



CITY OF PLANO COUNCIL AGENDA ITEM

CITY SECRETARY'S USE ONLY				
<input type="checkbox"/> Consent <input type="checkbox"/> Regular <input type="checkbox"/> Statutory				
Council Meeting Date:		March 23, 2015		
Department:		Planning		
Department Head		Christina Day		
Agenda Coordinator (include phone #): Karen Suiter x7566				
CAPTION				
Public Hearing and consideration of a Resolution of the City of Plano, Texas, adopting the Consolidated Housing and Community Development Plan for 2015-2019 outlining the use of Community Development Block Grant funds and HOME Investment Partnership funds provided by the U.S. Department of Housing and Urban Development; authorizing its execution by the City Manager or his authorized designee; and providing 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: 2014-15	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): N/A				
COMMENTS: This item has no fiscal impact. STRATEGIC PLAN GOAL: Public Hearing and consideration of 2015-2019 Consolidated Plan relates to the City's goal of Financially Strong City with Service Excellence.				
SUMMARY OF ITEM				
The Community Services division of the Planning Department has been working since October 2014 to prepare this five-year planning document, namely the 2015-19 Consolidated Plan. This plan is required by the U.S. Department of Housing and Urban Development (HUD) as a precursor to receiving federal funds. The City must complete this plan if it wishes to remain an entitlement jurisdiction, receiving annually more than \$1.6 million in HUD funding.				
List of Supporting Documents: Staff Report, Resolution			Other Departments, Boards, Commissions or Agencies Community Relations Commission - Approved 7-0	

CITY OF PLANO
COMMUNITY RELATIONS COMMISSION

February 19, 2015

Agenda Item No. 4

Review and Consideration of the 2015-19 Consolidated Plan

DESCRIPTION:

The Community Relations Commission will consider the proposed 2015-19 Consolidated Plan.

REMARKS:

Over the past several months, the Community Services Division has worked to gather public input and analyze U.S. Census Bureau data to prepare the City's five year planning document, the 2015-2019 Consolidated Plan. The plan assesses the city's affordable housing and community development needs and market conditions and serves as a guide for the usage of U.S. Department of Housing and Urban Development (HUD) funds over the next five years. The City is required to produce this document in order to receive more than \$1.5M in Community Development Block Grant (CDBG) and HOME Investment Partnership (HOME) funds, annually.

The Consolidated Plan process included extensive outreach throughout October 2014. Five focus group meetings and the numerous surveys assisted in identifying the community's needs. After obtaining public input, U.S. Census Bureau data, provided by HUD, was evaluated to determine priority needs and specific goals to be addressed in the Plan. Goals identified in the plan will be accomplished through an Annual Action Plan that details actions, activities and federal and non-federal resources to be used to address the priority needs and goals identified in the Consolidated Plan.

The goals and objectives for 2015-19 provide a variety of needed community programs, while still emphasizing core values of providing safe, affordable housing and funding social services, especially for special needs populations. Additionally, the City has placed the required numeric outcomes prominently in the text, to place more emphasis on these outcomes by which progress is reported semi-annually to HUD.

RECOMMENDATIONS:

Recommended that the Commission advise adoption of the 2015-19 Consolidated Plan to the City Council as presented.

A Resolution of the City of Plano, Texas, adopting the Consolidated Housing and Community Development Plan for 2015-2019 outlining the use of Community Development Block Grant funds and HOME Investment Partnership funds provided by the U.S. Department of Housing and Urban Development; authorizing its execution by the City Manager or his authorized designee; and providing an effective date.

WHEREAS, the City of Plano receives Community Development Block Grant funds and HOME Investment Partnership funds from the U.S. Department of Housing and Urban Development (HUD); and

WHEREAS, as a condition of receiving said funds, HUD requires the City to develop and adopt a Consolidated Housing and Community Development Plan (Consolidated Plan) for the use of said funds; and

WHEREAS, the Community Relations Commission conducted one public hearing on November 18, 2014 and one public meeting on February 19, 2015, to obtain citizen comments during the preparation of the plan; and

WHEREAS, the Community Services Division also conducted five focus group meetings in October 2014 and two public forums on October 30, 2014, to obtain citizen comments during the preparation of the plan; and

WHEREAS, upon reviewing the input from Community Services Division, the Community Relations Commission recommends approval of the Consolidated Plan; and

WHEREAS, the City Council held a public hearing on March 23, 2015, to receive comments from the public relating to the Consolidated Plan; and

WHEREAS, the City Council is of the opinion that the goals of the Consolidated Plan should be adopted to guide the use of the Community Development Block Grant and HOME Investment Partnership funds.

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

Section I. The facts and recitations contained in the preamble of this Resolution are hereby found and declared to be true and correct.

Section II. The 2015-2019 Housing and Community Development Plan, attached as Exhibit A, is hereby adopted.

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

DULY PASSED AND APPROVED THIS THE 23RD DAY OF MARCH, 2015.

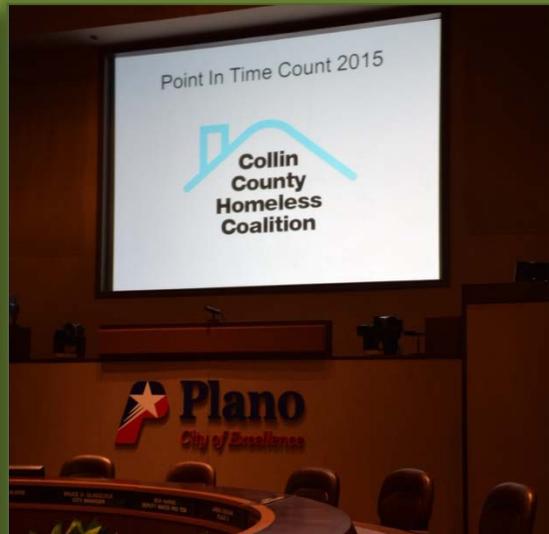
Harry LaRosiliere, MAYOR

ATTEST:

Lisa C. Henderson, CITY SECRETARY

Approved as to form:

Paige Mims, CITY ATTORNEY



2015-2019 City of Plano
Proposed Consolidated Plan

Prepared for
United States Department of
Housing and Urban Development



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Executive Summary

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

1. Introduction

The City of Plano is the fourth largest city in the Dallas-Fort Worth metroplex and ninth largest city in Texas. The City covers nearly 72 square miles in Collin and Denton counties. From 2000 (222,030 persons) to 2013 (266,740 persons), Plano experienced a 20% increase in its population.

The U.S. Department of Housing and Urban Development (HUD) requires that the City submit a Consolidated Plan (ConPlan) every five years in order to receive federal grants which provide services and activities that benefit primarily low to moderate income individuals and households. The City's 2015-2019 ConPlan outlines how federal funds received from HUD will be spent in order to meet federal and local goals.

This five year plan presents policies, strategies, programs, and projects that will enable the City to achieve its mission of focusing on the future, working together to build strong neighborhoods, developing a sound economy, and providing a safe community.

The ConPlan outlines (1) housing and community development needs, particularly of low-income households, and (2) the objectives, strategies, and goals to address these needs. The ConPlan also promotes HUD's three main statutory objectives:

- 1: Decent Housing;
- 2: Suitable Living Environment; and
- 3: Expand Economic Opportunities.

The Action Plan is submitted every year and lists the activities the City will pursue with federal funds to meet the ConPlan goals.

Please Note: This document focuses on analyzing housing data for the HUD entitlement grant programs. This plan has been prepared in accordance with regulatory requirements and with data provided and required by HUD. The majority of this data is from a HUD prepared tabulation of U.S. Census and American Community Survey data years 2007 to 2011 and 2009 to 2013. Therefore, some information may seem out of date given the rapid changes in Plano.

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

The ConPlan requires that the City assesses its' needs relating to housing, homelessness, and community services. These will be further discussed in the ConPlan, however the following is a summary of how the City will address those needs using federal funds.

HUD Objective - Decent Housing:

Proposed Outcomes for plan years 2015-2019

- 150 households benefiting from direct homeless prevention services
- 125 housing units to receive rehabilitation and repair
- Support new affordable rental housing units to be built by providing resolutions of support for low income housing tax credit developments in the City with an emphasis on special needs populations
- 30 new affordable housing units to be built or reconstructed
- 25 homebuyers to be assisted with homeownership closing cost and down payment assistance

HUD Objective – Suitable Living Environment:

Proposed Outcomes for plan years 2015-2019

- 1,500 low/moderate income persons provided with public services with an emphasis upon special needs populations such as elderly, mentally ill, persons with disabilities, youth, and children
- 250 persons provided homeless and supportive services
- 200 persons receiving new and expanded access to a homeless shelter in Collin County
- 100 persons receiving new or improved access to health or dental services
- 150 persons provided new or improved access to transportation services with an emphasis upon special needs populations such as elderly, mentally ill, persons with disabilities, youth, and children

HUD Objective – Expanded Economic Opportunities:

Proposed Outcomes for plan years 2015-2019

- 60 low to moderate-income persons to receive job and employment training

3. Evaluation of past performance

Progress towards Consolidated and Action Plan goals are reported every year through the Consolidated Annual Performance and Evaluation Reports (CAPER). The 2013 CAPER reported the results achieved in the fourth year of the five year 2010-2014 Consolidated Plan. Currently, the City has met or exceeded the majority of its housing and community development goals with housing rehabilitation and repair, housing accessibility modifications, homeless services, and homelessness prevention. The City has faced some challenges with meeting goals originally established for homeownership assistance. Challenges met related to a decreasing supply of affordable properties in the city, limited and declining HUD funding for affordable housing, and state laws disallowing mandatory inclusionary housing.

CDBG

In the last four years, the City has rehabilitated and repaired 144 housing units and made accessibility modifications to five housing units. 97 persons were assisted with homeless shelter and supportive services and 144 persons were provided homelessness prevention financial assistance. 2,288 persons were provided public and social services with CDBG funds. 11 households received homebuyer education services and direct financial assistance for the purchase of a home.

The City has consistently expended over 95% of its CDBG funds on activities that benefit low to moderate income persons exceeding the required 70% minimum. The City also expended CDBG funds in a timely manner in the last four years.

HOME

In the last four years, HOME funds were used to provide homebuyer education and direct financial assistance to 28 households. 20 new single family homes have been built and sold to low to moderate income homebuyers.

As a result of HUD's evaluation of the City's CDBG and HOME programs, it was determined that the City has carried out its programs substantially and has the continuing capacity to carry out its programs in a timely manner.

4. Summary of citizen participation process and consultation process

To broaden public and stakeholder participation, the City conducted three public meetings, five service provider focus groups, and participated in two community outreach events. Also, an online survey was posted, distributed by email, and made available to the public from October 8, 2014 to December 15, 2014. 281 surveys were completed, 49 representatives from public service agencies attended focus groups, and 3 public meeting attendees provided input and comment in the process.

Notices of the public meetings were published in the Plano Star Courier on October 9, 2014 and Farmersville Times on October 12, 2014. Two public meetings were held at the Harrington Library near downtown Plano on October 30, 2014.

CRC Meetings

A public meeting was held by the City's Community Relations Commission on November 18, 2014.

5. Summary of public comments

Below is a summary of public comments received during public meetings and service provider focus groups:

Housing

- Provide homebuyer education and financial counseling
- Assist with rent, mortgage, and utilities to prevent homelessness
- Support developer efforts to increase number of affordable units especially for families, seniors, and persons with disabilities
- Add new affordable housing developments with a unit type and mix for families and seniors with collocated resident services
- Support new developments that provide a mix of affordable and market rate units
- Increase affordable housing units for extremely low income persons
- Establish permanent supportive housing-type projects with a target stay of 18 months
- Expand opportunities and direct subsidy assistance for extremely low income populations
- Support housing rehabilitation projects for rent or purchase by low and extremely low income persons
- Maintain housing counseling and homeownership education program

Public Services

- Support life and/or job skills training programs
- Increase services for persons with disabilities
- Increase transportation services for special needs and target populations such as persons with disabilities, children and youth, and seniors
- Support agencies that provide mental health services
- Increase access to child care for low to moderate income families with an emphasis on single mothers

- Maintain services for developmental and preventative counseling programs for at-risk youth
- Support job match programs for persons with disabilities

Public Facilities & Infrastructure

- Support and fund efforts to create a homeless shelter with support services near public transportation in Plano
- Expand homeless shelter opportunities for families
- Support and fund a day center for homeless persons with access to personal care facilities and social services
- Increase access to facilities that provide basic health and dental services
- Create a social service resource center with numerous collocated agencies to provide a broad spectrum of social services in one location
- Increase access and expand public transportation availability for persons with disabilities
- Increase access to public transportation through more bus stop locations

Economic Development

- Support programs that prepare individuals for 'blue collar' or trade jobs
- Support programs that provide basic computer skills training
- For local economic development projects, increase company and/or developer commitments to housing and community development for low to moderate income Plano citizens
- Increase jobs or programs that train for jobs, targeting low and extremely low income individuals

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

All comments received were taken into consideration and incorporated into one of the adopted strategies.

7. Summary

The City of Plano 2015-2019 Consolidated Plan sets forth objectives, strategies and goals for improving the quality of life of low to moderate income residents of the City. It assesses the needs and provides an analysis of housing, homelessness, and other community development issues.

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for 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
Lead Agency	PLANO	Neighborhood Services

Table 1 – Responsible Agencies

Narrative

The lead agency responsible for overseeing the development of the ConPlan is the Community Services Division of the City of Plano’s Neighborhood Services Department (Plano). Plano oversees the administration of the Community Development Block Grant (CDBG) and HOME Investment Partnerships (HOME) Grant. In addition, other city departments and other outside agencies have various roles and responsibility for administering and implementing the activities covered by the ConPlan.

Consolidated Plan Public Contact Information

City of Plano

Neighborhood Services Department, Community Services Division

1520 K Avenue, Suite 250

Plano, Texas 75074

Phone: (972) 941-7151

www.planoplanning.org

Shanette Brown, Community Services Manager, shanetteb@plano.gov

Jesse Madsen, Community Services Analyst, jessema@plano.gov

PR-10 Consultation - 91.100, 91.200(b), 91.215(I)

1. Introduction

The City of Plano coordinates the consultation process for the ConPlan and Action Plans. The Citizen Participation Plan (CPP) sets forth the City's policies and procedures for citizen input and participation in the grant process. The ConPlan and the Action Plan are published on the City's website and made available for review at the City's Planning and Neighborhood Services Departments. The CPP lays out the process for citizens and groups to provide the City with information on housing and community development needs as part of the preparation of the Consolidated Plan and Action Plan. Additionally, the City conducts at least one public hearing during the development process before the Consolidated Plan and the Action Plan are published and at least one public hearing during the 30 day comment period to obtain citizen's views and to respond to comments and questions. Public hearings are held in conjunction with the Community Relations Commission and City Council meetings. The City also provides updates and information about the process at agency coalition and association meetings such as the Collin County Homeless Coalition and Collin County Social Services Association meetings. Furthermore, the City sent letters and emails to local groups and organizations as part of the consultation process.

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(I)).

In preparing the ConPlan and the Action Plan, the City consulted with and collected information from other departments and outside agencies that have responsibility for administering programs covered by or affected by the Consolidated Plan. Some of the key providers and agencies include:

- Plano Housing Authority (PHA)
- Collin County Homeless Coalition (CCHC)

Additionally, the City conducted focus groups with private agencies on issues related to community development and housing issues. Local agencies were invited to participate in five focus group sessions from the following service categories:

- Homeless
- Health and Elderly
- Children and Youth
- Persons with Disabilities
- Affordable Housing

Informal consultation with the social service agencies, housing developers and other City Departments also happened throughout the development of the Consolidated Plan and contributed to the selection of the overall strategies presented. The city maintains regular contact and receives constant input from the business community through its economic development activities.

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

The City coordinates with the local Continuum of Care (COC) through regular attendance, membership, and coordination with both the COC and Collin County Homeless Coalition (CCHC). The City plans and executes its own annual Point In Time Count and coordinates with the COC and CCHC in finalizing results and utilizing data for planning of homeless services. Services include case management to address individual needs; shelter services; and homeless prevention assistance. Homeless prevention activities in the City include a variety of agency partnerships to address housing, education, employment, health, and other human service needs. In addition, alternative sources of homeless prevention information can be obtained through the state sponsored 211 system and Collin County Cares, a 24-hour Community Information and Referral Service that provides an online list of Plano community social service providers.

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

Although the City does not receive an allocation of Emergency Solutions Grant funding, the City coordinates with the local COC through regular attendance, membership, and participation in various committees within the COC and Collin County Homeless Coalition (CCHC). The City plans and executes its own annual Point In Time Count and coordinates with the COC and CCHC in finalizing results and utilizing data for planning of homeless services.

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

Groups and organizations that participated and were consulted in the process included all public service agency City partners, past and present, from a full spectrum of service types and client populations. Members of the Collin County Homeless Coalition, Plano Housing Authority, and Community Relations Commission were also consulted.

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

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

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
City of Plano Comprehensive Plan	City of Plano Planning Department	The Strategic Plan contributes to the Comprehensive Plan’s themes for Plano as a livable, organized, and changing City
Continuum of Care	Metro Dallas Homeless Alliance	The Strategic Plan incorporates strategies and efforts implemented by the COC

Table 2 – 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(I))

To ensure coordination, notices were published in two local newspapers regarding public meetings and periodic emails and updates were sent to social service agencies with an interest in Plano, Collin County, and the region. Five focus group sessions were conducted and attended by service agencies, as well as the Plano Housing Authority. Finally, the Plano Housing Authority was consulted directly.

Narrative (optional):

This section is optional and was left blank intentionally

PR-15 Citizen Participation

1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting

The City Plano encourages its citizens to provide input in the ConPlan process. Through its adopted Citizen Participation Plan, the City sets forth policies and procedures for citizens and groups to provide the City with information on housing and community development needs as part of the preparation of the ConPlan. Accordingly, three public input meetings were advertised in local newspapers and held in the city. Input received were presented to the Community Relations Commission (CRC) in a public meeting setting and elaborated upon in subsequent public meetings. The CRC is a board of citizen volunteers who are appointed by City Council to make funding recommendations to the City Council. As required by the CPP, the City conducted at least one public hearing during the development process for the ConPlan. The City invited local groups, departments, and organizations to participate in focus groups as part of the consultation process. The City also created a general survey for determining priorities and goals. Survey responses were collected both online and at two community outreach events. Comments received during this period will be considered by the submission of the ConPlan to HUD.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of Response / attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
1	Newspaper Ad	Non-targeted/broad community All citizens and organizations	No Response	No comments received	Not applicable	Notification of Public Input Meetings 10/9/14 and 10/12/14
2	Public Meeting	Non-targeted/broad community All citizens and organizations	2 Attendees	Citizens raised development and service needs generally of low/moderate income Plano citizens. The need for increased access to transportation and medical/dental care was noted.	All comments were considered	Consolidated Plan Public Input Meeting #1 Harrington Library 10/30/14, 2:00pm to 4:00pm Consolidated Plan Public Input Meeting #2 Harrington Library 10/30/14, 6:00pm to 8:00pm
3	Public Meeting	Non-targeted/broad community All citizens and organizations	1 Attendee	A representative from a nearby city had questions about the participation process.	All comments were considered	Consolidated Plan Public Input Meeting #3 Plano Municipal Center 11/18/14, 6:00pm to 8:00pm

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)
4	Community Outreach	Non-targeted/broad community All citizens and organizations Clearview / Thunderbird neighborhoods	22 surveys completed	Community Services staff manned a ConPlan and services information booth at City's Love Where You Live neighborhood event. 22 attendees filled out a ConPlan survey.	All comments were considered.	http://www.plano.gov/2540/Resources---Fall-2014
5	Community Outreach	Non-targeted/broad community All citizens and organizations Downtown Plano	32 surveys completed	Community Services staff manned a ConPlan and services information booth at Plano International Festival. 32 attendees filled out a ConPlan survey.	All comments were considered.	http://www.planointernationalfestival.org/

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	Focus Groups	Service Providers	49 Attendees	Five service provider focus groups were conducted between 10/2/14 and 10/29/14 to consult with agencies regarding ConPlan priorities. Participants commented and suggested priorities. As a group, each participant then ranked all goals proposed during the focus group. Top suggested goals related to affordable housing developments, transportation, services for special needs persons, and homeless services.	All comments were considered.	Service Provider Focus Group Meetings: 10/2/14 Homeless, 10/9/14 Health and Elderly, 10/15/14 Children and Youth, 10/23/14 Persons with Disabilities, and 10/29/14 Affordable Housing Development
7	Internet Outreach	Non-targeted/broad community All citizens and organizations	281 responses	An online survey was distributed by various email lists and published on various City websites from 10/8/14 to 12/15/14. Respondents ranked activities from High to Low priority relating to housing, public facilities/infrastructure, public services, and economic development.	All surveys and comments were considered	https://www.research.net/r/Plano2015-19

Table 3 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The Needs Assessment is a study of the housing needs, homeless needs, and non-housing needs. Housing and homeless needs are determined by: 1) affordability; 2) age and condition of units; and 3) occupancy or overcrowding. Non-housing needs are determined by need for social services.

NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

A total 23% of all households in Plano are low to moderate income: 5.9% of all households have incomes between 0 and 30% of the HUD Area Median Family Income (HAMFI); 6.3% of all households have incomes between 30% and 50% HAMFI; and 11.2% of all households have incomes between 50% and 80% HAMFI. Approximately 19.3% of all households in the city spend more than 30 percent of their gross income on rent/mortgage and utilities, which is considered a burden. Housing cost burden is particularly serious for the extremely low and low income segments of the households (households earning between 0% and 50% HAMFI) as 36.8% of these households spend more than 50% of their gross income on housing. Per 24 CFR 91.5 Definitions, a "large family" is a family composed of five or more persons, and a "small family" is composed of 4 or less persons.

Demographics	Base Year: 2000	Most Recent Year: 2011	% Change
Population	222,004	260,197	17%
Households	81,173	97,462	20%
Median Income	\$78,722.00	\$82,901.00	5%

Table 4 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	5,705	6,160	10,935	7,755	66,905
Small Family Households *	1,670	2,425	4,110	3,015	39,105
Large Family Households *	650	460	1,090	805	6,070
Household contains at least one person 62-74 years of age	905	845	1,905	1,250	9,685
Household contains at least one person age 75 or older	705	975	940	465	2,610
Households with one or more children 6 years old or younger *	955	1,410	1,810	1,105	11,095

* the highest income category for these family types is >80% HAMFI

Table 5 - Total Households Table

Data Source: 2007-2011 CHAS

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	60	180	230	120	590	10	65	30	10	115
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	40	25	115	55	235	15	20	15	15	65
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	185	145	75	70	475	100	60	85	155	400
Housing cost burden greater than 50% of income (and none of the above problems)	2,425	2,085	610	25	5,145	1,290	1,145	1,300	405	4,140
Housing cost burden greater than 30% of income (and none of the above problems)	260	1,325	3,795	925	6,305	115	375	1,430	1,370	3,290

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Zero/negative Income (and none of the above problems)	455	0	0	0	455	415	0	0	0	415

Table 6 – Housing Problems Table

Data 2007-2011 CHAS

Source:

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	2,705	2,440	1,025	275	6,445	1,410	1,295	1,425	585	4,715
Having none of four housing problems	545	1,585	5,625	4,035	11,790	175	845	2,860	2,855	6,735
Household has negative income, but none of the other housing problems	455	0	0	0	455	415	0	0	0	415

Table 7 – Housing Problems 2

Data 2007-2011 CHAS

Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	865	1,515	1,560	3,940	520	720	1,135	2,375
Large Related	390	145	260	795	195	240	610	1,045
Elderly	665	735	760	2,160	510	480	755	1,745

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Other	1,029	1,310	2,105	4,444	265	175	310	750
Total need by income	2,949	3,705	4,685	11,339	1,490	1,615	2,810	5,915

Table 8 – Cost Burden > 30%

Data 2007-2011 CHAS
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	820	785	260	1,865	475	610	605	1,690
Large Related	270	55	0	325	145	190	240	575
Elderly	575	540	230	1,345	450	265	330	1,045
Other	994	890	225	2,109	255	140	130	525
Total need by income	2,659	2,270	715	5,644	1,325	1,205	1,305	3,835

Table 9 – Cost Burden > 50%

Data 2007-2011 CHAS
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	205	130	160	90	585	110	55	100	105	370
Multiple, unrelated family households	20	35	0	40	95	4	30	0	65	99
Other, non-family households	0	0	25	0	25	0	0	0	0	0
Total need by income	225	165	185	130	705	114	85	100	170	469

Table 10 – Crowding Information – 1/2

Data 2007-2011 CHAS
Source:

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a

Table 11 – Crowding Information – 2/2

Describe the number and type of single person households in need of housing assistance.

According to 2009-2013 American Community Survey data, there is an estimated 100,136 total occupied housing units in Plano. Of that total, 23.7% or 23,732 are single person households. 15.3% of all owner-occupied housing units are single person households whereas 38.7% of all renter-occupied housing units are single person households. Single person households are the only household size that is more likely to rent than own their home. The median household income for single person households is \$45,656 which is not considered low-to-moderate income per 2014 HUD income limits for the area. Given common housing needs for the area, assistance for single person households would therefore primarily be related to the supply of quality and affordability of rental units and temporary financial assistance programs to prevent eviction.

What are the most common housing problems?

Of the three major housing problems for which HUD provides data, the most common in Plano is cost burden. Over 8,855 low and moderate income households pay more than 50% of their income for housing. Based on the age of Plano’s housing stock, physical condition problems must also be considered. According to 2009-2013 ACS data, about 83,000 housing units or 83% of the City's total housing stock was built before 2000. About 20,000 housing units or 20.1% were built between 1960 and 1979. Much of the concentration of older house stock overlaps with areas with low to moderate income families. Housing units built before 1978 are more likely to contain lead-based paint and are more likely in need of a major repair. Yet, these houses are occupied by families least likely to have the financial means to make repairs to their home.

Are any populations/household types more affected than others by these problems?

Housing cost burden is particularly serious for the extremely low and low income segments of the households. Over 36.8% of these households spend more than 50% of their gross income on housing, making them particularly vulnerable to financial or personal crises that could lead to homelessness.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

Extremely low and low income households (those at or below 50% of the area median income) spending in excess of 50% of their income on housing are particularly vulnerable to financial or personal crises which could lead to homelessness. Among the most vulnerable include single-parent households with children and persons with disabilities. According to 2009-2013 ACS Data, 3,025 Plano families with children experience poverty over any one year period. Of those families, 73% were single-parent households with children. The 2014 poverty level for a family of three is income below \$19,790. Disabled persons experienced poverty at about twice the rate than the population at large, 13% versus 6%. Due to their limited or fixed incomes, their need for affordable housing and supportive services is much greater and are at higher risk of becoming homeless.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

Given the precarious and unstable situation of extremely low and low income individuals and families spending in excess of 50% of their income with housing, some portion of the approximately 6,900 households that are severely cost burdened renter households earning below 50% HAMFI may become homeless in Plano if they lose their support networks.

The age of Plano's housing stock that are occupied by low/moderate income persons are at greater risk of living in substandard housing in need of emergency repair and rehabilitation.

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

Given the severe cost burden of Plano's extremely low and low income families, they are prone to financial instability and increased risk of homelessness. Instability and increased risk of homelessness are associated with lack of resources; frequent moving; living in the home of another; imminent eviction; living in a hotel or motel; living in severely overcrowded housing; and exiting an institution (jail; mental health facility) or a system of care (as foster care). Other areas that could impact stability are prolonged unemployment; deteriorated housing; domestic violence; mental illness; death of a family member; abandonment by spouse; non-reception of child support; medical expenses and unanticipated emergency expenditures.

All of these may contribute to household instability and increased risk of homelessness and is only compounded by the problem of housing cost burden.

Discussion

As addressed above, Plano's housing needs assessment indicates that goals and priorities of the ConPlan should focus on the problems related to cost burden and programs to address the physical condition of single family owner-occupied homes.

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

The incidence of poverty is higher among minority families in Plano than it is among White families. While 4.9% of White families have incomes below the poverty level, the same is true for 12.4% of Black or African American families; 17.1% of Hispanic families; and 14.8% of families identifying Other as race. (See 2009-2013 American Community Survey table S1702, “Poverty Status in the Past 12 Months of Families”)

When the incidence of housing problems by each income category is analyzed, it appears that income level rather than race or ethnicity is the primary factor affecting the incidence of housing problems.

HUD’s definition of “Disproportionately greater need” exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least 10 percentage points higher than the percentage of persons in the category as a whole.

Housing problems exist when there is the incidence of at least one of the following housing problems: lack of complete kitchen facilities; lack of complete plumbing; overcrowded households (more than 1.5 persons per room, not including bathrooms, porches, foyers, halls, or half-rooms), and cost burden greater than 30% of a household’s income.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	4,275	320	655
White	2,300	170	350
Black / African American	395	50	35
Asian	575	70	215
American Indian, Alaska Native	45	0	0
Pacific Islander	0	0	0
Hispanic	900	10	40

Table 12 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	5,340	620	0
White	2,850	290	0
Black / African American	515	30	0
Asian	430	115	0
American Indian, Alaska Native	15	0	0
Pacific Islander	0	0	0
Hispanic	1,480	170	0

Table 13 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	7,139	3,770	0
White	4,209	2,310	0
Black / African American	985	235	0
Asian	645	315	0
American Indian, Alaska Native	30	49	0
Pacific Islander	0	0	0
Hispanic	1,200	815	0

Table 14 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,855	5,250	0
White	1,985	3,510	0
Black / African American	245	540	0
Asian	265	355	0
American Indian, Alaska Native	30	65	0
Pacific Islander	0	0	0
Hispanic	305	730	0

Table 15 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Discussion

There are 19,609 households (or 20.1% of all households) in Plano with one or more of the four housing problems. Of that total, 4,275 have an extremely low income (0%-30% HAMFI); 5,340 are low income households (earning between 30%-50% HAMFI per year); and 7,139 are moderate income households (earning between 50%-80% HAMFI). 2,855 households having one of the four housing problems earn above 80% HAMFI. Whites have the highest number of households with housing problems followed by Hispanics and Black/African Americans.

In the 0%-30% HAMFI income category, overall 81.4% of the households are impacted compared to Whites at 81.6%; Black/African Americans at 82.3%; Asians at 66.9%; American Indians/Alaska Natives at 100%; Pacific Islanders at 0%; and Hispanics at 94.7%. American Indians/Alaska Natives and Hispanics are disproportionately affected in this income segment.

In the 30%-50% HAMFI income category, overall 89.6% of the households are impacted compared to 90.8% of Whites; 94.5% of Black/African Americans; 78.9% of Asians; 100% of American Indians/Alaska Natives; 0% of Pacific Islanders; and 89.7% of Hispanics. In this income segment, Asians and Pacific Islanders are disproportionately affected though in absolute numbers, they make up only a very small fraction of the population.

In the 50%-80% HAMFI income category, overall 65.4% of the households are impacted compared to 64.6% of Whites; 80.7% of Black/African Americans; 67.2% of Asians; 38% of American Indians/Alaska Natives; 0% of Pacific Islanders; and 59.6% of Hispanics. In this income segment, Black/African Americans are disproportionately affected.

Of the households earning above 80% HAMFI, overall 35.2% are impacted compared to 36.1% of Whites; 31.2% of Black/African Americans; 42.7% of Asians; 31.6% of American Indians/Alaska Natives; 0% of Pacific Islanders; and 29.5% of Hispanics. In this income segment, no race is disproportionately affected.

**NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205
(b)(2)**

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

Disproportionately greater need exists when the percentage of persons in a category of need, who are members of a particular racial or ethnic group, is at least 10 percentage points higher than the percentage of persons in the category as a whole. Severe housing problems exist when there is the incidence of at least one of the following housing problems: lack of complete kitchen facilities; lack of complete plumbing; overcrowded households (more than 1.5 persons per room, not including bathrooms, porches, foyers, halls, or half-rooms), and cost burden greater than 50% of a household's income.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	4,015	580	655
White	2,190	285	350
Black / African American	375	70	35
Asian	560	80	215
American Indian, Alaska Native	45	0	0
Pacific Islander	0	0	0
Hispanic	780	125	40

Table 16 – Severe Housing Problems 0 - 30% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,525	2,434	0
White	2,035	1,109	0
Black / African American	290	250	0
Asian	315	230	0
American Indian, Alaska Native	0	15	0
Pacific Islander	0	0	0
Hispanic	855	800	0

Table 17 – Severe Housing Problems 30 - 50% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,999	8,905	0
White	1,284	5,235	0
Black / African American	110	1,115	0
Asian	240	715	0
American Indian, Alaska Native	15	70	0
Pacific Islander	0	0	0
Hispanic	335	1,685	0

Table 18 – Severe Housing Problems 50 - 80% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	835	7,265	0
White	480	5,015	0
Black / African American	115	660	0
Asian	60	560	0
American Indian, Alaska Native	15	80	0
Pacific Islander	0	0	0
Hispanic	155	875	0

Table 19 – Severe Housing Problems 80 - 100% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Discussion

There are 10,374 households (or 10.6% of all households) in Plano with one or more of the four severe housing problems. Of that total, 4,105 have an extremely low income (0%-30% HAMFI); 3,525 are low income households (earning between 30%-50% HAMFI per year); and 1,999 are moderate income households (earning between 50%-80% HAMFI). 835 households having one of the four housing problems earn above 80% HAMFI. Whites have the highest number of households with housing problems followed by Hispanics, Asians, and Black/African Americans.

In the 0%-30% HAMFI income category, overall 76.5% of the households are impacted compared to Whites at 77.5%; Black/African Americans at 78.1%; Asians at 65.5%; American Indians/Alaska Natives at 100%; Pacific Islanders at 0%; and Hispanics at 82.5%. American Indians/Alaska Natives are disproportionately affected in this income segment though in absolute numbers, they make up only a very small fraction of the population.

In the 30%-50% HAMFI income category, overall 59.2% of the households are impacted compared to 64.7% of Whites; 53.7% of Black/African Americans; 57.8% of Asians; 0% of American Indians/Alaska Natives; 0% of Pacific Islanders; and 51.7% of Hispanics. In this income segment, no race is disproportionately affected.

In the 50%-80% HAMFI income category, overall 18.3% of the households are impacted compared to 19.7% of Whites; 9% of Black/African Americans; 25.1% of Asians; 17.6% of American Indians/Alaska Natives; 0% of Pacific Islanders; and 16.6% of Hispanics. In this income segment, no race disproportionately affected.

Of the households earning above 80% HAMFI, overall 10.3% are impacted compared to 8.7% of Whites; 14.8% of Black/African Americans; 9.7% of Asians; 15.8% of American Indians/Alaska Natives; 0% of Pacific Islanders; and 15% of Hispanics. In this income segment, no race is disproportionately affected.

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction:

Disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least 10 percentage points higher than the percentage of persons in the category as a whole. The tables below display disproportionately greater needs related to housing cost burden.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	68,075	15,019	10,015	700
White	48,485	9,445	6,285	375
Black / African American	3,630	1,615	850	35
Asian	9,265	1,455	1,165	230
American Indian, Alaska Native	330	75	75	0
Pacific Islander	105	0	0	0
Hispanic	5,505	2,300	1,520	40

Table 20 – Greater Need: Housing Cost Burdens AMI

Data Source: 2007-2011 CHAS

Discussion:

In Plano, approximately three fourths of all households (72.6%) spend less than 30% of their income on housing costs. Among this group, Black/African Americans (59.2%) and Hispanics (58.8%) are disproportionately under-represented. Pacific Islanders are disproportionately affected because 100% of them fall in this category.

16% of all households spend between 30% and 50% of their income on housing. Among this group, Black/African Americans (26.3%) are disproportionately affected in this category.

Finally, 10.7% of all households in the City spend more than 50% of their income with housing. No race is disproportionately affected in this category.

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

For housing problems, American Indians/Alaska Natives and Hispanics are disproportionately affected in the 0%-30 income segment. Asians and Pacific Islanders are disproportionately affected in the 30%-50% income segment though in absolute numbers, they make up only a very small fraction of the population. In the 50%-80% income segment, Black/African Americans are disproportionately affected. In the above 80% income segment, no race is disproportionately affected. (This is related to Section NA-15.)

Under severe housing problems, in the 0%-30% HAMFI income category, American Indians/Alaska Natives are disproportionately impacted though in absolute numbers, they make up only a very small fraction of the population. In the 30%-50%, 50%-80%, and above 80% income segments; no race is disproportionately affected. (This is related to Section NA-20.)

Under the housing cost burdens category, in the less than 30% of income on housing costs category Black/African Americans and Hispanics are underrepresented. Pacific Islanders are disproportionately impacted though in absolute numbers, they make up only a very small fraction of the population. In the 30%-50% of income spent on housing costs segment, Black/African Americans are disproportionately affected. Finally, for households spending more than 50% of their income on housing, no race is disproportionately affected. (This is related to Section NA-25.)

If they have needs not identified above, what are those needs?

Besides the need for higher income, increased availability of affordable housing, and repairs to alleviate housing problems, no other racial or ethnic group needs are easily discernible from the data. Housing, social services, and other financial assistance programs, along with credit/budgeting/financial planning on limited income may address at least in part some of the needs of the disproportionately affected groups.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

Black/African American and Hispanic populations are predominantly located in the southeast portion of the City. Southeast Plano is closest to downtown, near mass transit, and most social service agencies.

NA-35 Public Housing – 91.205(b)

Introduction

The Housing Authority of the City of Plano (PHA) is the local public housing agency. The PHA manages 24 public housing units and it provided housing assistance to 2,472 low to moderate income individuals during 2014. Currently, PHA administers 1,092 Housing Choice Vouchers (HCV). The opening of the HCV program for applications in the past year resulted in a waiting list of over 10,000 households. PHA administers the Family Self-Sufficiency program designed to aid HCV program participants and Low Rent/Public Housing Program participants with supportive services to enable families to achieve economic independence.

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

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	24	1,092	0	1,051	0	1	0

Table 21 - Public Housing by Program Type

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Data Source: PIC (PIH Information Center)

Characteristics of Residents

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program	
Average Annual Income	0	0	18,556	13,944	0	13,570	0	6,169	
Average length of stay	0	0	2	6	0	6	0	4	

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program
Average Household size	0	0	4	2	0	2	0	3
# Homeless at admission	0	0	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	2	313	0	312	0	0
# of Disabled Families	0	0	1	238	0	225	0	0
# of Families requesting accessibility features	0	0	24	1,092	0	1,051	0	1
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 22 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	3	415	0	391	0	1	0
Black/African American	0	0	20	641	0	628	0	0	0
Asian	0	0	0	31	0	27	0	0	0

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
American Indian/Alaska Native	0	0	1	3	0	3	0	0	0
Pacific Islander	0	0	0	2	0	2	0	0	0
Other	0	0	0	0	0	0	0	0	0

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 23 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	1	37	0	34	0	0	0
Not Hispanic	0	0	23	1,055	0	1,017	0	1	0

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 24 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

The waiting list for families wanting Housing Choice Vouchers was 625 in December 2014; the waiting list for PHA units was 72 families. There were 126 families with disabilities on the waiting list for the PHA which equates to approximately 20% of the waiting list. The needs of persons on the waiting list for accessible units coincide with the needs of the community at large namely increased access and availability to affordable housing.

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

The waiting list for public housing shows a trend for an increased need for housing. Currently, the waiting list is closed (after being open briefly in 2012 and increasing to over 10,000 households). The primary need of these families is for stable housing, additional needs include employment, job training, child care, and transportation assistance.

How do these needs compare to the housing needs of the population at large

It is estimated that the needs of individuals and families on the PHA waiting lists are similar to needs of the extremely low and low income population throughout the City: increased access to quality affordable housing, increased access to transportation, affordable child care, stable employment, job training and education. The lower the income bracket to which an individual or family belongs, the greater the need for assistance.

Discussion

This section is optional and was left blank intentionally.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

Comparing recent point-in-time (PIT) counts for the Collin County area reveals that the homeless population fluctuates widely—178 in 2010 to 531 in 2012 to 423 in 2013. On the whole, approximately 40% of homeless in Collin County are children and 65% of adults have a job. The report for 2015 is not yet final however 27 persons were counted outside in Plano without shelter. While any economic downturn may increase demand for homeless services and shelter space, an improving economy puts pressure on the affordability of housing available to low/moderate income Plano residents due to increasing housing costs and decreasing supply of affordable units. A continued commitment by the City to fund homeless services and shelter operations over the next five years will be critical to meeting the needs of Plano homeless.

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

Per the most recent Collin County Homeless Coalition PIT count report from 2013:

- Seven persons identified as chronically homeless
- 66 families with children
- 20 families with veterans
- 1,812 homeless children were enrolled in the five Collin County ISD's on the day of the count but not represented on surveys

Nature and Extent of Homelessness: (Optional)

This section is optional and was left blank intentionally.

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

Approximately 25,000 families, or 26%, in Plano are cost burdened and currently spend more than 30% of their income on housing. The number and type cut across all family types with extremely low and low income families in greatest need of housing assistance and at-risk of homelessness due to inability to pay housing costs and lack of support networks.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

This section is optional and was left blank intentionally.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

This section is optional and was left blank intentionally.

Discussion:

There is a direct link between housing problems and the income level of households. The lower the income of a household then the greater the incidence of housing problems and greater the risk of homelessness. Extremely low income individuals and families experiencing housing cost burden struggle to pay for housing, food, childcare, health care, and other basic necessities, and are more susceptible to financial or personal crises that could lead to homelessness. Local agencies providing emergency assistance report a high demand for their services.

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

Introduction:

The non-homeless special needs population is comprised of the elderly (including the frail elderly), persons with disabilities (physical, mental, and developmental disabilities as well as persons who chronically abuse drugs or alcohol) and persons with HIV/AIDS. "Frail Elderly" is defined as a person who is unable to perform at least three "activities of daily living" comprising of eating, bathing, grooming, dressing, or home management activities.

Describe the characteristics of special needs populations in your community:

What are the housing and supportive service needs of these populations and how are these needs determined?

Elderly persons typically need assistance with personal care and help providing for themselves. The frail elderly are most likely to require increasing levels of medical care, daily living assistance, and other services. Most senior citizens prefer to live in their own homes or with their relatives, in independent living settings. Different housing settings may address the different household needs of the elderly, along a continuum ranging from living in one own home, with relatives, or in independent living facilities, to residence in assisted living or personal care homes.

Based on individual situations, persons with mental illness need a broad range of services such as case management, treatment, housing, financial assistance, and employment in order to improve their participation in society. Some individuals may be able to live independently, with or without supportive services, while others cannot. Each person's abilities must be carefully evaluated in order for the individual to be provided with the most appropriate services. Special attention is necessary to these housing needs in order to improve quality of life and prevent homelessness.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

In the Texas Department of State Health Services (TDSHS) most recent quarterly report June 2014 for the North Texas region, 1000 cases were diagnosed for HIV or AIDS. Of the 1000, 22 cases were diagnosed for HIV or AIDS in the City of Plano. In TDSHS's 2013 annual report, Collin County had the 8th highest HIV and AIDS infection case numbers and 8th highest cases of people living with HIV in Texas.

Discussion:

With the aging of its population, Plano is faced with an increased number of seniors requiring affordable housing, transportation, access to health care, and supportive services providers.

There are a limited number of affordable housing units available in Plano that accommodate the physically impaired and which have convenient access to transportation and necessary supportive services. An increased number of well distributed affordable housing units, transportation access, and supportive services are needed in the City to allow them to live in dignity and with independence. Addressing the housing and supportive service needs of low income mentally ill persons is critical to preventing these individuals from possibly becoming homeless.

NA-50 Non-Housing Community Development Needs – 91.215 (f)

Describe the jurisdiction’s need for Public Facilities:

A suitable living environment supports the quality of life of individuals and communities and may be improved by increasing the safety and livability of neighborhoods and increasing access to quality facilities and services. The vast majority of public facilities and services that support suitable living environments in Plano are funded through local sources. CDBG also contributes to sustaining these efforts through investment in projects that assist neighborhoods and residents.

In consultation with the public and interested parties, and based on past results, the City plans to address the jurisdiction’s public facilities needs by seeking to improve or increase availability and access by Plano residents to homeless shelter services and public services with an emphasis on special needs populations such as disabled, seniors, abused/neglected children, and children/youth.

How were these needs determined?

In preparing the ConPlan, the City consulted with the public through multiple community outreach events, service provider focus groups, and an online survey. From input received, it was determined that increased availability and access for Plano residents to homeless shelter services and public services for special needs populations were needed.

Describe the jurisdiction’s need for Public Improvements:

In preparing the Con Plan, the City consulted with the public through multiple community outreach events, service provider focus groups, and an online survey. Comments and input received did not support the need for using HUD funds to make additional Public Improvements at this time. While needs for street lighting, sidewalk improvements, and street/alley repair were cited as medium priority in individual surveys, none of the service provider focus groups identified any Public Improvements needs.

How were these needs determined?

The need was determined as stated above.

Describe the jurisdiction’s need for Public Services:

Plano’s special needs populations, as well as low and moderate income households in general, have a variety of public service needs. In consultation with the public and other interested parties, the following are the public service target needs and types identified through the ConPlan process:

- Disabled and mental health services
- Transportation
- Senior Services
- Abused/Neglected Children
- Victims of domestic violence
- Homeless services
- Job training
- Housing counseling and financial education

How were these needs determined?

In preparing the Con Plan, the City consulted with the public through multiple community outreach events, service provider focus groups, and an online survey. Comments and input received emphasized the need for public services for special needs populations and service types listed above.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

Several factors or indicators are used to identify, describe, and analyze the City of Plano's housing market. This section of the ConPlan includes information on the following:

- Household Size and Composition
- Housing Development
- Housing Tenure, Vacancy Rates, Affordability, and Value
- Rental Housing
- Owner Housing
- Physical Condition of Housing Stock
- Public/Assisted Housing
- Homeless Housing Inventory

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

There are 103,353 housing units within the City of Plano, made up of approximately 63,287 owner units and 33,635 rental units. Household size and composition affects the demand for each type of housing in a community. Also, the age of housing in a community can have a significant impact in terms of affordability, housing condition, and neighborhood stabilization, while also serving as an indicator of a City's growth trends. Significantly, 16.8% of the owner units in the City were built since 2000 and 83.2% were built prior to 2000. While housing stock that is over 30 years old is generally beginning to need repairs or updates, over the next five years, approximately 52,654 owner units will be at least two-thirds into their useful life without any repair or updates.

For low/moderate income households, there appears to be a need for additional new rental units, repair of affordable owner-occupied units, and homelessness prevention. According to the data, there are 5,077 rental units built prior to 1980 which are likely to need repair to just to remain quality and prevent loss of units. There are also 15,069 owner units built before 1980 that need major repair or upgrade.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	67,444	65%
1-unit, attached structure	3,575	3%
2-4 units	3,198	3%
5-19 units	18,635	18%
20 or more units	9,719	9%
Mobile Home, boat, RV, van, etc	782	1%
Total	103,353	100%

Table 25 – Residential Properties by Unit Number

Data Source: 2007-2011 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	65	0%	550	2%
1 bedroom	262	0%	13,639	41%
2 bedrooms	2,685	4%	12,242	36%
3 or more bedrooms	60,815	95%	7,204	21%
Total	63,827	99%	33,635	100%

Table 26 – Unit Size by Tenure

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

The City continues to utilize federal, state, and local programs to assist extremely low, low and moderate income families. Unlike affordable units in the private market, which are naturally attractive to households with higher incomes as they may be seeking a bargain in their housing costs, assisted housing must be rented to households based on income restrictions from the public funding source. This helps to preserve workforce housing availability for young families and individuals. At present, there are an estimated total of 2,600 affordable rental housing units in Plano including all PHA properties and 820 units which were developed through the federal Low Income Housing Tax Credit Program. Tax Credit units must be rented to households at or below 60% of the area median income, which is currently \$40,725 for a family of four. Of these Tax Credit units, only approximately 41 are accessible for persons with disabilities.

City strives to 1) promote dispersion of publicly assisted housing units; 2) increase variety of housing choice for all income levels, and 3) promote project location consistent with future land use policies.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

The City does not expect to lose units from its affordable housing inventory for any reason according to the PHA plan.

Does the availability of housing units meet the needs of the population?

According to 2009-2013 ACS data, from 2000 to 2013, Plano's total population increased by 44,710 persons. This represents an average annual increase of approximately 3,400 persons, and a growth rate of 1.5% a year. From 2000 to 2010, the City added approximately 16,000 housing units for an average number added per year of 1,600. This has left the City with a housing unit deficit of approximately 53% per year. This places pressure on the local for-sale and rental markets and reduces affordability for low and moderate income families in both the renter and homebuyer markets.

According to 2009-2013 ACS data, of the City's total housing units, 70.2% were single-unit structures, 2.8% were duplex/tri-plex/four-plex units, 26.3% were multi-family structures with 5 or more units, and 0.7% were mobile homes.

Describe the need for specific types of housing:

Analysis of cost burden data indicates that more affordable rental housing is needed, particularly for families and individuals with incomes at or below 50% of median, many of which are disabled or elderly. Persons with disabilities often have difficulty locating a wide choice of accessible units. Results of local homeless point-in-time counts continue to indicate that transitional homeless shelter space with support services are needed by Plano residents. In the homebuyer market, affordability for lower income first-time homebuyers is a continuing challenge, particularly as supply of affordable properties continues to be limited, transportation options remain limited, and HUD funding declines. Though some housing may be more affordable and have reduced transportation costs, there is a need for repair on many of these homes.

Discussion

See above.

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Introduction

This section will describe the general characteristics of the cost of housing based on available information with comparison from the 2000 Census and 2007-2011 ACS and CHAS data. The cost of housing in Plano has increased significantly since 2000 with home values increasing by 33 percent.

Cost of Housing

	Base Year: 2000	Most Recent Year: 2011	% Change
Median Home Value	161,200	214,700	33%
Median Contract Rent	765	844	10%

Table 27 – Cost of Housing

Data Source: 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	1,580	4.7%
\$500-999	22,408	66.6%
\$1,000-1,499	7,432	22.1%
\$1,500-1,999	1,469	4.4%
\$2,000 or more	746	2.2%
Total	33,635	100.0%

Table 28 - Rent Paid

Data Source: 2007-2011 ACS

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	485	No Data
50% HAMFI	1,495	1,155
80% HAMFI	13,079	5,285
100% HAMFI	No Data	10,045
Total	15,059	16,485

Table 29 – Housing Affordability

Data Source: 2007-2011 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	585	701	887	1,183	1,429
High HOME Rent	613	722	913	1,150	1,264
Low HOME Rent	613	657	788	911	1,017

Table 30 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

Provision of adequate and appropriate housing for all residents is essential to building and maintaining strong neighborhoods. The City of Plano's key housing goals are increasing the supply of quality affordable housing with a particular emphasis upon senior and special needs housing.

There are sufficient housing units for the majority of households at or above 80% of median income. However, Plano households experience cost burdens at every level below 80% of median income. In particular, renters below 50% of median income and owners below 80% of median income. About 32%, or 4,510, of renter households with income below 50% of median income are severely cost burdened. Of all owner households that are severely cost burdened, 90%, or 4,140, earn below 80% of median income.

How is affordability of housing likely to change considering changes to home values and/or rents?

Housing costs, occupancy rates, and mobility are a reflection of supply and demand of housing. The demand for decent and affordable rental housing in the City continues to be high. To date, it appears that new construction of affordable rental units has not kept pace with the demand. Census data indicates that about 32% of all renters and 11.6% of all owners in Plano spent 30% or more of household income on housing. With 33% growth from 2000 to 2011 in median home prices and a 10% increase in rents over the same time period, affordability of housing is not likely to change with respect to rents and home values.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

According to 2009-2013 ACS data, the median gross rent in Plano is \$1,087 including utilities. HUD's FY 2014 Fair Market Rent is \$701 for a one bedroom unit, and \$887 for a two bedroom unit (both not including utilities). In comparison, the "high" HOME program rent is \$722 for a

one bedroom, and \$933 for a two bedroom, while the "low" HOME rents are \$649 and \$778, respectively (not including utilities). Current Tax Credit rents are at \$765 for one bedroom and \$918 for a two bedroom (not including utilities). When one considers that a person earning \$10.00 per hour fulltime, earns \$20,800 per year, and takes home \$1733 per month, these housing costs would represent approximately 37% to 62% of that individual's gross income, demonstrating the challenging rental market for lower income households.

Discussion

This section is optional and was left blank intentionally.

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

Introduction

This section will describe the condition of housing for the Plano housing market. There are 10,374 households (or 10.6% of all households) in Plano that experience severe housing problems. The four conditions of housing problems include (1) lack of complete kitchen facilities, (2) lack of complete plumbing facilities, (3) more than one person per room, and (4) cost burden (paying more than 30% of household income on housing expenses).

Definitions

For the purposes of this ConPlan, the City defines "standard condition" housing units as those that meet applicable federal standards and local building codes. The City defines a housing unit in "substandard condition but suitable for rehabilitation" as any building that does not meet applicable federal standards and/or local building codes, but does not endanger the life, health and safety of the public, and can still be repaired for a reasonable amount. "Reasonable amount" is a cost that does not exceed 75% of the estimated post rehabilitation value of the housing unit.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	14,243	22%	12,887	38%
With two selected Conditions	256	0%	1,144	3%
With three selected Conditions	98	0%	60	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	49,230	77%	19,544	58%
Total	63,827	99%	33,635	99%

Table 31 - Condition of Units

Data Source: 2007-2011 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	8,970	14%	6,271	19%
1980-1999	39,214	61%	22,617	67%
1950-1979	15,306	24%	4,463	13%
Before 1950	337	1%	284	1%
Total	63,827	100%	33,635	100%

Table 32 – Year Unit Built

Data Source: 2007-2011 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	15,643	25%	4,747	14%
Housing Units build before 1980 with children present	9,665	15%	4,680	14%

Table 33 – Risk of Lead-Based Paint

Data Source: 2007-2011 ACS (Total Units) 2007-2011 CHAS (Units with Children present)

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	Data not available		
Abandoned Vacant Units			
REO Properties			
Abandoned REO Properties			

Table 34 - Vacant Units

Need for Owner and Rental Rehabilitation

It appears from the HUD data above that 22% of owner units have reportable conditions and may need repairs, while 41% of renter units had reported conditions. Owner demographics also show that households who are low-income and extremely low-income may live in housing units that have housing problems which the owner is unable to repair due to a financial hardship. These can affect the health and safety of elderly and children. Many such residents of Plano have relied on the City for repair and rehabilitation assistance, lead based paint removal, and energy efficiency improvements.

Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

The table above presents the risk of Lead Based Paint Hazards by showing the number of housing units built before 1980. The table also illustrates the number and percentage of housing units that are rental and owner occupied. Of the approximately 14,345 pre-1980 units with children present, as many as one-half may be low or moderate income, based on income distribution for the city as a whole.

Discussion

This section is optional and was left blank intentionally.

MA-25 Public and Assisted Housing – 91.210(b)

Introduction

The Housing Authority of the City of Plano (PHA) is the local public housing agency. The PHA manages 24 public housing units and it provided housing assistance to 2,472 low to moderate income individuals during 2014. Currently, PHA administers 1,092 Housing Choice Vouchers (HCV). PHA owns and operates 24 single family housing units scattered throughout the City. They were built between 1962 and 1981.

Totals Number of Units

	Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers						
				Total	Project - based	Tenant - based	Special Purpose Voucher			
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *	
# of units vouchers available			50	907				0	0	0
# of accessible units										
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition										

Table 35 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

The public housing units are reported to be in good condition, with minor repairs and maintenance occurring regularly and in recent years. There are no units that are expected to be lost from the assisted housing inventory. The characteristics of Plano's housing market as described in this ConPlan indicates the continued need for subsidized rental units, in addition to the need for additional standard units that are affordable. The subsidized rental units remain occupied, with no vacancies available, thereby indicating the need for continued renovation of older units as needed.

Public Housing Condition

Public Housing Development	Average Inspection Score
Not applicable	

Table 36 - Public Housing Condition

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

The public housing units were built between 1962 and 1981 and have benefitted from capital funded repairs and maintenance.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

PHA has a strong Family Self-Sufficiency program to support public housing residents and Voucher recipients in their efforts to increase their education and employment prospects. PHA also sponsors a homeownership program. PHA also strongly encourages education and employment initiatives through the provision of supportive services.

Discussion:

This section is optional and was left blank intentionally.

MA-30 Homeless Facilities and Services – 91.210(c)

Introduction

This section will provide a brief inventory of facilities, housing, and services that meet the needs of homeless persons within the City of Plano, particularly families with children, youth, and victims of domestic violence.

On January 22, 2015, volunteers with the Collin County Homeless Coalition counted 176 people in Plano who were homeless including 27 unsheltered.

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	N/A	N/A	N/A	N/A	N/A
Households with Only Adults	N/A	N/A	N/A	N/A	N/A
Chronically Homeless Households	N/A	N/A	N/A	N/A	N/A
Veterans	N/A	N/A	N/A	N/A	N/A
Unaccompanied Youth	N/A	N/A	N/A	N/A	N/A

Table 37 - Facilities and Housing Targeted to Homeless Households

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

Samaritan Inn: A comprehensive transitional shelter program located in McKinney that teaches self-sufficiency and life skills to meet the needs of individuals and families experiencing homelessness. They help willing people gain dignity and independence. On a typical night, approximately 160 people sleep at the Inn, of which 60 are children.

Assistance Center of Collin County: Located near downtown Plano, the agency operates the 211 Collin Cares 24-hr hotline for social services. The programs they provide include homeless prevention, emergency assistance, food, basic healthcare and pharmacy, school supplies, and providing information and referral.

City House: City House's Transitional Living Program (TLP) is designed for homeless young adults, ages 18 to 21, focusing on helping them grow and learn to live independently. They offer residency in two homes in Plano - one for boys and one for girls - as well as a home in Frisco for girls (plans are in the works for a boy's home in Frisco soon). Residents can stay up to 18 months. They are also required to attend life skills classes.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

MA-35 Special Needs Facilities and Services – 91.210(d)

Introduction

The section of the plan will describe the facilities and services that assist persons who are not homeless but who require supportive housing, and programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing. This will include information regarding priority housing and supportive service needs of persons who are not homeless but who may or may not require supportive housing including elderly, frail elderly, children/youth, and persons with disabilities (mental, physical, developmental).

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

The City proposes to provide, encourage, and facilitate the development of housing tax credit units with an emphasis upon families and disabled and elderly households and will continue to provide supportive services to special needs populations.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

The City will fund other types of public services to special needs populations, such as mental health services, senior services, job training and educational services for special needs populations, case management and emergency services for homeless persons, emergency rental assistance for persons at risk of homelessness, special needs transportation services, and after school programs for children and youth.

MA-40 Barriers to Affordable Housing – 91.210(e)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

The Analysis of Impediments to Fair Housing study is currently in progress. This section will be updated upon the study's completion.

MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

The non-housing community development plan section provides a brief summary of Plano's priority non-housing community development needs that are eligible for assistance under HUD's community development program categories. This community development component of the plan provides Plano's specific long-term and short-term community development objectives, developed in accordance with the primary objective of the CDBG program to develop viable urban communities by providing decent housing and a suitable living environment and expanding economic opportunities, principally for low-income and moderate-income persons.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	1,093	1,515	1	1	0
Arts, Entertainment, Accommodations	12,091	14,912	10	10	-1
Construction	3,674	4,577	3	3	0
Education and Health Care Services	14,734	19,181	13	12	0
Finance, Insurance, and Real Estate	13,832	21,243	12	14	2
Information	6,039	12,392	5	8	3
Manufacturing	10,310	13,122	9	8	0
Other Services	3,481	3,640	3	2	-1
Professional, Scientific, Management Services	16,918	25,829	15	17	2
Public Administration	0	0	0	0	0
Retail Trade	13,579	21,023	12	13	2
Transportation and Warehousing	2,892	930	2	1	-2
Wholesale Trade	7,683	6,924	7	4	-2
Total	106,326	145,288	--	--	--

Table 38 - Business Activity

Data Source: 2007-2011 ACS (Workers), 2011 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	145,432
Civilian Employed Population 16 years and over	137,243

Unemployment Rate	5.63
Unemployment Rate for Ages 16-24	10.51
Unemployment Rate for Ages 25-65	4.24

Table 39 - Labor Force

Data Source: 2007-2011 ACS

Occupations by Sector	Number of People
Management, business and financial	53,978
Farming, fisheries and forestry occupations	5,207
Service	8,174
Sales and office	36,315
Construction, extraction, maintenance and repair	6,287
Production, transportation and material moving	3,647

Table 40 – Occupations by Sector

Data Source: 2007-2011 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	74,984	60%
30-59 Minutes	42,375	34%
60 or More Minutes	8,191	7%
Total	125,550	100%

Table 41 - Travel Time

Data Source: 2007-2011 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	7,194	195	1,913
High school graduate (includes equivalency)	13,789	1,311	3,818
Some college or Associate's degree	29,015	1,948	6,744
Bachelor's degree or higher	68,702	2,946	13,141

Table 42 - Educational Attainment by Employment Status

Data Source: 2007-2011 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	344	1,916	1,020	1,721	1,228
9th to 12th grade, no diploma	2,235	1,715	1,270	1,660	1,200
High school graduate, GED, or alternative	5,742	5,617	4,523	8,789	5,068
Some college, no degree	7,241	7,541	7,072	13,184	4,760
Associate's degree	952	2,430	3,016	4,507	1,156
Bachelor's degree	2,498	12,526	15,581	26,081	5,506
Graduate or professional degree	159	5,062	9,367	16,224	2,808

Table 43 - Educational Attainment by Age

Data Source: 2007-2011 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	19,121
High school graduate (includes equivalency)	31,182
Some college or Associate's degree	40,001
Bachelor's degree	61,503
Graduate or professional degree	86,284

Table 44 – Median Earnings in the Past 12 Months

Data Source: 2007-2011 ACS

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

Based on local information available, the major job sectors within the City of Plano are:

- Professional, Scientific, Management Services: %17
- Finance, Insurance, and Real Estate: %14
- Retail Trade: %13
- Arts, Entertainment, Accommodations: %10

Describe the workforce and infrastructure needs of the business community:

A key workforce and infrastructure need in Plano and Collin County is ensuring that employees are able to get to their employers. Transportation availability, public in particular, is limited which may hinder potential employees from working in any area. 41% of Plano workers have a

commute longer than 30 minutes which puts a strain on low income family resources in finding additional after school care and increased commute costs. Additionally, 7% of Plano residents 18 and over did not finish high school and 43% have less than an Associate's degree.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

Plano's Economic Development initiatives attract interest nationally and is a leader in the DFW metroplex. Their projects have added 2,269 jobs from company retention, relocation, and expansion across an array of industries. In 2015, Toyota broke ground on its corporate headquarters which will bring about 4,000 jobs to Plano over the next three years.

Despite economic development successes, the need for additional job training, particularly for low income and special needs populations, is vital to maintain and attract businesses to the area.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

Two of the top four job sectors in Plano generally require a high degree of specialization or a Bachelor's degree. Further, about 65% of all jobs in Plano (eight of the 13 cited in Table 38) generally require a degree or some specialization.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

The North Central Texas Workforce Development Board serves 14 counties in the DFW metroplex including Collin County. Their 2013 annual report indicates about 18,500 people in Collin County served with 200 people receiving job training. For those who qualify, they provide child care to families to help heads of households improve their skills and find jobs as well as education and certificate programs. Finally, the Board partners with the Collin County Community College District to provide a supply chain logistics certification program.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDs)?

Plano does not participate in a CEDs.

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

Plano's Comprehensive Plan is the City's guide for making decisions about growth and development. The Comprehensive Plan is currently in the process of an update. Major topics, or "pillars," of the plan under consideration include policies and action statements related to jobs and workforce, social services, and affordable housing with a particular emphasis upon special needs populations such as families, seniors, and disabled.

Discussion

This section is optional and was left blank intentionally.

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

Areas of housing problem concentration are defined as Census Block Groups within a jurisdiction that have a percentage of housing problems exceeding the percentage of total housing units within the jurisdiction by a statistically significant margin.

Geographic analysis shows that the concentration of older house stock overlaps with both a concentration of low to moderate income families and concentrations of racial and ethnic minorities. Areas which have greater than 51% concentration of minority populations, and areas that have greater than 51% concentration of low and moderate income persons are located primarily in south and east Plano. Housing units built before 1978, also concentrated in east and south Plano, are more likely to contain lead-based paint and are more likely in need of major repair. Yet, these houses are occupied by families least likely to have the financial means to correct either potential lead hazards or make all other needed repairs.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

The definition of minority concentration is that 51% or more of the population is from a race or ethnicity that is a minority of the city's population overall. Low to moderate income and minority concentrations occur primarily in south and east Plano.

What are the characteristics of the market in these areas/neighborhoods?

The characteristics of the market in the areas where there is a concentration of minority populations or housing problems are: older housing stock, lower income levels, and higher incidence of repair needs.

Are there any community assets in these areas/neighborhoods?

The primary asset of these areas are proximity to downtown and public transportation including DART's light rail stations. Moreover, these areas generally have adequate community facilities.

Are there other strategic opportunities in any of these areas?

Over the past 10 years, downtown Plano redevelopment has been encouraged and is on the rise due to public transit opportunities and central location. Creating mixed income developments by leveraging demand for market rate housing in the area with the demand for affordable housing represents a strategic opportunity for Plano.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

In order to continue to receive federal funds, the City of Plano must submit a Consolidated Plan (ConPlan) to the U.S. Department of Housing and Urban Development (HUD) every five years and the ConPlan must address the following objectives, primarily benefitting low and moderate-income residents:

- Decent Housing;
- A Suitable Living Environment; and
- Expanded Economic Opportunities

According to HUD, “the Consolidated Plan is designed to be a collaborative process whereby a community establishes a unified vision for community development actions. It offers local jurisdictions the opportunity to shape the various housing and community development programs into effective, coordinated neighborhood and community development strategies. It also creates the opportunity for strategic planning and citizen participation to take place in a comprehensive context, and to reduce duplication of effort at the local level.”

The Strategic Plan section of the ConPlan establishes general guidelines based on the needs identified in the “Needs Analysis” section, for housing and community development activities for the next five years, beginning October 1, 2015 through September 30, 2020. The strategies and goals set forth in the Strategic Plan are tailored to address the housing, community development, and public services needs of the City, while satisfying HUD’s required national objectives. They provide the framework for implementing the City's 2015-2019 Consolidated Plan and subsequent annual Action Plans, by detailing the projects and activities to be undertaken.

SP-10 Geographic Priorities – 91.215 (a)(1)

Geographic Area

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

The City has not designated any general target areas because low to moderate income individuals and families reside in most areas of the city. However, CDBG activity types may be located in specific geographic areas based on low/moderate income criteria established by HUD for area wide benefit activities, which must have at least 33% concentration of low/moderate income population. Allowable locations for projects are determined based on the percentage of low to moderate income persons residing there. The majority of Plano's HUD funds are used for direct benefit purposes that are available to low/moderate income residents who may live anywhere throughout the city so geographic priorities do not apply. Some project types, based on their nature and the location that will make them most effective, may be given priority near schools, transit, and bus stops.

SP-25 Priority Needs - 91.215(a)(2)

Priority Needs

1	Priority Need Name	Housing Rehabilitation
	Priority Level	High
	Population	Extremely Low, Low, Moderate
	Geographic Areas Affected	Not applicable
	Associated Goals	Housing Rehabilitation
	Description	Housing rehabilitation and repair housing units for low/moderate income Plano residents
	Basis for relative priority	Aging housing stock, maintain existing affordable housing units
2	Priority Need Name	Housing Supply
	Priority Level	High
	Population	Extremely Low, Low, Moderate, Families with Children, Elderly, Persons with Disabilities, Persons with Mental Disabilities
	Geographic Areas Affected	Not applicable
	Associated Goals	Supply of Units
	Description	Increase supply of affordable housing units through new construction and rehabilitation/reconstruction of existing housing for low/moderate income Plano residents
	Basis for relative priority	Increase supply of affordable units, reduce cost burden
3	Priority Need Name	Homebuyer Assistance
	Priority Level	High
	Population	Extremely Low, Low, Moderate, Families with Children
	Geographic Areas Affected	Not applicable
	Associated Goals	Homeownership
	Description	Assist low/moderate income Plano homebuyers with housing

		counseling and closing cost and downpayment assistance
	Basis for relative priority	Reduce cost burden, increase homeownership by low/moderate income persons
4	Priority Need Name	Homeless Prevention
	Priority Level	High
	Population	Extremely Low, Low, Moderate, Families with Children
	Geographic Areas Affected	Not applicable
	Associated Goals	Homeless Prevention
	Description	Funds are used to pay for rent and utilities to allow persons at-risk of homelessness to maintain housing while addressing immediate crises and retain self-sufficiency.
	Basis for relative priority	Reduce risk of homelessness for Plano residents
5	Priority Need Name	Homeless Shelter
	Priority Level	High
	Population	Extremely Low, Families with Children, Elderly, Persons with Disabilities, Persons with Mental Disabilities, Chronic Homelessness
	Geographic Areas Affected	Not applicable
	Associated Goals	Homeless Services
	Description	New and expanded access by Plano residents to homeless shelter facilities. Funds to be used to assist with new shelter facility construction and/or expansion within Collin County with services set aside for Plano residents.
	Basis for relative priority	Enhance accessibility and mobility, enhance quality of life, coordinate services
6	Priority Need Name	Public Services – Special Needs
	Priority Level	High
	Population	Extremely Low, Low, Moderate, Families with Children, Elderly, Persons with Disabilities, Persons with Mental Disabilities

	Geographic Areas Affected	Not applicable
	Associated Goals	Public Services
	Description	Social and public services for special needs populations including victims of domestic violence, elderly, mentally ill, persons with disabilities, youth, and children
	Basis for relative priority	Reduce poverty amongst special needs and low/moderate income, maintain and increase availability of services
7	Priority Need Name	Public Services – Homeless Services
	Priority Level	High
	Population	Extremely Low, Families with Children, Chronic Homelessness, Victims of Domestic Violence, Mentally Ill
	Geographic Areas Affected	Not applicable
	Associated Goals	Homeless Services
	Description	Homeless services includes case management, counseling, shelter operations, and general homeless support services for Plano residents
	Basis for relative priority	Demand for homeless public services is expected to, at a minimum, remain steady over the next five years
8	Priority Need Name	Public Services – Health/Dental Care
	Priority Level	High
	Population	Extremely Low, Low, Moderate, Families with Children, Elderly, Persons with Disabilities, Persons with Mental Disabilities, Chronic Homelessness
	Geographic Areas Affected	Not applicable
	Associated Goals	Public Services
	Description	New or improved access to health and/or dental care services for low/moderate income Plano residents
	Basis for relative priority	Reduce poverty and enhance quality of life
9	Priority Need Name	Public Services – Transportation

	Priority Level	Low
	Population	Extremely Low, Low, Moderate, Families with Children, Elderly, Persons with Disabilities, Persons with Mental Disabilities, Chronic Homelessness
	Geographic Areas Affected	Not applicable
	Associated Goals	Public Services
	Description	New or improved access to transportation services for low/moderate income Plano residents including special needs populations
	Basis for relative priority	Current services are available, due to high capital costs agency/community partner for service may not be available
10	Priority Need Name	Job Training
	Priority Level	Low
	Population	Extremely Low, Low, Moderate, Families with Children, Elderly, Persons with Disabilities, Persons with Mental Disabilities, Chronic Homelessness
	Geographic Areas Affected	Not applicable
	Associated Goals	Public Services
	Description	Job training and employment skills programs for low/moderate income Plano resident with an emphasis on special needs populations
	Basis for relative priority	Based on needs assessment, services related to special needs and reducing housing cost burden rank higher

Narrative (Optional)

The City's housing priorities are: maintaining current housing stock; increasing the supply of quality affordable rental housing particularly for special needs populations; and expanding homeownership opportunities.

The City's public service priorities are: special needs populations, homelessness prevention, homeless services, transportation, and health/dental care services.

Finally, the City's public facility priorities are new access or expansion of homeless shelter within Collin County with a set aside for Plano residents and families.

SP-30 Influence of Market Conditions – 91.215 (b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	City does not anticipate funding TBRA in the near future.
TBRA for Non-Homeless Special Needs	City does not anticipate funding TBRA for non-homeless special needs in the near future.
New Unit Production	As discussed in section MA-15 Housing Market Analysis: Cost of Housing, the cost of housing in Plano has increased significantly since 2000 with home values increasing by 33% and rents have increased 10%. By strategically leveraging funds and providing non-monetary support for new unit production (ie. providing resolutions of support for housing tax credit developments), the City can be successful in achieving the goals set out in this ConPlan.
Rehabilitation	<p>As discussed in section MA-20 Housing Market Analysis: Condition of Housing, Plano faces significant challenges over the next five years related to the age of housing stock. To address those challenges, Plano has multiple programs to help improve existing housing stock:</p> <ul style="list-style-type: none"> • Housing Rehabilitation uses HUD funds to provide rehabilitation and repairs for low/moderate income homeowners. • The Great Update Rebate program uses city funds to encourage rehabilitation and repairs for eligible units 35 years or older. • Plano’s Love Where You Live is a city-funded program empowers communities by organizing neighborhood work events using community partners and volunteers. The program promotes and completes general neighborhood projects including tree and landscaping, energy and water efficiency upgrades, and property standards awareness.
Acquisition, including preservation	<p>The City has adopted the following programs to increase the supply and accessibility of quality affordable housing to low/moderate income households:</p> <ul style="list-style-type: none"> • First Time Homebuyers program provides homebuyer education and downpayment assistance using CDBG and/or HOME funds. Depending on applicant eligibility and fund availability, a homebuyer may receive up to the greater of \$10,000 or 6% of the sales price for the purchase of a home. • Acquisition of properties may include support for non-profit development partners, including Community Development Organizations, to acquire properties on which to construct new affordable single family homes. • Providing grants or loans to developers acquisition, construction and/or rehabilitation of housing units for sale or rent to low/moderate income households to maintain and increase affordable housing supply.

Table 45 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

Introduction

The City of Plano is a Metropolitan Entitlement City and currently 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 Neighborhood Services and Planning Departments of the City of Plano work with other City departments to develop coordinated plans, and to leverage resources for parks, infrastructure, code enforcement, housing development, and other projects in targeted neighborhoods. Coordination with and support from adjacent HUD entitlement grantees and the North Central Texas Council of Governments 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;
- Continuum of Care McKinney Vento Homeless Assistance;
- Housing Choice Voucher Program;
- Low-Income Housing Tax Credits; and
- Leveraging of federal funds.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder 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 46 - Anticipated Resources

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 development and public service activities. City has also provided resolutions of support for Low Income Housing Tax Credit developers to produce more affordable housing units. In 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. 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 funding application process includes a preference for agencies and projects that effectively leverage other resources.

Matching requirements will be satisfied as follows:

- The City is 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.

SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Plano	Government	Non-homeless special needs Planning neighborhood improvements public facilities	Jurisdiction
Plano Housing Authority	PHA	Public Housing	Jurisdiction
Texas Department of Housing and Community Affairs	Government	Rental	State
Community Relations Commission	Other	Non-homeless special needs Planning neighborhood improvements public facilities	Jurisdiction
Collin County Homeless Coalition	Other	Homelessness	Other
Metro Dallas Homeless Alliance	Continuum of Care	Homelessness	Other
Affordable Housing Developers	Non-profit organizations	Ownership Rental	Other
Non-profit Public Service Agencies	Non-profit organizations	Homelessness Non-homeless special needs	Other
Real Estate and Housing Developers	Private industry	Ownership Rental	Other
Mortgage Lenders and Realtors	Private industry	Ownership	Other

Table 47 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The Plano institutional structure for delivery of community development and affordable housing programs has the following strengths:

- Numerous non-profit social service agencies that provide a wide variety of essential public services to low income and special needs populations, including programs for

youth, seniors, physically disabled, women and victims of domestic violence, and health-related services for all low income populations

- A local housing authority that effectively provides a wide variety of housing programs to its customers and regularly discusses with City the expansion of the local supply of affordable housing
- Effective policy-making bodies, including the City Council and Council-appointed advisory boards such as the Community Relations Commission
- A strong local real estate and private developer/homebuilder industry which has participated in development of affordable housing for homebuyers and renters
- A successful local Collin County Homeless Coalition which in the past five years have advocated and brought significant exposure and expansion of the level and quality of local services to the homeless population
- Police department has taken an active and critical role in helping homeless persons in the City

However, the following gaps in institutional structure also exist:

- Limited number of non-profit housing developers, with limited sources of funding for affordable housing, especially housing for extremely low income populations with special needs
- Limited availability and supply of land and housing for increasing supply of affordable housing units
- Limited sources of funding for housing activities for both new construction and rehabilitation/preservation of older housing stock
- Challenges in consistently implementing effective “homeless discharge policies” from institutions such as jails, hospitals, mental health facilities, etc.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X	X	
Mortgage Assistance	X	X	
Rental Assistance	X	X	
Utilities Assistance	X	X	
Street Outreach Services			
Law Enforcement	X	X	
Mobile Clinics			
Other Street Outreach Services	X	X	

Supportive Services			
Alcohol & Drug Abuse	X	X	
Child Care	X	X	
Education	X		
Employment and Employment Training	X		
Healthcare	X		X
HIV/AIDS	X		X
Life Skills	X	X	
Mental Health Counseling	X	X	
Transportation	X		
Other			
Other			

Table 48 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

The service delivery system aims to meet the needs of homeless and special needs populations through membership, participation, and coordination with the Collin County Homeless Coalition (CCHC). CCHC conducts general monthly meetings and is attended by representatives from area cities, service providers, and faith-based groups. The meetings provide a forum for problem solving, information sharing, and referral services. Agencies that serve a wide variety of special needs in locations throughout Plano and Collin County regularly attend and participate. Finally, CCHC along with the City of Plano coordinate an annual point-in-time homeless count in Collin County. Results are reported and shared in the area as well as with Metro Dallas Homeless Alliance, the area’s Continuum of Care.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

The ability of Plano to rely on a variety of agencies to serve the City's special needs and homeless populations is a strength. This network of organizations leverages the services each is able to provide within its limited resources, assuring that distinct needs are addressed.

A gap in the delivery system is the number of homeless shelter beds in the area available to or set aside for homeless persons and families from Plano especially since approximately 40% of the homeless population at any time in Plano and Collin County are children.

As for the gaps in services for families and special needs population, the following issues require attention and will have to be addressed in time. With the aging of its population, Plano is faced with an increased number of seniors requiring affordable housing. There are though a limited number of affordable housing units available in Plano that accommodate the physically impaired and which have convenient access to transportation and the necessary supportive services. An increased number of well distributed affordable housing units throughout the City are needed to allow families and special needs population to live in dignity and with independence. Addressing the housing needs these populations is vital to preventing these individuals from possibly becoming homeless.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

It has always 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 monitors, assesses, and seeks 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 assistance whether through funding or non-monetary/administrative support.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Housing Rehabilitation	2015	2019	Affordable Housing		Housing Rehabilitation	CDBG: \$2,908,930	Homeowner Housing Rehabilitated/Repaired: 125 housing units
2	Supply of Units	2015	2019	Affordable Housing		Affordable Housing	HOME: \$1,325,000	Housing Units Added: 30 housing units
3	Homeownership	2015	2019	Affordable Housing		Homebuyer Assistance	CDBG: \$120,000 HOME: \$270,000	Direct financial assistance to homebuyers: 25
4	Homeless Prevention	2015	2019	Homeless		Homeless Prevention	CDBG: \$325,000	Homeless prevention: 150 households assisted
5	Homeless Services	2015	2019	Homeless		Homeless Shelter	CDBG: \$300,000	Homeless person overnight shelter: 200 persons assisted
6	Public Services –Special Needs	2015	2019	Non-Homeless Special Needs		Public Services – Special Needs	CDBG: \$225,000	Public service activities: 1500 persons assisted
7	Public Services - Homeless	2015	2019	Homeless		Public Services – Homeless	CDBG: \$300,000	Public service activities: 250 persons assisted
8	Public Services – Medical/Dental	2015	2019	Non-Housing Community Development		Public Service – Special Needs and General	CDBG: \$100,000	Public service activities: 100 persons assisted
9	Public Services – Transportation	2015	2019	Non-Housing Community Development		Public Service – Special Needs and General	CDBG: \$80,000	Public service activities: 150 persons assisted
10	Job Training	2015	2019	Non-Housing Community Development		Public Service – Special Needs and General	CDBG: \$80,000	Public service activities: 60 persons assisted

Table 49 – Goals Summary

Goal Descriptions

1	Goal Name	Decent Housing Strategy 1 Goal 1 Housing Rehabilitation
	Goal Description	Strategy 1: Rehabilitate, retain, preserve, and improve the affordable housing stock for low/moderate income non-homeless population Goal 1: Sustain the quality of homeowner units through rehabilitation and repair.
2	Goal Name	Decent Housing Strategy 2 Goal 1 Supply of Housing Units
	Goal Description	Strategy 2: Increase the availability of affordable permanent housing in standard condition to low/moderate income families Goal 1: Increase supply of affordable housing units through rehabilitation, reconstruction, and/or new construction
3	Goal Name	Decent Housing Strategy 2 Goal 2 Homeownership
	Goal Description	Strategy 2: Increase the availability of affordable permanent housing in standard condition to low/moderate income families Goal 2: Increase affordability of homeownership by providing homebuyer financial counseling and education and direct financial assistance for closing costs and down payment
4	Goal Name	Decent Housing Strategy 3 Goal 1 Homeless Prevention
	Goal Description	Strategy 1: Meet the needs of homeless persons (including help obtaining affordable housing) and assist persons at risk of becoming homeless Goal 1: Provide direct assistance for rent and utilities for persons at-risk of homelessness to maintain housing

		and address immediate crises and retain self-sufficiency
5	Goal Name	Suitable Living Environment Strategy 1 Goal 1 Public Facility
	Goal Description	Strategy 1: Increase access to quality homeless shelter and supportive services Goal 1: Provide for homeless shelter projects in Collin County with supportive services and shelter space set aside for homeless persons from Plano
6	Goal Name	Suitable Living Environment Strategy 2 Goal 1 Public Services – Special Needs
	Goal Description	Strategy 2: Meet the public service needs of low/moderate income residents Goal 1: Provide public services to non-homeless special needs populations including elderly, disable, mentally ill, children, and youth
7	Goal Name	Suitable Living Environment Strategy 2 Goal 2 Public Services – Homeless Services
	Goal Description	Strategy 2: Meet the public service needs of low/moderate income residents Goal 2: Provide public services to homeless persons and victims of domestic violence in or from Plano through supportive services and shelter operations
8	Goal Name	Suitable Living Environment Strategy 2 Goal 3 Public Services – Health/Dental Care
	Goal Description	Strategy 2: Meet the public service needs of low/moderate income residents Goal 3: Improve access to basic medical and/or dental care for low/moderate income residents with a preference for services targeting special needs populations
9	Goal Name	Suitable Living Environment Strategy 2 Goal 4 Public Services – Transportation
	Goal Description	Strategy 2: Meet the public service needs of low/moderate income residents Goal 4: Improve access to transportation services by low/moderate income Plano residents with a preference

		for services for children, youth, and special needs populations
10	Goal Name	Expand Economic Opportunities Strategy 1 Goal 1 Job Training
	Goal Description	Strategy 1: Meet the job and employment skills training needs of low/moderate income residents Goal 1: Provide job training and employment skills programs for low/moderate income residents with a preference for services for special needs populations

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

The City will provide affordable housing to approximately 330 extremely low-income, low-income, and moderate-income families, and homeless persons including rental housing and homeownership over the five year period.

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

SP-50 Public Housing Accessibility and Involvement – 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

It is the policy of the Plano Housing Authority (PHA) to comply fully with all Federal, State, and local nondiscrimination laws; the Americans with Disabilities Act; and the U.S. Department of Housing and Urban Development regulations governing Fair Housing and Equal Opportunity. The PHA's Housing Choice Voucher Administrative Plan includes policies related to the provision and implementation of reasonable accommodation. The need for additional accessible units coincides with the needs of the community at large namely increased access and availability to affordable housing.

Activities to Increase Resident Involvements

PHA administers the Family Self-Sufficiency and Homeownership programs that are designed to aid Housing Choice Voucher program participants with services to enable families to achieve economic independence.

As part of a five-year plan participants set long and short term goals, attend quarterly meetings, have the opportunity to attend several programs to help educate them on becoming self-sufficient, have one-on-one meetings with a counselor and may build an escrow account.

Participants who take advantage of an escrow account can see the tangible rewards for their hard work and dedication in becoming self-sufficient.

A participation agreement and service plan are executed and signed by both the participant and the program coordinators. Upon successful completion of the contract the participants will receive any money in their escrow account to use toward their goal of continuing to be self-sufficient. Many participants use these funds to complete the goal of homeownership.

Is the public housing agency designated as troubled under 24 CFR part 902?

No.

Plan to remove the 'troubled' designation

The PHA is not currently designated as a "troubled" agency. If the PHA becomes designated as troubled in years to come, the City of Plano will offer assistance and guidance. The PHA and the City will continue to work together and make improvements when appropriate to maintain performance and program integrity.

SP-55 Barriers to affordable housing – 91.215(h)

Barriers to Affordable Housing

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

Draft Analysis of Impediments and identification of barriers to affordable housing is in progress.

SP-60 Homelessness Strategy – 91.215(d)

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

The City in collaboration with the Collin County Homeless Coalition (CCHC) and Metro Dallas Homeless Alliance Continuum of Care (CoC) will continue striving to end chronic homelessness by partnering with service providers to address the underlying financial, medical and behavioral health barriers of individuals and families which led them to homelessness. While CoC funding and agency capacity for services in Collin County remains limited, the CoC has awarded funds for transitional shelter and supportive services in Plano to Hope's Door.

The City regularly hosts general meetings and is active with the CCHC. The City and CCHC also maintain regular attendance and involvement with the CoC. Finally, the City coordinates its annual point-in-time homeless count and coordinates with CCHC and CoC in reporting and compiling results.

Addressing the emergency and transitional housing needs of homeless persons

The City's strategy for addressing the emergency shelter and transitional housing needs of people who are homeless includes: 1) regular involvement and coordination with the CCHC and CoC; 2) completing environmental reviews as required for agencies in Plano receiving CoC funds; and 3) providing City and HUD funds for homeless and transitional housing and related support services to local entities which leverage further resources for those purposes. This includes funds for agencies providing emergency and transitional services, as well as information referral services for the homeless.

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.

As discussed in this ConPlan, the City regularly hosts general meetings and is active with the CCHC. The City and CCHC also maintain regular attendance and involvement with the CoC. Plano coordinates its annual point-in-time homeless count and coordinates with CCHC and CoC in reporting and compiling results. Finally, helping homeless persons makes up a significant portion of the five year goals and strategies under this ConPlan.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

The City has made it a goal and priority under this ConPlan to provide for financial assistance to eligible families to avoid eviction and retain their housing. The assistance is targeted for families earning below 50% of median income. Supportive services are provided in conjunction with all City funded homeless services while homeless prevention service providers are required to conduct a needs assessment at eligibility intake and follow-up with clients served regarding the status of their housing.

SP-65 Lead based paint Hazards – 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

City of Plano Community Services Division staff attends trainings, receive 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.

How are the actions listed above related to the extent of lead poisoning and hazards?

In carrying out all activities under this ConPlan over the next five years, the City will:

- Ensure that all regulatory requirements regarding lead-based paint are met throughout any housing rehabilitation and repair activity performed by the City on homes constructed prior to 1978, and
- Seek out and take advantage of opportunities to educate City staff (including obtaining LBP certifications), public, customers, and contractors regarding the hazards of lead-based paint.

How are the actions listed above integrated into housing policies and procedures?

The City of Plano has fully integrated into all of its HUD funded housing rehabilitation, repair, and construction program policies and procedures the requirements of HUD's Lead Safe Housing Rule under 24 CFR Part 35.

SP-70 Anti-Poverty Strategy – 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

The City of Plano's anti-poverty strategy will assist with 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.
- Self-sufficiency programs which combine housing assistance and supportive services.
- 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 so that they can find jobs or improve 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.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

The City of Plano's anti-poverty strategy with regards to this affordable housing plan will assist with reducing the number of poverty level families by utilizing the following strategies and goals:

- Rehabilitate and repair homes for low/moderate income households. These services are provided by the City, private contractors, and other non-profit housing organizations.
- Providing grants and loans to non-profit developers and Community Housing Development Organizations for the construction of single family homes.
- Encourage homeownership through homebuyer counseling and downpayment assistance.
- Encourage additional housing tax credit developments in the City by providing resolutions of support for new affordable rental housing units particularly for families and special needs populations

SP-80 Monitoring – 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

The City's monitoring process has three components: a) On-site monitoring of entities implementing HUD Grant-funded programs; b) Desk reviews of performance and financial reports during these entities' contract periods; and c) Wellness reviews of files after activity close-out. On-site monitoring of all CDBG and HOME subrecipients is done annually. All regulatory requirements are reviewed during, including but not limited to income eligibility, administrative and financial requirements, rents, and Fair Housing compliance. Non-compliant organizations are given findings, and additional monitoring visits may be scheduled to verify that corrective action has been taken. The City's internal auditor conducts on-site financial audits and reviews OMB-required Single Audits for subrecipients, as needed. Construction inspections are made during each phase of a project, and Housing Property Standards inspections are made at all homebuyer assistance and HOME housing locations. If applicable, on-site interviews of construction workers are conducted to verify Davis-Bacon wage rate requirements.

Desk reviews of cost documentation and performance reports occur at least quarterly for all public service subrecipients. This information is also routinely reviewed for any major projects funded with CDBG and HOME (public facilities construction or single/multi-family construction), as expenditures are approved. Desk reviews verify client income eligibility, evidence of mitigation of environmental concerns, Fair Housing compliance, adherence to the Lead Safe Housing Rule, and implementation of Uniform Relocation Assistance requirements, as well as other HUD requirements.

The City maintains a system of "checks and balances" by conducting internal reviews of its own procedures and documentation. Outcomes of these reviews are reported to the Director of the Department so that appropriate corrective action and process improvements can be undertaken. Housing programs implemented by the Department undergo this internal review each program year. The City uses HUD monitoring checklists to review a sample of client files, and all deficiencies are noted and corrected. At close-out of any subrecipient or CHDO contract, the files are reviewed to ensure that compliance with HUD requirements is adequately documented. Cost documentation for major projects is verified by City staff.