



CITY OF PLANO COUNCIL AGENDA ITEM

CITY SECRETARY'S USE ONLY				
<input type="checkbox"/> Consent <input checked="" type="checkbox"/> Regular <input type="checkbox"/> Statutory				
Council Meeting Date:		July 27, 2015		
Department:		Neighborhood Services		
Department Head		Lori Schwarz		
Agenda Coordinator (include phone #): Doris Carter x5350				
CAPTION				
Public Hearing and consideration of a Resolution to adopt the 2015-2016 Action Plan, including the summary of Community Development Block Grant and HOME Investment Partnerships Program activities and proposed use of funds for program year 2015-2016; and declaring an effective date.				
FINANCIAL SUMMARY				
<input checked="" type="checkbox"/> NOT APPLICABLE <input type="checkbox"/> OPERATING EXPENSE <input type="checkbox"/> REVENUE <input type="checkbox"/> CIP				
FISCAL YEAR:	2015-2016	Prior Year (CIP Only)	Current Year	Future Years
		TOTALS		
Budget	0	0	0	0
Encumbered/Expended Amount	0	0	0	0
This Item	0	0	0	0
BALANCE	0	0	0	0
FUND(s): CDBG & HOME GRANT FUNDS				
COMMENTS: This item has no financial impact.				
STRATEGIC PLAN GOAL: The 2015-16 Action Plan, which includes the summary of Community Development Block Grant and HOME Investment Partnerships Program activities and proposed use of funds for program year 2015-16, relates to the City's goals of Partnering for Community Benefit and Financially Strong City with Service Excellence.				
SUMMARY OF ITEM				
This resolution formally adopts the 2015-16 Action Plan, which includes the final summary of the Community Development Block Grant and Home Investment Partnership Program objectives, thereby setting the budget for use of these funds in 2015-16. A public hearing was noticed to invite comments regarding the use of funds and the Action Plan. If, as a result of the public hearing, any proposed projects are changed, this resolution will need to be amended prior to its approval.				
List of Supporting Documents:		Other Departments, Boards, Commissions or Agencies		
Memo		Community Relations Commission		
Resolution				
Action Plan				



Memorandum

Date: June 16, 2015
To: Bruce Glasscock, City Manager
From: Shanette Brown, Community Services Manager
Subject: 2015 – 2016 Federal Grant Recommendations

During the months of April and May, the Community Relations Commission held five public hearings to consider requests for 2015 Community Development Block Grant (CDBG) and HOME Investment Partnership Grant (HOME) funding provided to the City of Plano by the U.S. Department of Housing and Urban Development (HUD). On May 21, 2015, the Commission held a meeting to determine agency funding recommendations. Below is a summary of the Commission's funding recommendations which passed in 7-0 vote.

SUMMARY OF RECOMMENDATIONS:

The Community Services Division has a total of \$1,670,305 in federal funds and program income to be allocated for 2015-16. This amount is derived as follows:

New 2015-16 CDBG Grant amount:	\$1,183,071
New 2015-16 HOME Grant amount:	\$ 360,484
Estimated CDBG Program Income for 2015-16:	\$ 120,000
<u>Estimated HOME Program Income for 2015-16:</u>	<u>\$ 6,750</u>
Total Amount:	\$1,670,305

Each year projected program income must be included in the allocations. For 2015-16, staff has estimated \$126,750 in program income and must include the additional funds in the year's total. The actual amount collected may be substantially less or more.

Since the City's collection of program income is estimated and most of the funding is generated by housing rehabilitation loans, program income is typically allocated to the housing rehabilitation program rather than a particular agency. If there is a shortfall, the housing rehabilitation program is best able to absorb the loss due to the larger amount of funding received.

Public services can be funded through CDBG, but are limited to 15% of the total of CDBG entitlement funds and the prior year's program income. Public services are defined as activities directed toward improving community services, including: employment, crime prevention, child care, health, drug abuse, education, fair housing counseling, energy conservation, welfare, or recreational needs; and, do not fall under any other CDBG category. The 2015-16 CDBG public service grant amount is calculated to be \$195,461, at the maximum 15%. Any change in the recommendations should take the public service cap (15% limit) into account

HUD funds must be used to meet the goals set forth in the City's 2015-2019 Consolidated Plan which was approved in March 2015. Annually, HUD requires the submission of an Action Plan which explains programs and activities to be undertaken within the upcoming year to meet the City's Consolidated Plan goals. The 2015 Action Plan represents year one of the five year Consolidated Plan. These goals are identified in the Action Plan document.

The Commission's recommendations for the use of the 2015-16 grants are detailed in the Action Plan, but a summary is provided in the below table. Thirty-five requests, in the amount of \$2,397,373, were considered during the Consolidated Grant process. Ten requests were recommended by the Commission for CDBG and HOME funds. Of the 25 agency requests not recommended for CDBG and HOME funds, 17 were recommended for Buffington Community Service Grant funds. The remaining requests were not funded for one or more of the following reasons: (1) a lack of funding availability; (2) lack of capacity to administer grant funds; or, (3) inconsistencies of the application request.

Applicant	2015 Recommended amount	2015 Requested amount	2014 Grant amount
City of Plano Grant Administration	\$272,662	\$272,662	\$273,729
City of Plano Housing Rehabilitation	\$987,182	\$779,227	\$814,223
Habitat for Humanity of South Collin County	\$120,000	\$120,000	\$105,000
Christ United Methodist Church	\$50,000	\$50,000	\$35,000
City of Plano First Time Homebuyer Assistance	\$45,000	\$45,000	\$120,831
Homelessness Prevention	\$86,461	\$90,000	\$68,000
Collin County Committee on Aging	\$27,000	\$89,671	\$0
Jewish Family Services	\$17,000	\$34,375	\$17,000
Samaritan Inn, Inc.	\$40,000	\$46,000	\$40,000
Texas Muslim Women's Foundation, Inc.	\$25,000	\$54,094	\$35,034

xc: Frank Turner, Deputy City Manager
 Lori Schwarz, Director of Neighborhood Services
 Raini Layne, Sr. Budget Analyst

A Resolution of the City of Plano, Texas, adopting the 2015-2016 Action Plan, including the summary of Community Development Block Grant and HOME Investment Partnerships Program activities and proposed use of funds for program year 2015-2016; and declaring an effective date.

WHEREAS, the Community Relations Commission held public meetings in 2015 on April 9, April 16, April 21, April 30, and May 7, and made final recommendations at a public meeting on May 21 concerning the 2015-2016 Action Plan which details the use of Community Development Block Grant Funds and HOME Investment Partnerships Program funds, collectively referred to herein as the “Funds”; and

WHEREAS, the City Council held a public hearing on July 27, 2015, to receive public comments concerning the recommendations of the Community Relations Commission; and

WHEREAS, the City Council approves of the 2015-2016 Action Plan 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 2015-2016 Action Plan (Exhibit “A” attached hereto), including the summary of Community Development Block Grant and HOME Investment Partnerships Program activities and proposed use of grant and program income funds for 2015-2016, are hereby adopted with funding allocations as follows:

City of Plano Grant Administration	\$272,662
City of Plano Housing Rehabilitation	\$987,182
Habitat for Humanity of South Collin County	\$120,000
Christ United Methodist Church	\$ 50,000
City of Plano First Time Homebuyer Assistance	\$ 45,000
Homelessness Prevention	\$ 86,461
Collin County Committee on Aging	\$ 27,000
Jewish Family Services	\$ 17,000
Samaritan Inn, Inc.	\$ 40,000
Texas Muslim Women’s Foundation, Inc.	\$ 25,000

SECTION II. Bruce D. Glasscock, City Manager of the City of Plano, or his designee is hereby authorized to execute and amend contracts and related grant subrecipient agreements with the agencies listed in Section I to achieve Action Plan program goals.

SECTION III. - This resolution shall become effective immediately upon its passage.

DULY PASSED AND APPROVED THIS 27TH DAY OF JULY, 2015.

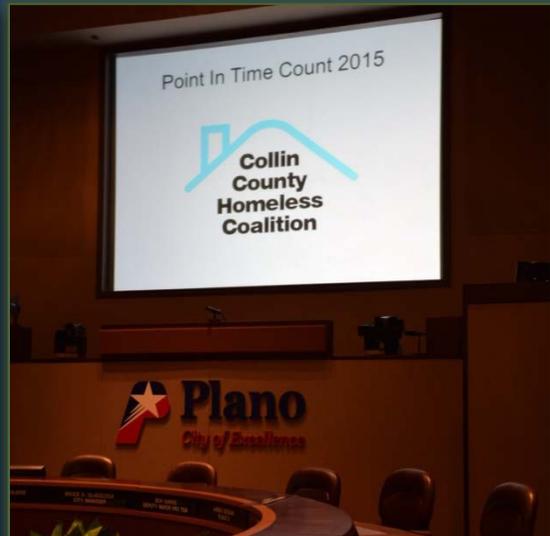
Harry LaRosiliere, MAYOR

ATTEST:

Lisa C. Henderson, CITY SECRETARY

Approved as to form:

Paige Mims, CITY ATTORNEY



**2015-2016 City of Plano
Proposed Action Plan**

**Prepared for
United States Department of
Housing and Urban Development**



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Executive Summary

The City of Plano 2015-16 Action Plan details the evaluation of resources and activities that will utilize Community Development Block Grant (CDBG) and HOME Investment Partnership Grant (HOME) funds received from the U.S. Department of Housing and Urban Development (HUD) starting October 1, 2015. Priorities for funding are established through the 2015-2019 City of Plano Consolidated Plan and the proposed activities were recommended through the Community Relations Commission's annual grant hearing and public participation process. This Action Plan serves as year one of the five year Consolidated Plan.

The City of Plano anticipates receiving from HUD, \$1,183,071 in CDBG funds and \$360,484 in HOME funds. The City also anticipates receiving \$120,000 in CDBG program income and \$6,750 in HOME program income during the period of October 1, 2015 to September 30, 2016. All federal funds must be used to meet one or more of the following HUD objectives:

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

For the City's 2015-16 Action Plan, the following activities are proposed to meet HUD objectives:

Activity Name	Outcome	Grant/Amount
Grant Administration Planning, coordination, and monitoring of the CDBG and HOME programs as well as fair housing promotion, services, and counseling.	Not applicable	CDBG: \$236,614 HOME: \$36,048
City of Plano Housing Rehabilitation Provides low-interest rehabilitation and reconstruction loans; emergency repair grants; and, acquisition, rehabilitation, and resale of single family homes to low and moderate-income homebuyers.	39 Households	CDBG: \$705,996 CDBG Program Income: \$120,000 HOME: \$161,186
Habitat for Humanity of South Collin County Purchases and develops residential lots for new construction of affordable housing units for sale to low and moderate income households.	8 Households	HOME: \$113,250 HOME Program Income: \$6,750
Christ United Methodist Church Supports their program, House on the Corner, to construct a single family home for sale to low and moderate income.	One household	HOME: \$50,000
City of Plano First Time Homebuyer Provides down payment and closing cost assistance to low and moderate income families purchasing homes in Plano. Assistance amount is based on the buyer's level of income and requires completion of homeownership counseling.	8 Households	CDBG: \$45,000

Activity Name	Outcome	Grant/Amount
Homelessness Prevention Provides short term rent, mortgage, or utility assistance to low income Plano families at immediate risk of homelessness.	47 Households	CDBG: \$86,461
Collin County Committee on Aging Provides seniors and severely disabled persons balanced meals daily as well as an in-home visit and needs assessment by a licensed social worker.	113 Persons	CDBG: \$27,000
Jewish Family Services Provides supportive services to seniors and severely disabled persons to assist them in maintaining their independence.	144 Persons	CDBG: \$17,000
Samaritan Inn Provides transitional shelter and support services to homeless Plano residents.	43 Persons	CDBG: \$40,000
Texas Muslim Women's Foundation Provide supportive services including case management, counseling, emergency shelter, and transitional housing to women who are victims of domestic violence.	32 Persons	CDBG: \$25,000
TOTAL CDBG and HOME RECOMMENDED: \$1,670,305		

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

Expected Resources

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

Introduction

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

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

Through the use of federal, state, and local funds the City plans to carry out the objectives set forth in this Action Plan.

The City works in partnership with public institutions, private and nonprofit partners, to implement activities and projects that require multiple funding sources. The Neighborhood Services Department of the City of Plano works with other City departments to develop coordinated plans, and to leverage resources for parks, infrastructure, code enforcement, clearance of substandard structures, economic development, housing development, and other projects in targeted neighborhoods. Coordination with and support from adjacent HUD entitlement grantees is also sought when appropriate.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	Public-federal	Acquisition Admin and Planning Housing Public Improvements Public Services	1,163,577	100,000	0	1,263,577	6,192,785	Expected amount assumes 1% reductions each year.
HOME	Public-federal	Acquisition Homebuyer assistance New construction for Ownership Admin and Planning	347,967	3,000	0	350,967	1,686,031	Expected amount assumes a 10% reduction in first year and 2% reductions in years two through five.
Buffington Community Services Grant	Public-local	Public Services	269,330	0	0	269,330	1,373,583	Expected amount assumes \$1 per Plano resident and 2% population growth

Table 57 - Expected Resources – Priority Table

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

In recent years, the City has made greater efforts to leverage private investment for affordable housing activities. It has promoted HOME-funded partnerships and housing tax credit developers to produce and/or preserve an increased number of affordable housing units.

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

Matching requirements will be satisfied as follows:

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

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

The City does not retain public land for development.

Discussion

This section is optional and was left blank intentionally.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Housing Rehabilitation	2015	2019	Affordable Housing	n/a	Housing Rehabilitation	CDBG: \$825,996 HOME: \$161,186	Homeowner housing rehabilitated/repaired: 39 housing units
2	Supply of Units	2015	2019	Affordable Housing	n/a	Affordable Housing	HOME: \$170,000	Housing units Added: 7 housing units
3	Homeownership	2015	2019	Affordable Housing	n/a	Homebuyer Assistance	CDBG: \$45,000	Direct financial assistance to homebuyers: 8
4	Homeless Prevention	2015	2019	Homeless	n/a	Homeless Prevention	CDBG: \$86,461	Homeless prevention: 47 households assisted
5	Public Services – Special Needs	2015	2019	Non-Homeless Special Needs	n/a	Public Services – Special Needs	CDBG: \$44,000	Public service activities: 257
6	Public Services - Homeless	2015	2019	Homeless	n/a	Public Services – Homeless	CDBG: \$65,000	Public service activities: 76 persons assisted

Table 58 – Goals Summary

Goal Descriptions

1	Goal Name	Housing Rehabilitation
	Goal Description	City of Plano Housing Rehabilitation
2	Goal Name	Supply of Units
	Goal Description	Christ United Methodist and Habitat for Humanity of South Collin County
3	Goal Name	Homeownership
	Goal Description	City of Plano First Time Homebuyer
4	Goal Name	Homelessness Prevention
	Goal Description	City of Plano Homelessness Prevention
5	Goal Name	Public Services –Special Needs
	Goal Description	Collin County Committee on Aging and Jewish Family Services
6	Goal Name	Public Services - Homeless
	Goal Description	Samaritan Inn and Texas Muslim Women’s Foundation

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 and priority needs, and proposed accomplishments.

Projects

#	Project Name
1	15-16 Grant Administration
2	15-16 City of Plano Housing Rehabilitation
3	15-16 Habitat for Humanity of South Collin County
4	15-16 Christ United Methodist Church
5	15-16 City of Plano First Time Homebuyer
6	15-16 Homelessness Prevention
7	15-16 Collin County Committee on Aging
8	15-16 Jewish Family Services
9	15-16 Samaritan Inn
10	15-16 Texas Muslim Women’s Foundation

Table 59 – Project Information

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

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

The City has maintained as priorities encouraging new homeownership and preserving existing homeownership. Therefore, funds are invested in the Housing Rehabilitation and First Time Homebuyer programs. The City also strives to both preserve and create opportunities for neighborhood enhancement through its Great Update Rebate and Love Where You Live programs. Additionally, the City seeks opportunities to partner with non-profit organizations that serve special needs and very low income families through public service contracts that assist the homeless and special needs populations. The City also promotes affordable housing by providing resolutions of support for housing tax credit developments.

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.

2. Obstacle – Local Market

Limited availability of developable land at affordable prices as well as increasing demand for housing within Plano, along with limited funding, significantly affects opportunities for increasing supply of affordable units.

AP-38 Project Summary

Project Summary Information

1	Project Name	15-16 Grant Administration
	Target Area	n/a
	Goals Supported	Housing Rehabilitation Supply of Units Homeownership Homeless Prevention Public Services –Special Needs Public Services – Homeless
	Needs Addressed	Public Services Child Public Services Youth Public Services Special Needs - Elderly Public Services Special Needs - Disabled Public Services - Homeless Housing Stock - New Construction Housing Stock - Rehabilitation Homebuyer Counseling Homelessness Prevention Public Service Activities General
	Funding	CDBG: \$236,614; HOME: \$36,048
	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.
	Planned Activities	Funds will be used to pay for salaries and fringe benefits, insurance, supplies and associated costs to administer and oversee the CDBG and HOME programs.
	2	Project Name

	Target Area	n/a
	Goals Supported	Housing Rehabilitation
	Needs Addressed	Housing Stock - Rehabilitation
	Funding	CDBG: \$825,996; HOME: 161,186
	Description	City of Plano Housing Rehabilitation
	Planned Activities	This program provides low-interest rehabilitation and reconstruction loans to low to moderate income renter and owner-occupied households. Terms of loans are based on need and ability to repay. The program also provides for emergency repair grants and acquisition, rehabilitation, and resale of single family homes to low and moderate-income homebuyers. The program is administered at 1520 K Avenue, Plano, TX 75074 and activity locations are city-wide.
3	Project Name	15-16 Habitat for Humanity of South Collin County
	Target Area	n/a
	Goals Supported	Supply of Units
	Needs Addressed	Housing Stock – New Construction
	Funding	HOME: \$120,000
	Description	Habitat for Humanity of South Collin County
	Planned Activities	This activity will provide funding to purchase and develop residential lots for the purpose of construction of housing affordable to low- and moderate-income households. The program is administered at 1400 Summit Avenue, Suite D4, Plano, TX 75074 and activity locations are city-wide.
4	Project Name	15-16 Christ United Methodist Church (CUMC)
	Target Area	n/a
	Goals Supported	Supply of Units

	Needs Addressed	Housing Stock – New Construction
	Funding	HOME: \$50,000
	Description	Christ United Methodist Church
	Planned Activities	Funding will support CUMC’s program, House on the Corner, in constructing an affordable house for an eligible homebuyer. The program is administered at 3101 Coit Road, Plano, TX 75075 and the activity is city-wide.
5	Project Name	15-16 City of Plano First Time Homebuyer
	Target Area	n/a
	Goals Supported	Homeownership
	Needs Addressed	Homebuyer Counseling Homeownership
	Funding	CDBG: \$45,000
	Description	City of Plano First Time Homebuyer
	Planned Activities	Through deferred payment loans, this program provides down payment and closing cost assistance to low- to moderate-income families purchasing homes in Plano. The program offers up to \$10,000 based on the buyer’s level of income. An eight-hour educational class is mandatory for program eligibility. The program is administered at 1520 K Avenue, Plano, TX 75074 and activity locations are city-wide.
6	Project Name	15-16 Homelessness Prevention
	Target Area	n/a
	Goals Supported	Homeless Prevention
	Needs Addressed	Homelessness Prevention
	Funding	CDBG: \$86,461
	Description	City of Plano Homelessness Prevention Program

	Planned Activities	This activity will provide rent or mortgage payments and utility assistance for lower income families in Plano who are at immediate risk of homelessness. The activity is located at and administered by the Assistance Center of Collin County located at 900 18th Street, Plano, TX 75074.
7	Project Name	15-16 Collin County Committee on Aging
	Target Area	n/a
	Goals Supported	Public Services Special Needs - Elderly Public Services Special Needs - Disabled
	Needs Addressed	Public Services Special Needs - Elderly Public Services Special Needs - Disabled
	Funding	CDBG: \$27,000
	Description	Collin County Committee on Aging dba Meals on Wheels
	Planned Activities	This program will provide seniors and severely disabled persons balanced meals daily, as well as an in-home visit and needs assessment by a licensed social worker. The program is administered at 600 N. Tennessee Street, McKinney, TX.
8	Project Name	15-16 Jewish Family Services
	Target Area	n/a
	Goals Supported	Public Services Special Needs - Elderly Public Services Special Needs - Disabled
	Needs Addressed	Public Services Special Needs - Elderly Public Services Special Needs - Disabled
	Funding	CDBG: \$17,000
	Description	Jewish Family Services
	Planned Activities	This program will provide supportive services to seniors and severely disabled persons to assist them in maintaining their independence. The program is administered at 5402 Arapaho Road, Dallas, TX 75248.

9	Project Name	15-16 Samaritan Inn
	Target Area	n/a
	Goals Supported	Public Services – Homeless
	Needs Addressed	Public Services - Homeless
	Funding	CDBG: \$40,000
	Description	Samaritan Inn Transitional Shelter Program
	Planned Activities	This program will provide transitional shelter and support services to homeless Plano residents. The program is located at 1725 North McDonald Street, McKinney, TX 75071.
10	Project Name	15-16 Texas Muslim Women’s Foundation
	Target Area	n/a
	Goals Supported	Public Services –Special Needs Public Services – Homeless
	Needs Addressed	Public Services –Special Needs Public Services – Homeless
	Funding	CDBG: \$25,000
	Description	Texas Muslim Women’s Foundation
	Planned Activities	This program will provide supportive services including case management, counseling, emergency shelter, and transitional housing to women who are victims of domestic violence. The program location is confidential.

Table 60 – Project Summary

AP-50 Geographic Distribution – 91.220(f)

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

Due to the eligibility criteria for the HUD grant programs (CDBG and HOME) and their focus on low and moderate income populations, most funds are likely to be expended in areas such as southeast Plano, that have higher concentrations of low and moderate income residents. However, some funds will be expended in all areas of the city, as low income residents reside in all areas.

The Housing Rehabilitation and First Time Homebuyer programs – the City primary housing programs –are available city-wide. The City social services and homeless programs also tend to focus on the southeast portion of the City, although eligible beneficiaries may come from all areas of Plano.

Locations of new rental housing development are dependent upon available land, so they may occur throughout the city. However, efforts are made to place new rental housing development close to transportation and employment centers whenever feasible.

Because homebuyers assisted with federal funds through the City are free to choose their own neighborhood, the locations for the First Time Homebuyer housing units may be scattered throughout all areas of the city.

Geographic Distribution

Target Area	Percentage of Funds
n/a	n/a

Table 61 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The City of Plano does not propose allocating investments geographically.

Discussion

This section is optional and was left blank intentionally.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The City’s housing priorities are: 1) increasing the supply of quality affordable housing; 2) improving existing affordable housing stock, and 3) expanding homeownership opportunities. For the 2015-16 Program year, these priorities will be addressed through the following activities in the following numbers: acquisition assistance for 8 homebuyers, homeless prevention assistance to 47 households, new construction of 7 new single-family units, and housing rehabilitations for 39 low and moderate income residents.

The Plano Housing Authority (Plano Housing Authority) 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	
Non-Homeless	101
Total	101

Table 62 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	47
The Production of New Units	7
Rehab of Existing Units	39
Homebuyer Assistance	8
Total	101

Table 63 - One Year Goals for Affordable Housing by Support Type

Discussion

The City is able to assist city-wide low and moderate income homeowners city-wide with rehabilitation by emphasizing the highest priority repair needs in its use of HUD grant funds for this purpose. Therefore, the City's home rehabilitation program also provides for emergency repair for homeowners that affect health and safety needs, such as water and sewer failures, electrical and heating system failures, and urgent roof repair needs. Also, use of City general funds for the City’s Great Update Rebate and Love Where You Live programs will help homeowners maintain their homes and revitalize aging neighborhoods.

It is anticipated that the City will support the production of new units by providing resolutions of support for housing tax credit developments to be constructed within the City.

AP-60 Public Housing – 91.220(h)

Introduction

The Housing Authority of the City of Plano (PHA) is the local public housing agency. According to PHA's most recent Annual Report, the PHA managed 24 public housing units and it assisted 2,472 low to moderate income individuals. Currently, PHA administers 1,092 Housing Choice Vouchers.

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

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

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

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

- Provide down payment assistance for eligible first time homebuyers
- Encourage participation in the various self-sufficiency programs
- Expand and promote homeownership opportunities for participants in the public housing and voucher program
- Fund case management, information and referral services to low-income and poverty-level families through various non-profit organizations
- Support employment and training programs to improve the academic, basic, and technical skills of low- income persons so that they can find jobs or improve their earning capacity, such as the various programs
- Provide housing counseling

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

PHA 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

Comparing the 2015 and 2014 point-in-time (PIT) counts for the Plano/Collin County area reveals that the overall homeless has remained relatively steady. Low to moderate income special needs populations and families with children are particularly vulnerable to homelessness.

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 of Plano reaches out to people who are homeless and assesses their individual needs through three primary methods: 1) participation in and support for the Collin County Homeless Coalition and Dallas Continuum of Care, and 2) funding of key supportive and homelessness prevention services through CDBG public services. Participation and support for the Continuum of Care includes assisting with the Point in Time Counts. Funding of supportive and preventive initiatives includes CDBG allocations for homeless services such as the Samaritan Inn and Texas Muslim Women’s Foundation programs. The Assistance Center of Collin County serves as a central resource for service referrals as well as the City’s partner in administering the homelessness prevention program.

The City in collaboration with the Collin County Homeless Coalition and Dallas Continuum of Care will continue striving to reach out to and assess the needs of homeless persons from the City of Plano.

Addressing the emergency shelter and transitional housing needs of homeless persons

The City addresses the emergency shelter and transitional housing needs of people who are homeless through sustained funding that maintains existing emergency shelters and services, and by the allocation of CDBG funds to local entities which leverage further resources for emergency shelter and transitional housing. Present efforts include allocating funds for the Samaritan Inn and Texas Muslim Women’s Foundation.

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

Collaboration with service providers ensures that families seeking shelter or housing have appropriate

referrals available to them and that those families are not denied admission to housing opportunities or separated when entering emergency and transitional shelter programs. It is the City's goal to prevent households from becoming homeless while maintaining available emergency and transitional housing resources for homeless Plano residents.

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

Homeless prevention initiatives are centered on short and long term initiatives. Cash benefits for eligible families assist them in avoiding eviction and retaining their housing. The long term strategy, on the other hand, is to facilitate employment and increase support networks as a means to preventing homelessness or return to homelessness. By preventing homelessness and supporting homeless services and outreach efforts, the City aims to identify and target those individuals and families who would otherwise become homeless without timely assistance. Supportive services and housing assistance for the special needs population are particularly important because of their vulnerability to homelessness.

Discussion

Based on the results of the Collin County Homeless Coalition 2015 Point in Time Count, there was a slight decrease in the overall homeless population since 2014. Preventing homelessness particularly among households with children remains a priority for the City. The City supports Collin County and the Dallas Continuum of Care's efforts by providing supportive and transitional shelter services for Plano's homeless population.

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

Introduction:

In 2015, the City underwent an Analysis of Impediments to Fair Housing Choice (AI). The AI reviewed property tax policies, land use controls, zoning ordinances, building codes requirements, impact and other fees, public housing, environmental requirements, public transportation, and other factors in order to determine any barriers to affordable housing. A review of the federal regulations and City programs did not reveal any City ordinances, policies, or procedures that would discourage the development of affordable housing. There were no public policies that limit or affect the return on residential investments.

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

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

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

Discussion:

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

AP-85 Other Actions – 91.220(k)

Introduction:

This section will describe the City's plans for the 2015 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 programs such as Great Update Rebate and Love Where You Live to assist Plano residents that are low and moderate income in maintaining their homes and neighborhoods.

2. Obstacle – Local Market

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

Actions planned to foster and maintain affordable housing

The City plans to foster and maintain affordable housing for Plano residents by funding activities for homebuyer assistance and housing rehabilitation. The First Time Homebuyer Program makes the home more affordable to low and moderate income residents by assisting with down payment and closing expense. The purpose of Housing Rehabilitation program is to assist low-income property owners with repairs to meet their needs for safe and decent housing. Rehabilitation is intended to enhance, improve, and preserve neighborhoods. The City will continue to facilitate multi-family and mixed-use development projects. The City conducts a consolidated notice of availability of funding annually for the development and rehabilitation of affordable housing.

Actions planned to reduce lead-based paint hazards

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 CDBG rehabilitation and repair program and the HOME program. As homes enter these programs, they are evaluated for lead paint and, when necessary, such hazards are reduced, as required.

Actions taken to reduce lead-based paint will be conducted in accordance with HUD's lead-based paint regulations. In addition, homes to be purchased through the First Time Homebuyer program 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 purchase will not proceed with federal funds unless and until interim controls are completed.

Actions planned to reduce the number of poverty-level families

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

- Programs supporting and encouraging community and neighborhood maintenance and improvements such as Habitat for Humanity of South Collin County, City of Plano Housing Rehabilitation, Great Update Rebate Program, and Love Where You Live.
- Self-sufficiency programs which combine housing assistance and supportive services such as Homelessness Prevention through the Assistance Center of Collin County, Samaritan Inn Transitional Shelter, 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 non-profit organizations.
- Employment and training programs to improve the academic, basic, and technical skills of low/moderate income persons to aid in obtaining or improving their earning capacity
- Supplementary and emergency assistance, rental assistance, child care, health, transportation, utility assistance, financial assistance and educational assistance to low/moderate income families, particularly those with special needs. Non-profit organizations in the community provide these various forms of assistance.

Actions planned to develop institutional structure

It has been and remains a priority for the City to develop and enhance an effective and efficient program delivery system for the use of federal funds. The City continues to monitor, assess, and seek ways to further improve its performance. Solid relationships have been built with public institutions, private and nonprofit partners, to implement activities and projects that require multiple funding sources. Through ongoing meetings and periodic technical assistance provided by the City, all partners are encouraged to share their thoughts on how the delivery system and programs could be made better.

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

To enhance coordination between public and private housing and social service agencies, the City works closely with approximately 25 subrecipient agencies including those listed in the proposed projects summary, as well as agencies funded by the City funded Buffington Community Services Grant. City staff also provides support and information to the Community Relations Council, a group appointed by City Council to make funding recommendations for the provision of social services and quality, affordable, and accessible housing.

Discussion:

This section is optional and was left blank intentionally.

Program Specific Requirements

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

Introduction:

This section will describe activities planned with respect to all CDBG funds expected to be available during the program year (including program income that will have been received before the start of the next program year).

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

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

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

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	95%

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

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

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

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

To ensure affordability, the City of Plano will impose recapture requirements on homeownership projects receiving subsidy that do not continue to reside in the residence for the entire affordability term.

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

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

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

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

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

Developers for projects utilizing City of Plano HOME funds will sign a Subordinate Deed of Trust and Promissory Note. The following will trigger repayment of the amount of HOME funds:

- Discovery that the developer knowingly falsified an application and was actually ineligible for assistance; or,
- Developer fails to meet HOME requirements or regulations; or,
- Sale of the property prior to an ineligible homebuyer.

The City will recapture the entire amount of HOME funds in the project.

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.