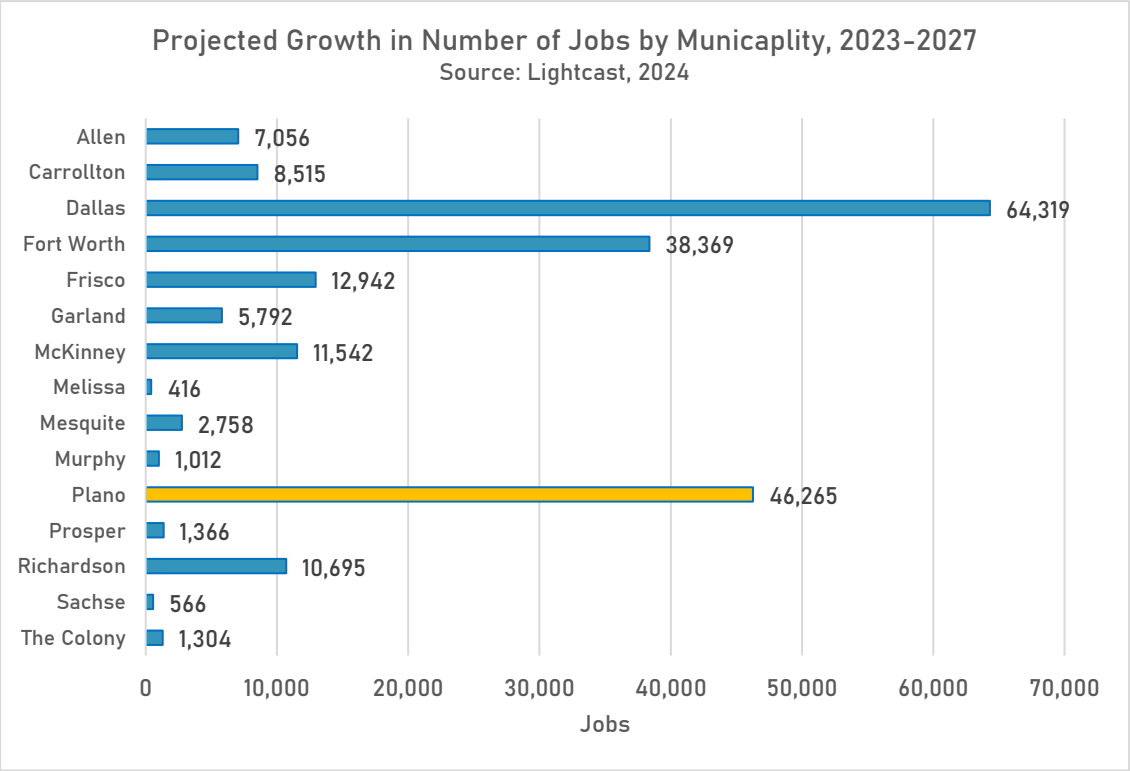
RKG Associates, Inc. utilized data from Lightcast to examine the industry and occupation job base across the region. Figure 1 illustrates that Plano ranks third in the region in terms of employment (279,210 jobs), trailing only Dallas and Fort Worth. This highlights Plano as a major job center that significantly contributes to regional economic activity. Plano experienced substantial growth during the 1980s and 1990s, resulting in a large employment base. However, this growth rate has tapered in recent years due to the rapid population and employment gains in competitor cities such as Frisco and McKinney.

Figure 1: Total Jobs by Municipality, 2023



Looking ahead, job growth across the region remains positive. Figure 2 shows projections for job increases between 2023 and 2027, with Dallas leading at 64,319 new jobs, followed by Fort Worth with 38,369 jobs. Plano is projected to add 46,265 jobs, primarily in Professional Services, Finance, and Healthcare. This rapid job growth across the region necessitates a corresponding increase in housing. Frisco and McKinney are also expected to see significant job growth, with 12,942 and 11,542 new jobs, respectively.

Figure 2: Projected Growth in Number of Jobs by Municipality, 2023-2027

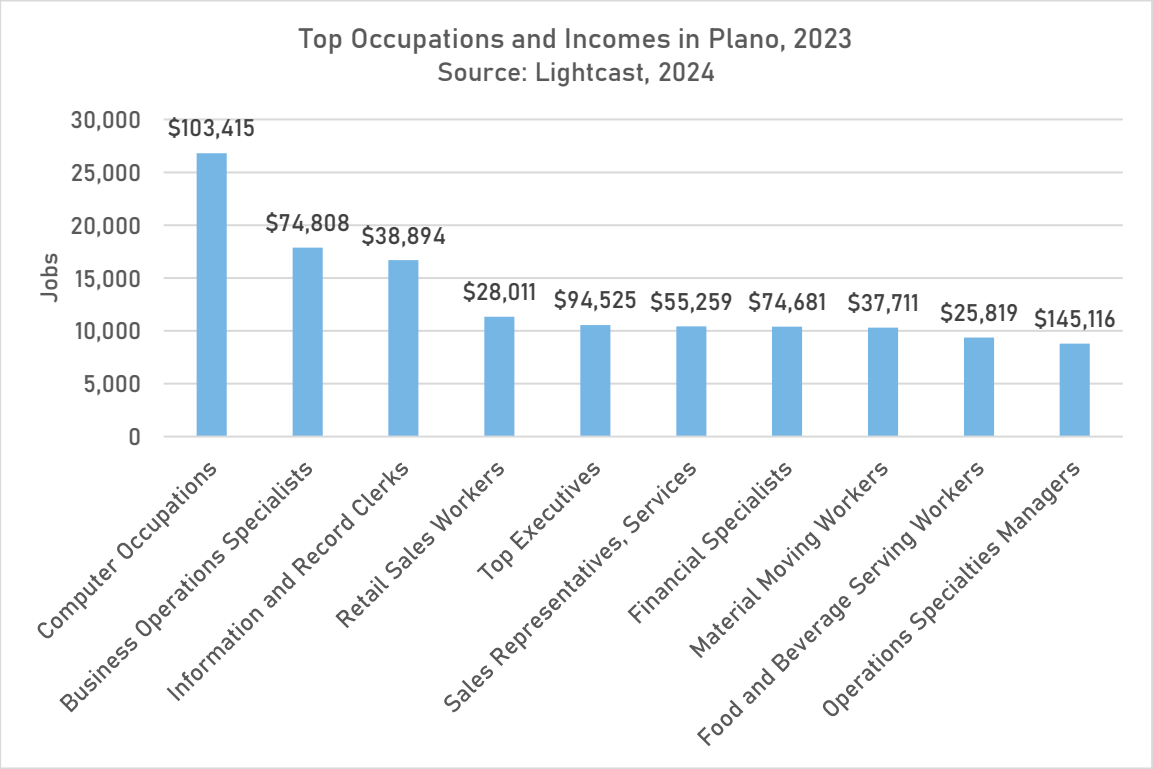


In Plano, 50% of all occupations offer wages below $50,000 per year, while only 2% of occupations offer wages above $150,000 per year, Table 1 presents the distribution of incomes. This presents a significant issue for middle-income households, earning between $50,000 and $150,000 per year, who struggle to afford single-family homes in Plano. Additionally, rents have increased dramatically, making it difficult for families to rent in Plano. Most new rental units in Plano are high-end luxury apartments, typically with one or two bedrooms, rather than family-sized three-bedroom units.

Table 1: Proportion of Plano Occupations by Income	
Income	2023
Below $50,000	48%
$50,000-$75,000	22%
$75,000-$100,000	14%
$100,000-$150,000	14%
$150,000+	2%
Source: Lightcast, 2024	

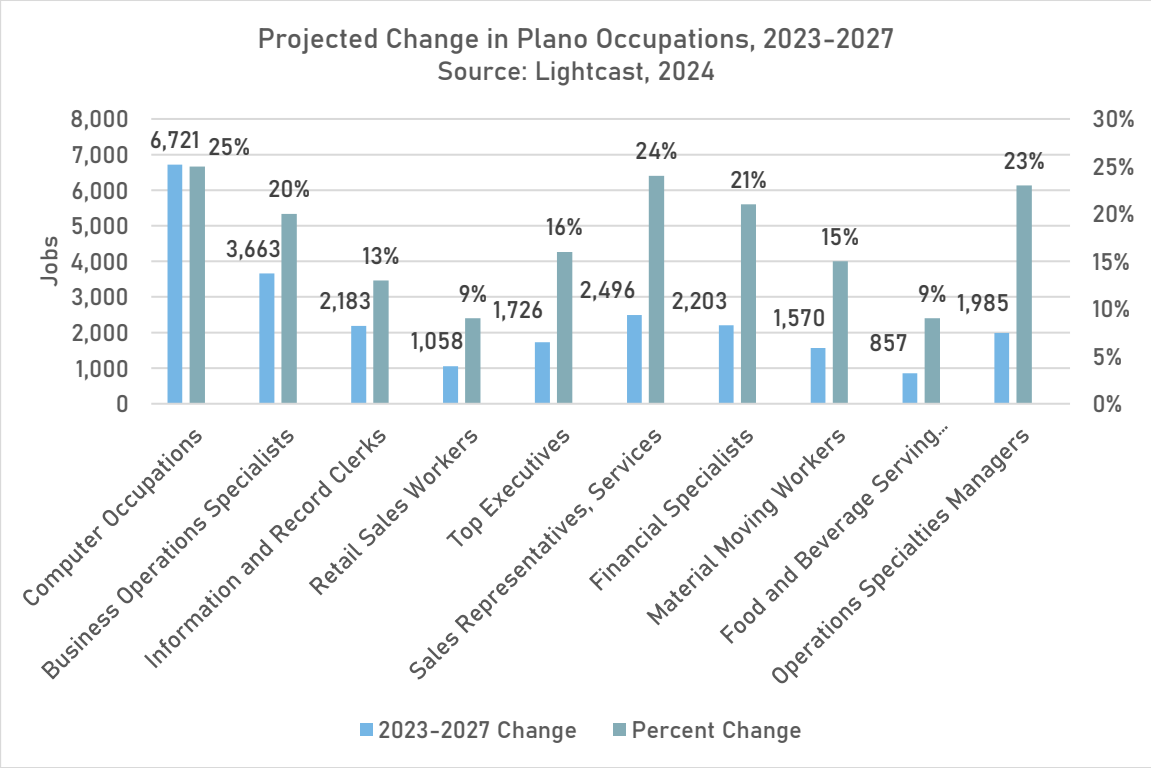
Of the occupations in Plano, approximately 10% of jobs in Plano are in computer-related occupations, accounting for 26,814 jobs. The second and third largest occupational sectors are business operations (7% or 17,872 jobs) and information clerks (6% or 16,682 jobs). Figure 3 illustrates the issue found in Plano, where a select few occupations which have high wages, versus most occupations which have lower wages.

Figure 3: Top Occupations and Incomes in Plano, 2023



Projections indicate that computer-related occupations in Plano will increase by 6,721 jobs between 2023 and 2027. Business operation specialists are expected to grow by 3,663 jobs, and sales representatives by 2,496 jobs. However, 50% of occupations will still pay below $50,000 per year, exacerbating affordability issues. Jobs paying over $100,000 are projected to increase by 10,700, but only these higher-paying jobs can afford housing in Plano. Workers making less money tend to live in other parts of the region.

Figure 4: Projected Change in Plano Top Occupations, 2023-2027



Regionally, most communities face similar affordability challenges. Employment and wage growth are not keeping pace with housing price increases, forcing workers to live further from their jobs. As the DFW metroplex grows, this trend is expected to push growth outward into more distant communities such as Celina and Ann, and other communities in north Collin County.

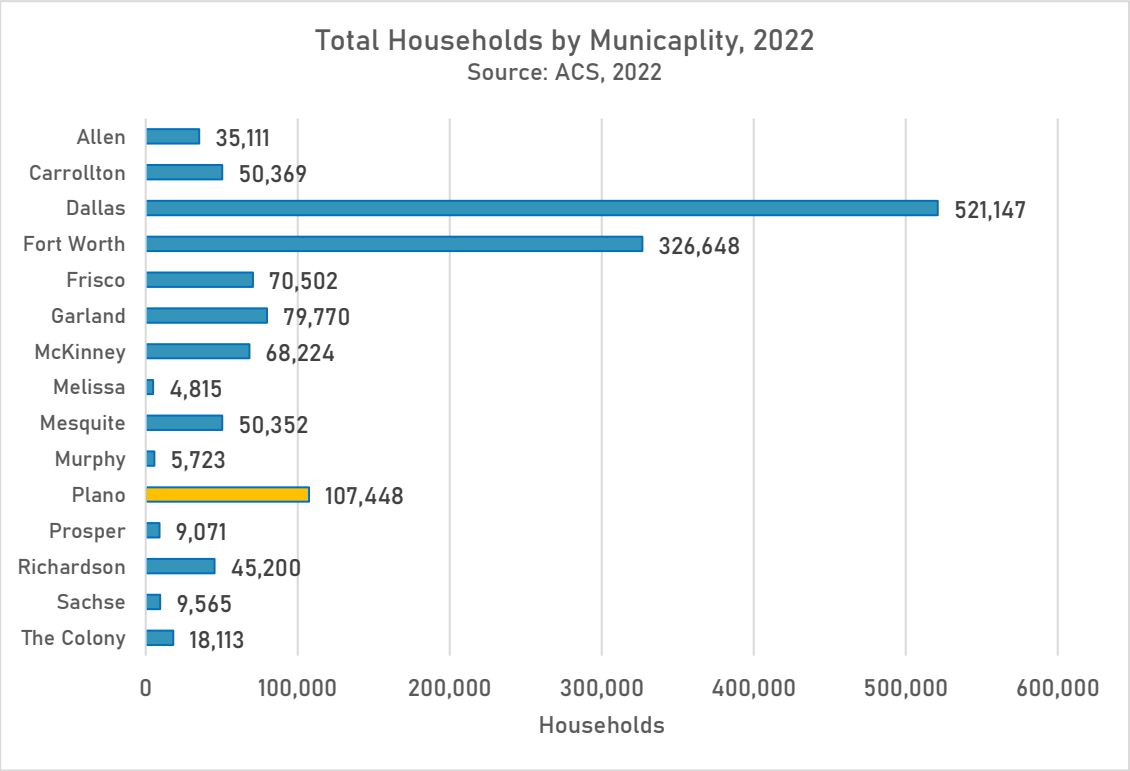
The industry and occupation analysis reveals a strong future for employment growth in Plano, which remains a significant importer of workers. Despite a large employment base, 50% of jobs in Plano pay below $50,000 per year, while only 2% pay more than $150,000 per year. This disparity in wages creates an affordability gap, challenging Plano's historical reputation as a city accommodating all types of households. The key takeaway is that wages are not keeping pace with housing costs, threatening Plano's affordability and attractiveness for potential residents.

Demographic Analysis

This section of the Jobs Housing Balance Study presents the demographic analysis conducted by RKG Associates for the City of Plano and the region. The analysis examines existing households and projections, segmenting data by senior and working-age households. Senior households are defined as those with a householder 65 years and older, while working-age households have a householder between 18 and 64 years old.

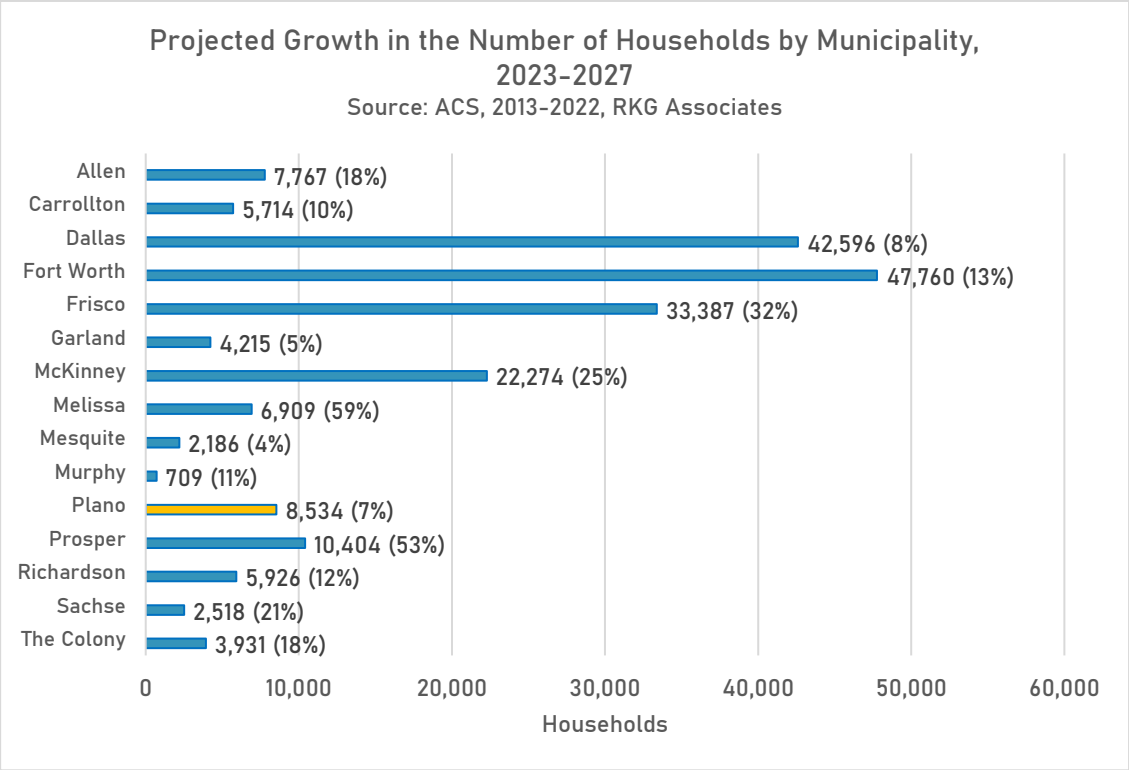
Based on data from the U.S. Census, Dallas and Fort Worth have the largest number of households in the region. As of 2022, Plano has 107,448 households, significantly more than regional drivers Frisco (70,502) and McKinney (68,224), making Plano the third-largest community in the region. Figure 5 presents the regional data below.

Figure 5: Total Households by Municipality, 2022



As part of the demographic analysis, RKG projected household growth by municipality. Figure 6 shows the projected growth across the region, with Plano expected to experience a 7% population growth, equating to 8,534 households. This growth lags significantly behind other communities such as Dallas, Fort Worth, Frisco, and McKinney. Plano's slower growth is attributed to its demographic trends and limited development opportunities, as the city has developed over the past 50 years.

Figure 6: Projected Growth in the Number of Households by Municipality, 2023-2027



Of the total growth expected across the region, senior households in Plano are projected to grow the fastest, increasing by 5,934 households or 21%. This accounts for 70% of the total household growth in the city. In comparison, senior household growth in Frisco (+45%) and McKinney (+36%) accounts for only 24% and 29% of total growth, respectively. Plano's demographic trend of older householders will continue, necessitating city programs to address the housing needs of senior households.

Figure 7: Projected Growth in Senior Households by Municipality, 2023-2027

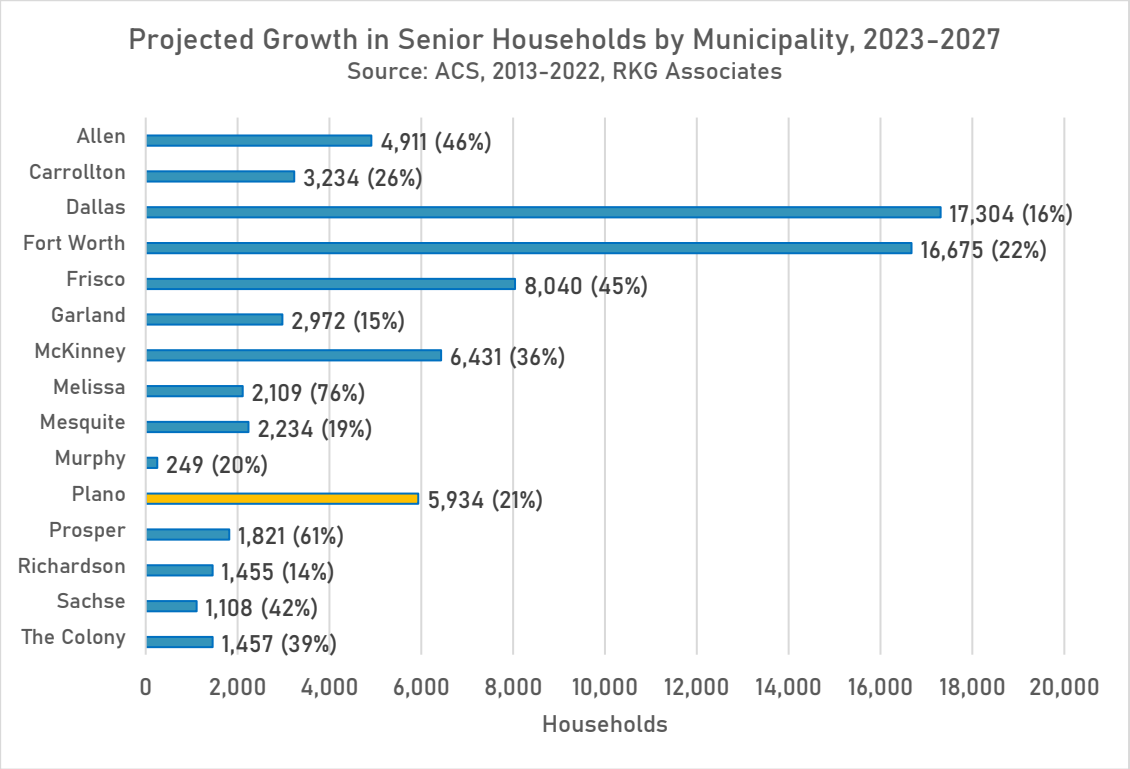
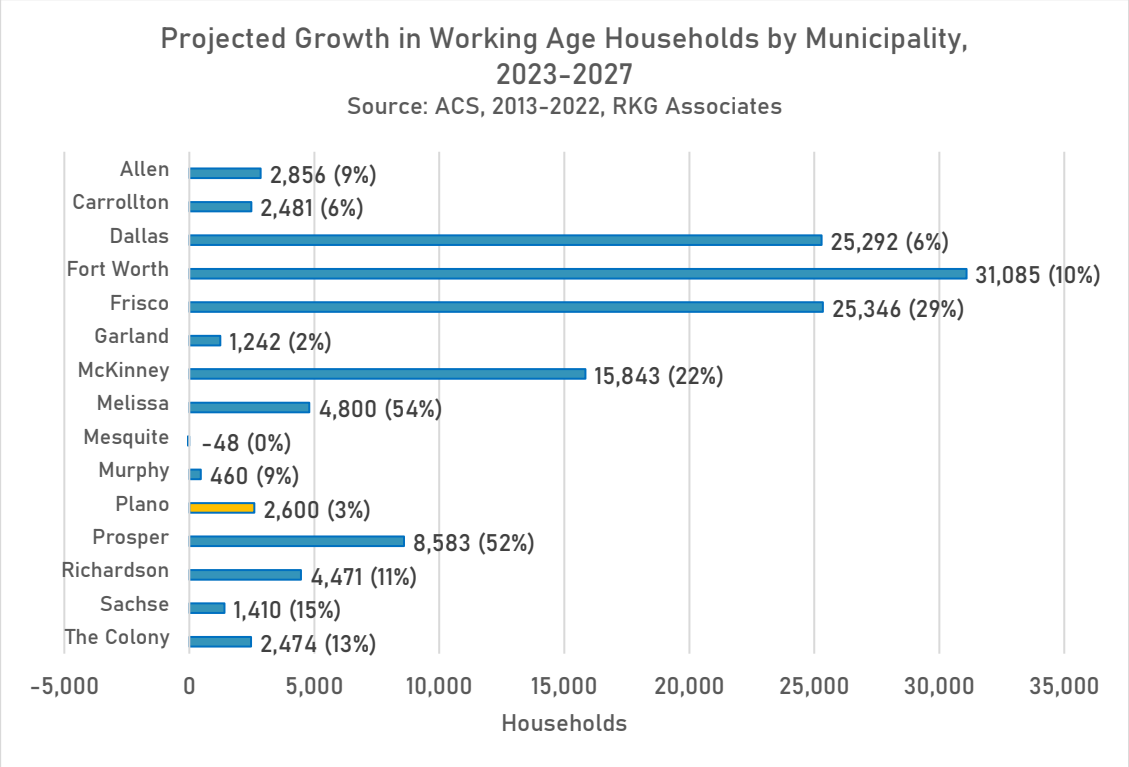


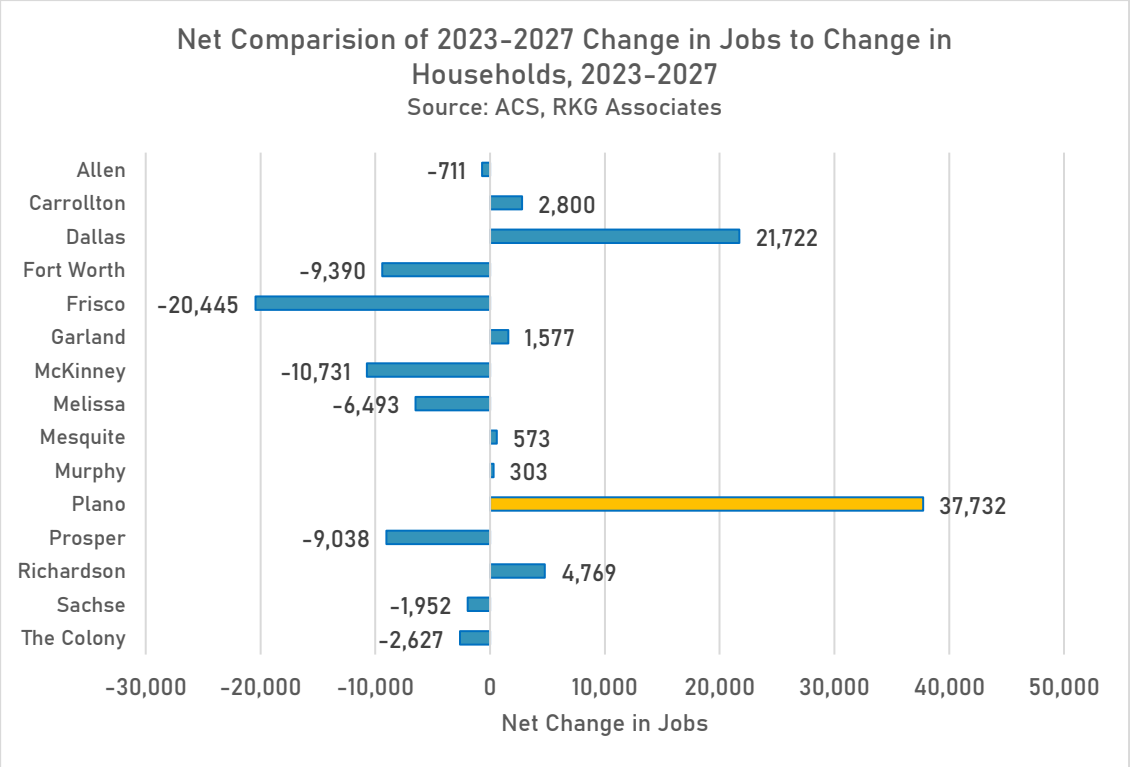
Figure 8 presents the projected growth of working-age households by municipality between 2023 and 2027. Working-age households in Plano are expected to grow by 2,600, or just 3%, which accounts for 30% of the city's total growth. Notably, 100% of this new growth will be in renter households. This contrasts with Frisco and McKinney, where working-age households are expected to grow by 29% and 22%, respectively. The communities north of Plano are projected to see significant increases in working-age households due to their larger development pipelines of single family homes and relative affordability.

Figure 8: Projected Growth in Working Age Households by Municipality, 2023-2027



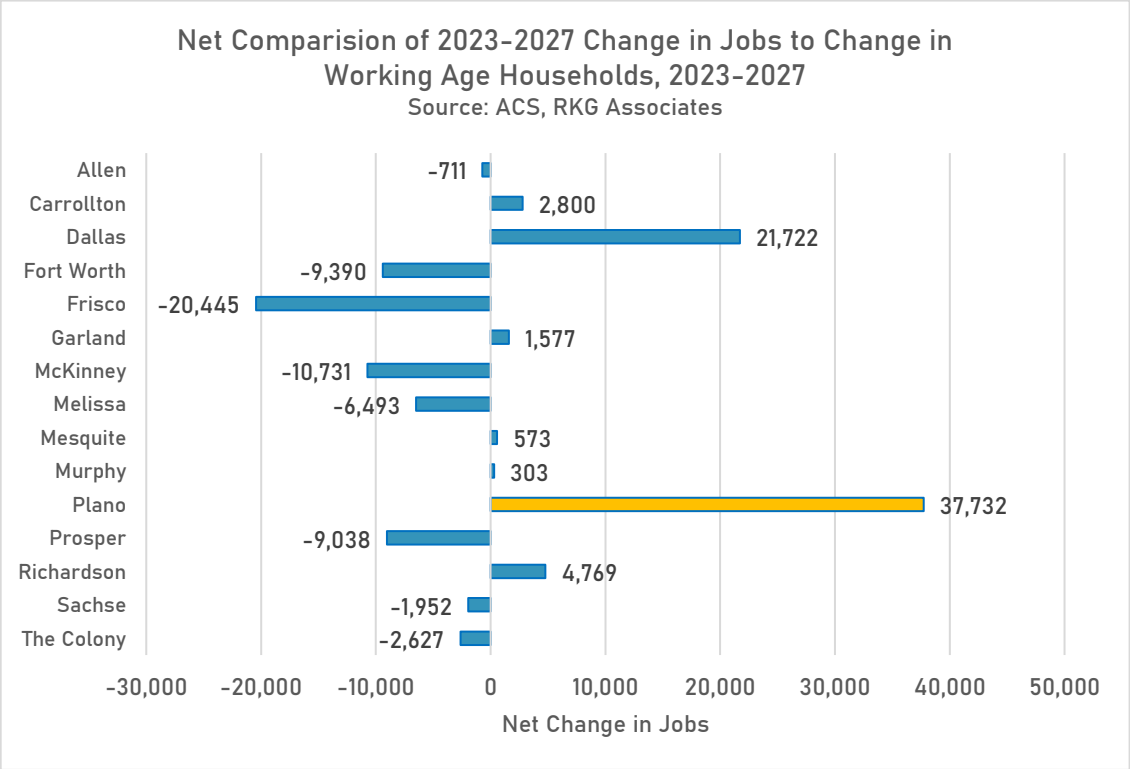
Using data from Lightcast and the U.S. Census, RKG Associates compared existing jobs to existing households. Figure 9 shows that Dallas has significantly more jobs than households, attracting workers from across the metro area. Similarly, Plano has a large employee catchment area, with many employees commuting from distant locations. Plano is projected to see job growth outpace household growth, with 37,732 new jobs. Most other municipalities will see household growth outpace job growth due to their residential nature and fewer job opportunities. These municipalities act as labor sheds for more urban areas.

Figure 9: Net Comparison of 2023-2027 Change in Jobs to Change in Households, 2023-2027



Further looking at the net change in jobs number, RKG examined the change in jobs by working age households.[48] Figure 10 shows that Dallas and Plano are expected to continue rapid job growth, outpacing working-age household growth by 43,665 jobs. This indicates that Plano will remain a premier employment center for the region.

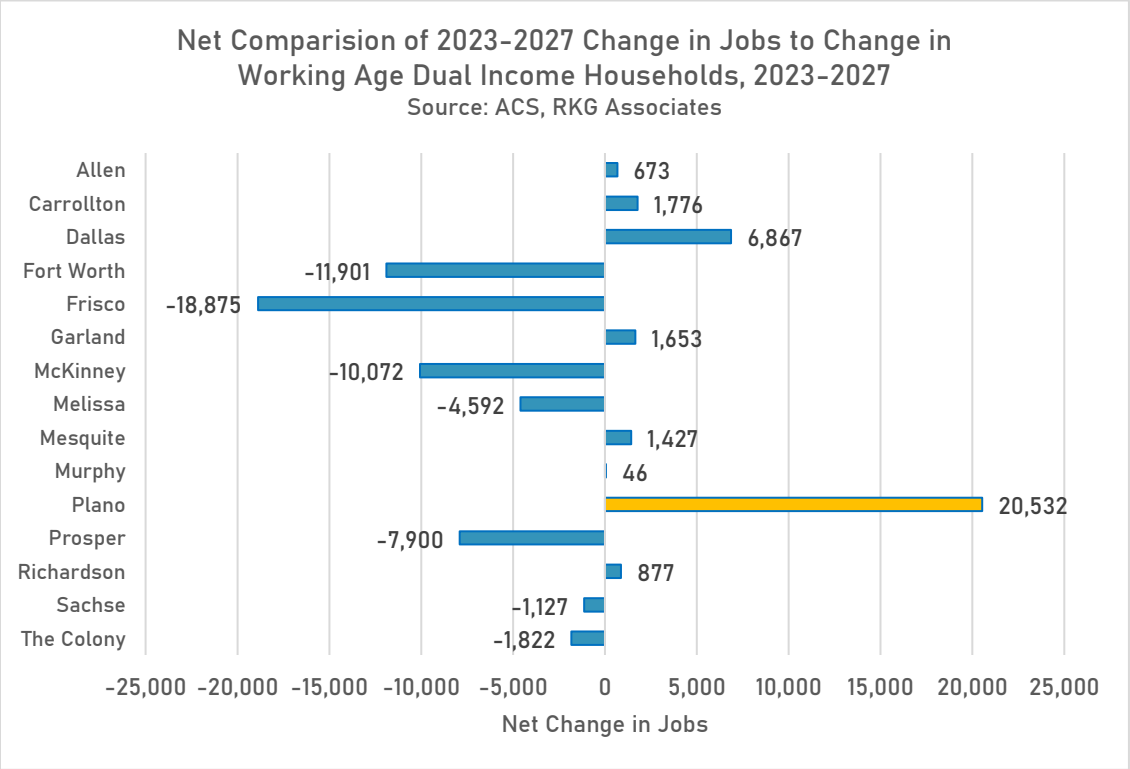
Figure 10: Net Comparison of 2023-2027 Change in Jobs to Change in Working Age Households, 2023-2027



[48] Working age households are defined as householders under 65 years of age.

Furthermore, RKG examined the role of dual-income households within the local economy of each municipality. Figure 11 presents a comparison of changes in jobs to working age dual income households. For purposes of this analysis, RKG assumed each dual income household member had the same occupation and earnings, this was done to mitigate any potential income variances. Based on the data, Plano leads the region in job growth outpacing the growth of working-age dual-income households by 20,532 jobs. The city will need housing that is affordable to working-age dual-income households to retain resident workers. As mentioned earlier, Plano is not keeping pace with its regional peers in attracting a working-age population.

Figure 11: Net Comparison of 2023-2027 Change in Jobs to Change in Working Age Dual Income Households, 2023-2027



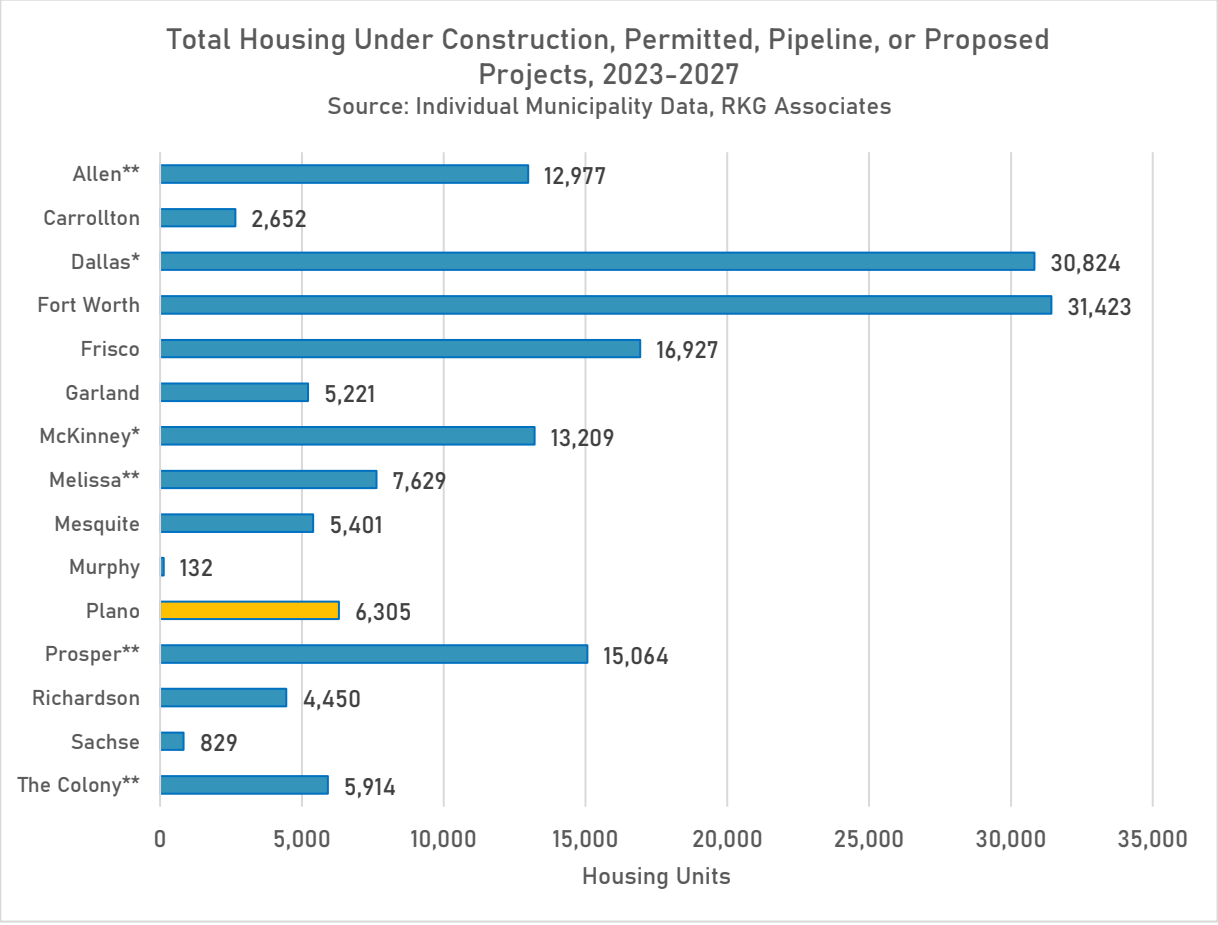
The key findings from this analysis indicate strong future household growth, particularly among senior households, which will place significant demand on the housing supply regionally. Nearly all the growth in Plano can be attributed to senior households, while working-age households are expected to grow modestly. These households are finding housing in communities such as Frisco, McKinney, Melissa, and Celina. Despite the challenges in attracting working-age households due to high housing costs, Plano continues to excel in attracting jobs. Plano's status as a job center gives it a distinct advantage over other communities due to the attractiveness of its job market.

Housing Supply Analysis

This section of the Jobs Housing Balance Study presents the housing supply analysis conducted by RKG Associates for the City of Plano and the region. The analysis examines existing housing supply and projections (planned, permitted, and projected projects).

RKG attempted to collaborate with 14 municipalities to gather data on housing development trends for projects under construction, permitted, in the pipeline, or proposed. Through this effort, RKG obtained information on a total of 86,854 housing units expected to be built across the region. Plano's future development pipeline consists of 6,305 housing units, significantly trailing behind its regional peers. In comparison, Frisco and McKinney are projecting more robust growth, with 16,927 and 13,209 housing units planned, respectively, highlighting their ability to meet the growing housing demand more effectively. Figure 12 presents the data for the municipalities examined.

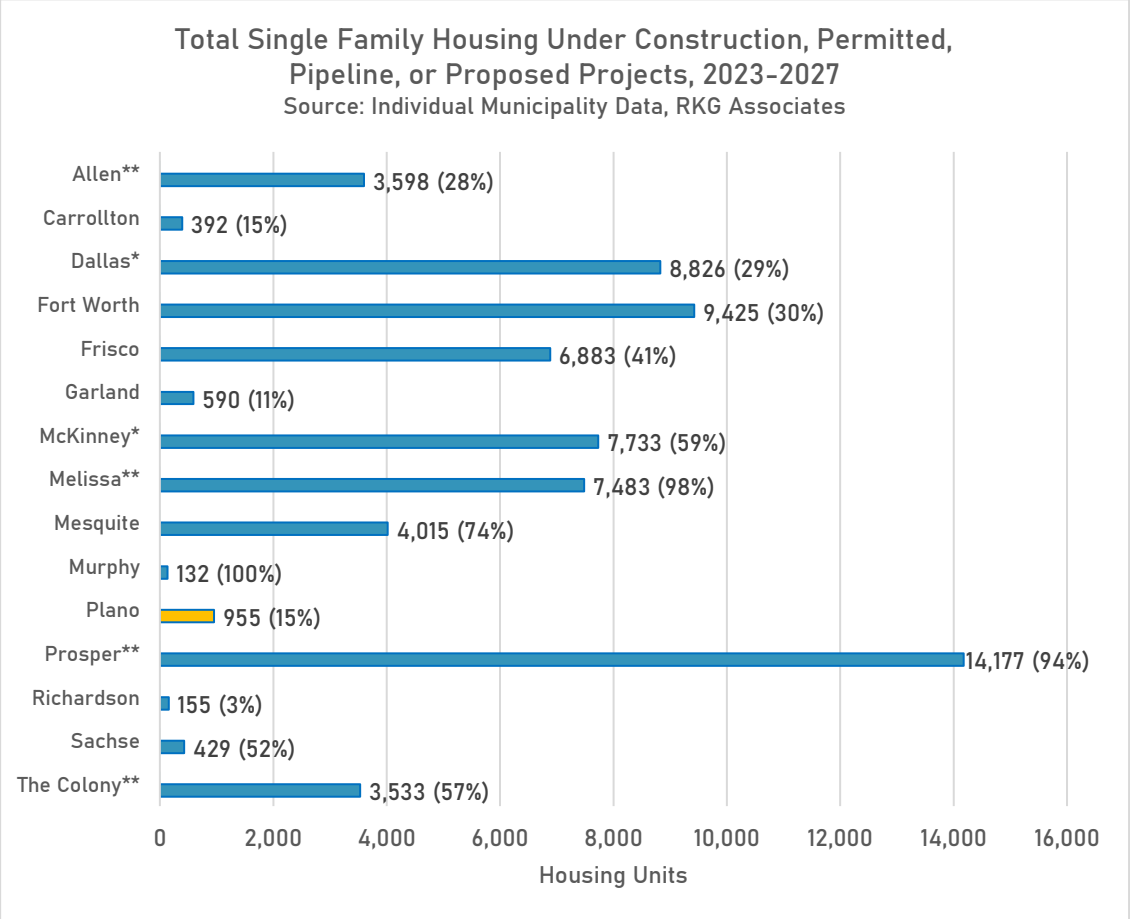
Figure 12: Total Housing Under Construction, Permitted, Pipeline, or Proposed Projects, 2023-2027



* McKinney did not provide future development data, RKG relied on an average over the last 10 years.
** Data was unavailable from the municipality as a result RKG use estimated housing growth based on historical ACS data.

Of the housing pipeline documented across the region, single-family homes account for 36% of all planned projects, showcasing the region's ongoing interest in low-density housing options. Figure 13 presents the data for the municipalities examined. In Plano, however, single-family development is far less prominent, comprising only 15% of the city's total pipeline, which amounts to 955 units. A significant portion of this new single-family development is tied to the redevelopment of the former Collin Creek Mall site, reflecting Plano's constrained land availability and focus on infill projects. In contrast, neighboring cities like Frisco and McKinney maintain a stronger emphasis on single-family housing, with 41% and 59% of their respective pipelines dedicated to this type of development. This divergence in housing strategies underscores Plano's growing reliance on multifamily projects to address housing demand, while Frisco and McKinney are leveraging their available land to balance single-family and multifamily growth, positioning themselves to attract a wider range of households, particularly working-age families.

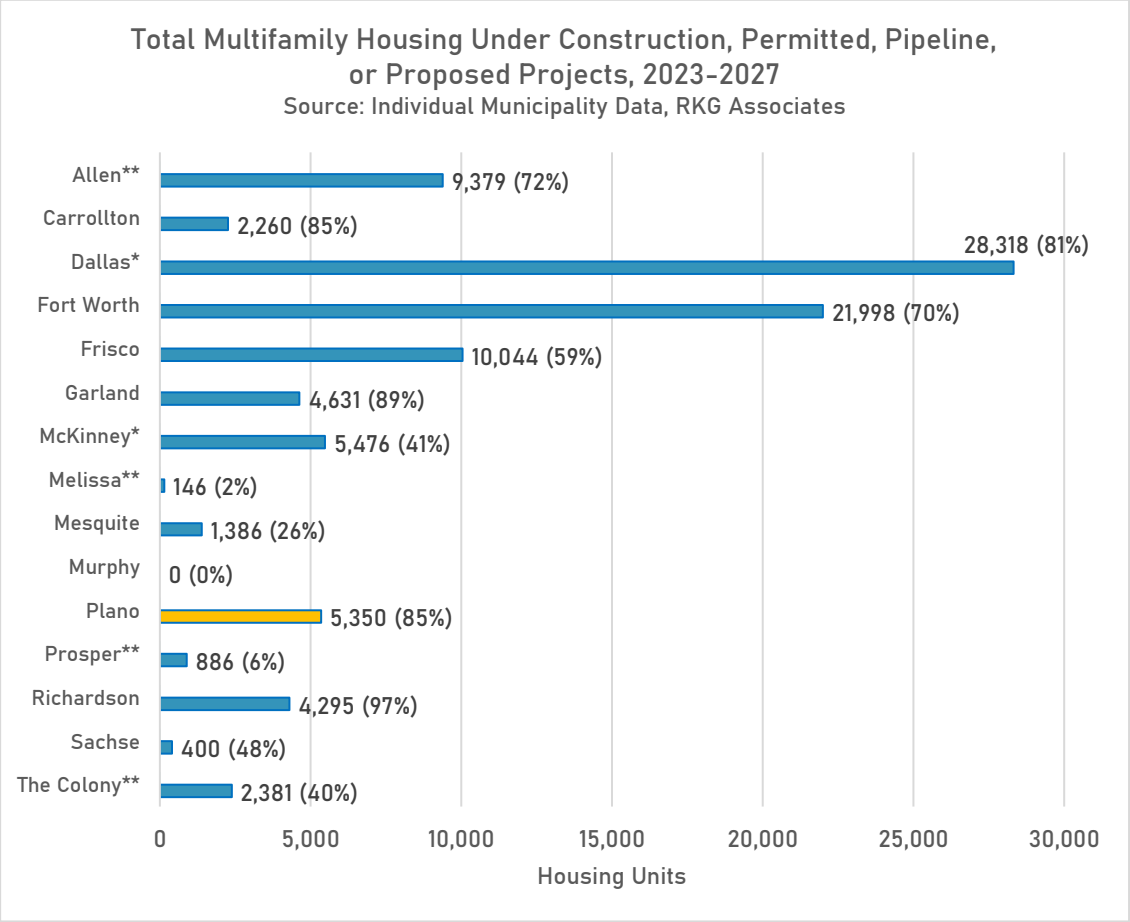
Figure 13: Total Single Family Housing Under Construction, Permitted, Pipeline, or Proposed Projects, 2023-2027



* McKinney did not provide future development data, RKG relied on an average over the last 10 years.
** Data was unavailable from the municipality as a result RKG use estimated housing growth based on historical ACS data.

Multifamily homes make up a significant portion of the regional housing pipeline documented by RKG Associates, accounting for 64% of all planned projects. In Plano, this trend is even more pronounced, with multifamily units comprising 85% of the city's total housing pipeline, equating to 5,350 new units. Figure 14 presents the data for the municipalities examined. The heavy focus on multifamily development reflects Plano's increasing need for higher-density housing solutions, driven by land scarcity and the city's built-out status. In communities that already possess a substantial single-family housing stock, such as Plano, multifamily construction has become a strategic response to limited land availability, accommodating population growth while maximizing land use efficiency. This shift toward multifamily housing not only addresses regional housing demand but also signals a broader trend toward urban style living in traditionally suburban markets.

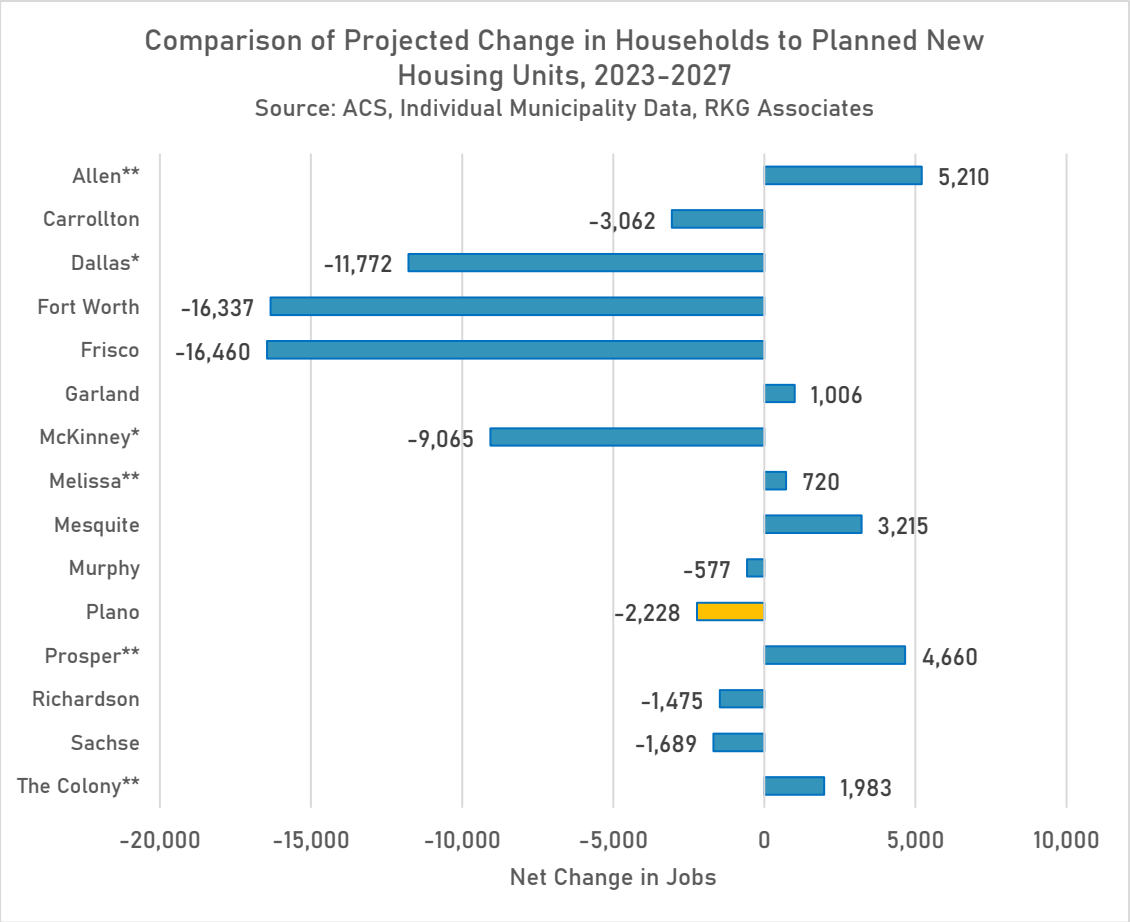
Figure 14: Total Multifamily Housing Under Construction, Permitted, Pipeline, or Proposed Projects, 2023-2027



* McKinney did not provide future development data, RKG relied on an average over the last 10 years.
** Data was unavailable from the municipality as a result RKG use estimated housing growth based on historical ACS data.

Figure 15 presents the comparison in the projected change in households to planned new housing units. In the chart, negative values indicate a scenario where the number of projected households exceeds the planned housing units, signaling a shortfall in housing supply. Based on actual development data, only two communities, Garland and Mesquite, are planning to build a greater number of housing units than what is being projected demographically.[49] However, the broader trend across the region shows that demand for housing will be satisfied in communities outside of the identified municipalities. In Plano specifically, this analysis reveals a housing gap of 2,228 units, driven by estimated demographic changes and the limitations of the city's existing housing development pipeline.

Figure 15: Comparison of Projected Change in Households to Planned New Housing Units, 2023-2027



* McKinney did not provide future development data, RKG relied on an average over the last 10 years.
** Data was unavailable from the municipality as a result RKG use estimated housing growth based on historical ACS data.

[49] While the communities of Allen, Melissa, Prosper, and The Colony show an oversupply of housing being built, this information is based on projections using historical growth and not localized data relating actual housing development.

Conclusion

The analysis reveals that Plano faces significant challenges in balancing job growth with its housing supply, which could threaten affordability and attractiveness. Despite being a major employment hub with a projected 46,265 jobs between 2023 and 2027, Plano's housing pipeline only includes 6,305 units, resulting in a deficit of 2,228 housing units by 2027. While Plano is diversifying with 85% of new units being multifamily, affordability remains a barrier, particularly for middle-income households earning between $50,000 and $150,000 annually.

Senior households are expected to drive 70% of Plano's household growth, increasing by 21%, while working-age households will grow modestly by 3%. This aging demographic could diminish the city's appeal to employers. Compounding the issue, 50% of Plano jobs pay less than $50,000 per year, while only 2% pay more than $150,000, creating a wage disparity that limits housing affordability for workers. Neighboring cities like Frisco and McKinney are building more housing units to attract working-age households, further intensifying the challenge for Plano. Without adequate housing solutions, workers may be forced to live farther away, exacerbating regional commuting patterns and affordability issues.

CITY COUNCIL AGENDA MEMO

MEETING DATE:	7/28/2025
DEPARTMENT:	Parks
DIRECTOR:	Ron Smith, Director of Parks and Recreation
AGENDA ITEM:	To approve updating the Park and Recreation Fees collected for the acquisition and development of park land and facilities.
RECOMMENDED ACTION:	Items for Individual Consideration

ITEM SUMMARY

Consideration of an Ordinance to amend Article XII, Park and Recreation Fee, Chapter 16, Planning and Development, of the Code of Ordinances of the City of Plano, Texas by amending Section 16-266; updating the Park and Recreation Fees collected for the acquisition and development of park land and facilities; and providing a penalty clause, a repealer clause, a severability clause, a publication clause, and an effective date. **Adopted Ordinance No. 2025-7-11**

PREVIOUS ACTION/PRESENTATION

In 1993, the City of Plano adopted a Park Fee program, with a fee of $467.47 per single-family unit and $323.96 per multi-family unit.

In 2019, City Council approved a revised park fee, raising the fee to $2,065.43 for single-family units and $1,443.66 for multi-family units.

In 2025, per ordinance, and in conjunction with the City's Fiscal Roadmap effort, the Parks and Recreation Department initiated a review of current fees to assess efficacy.

On July 15, 2025, the Parks and Recreation Planning Board reviewed staff's proposed revised fees of $5,691.41 per single-family unit and $4,359.86 per multi-family unit. The Board voted 8-0 in favor of forwarding the proposed fees to City Council for consideration and adoption. Additionally, on July 15, the Board recommended staff review the Park Fee amounts within 24 months to ensure efficacy and to periodically review the methodology used to determine the fee to ensure applicability.

BACKGROUND

In 1993, the City of Plano adopted a Park Fee program. The Park Fee program charges a one-time fee for each new residential unit. The purpose of the fee is to provide supplemental funding for the acquisition of park land and the construction of park improvements to serve individuals and families residing in these new units. The Fee distinguishes between single-family units and multifamily units (apartments), with a specific fee for each. The fee does not apply to existing residential units.

Since the Park Fee program is designed to provide for the park and open space needs of payees, certain constraints are built into the program.

For example, the program segments the city into 14 sectors or zones (Exhibit A). Per ordinance, the collected fee can only be used within the zone from which it is collected. This requirement ensures a more direct benefit to Park Fee payees. Additionally, the fee can only be used to buy or develop two categories

of parks: neighborhood parks and linear parks. These two park types or categories serve smaller, more specific service areas, generally a neighborhood where residents live within a one-half-mile radius or 10-minute walk from park amenities.

In 2019, the City Council adopted the current Park Fee rate of $2,065 for single-family units and $1,443 for multi-family units. The ordinance requires a review every five years. It is staff's recommendation that City Council consider updating the Park Fee to meet existing conditions based on two factors: 1) Plano's development status (only 4% of Plano remains undeveloped) and 2) the passage of Senate Bill (SB) 840.

- Development: Plano is a very desirable destination for individuals, families, and businesses. It is routinely ranked as one of the best places to live, work, and play. With only 4 percent undeveloped land remaining, land values in Plano will continue to rise, making the acquisition of park land more expensive and cost-prohibitive.
- Senate Bill 840: Legislation allows multifamily housing to be constructed in commercial areas throughout Plano. It reduces the City's ability to regulate density, parking, height, lot coverage and setbacks. The Legislation also reduces the City's ability to require open space in new multifamily housing developments. As a result, we expect to see more multifamily homes with a higher demand for public parks in commercial areas.

The Park Fee calculation methodology incorporates best practices from other Texas communities, as well as those highlighted in academic research. The methodology was adopted by the city in 2019, following a review by an outside consultant.

Plano uses appraised values, as provided by an independent party, to determine the fair market value. Land valuation is a crucial factor in determining the fee setting. A broadly accepted goal is to attain fair market value of the land acquisition cost. Staff received a Market Study of neighborhood and linear parks land sales in August 2024 from CBRE that provides park land acquisition values. Staff also reviewed internal actual costs for developing neighborhood parks and linear parks over the past five years to develop a full cost to acquire and build parks. It is notable that land costs have increased dramatically in North Texas over the last five years.

- Appraised land value increases
    - Neighborhood parkland up 240%
        - 2018: $164,131/acre
        - 2024: $393,318/acre
    - Linear parkland up 455%
        - 2018: $75,935/acre
        - 2024: $393,318/acre
- Actual construction cost increases
    - Neighborhood park costs up 22%
        - 2018: $1,500,000
        - 2024: $1,837,077
    - Linear park costs up 31%
        - 2018: $2,500,000
        - 2024: $3,267,750

Neighborhood & Linear Park - Park Fee worksheet	6/30/2025	Updated by Katie Dunham
***Land cost is based on AVERAGE APPRAISED VALUE**		
Avg. cost to develop each neighborhood park	No. of NPs	
$1,837,077	59	$108,387,533
Avg. cost to develop each linear park	No. of LPs	
$3,267,750	18	$58,819,502
Avg. value per acre of neighborhood park	NP Acreage	
$393,318	458.9979	$180,532,136
Avg. value per acre of linear park	LP Acreage	
$345,325	869.1737	$300,147,408
	TOTAL	$647,886,579
Total Population		294,152
Fee per person		$ 2,202.56
Fee per SFDU at 2.584 ap/sfdu		**$5,691.41**
Fee per MFDU at 1.979 ap/mfdu		**$4,358.86**
	Note:	LP = Linear Park
		NP = Neighborhood Park

For these reasons, City staff is recommending a Park Fee increase to $5,691 for single-family units and $4,359 for multi-family units.

FINANCIAL SUMMARY/STRATEGIC GOALS

Approval of this item will increase revenues to the Park Service Area Fees Fund. The total amount of the increase will be based on the number of new single-family and multifamily units and is therefore indeterminable.

Approval of this fee increase will support the City's Strategic Plan Critical Success Factor of being an Excellent, Innovative, and Accountable City Government.

ATTACHMENTS:

Description	Upload Date	Type
Ordinance	7/18/2025	Ordinance
Exhibit A	7/15/2025	Map

An Ordinance of the City of Plano, Texas amending Article XII, Park and Recreation Fee, Chapter 16, Planning and Development, of the Code of Ordinances of the City of Plano, Texas by amending Section 16-266; updating the Park and Recreation Fees collected for the acquisition and development of park land and facilities; and providing a penalty clause, a repealer clause, a severability clause, a publication clause, and an effective date.

WHEREAS, on October 25, 1993, the City Council of the City of Plano, Texas adopted Ordinance No. 93-10-35, creating a Park and Recreation Fee to provide for the acquisition of land and construction of improvements for neighborhood and linear parks within the City; and

WHEREAS, the City of Plano amended Ordinance No. 93-10-35 on September 12, 1994, pursuant to Ordinance No. 94-9-18, and further amended on August 25, 1997, pursuant to Ordinance No. 97-8-29, and further amended on June 25, 2018, pursuant to Ordinance No. 2018-6-8, and further amended on June 24, 2019, pursuant to Ordinance No. 2019-6-7; and

WHEREAS, the Park and Recreation Fee Ordinance is codified in the City of Plano Code of Ordinances Chapter 16, at Article XII; and

WHEREAS, the City hired a third-party appraiser to determine current property values of representative parcels in the City of Plano; and

WHEREAS, the City conducted a study to determine the current cost to develop neighborhood and linear parks; and

WHEREAS, the City Council finds it in the public interest to amend Section 16-266 of the Code of Ordinances to adjust the amount of fees collected in service areas to acquire land for and develop neighborhood and linear park facilities.

NOW, THEREFORE, BE IT ORDAINED BY THE CITY COUNCIL OF THE CITY OF PLANO, TEXAS, THAT:

Section I. Subsection (d) of Section 16-266, Service areas, park improvements plan and park fees, of Article XII, Park and Recreation Fee, of Chapter 16, Planning and Development, of the Code of Ordinances of the City of Plano is hereby amended to read as follows:

> "(d) There is hereby established a park fee for single-family dwelling units in the amount of five thousand six hundred ninety-one dollars ($5,691), and a park fee for multi-family dwelling units in the amount of four thousand three hundred fifty-nine dollars ($4,359). The park fees herein established

may be amended by ordinance or resolution of the City Council from time to time."

Section II. This ordinance will not apply to any development project that vested prior to the effective date of this ordinance under Chapter 245 of the Local Government Code.

Section III. Any violation of the provisions or terms of this ordinance by any person, firm or corporation shall be a misdemeanor offense and shall be subject to a fine in accordance with Section 1-4(b) of the City Code of Ordinances for each offense. Every day a violation continues shall constitute a separate offense.

Section IV. It is the intention of the City Council that this Ordinance, and every provision thereof, shall be considered severable and the invalidity or unconstitutionality of any section, clause, provision or portion of this Ordinance shall not affect the validity or constitutionality of any other portion of this Ordinance.

Section V. All provisions of the ordinances of the City of Plano, codified or uncodified, in conflict with the provisions of this Ordinance are hereby repealed, and all other provisions of the ordinances of the City of Plano, codified or uncodified, not in conflict with the provisions of this Ordinance, shall remain in full force and effect.

Section VI. This Ordinance shall be published as provided by law and shall become effective on September 1, 2025.

PASSED AND APPROVED on the 28th day of July, 2025.

_____
John B. Muns, MAYOR

ATTEST:

_____
Lisa C. Henderson, CITY SECRETARY

APPROVED AS TO FORM:

_____
Paige Mims, CITY ATTORNEY

Exhibit A

CITY OF PLANO
PARK FEE PLAN MAP

Park Fee Map adopted by Council on November 25, 2019.

Legend
- County Line
- Rail Roads
- Plano City Limit

Park Fee ID
- 1
- 2
- 3
- 4
- 5
- 6
- 7
- 8
- 9
- 10
- 11
- 12
- 13
- 14

SAM RAYBURN TOLLWAY
MCDERMOTT RD
HEDGCOXE RD
CUSTER RD
CHAPARRAL RD
HEADQUARTERS DR
DENTON COUNTY
COLLIN COUNTY
TENNYSON PKWY
LEGACY DR
SPRING CREEK PKWY
ALMA DR
CENTRAL EXPY
K AVE
MIDWAY RD
COMMUNICATIONS PKWY
DALLAS NORTH TOLLWAY
PARKWOOD BLVD
PRESTON RD
OHIO DR
COIT RD
PARKER RD
INDEPENDENCE PKWY
LOS RIOS BLVD
PARK BLVD
VENTURA DR
MARSH LN
INTERNATIONAL PKWY
PLANO PKWY
SHILOH RD
14TH ST
DUBLIN RD
BRAND RD
MURPHY RD
EAST PLANO PKWY
PRESIDENT GEORGE BUSH TPKE
RENNER RD

N

0 1,100 2,200 4,400 6,600 8,800
Feet

0 0.5 1 2
Miles

The locations of proposed sites, trails and facilities are subject to change.

Date: November 2019
Source: City of Plano, Parks Division