



FINAL REPORT

2010-2014 Consolidated Plan

City of Plano, Texas



Final Report

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**City of Plano, Texas
2010-2014 Consolidated Plan**

Prepared for

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INTRODUCTION

INTRODUCTION

Purpose of the Consolidated Plan

Beginning in fiscal year 1995, the U.S. Department of Housing and Urban Development (HUD) required local communities and states to prepare a Consolidated Plan in order to receive federal housing and community development funding. The Consolidated Plan is a collaborative process where a community establishes a unified vision for housing and community development actions. It offers local jurisdictions the opportunity to shape federal block grant 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 purpose of this Consolidated Plan is:

1. To identify the City of Plano's housing and community development (including neighborhood and economic development) needs, priorities, strategies, objectives and five year outcomes; and
2. To stipulate how funds will be allocated to housing and community development activities over the next five years.

This report is the 2010-2014 Five Year Consolidated Plan for the City of Plano (city). It will be effective for a five-year time period beginning on October 1, 2010, and terminating on September 30, 2015.

The City of Plano is a participating jurisdiction and receives entitlement grants from HUD. The entitlement grants the city receives include the Community Development Block Grant (CDBG) and the HOME Investment Partnerships Program (HOME). These resources will enable the city to achieve the strategies and objectives outlined in this Consolidated Plan.

While completing the Consolidated Plan the city is required by federal law that housing and community development grant funds primarily benefit low and moderate income persons in accordance with the following HUD objectives:

- Providing decent housing;
- Establishing and maintaining a suitable living environment; and
- Providing expanded economic opportunities.

Included in the City of Plano's Consolidated Plan

Included in this Consolidated Plan is the City of Plano's Five Year Strategic Plan for program years 2010-2014. The strategic plan lays out a specific course of action the city will follow over the next five years to address its priority housing and community development needs. It is the means to analyze the full local context and the linkages to the larger region, while building on local assets and

coordinating a response to the needs of the community. The strategic plan also sets forth program strategies, objectives and five year outcomes and benchmarks for measuring progress. In so doing, it helps the City of Plano and its citizens keep track of results and learn what works.

Additionally, the Consolidated Plan includes quantitative and qualitative research completed to help the city determine its priority housing and community development needs. These priority needs are the guiding force behind the development of the five year strategies, objectives and outcomes. The research findings are included throughout the Five Year Strategic Plan section, while the detailed research is included in the appendices attached to this Plan. The appendices include the following:

- **Citizen Participation Plan.** The Citizen Participation Plan outlines the procedure the city will follow to encourage citizens to participate in the development of the Consolidated Plan, the annual Action Plans, any substantial amendments to the Consolidated Plan, and the Consolidated Annual Performance and Evaluation Report.
- **Citizen Participation Materials.** The Citizen Participation Plan process materials include the Housing and Community Development Needs Survey instrument, the public and focus group meeting materials and promotional flyers.
- **Citizen Participation Input and Comments.** Additionally, input on housing and community development needs as identified by citizens, public service agencies and government officials through stakeholder consultation, public meetings, a survey and a review of community development resources is included in Appendix C.
- **City of Plano Housing and Community Development Priority Needs, Strategies, Objectives and Outcomes.** A comprehensive list of the city's priority needs and five year strategies, objectives and outcomes.
- **Community and Housing Market Profile.** A discussion of the demographic and economic trends in the City of Plano, along with a detailed analysis of the city's housing market. These help set the context for the housing and community development needs and strategies discussed in the strategic plan.
- **Housing and Non-Housing Needs for Special Needs Populations.** An evaluation of the housing and non-housing needs of special needs populations in the City of Plano.
- **HUD Tables.** Finally, a series of tables, as required by HUD, identify the priority (including the relative priority if any) given to each category of needs for the period of time as designated in the strategic plan portion of this document.

**CITY OF PLANO, TEXAS
FIVE YEAR STRATEGIC PLAN**



City of Plano, Texas Five Year Strategic Plan

This document includes Narrative Responses to specific questions that grantees of the Community Development Block Grant, HOME Investment Partnership, Housing Opportunities for People with AIDS and Emergency Shelter Grants Programs must respond to in order to be compliant with the Consolidated Planning Regulations.

GENERAL

Executive Summary

The Executive Summary is required. Include the objectives and outcomes identified in the plan and an evaluation of past performance.

5 Year Strategic Plan Executive Summary:

The City of Plano has established the following strategies, objectives and outcomes to guide its Consolidated Plan for program years 2010 to 2014.

DECENT HOUSING

Strategy DH: Encourage the provision of decent, safe and affordable housing for low and moderate income and special needs residents.

- **Objective DH-1.1 (Affordability):** Continue to preserve and enhance existing housing stock through home rehabilitation.

DH-1.1 five year outcomes:

- Provide programs to rehabilitate and improve the existing stock of homes occupied by low and moderate income owners.
 - *Outcome/five year goal:* 95 units
- Continue to offer and market programs to rehabilitate and improve existing rental stock occupied by low and moderate income renters.
 - *Outcome/five year goal:* 10 meetings and/or speaking engagements specifically to market the rehabilitation program to landlords with low and moderate tenants

- **Objective DH-1.2 (Affordability):** Continue to create affordable homeownership opportunities through homeownership assistance, new construction and/or acquisition and rehabilitation of land and properties for income qualifying households.

DH-1.2 five year outcomes:

- Provide assistance to homebuyers with downpayment assistance, closing cost assistance, and/or homebuyer education and counseling.
 - *Outcome/five year goal:* 60 units

- Consider sale of publicly owned land to affordable housing developers. Inventory available parcels and evaluate their feasibility for affordable housing development.
 - *Outcome/five year goal:* Develop map of vacant parcels by zoning district for affordable housing developers
- **Objective DH-1.3 (Affordability):** Increase and support affordable rental housing opportunities in Plano.
 - DH-1.3 five year outcomes:*
 - Continue to support the efforts of the Plano Housing Authority (PHA) to maintain affordable housing developments and issue Housing Choice Vouchers.
 - *Outcome/five year goal:* Complete 5 annual environmental reviews for PHA Capital Funding
 - *Outcome/five year goal:* Certify PHA initiatives as compliant with the Consolidated Plan as needed
 - Support applications for and the development of Low Income Housing Tax Credit (LIHTC) projects.
 - *Outcome/five year goal:* Completed on an as needed basis

SUITABLE LIVING ENVIRONMENT

Strategy SL: Improve and maintain suitable living environments by supporting and enhancing public facilities, public services and infrastructure for low income persons, special needs populations and neighborhoods in need of revitalization.

- **Objective SL-2.1 (Availability/Accessibility):** Develop and upgrade public facilities and infrastructure to help lower income persons, those with special needs and neighborhoods in need.
 - SL-2.1 five year outcomes:*
 - Support and assist with the creation of additional shelter, supportive services, and transitional housing for homeless and under-housed.
 - *Outcome/five year goal:* 100 people
 - *Outcome/five year goal:* Certify local agency initiatives as compliant with the Consolidated Plan, as needed
 - Continue to assist with housing accessibility modifications for elderly and disabled residents within the City of Plano.
 - *Outcome/five year goal:* 5 housing units

- **Objective SL-2.2 (Availability/Accessibility):** Fund public service activities serving primarily lower income persons and those with special needs.

SL-2.2 five year outcomes:

- Provide support to organizations that engage in public services for Plano residents, especially special needs populations, including but not limited to low income elderly, persons with disabilities, persons with HIV/AIDS and at-risk youth.
 - *Outcome/five year goal:* 4,625 individuals
- Assist homeless supportive services across the entire spectrum of need, from homelessness to self-sufficiency, with the continued emphasis on homelessness prevention.
 - *Outcome/five year goal:* 100 families
 - *Outcome/five year goal:* Participate and fund annual Collin County Homeless PIT survey: 5 units

- **Objective SL-3 (Sustainability):** Support the rehabilitation/revitalization of aging neighborhoods through a mixture of infrastructure improvements, home and business rehabilitation, code enforcement, and expanding economic opportunities.

SL-3 five year outcomes:

- Actively pursue and track neighborhood well being by focusing resources on areas of greatest opportunity for improvement.
 - *Outcome/five year goal:* 3 neighborhoods showing measureable improvements

ECONOMIC OPPORTUNITIES

Strategy EO: Encourage economic opportunities that promote private investment for low and moderate income persons and area workforce.

- **Objective EO-2 (Availability/Accessibility):** Create and/or expand opportunities for small businesses and/or microenterprises.

EO-2 five year outcomes:

- Support activities that provide job training and assist with job/small business creation.
 - *Outcome/five year goal:* 50 people

OTHER

Strategy O: Continue program planning and administration that supports all of the above strategies and objectives.

- **Objective O-1:** Use CDBG and HOME funds to coordinate, monitor and implement the Consolidated Plan objectives according to HUD.
 - *Outcome/five year goal:* Create Action Plan and CAPER documents acceptable to HUD: 10 units

Past performance. The City of Plano met and exceeded ten of the seventeen objectives listed within the first four years of the 2005-2009 Consolidated Plan period. The objectives that have been met or exceeded include: new Section 8 units; apartment rehabilitation; rent and utility assistance; assistance for elderly persons; homeless services; youth services; literacy training; transportation assistance; and health care. The city anticipates to meet two of the remaining unmet objectives by the end of the 2005-2009 Consolidated Plan period.

Goal 1. Affordable Single Family Housing:

- The city had set a five year goal to assist with 35 new infill housing units; as of the end of 2008 the city had assisted with the creation of 19 infill units. The city does not anticipate to meet its five year goal due to the lack of available land.
- A goal to acquire/rehabilitate 25 housing units was set for the 2005-2009 Consolidated Plan, at the end of the 2008 Action Plan year 7 housing units had been acquired/rehabilitated. The city does not anticipate to meet its five year goal due to the fact that the city has only one designated Community Housing Development Organization (CHDO).
- One hundred first time homebuyers were planned to be assisted during the five year period; 69 of those homebuyers had been assisted by the end of the 2008 program year. By the of the 2009 Action Plan year the city anticipates to have assisted an additional 31 homebuyers, which meets the five year goal.

Goal 2. Affordable Rental Housing:

- The city set a five year goal to assist with 100 new Section 8 units, during the first four years of the Consolidated Plan the city had already met its goal and had assisted 236 units.
- The city does not expect to meet the goal of creating 1,000 new Low Income Housing Tax Credit (LIHTC) units by the end of the Consolidated Plan period. As stated in the 2005-2009 Consolidated Plan, the city continued to support private developers who wished to utilize LIHTC to create affordable housing in the City of Plano. However, no grant applications were submitted to request city funds for use in the development of LIHTC units during the 2005-2009 Consolidated Plan years.
- Four LIHTC developments, 865 LIHTC units in total, are located within the city. Of the four developments, two developments (490 units) were built during the 2005 and 2006 calendar years.

Goal 3. Preserve Existing Housing:

- A goal of rehabilitating 125 homes was set as a five year goal; at the end 2008 the city had rehabilitated 111 units and the city expects to meet the five year goal by the end of 2009.
- A goal to reconstruct 10 housing units was set for the 2005-2009 Consolidated Plan period; currently the city has assisted with 6 reconstructions. The city does not anticipate it will meet its five year goal.
- The city has met and exceeded its goal to rehabilitate 300 apartment units over the previous five years. At the end of the 2008 Action Plan year the city had rehabilitated 494 units.

Goal 4. Special Needs Assistance:

- The city established a five year goal to provide assistance for 16 new homeless units and the city assisted in the development of 24 new homeless units.
- The city has met and exceeded its five year goal to assist 675 households with rent & utility assistance (emergency financial assistance). As of the end of 2008 the city had assisted over 11,000 households with emergency rent and utility assistance.
- The city has more than doubled its five year goal of assisting 2,000 elderly persons. During the first four years of the 2005-2009 Consolidated Plan the city had assisted 5,278 elderly persons.
- A five year goal to assist 250 persons living with AIDS was set for 2005-2009, as of the 2008 program year 136 persons with AIDS had been assisted. The city does not anticipate to meet the five year goal due to an increase of additional outside agency support being provided to this population. Therefore the city has chosen to refocus these funds to address the needs of other special needs populations.
- The city has met and exceeded its five year goal to support homeless services for 1,000 people. Just under 14,000 persons had been assisted with homeless services during program years 2005 to 2008.

Goal 5. Low Income Service Needs:

- As of the end of program year 2008 the city had already met and exceeded its five year goal to assist 2,000 youth with services. During the first four years of the Consolidated Plan the city had assisted 8,136 youth with services.
- The city established a five year goal to provide literacy training for 750 people and by the end of the fourth year the city had exceeded that goal by providing 865 persons with literacy training.
- The city has met and exceeded its five year goal to support health care services for 500 low income special needs persons. During the first four years of the 2005-2009 Consolidated Plan 21,370 persons received health care services.
- A five year goal to assist 500 persons with transportation assistance was set for 2005-2009; currently 507 persons had been assisted. Therefore the city has met the five year goal.

Overall, the City of Plano is on target to meet the majority of Consolidated Plan goals by the end of its final year of the 2005-2009, Five Year Consolidated Plan; program year 2009.

Strategic Plan

Due every three, four, or five years (length of period is at the grantee's discretion) no less than 45 days prior to the start of the grantee's program year start date. HUD does not accept plans between August 15 and November 15.

Mission:

This Strategic Plan is part of the five year City of Plano Consolidated Plan and Action Plans, covering program years 2010-2014.

General Questions

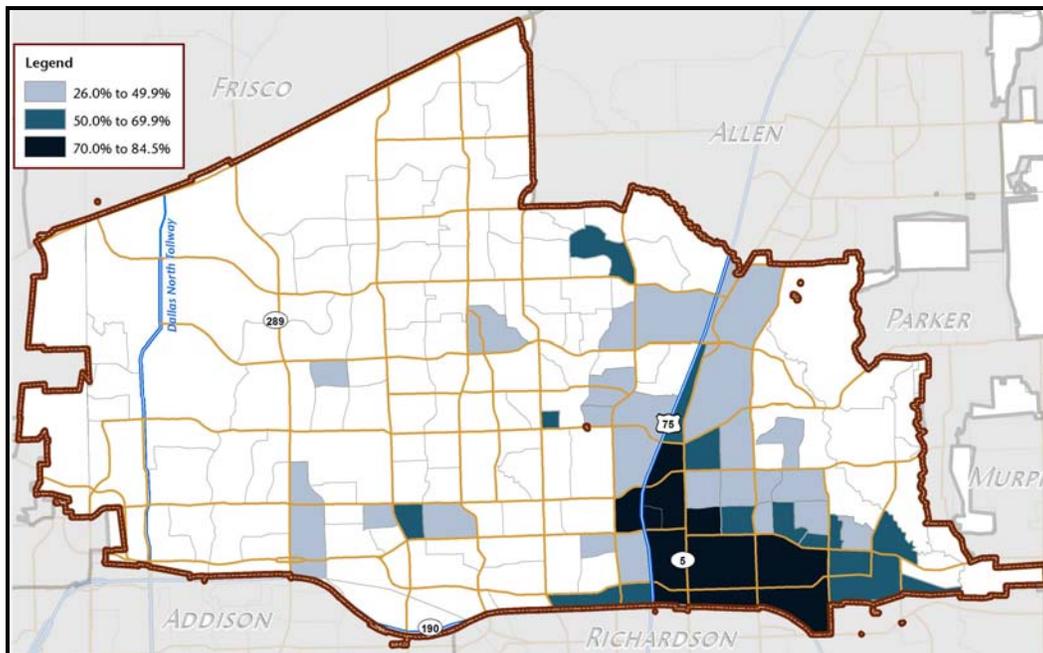
1. Describe the geographic areas of the jurisdiction (including areas of low income families and/or racial/minority concentration) in which assistance will be directed.
2. Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA) (91.215(a)(1)) and the basis for assigning the priority (including the relative priority, where required) given to each category of priority needs (91.215(a)(2)). Where appropriate, the jurisdiction should estimate the percentage of funds the jurisdiction plans to dedicate to target areas.
3. Identify any obstacles to meeting underserved needs (91.215(a)(3)).

5 Year Strategic Plan General Questions response:

1. Geographic Areas. The City of Plano will provide direct assistance to limited clientele populations and will direct assistance to low to moderate income Block Groups in the city. In addition, the city is able to complete projects that provide an area benefit according to the most current low and moderate income (LMI) map, as provided by HUD and the Census. The following exhibit shows the LMI areas within the city by Census Block Group. LMI areas are defined as those in which more than 26 percent of households are low to moderate income, using HUD's definition of LMI.

Exhibit 1.

Percentage of Population that is Low to Moderate Income by Block Group, City of Plano



Source: U.S. Department of Housing & Urban Development.

2. Geographic allocation. The city's primary method of allocating CDBG and HOME dollars is to assist low to moderate income and special needs populations. The city does not currently have geographic target areas as defined by HUD. Instead the city offers programs to assist those who qualify regardless of where they reside. However, in the future the city may offer activities that qualify as an area benefit.

To the extent that specific geographic areas have greater needs than other areas in the city and/or if service and housing organizations are located in certain areas, those areas may receive a larger proportionate share of the funding.

3. Obstacles to meeting underserved needs. The primary obstacle to meeting underserved needs is insufficient financial resources and operating funds. When appropriate, the city may pursue potential funding resources to help meet these needs. Funding applications for other resources from other agencies will be supported. Funding resources will continue to be leveraged when possible by the city. When appropriate, funds provided to projects and programs will be in the form of loans and repayments will revolve to serve the greatest possible number of households over time.

To assist in filling this gap, the city funds the Buffington Community Services Grant (BCSG) through general funds. Historically the majority of BCSG funds have been used to provide emergency services to Plano residents such as food, shelter, clothing, and preventative healthcare assistance. Though the City does not have a low to moderate income level requirement for BCSG funds, the majority of BCSG agencies report that they only assist those that are low income.

In sum, despite cooperation from the community and city, with limited resources and the high cost of housing and service provision, the dollars available to address needs are small relative to total needs.

Managing the Process (91.200 (b))

1. *Lead Agency. Identify the lead agency or entity for overseeing the development of the plan and the major public and private agencies responsible for administering programs covered by the consolidated plan.*
2. *Identify the significant aspects of the process by which the plan was developed, and the agencies, groups, organizations, and others who participated in the process.*
3. *Describe the jurisdiction's consultations with housing, social service agencies, and other entities, including those focusing on services to children, elderly persons, persons with disabilities, persons with HIV/AIDS and their families, and homeless persons.*

**Note: HOPWA grantees must consult broadly to develop a metropolitan-wide strategy and other jurisdictions must assist in the preparation of the HOPWA submission.*

5 Year Strategic Plan Managing the Process response:

The implementation of Plano's 2010-2014 Consolidated Plan, required by HUD, will be done in collaboration with city agencies, other public institutions, nonprofit organizations and private industry.

1. Lead agency. The Planning Department's Community Services Division of the City of Plano is the lead agency and administers the Community Development Block Grant (CDBG) and HOME Investment Partnerships (HOME) programs. The Plano Housing Authority (PHA) oversees public housing.

The Community Services Division works closely with the citizens, City Council, the Community Relations Commission (CRC), the Planning Department and many other city departments.

The City Council has appointed the CRC to make recommendations to the Council regarding housing and community development policies and funding.

Some projects will be done in-house, while others will be contracted out to other agencies that have expertise in those particular areas. These agencies might include but are not limited to non-profit organizations, for-profit organizations, faith-based organizations, other city departments, other public agencies, and homeless and housing consortia. Because the city uses a competitive application process, the specific agencies will not be known until each year's applications are evaluated and approved.

2. Development of the plan. The City of Plano contracted with BBC Research & Consulting, a housing, economics and planning firm based in Denver, to assist in developing and preparing the 2010-2014 Consolidated Plan. BBC assisted in crafting and managing the public participation process, provided data and information for the Consolidated Plan, coordinated all input and prepared the final draft.

3. Consultations. In order to obtain a comprehensive assessment of the needs and priorities within the community, the Consolidated Plan process included consultation with the citizens, service providers and coordination of efforts of civic leaders. Input provided by and the work of the Community Relations Commission created a base for the Consolidated Plan.

Citizen participation is another important part of the Consolidated Plan including developing and amending the Plan, as well as commenting on program performance. As a part of the Consolidated Plan process information on housing and community development needs of Plano citizens was gathered through: a housing and community development needs survey; four public meetings; a stakeholder focus group and stakeholder/key person interviews. A 30-day public comment period was held from February 2 through March 8, 2010. During this public comment period, a public hearing was held on February 9, 2010 with the Community Relations Commission to present the draft plan and to receive comments on the draft plan. After reviewing and editing the draft plan, city staff submitted the revised draft to City Council for approval at an additional public hearing on March 8, 2010 at 7:00 p.m.

Citizen Participation (91.200 (b))

- 1. Provide a summary of the citizen participation process.*
- 2. Provide a summary of citizen comments or views on the plan.*

3. *Provide a summary of efforts made to broaden public participation in the development of the consolidated plan, including outreach to minorities and non-English speaking persons, as well as persons with disabilities.*
4. *Provide a written explanation of comments not accepted and the reasons why these comments were not accepted.*

**Please note that Citizen Comments and Responses may be included as additional files within the CPMP Tool.*

5 Year Strategic Plan Citizen Participation response:

1. Citizen participation process. The City of Plano dedicated extensive effort to gain citizens' input on the Consolidated Plan. The City Council appoints an advisory board called the Community Relations Commission (CRC) made up of representatives from the community. The CRC meets as needed and advises the City Council on housing and community development policy, funding, and needs.

During the development of the five year Consolidated Plan, the City of Plano conducted a citizen participation process to elicit input regarding housing and community development needs. That process consisted of four major parts:

- A Housing and Community Development Needs Survey available in English and Spanish was distributed to libraries, recreation centers and other locations throughout the city. Additionally, an online version of the survey was available to complete on the city's home page from November 23 to December 23, 2009;
- Four public meetings and one stakeholder focus group were held throughout the city during the development of the Consolidated Plan. Flyers advertising the meetings were widely distributed to the community and were available in English and Spanish. Translation services were also made available for all public meetings and at one public meeting Mandarin translation was provided;
- Thirteen interviews with key persons/groups who are knowledgeable about the housing and community development needs in the city were conducted; and
- Two public hearings were held during the 30-day public period.

In addition, all public meeting participants who provided contact information were notified in writing or by email of the availability of the draft Plan and were encouraged to provide their comments. The draft Plan was available at the Municipal Center and to download on the city's website during the 30-day public comment period. Copies will also be made available to citizens at their request.

The city held a public hearing on February 9, 2010 to discuss the draft Plan. The meeting was held at the City Municipal Center, 1520 Avenue K, with the CRC. After reviewing and editing the draft Plan, city staff submitted the revised draft to City Council for approval at an additional public hearing on March 8, 2010 at 7:00 p.m. All written comments provided during the Consolidated Plan process are considered in preparing the final Consolidated Plan. All of the comments received—both verbal and written—are summarized or appended to the Consolidated Plan, unless otherwise requested by the commenter.

Appendix A, Appendix B and Appendix C provides the City of Plano's Citizen Participation Plan, public meeting materials and public comments received prior to and during the 30-day public comment period.

2. Summary of citizen comments. Citizen comments were received during Consolidated Plans' citizen participation efforts as part of the public meetings, resident survey, key person interviews and focus group. A complete summary of citizen comments is provided in Appendix C of the Consolidated Plan.

The comments received during the public input process held for the Consolidated Plan are summarized below using the following categories: housing, economic development, community development/public services and special needs populations.

- **Housing.** With respect to the housing needs of low to moderate income populations, participants prioritized the need for home rehabilitation including energy efficiency improvements and emergency repairs. More affordable rental units was another need often mentioned. Stakeholders were in agreement that demand for affordable rental housing in the community vastly exceeds the available supply. Affordable homes to buy for families who work in Plano and cannot afford to live in Plano was another need mentioned.
- **Community development/public services/infrastructure.** Participants identified a range of community development, public service and infrastructure needs. Improvements to sidewalks, lighting, pedestrian and transit accessibility and general aging infrastructure improvements were needs mentioned by participants. Revitalization of deteriorating neighborhoods, especially on the east side of Plano, was mentioned frequently during the meetings. Seniors who attended the public meetings noted the need for public transportation, which includes DART, buses and vans as important. Needed public services included healthcare services, especially preventative healthcare. The need to continue to fund supportive services was also mentioned during key person interviews.
- **Economic development.** Job creation and retention was the highest ranking need according to survey respondents. Encouraging small business development was another priority participants identified, along with the need to revitalize deteriorating strip malls and support commercial façade improvements.
- **Special needs populations.** Overall, emergency and transitional housing and affordable housing were the biggest issues for all special needs populations in Plano. Seniors, the homeless, persons with disabilities and at-risk youth were the primary special needs populations discussed.
 - With respect to seniors, affordable housing and supportive services were the predominant needs participants identified.
 - As to the community's homeless population, the creation of a homeless shelter with supportive services (a campus) and transitional housing was mentioned by the community service providers as a top need.
 - Quality, cost effective housing for persons who are disabled (to ease the burden on families) is needed. Additionally, there is a need for a multi-purpose center targeting people with disabilities, providing recreation, day habitation, services and information.
 - Emergency and/or transitional housing for at-risk youth, especially youth ages 18 to 20 years, along with supportive services. Survey respondents also rated services and facilities for abused/neglected children as a top priority.

3. Efforts to broaden citizen participation. The City of Plano made a very concerted effort to encourage participation by minorities, non-English speaking populations, persons with disabilities and persons who are low income in the Consolidated Plan. The public meetings held to collect public input were held at various locations in the city. All of these locations were accessible to persons with disabilities and accessible by public transportation. Translation services were made available to the public and at one public meeting Mandarin translation was provided for a participant.

Flyers announcing the public meetings were posted throughout the city and were available in English and Spanish. The flyers were distributed to organizations serving special needs populations, local businesses and faith-based organizations in low income neighborhoods.

To solicit input during the Plan development period the city also hosted a survey (in English and Spanish) on the city's website, which residents were able to access to provide their input on housing and community development needs in their community. Hard copies of the survey were also available to complete.

During the public comment period, the Consolidated Plan will be made available on the city website, at the Planning Department and by direct request.

4. Public comments not accepted. During the 30-day public comment period from February 2, 2010 to March 8, 2010, all comments were accepted in person and by mail.

Institutional Structure (91.215 (i))

- 1. Explain the institutional structure through which the jurisdiction will carry out its consolidated plan, including private industry, non-profit organizations, and public institutions.*
- 2. Assess the strengths and gaps in the delivery system.*
- 3. Assess the strengths and gaps in the delivery system for public housing, including a description of the organizational relationship between the jurisdiction and the public housing agency, including the appointing authority for the commissioners or board of housing agency, relationship regarding hiring, contracting and procurement; provision of services funded by the jurisdiction; review by the jurisdiction of proposed capital improvements as well as proposed development, demolition or disposition of public housing developments.*

5 Year Strategic Plan Institutional Structure response:

1. Institutional structure. The City of Plano will implement the Consolidated Plan by using the Community Services Division as the lead agency. The Community Services Division is the local government entity specifically responsible for carrying out housing and community development activities. The city will also partner with many nonprofit, for-profit and quasi governmental entities to carry out the strategies and activities of the Consolidated Plan, including the Community Relations Commission (CRC), City Council, the Plano Housing Authority, the Collin County Homeless Coalition, faith-based organizations, etc.

The Community Services Division works to preserve Plano neighborhoods and improve the quality of life of residents by operating housing assistance, day labor, and neighborhood enhancement programs, as well as managing grant funds for non-profit housing and human service agencies. The Community Services Division proposes housing and community development policy and serves as a source of funds and technical assistance to other entities within the community who work in the housing and community development field. As a part of the annual CDBG and HOME allocation process the city holds public meetings where the residents and service providers of Plano provide input concerning the priority needs of the community. The Community Services Division reviews the applications with the priority needs of the Consolidated Plan and the needs of the community in mind, and funding recommendations are then made to the community.

The Community Services Division also administers the Buffington Community Services Grant (BCSG), which is funded from city general funds. These funds supplement the lack of federal funds available to help obtain Consolidated Plan goals. The majority of this grant is used to provide emergency services to Plano residents such as food, shelter, clothing, and preventative healthcare assistance. Though the City does not have a low to moderate income level requirement for BCSG funds, the majority of BCSG agencies report that they only assist those that are low income.

Coordination with City Council and Community Relations Commission. The Community Relations Commission (CRC) serves as a hearing board to address significant issues as approved or directed by the City Council. The CRC oversees the administration of funds received from the U.S. Department of Housing and Urban Development's (HUD's) CDBG and HOME program as well as the City of Plano's BCSG. They also review and make recommendations to the City Council concerning issues related to human/social needs and significant community problems which could impact the quality of life within the community.

The CRC is an 8-member board appointed by the City Council for 2-year terms. The CRC meets on an as needed basis.

The City Council assists in the Consolidated Plan process by providing input on the needs of the community during the development of the Consolidated Plan, and also by reviewing and approving the final Consolidated Plan.

Public and private partnerships. The Community Services Division works with non-profits, for-profits, faith-based organizations and public agencies to achieve the Consolidated Plan's established strategies, objectives and outcomes. The two key roles these outside agencies serve are:

1. They receive funds through the competitive allocation process to serve low income and special needs populations throughout the community.
2. They provide a resource for needs assessments, networking and communication of services to low income or homeless clients.

Institutional structure is being developed through financial assistance from CDBG, HOME and Buffington Community Services Grants. Coordination between public and private housing agencies and social service agencies is an ongoing process through participation in the Collin County Social Services Association and the Collin County Homeless Coalition.

The Collin County Social Services Association is a professional association of social service agencies in or serving Collin County residents. The Collin County Homeless Coalition is a collaborative effort of individuals and agencies who address the challenges of homelessness in the community. These organizations typically meet on a monthly basis to share information, ask advice, identify needs and resources, and provide the public information on affordable housing, public services and homeless issues through events during the year. The Community Services Division has representatives on both coalitions and is an active participant in their activities.

The Community Services Division also draws on public agencies as resources or partners for housing and economic development programs and to better serve the low income community. These partnering agencies include local libraries, schools and universities, state agencies, faith-based organizations, lenders, developers and the local housing authority.

2. Strengths and gaps of the system. The City of Plano has developed partnerships with outside agencies and non-profits to provide residents with the needed services. The city will use these partnerships to help achieve the goals and objectives in this Consolidated Plan.

The strengths of this system include the flexibility of the city's zoning code, which allows for residential units in a retail-zoned area. This zoning accommodates and supports affordable housing development. Additionally, Plano has an engaged community that is supportive, both financially and with their time, to the betterment of the community as a whole.

Gaps in the delivery system for the institutional structure outlined above include a need for better coordination to avoid duplication of efforts and a continued emphasis on communication with other organizations. Another gap is due to the limitations of Texas State Law, which does not allow for inclusionary zoning.

As the lead agency in developing the Consolidated Plan, the Community Services Division will continue to involve all sectors throughout the planning process each year. A good organizational structure enhances collaboration and on-going communication. While all funds are allocated according to federal, state and local program requirements, dialogue with agencies, advisory committees, subrecipients and the general public assure implementation of strategies, objectives and priority programs.

3. Coordination with the Plano Housing Authority. The local housing authority for Plano is set up as a separate entity from the city. The Mayor appoints a five-member Board of Commissioners and one or more City Council members act as liaisons. The housing authority also reports to City Council annually to provide updates. The Plano Housing Authority (PHA) acts as an independent agency and their decisions as to hiring, contracting, procurement, and planning do not have to be approved by the City Council.

The PHA consults with the city in preparing their five year plan for HUD and the PHA looks to the current Consolidated Plan for the development of this plan. Additionally the city provides environmental reviews and compliance for the preparation of the PHA's Capital Plan. The PHA is also able to request funding for programs through the city's annual allocation process and it has received funding in the past.

The city will work cooperatively and support the housing authority and non-profit agencies to overcome any gaps in the institutional structure.

Monitoring (91.230)

1. *Describe the standards and procedures the jurisdiction will use to monitor its housing and community development projects and ensure long-term compliance with program requirements and comprehensive planning requirements.*

5 Year Strategic Plan Monitoring response:

1. Monitoring standards and procedures. The Community Services Division is responsible for performance of the City of Plano's Consolidated Plan and annual Action Plans, which cover the CDBG and HOME federal grants. An integral part of the monitoring responsibilities is to monitor subrecipients and ensure that the activities being performed and goals are being met, and all requirements of the programs are being fulfilled.

The purpose of monitoring activities funded by HUD and the City of Plano are to see that the activity is successfully carried out and to ensure compliance with all applicable regulations. Where the activity is to be performed by a subrecipient, developer or CHDO, a contract between the agency and the city is signed. The contract specifies what will be done with the money allocated, and the rules and regulations which apply. In addition, city staff will meet with the agencies prior to the start of the grant year to explain the required record-keeping.

To ensure that HOME and CDBG funds for affordable housing are committed and spent in a timely manner, the city will review monthly the progress of expenditures. In situations where the expenditures are not timely, staff will work with the subrecipient, developer or CHDO to rectify the situation.

The monitoring process consists of the following steps:

1. Notification of subrecipient, developer or CHDO of scheduled monitoring visit.
2. Entrance conference with agency staff, to explain what will be done during the visit.
3. Review of documents justifying expenditures and work completed or in progress, to determine the quality of the work and whether it complies with regulations and codes.
4. Where appropriate, review of income qualification documents.
5. Review of HOME match documentation.
6. Exit conference to report tentative conclusions and findings to the agency staff.
7. Written follow up detailing any problems found and asking for a response explaining how the problems will be corrected.
8. When necessary, additional follow up visit to see that problems have been corrected, including re-inspection for cited corrections in housing units.

In most cases, monitoring visits will be conducted when work is complete. However, in some cases, particularly with new subrecipients or CHDOs, more frequent monitoring visits will be conducted.

HOME funds are not currently used for tenant based rental assistance, and therefore there will be no requirement to monitor for long-term compliance with property standards.

Priority Needs Analysis and Strategies (91.215 (a))

1. *Describe the basis for assigning the priority given to each category of priority needs.*
2. *Identify any obstacles to meeting underserved needs.*

5 Year Strategic Plan Priority Needs Analysis and Strategies response:

1. Priority needs basis. The priority needs and strategies for the City of Plano Five Year Consolidated Plan for 2010-2014 were developed based on the findings from both quantitative research (housing market analysis and demographic analysis) and qualitative research (survey, public meetings, focus group and key person interviews).

The priority housing needs were determined based on the number of households who were cost burdened, living in substandard and overcrowded conditions, and/or who could not afford homeownership. The priority needs for special needs populations and community development were derived through non-profit public participation process, in addition to needs identified through key person interviews, community meetings and the Housing and Community Development Needs Survey.

For housing and community development programs, the following priority needs ranking has been developed according to the following HUD-specified ranking:

- **High Priority:** Activities to address this need are considered essential. Appropriate federal grant funds will be provided to approved projects when funds are available.
- **Medium Priority:** Needs are documented and are considered important. If funds are available, activities to address this need may be funded by the City during the five year period. Also, the City may take other actions to help this group locate other sources of funds.
- **Low Priority:** The City is not expected to directly fund activities using funds to address this need during the five year period, but applications for federal assistance by other entities might be supported and found to be consistent with this Plan.
- **No Such Need:** The City finds there is no need or that this need is already substantially addressed. The City will not support other entities' applications for federal assistance for activities where no such need has been identified.

Priority needs are the needs identified during the public input process and the quantitative analysis, as well as the needs that the City Council and staff have targeted as priorities in the City of Plano.

A complete list of the City of Plano's priority needs is located in Appendix D.

2. Obstacles. As discussed throughout this Plan, the greatest obstacle to meeting underserved needs is lack of funding and operation funds. The city has few, if any, institutional, political and systemic barriers to meeting the identified needs.

Lead-based Paint (91.215 (g))

1. Estimate the number of housing units that contain lead-based paint hazards, as defined in section 1004 of the Residential Lead-Based Paint Hazard Reduction Act of 1992, and are occupied by extremely low-income, low-income, and moderate-income families.
2. Outline actions proposed or being taken to evaluate and reduce lead-based paint hazards and describe how lead based paint hazards will be integrated into housing policies and programs, and how the plan for the reduction of lead-based hazards is related to the extent of lead poisoning and hazards.

5 Year Strategic Plan Lead-based Paint response:

1. Estimate number of units at risk of lead-based paint hazards. The City of Plano assumes there is a risk of lead-based paint if units were constructed prior to 1978.

If (as HUD estimates) 90 percent of the pre-1940 units in Plano are at risk of containing lead paint, 80 percent of the units built between 1940 and 1960 are at risk and 62 percent of units built between 1960 and 1979 are at risk as well, then it is estimated 13,260 Plano housing units (13 percent of all housing units) may contain lead paint. The following exhibit displays this calculation for Plano.

**Exhibit 2.
Housing Units at Risk of Lead-Based Paint, City of Plano, 2008**

Year Housing Unit Was Built	Number of Housing Units	Estimated Percentage at Risk	Estimated Number of Housing Units at Risk
1939 and earlier	42	90%	38
1940 to 1960	1,081	80%	865
1960 to 1979	19,931	62%	12,357
Total	21,054		13,260

Source: "Technical Guidelines for the Evaluation and Control of Lead-Based Paint Hazards in Housing" – HUD and U.S. Census Bureau 2008 American Community Survey.

Ultimately, the extent to which lead paint is a hazard in these homes depends on if there has been mitigation (e.g., removal, repainting) and how well the units have been maintained. Inadequately maintained homes and apartments are more likely to suffer from a range of lead hazard risks, including chipped and peeling paint and weathered window surfaces. Therefore, it is assumed that lower income households have fewer resources to maintain their homes and may be at higher risk for lead hazards. As a result, based on 2008 data on household income, the year housing units were built and HUD's estimates of risk by year built, about 4,800 of the city's low and moderate income households could live in units built before 1980 containing lead-based paint and be at higher risk for lead-based paint hazards.

Please see Appendix E for a more detailed discussion of the estimate of lead-based paint hazards faced by extremely low income, low income, and moderate income households.

2. Actions to reduce lead-based paint. HUD has regulations to protect children from the hazards of lead-based paint in federally funded projects. HUD continues to provide training for compliance with these regulations. Staff from the city's Community Services Division have attended trainings, received lead-based paint certifications and is currently in compliance with these regulations.

Lead-based paint hazards are addressed through the Housing Rehabilitation program and the HOME acquisition/rehabilitation program. As homes enter these programs, they are evaluated for lead paint and, when necessary, such hazards are mitigated. 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.

HOUSING

Housing Needs (91.205)

*Please also refer to the Housing Needs Table in the Needs.xls workbook

1. *Describe the estimated housing needs projected for the next five year period for the following categories of persons: extremely low-income, low-income, moderate-income, and middle-income families, renters and owners, elderly persons, persons with disabilities, including persons with HIV/AIDS and their families, single persons, large families, public housing residents, victims of domestic violence, families on the public housing and section 8 tenant-based waiting list, and discuss specific housing problems, including: cost-burden, severe cost- burden, substandard housing, and overcrowding (especially large families).*
2. *To the extent that any racial or ethnic group has a disproportionately greater need for any income category in comparison to the needs of that category as a whole, the jurisdiction must complete an assessment of that specific need. For this purpose, 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 ten percentage points higher than the percentage of persons in the category as a whole.*

5 Year Strategic Plan Housing Needs response:

1. Housing needs. The following provides an estimate of current and projected housing needs for renters, owners and special needs populations.

Projected needs for 2014:

Renters:

Extremely low income. Analysis completed for the Consolidated Plan found 4,188 renters earning less than \$20,000 per year were cost burdened. If the city maintains its current household growth and extremely low income renters experience the same growth as the city overall, this need will increase to 4,744 renters in 2014.

Very low income. Current need is 5,781; future need estimated is 6,549.

Low income. Current need is 2,656; future need estimated is 3,009.

Moderate income. Current need is 625; future need estimated is 708.

Owners:

Extremely low income. Analysis completed for the Consolidated Plan found 2,284 owners earning less than \$20,000 per year were cost burdened. If the city maintains its current household growth, extremely low income owners experience the same growth as the city overall, this need will increase to 2,587 owners in 2014.

Very low income. Current need is 2,270; future need estimated is 2,571.

Low income. Current need is 2,572; future need estimated is 2,914.

Moderate income. Current need is 1,763; future need estimated is 1,997.

Special Needs Populations:

Elderly. Table 2A, the Housing Needs Table in Appendix G, completed for the Plan indicates that there is not adequate housing to serve the city's elderly population currently and comments from the citizen participation process also stated there were not enough affordable senior housing units to meet demand. Home maintenance can be a burden for many moderate and low income elderly homeowners, especially for elderly people on fixed incomes who need help with small repairs and major maintenance items, such as roof, furnace and air conditioning repairs. In 2008, 38 percent of the city's elderly households, or 4,314 households, were cost burdened (paying more than 30 percent of their annual incomes in housing costs).

Future needs will depend on the growth of this cohort, and development of units to serve them.

Persons with disabilities. Persons with disabilities are more likely to have lower incomes and live in poverty than people without disabilities. Finding housing that is affordable, has needed accessibility improvements and is conveniently located near transit and other needed services is often very challenging for persons with disabilities. There are potentially 6,578 residents in Plano with ambulatory difficulty that could make traditional living arrangements difficult. This need is likely to increase with Plano' aging population.

Female headed households. There are currently 1,800 female headed households living in poverty in Plano. If those households grow in accordance with recently experienced population growth in Plano, that number could reach 2,040 by 2014.

Public housing residents/Section 8 voucher holders. The waiting list for families wanting Housing Choice Vouchers was 585 in December 2009; the waiting list for PHA units was 43 families. The last time the PHA wait lists were open was in September 2007. At that time the PHA signed up approximately 1,200 families within a four hour period. The wait lists are purged, meaning the families on the lists are contacted to see if they would like to remain on the list (if not then they are removed), in January and August of each year. The approximate length of the wait for PHA units could be 2 years or longer. The length of wait for the vouchers can be longer than the 2 year wait for public housing units. The PHA has not issued new vouchers for at least one year. Wait lists are opened as needed to insure that eligible applicants are processed and available to occupy vacated housing units and for the issue of Section 8 Housing Choice Vouchers. They typically open ever 2 to 3 years. These low income renters represent those renters with some of the greatest housing needs in Plano, since their other housing options are very limited.

Additionally, the PHA has recently been receiving an average of 15 to 20 calls or emails a week requesting assistance. The majority of these families have never previously applied for social service assistance and are people who have recently lost their jobs and had mortgages foreclosed. These requests are coming from an entirely different part of the population who commonly do not need assistance.

Therefore the projected housing need for public housing residents is most likely greater than 1,200 families with this number continually increasing as the weekly requests for assistance carry on.

The housing market analysis (included in Appendix E), in addition to Table 2A, the Housing Needs Tables (included in Appendix G), of the Consolidated Plan contain more detail of estimates of housing needs, projections of future needs and disproportionate need. Additionally, Appendix F discusses the housing and supportive service needs of special needs populations in more detail.

2. Racial or ethnic group need. According to 2008 ACS data, about 1.9 percent of housing units (or 1,779 households) were overcrowded in Plano; this is lower than the 4.8 percent of the State's housing units that were overcrowded. Hispanic or Latino households were more likely to be living in overcrowded condition when compared to White alone, Not Hispanic or Latino households. Approximately 8.5 percent (833 households) of Hispanic or Latino were overcrowded compared to 0.6 percent (380 households) of White alone, not Hispanic or Latino households. Asian alone households also had a higher percentage of households that were overcrowded compared to White alone, not Hispanic or Latino households; 4.6 percent of Asian households, or 625 households, were overcrowded. The higher prevalence of overcrowding could be because of a preference for an extended family to occupy one housing unit, lower average incomes held by certain ethnic groups or a greater likelihood of ethnic groups to occupy smaller rental properties.

A comparison was also conducted between renters and owners of Hispanic descent (one of the predominant minority populations in the Plano area), African Americans and Asians (also currently a predominant minority population in Plano) and the population as a whole for Plano. Using 2000 Comprehensive Housing Affordability Strategy (CHAS) data, the percentage of households with housing problems (as defined by HUD) for all households was compared to Hispanic, African American and Asian households. In 2000, the percentage of Hispanic households with housing problems was 49 percent. This compared with 23.5 percent of all households with housing problems—a difference of 25.5 percentage points. The other minority populations had differences of less than 10 percentage points when compared to all households.

Additionally, an examination of CHAS data for 2000 was done to see if any disproportionate need exists for any race at any income level compared to the needs of that category as a whole.

- ***Household income less than 30 percent of MFI***—A disproportionate need was found for all Hispanic households. The percentage of Hispanic households with housing problems was 94 percent. This compared with 79 percent of all households with housing problems, a difference of 15 percentage points. The other minority populations had differences of less than 10 percentage points when compared to all households.

- **Households income 30 to 50 percent of MFI**—No disproportionate need exists for any race or ethnicity for this income compared to the needs of that category as a whole.
- **Household income 50 to 80 percent of MFI**—No disproportionate need exists for any race or ethnicity for this income compared to the needs of that category as a whole.

Priority Housing Needs (91.215 (b))

1. *Identify the priority housing needs and activities in accordance with the categories specified in the Housing Needs Table (formerly Table 2A). These categories correspond with special tabulations of U.S. census data provided by HUD for the preparation of the Consolidated Plan.*
2. *Provide an analysis of how the characteristics of the housing market and the severity of housing problems and needs of each category of residents provided the basis for determining the relative priority of each priority housing need category.*

Note: Family and income types may be grouped in the case of closely related categories of residents where the analysis would apply to more than one family or income type.

3. *Describe the basis for assigning the priority given to each category of priority needs.*
4. *Identify any obstacles to meeting underserved needs.*

5 Year Strategic Plan Priority Housing Needs response:

1. and 2. Priority housing needs. The housing market analysis revealed renters earning less than \$25,000 per year have a difficult time finding affordable rental units. An estimated 6,847 renters and owners in Plano have extremely low incomes and are cost burdened. An estimated 25 percent of homes for sale or sold were affordable to renter households who earn at least \$50,000. Therefore, households who earn \$35,000 to \$50,000 would benefit from programs such as downpayment assistance, homebuyer education and credit counseling to help get them into homes (as identified in the Housing Market Analysis).

The city's current demographic composition and the housing market analysis indicate a prioritization on rehabilitation programs, particularly for seniors to make necessary improvements (including accessibility) on homes. Given the relatively high home prices in Plano, there is also a need to continue to create and maintain affordable rental stock. According to the Plano Comprehensive Plan, the amount of land available in Plano for new residential development is decreasing. The Comprehensive Plan notes that less than five percent of vacant land zoned for residential development remains. This lack of future opportunity for new affordable development increases the importance of the need for home maintenance of existing rental stock and infill housing.

Please see Table 2A, the Housing Needs Table in Appendix G, for the city's objectives in addressing housing needs from 2010 to 2014.

Given the top needs identified by the market analysis and during the public input process, the city has developed the following priorities for funding housing requests over the course of the Consolidated Plan:

- Programs to rehabilitate and improve the existing stock of homes occupied by low and moderate income owners. (High)

- Assistance to homebuyers with downpayment assistance, closing cost assistance, and/or homebuyer education and counseling. (High)
- Housing accessibility modifications for elderly and disabled residents within the City of Plano. (High)
- Inventory available parcels and evaluate their feasibility for affordable housing development. (Medium)
- Support the efforts of the Plano Housing Authority (PHA) to maintain affordable housing developments and issue Housing Choice Vouchers. (Medium)

3. Basis for assigning priority. The priority needs and strategies were developed based on the findings from both quantitative research (Housing Market Analysis) and qualitative research (public and nonprofit meetings, survey and key person interviews). The priority housing needs were determined based on the number of households who were cost burdened, living in substandard and overcrowded conditions, and/or who could not afford homeownership. The priority needs for special needs populations and community development were derived through non-profit public participation process, in addition to needs identified through key person interviews, community meetings and the Housing and Community Development Needs Survey.

4. Obstacles. As discussed throughout this Plan, the greatest obstacle to meeting underserved needs is lack of funding and operations funds. The city has few, if any, institutional, political and systemic barriers to meeting the identified needs.

Housing Market Analysis (91.210)

**Please also refer to the Housing Market Analysis Table in the Needs.xls workbook*

- 1. Based on information available to the jurisdiction, describe the significant characteristics of the housing market in terms of supply, demand, condition, and the cost of housing; the housing stock available to serve persons with disabilities; and to serve persons with HIV/AIDS and their families. Data on the housing market should include, to the extent information is available, an estimate of the number of vacant or abandoned buildings and whether units in these buildings are suitable for rehabilitation.*
- 2. Describe the number and targeting (income level and type of household served) of units currently assisted by local, state, or federally funded programs, and an assessment of whether any such units are expected to be lost from the assisted housing inventory for any reason, (i.e. expiration of Section 8 contracts).*
- 3. Indicate how the characteristics of the housing market will influence the use of funds made available for rental assistance, production of new units, rehabilitation of old units, or acquisition of existing units. Please note, the goal of affordable housing is not met by beds in nursing homes.*

5 Year Strategic Plan Housing Market Analysis responses:

1. Significant characteristics of housing market. An analysis of the City of Plano's housing market revealed the following highlights:

- The city's poorest households (earning less than \$25,000 per year) cannot find affordable rental housing in Plano's market. In 2008, about 6,390 renter households—20 percent all renter households—earned less than \$25,000. At most these households could afford to pay \$625 per month in rent and utilities

without being cost burdened. There are approximately 2,822 affordable units available to households in this income range, leaving a shortage of 3,568 rental units.

- The Census estimates that in 2008, 45 percent of Plano's households who rent their homes were cost burdened. This is equivalent to 14,278 households. An estimated 96 percent of renter households (excluding those renters whose income was not computed) earning less than \$20,000 per year paid more than 30 percent of their monthly income toward rent and utilities, meaning they were cost burdened.
- According to MLS data, the median for sale or sale price for homes during 2008 and 2009 was \$210,900. Households would need to earn an annual income of at least \$60,900 to afford the median price of these homes with current interest rates at 6.0 percent, pay for utilities and taxes to not be cost burdened. An estimated 37 percent of Plano's renters (12,170 households) and 80 percent of owners (50,057 households) could afford to purchase the median priced home without being cost burdened.
- An estimated 25 percent of homes sold were affordable to households who earn at least \$50,000. Therefore, households who earn \$35,000 to \$50,000 would benefit from programs such as downpayment assistance, homebuyer education and credit counseling to help get them into homes.
- According to the Census, 23 percent of Plano's households who own their own homes were cost burdened. This is equivalent to 14,487 households. Cost burden is very high among Plano's lowest income homeowners—100 percent of owners earning less than \$20,000 per year who have a mortgage were cost burdened in 2008 (1,458 households) and 97 percent of homeowners earning between \$20,000 and \$35,000 were cost burdened (1,902 households). In addition, 826 owner households who earn less than \$20,000 and who do not have a mortgage were cost burdened.

Please see Appendix E (includes the housing market analysis) for a detailed assessment of the housing market in Plano, along with an identification of housing needs. Appendix F (Housing and Non-Housing Needs Assessment for Special Needs Populations) provides a description of special populations needs and assisted housing programs.

2. Income restricted units. There are currently an estimated 2,651 subsidized units located in Plano, 43 percent of which are Housing Choice Vouchers. An estimated 306 units' affordability requirements are currently set to expire over the next three years. However, most of these contracts have previously been renewed and there is no expectation they will be lost from the assisted housing inventory.

The following exhibit lists the income restricted units located in the City of Plano.

**Exhibit 3.
Affordable Housing Units and Vouchers, City of Plano**

Name	Number of Assisted Units	Current Year to Expire	Unit Description	Address
Scattered Site (PHA)	24		Single Family Homes	Locations Vary
Housing Choice Vouchers (PHA)	842		Vary	Locations Vary
Housing Choice Vouchers (Ported in)	306		Vary	Locations Vary
Collin County Community Homes	8	2010	Disabled	3020 Dartmouth Drive
Evergreen at Plano Parkway	250		Elderly	2900 W. Plano Parkway
Garden Gate Apartments	240		General	1201 Legacy Drive
Pioneer Place Senior Housing	60	2011	Elderly	1928 Avenue K
Plano Community Homes I	72	2011	Elderly	1612 Avenue L
Plano Community Homes II	57	2012	Elderly	1612 Avenue L
Plano Community Homes III	60	2016	Elderly	3905 American Drive
Plano Community Homes IV	60	2010	Elderly	3925 American Drive
Plano Community Homes V	47	2010	Elderly	3915 American Drive
The Plaza at Chase Oaks	240		Elderly	NEQ of Chase Oaks Blvd and Legacy
Tuscany Villas	90		Elderly	7200 Blk of Chase Oaks Blvd.
Villas of Mission Bend	101		Elderly	1201 Medical Ave.
Windhaven Apartments	194			Parkwood Blvd.
Total Assisted Units	2,651			

Source: U.S. Department of Housing and Urban Development, Texas Department of Housing and Community Affairs and the Plano Housing Authority.

Please see the Extremely Low Income Populations discussion of Appendix F (Housing and Non-Housing Needs Assessment for Special Needs Populations) for a more detailed discussion of assisted housing and at-risk properties.

3. Housing market influence of funds. The findings of the Housing Market Analysis will be used to guide the city to direct funds to the greatest housing needs during the next five years.

These findings influenced the city’s prioritization of funding:

- Age of stock—older homes tend to have more condition problems and are more likely to contain materials such as lead paint. About 20 percent of Plano’s housing units were built before 1980 and only 42 units were built before 1940. Most of the aging housing stock is located in the older parts of Plano. If homes are not rehabilitated and minor repairs are not done the housing stock will decline more quickly.
- Householders age 45 to 64, often referred to as Baby Boomers, account for 41 percent (38,868) of all householder in Plano. An additional 12 percent (11,260) of households are senior citizens, age 65 and older. Nine percent of Baby Boomer households and 21 percent of senior households have household incomes under \$25,000. Many of these will need assistance (either now or in the future) maintaining their homes.

- The largest rental gap in Plano, which insinuates that demand is greater than supply, exists for households earning less than \$25,000 per year. Plano has 6,390 renter households; however, there are approximately 2,822 rental units available for those households, indicating that many households are spending more than 30 percent of their household income on rental housing, which makes them cost burdened.
- The desirability and limited land supply in Plano make it a higher cost community. As such, renter households need to earn an income of \$65,000 or more before half of the homes for sale are available to them in Plano.

Specific Housing Objectives (91.215 (b))

1. *Describe the priorities and specific objectives the jurisdiction hopes to achieve over a specified time period.*
2. *Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the strategic plan.*

5 Year Strategic Plan Specific Housing Objectives response:

1. Housing strategy, objectives and five year outcomes. Specific housing objectives for the 2010-2014 Consolidated Plan include:

DECENT HOUSING

Strategy DH: Encourage the provision of decent, safe and affordable housing for low and moderate income and special needs residents.

- **Objective DH-1.1 (Affordability):** Continue to preserve and enhance existing housing stock through home rehabilitation.

DH-1.1 five year outcomes:

- Provide programs to rehabilitate and improve the existing stock of homes occupied by low and moderate income owners.
 - *Outcome/five year goal:* 95 units
- Continue to offer and market programs to rehabilitate and improve existing rental stock occupied by low and moderate income renters.
 - *Outcome/five year goal:* 10 meetings and/or speaking engagements specifically to market the rehabilitation program to landlords with low and moderate tenants

- **Objective DH-1.2 (Affordability):** Continue to create affordable homeownership opportunities through homeownership assistance, new construction and/or acquisition and rehabilitation of land and properties for income qualifying households.

DH-1.2 five year outcomes:

- Provide assistance to homebuyers with downpayment assistance, closing cost assistance, and/or homebuyer education and counseling.
 - *Outcome/five year goal:* 60 units
-

- ▶ Consider sale of publicly owned land to affordable housing developers. Inventory available parcels and evaluate their feasibility for affordable housing development.
 - *Outcome/five year goal:* Develop map of vacant parcels by zoning district for affordable housing developers
- **Objective DH-1.3 (Affordability):** Increase and support affordable rental housing opportunities in Plano.

DH-1.3 five year outcomes:

- ▶ Continue to support the efforts of the Plano Housing Authority (PHA) to maintain affordable housing developments and issue Housing Choice Vouchers.
 - *Outcome/five year goal:* Complete 5 annual environmental reviews for PHA Capital Funding
 - *Outcome/five year goal:* Certify PHA initiatives as compliant with the Consolidated Plan as needed
- ▶ Support applications for and the development of Low Income Housing Tax Credit (LIHTC) projects.
 - *Outcome/five year goal:* Completed on an as needed basis

2. Resources. A variety of financial resources are available to address the priority housing needs and specific housing objectives identified in the Strategic Plan. The following is a brief summary of some of the resources that can be utilized either directly through the city or through other private entities.

Federal resources include HOME Investment Partnerships Program (HOME), Community Development Block Grant (CDBG) program, HUD Section 8 Housing Choice Voucher program, the Department of Energy Grant and the Homelessness Prevention and Rapid Re-housing Program.

State resources may primarily include funds from the Texas Department of Housing and Community Affairs, Community Services Block Grant, Comprehensive Energy Assistance Program and Weatherization Assistance Program. Additionally, the city takes an opportunistic approach with state funding in that if something applicable to the city's needs becomes available, the city may decide to apply.

Local resources may include Property Assessed Clean Energy financing, should the city choose to become engaged in this program.

Organizational resources are as important as financial resources in ensuring that housing and homeless assistance projects and activities will be carried out successfully. Primary resources in this category include governmental agencies, community-based non-profits, faith-based organizations and members of the private sector. Three important organizations that assist in the rehabilitation and construction of affordable homes in the City of Plano include Plano Housing Corporation (Plano's sole CHDO), Habitat for Humanity of South Collin County and Christ United Methodist's "House on the Corner" program.

Needs of Public Housing (91.210 (b))

In cooperation with the public housing agency or agencies located within its boundaries, describe the needs of public housing, including the number of public housing units in the jurisdiction, the physical condition of such units, the restoration and revitalization needs of public housing projects within the jurisdiction, and other factors, including the number of families on public housing and tenant-based waiting lists and results from the Section 504 needs assessment of public housing projects located within its boundaries (i.e. assessment of needs of tenants and applicants on waiting list for accessible units as required by 24 CFR 8.25). The public housing agency and jurisdiction can use the optional Priority Public Housing Needs Table (formerly Table 4) of the Consolidated Plan to identify priority public housing needs to assist in this process.

5 Year Strategic Plan Needs of Public Housing response:

Needs of Public Housing. According to families on the waiting lists for public housing and Housing Choice Vouchers (HCV), the greatest need for subsidized housing were renters who earned 30 to 50 percent of AMI (moderate income). Among population groups, families with children and African American households experienced the greatest need for public housing.

As of December 2009, Plano had 24 public housing units, 842 HCVs administered by PHA and an additional 306 HCVs within the city that were administered by other housing authorities. These units were reported to be in suitable living condition.

Access to public housing units is in demand. There were 43 families on the public housing waiting list and 585 on the HCV waiting lists as of December 2009. According to 2009 PHA Plan, households on the wait lists for public housing and HCV included: 74 percent were families with children, 73 percent were African American, and 77 percent were households earning between 30 and 50 percent of the AMI.

The last time the PHA wait lists were open was in September 2007. At that time the PHA signed up approximately 1,200 families within a four hour period. The wait lists are purged, meaning the families on the lists are contacted to see if they would like to remain on the list (if not, then they are removed), in January and August of each year. The approximate length of the wait for PHA units could be 2 years or longer. The length of wait for the vouchers can be even longer than the 2 year wait for public housing units. The PHA has not issued new vouchers for at least one year. Wait lists are opened as needed to insure that eligible applicants are processed and available to occupy vacated housing units and for the issue of Section 8 Housing Choice Vouchers. They typically open ever 2 to 3 years. These low income renters represent those renters with some of the greatest housing needs in Plano, since their other housing options are very limited.

Additionally, the PHA has recently been receiving an average of 15 to 20 calls or emails a week requesting assistance. The majority of these families have never previously applied for social service assistance and are people who have recently lost their jobs and mortgages foreclosed. These requests are coming from an entirely different part of the population who commonly do not need assistance.

Therefore the projected housing need for public housing residents is most likely greater than 1,200 families with this number continually increasing as the weekly requests for assistance carry on.

Public Housing Strategy (91.210)

1. *Describe the public housing agency's strategy to serve the needs of extremely low-income, low-income, and moderate-income families residing in the jurisdiction served by the public housing agency (including families on the public housing and section 8 tenant-based waiting list), the public housing agency's strategy for addressing the revitalization and restoration needs of public housing projects within the jurisdiction and improving the management and operation of such public housing, and the public housing agency's strategy for improving the living environment of extremely low-income, low-income, and moderate families residing in public housing.*
2. *Describe the manner in which the plan of the jurisdiction will help address the needs of public housing and activities it will undertake to encourage public housing residents to become more involved in management and participate in homeownership. (NAHA Sec. 105 (b)(11) and (91.215 (k))*
3. *If the public housing agency is designated as "troubled" by HUD or otherwise is performing poorly, the jurisdiction shall describe the manner in which it will provide financial or other assistance in improving its operations to remove such designation. (NAHA Sec. 105 (g))*

5 Year Strategic Plan Public Housing Strategy response:

1. and 2. Plano Housing Authority's strategy. The Plano Housing Authority's mission is to provide affordable housing to low income families while offering opportunities that enable families to achieve self sufficiency.

PHA has several housing programs structured to serve the continuum of housing needs of low income residents in Plano. The PHA programs include: Section 8 Housing Choice Voucher program, Section 8 Homeownership Program, Family Self Sufficiency Program, public housing units and a Landlord Program. The Landlord Program assists landlords who would like to have their property included in the Section 8 program and those landlords that already have their property included in the Section 8 program who need assistance.

Additionally, the PHA requested an annual amount of \$68,223 (\$341,115 for five years) to complete their rehabilitation and improvement needs for their public housing three bedroom units. Common improvements include repairs to foundations, sidewalks, driveways, fences, siding and floor tile. Along with new oven ranges, refrigerators, Heating, Ventilating, and Air Conditioning (HVAC) systems and kitchen upgrades.

3. Troubled. The Plano Housing Authority is not currently designated as being troubled.

Barriers to Affordable Housing (91.210 (e) and 91.215 (f))

1. *Explain whether the cost of housing or the incentives to develop, maintain, or improve affordable housing are affected by public policies, particularly those of the local jurisdiction. Such policies include tax policy affecting land and other property, land use controls, zoning ordinances, building codes, fees and charges, growth limits, and policies that affect the return on residential investment.*

2. Describe the strategy to remove or ameliorate negative effects of public policies that serve as barriers to affordable housing, except that, if a State requires a unit of general local government to submit a regulatory barrier assessment that is substantially equivalent to the information required under this part, as determined by HUD, the unit of general local government may submit that assessment to HUD and it shall be considered to have complied with this requirement.

5 Year Strategic Plan Barriers to Affordable Housing response:

1. Barriers to affordable housing. Key persons interviewed and public meetings conducted as a part of the Consolidated Plan identified few barriers to affordable housing in Plano.

The top barriers identified by interviewees included the high cost of land and the lack of available land to develop affordable housing. In addition, as identified in the housing market analysis, lack of affordable housing is a barrier for households at low income levels. Another barrier to affordable housing included the limitations of Texas State Law, which does not allow for inclusionary zoning.

2. Strategy to remove barriers. The City has developed objectives to mitigate barriers to affordable housing, provided below.

DECENT HOUSING

Strategy DH: Encourage the provision of decent, safe and affordable housing for low and moderate income and special needs residents.

- **Objective DH-1.1 (Affordability):** Continue to preserve and enhance existing housing stock through home rehabilitation.

DH-1.1 five year outcomes:

- Provide programs to rehabilitate and improve the existing stock of homes occupied by low and moderate income owners.
 - *Outcome/five year goal:* 95 units
- Continue to offer and market programs to rehabilitate and improve existing rental stock occupied by low and moderate income renters.
 - *Outcome/five year goal:* 10 meetings and/or speaking engagements specifically to market the rehabilitation program to landlords with low and moderate tenants

- **Objective DH-1.2 (Affordability):** Continue to create affordable homeownership opportunities through homeownership assistance, new construction and/or acquisition and rehabilitation of land and properties for income qualifying households.

DH-1.2 five year outcomes:

- Provide assistance to homebuyers with downpayment assistance, closing cost assistance, and/or homebuyer education and counseling.
 - *Outcome/five year goal:* 60 units

- Consider sale of publicly owned land to affordable housing developers. Inventory available parcels and evaluate their feasibility for affordable housing development.
 - *Outcome/five year goal:* Develop map of vacant parcels by zoning district for affordable housing developers
- **Objective DH-1.3 (Affordability):** Increase and support affordable rental housing opportunities in Plano.
 - DH-1.3 five year outcomes:***
 - Continue to support the efforts of the Plano Housing Authority (PHA) to maintain affordable housing developments and issue Housing Choice Vouchers.
 - *Outcome/five year goal:* Complete 5 annual environmental reviews for PHA Capital Funding
 - *Outcome/five year goal:* Certify PHA initiatives as compliant with the Consolidated Plan as needed
 - Support applications for and the development of Low Income Housing Tax Credit (LIHTC) projects.
 - *Outcome/five year goal:* Completed on an as needed basis

HOMELESS

Homeless Needs (91.205 (b) and 91.215 (c))

**Please also refer to the Homeless Needs Table in the Needs.xls workbook*

Homeless Needs— The jurisdiction must provide a concise summary of the nature and extent of homelessness in the jurisdiction, (including rural homelessness and chronic homelessness where applicable), addressing separately the need for facilities and services for homeless persons and homeless families with children, both sheltered and unsheltered, and homeless subpopulations, in accordance with Table 1A. The summary must include the characteristics and needs of low-income individuals and children, (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered. In addition, to the extent information is available, the plan must include a description of the nature and extent of homelessness by racial and ethnic group. A quantitative analysis is not required. 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.

5 Year Strategic Plan Homeless Needs response:

Homeless Strategy. The city currently participates in the following regional committees to discuss and address homeless needs: the Collin County Homeless Coalition and the Metro Dallas Homeless Alliance.

In 2004, the City adopted a countywide plan entitled, "Homeward Bound, A Plan to End Chronic Homelessness in Collin County." This led to the awarding of two Housing and Urban Development (HUD) Continuum of Care Grants to obtain funding to implement the Plan. In 2009, the Continuum of Care awarded LifePath and Hope's Door \$400,545 to provide services to persons experiencing or at risk of homelessness.

The Collin County Homeless Coalition continues to discuss updating the countywide plan, and the city is playing an active role in this process.

As part of the city's Consolidated Plan, the city is committed to support and encourage the provision of supportive services which can be made available to homeless individuals and families to help prevent homelessness and to put families and individuals on the road to self-sufficiency.

For more detail please see the Homeless discussion of Housing and Non-Housing Needs Assessment for Special Needs Populations located in Appendix F and Table 1A, the Homeless Needs Table, located in Appendix G.

Priority Homeless Needs

- 1. Using the results of the Continuum of Care planning process, identify the jurisdiction's homeless and homeless prevention priorities specified in Table 1A, the Homeless and Special Needs Populations Chart. The description of the jurisdiction's choice of priority needs and allocation priorities must be based on reliable data meeting HUD standards and should reflect the required consultation with homeless assistance providers, homeless persons, and other concerned citizens regarding the needs of homeless families with children and individuals. The jurisdiction must provide an analysis of how the needs of each category of residents provided the basis for determining the relative priority of each priority homeless need category. A separate brief narrative should be directed to addressing gaps in services and housing for the sheltered and unsheltered chronic homeless.*
- 2. A community should give a high priority to chronically homeless persons, where the jurisdiction identifies sheltered and unsheltered chronic homeless persons in its Homeless Needs Table - Homeless Populations and Subpopulations.*

5 Year Strategic Plan Priority Homeless Needs response:

Given the top needs identified by the special needs population analysis and during the public input process, the city has developed the following priorities for homeless and homeless prevention requests over the course of the Consolidated Plan:

- The creation of additional shelter, supportive services, and transitional housing for homeless and under-housed. (High)
- Housing accessibility modifications for elderly and disabled residents within the City of Plano. (High)
- Support to organizations that engage in public services for Plano residents, especially special needs populations, including but not limited to low income elderly, persons with disabilities, persons with HIV/AIDS and at-risk youth. (High)
- Homeless supportive services across the entire spectrum of need, from homelessness to self-sufficiency, with the continued emphasis on homelessness prevention. (High)
- Support the efforts of the Plano Housing Authority (PHA) to maintain affordable housing developments and issue Housing Choice Vouchers. (Medium)

For additional information on homeless needs please see Table 1A, the Homeless Needs Table, in Appendix G and the comprehensive discussion of the needs of Persons who are Homeless in Appendix F of the Consolidated Plan.

Homeless Inventory (91.210 (c))

The jurisdiction shall provide a concise summary of the existing facilities and services (including a brief inventory) that assist homeless persons and families with children and subpopulations identified in Table 1A. These include outreach and assessment, emergency shelters and services, transitional housing, permanent supportive housing, access to permanent housing, and activities to prevent low-income individuals and families with children (especially extremely low-income) from becoming homeless. The jurisdiction can use the optional Continuum of Care Housing Activity Chart and Service Activity Chart to meet this requirement.

5 Year Strategic Plan Homeless Inventory response:

Homeless Inventory. A point-in-time (PIT) count completed in January 2009 was overseen by the Collin county Homeless Alliance. A total of 93 individuals were homeless in the City of Plano or had become homeless while living in Plano. Of these, 88 were staying in shelters and 5 were unsheltered. The PIT reported there were 17 homeless families with children.

**Exhibit 4.
Homeless Population and Subpopulation, City of Plano, 2009**

Part 1: Homeless Population	Sheltered		Unsheltered	Total
	Emergency	Transitional		
Number of Families with Children (Family Households):	5	12	0	17
1. Number of Persons in Families with Children	20	40	0	60
2. Number of Single Individuals and Persons in Households without children	18	10	5	33
(Add Lines Numbered 1 & 2 Total Persons)	38	50	5	93
Part 2: Homeless Subpopulations	Sheltered		Unsheltered	Total
a. Chronically Homeless	2			
b. Seriously Mentally Ill	9			
c. Chronic Substance Abuse	5			
d. Veterans	7			
e. Persons with HIV/AIDS	0			
f. Victims of Domestic Violence	19			
g. Unaccompanied Youth (Under 18)	17			

Source: Metro Dallas Homeless Alliance, 2009 Point-in-Time Count.

The PIT Count also included data on race and ethnicity of the homeless individuals (not including unaccompanied youth) and families. Of these households 33 percent were Caucasian (White), 28 percent Hispanic/Latino, 23 percent African American, 3 percent American Indian and the remaining 15 percent classified themselves as other or did not answer the question.

Homeless shelters can include emergency overnight housing and longer-term transitional housing. The following exhibit shows the shelters, the number of beds they provide and the type of shelter located in Collin County, which includes Plano. There are also additional facilities throughout the Dallas region that serve homeless residents needing immediate housing.

**Exhibit 5.
Housing for Persons Experiencing Homelessness, Collin County**

Agency	Population	Beds	Type	City
CITY House	18-23 years	12	Transitional	Plano
	Newborn to 17 years	24	Safe home for CPS cases	Plano
Hope's Door	Domestic Violence	19	Emergency	Plano
	Domestic Violence	24	Transitional	Plano
	Domestic Violence	12	Transitional - Short Term	Plano
LifePath Systems	Persons with Mental Illness	8	Permanent Supported	
The Samaritan Inn	Individuals and Families	160	Transitional (can do Emergency)	McKinney
	Individuals and Families	10	Transitional Apartments	Scattered in McKinney
Total Beds		269		

Source: Metro Dallas Homeless Alliance and homeless housing providers.

There is one homeless shelter, one emergency youth shelter and one domestic violence emergency shelter located in Collin County. The Samaritan Inn, located in McKinney, provides individuals and families transitional and emergency housing and supportive services. Services include teaching self-sufficiency and life skills to assist the needs of people, during, and after a homeless situation.

Hope's Door is a shelter and counseling center that offers comprehensive programs and services that are designed to help break the cycle of domestic abuse. Hope's Door provides emergency and transitional shelter and direct intervention and prevention services to families affected by domestic abuse in Collin County, Dallas County, and surrounding areas. Since 1989, Hope's Door has provided safe shelter for over 3,787 women and their children, and answered over 16,000 crisis line calls.

CITY House, located in Plano, runs a 12 bed transitional shelter for youth ages 18 to 23 years, a 24 bed safe home for children ages newborn to 17 who are Child Protective Services cases and also offers non-residential services for youth ages 16 to 23. The shelter serves youth in Collin County and the surrounding counties of Dallas, Tarrant, Kaufman, Denton and Rockwall. The safe home for newborns to 17 year olds, My Friend's House, recently opened in November 2009. My Friend's House provides a safe home for children who are under Child Protective Services. It has a focus on keeping sibling groups together and meeting the needs of children with special abilities and primary medical needs. The non-residential services, under the transitional living program, provides services to 16 to 23 year olds who need help transitioning to the responsibilities of adulthood. Services are provided to pregnant, parenting, and homeless young adults.

LifePath Systems provides treatment, support and planning assistance to North Texas residents with special needs. They offer a comprehensive system of care for individuals with mental illnesses, mental retardation and developmental delays. Recently LifePath Systems has also secured a federal grant and offers permanent supported housing for eight homeless individuals with mental illness.

A detailed description of the homeless population and homeless resources is provided in Appendix F of this report.

Homeless Strategic Plan (91.215 (c))

1. *Homelessness— Describe the jurisdiction's strategy for developing a system to address homelessness and the priority needs of homeless persons and families (including the subpopulations identified in the needs section). The jurisdiction's strategy must consider the housing and supportive services needed in each stage of the process which includes preventing homelessness, outreach/assessment, emergency shelters and services, transitional housing, and helping homeless persons (especially any persons that are chronically homeless) make the transition to permanent housing and independent living. The jurisdiction must also describe its strategy for helping extremely low- and low-income individuals and families who are at imminent risk of becoming homeless.*
2. *Chronic homelessness—Describe the jurisdiction's strategy for eliminating chronic homelessness by 2012. This should include the strategy for helping homeless persons make the transition to permanent housing and independent living. This strategy should, to the maximum extent feasible, be coordinated with the strategy presented Exhibit 1 of the Continuum of Care (CoC) application and any other strategy or plan to eliminate chronic homelessness. Also describe, in a narrative, relationships and efforts to coordinate the Conplan, CoC, and any other strategy or plan to address chronic homelessness.*
3. *Homelessness Prevention—Describe the jurisdiction's strategy to help prevent homelessness for individuals and families with children who are at imminent risk of becoming homeless.*
4. *Institutional Structure—Briefly describe the institutional structure, including private industry, non-profit organizations, and public institutions, through which the jurisdiction will carry out its homelessness strategy.*
5. *Discharge Coordination Policy—Every jurisdiction receiving McKinney-Vento Homeless Assistance Act Emergency Shelter Grant (ESG), Supportive Housing, Shelter Plus Care, or Section 8 SRO Program funds must develop and implement a Discharge Coordination Policy, to the maximum extent practicable. Such a policy should include "policies and protocols for the discharge of persons from publicly funded institutions or systems of care (such as health care facilities, foster care or other youth facilities, or correction programs and institutions) in order to prevent such discharge from immediately resulting in homelessness for such persons." The jurisdiction should describe its planned activities to implement a cohesive, community-wide Discharge Coordination Policy, and how the community will move toward such a policy.*

5 Year Homeless Strategic Plan response:

1. Homelessness. With regards to homelessness, chronic homeless and homeless prevention, the city will continue to work with homeless service providers to access funding opportunities for homeless services and permanent supportive housing for its homeless and chronically population, as well as with those populations currently at-risk of homelessness. The city will continue to participate in the Collin County Homeless Coalition and the Metro Dallas Homeless Alliance to ensure that plans to end chronic homelessness and homelessness prevention are being carried out.

For further detail please see Table 1A, the Homeless Needs Table, and the comprehensive discussion of the needs of Persons who are Homeless in Appendix F of the Consolidated Plan.

Strategy SL: Improve and maintain suitable living environments by supporting and enhancing public facilities, public services and infrastructure for low income persons, special needs populations and neighborhoods in need of revitalization.

- **Objective SL-2.1 (Availability/Accessibility):** Develop and upgrade public facilities and infrastructure to help lower income persons, those with special needs and neighborhoods in need.

SL-2.1 five year outcomes:

- Support and assist with the creation of additional shelter, supportive services, and transitional housing for homeless and under-housed.
 - *Outcome/five year goal:* 100 people
 - *Outcome/five year goal:* Certify local agency initiatives as compliant with the Consolidated Plan, as needed
- Continue to assist with housing accessibility modifications for elderly and disabled residents within the City of Plano.
 - *Outcome/five year goal:* 5 housing units

- **Objective SL-2.2 (Availability/Accessibility):** Fund public service activities serving primarily lower income persons and those with special needs.

SL-2.2 five year outcomes:

- Provide support to organizations that engage in public services for Plano residents, especially special needs populations, including but not limited to low income elderly, persons with disabilities, persons with HIV/AIDS and at-risk youth.
 - *Outcome/five year goal:* 4,625 individuals
- Assist homeless supportive services across the entire spectrum of need, from homelessness to self-sufficiency, with the continued emphasis on homelessness prevention.
 - *Outcome/five year goal:* 100 families
 - *Outcome/five year goal:* Participate and fund annual Collin County Homeless PIT survey: 5 units

2. Chronic homelessness. In 2004, the City of Plano adopted the countywide plan, Homeward Bound: A Plan to End Chronic Homelessness in Collin County. The goals and strategies of this plan are as follows.

***BUILD THE ORGANIZATIONAL INFRASTRUCTURE PLAN FOR OUTCOMES
MANAGE FOR RESULTS***

1. Establish a segment of the health and human services infrastructure in Collin County that is dedicated to the reduction of chronic homelessness through public and private partnerships to encourage effective and efficient use of resources.
 - a. Create the administration of the Collin County Plan to End Chronic Homelessness. Increase knowledge of needs and patterns of all subpopulations of chronic homeless individuals. Increase capacity in tracking the extent of chronic homelessness in Collin County.

- b. Build networking and problem-solving relationships among providers, funding entities, and advocates.
- c. Implement an educational campaign to increase understanding and public awareness, reduce stigma associated with chronic homelessness, and solicit county-wide support and interest in ending chronic homelessness in Collin County.

CLOSE THE FRONT DOOR BY PREVENTING HOMELESSNESS

- 2. Develop, implement, and sustain a comprehensive program of housing and client centered, recovery based, supportive services for persons with mental health and/or substance abuse disorders.
 - a. Expand case management programs to include chronic homeless assessments and the ability to extend time limits on services for those at risk of becoming homeless. Clients from Homeless Prevention Programs, the Samaritan Inn, Collin County Jail, Green Oaks (a Collin County inpatient psychiatric services provider), and the state mental hospital would be assessed for the need for more services.
 - b. Educate personnel who interact with the chronic homeless population concerning the characteristics of this population, including: Personnel from the Collin County Jail, Municipal Jails, Homeless Prevention Programs, the Samaritan Inn Homeless Shelter, and Police Officers.
 - c. Improve the collaboration with institutions to encourage effective and efficient use of resources: Collin County Jail, Municipal Jails, Mental Commitment Court, Green Oaks Mental Hospital, State Mental Hospitals, Dallas Area North Star Authority.

OPEN THE BACK DOOR (INTERVENTION)

- d. Provide basic needs (shelter, food, and safety) to chronic homeless persons.
- e. Provide treatment and services (mental health, substance abuse, transportation, employment) to chronic homeless persons.
- f. Create a Jail Diversion Program aimed at the appropriate placement of persons with mental illness who have entered the justice system.
- g. Increase funding and resources available to prevent, intervene, reduce, and eliminate chronic homelessness in Collin County.

3. Homelessness prevention. The city's homeless prevention strategy relies heavily on partnerships with local homeless and housing non-profit services providers. Supportive service funding received by the city is typically made available to these non-profit organizations through a competitive RFP process.

The city administers and funds a Homeless Prevention Program with CDBG. This program is subcontracted with a local non-profit.

The city also was allocated \$509,050 of Homelessness Prevention and Rapid Re-housing Program (HPRP) funds directly from HUD. HPRP is focused on housing for homeless and at-risk households and will provide temporary financial assistance and housing relocation and stabilization services to individuals and families who are homeless or would be homeless but for this assistance.

The Buffington Community Services Grants, provided from the city's general fund, has also funded multiple agencies on an annual basis to provide emergency rent and utility assistance.

4. Institutional structure. The city will continue to participate in the Collin County Homeless Coalition and Metro Dallas Homeless Alliance to ensure that plans to end chronic homelessness and homelessness prevention are being carried out. The Collin County Homeless Coalition continues to update the countywide plan, and the city will continue to play an active role in the process.

5. Discharge Coordination Policy. The City of Plano does not receive ESG funds directly from HUD. Therefore the discharge policy listed below follows the Metro Dallas Continuum of Care (CoC) Application.

Foster Care: The foster care system in Texas is woefully overloaded. However, it is policy and practice to prepare youth for discharge through the provision of independent living skills training and personal developmental opportunities while still in foster care such as the Preparation for Adult Living (PAL) Program. Discharge planning is the responsibility of the state case manager as well as the staff of any provider or foster home where the youth resides. Youth are eligible for Transitional Living Allowance (TLA) funding from child protective services and housing programs from the Transitional Living Program (TLP). Hopefully, the youth/young adult can return to their family; however, if housing is needed, the CoC endorses and agrees to the TLA and TLP programs being paired as appropriate so that the youth/young adult can be served or housed with a non-profit or faith-based organization within the community rather than being thrust immediately on their own. Some youth/young adults are eligible to receive Educational and Training Vouchers upon discharge.

Health Care: The CoC and local health facilities work together closely regarding discharge planning and have agreed that when a homeless or indigent patient is ready for discharge, a caseworker or discharge planner contacts the patient's family or relative and informs the family or relative about the patient's discharge date and time. They arrange for transportation and accommodation needs. If the patient has no family or relative, patients with limited income such as Social Security Income or Social Security Disability Insurance benefits are referred to housing through local room and board facilities or placed in low income apartments.

Persons with mental illness who are discharged from a psychiatric treatment facility are assigned to a mental health service provider for treatment. Providers are contacted by hospital social work staff to arrange intake appointments and provide transportation as necessary. As a last resort, caseworker or discharge planner would contact The Bridge Homeless Assistance Center, which has a special needs care area (16 beds) for medically fragile homeless individuals who need short-term care after their hospital stay before living independently. Staff at The Bridge then assist them to locate an appropriate TH or PH housing option and be placed on its waiting list.

Mental Health: It is the practice of Terrell State Hospital not to discharge to any facility that is not licensed. As a result, discharges are never made to the street or emergency shelters, as these are not licensed discharge locations. It is the responsibility of the Utilization Management (UM) staff at Terrell State Hospital and the Local Mental Health Authority (LMHA) to find appropriate placement for each patient. Appropriate discharge plans can include licensed boarding homes or care facilities or home placement, so long as the patient is under the care of an authorized physician.

Corrections: The Texas State Prison System houses a special Huntsville Placement & Release Unit (HPRU) which is tasked with ensuring that prisoners being released from custody are discharged to a specific location. This includes travel arrangements to the location of release, assurance that the releasee will be picked up at that location, and assurance that the releasee has a proper living arrangement. Most of the time, this is to a home or private residence, which a member of the HPRU will confirm with a member of the household prior to release. If the household refuses, the prisoner is released to a residential reentry center, which is pre-arranged and paid for by the State. Because this must be a pre-arranged placement, individuals are never knowingly released to the streets or McKinney-Vento eligible locations.

Emergency Shelter Grants (ESG)

(States only) Describe the process for awarding grants to State recipients, and a description of how the allocation will be made available to units of local government.

5 Year Strategic Plan ESG response:

Not applicable for the City of Plano.

COMMUNITY DEVELOPMENT

Community Development (91.215 (e))

**Please also refer to the Community Development Table in the Needs.xls workbook*

1. *Identify the jurisdiction's priority non-housing community development needs eligible for assistance by CDBG eligibility category specified in the Community Development Needs Table (formerly Table 2B), – i.e., public facilities, public improvements, public services and economic development.*
2. *Describe the basis for assigning the priority given to each category of priority needs.*
3. *Identify any obstacles to meeting underserved needs.*
4. *Identify specific long-term and short-term community development objectives (including economic development activities that create jobs), developed in accordance with the statutory goals described in section 24 CFR 91.1 and the primary objective of the CDBG program to provide decent housing and a suitable living environment and expand economic opportunities, principally for low- and moderate-income persons.*

NOTE: Each specific objective developed to address a priority need, must be identified by number and contain proposed accomplishments, the time period (i.e., one, two, three, or more years), and annual program year numeric goals the jurisdiction hopes to achieve in quantitative terms, or in other measurable terms as identified and defined by the jurisdiction.

5 Year Strategic Plan Community Development response:

1. Non-housing community development priority needs. Priority community development needs include:

- An additional shelter, supportive services, and transitional housing for homeless and under-housed. (High)
- Support organizations that engage in public services for Plano residents, especially special needs populations, including but not limited to low income elderly, persons with disabilities, persons with HIV/AIDS and at-risk youth. (High)

- Homeless supportive services across the entire spectrum of need, from homelessness to self-sufficiency, with the continued emphasis on homelessness prevention. (High)
- Rehabilitation/revitalization of aging neighborhoods through a mixture of infrastructure improvements, home and business rehabilitation, code enforcement, and expanding economic opportunities. (High)
- Activities that provide job training and assist with job/small business creation. (Medium)

Please see Table 2B, the Community Development Needs Table, in Appendix G for a complete list of the city's priority level for community development activities.

2. Basis for assigning priority. The city prioritized its community development activities largely in response to the needs identified during the public participation process, a process including a survey, public meetings, a focus group and stakeholder interviews.

3. Obstacles. As discussed throughout this Plan, the greatest obstacle to meeting underserved needs is lack of funding and operational funds.

4. Specific long-term and short-term community development objectives. Given the top needs identified, the city has developed the following strategies and objectives for funding community development requests over the course of the 2010-2014 Consolidated Plan:

SUITABLE LIVING ENVIRONMENT

Strategy SL: Improve and maintain suitable living environments by supporting and enhancing public facilities, public services and infrastructure for low income persons, special needs populations and neighborhoods in need of revitalization.

- **Objective SL-2.1 (Availability/Accessibility):** Develop and upgrade public facilities and infrastructure to help lower income persons, those with special needs and neighborhoods in need.

SL-2.1 five year outcomes:

- Support and assist with the creation of additional shelter, supportive services, and transitional housing for homeless and under-housed.
 - *Outcome/five year goal:* 100 people
 - *Outcome/five year goal:* Certify local agency initiatives as compliant with the Consolidated Plan, as needed
- Continue to assist with housing accessibility modifications for elderly and disabled residents within the City of Plano.
 - *Outcome/five year goal:* 5 housing units

- **Objective SL-2.2 (Availability/Accessibility):** Fund public service activities serving primarily lower income persons and those with special needs.

SL-2.2 five year outcomes:

- Provide support to organizations that engage in public services for Plano residents, especially special needs populations, including but not limited to low income elderly, persons with disabilities, persons with HIV/AIDS and at-risk youth.
 - *Outcome/five year goal:* 4,625 individuals
- Assist homeless supportive services across the entire spectrum of need, from homelessness to self-sufficiency, with the continued emphasis on homelessness prevention.
 - *Outcome/five year goal:* 100 families
 - *Outcome/five year goal:* Participate and fund annual Collin County Homeless PIT survey: 5 units
- **Objective SL-3 (Sustainability):** Support the rehabilitation/revitalization of aging neighborhoods through a mixture of infrastructure improvements, home and business rehabilitation, code enforcement, and expanding economic opportunities.

SL-3 five year outcomes:

- Actively pursue and track neighborhood well being by focusing resources on areas of greatest opportunity for improvement.
 - *Outcome/five year goal:* 3 neighborhoods showing measureable improvements

ECONOMIC OPPORTUNITIES

Strategy EO: Encourage economic opportunities that promote private investment for low and moderate income persons and area workforce.

- **Objective EO-2 (Availability/Accessibility):** Create and/or expand opportunities for small businesses and/or microenterprises.

EO-2 five year outcomes:

- Support activities that provide job training and assist with job/small business creation.
 - *Outcome/five year goal:* 50 people

Antipoverty Strategy (91.215 (h))

1. *Describe the jurisdiction's goals, programs, and policies for reducing the number of poverty level families (as defined by the Office of Management and Budget and revised annually). In consultation with other appropriate public and private agencies, (i.e. TANF agency) state how the jurisdiction's goals, programs, and policies for producing and preserving affordable housing set forth in the housing component of the consolidated plan will be coordinated with other programs and services for which the jurisdiction is responsible.*

2. *Identify the extent to which this strategy will reduce (or assist in reducing) the number of poverty level families, taking into consideration factors over which the jurisdiction has control.*

5 Year Strategic Plan Antipoverty Strategy response:

The City of Plano supports the reduction of households living in poverty by providing financial assistance to agencies from the CDBG, HOME and the Buffington Community Services Grants. The city will continue participating in the coordination between social service and private housing agencies through the Collin County Social Services Association and the Collin County Homeless Coalition.

Additional antipoverty services in Plano include:

- The Plano Housing Authority provides their residents a Family Self Sufficiency Program and their voucher holders a homeownership program.
- The Plano ISD Education Foundation offers a Family Literacy Program.

These services and the city's support and participation will provide households living in poverty an opportunity to obtain needed services, support and opportunities to help them pull themselves out of poverty.

Low Income Housing Tax Credit (LIHTC) Coordination (91.315 (k))

1. *(States only) Describe the strategy to coordinate the Low-income Housing Tax Credit (LIHTC) with the development of housing that is affordable to low- and moderate-income families.*

5 Year Strategic Plan LIHTC Coordination response:

Not applicable for the City of Plano.

NON-HOMELESS SPECIAL NEEDS

Specific Special Needs Objectives (91.215)

1. *Describe the priorities and specific objectives the jurisdiction hopes to achieve over a specified time period.*
2. *Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the strategic plan.*

5 Year Non-homeless Special Needs Analysis response:

1. Special needs priorities and objectives. The high priority special needs populations include but are not limited to low income elderly, persons with disabilities, persons with HIV/AIDS and at-risk youth.

For additional information on special needs priorities please see Table 1B in Appendix G for the city's priorities for assisting non-homeless special needs populations.

The following are the city's strategies and objectives concerning special needs populations for the 2010-2014 Consolidated Plan:

DECENT HOUSING

Strategy DH: Encourage the provision of decent, safe and affordable housing for low and moderate income and special needs residents.

- **Objective DH-1.1 (Affordability):** Continue to preserve and enhance existing housing stock through home rehabilitation.

DH-1.1 five year outcomes:

- Provide programs to rehabilitate and improve the existing stock of homes occupied by low and moderate income owners.
 - *Outcome/five year goal:* 95 units
- Continue to offer and market programs to rehabilitate and improve existing rental stock occupied by low and moderate income renters.
 - *Outcome/five year goal:* 10 meetings and/or speaking engagements specifically to market the rehabilitation program to landlords with low and moderate tenants

- **Objective DH-1.3 (Affordability):** Increase and support affordable rental housing opportunities in Plano.

DH-1.3 five year outcomes:

- Continue to support the efforts of the Plano Housing Authority (PHA) to maintain affordable housing developments and issue Housing Choice Vouchers.
 - *Outcome/five year goal:* Complete 5 annual environmental reviews for PHA Capital Funding
 - *Outcome/five year goal:* Certify PHA initiatives as compliant with the Consolidated Plan as needed
- Support applications for and the development of Low Income Housing Tax Credit (LIHTC) projects.
 - *Outcome/five year goal:* Completed on an as needed basis

SUITABLE LIVING ENVIRONMENT

Strategy SL: Improve and maintain suitable living environments by supporting and enhancing public facilities, public services and infrastructure for low income persons, special needs populations and neighborhoods in need of revitalization.

- **Objective SL-2.1 (Availability/Accessibility):** Develop and upgrade public facilities and infrastructure to help lower income persons, those with special needs and neighborhoods in need.

SL-2.1 five year outcomes:

- Support and assist with the creation of additional shelter, supportive services, and transitional housing for homeless and under-housed.
 - *Outcome/five year goal:* 100 people
 - *Outcome/five year goal:* Certify local agency initiatives as compliant with the Consolidated Plan, as needed.
- Continue to assist with housing accessibility modifications for elderly and disabled residents within the City of Plano.
 - *Outcome/five year goal:* 5 housing units
- **Objective SL-2.2 (Availability/Accessibility):** Fund public service activities serving primarily lower income persons and those with special needs.

SL-2.2 five year outcomes:

- Provide support to organizations that engage in public services for Plano residents, especially special needs populations, including but not limited to low income elderly, persons with disabilities, persons with HIV/AIDS and at-risk youth.
 - *Outcome/five year goal:* 4,625 individuals
- Assist homeless supportive services across the entire spectrum of need, from homelessness to self-sufficiency, with the continued emphasis on homelessness prevention.
 - *Outcome/five year goal:* 100 families
 - *Outcome/five year goal:* Participate and fund annual Collin County Homeless PIT survey: 5 units

2. Available resources. To achieve the objectives identified above, the city will use a combination of federal, state, and city funds.

Non-homeless Special Needs (91.205 (d) and 91.210 (d)) Analysis (including HOPWA)

**Please also refer to the Non-homeless Special Needs Table in the Needs.xls workbook.*

1. *Estimate, to the extent practicable, the number of persons in various subpopulations that are not homeless but may require housing or supportive services, including the elderly, frail elderly, persons with disabilities (mental, physical, developmental, persons with HIV/AIDS and their families), persons with alcohol or other drug addiction, victims of domestic violence, and any other categories the jurisdiction may specify and describe their supportive housing needs. The jurisdiction can use the Non-Homeless Special Needs Table (formerly Table 1B) of their Consolidated Plan to help identify these needs.*

**Note: HOPWA recipients must identify the size and characteristics of the population with HIV/AIDS and their families that will be served in the metropolitan area.*

2. *Identify the priority housing and supportive service needs of persons who are not homeless but may or may not require supportive housing, i.e., elderly, frail elderly, persons with disabilities (mental, physical, developmental, persons with HIV/AIDS and their families), persons with alcohol or other drug addiction by using the Non-homeless Special Needs Table.*
3. *Describe the basis for assigning the priority given to each category of priority needs.*
4. *Identify any obstacles to meeting underserved needs.*
5. *To the extent information is available, describe the facilities and services that assist persons who are not homeless but require supportive housing, and programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing.*
6. *If the jurisdiction plans to use HOME or other tenant based rental assistance to assist one or more of these subpopulations, it must justify the need for such assistance in the plan.*

5 Year Non-homeless Special Needs Analysis response:

1. and 5. Estimate of special needs populations, facilities and services. The city based its prioritization of assistance to special needs populations based on input from Plano residents and providers who represent these special needs populations. Please see Table 1B, the Non-homeless Special Needs Table, in Appendix G and Appendix F for a description of the numbers and needs of special needs populations residing in Plano. Appendix F also contains descriptions of the facilities, services and resources available to special needs populations.

2. Priority housing and supportive service needs. Prioritizing special needs populations to receive assistance is difficult to do, considering the needs are so great for all special needs populations. The city hopes to help as many persons with special needs as possible through the objectives provided on page 41, under the section, Specific Special Needs Objectives (91.215).

3. Basis for priority. The priority needs, strategies, objectives and outcomes were developed based on the findings from both quantitative research (Housing Market Analysis, Demographic Analysis and Special Needs Analysis) and qualitative research (public participation process). The public participation process included a survey, public meetings, a focus group and stakeholder interviews.

4. Obstacles to meeting needs. Organizations serving populations with special needs agreed that lack of affordable housing and supportive services—especially the lack of adequate funding to address the needs—were the largest obstacles to meeting the needs of special populations.

PHA has waiting lists for rental assistance vouchers or for affordable units they own and manage. For people who are elderly there is a lack of affordable housing options. For people with physical disabilities there is a lack of affordable *accessible* housing for rent or ownership. For people with mental disabilities, there are an insufficient number of affordable units with attendant supportive services.

Housing Opportunities for People with AIDS (HOPWA)

*Please also refer to the HOPWA Table in the Needs.xls workbook.

1. *The Plan includes a description of the activities to be undertaken with its HOPWA Program funds to address priority unmet housing needs for the eligible population. Activities will assist persons who are not homeless but require supportive housing, such as efforts to prevent low-income individuals and families from becoming homeless and may address the housing needs of persons who are homeless in order to help homeless persons make the transition to permanent housing and independent living. The plan would identify any obstacles to meeting underserved needs and summarize the priorities and specific objectives, describing how funds made available will be used to address identified needs.*
2. *The Plan must establish annual HOPWA output goals for the planned number of households to be assisted during the year in: (1) short-term rent, mortgage and utility payments to avoid homelessness; (2) rental assistance programs; and (3) in housing facilities, such as community residences and SRO dwellings, where funds are used to develop and/or operate these facilities. The plan can also describe the special features or needs being addressed, such as support for persons who are homeless or chronically homeless. These outputs are to be used in connection with an assessment of client outcomes for achieving housing stability, reduced risks of homelessness and improved access to care.*
3. *For housing facility projects being developed, a target date for the completion of each development activity must be included and information on the continued use of these units for the eligible population based on their stewardship requirements (e.g. within the ten-year use periods for projects involving acquisition, new construction or substantial rehabilitation).*
4. *The Plan includes an explanation of how the funds will be allocated including a description of the geographic area in which assistance will be directed and the rationale for these geographic allocations and priorities. Include the name of each project sponsor, the zip code for the primary area(s) of planned activities, amounts committed to that sponsor, and whether the sponsor is a faith-based and/or grassroots organization.*
5. *The Plan describes the role of the lead jurisdiction in the eligible metropolitan statistical area (EMSA), involving (a) consultation to develop a metropolitan-wide strategy for addressing the needs of persons with HIV/AIDS and their families living throughout the EMSA with the other jurisdictions within the EMSA; (b) the standards and procedures to be used to monitor HOPWA Program activities in order to ensure compliance by project sponsors of the requirements of the program.*
6. *The Plan includes the certifications relevant to the HOPWA Program.*

5 Year Strategic Plan HOPWA response:

Not applicable for the City of Plano.

Specific HOPWA Objectives

1. *Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the strategic plan.*

5 Year Specific HOPWA Objectives response:

Not applicable for the City of Plano.

OTHER NARRATIVE

Include any Strategic Plan information that was not covered by a narrative in any other section.

OTHER

Strategy O: Continue program planning and administration that supports all of the above strategies and objectives.

- **Objective O-1:** Use CDBG and HOME funds to coordinate, monitor and implement the Consolidated Plan objectives according to HUD.
 - *Outcome/five year goal:* Create Action Plan and CAPER documents acceptable to HUD: 10 units

APPENDIX A.
Citizen Participation Plan

APPENDIX A.

Citizen Participation Plan

The City of Plano’s Citizen Participation Plan is designed to encourage citizens to participate in the development of the Consolidated Plan, the annual Action Plans, any substantial amendments to the Consolidated Plan, and the Consolidated Annual Performance and Evaluation Report. The Plan is intended to specifically encourage participation by low and moderate income residents, including housing authority residents.

A. Development of the Consolidated Plan (“Plan”)

1. Prior to beginning preparation of the Plan, requests for citizen input regarding housing and community development needs will be published in the local newspaper of record.
2. The Community Relations Commission will hold at least one public hearing to obtain citizen comments regarding housing and community development needs.
3. After development of the first draft of the Plan, the Commission will hold a public hearing to review the draft and its recommendations.
4. The Commission will, in a public vote, recommend adoption of the Plan to the City Council.
5. At least 30 days after the Commission approves the plan, the City Council will hold an additional public hearing to consider the Plan and receive public comment. This 30-day period is reserved to provide time for additional citizens to comment on the recommended Plan. During this period, a summary of the Plan will be published in the official newspaper; the summary will describe the contents and purpose of the Plan, and include a list of locations where copies of the entire Plan may be examined.
6. The Commission and Council will consider any comments or views of citizens received in writing, or orally at the public hearings, in preparing the Plan. A summary of these comments or views, and a summary of any comments or views not accepted and the reasons therefore, shall be attached to the Plan.

B. Development of the Action Plan

The Action Plan includes the annual budget for the Community Development Block Grant (CDBG) and the HOME Investment Partnerships Program (HOME). This portion of the Consolidated Plan is prepared each year, as an amendment to the entire Plan. The Citizen Participation Plan for preparation of the Action Plan is as follows:

1. The City will publish a notice of funds availability approximately three to four weeks prior to the deadline for receipt of applications.

2. The City will publish the application on the city website for all organizations and individuals expressing an interest in applying for CDBG and HOME funds. The application will include information concerning eligible uses and program requirements for CDBG and HOME.
3. The Community Relations Commission will hold at least one public hearing to obtain citizen comment on the various applications for CDBG and HOME funding. At least 14 days prior to the public hearing a notice will be placed in the official newspaper. This notice will include the amount of assistance anticipated to be received, including grant funds and program income, and the range of activities which may be undertaken. The estimated amount that will benefit persons of low and moderate income will be included.
4. After the Commission makes its recommendation in an open public meeting, a period of 30 days will be made available for public comment. During this period, a summary of the Action Plan will be published in the official newspaper; the summary will describe the contents and purpose of the Action Plan, and include a list of locations where copies of the entire Action Plan may be examined. This notice will include the City Council's public hearing date set to review the Action Plan. Near the end of this period, the City Council will hold a public hearing to approve or disapprove the Action Plan.
5. The Commission and Council will consider any comments or views of citizens received in writing, or orally at the public hearings, in preparing the Action Plan. A summary of these comments or views, and a summary of any comments or views not accepted and the reasons therefore, shall be attached to the Action Plan.

C. Amendments to the Consolidated Plan

A substantial amendment to the Plan is defined as deletion or addition of a Strategic Plan Goal, deletion or addition of a CDBG or HOME activity, a change to a CDBG or HOME activity which is not in keeping with the intent of the activity description in the Final Statement, or a change in funding of a particular activity which increases or decreases the amount spent by 25 percent of the total grant amount.

The Citizen Participation Plan for substantial amendments to the Plan is as follows:

1. A public hearing notice will be published in the official newspaper at least 14 days prior to consideration of the substantial amendment by the Community Relations Commission.
2. After the Commission makes its recommendation, a period of 30 days will be made available for public comment. Approximately at the end of this period, the City Council will hold a public hearing to approve or disapprove the amendment.
3. The Commission and Council will consider any comments or views of citizens received in writing, or orally at the public hearings, in preparing the substantial amendment. A summary of these comments or views, and a summary of any comments or views not accepted and the reasons therefore, shall be attached to the substantial amendment.

D. Consolidated Annual Performance and Evaluation Report (CAPER)

1. A notice of the CAPER availability will be published in the official newspaper to inform the public that the Community Relations Commission will be reviewing the CAPER.
2. After the notice is published, citizens will have a period of not less than 15 days to comment on the CAPER.
3. The Commission will review the CAPER in an open meeting and, accept comments from the public on the report.
4. The City Council will review the CAPER in an open meeting.
5. The Commission and Council will consider any comments or views of citizens received in writing, or orally at the open meeting, in reviewing the CAPER. A summary of these comments or views, and a summary of any comments or views shall be attached to the CAPER.

E. Public Hearings and Meetings

1. Public Hearings will be advertised in the official newspaper at least 14 days prior to the date of the hearing. The notice will contain sufficient information about the subject of the hearing to permit informed comment. The notice will be published in the body of the newspaper, and not in the legal notice section.
2. Hearings will be held at times and locations convenient to the potential and actual beneficiaries, and with accommodations for persons with disabilities. Meeting locations will be at handicap-accessible facilities located generally within or adjacent to low income neighborhoods. Meetings will be held at night, when people are not working. With 48 hours advance notice from the affected persons, the City will provide interpreters for residents who do not speak English.

APPENDIX B.
Citizen Participation Process Materials

City of Plano Housing and Community Development Needs Survey



City of Plano Residents, We Want to Hear From You!

The City is in the process of deciding how it will spend housing and community development money it receives from the federal government during the next five years (2010-2014). Your input about your community's needs will help guide how the City will spend these dollars. Your responses are anonymous and will be reported in group form only. Please assist us by completing this survey.

Information: For more information about how to stay involved in this planning process, please contact Shanette Brown at (972) 941-7322 or email shanetteb@plano.gov.

As you complete this survey, please consider the needs in your community. Rate the level of need for each of the following items by checking or filling in the appropriate box. Please indicate whether the need is: 1 (low) to 4 (high)

Check if it applies to you:

- I am 62 years or older
- I am disabled

Please provide the zip code of your residence: _____

	Low	Medium	High		Low	Medium	High		Low	Medium	High			
Businesses & Jobs	1	2	3	4	Community Facilities	1	2	3	4	Community Services (cont'd)	1	2	3	4
Business Mentoring	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Abused/Neglected Children Facilities	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Services for Disabled	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Commercial/Industrial Rehabilitation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Centers for Disabled	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Substance Abuse Services	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Employment Training	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Child Care Centers	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Transportation Services	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Façade Improvements	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Community Centers	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Youth Services	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Job Creation/Retention	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Domestic Violence Facilities	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Infrastructure	1	2	3	4
Small Business Improvements	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Fire Stations & Equipment	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	ADA/Accessibility Improvements	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Small Business Loans	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Health Care Facilities	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Drainage Improvements	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Start-up Business Assistance	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	HIV/AIDS Facilities	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Street/Alley Improvements	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Housing	1	2	3	4	Homeless Shelters	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Street Lighting	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
ADA/Accessibility Improvements	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Libraries	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Sidewalk Improvements	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Affordable Rental Housing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Parks & Recreation Facilities	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Water/Sewer Improvements	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Energy Efficiency Improvements	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Senior Centers	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Neighborhood Services	1	2	3	4
Fair Housing Services	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Youth Centers	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Cleanup of Abandoned Lots & Buildings	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Home Maintenance Education	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Community Services	1	2	3	4	Code Enforcement	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Homeownership Assistance	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Abused /Neglected Children Services	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Graffiti Removal	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Housing for Disabled	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Child Care Services	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Parking Facilities	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Housing for Family Unification	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Crime Awareness Programs	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Trash & Debris Removal	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Housing for Foster Youth	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Domestic Violence Services	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Tree Planting	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Housing for Large Families	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Family Self-Sufficiency Services	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>					
Lead-based Paint Testing/Abatement	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Health Services	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>					
Owner-Occupied Housing Rehabilitation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Legal Services	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>					
Rental Housing Rehabilitation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Mental Health Services	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>					
Rental Housing Subsidies	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	HIV/AIDS Services	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>					
Senior Housing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Homeless Services	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>					
Tenant/Landlord Counseling	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Senior Services	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>					

Please return the survey by mail, fax or by responding to the survey interactively online:

Mail: ATTN: Shanette Brown
Neighborhood Services Division Planning Dept.
City of Plano
1520 Avenue K
Plano, Texas 75074

Fax: (972) 461-6845

Email: shanetteb@plano.gov

Website: www.plano.gov

Encuesta de Vivienda y Desarrollo Comunitario

Residentes de Ciudad de Plano, Queremos Oír de Usted!



La ciudad esta comenzando el “Consolidated Plan 2010 – 2014.” Esté determinará cómo los fondos Federales para desarrollo comunitario y vivienda serán utilizados. La participación de los ciudadanos es importante para determinar las necesidades y prioridades comunitarias de la ciudad de Plano. Su respuestas son anónimos y serán presentado en grupo. Por Favor, asistanos llenado esta encuesta. **Informacion:** Para mas informacion sobre el proceso urbanismo, por favor contacte a: Shanette Brown (972) 941-7322 o correo electronico: shanetteb@plano.gov.

Quando comience a llenar esta encuesta, por favor considere las necesidades en su comunidad y como pueden ser mejoradas. Asigne un nivel de valor a cada uno de los siguientes conceptos y rellene el círculo que mejor aplique. Cuando rellene los círculos, hágalo usando el rango de 1 al 4. El 1 indica lo que es menos necesitado, el 4 indica lo que es más necesitado

Marque si aplica a usted:

- Tengo 62 o más años de edad
- Estoy discapacitado

Por favor, proporcione el Código Postal de su residencia: _____

	Bajo		Mediano		Alto	
	1	2	3	4		
Negocios y Trabajos						
Mentores para Negocios	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
Rehabilitación de Comercios/Industrias	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
Entrenamiento para Empleo	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
Mejoría de Fachadas	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
Retención/Creación de Trabajos	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
Mejoría para Pequeños Negocios	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
Préstamos para Pequeños Negocios	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
Asistencia en Empezar un Negocio	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
Vivienda	1	2	3	4		
Mejoras ADA	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
Asequible Viviendas Aquilado	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
Mejoras para Ahorro de Energía	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
Servicios de Vivienda Justa	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
Educación para Mantenimiento del Hogar	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
Asistencia en la Compra de Viviendas	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
Vivienda para Discapacitados	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
Vivienda para Unificación Familiar	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
Vivienda para Jóvenes Adoptados	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
Vivienda para Familias Grandes	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
Prueba de Pintura Base de Plomo/Disminución	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
Rehabilitación para Viviendas Propietario	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
Rehabilitación para Viviendas Aquilado	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
Subsidio para Viviendas Aquilado	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
Viviendas para Personas de la Tercera Edad	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
Inquilino/Casero Orientación	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		

	Bajo		Mediano		Alto	
	1	2	3	4		
Instalaciones Comunitarias						
Centros para Niños Descuidados/Abusados	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
Centros para Personas Siscapacitadas	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
Guarderías	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
Centros Comunitarios	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
Centros para Violencia Domestica	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
Estaciones de Bomberos y Equipo	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
Instalaciones para el Cuidado de la Salud	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
Centros para Personas con VIH/SIDA	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
Albergues para Personas sin Hogar	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
Bibliotecas	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
Parques e Instalaciones Recreativas	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
Centros para Personas de la Tercera Edad	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
Centros para Jóvenes	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
Servicios Comunitarios	1	2	3	4		
Servicios para Niños Descuidados/Abusados	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
Servicios de Guardería	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
Programas para Conciencia en Crimen	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
Servicios Contra la Violencia Domestica	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
Servicios de Autosuficiencia Familiar	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
Servicios de Salud	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
Servicios Legales	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
Servicios de Salud Mental	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
Servicios de VIH/SIDA	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
Servicios para Personas sin Hogar	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
Servicios para Personas de la Tercera Edad	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		

	Bajo		Mediano		Alto	
	1	2	3	4		
Servicios Comunitarios (continuo)						
Servicios para Personas Discapacitadas	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
Servicios Contra el Abuso de Sustancias	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
Servicios de Transporte	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
Servicios para Jóvenes	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
Infraestructura	1	2	3	4		
Mejoras ADA	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
Mejoras a Drenaje	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
Mejoras a Calles/Callejones	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
Alumbrado Publico	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
Mejoras a Banquetas	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
Mejoras al Sistema de Agua/Alcantarillado	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
Servicios de Vecindario	1	2	3	4		
Limpieza de Lotes y Edificios Abandonados	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
Ejecución de Reglamentos	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
Remoción de Graffiti	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
Estacionamientos	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
Remoción de Basura y Escombros	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
Siembra de Arboles	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		

Por favor, devuelva la encuesta por correo, fax, o a la dirección de internet:

- Mail:** ATTN: Shanette Brown
Neighborhood Services Division Planning Dept.
City of Plano
1520 Avenue K
Plano, Texas 75074
(972) 461-6845
- Fax:**
- Business Reply Envelope:** BBC Research & Consulting
- Email:** shanetteb@plano.gov
- Website:** www.plano.gov

We Want To Hear From You

Meeting Locations and Times

Date:	Tue. Dec. 8, 2009	Tue. Dec. 8, 2009	Wed. Dec. 9, 2009	Thur. Dec. 10, 2009
Time:	2:00pm – 4:00pm	6:30pm – 8:30pm	6:30pm – 8:30pm	6:30pm – 8:30pm
Room:	Thelma Rice–Sproles Program Room	Thelma Rice–Sproles Program Room	Art Room	Schimelpfenig Room
Location:	Harrington Library 1501 18th Street Plano, Texas 75074	Harrington Library 1501 18th Street Plano, Texas 75074	Carpenter Recreation Center 6701 Coit Road Plano, Texas 75024	Schimelpfenig Library 5024 Custer Road Plano, Texas 75023

* The meetings are available to all persons regardless of disability. If you require assistance, please call 972-941-7151 at least 48 hours in advance of the scheduled meeting date. Spanish translation will be available upon request. Light snacks provided.



Provide Your Input to Shape Our Community

Why does the City need your input?

The City is starting its 2010-2014 Consolidated Plan process which will determine how housing and community development federal funds will be spent. Citizen participation is a vital step in determining the City of Plano's needs and priorities.

Consolidated Plan Questions:

If you are unable to attend a meeting, you may still provide comments. For more information about the Consolidated Plan process, please contact:

Shanette Brown, Community Services Division–Planning Department
972-941-7151 ♦ shanetteb@plano.gov ♦ www.plano.gov

Queremos Oír De Usted

Ubicación y Hora de la Reunión

Fecha: Martes, 8 de Diciembre, 2009	Martes, 8 de Diciembre, 2009	Miércoles, 9 de Diciembre, 2009	Jueves, 10 de Diciembre, 2009
Hora: 2:00pm a 4:00pm	6:30pm a 8:30pm	6:30pm a 8:30pm	6:30pm a 8:30pm
Sala: Thelma Rice-Sproles Program Room	Thelma Rice-Sproles Program Room	Art Room	Schimelpfenig Room
Ubicación: Biblioteca Harrington 1501 18th Street Plano, Texas 75074	Biblioteca Harrington 1501 18th Street Plano, Texas 75074	Carpenter Centro Recreativo 6701 Coit Road Plano, Texas 75024	Schimelpfenig Biblioteca 5024 Custer Road Plano, Texas 75023

* La reunión está abierta al público, incluyendo personas discapacitadas. Si Ud. necesita asistencia, llame al (972) 941-7151, por lo menos 48 horas antes de que empiece la reunión. Traducción al Español estará disponible si se solicita. Snacks serán proporcionados.



Déanos sus Opiniones Acerca de Cómo Mejorar Nuestra Comunidad

Por qué la Ciudad necesita sus opiniones?

La ciudad está comenzando el “Consolidated Plan 2010 – 2014.” Este determinará cómo los fondos Federales para desarrollo comunitario y vivienda serán utilizados. La participación de los ciudadanos es importante para determinar las necesidades y prioridades comunitarias de la ciudad de Plano.

Preguntas del “Consolidated Plan”:

Si no puede asistir a la reunión, usted aún puede darnos sus opiniones. Para más información sobre el proceso, por favor contacte a:

Shanette Brown, Division de Servicios Comunitarios –Departamento Urbanismo
972-941-7151 ♦ shanetteb@plano.gov ♦ www.plano.gov



We Want To Hear From You

Special Needs Population Professional Focus Group

Date: Thursday December 10, 2009

Time: 10:00 am – 12:00 pm

Location: Plano Municipal Building
1520 Avenue K
Plano, Texas 75074

** The meeting is available to all persons regardless of disability. If you require assistance, please call 972-941-7151 at least 48 hours in advance of the scheduled meeting date. Spanish translation will be available upon request. Light snacks provided.*



Provide Your Input to Shape Our Community

Why does the City need your input?

The City is starting its 2010-2014 Consolidated Plan process which will determine how housing and community development federal funds will be spent. Citizen participation is a vital step in determining the City of Plano's needs and priorities.

Consolidated Plan Questions:

If you are unable to attend the meeting, you may still provide comments. For more information about the Consolidated Plan process, please contact:

Shanette Brown, Community Services Division–Planning Department
972-941-7151 ♦ shanetteb@plano.gov ♦ www.plano.gov



Queremos Oír De Usted

Grupo de Enfoque Profesional sobre las Necesidades Especiales de la Población

Fecha: Jueves, 10 de Diciembre, 2009

Hora: 10:00 am a 12:00 pm

Ubicación: Edificio Municipal de Plano
1520 Avenue K
Plano, Texas 75074

** La reunión está abierta al público, incluyendo personas discapacitadas. Si Ud. necesita asistencia, llame al (972) 941-7151, por lo menos 48 horas antes de que empiece la reunión. Traducción al Español estará disponible si se solicita. Snacks serán proporcionados.*



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La ciudad está comenzando el “Consolidated Plan 2010 – 2014.” Este determinará cómo los fondos Federales para desarrollo comunitario y vivienda serán utilizados. La participación de los ciudadanos es importante para determinar las necesidades y prioridades comunitarias de la ciudad de Plano.

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Shanette Brown, Division de Sevicios Comunitarios –Departamento Urbanismo
972-941-7151 ♦ shanetteb@plano.gov ♦ www.plano.gov



2010-2014 Consolidated Plan & Analysis of Impediments to Fair Housing *Community Meetings*

Presented to:
City of Plano Residents

December 8, 9 and 10, 2009

Presented by:
Kathy Kugel, Associate
Jason Steiert, Research Associate

BBrch & Consulting
RESEARCH &
CONSULTING
Creek North Drive
Denver, Colorado 80209-3868
1-800-748-3222
www.bbcresearch.com



Agenda

- **Introductions**
- **Background on the Consolidated Plan**
- **Plano's Consolidated Plan Activities**
- **Community input and comments**
- **Fair housing**

Introductions

- **BBC Research & Consulting**

Denver-based economic and public policy consulting firm



- **Community Services Division**
of the City of Plano Planning
Department



2

Why Are You Here?

- We need your help to develop ideas on what types of projects are needed and what the best use of the federal funds would be.
 - What do you think are the top housing concerns in your community?
 - What are the most important steps to help revitalize neighborhoods?
 - What steps can we take to help provide opportunities for low income residents?
 - What can the City do to develop or enhance community facilities and services?

3

Purpose of the Consolidated Plan

In 1995, the U.S. Department of Housing and Urban Development (HUD) began requiring states and local communities to prepare a Consolidated Plan in order to receive federal housing and community development funding.

The purpose of the Consolidated Plan is:

- To identify a jurisdiction's housing and community development needs, priorities, goals and strategies; and
- To stipulate how Community Development Block Grant (CDBG) and HOME Investment Partnership Program (HOME) funds will be allocated to housing and community development needs in the community.

An Analysis of Impediments to Fair Housing Choice and a fair housing plan to address barriers must also be completed as part of a Consolidated Plan.

4

Consolidated Plan Research Process

■ **Public participation:**

- Public forums
- Stakeholder focus group and interviews
- Draft hearing and comment period

■ **Data:**

- Demographic and socioeconomic analysis
- Housing market analysis
- Housing for special needs populations
- Housing and community development needs

■ **Draft plan and 30-day comment period for both:**

- Five-year Strategic Plan
- 2010 Action Plan

5

What is the Community Development Block Grant Program (CDBG)?

- Administered by Community Services Division of the Planning Department
- The purpose of the Community Development Block Grant (CDBG) program is to revitalize low and moderate income neighborhoods, to expand affordable housing and economic opportunities and to improve community facilities and services.
- CDBG Objectives:
 - Assist low to moderate income residents
 - Prevention of slum and blight
 - Provide decent housing
 - Ensure suitable living environments
 - Support community development activities

6

What is the HOME Investment Partnership Program (HOME)?

- Administered by Community Services Division of the Planning Department
- Allows communities to custom-design housing strategies
- Strengthen business/government/non-profit partnerships
- Build capacity of community-based housing groups



7

HUD Approved Consolidated Plan Activities

■ Housing Programs

- Rehabilitation programs
- Construction of new housing
- Homeownership assistance
- Accessibility improvements



■ Public Service Programs

- Public services for low income residents
- Non-Profit Organizations (e.g., Community, Senior and Day Care Centers)

8

HUD Approved Consolidated Plan Activities (cont'd)



■ Public facilities

- Public facilities and improvements (e.g., streetscape, sidewalks, community facilities like the Senior Center)
- Beautification projects (e.g., parks, playgrounds, tree removal)
- Acquisition of property

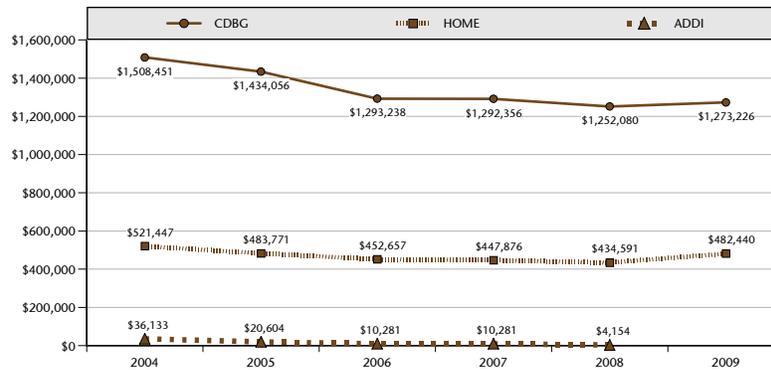
■ Economic development programs

- Technical assistance for small businesses

9

Historical Amounts of Plano HUD Funds

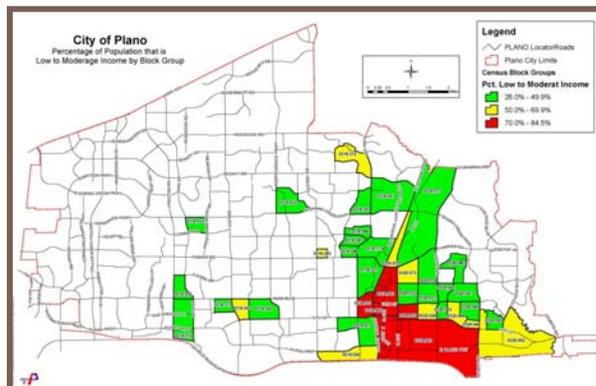
- HUD FY2008 CDBG Allocations was \$1,252,080
- FY2009 is \$1,273,226-up after years of modest declines
- The City also received \$482,440 of HOME funds in FY2009



10

CDBG Low and Moderate Income Areas

This map indicates the percentage of households within each block group that earn 80% or less of the median family income (\$67,600).



11

Plano's Previously Funded Activities



New infill housing



Acquisition and/or rehabilitation of existing affordable housing



First time homebuyer assistance

12

Plano's Previously Funded Activities (cont'd)



- Provide assistance to the homeless and persons at risk of becoming homeless:
 - Short-term rent/mortgage and utility assistance
- Provide assistance to persons with HIV/AIDS
- Provide assistance to youth
- Public or non-profit facility construction and/or rehabilitation

13

Who Lives in Plano?

- 2009 population: 263,800 (19% change from 2000)
 - 61% White
 - 6% African American
 - 16% Asian
 - 15% Hispanic (ethnicity)
- 2008 median household income: \$85,003
2009 HUD median family income: \$67,600
- 32% of population are Young Adults (ages 25 to 44 years)
- 39% of households are households with children in 2008
 - In 2000, 44 percent of households had children
 - Between 2000 and 2008, households without children grew by 28%, while households with children only grew by only 4%

14

Housing in Plano

- Tenure: 66% are homeowners
34% are renters
- 2008 Median Owner-occupied Home Value: \$217,500
- 2008 Median Gross Rent: \$959
- 28,765 households in Plano were cost burdened in 2008
 - 14,278 renters (45% of renters)
 - 14,487 owners (23% of owners)

15

Your Input! Needs and Prioritization



- Determine needs of low income and special needs populations in Plano
- Rate each need as high, medium or low priority

16

Top 3 Housing and Community Development Needs of Plano Residents

Community Development/Economic Development

1. _____
2. _____
3. _____

Housing

1. _____
2. _____
3. _____

Special Needs Populations

1. _____
2. _____
3. _____

17

Prioritize the Needs – High, Medium or Low Priority

- **High priority**—Activities to address this need will be funded by the city during the five-year period
- **Medium priority**—If funds are available, activities to address this need may be funded by the city during the five-year period. Also, the city may take other actions to help this group locate other sources of funds
- **Low priority**—The city will not directly fund activities using funds to address this need during the five-year period, but applications for federal assistance by other entities might be supported and found to be consistent with this Plan

18

What is Fair Housing?

Fair Housing Act (FHA):

- Title VIII of the Civil Rights Act of 1968, prohibits discrimination in the sale, rental and financing of dwellings based on race, color, religion, sex and national origin
- Amended in 1988 to prohibit discrimination on the basis of disability or familial status.
- Requires accessibility provisions in certain residential buildings ready for occupancy after March 1991

Exemptions from FHA:

- Housing developments for seniors, housing strictly reserved for members of religious organizations or private clubs, multifamily housing of four units or less with the owner occupying one unit.

19

Protected Classes

- Race
- Color
- Sex
- Religion
- National origin/ancestry
- Disability
- Familial status



20

Examples of Prohibited Activities

- Refusing to rent or sell housing
- Imposing different terms or conditions on sale, rental, and/or financing
- Steering by Realtors
- Discriminatory advertising
- Refusing to make reasonable accommodations for persons with disabilities
- Not complying with accessibility standards for multifamily units built after 1991

21

Violation or Not?

- | | <u>Yes</u> | <u>No</u> | | |
|---|--------------------------|---|--------------------------|--------------------------|
| 1. A couple selling their home tells their real estate agent that they only want to sell their house to a Christian family. The real estate agent receives a call from another agent who is representing a Jewish family interested in looking at the home. The agent for the Christian couple refuses to show them the home. | <input type="checkbox"/> | <input type="checkbox"/> | | |
| 2. <table border="1"><thead><tr><th>APARTMENT FOR RENT</th></tr></thead><tbody><tr><td>Two bedroom, nice, play area for children, laundry on-site, off-street parking. Near shopping/grocery. English speakers only.</td></tr></tbody></table> | APARTMENT FOR RENT | Two bedroom, nice, play area for children, laundry on-site, off-street parking. Near shopping/grocery. English speakers only. | <input type="checkbox"/> | <input type="checkbox"/> |
| APARTMENT FOR RENT | | | | |
| Two bedroom, nice, play area for children, laundry on-site, off-street parking. Near shopping/grocery. English speakers only. | | | | |

22

Violation or Not? (continued)

- | | <u>Yes</u> | <u>No</u> |
|---|--------------------------|--------------------------|
| 3. A single mother of a 13 year old made an appointment to look at an apartment for rent in a large apartment complex. The landlord met her at the apartment. When he discovered that she had a child, he told her he doesn't allow children in his apartment complex. | <input type="checkbox"/> | <input type="checkbox"/> |
| 4. An apartment building owner is renting to a tenant who uses a wheelchair. The building is old and does not have a wheelchair ramp.

The tenant asks if he could arrange to have a ramp built so he can get into the building more easily. The tenant has offered to pay for the ramp. The owner thinks a ramp will ruin the look of the building, so he refuses to have one built. | <input type="checkbox"/> | <input type="checkbox"/> |

23

Fair Housing Survey

Please complete the short survey concerning fair housing and turn it in before you leave.

24

How Would You Spend the Money?

You have \$1,000,000 to improve housing and/or community development in Plano.

Please use the worksheet we've circulated to identify these needs in Plano.

25

How to Participate in the Consolidated Plan Process

Tell us what you think today!

- Turn in your worksheet and Fair Housing Survey
- Complete a Public Comment sheet
- Send an e-mail to:
 - shanetteb@plano.gov; *or*
 - kkugel@bbcresearch.com

- Send a letter to:

City of Plano
ATTN: Ms. Shanette Brown
Community Services Division
1520 Avenue K
Plano, Texas 75074



How would you spend the Federal grant dollars?

You have \$1 million to improve housing and/or
community development conditions of residents in Plano.

Dollars	Activities	Priority Level (high, medium or low)
\$ _____	_____	_____
\$ _____	_____	_____
\$ _____	_____	_____
\$ _____	_____	_____
\$ _____	_____	_____
\$ _____	_____	_____
\$ _____	_____	_____
\$ _____	_____	_____
\$ _____	_____	_____
\$ _____	_____	_____
\$ _____	_____	_____
\$ _____	_____	_____
\$ _____	TOTAL (Must add to \$1,000,000)	_____

You can return this sheet at the meeting, fax it to 303.399.0448, or mail it to the following address:

Plano Consolidated Plan, c/o Kathy Kugel
BBC Research & Consulting
 3773 Cherry Creek North Drive, Suite 850
 Denver, CO 80209
kkugel@bbcresearch.com



2010-2014 Consolidated Plan *Public Hearing*

February 9, 2010

Presented to:

Community Relations Commission
and
City of Plano Residents

Presented by:

Kathy Kugel, Associate
BBC BBC Research & Consulting
RESEARCH & 3773 Cherry Creek North Drive
CONSULTING Suite 850
Denver, Colorado 80209-3868
1-800-748-3222
www.bbcresearch.com

Agenda

- **Introductions**
- **Background on the Consolidated Plan**
- **Presentation on research findings**
- **Priority Needs**
- **Five Year Strategies, Objectives and Outcomes**
- **Community comments**
- **Consolidated Plan calendar**

Purpose of the Consolidated Plan

In 1995, the U.S. Department of Housing and Urban Development (HUD) began requiring states and local communities to prepare a Consolidated Plan in order to receive federal housing and community development funding.

The purpose of the Consolidated Plan is:

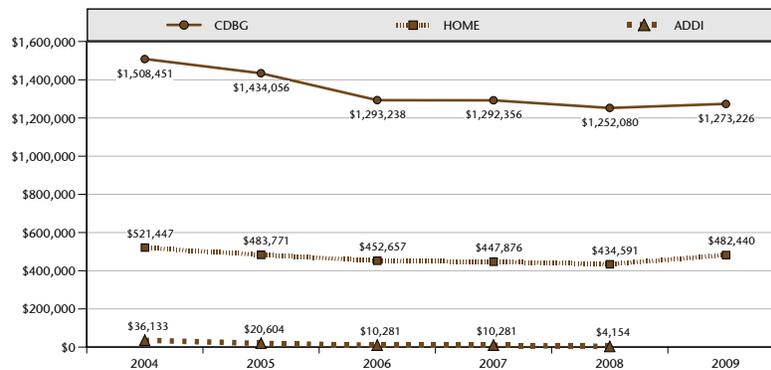
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- The City also received \$482,440 of HOME funds in FY2009



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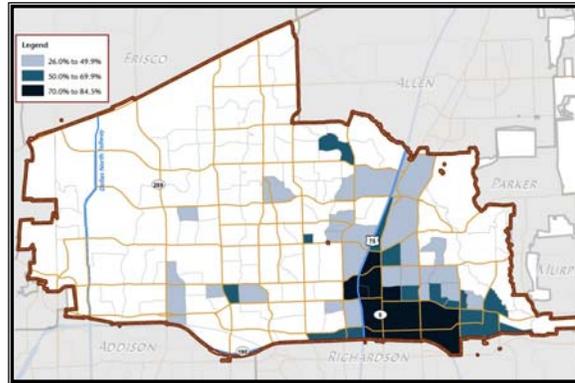
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- Allows communities to custom-design housing strategies
- Strengthen business/government/non-profit partnerships
- Build capacity of community-based housing groups



5

HUD Qualified Grant Service Areas

This map indicates the percentage of households within each block group that earn 80% or less of the Dallas metropolitan median family income (\$67,600).



6

Plano's Previously Funded Activities

- New infill housing
- Acquisition and/or rehabilitation of existing affordable housing
- First time homebuyer assistance
- Provide assistance to the homeless and persons at risk of becoming homeless:
 - Short-term rent/mortgage and utility assistance
- Provide assistance to persons with HIV/AIDS
- Provide assistance to at-risk youth
- Public or non-profit facility construction and/or rehabilitation

7

Consolidated Plan Research Process

■ Public participation:

- Resident survey
- Public forums, stakeholder focus group and interviews
- Draft hearing and comment period

■ Data:

- Demographic and socioeconomic analysis
- Housing market analysis
- Housing for special needs populations
- Housing and community development needs

■ Draft plan and 30-day comment period for both:

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- 2010 Action Plan

8

Who Lives in Plano?

■ 2009 population: 263,800 (19% change from 2000)

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- 9% African American
- 17% Asian
- 15% Hispanic (ethnicity)

■ 2008 median household income: \$85,003 2008 median family income: \$102,275 2009 HUD median family income: \$67,600

■ 32% of population are young adults (ages 25 to 44 years)

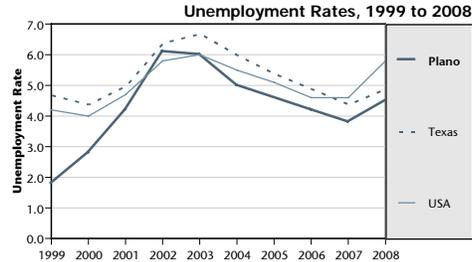
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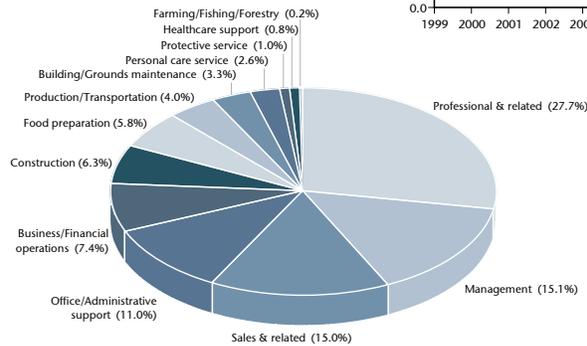
9

Economic Indicators

- Plano's unemployment rate is up after years of stability



Employment by Occupation, 2008

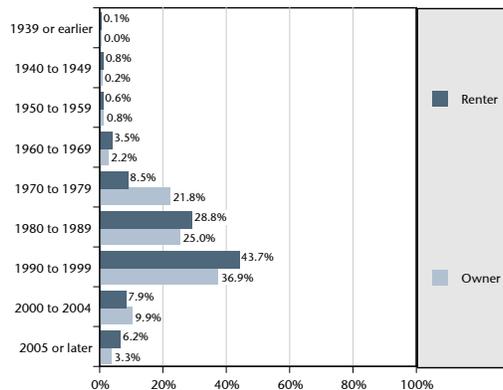


10

Housing in Plano

- Tenure:
 - 66% are homeowners
 - 34% are renters
- Majority of housing units are single family detached homes: 67%
- Median year built:
 - Renter occupied units = 1992
 - Owner occupied units = 1990

Percent of Owner- and Renter Occupied Units by Decade in Which Units Were Built, Plano, 2008



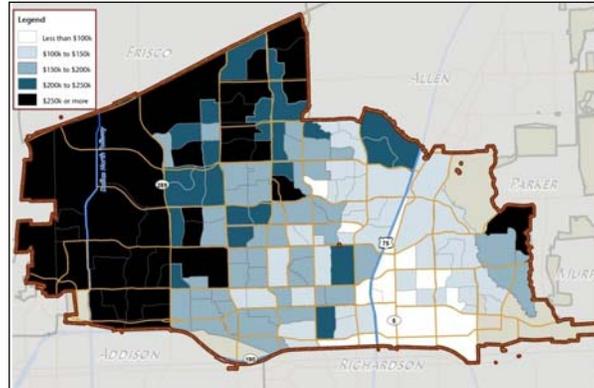
Source: U.S. Census Bureau 2008 American Community Survey.

11

Housing Cost and Affordability

- 2008 median value = \$217,500

Median Owner-Occupied Housing Units Value



Source: Claritas, 2009 estimates.

12

Housing Cost and Affordability

- Affordability of Median Gross Rent, 2008

Affordability	
Median gross rent	\$959
Income needed to afford median price	\$38,360
Number of renters who can afford to rent	20,113
Percent of renters who can afford to rent	62%

- Affordability of Median Priced Homes, City of Plano, 2008 and 2009

Affordability	
Median price of homes, MLS	\$210,900
Income needed to afford median price	\$60,900
Number of renters who can afford to buy	12,170
Percent of renters who can afford to buy	37%
Number of owners who can afford to buy	50,057
Percent of owners who can afford to buy	80%

13

Housing Cost and Affordability

- 28,765 households in Plano were cost burdened in 2008
 - 14,278 renters (45% of renters)
 - 14,487 owners (23% of owners)

Income Range	Renters		Owners	
	Households	Percent	Households	Percent
Less than \$20,000	4,188	96%	2,284	92%
\$20,000 to \$34,999	5,781	94%	2,270	70%
\$35,000 to \$49,999	2,656	42%	2,572	76%
\$50,000 to \$74,999	1,098	16%	3,099	42%
\$75,000 or more	555	7%	4,262	9%
Total	14,278	45%	14,487	23%

14

Public Input Process Top Needs

- **Housing:**
 - Home rehabilitation, including energy efficiency improvements
 - More affordable rental units
 - Affordable homes to buy
- **Community development/infrastructure/public services:**
 - Improvements to sidewalks, lighting, pedestrian and transit accessibility and general aging infrastructure improvements
 - Revitalization of deteriorating neighborhoods
 - Needed public services included healthcare and transportation services. The need to continue to fund supportive services was another need mentioned during key person interviews.

15

Public Input Process Top Needs (cont'd)

■ Economic development:

- Job creation and retention
- Encouraging small business development
- Revitalize deteriorating strip malls
- Support commercial façade improvements

■ Special needs populations:

- At-risk youth and abused/neglected children — emergency and/or transitional housing and services
- Disabled — quality, cost effective housing and a multi-purpose center
- Homeless — creation of a homeless shelter with supportive services and transitional housing
- Seniors — affordable housing and supportive services

16

City of Plano High Priority Needs

- **Rehabilitate** and improve the existing stock of homes occupied by low and moderate income owners.
- **Assistance to homebuyers** with downpayment assistance, closing cost assistance, and/or homebuyer education and counseling.
- **The creation of additional shelter**, supportive services, and transitional housing for homeless and under-housed.
- **Housing accessibility modifications** for elderly and disabled residents within the City of Plano.
- **Support organizations that engage in public services** for Plano residents, especially special needs populations, including but not limited to low income elderly, persons with disabilities, persons with HIV/AIDS and at-risk youth.
- **Homeless supportive services** across the entire spectrum of need, from homelessness to self-sufficiency, with the continued emphasis on homelessness prevention.
- **Rehabilitation/revitalization of aging neighborhoods** through a mixture of infrastructure improvements, home and business rehabilitation, code enforcement, and expanding economic opportunities.

17

Five Year Strategies, Objectives and Outcomes

Decent Housing Strategy:

Encourage the provision of decent, safe and affordable housing for low and moderate income and special needs residents.

- **Objective DH-1.1 (Affordability):** Continue to preserve and enhance existing housing stock through home rehabilitation.

DH-1.1 five year outcomes:

- Provide programs to rehabilitate and improve the existing stock of homes occupied by low and moderate income owners.
 - *Outcome/five year goal:* 95 units
- Continue to offer and market programs to rehabilitate and improve existing rental stock occupied by low and moderate income renters.
 - *Outcome/five year goal:* 10 meetings and/or speaking engagements specifically to market the rehabilitation program to landlords with low and moderate income tenants.

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Five Year Strategies, Objectives and Outcomes (cont'd)

- **Objective DH-1.2 (Affordability):** Continue to create affordable homeownership opportunities through homeownership assistance, new construction and/or acquisition and rehabilitation of land and properties for income qualifying households.

DH-1.2 five year outcomes:

- Provide assistance to homebuyers with downpayment assistance, closing cost assistance, and/or homebuyer education and counseling.
 - *Outcome/five year goal:* 60 units
- Consider sale of publicly owned land to affordable housing developers. Inventory available parcels and evaluate their feasibility for affordable housing development.
 - *Outcome/five year goal:* Develop map of vacant parcels by zoning district for affordable housing developers.

19

Five Year Strategies, Objectives and Outcomes (cont'd)

- **Objective DH-1.3 (Affordability):** Increase and support affordable rental housing opportunities in Plano.

DH-1.3 five year outcomes:

- Continue to support the efforts of the Plano Housing Authority (PHA) to maintain affordable housing developments and issue Housing Choice Vouchers.
 - *Outcome/five year goal:* Complete 5 annual environmental reviews for PHA Capital Funding
 - *Outcome/five year goal:* Certify PHA initiatives as compliant with the Consolidated Plan as needed.
- Support applications for and the development of Low Income Housing Tax Credit (LIHTC) projects.
 - *Outcome/five year goal:* Completed on an as needed basis.

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Five Year Strategies, Objectives and Outcomes (cont'd)

Suitable Living Environment Strategy:

Improve and maintain suitable living environments by supporting and enhancing public facilities, public services and infrastructure for low income persons, special needs populations and neighborhoods in need of revitalization.

- **Objective SL-2.1 (Availability/Accessibility):** Develop and upgrade public facilities and infrastructure to help lower income persons, those with special needs and neighborhoods in need.

SL-2.1 five year outcomes:

- Support and assist with the creation of additional shelter, supportive services, and transitional housing for homeless and under-housed.
 - *Outcome/five year goal:* 100 families
 - *Outcome/five year goal:* Certify local agency initiatives as compliant with the Consolidated Plan, as needed.
- Continue to assist with housing accessibility modifications for elderly and disabled residents within the City of Plano.
 - *Outcome/five year goal:* 5 housing units

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Five Year Strategies, Objectives and Outcomes (cont'd)

- **Objective SL-2.2 (Availability/Accessibility):** Fund public service activities serving primarily lower income persons and those with special needs.

SL-2.2 five year outcomes:

- Provide support to organizations that engage in public services for Plano residents, especially special needs populations, including but not limited to low income elderly, persons with disabilities, persons with HIV/AIDS and at-risk youth.
 - Outcome/five year goal: 4,625 people
- Assist homeless supportive services across the entire spectrum of need, from homelessness to self-sufficiency, with the continued emphasis on homelessness prevention.
 - Outcome/five year goal: 100 families
 - Outcome/five year goal: Participate and fund annual Collin County Homeless PIT survey: 5 units

22

Five Year Strategies, Objectives and Outcomes (cont'd)

- **Objective SL-3 (Sustainability):** Support the rehabilitation/revitalization of aging neighborhoods through a mixture of infrastructure improvements, home and business rehabilitation, code enforcement, and expanding economic opportunities.

SL-3 five year outcomes:

- Actively pursue and track neighborhood well being by focusing resources on areas of greatest opportunity for improvement.
 - Outcome/five year goal: 3 neighborhoods showing measureable improvements

23

Five Year Strategies, Objectives and Outcomes (cont'd)

Economic Opportunity Strategy:

Encourage economic opportunities that promote private investment for low and moderate income persons and area workforce.

- **Objective EO-2 (Availability/Accessibility):** Create and/or expand opportunities for small businesses and/or microenterprises.

EO-2 five year outcomes:

- Support activities that provide job training and assist with job/small business creation.
 - Outcome/five year goal: 50 people

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Five Year Strategies, Objectives and Outcomes (cont'd)

Other Strategy:

Continue program planning and administration that supports all of the above strategies and objectives.

- **Objective O-1:** Use CDBG and HOME funds to coordinate, monitor and implement the Consolidated Plan objectives according to HUD.

- Outcome/five year goal: Create Action Plan and CAPER documents acceptable to HUD: 10 units

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How to Comment on the Consolidated Plan

- Through March 8, 2010
you may send email to... shanetteb@plano.gov

- Send a letter to... Attn: Consolidated Plan
Community Services Division
City of Plano
1520 Avenue K
Plano, TX 75074

- Access the Plan at... [www.plano.gov/Departments/
Planning](http://www.plano.gov/Departments/Planning)

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Consolidated Plan Calendar

- February 2 – March 8:** 30-day public comment period

- February 9:** Community Relations Commission Public Hearing for Consolidated Plan

- February 15:** Applications published

- February 18 & 19:** Mandatory grant application meetings:
Wednesday, February 17, 2010, 2:30 p.m.
Building Inspections Training Room
Friday, February 19, 2010, 9:30 a.m.
Building Inspections Training Room

- March 5:** Final day to submit grant early for review

- March 8:** City Council Public Hearing to approve Consolidated Plan

- March 18:** Grant applications due

- June:** Analysis of Impediments to Fair Housing Choice (AI) draft complete

- August:** Final date to submit Consolidated Plan, Action Plan and AI to HUD

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2010-2014 Consolidated Plan *Public Hearing*

March 8, 2010

Presented to:

City Council
and

City of Plano Residents

Presented by:

Heidi Aggeler, Managing Director

BBC BBC Research & Consulting
RESEARCH & CONSULTING 3773 Cherry Creek North Drive
Suite 850
Denver, Colorado 80209-3868
1-800-748-3222
www.bbcresearch.com

Purpose of the Consolidated Plan

In 1995, the U.S. Department of Housing and Urban Development (HUD) began requiring states and local communities to prepare a Consolidated Plan in order to receive federal housing and community development funding.

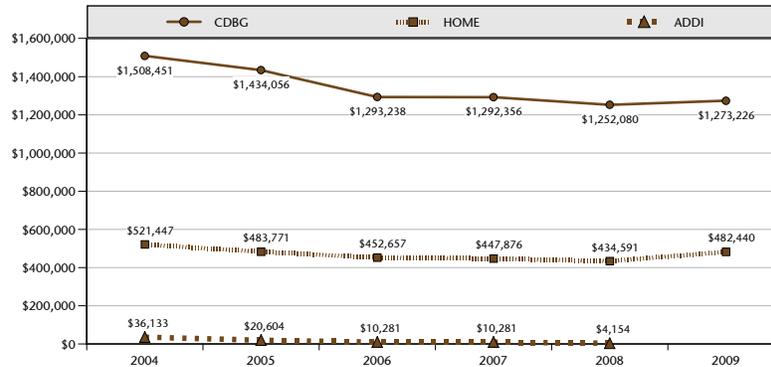
The purpose of the Consolidated Plan is:

- To identify a jurisdiction's housing and community development needs, priorities, goals and strategies; and
- To stipulate how Community Development Block Grant (CDBG) and HOME Investment Partnership Program (HOME) funds will be allocated to housing and community development needs in the community.

An Analysis of Impediments to Fair Housing Choice and a fair housing plan to address barriers must also be completed as part of a Consolidated Plan.

Historical Amounts of Plano HUD Funds

- HUD FY2009 CDBG Allocations was \$1,273,226
- The City also received \$482,440 of HOME funds in FY2009



What is the Community Development Block Grant Program (CDBG)?

- Administered by Community Services Division of the Planning Department
- The purpose of the Community Development Block Grant (CDBG) program is to revitalize low and moderate income neighborhoods, to expand affordable housing and economic opportunities and to improve community facilities and services.
- CDBG Objectives:
 - Assist low to moderate income residents
 - Prevention of slum and blight
 - Provide decent housing
 - Ensure suitable living environments
 - Support community development activities

What is the HOME Investment Partnership Program (HOME)?

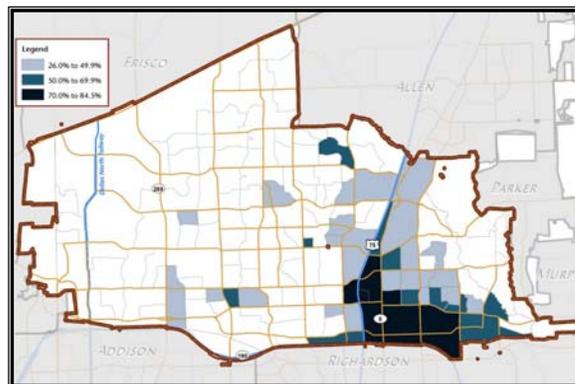
- Administered by Community Services Division of the Planning Department
- Allows communities to custom-design housing strategies
- Strengthen business/government/non-profit partnerships
- Build capacity of community-based housing groups



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HUD Qualified Grant Service Areas

This map indicates the percentage of households within each block group that earn 80% or less of the Dallas metropolitan median family income (\$67,600).



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Plano's Previously Funded Activities

- New infill housing
- Acquisition and/or rehabilitation of existing affordable housing
- First time homebuyer assistance
- Provide assistance to the homeless and persons at risk of becoming homeless:
 - Short-term rent/mortgage and utility assistance
- Provide assistance to persons with HIV/AIDS
- Provide assistance to at-risk youth
- Public or non-profit facility construction and/or rehabilitation

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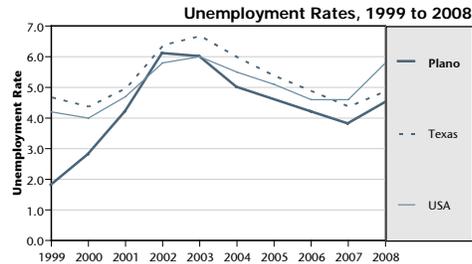
Who Lives in Plano?

- 2009 population: 263,800 (19% change from 2000)
 - 61% White, Non-Hispanic
 - 17% Asian
 - 9% African American
 - 15% Hispanic (ethnicity)
- 2008 median household income: \$85,003
2008 median family income: \$102,275
2009 HUD median family income: \$67,600
- 32% of population are young adults (ages 25 to 44 years)
- 39% of households have children in 2008
 - In 2000, 44 % of households had children
 - Between 2000 and 2008, households without children grew by 28%, while households with children only grew by only 4%

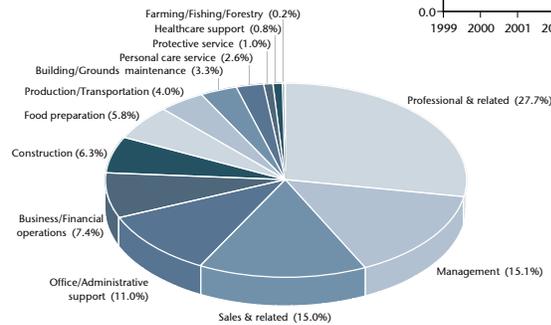
7

Economic Indicators

- Plano's unemployment rate is up after years of stability



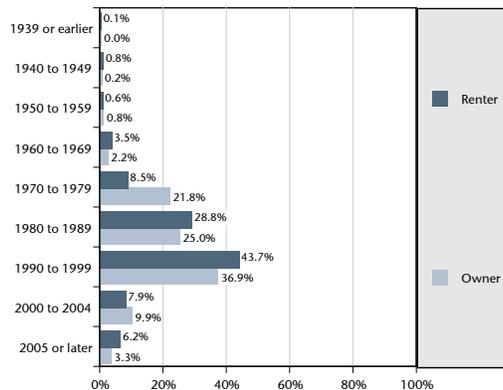
Employment by Occupation, 2008



Housing in Plano

- Tenure:
 - 66% are homeowners
 - 34% are renters
- Majority of housing units are single family detached homes: 67%
- Median year built:
 - Renter occupied units = 1992
 - Owner occupied units = 1990

Percent of Owner- and Renter Occupied Units by Decade in Which Units Were Built, Plano, 2008

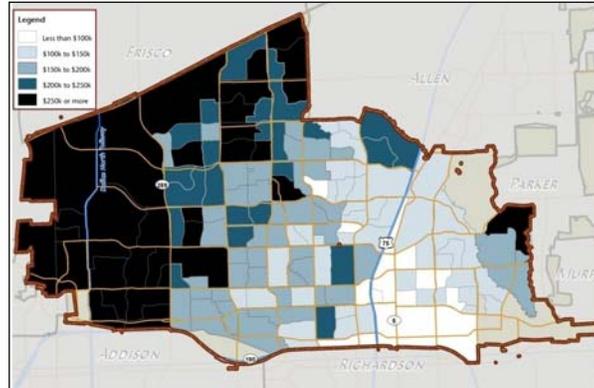


Source: U.S. Census Bureau 2008 American Community Survey.

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Five Year Strategies, Objectives and Outcomes

Decent Housing Strategy:

Encourage the provision of decent, safe and affordable housing for low and moderate income and special needs residents.

- **Objective DH-1.1 (Affordability):** Continue to preserve and enhance existing housing stock through home rehabilitation.

DH-1.1 five year outcomes:

- Provide programs to rehabilitate and improve the existing stock of homes occupied by low and moderate income owners.
 - *Outcome/five year goal:* 95 units
- Continue to offer and market programs to rehabilitate and improve existing rental stock occupied by low and moderate income renters.
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16

Five Year Strategies, Objectives and Outcomes (cont'd)

- **Objective DH-1.2 (Affordability):** Continue to create affordable homeownership opportunities through homeownership assistance, new construction and/or acquisition and rehabilitation of land and properties for income qualifying households.

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- Provide assistance to homebuyers with downpayment assistance, closing cost assistance, and/or homebuyer education and counseling.
 - *Outcome/five year goal:* 60 units
- Consider sale of publicly owned land to affordable housing developers. Inventory available parcels and evaluate their feasibility for affordable housing development.
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- Support applications for and the development of Low Income Housing Tax Credit (LIHTC) projects.
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18

Five Year Strategies, Objectives and Outcomes (cont'd)

Suitable Living Environment Strategy:

Improve and maintain suitable living environments by supporting and enhancing public facilities, public services and infrastructure for low income persons, special needs populations and neighborhoods in need of revitalization.

- **Objective SL-2.1 (Availability/Accessibility):** Develop and upgrade public facilities and infrastructure to help lower income persons, those with special needs and neighborhoods in need.

SL-2.1 five year outcomes:

- Support and assist with the creation of additional shelter, supportive services, and transitional housing for homeless and under-housed.
 - *Outcome/five year goal:* 100 families
 - *Outcome/five year goal:* Certify local agency initiatives as compliant with the Consolidated Plan, as needed.
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 - *Outcome/five year goal:* 5 housing units

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Five Year Strategies, Objectives and Outcomes (cont'd)

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 - Outcome/five year goal: 4,625 people
- Assist homeless supportive services across the entire spectrum of need, from homelessness to self-sufficiency, with the continued emphasis on homelessness prevention.
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 - Outcome/five year goal: Participate and fund annual Collin County Homeless PIT survey: 5 units

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Five Year Strategies, Objectives and Outcomes (cont'd)

- **Objective SL-3 (Sustainability):** Support the rehabilitation/revitalization of aging neighborhoods through a mixture of infrastructure improvements, home and business rehabilitation, code enforcement, and expanding economic opportunities.

SL-3 five year outcomes:

- Actively pursue and track neighborhood well being by focusing resources on areas of greatest opportunity for improvement.
 - Outcome/five year goal: 3 neighborhoods showing measureable improvements

21

Five Year Strategies, Objectives and Outcomes (cont'd)

Economic Opportunity Strategy:

Encourage economic opportunities that promote private investment for low and moderate income persons and area workforce.

- **Objective EO-2 (Availability/Accessibility):** Create and/or expand opportunities for small businesses and/or microenterprises.

EO-2 five year outcomes:

- Support activities that provide job training and assist with job/small business creation.
 - Outcome/five year goal: 50 people

22

Five Year Strategies, Objectives and Outcomes (cont'd)

Other Strategy:

Continue program planning and administration that supports all of the above strategies and objectives.

- **Objective O-1:** Use CDBG and HOME funds to coordinate, monitor and implement the Consolidated Plan objectives according to HUD.

- Outcome/five year goal: Create Action Plan and CAPER documents acceptable to HUD: 10 units

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APPENDIX C.
Citizen Participation Input and Comments

APPENDIX C.

Citizen Participation Input and Comments

This section discusses Plano's housing and community development needs, as identified by citizens, public service agencies and government officials through stakeholder consultation, public meetings, a survey and a review of community development resources. The section also summarizes other non-housing areas that help make the city a desirable community to live. This section addresses the requirements of Sections 91.205, 91.210, and 91.215 of HUD's Consolidated Plan Regulations.

Appendix A of this report provides the City of Plano's Citizen Participation Plan and Appendix B provides the Housing and Community Development Needs Survey instrument, the public and focus group meeting materials and promotional flyers. Attached to this appendix are the public meeting sign-in sheets and notes from the meetings.

Local Input on Housing and Community Development Needs

The City of Plano conducted a citizen participation process to elicit input regarding housing and community development needs. That process consisted of three major parts:

- A Housing and Community Development Needs Survey was made available to residents of Plano during November and December 2009. The survey was distributed to libraries, recreation centers, and to service providers throughout Plano. An online version of the survey was also available on the city's website. The survey was available in English and Spanish.
- Public meetings including four public meetings and one stakeholder meeting were held during the development of the Consolidated Plan;
- Thirteen interviews with key persons or groups who are knowledgeable about housing and community development needs in the city, including city staff and elected city officials, were conducted; and
- Two public hearings held during the 30-day public period.

The 30-day comment period began on February 2, 2010 and ended on March 8, 2010. The public was asked to provide written public comments about the draft Consolidated Plan. In addition, all public meeting participants who provided contact information were notified in writing or by email of the availability of the draft Plan and were encouraged to provide their comments. During the 30-day public comment period, a public hearing was held with the Community Resources Commission to receive comments on the draft Plan. After reviewing and editing the draft Plan, city staff submitted the revised draft to City Council for approval at an additional public hearing on March 8, 2010 at 7:00 p.m.

Summary of housing and community development needs. The following includes Plano's top housing and community development needs, as identified by citizens, public service agencies and government officials through a resident survey, stakeholder consultation and public meetings.

Housing needs. Housing needs identified through the public participation process included the needs of low to moderate income populations: participants prioritized the need for home rehabilitation including energy efficiency improvements and emergency repairs. Participants responded that emergency rent, mortgage and utility assistance is needed to help prevent homelessness. Affordable rental units was another need mentioned and stakeholders were in agreement that demand for affordable rental housing in the community vastly exceeds the available supply. Affordable homes to buy for families who work in Plano and cannot afford to live in Plano was another need mentioned during the public participation process.

Community development. Participants identified a range of community development, public service and infrastructure needs. Safety improvements to sidewalks, lighting, pedestrian and transit accessibility improvement and general aging infrastructure improvements were mentioned as needs by participants. Revitalization of deteriorating neighborhoods, especially on the east side of Plano, was also frequently cited as a need during the meetings. Seniors who attended the public meetings noted the need for public transportation, which includes DART, buses and vans as important. Needed public services included healthcare services, especially preventative healthcare. The need to continue to fund supportive services was also mentioned by housing and community development professionals during the key person interviews.

Economic development. Job creation and retention was the highest ranking need according to survey respondents. Encouraging small business development was another priority public participants identified, along with the need to revitalize deteriorating strip malls and support commercial façade improvements.

Special needs populations. Overall, emergency and transitional housing and affordable housing were the biggest issues for all special needs populations in Plano. Seniors, the homeless, persons with disabilities and at-risk youth were the primary special needs populations discussed during the public participation process.

- With respect to seniors, affordable housing and supportive services were the predominant needs participants identified.
- As to the community's homeless population, the creation of a homeless shelter with supportive services (a campus) and transitional housing was mentioned by the community service providers as a top need.
- Quality, cost effective housing for persons who are disabled (to ease the burden on families) is needed. Additionally, there is a need for a multi-purpose center targeting people with disabilities, providing recreation, day habitation, services and information.
- Emergency and/or transitional housing for at-risk youth, especially youth ages 18 to 20 years, along with supportive services is needed. Survey respondents also rated services and facilities for abuse/neglected children as a top priority.

Housing and Community Development Needs Survey

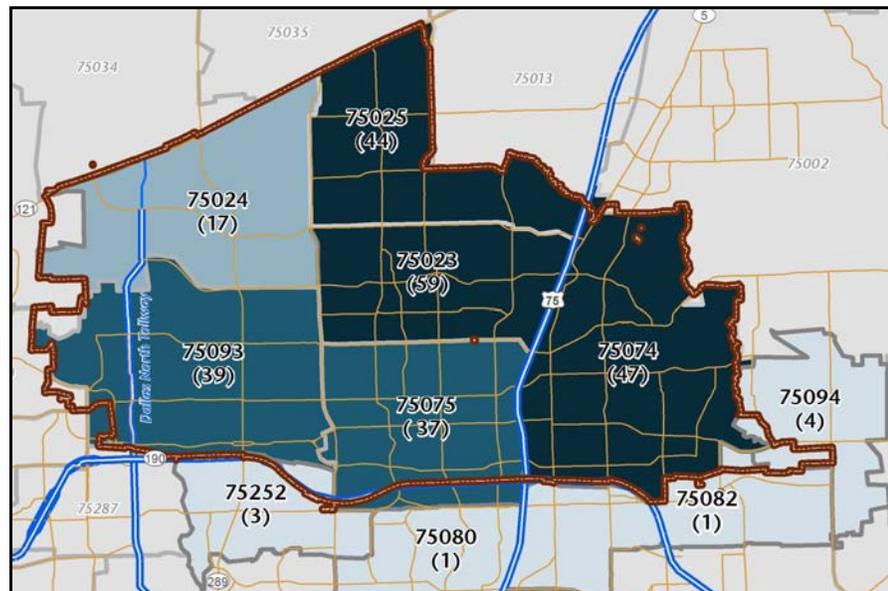
A survey was made available to the residents and stakeholders of the City of Plano on November 23, 2009. The survey was offered in English and Spanish. The respondents used the survey to indicate their local housing and community development needs. Categories of focus included: businesses and jobs, housing, community facilities, community services, infrastructure and neighborhood services. Survey respondents were asked to indicate need using a numbered ranking system; one indicating the lowest need and 4 indicating the highest need.

Between November 23 and December 23, 2009, a total of 261 residents and/or stakeholders responded to the surveys. The English survey had 260 respondents (10 responded via paper survey and 250 responded online) and the Spanish survey had one respondent. A copy of the survey is provided in Appendix B.

Respondents were asked to provide the zip code they reside in. As shown in the following map, almost one fourth of the respondents resided in zip code 75023 located in central Plano and one fifth resided east of Highway 75 in zip code 75074.

Exhibit C-1. Zip Code of Residence for Survey Respondents

Source:
City of Plano Housing and
Community Development
Needs Survey and BBC
Research & Consulting.



Demographic characteristics. Before indicating community needs, respondents reported whether they were part of a unique demographic. This demographic question asked the respondent to identify if they were older than 62 years old or disabled. Eighteen percent of respondents reported they were 62 years or older and 8 percent replied they were disabled.

Needs identification. The survey asked respondents to rank—from 1 to 4 (1 being lowest need and 4 being highest)—the greatest needs in their communities. These needs were organized into the following categories:

- Businesses and jobs,
- Housing,
- Community facilities
- Community services,
- Infrastructure, and
- Neighborhood services.

Business and jobs needs. Among all survey respondents, the average business and jobs needs ranking was 2.70. The greatest identified need was for job creation/retention followed by employment training. The item with the lowest indicated need was business mentoring. Exhibit C-2 displays the average ranking for all businesses and jobs needs by HUD category.

**Exhibit C-2.
Businesses and Jobs Needs,
Housing and Community
Development Needs Survey**

Source:
City of Plano Housing and Community Development
Needs Survey.

Businesses & jobs	Average Response Rank
Job Creation/Retention	3.38
Employment Training	2.81
Start-up Business Assistance	2.74
Small Business Loans	2.72
Commercial/Industrial Rehabilitation	2.52
Facade Improvements	2.42
Business Mentoring	2.28
Total	2.70

The average response rate among all survey respondents in the businesses and jobs category was 82 percent, the highest response rate among all categories.¹ The item with the highest response rate was job creation (85 percent) among all survey respondents.

Housing needs. The average housing needs ranking among all survey respondents was 2.52 (the lowest indicated need among all categories). Housing items with the greatest reported need was energy efficiency improvements, where 43 percent of the responses to this question rated this need as high. The need for senior housing and housing for persons with disabilities were the second and third highest rated needs. The items with the lowest reported needs were lead-based paint abatement, rental housing subsidies and housing for large families. Residents living east of Highway 75 in zip code 75074 also reported the greatest need as energy efficiency improvements. Exhibit C-3 displays the average ranking for all housing needs by HUD category.

¹ The reported response rates indicate the relative interest of respondents regarding the issues. One would assume that a higher response rate indicates a greater interest in the issues however; there is a trend among respondents to answer fewer questions as the survey progressed. In this instance, the survey respondents may not necessarily be less interested in the topics, only the length of the survey.

**Exhibit C-3.
Housing Needs, Housing and Community
Development Needs Survey**

Source:
City of Plano Housing and Community Development Needs Survey.

Housing	Average Response Rank
Energy Efficient Improvements	3.20
Senior Housing	2.99
Housing for Disabled	2.88
Home Maintenance Education	2.74
Affordable Rental Housing	2.67
Owner-Occupied Housing Rehab	2.56
Housing for Foster Youth	2.54
Fair Housing Services	2.52
Homeownership Assistance	2.52
ADA/Accessibility Improvements	2.45
Rental Housing Rehabilitation	2.40
Housing for Family Unification	2.31
Tenant/Landlord Counseling	2.27
Housing for Large Families	2.06
Rental Housing Subsidies	2.06
Lead-Based Paint Test/Abatement	2.06
Total	2.52

The average response rate among all survey respondents in the housing needs category was 76 percent. The item with the highest response rate was affordable rental housing (80 percent) among all survey respondents.

Community facility needs. Among all survey respondents, the average community facility needs ranking was 2.69. Survey respondents ranked centers for persons with disabilities with the highest level of need followed closely by facilities for abused/neglected children. The lowest indicated need was HIV/AIDS facilities. Exhibit C-4 displays the average ranking for all community facilities by HUD category.

**Exhibit C-4.
Community Facility Needs, Housing and
Community Development Needs Survey**

Source:
City of Plano Housing and Community Development Needs Survey.

Community Facilities	Average Response Rank
Centers for Disabled	2.92
Abused/Neglected Children Facilities	2.91
Youth Centers	2.82
Senior Centers	2.80
Park & Recreational Facilities	2.79
Domestic Violence Facilities	2.77
Fire Stations & Equipment	2.76
Community Centers	2.75
Health Care Facilities	2.71
Libraries	2.58
Homeless Shelters	2.57
Child Care Centers	2.52
HIV/AIDS Facilities	2.06
Total	2.69

The average response rate among all survey respondents in the community facilities category was 77 percent.

Community service needs. Survey respondents reported an average ranking among community services of 2.74 (the highest indicated need among all categories). The item with the highest reported need was transportation services followed by senior services and services for persons with disabilities. The lowest need was for HIV/AIDS services. Exhibit C-5 displays the average ranking for all community services by HUD category.

**Exhibit C-5.
Community Service Needs, Housing and
Community Development Needs Survey**

Source:
City of Plano Housing and Community Development Needs Survey.

Community Services	Average Response Rank
Transportation Services	3.03
Senior Services	2.98
Services for Disabled	2.98
Abused/Neglected Children Services	2.92
Health Services	2.89
Mental Health Services	2.87
Youth Services	2.85
Crime Awareness Programs	2.82
Domestic Violence Services	2.81
Family Self Sufficiency Services	2.66
Homeless Services	2.59
Child Care Services	2.54
Legal Services	2.50
Substance Abuse Services	2.46
HIV/AIDS Services	2.20
Total	2.74

The average response rate among all survey respondents in the community services category was 74 percent. The item with the highest response rate was mental health services (76 percent) among survey respondents.

Infrastructure needs. Among all survey respondents, the average infrastructure need ranking was 2.61. Survey respondents identified street lighting with the highest level of need. Exhibit C-6 displays the average ranking for all infrastructure improvements by HUD category.

**Exhibit C-6.
Infrastructure Needs, Housing and
Community Development Needs Survey**

Source:
City of Plano Housing and Community Development Needs Survey.

Infrastructure	Average Response Rank
Street Lighting	2.79
Street/Alley Improvement	2.69
Water/Sewer Improvement	2.64
Sidewalk Improvements	2.60
Drainage Improvement	2.48
ADA/Accessibility Improvements	2.42
Total	2.61

The average response rate among all survey respondents in the infrastructure category was 75 percent. The item with the highest response rate among survey respondents was street lighting (76 percent).

Neighborhood service needs. Among neighborhood service needs, all survey respondents reported an average ranking of 2.63. The highest indicated need was for code enforcement followed by the trash and debris removal. Exhibit C-7 displays the average ranking for all community services by HUD category.

**Exhibit C-7.
Neighborhood Service Needs, Housing
and Community Development Needs
Survey**

Source:
City of Plano Housing and Community Development Needs Survey.

Neighborhood Services	Average Response Rank
Code Enforcement	2.81
Trash & Debris Removal	2.78
Tree Planting	2.72
Cleanup of Abandoned Lots and Buildings	2.72
Graffiti Removal	2.54
Parking Facilities	2.21
Total	2.63

The average response rate among all survey respondents in the community services category was 74 percent. All items had similar response rates, ranging from 72 percent to 75 percent.

Summary of survey findings. Coinciding with the recent increasing unemployment rate nationwide the residents of the City of Plano identified job creation and retention as the highest ranked need of all the listed needs. Energy efficient improvements to housing was the second highest and transportation services was third. The following exhibit lists the highest ranked needs for all housing and community development categories.

**Exhibit C-8.
Top Rated Housing
and Community
Development Needs**

Source:
City of Plano Housing and Community
Development Needs Survey.

Need	Category	Average Response Rank
Job Creation/Retention	Businesses & Jobs	3.38
Energy Efficient Improvements	Housing	3.20
Transportation Services	Community Services	3.03
Senior Housing	Housing	2.99
Senior Services	Community Services	2.98
Services for Disabled	Community Services	2.98
Centers for Disabled	Community Facilities	2.92
Abused/Neglected Children Services	Community Services	2.92
Abused/Neglected Children Facilities	Community Facilities	2.91
Health Services	Community Services	2.89
Housing for Disabled	Housing	2.88
Mental Health Services	Community Services	2.87
Youth Services	Community Services	2.85
Crime Awareness Programs	Community Services	2.82
Youth Centers	Community Facilities	2.82
Domestic Violence Services	Community Services	2.81
Employment Training	Businesses & Jobs	2.81
Code Enforcement	Neighborhood Services	2.81
Senior Centers	Community Facilities	2.80
Street Lighting	Infrastructure	2.79

The senior population was cited as having needs for services and housing. Also important to respondents are services, facilities and housing for persons with disabilities, including mental health services. Additionally, younger members of the community were emphasized by the higher-than-average need rankings seen with services and facilities for neglected and abused children, as well as services and centers for youth.

Public and Focus Group Meetings

Four public meetings and one stakeholder focus group were held to receive public input into the Consolidated Plan. The public meetings were open to the general public and the focus group was targeted to housing and community development stakeholders who work with special needs populations in the community.

A total of 32 participants attended the public meetings and 32 attended the stakeholder focus group. Exhibit C-9 presents participation totals by meeting.

**Exhibit C-9.
Public Meetings and Focus
Group Meeting Participants,
December 8-10, 2010**

	Participants
Public Meetings	
12/8/09, Harrington Library, 2:00 pm	9
12/8/09, Harrington Library, 6:30 pm	9
12/9/09, Carpenter Recreation Center, 6:30 pm	9
12/10/09, Schimelpfenig Library, 6:30 pm	5
Stakeholder Focus Group	
12/10/09, Plano Municipal Building, 10:00 am	32
Total Participants	64

Each meeting included a summary of the purpose of the Consolidated Plan, descriptions of the HUD programs administered by the city, a summary of how the city has historically allocated the HUD grants and exercises with feedback opportunities. The exercises were designed to get the participants to brainstorm community needs and prioritize the needs they believe the city should address. In addition, a worksheet was distributed during the meetings asking the participants to prioritize activities and allocate the funding of potential activities that could be undertaken with the HUD grants.

Summary of needs and priorities from public meetings and focus group. Meeting participants were asked to identify the top housing, community development and special needs population needs in their community. The following shows the top identified needs as suggested by the participants that attended the public meetings and focus group.

- **Housing.** Overall, participants mentioned the need to assist with home repairs and/or rehabilitation. Items mentioned, include emergency repairs, energy efficiency improvements and rehabilitation to assist the elderly and disabled populations. When participants were asked how they would spend the federal dollars, housing rehabilitation received the largest portion of the funds.
- **Economic development.** Encouraging small business development and job creation were economic development priorities participants identified. The need to revitalize deteriorating strip malls was also mentioned along with funding for commercial façade improvements.

- **Community development/Public services.** With respect to community development, revitalization of targeted neighborhoods, especially on the east side of Plano, was mentioned frequently during the meetings. Improvements to sidewalks, lighting, pedestrian and transit accessibility improvement and general aging infrastructure improvements were also mentioned as needs. Seniors who attended the public meetings noted the need for public transportation, which includes DART, buses and vans as important. Needed public services included healthcare services, especially preventative healthcare.
- **Special needs populations.** Overall, emergency and transitional housing and affordable housing were the biggest issues for all special needs populations in Plano.
 - Participants ranked the need for a complex that provides housing and services for persons experiencing homelessness. Transitional housing and prevention programs were also mentioned as needs, including the need of transitional housing for homeless families.
 - Developing affordable housing solutions for seniors, which may include adding to the affordable rental housing stock and providing emergency and supportive housing.
 - Quality, cost effective housing for persons who are disabled (to ease the burden on families) is needed. Additionally, there is a need for a multi-purpose center targeting people with disabilities, providing recreation, day habitation, services and information.
 - Emergency and/or transitional housing for youth, especially youth ages 18 to 20 years, along with supportive services is needed.
 - Participants encouraged support for non-traditional homeownership opportunities (a coop model) and jobs for women headed households with children.

A detailed summary of meeting notes is provided at the end of this appendix.

Key Persons Interviews

In addition to public and focus group meetings discussed previously, 13 key persons or groups involved in housing and community development in Plano were interviewed to obtain their input on housing and community development needs. The interviews included housing and social service providers, housing and community development advocates, elected city officials and city staff. A list of the organizations represented by the interviews is provided in Exhibit C-10.

**Exhibit C-10.
Organizations That
Participated in the
Consolidated Plan Key
Person Interviews**

Organization
City Manager, City of Plano
Collin County Association of Realtors
Community Services Division, City of Plano
First Time Homebuyer and HOME Coordinator, City of Plano
Habitat for Humanity of South Collin County, Texas
Members of City Council and Mayor, City of Plano
Metro Dallas Homeless Alliance
Plano Community Homes
Plano Housing Authority
Plano Housing Corporation
Property Standards, City of Plano
Rehabilitation Program, City of Plano
Student & Family Services, Plano Independent School District

The interviews provided information about the housing market in general, the top housing and community development needs in the city and the needs of special populations. The information from the interviews is summarized here and has been integrated into the other sections of the Consolidated Plan. They are listed in alphabetical order.

High priority housing needs

- Affordable rental units:
 - Need more affordable rental units in Plano.
 - Rental units affordable to low income households.
 - Rental subsidies for lower income households. Both waiting lists for public housing and vouchers are currently closed and people may have to wait up to two years to get a unit or voucher.
 - There are a large number of families who work in Plano and cannot afford to live in Plano, or else they spend too much on mortgage/rent or live with others.

- Home rehabilitation:
 - Accessible home rehabilitation for persons with disabilities.
 - Due to the current economy, the city’s Home Rehabilitation Program is seeing an increase of families who used to not qualify for the program now qualifying.
 - Extend the use of CDBG funds to be used for fence installation and repair for owner occupied homes.
 - There is also an increasing need from the aging population for home rehabilitation.
 - There is an aging housing stock in Plano where owners who rent their units just do the minimal upkeep so they pass code.

- Affordable owner occupied housing:
 - Need to encourage people to do renovations by providing incentives.
 - The demand may already be met through existing stock, we just need to rehabilitate the existing structures.
 - There are a large number of families who work in Plano and cannot afford to live in Plano, or else they spend too much on rent or live with others.
- Homeless shelter with supportive services (a campus) and transitional housing.
 - Currently the shelter in McKinney cannot house everyone in need.
 - Need more shelter beds for teenagers, adults and families.
 - Transitional housing for families.
- Senior housing:
 - Affordable housing for senior households earning 50 percent or below the median income.
 - Affordable housing with supportive services or at least assistance to find the needed services.
- Temporary housing assistance:
 - There has been an increase of housing assistance requests by people who have recently lost their jobs and have never asked for assistance before.
 - Short Term Rent, Mortgage, Utility assistance for female headed households with children who are becoming homeless without the assistance.

Barriers to affordable housing

- High land costs.
- Not In Backyard (NIMBY)
- Unavailable land—land needs to be rezoned to facilitate a variety of infill housing.

High priority community development needs

- Affordable health and mental health care:
 - Affordable health and mental health care for low and working class households, including services for children ages 1 to 10 years.
 - There are not enough mental health services available to meet the need.
 - Mental health services for the entire family.
- Economic development:
 - Economic development assistance that may include microenterprise assistance along Highway 75.
 - Small business loans targeted to the downtown area.

- Infrastructure:
 - Infrastructure improvements such as sidewalk improvements and pedestrian friendly enhancements.
 - An emphasis on safety.
- Neighborhood revitalization:
 - Neighborhood revitalization with housing rehabilitation.
 - Safety is important.
 - To assist city with getting cars off the streets, assist people with completing extended driveways.
- Public services:
 - Public services may include services to assist families with food, clothing, healthcare, etc.
 - Public services need more funding.
 - There is a high demand of funds for public services.
 - There is always a need for childcare, transportation, basic care items such as food and mental health services for the entire family.

Public Facilities and Infrastructure

Improved public infrastructure (especially sidewalks and pedestrian road crossings) in the older areas of the city, along with proactive code enforcement were mentioned as important ways to improve neighborhoods and to prevent them from deteriorating further. Lighting improvements were also mentioned as a way to promote safety and better neighborhoods. Needed facilities that were mentioned during the public meetings, focus group and key person interviews include a homeless complex and a center for persons with disabilities.

The city has an active Property Standards Department who inspects residential, commercial and industrial districts for compliance with city code and zoning ordinances, and assist in the education of residents and business owners in code and ordinance matters. Property Standards also administers a Rental Inspection program. Top code violations include yard (high grass and weeds), junked vehicle, trash/debris and open storage violations.

The City of Plano's Parks and Recreation Department oversees approximately 70 parks throughout the community, along with four recreation centers. Each is unique in size and amenities and many include playground equipment, trails, picnic tables, shelters and restrooms. The city also provides six libraries located throughout the city.

Public Services

Public services are an important need commonly mentioned by the public. During the public participation process for the Consolidated Plan the most common public service needs included increased health care and mental health services, transportation services, senior programs, services for persons with disabilities, youth programs, homeless services and shelters. Key person interviews revealed the need for more funding to assist public services. Employment training was also mentioned as is discussed below under the Economic Development section. Appendix F of this report goes into detail about services concerning the special needs populations of Plano.

Economic Development

Economic development includes efforts that seek to improve the economic well being and quality of life for a community by creating and/or retaining jobs and supporting or growing incomes and the tax base. Economic development has not previously been a priority of the Community Services Division. However, with the current unstable economy in Plano and the nation, the need for jobs and business assistance has seen an increase. HUD requires that one job is either retained or created for every \$35,000 of CDBG funds used for a project.

During public participation process of the Consolidated Plan, participants mentioned job creation and/or retention, job training and small business loans/assistance as needs in their communities. The community would like to see deteriorating strip malls revitalized and funding for commercial façade improvements.

Economic development in the city continues through the Plano Economic Development Board. The Board was formed in 1984 to serve as the lead economic development agency for the City of Plano. Major employers in the Plano area include Bank of America Home Loan, JC Penny Corporate Headquarters and EDS (now HP Enterprise Services), which are the three largest employers. Several other national companies like Perot Systems, Alcatel, Frito Lay and Communications Health Corporation also make Plano's largest employer list.

Transportation

The City of Plano offers access to air, light rail, public transit and roads. Plano is located 20 minutes north of downtown Dallas and is approximately 30 minutes away from DFW International Airport. East-West road access is provided by Sam Rayburn Tollway (State Highway 121) and State Highway 190 (George Bush Turnpike). Both roads serve as the city's north and south boundaries and provide access to Interstates 35 and 635 as well as DFW International airport. North-South access is available by Dallas North Tollway (DNT) and U.S. Highway 75 (Central Expressway).

Public transportation is an important part of a community to provide transportation to and from work and to services throughout the community. Plano, Dallas and much of the surrounding area are served by mass transit from Dallas Area Rapid Transit (DART). DART provides light rail, local and express bus service as well as HOV lanes. All DART buses and trains meet Americans with Disabilities Act (ADA) requirements, DART also offers Paratransit Services that provide curb-to-curb public transportation for people with disabilities who are unable to use DART's bus or rail services.

According to the Housing and Community Development Survey distributed during the development of the Consolidated Plan, the need for transportation services was rated as high priority need. Seniors who participated in the public meetings also rated public transportation (that includes DART, Bus and Vans) as important.

12/8 2pm

Plano Consolidated Plan 2010-2014 & AI

Community Meetings, December 8-10, 2009

Sign In

Thank you for attending! Please sign your name and provide contact information if you'd like to stay involved in the process.

NAME

ADDRESS (mailing or email)

#108

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Julie Yu

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12/9 v30

Plano Consolidated Plan 2010-2014 & AI

Community Meetings, December 8-10, 2009

Sign In

Thank you for attending! Please sign your name and provide contact information if you'd like to stay involved in the process.

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CONSOLIDATED PLAN PUBLIC MEETING ~~AT~~
DECEMBER 8, 2009 10
2:00 p.m. - 4:00 p.m.

Name and Address

10am

- Carolyn Rice/Elizabeth Kent Geriatric wellness
Center of Collin County
401 W 14TH ST STE 600 (972)
PLANO, TX 75075 941-7335
- Jessica Hernandez 3000 Los Rios Blvd Plano TX 75074
- Lashonk Barnett 3000 Los Rios Blvd Plano TX 75074
- Beth Roan 820 FAVE. STE 100, Plano, TX 75074
- John Ernst Collin Co. Adult Clinic 2520 Ave K #100 Plano 75074
- Dan Powers 2205 LOS RIOS Blvd. Plano, TX Collin County Children's Advocacy
Center
- Erica Stanley " " " " "
- Chelsy Alexander " " " " "
- Jim Mahatich THE SEMARITAN IDW
- Al Valant CRC
- Laura Fall 200 W. Belmont FBCH Allen Tx
- Kris Dance/Doreen Rue. #2540 K AVE. SUITE 200 AIDS Services N. Texas
- Janet MacCraze 2205 Los Rios Plano Family
Outreach
- Ruth Knight The Turning Point - Plano 972-985-0951
- Charlene Dattoli: The Turning Point Plano 972-985-0951
- Doreen Rue Health Services of North Texas
drue@healthntx.org
- Brandi Sherrer City House, TRIPS Director

<u>Name</u>	<u>Agency</u>	<u>email</u>
Julie Puma	My Possibilities	jpumas830@yahoo.com
Robin LeGrande	My Possibilities	rlegrande@yahoo.com
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Morgan Taylor	Parent	Morgantaylor@aol.com
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Jessica Hernandez	Communities In Schools Dallas Region	Jessica.hernandez@PISD.edu

COMMUNITY MEETINGS AND PUBLIC HEARINGS

Housing and Community Development Needs

December 8, 2:00 pm, Harrington Library

Top vote getters:

- Aging development improvement—sidewalks and lighting (mentioned Plano Community Homes) (6 votes)
- Public transportation (for Plano Community Homes-Seniors) that includes DART, Bus and Vans (5 votes)
- Neighborhood revitalization of older neighborhoods—Santa Fe Trail Neighborhood needs to repaved and other improvements (4 votes)
- Translation services available in city, especially for Asian languages (4 votes)

Common theme mentioned includes Neighborhood Revitalization, Aging Development Improvements and Deteriorating Shopping Centers.

Special Needs Populations:

- Translation services available in city, especially for Asian languages (4 votes)

Community Development/Economic Development

- Public transportation (for Plano Community Homes-Seniors) that includes DART, Bus and Vans (5 votes)
- Neighborhood revitalization of older neighborhoods—Santa Fe Trail Neighborhood needs to repaved and other improvements (4 votes)
- **Aging development improvement—sidewalks and lighting (mentioned Plano Community Homes) (6 votes)**
- Security cameras at Plano Community Homes for safety outside (2 votes)
- Yard maintenance assistance (1 vote)
- Deteriorating shopping centers—Economic Development assistance to assist businesses (2 votes)
- Downtown curb cuts are needed (1 vote)

Housing

- There is a wait list for Senior Housing—need more rental units (3 votes)
- Educate and get the word out about Plano Community Homes and Plano Housing Authority (1 vote)
- Rental inspection program—want stronger regulations for multifamily units (2 votes)
- Sustainable housing (1 vote)

December 8, 6:30 pm, Harrington Library

Top vote getter:

- Businesses—How do we keep them? Entrepreneurial (start-ups)/Incubator for small businesses (4 votes)

Common popular themes included the need for jobs, small business assistance, a place that can connect people to jobs services and big business to services and people, regulate slum landlords better, homeless prevention/transitional housing, assisting women with children and housing for low income seniors.

Community Development/Economic Development

- Jobs (3 votes)
- **Businesses—How do we keep them? Entrepreneurial (start-ups)/Incubator for small businesses (4 votes)**
- Agency/Someone to coordinate with all community resources—including big businesses, jobs, services (3 votes)

Housing

- Slum landlords—need stronger regulations, allow city to purchase properties (3 votes)
- Missing owners—difficulty finding owner of some properties/lots. Would like the property/lot acquired and rehabilitated (0 votes)
- A good use of the closed Housing Authority property (0 votes)
- Homelessness prevention/Transitional housing (3 votes)

Special Needs Populations

- Women with children—non-traditional homeownership opportunities (a coop model) and jobs (3 votes)
- Low income senior housing—to age in place (3 votes)
- Homeless youth—Transitional Residency Program needs more beds (2 votes)

December 9, 6:30 pm, Recreation Center

Top vote getter was home rehab focusing on energy efficiency.

Votes spread fairly evenly among listed needs. Common theme included revitalization/infrastructure improvements in targeted areas.

Community Development/Economic Development

- Support/Encourage small business (1 vote)
- East Plano revitalization (establish a sense of community) (2 votes)
- Façade improvements (run down strip malls) (1 vote)
- Infrastructure improvements in targeted areas (2 votes)
- Job training (resume writing, etc.)

Housing

- Retro-fit housing with energy efficient improvements and/or rehab (4 votes)

Special Needs Populations

- Physical/Development Disability Community/Resource Center (2 votes)
- Food assistance/bank (1 vote)
- Healthcare—preventative (2 votes)
- Housing improvements for persons with disabilities (1/2 vote)
- Housing improvements for seniors (1/2 vote)
- Homeless shelter (1 vote)

December 10, 6:30 pm, Schimelphnig Library

Homeless shelter/transitional housing especially for families received the top number of votes and was voted a high priority. Home repair and modifications received 2 votes but was voted to be a high priority.

Housing

- Home repair and modifications for elderly and all households (2 votes) (High Priority)

Community Development/Economic Development

- Sidewalk/pedestrian infrastructure improvements —example of problem area is 15th & Jupiter (1 vote) (Low Priority)
- Transit (DART) stop improvements (0 votes) (Low priority)
- Police enforcement of cars parking in driveways while blocking the sidewalks (0 votes) (Low priority)
- Bike trail connections to Dallas (2 votes) (Medium priority)

Special Needs Populations

- ADA improvements at transit stops and just getting to bus stops in general (0 votes) (Medium priority)
- Homeless shelter for families and transitional housing (3 votes) (High priority)

February 9, 2010, 5:30 pm, Public Hearing, Community Relations Commission

A Public Hearing for the draft Consolidated Plan was held with the Community Relations Commission. The following are questions and comments presented during the hearing:

- A question was asked if there was anything unique for Plano compared to other communities BBC has worked in. BBC mentioned the need to revitalize aging strip malls is unique to Plano.
- A comment was made asking about the average vs. the median of household income. Averages were not included in the study. However, it is believed that the average would be above the median. According to 2008 ACS, the average household income is \$108,774 and the median household income is \$85,003.
- A comment was made asking if there were too many strategies or not enough strategies for this funding.
- Several parents of children with disabilities attended the public hearing. One parent shared that she has a 25 year old child with disabilities and could not find a place for

her child to live. Living space is very difficult to find and there is a need for space to be donated. The state provides \$17-35/day to assist with living expenses, which goes toward staff time, rent and other daily expenses. Typically, a group home uses the social security income from 3-4 residents to pay for the mortgage, utilities, etc and this is usually not enough. Therefore parents must step in and fill that funding gap.

- Another attendee mentioned the need for a public facility for people with disabilities and is interested in beginning a dialogue to possibly find a public building that could be used.

March 8, 2010, 7:00 pm, Public Hearing, City Council

A second Public Hearing for the draft Consolidated Plan was held with the City Council. The following comment was received during the hearing:

- A Plano parent who has children with disabilities complemented the city on the summary of the disabled population included in Appendix F. Housing and Non-Housing Needs for Special Needs Population, pages 16-22. He mentioned ARC of Dallas and other organizations in the Metroplex as additional resources to help the city fill the gap of needed supportive services.

APPENDIX D.
**City of Plano Housing and
Community Development Priority
Needs, Strategies, Objectives and Outcomes**

APPENDIX D.

City of Plano Housing and Community Development Priority Needs, Strategies, Objectives and Outcomes

The priority needs and strategies for the City of Plano Five Year Consolidated Plan for program years 2010-2014 were developed based on the findings from both quantitative research (housing market analysis, demographic analysis and special needs populations analysis) and qualitative research (survey, public meetings, focus group and key person interviews).

The priority housing needs were determined based on the number of households who were cost burdened, living in substandard and overcrowded conditions, and/or who could not afford homeownership. The priority needs for special needs populations and community development were derived through non-profit public participation process, in addition to needs identified through key person interviews, community meetings and the Housing and Community Development Needs Survey

These priority needs helped determine the city's five year strategies, objectives and outcomes.

Priority Needs

Given the top needs identified by the quantitative analysis and qualitative analysis, including public input process, the city has developed the following priorities for funding housing and community development requests over the course of the Consolidated Plan.

High priority needs:

- Programs to rehabilitate and improve the existing stock of homes occupied by low and moderate income owners.
- Assistance to homebuyers with downpayment assistance, closing cost assistance, and/or homebuyer education and counseling.
- The creation of additional shelter, supportive services, and transitional housing for homeless and under-housed.
- Housing accessibility modifications for elderly and disabled residents within the City of Plano.
- Support organizations that engage in public services for Plano residents, especially special needs populations, including but not limited to low income elderly, persons with disabilities, persons with HIV/AIDS and at-risk youth.
- Homeless supportive services across the entire spectrum of need, from homelessness to self-sufficiency, with the continued emphasis on homelessness prevention.

- Rehabilitation/revitalization of aging neighborhoods through a mixture of infrastructure improvements, home and business rehabilitation, code enforcement, and expanding economic opportunities.
- Use CDBG and HOME funds to coordinate, monitor and implement the Consolidated Plan objectives according to HUD.

Medium priority needs:

- Inventory available parcels and evaluate their feasibility for affordable housing development.
- Support the efforts of the Plano Housing Authority to maintain affordable housing developments and issue Housing Choice Vouchers.
- Activities that provide job training and assist with job/small business creation.

Five Year Strategies, Objectives and Outcomes

The City of Plano has established the following strategies, objectives and outcomes to guide its Consolidated Plan for program years 2010 to 2014.

DECENT HOUSING

Strategy DH: Encourage the provision of decent, safe and affordable housing for low and moderate income and special needs residents.

- **Objective DH-1.1 (Affordability):** Continue to preserve and enhance existing housing stock through home rehabilitation.

DH-1.1 five year outcomes:

- Provide programs to rehabilitate and improve the existing stock of homes occupied by low and moderate income owners.
 - *Outcome/five year goal: 95 units*
- Continue to offer and market programs to rehabilitate and improve existing rental stock occupied by low and moderate income renters.
 - *Outcome/five year goal: 10 meetings and/or speaking engagements specifically to market the rehabilitation program to landlords with low and moderate income tenants*

- **Objective DH-1.2 (Affordability):** Continue to create affordable homeownership opportunities through homeownership assistance, new construction and/or acquisition and rehabilitation of land and properties for income qualifying households.

DH-1.2 five year outcomes:

- Provide assistance to homebuyers with downpayment assistance, closing cost assistance, and/or homebuyer education and counseling.
 - *Outcome/five year goal: 60 units*

- Consider sale of publicly owned land to affordable housing developers. Inventory available parcels and evaluate their feasibility for affordable housing development.
 - *Outcome/five year goal:* Develop map of vacant parcels by zoning district for affordable housing developers
- **Objective DH-1.3 (Affordability):** Increase and support affordable rental housing opportunities in Plano.

DH-1.3 five year outcomes:

 - Continue to support the efforts of the Plano Housing Authority (PHA) to maintain affordable housing developments and issue Housing Choice Vouchers.
 - *Outcome/five year goal:* Complete 5 annual environmental reviews for PHA Capital Funding
 - *Outcome/five year goal:* Certify PHA initiatives as compliant with the Consolidated Plan as needed
 - Support applications for and the development of Low Income Housing Tax Credit (LIHTC) projects.
 - *Outcome/five year goal:* Completed on an as needed basis

SUITABLE LIVING ENVIRONMENT

Strategy SL: Improve and maintain suitable living environments by supporting and enhancing public facilities, public services and infrastructure for low income persons, special needs populations and neighborhoods in need of revitalization.

- **Objective SL-2.1 (Availability/Accessibility):** Develop and upgrade public facilities and infrastructure to help lower income persons, those with special needs and neighborhoods in need.

SL-2.1 five year outcomes:

 - Support and assist with the creation of additional shelter, supportive services, and transitional housing for homeless and under-housed.
 - *Outcome/five year goal:* 100 people
 - *Outcome/five year goal:* Certify local agency initiatives as compliant with the Consolidated Plan, as needed
 - Continue to assist with housing accessibility modifications for elderly and disabled residents within the City of Plano.
 - *Outcome/five year goal:* 5 housing units
- **Objective SL-2.2 (Availability/Accessibility):** Fund public service activities serving primarily lower income persons and those with special needs.

SL-2.2 five year outcomes:

- Provide support to organizations that engage in public services for Plano residents, especially special needs populations, including but not limited to low income elderly, persons with disabilities, persons with HIV/AIDS and at-risk youth.
 - *Outcome/five year goal:* 4,625 individuals
- Assist homeless supportive services across the entire spectrum of need, from homelessness to self-sufficiency, with the continued emphasis on homelessness prevention.
 - *Outcome/five year goal:* 100 families
 - *Outcome/five year goal:* Participate and fund annual Collin County Homeless PIT survey: 5 units

- **Objective SL-3 (Sustainability):** Support the rehabilitation/revitalization of aging neighborhoods through a mixture of infrastructure improvements, home and business rehabilitation, code enforcement, and expanding economic opportunities.

SL-3 five year outcomes:

- Actively pursue and track neighborhood well being by focusing resources on areas of greatest opportunity for improvement.
 - *Outcome/five year goal:* 3 neighborhoods showing measureable improvements

ECONOMIC OPPORTUNITIES

Strategy EO: Encourage economic opportunities that promote private investment for low and moderate income persons and area workforce.

- **Objective EO-2 (Availability/Accessibility):** Create and/or expand opportunities for small businesses and/or microenterprises.

EO-2 five year outcomes:

- Support activities that provide job training and assist with job/small business creation.
 - *Outcome/five year goal:* 50 people

OTHER

Strategy O: Continue program planning and administration that supports all of the above strategies and objectives.

- **Objective O-1:** Use CDBG and HOME funds to coordinate, monitor and implement the Consolidated Plan objectives according to HUD.
 - *Outcome/five year goal:* Create Action Plan and CAPER documents acceptable to HUD: 10 units

APPENDIX E.
Community and Housing Market Profile

APPENDIX E.

Community and Housing Market Profile

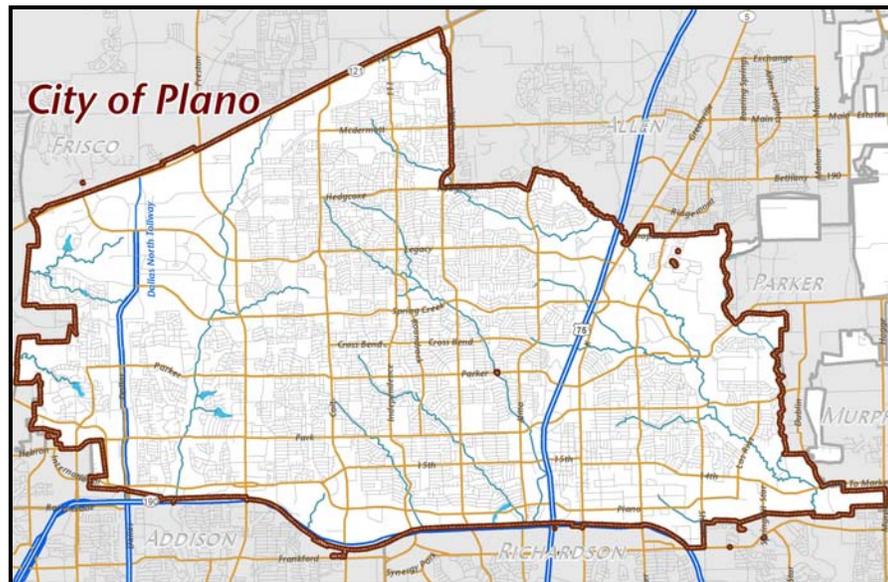
This appendix discusses the demographic and economic characteristics of the City of Plano and details trends over the period of 2000 to 2009. It also describes the characteristics of the housing market including development trends, the condition of housing and the affordability of rental and homeownership housing, and concludes with a summary of housing needs and projections in Plano. The contents of this section partially fulfill the requirements of Sections 91.205, 91.210 and 91.215 of HUD's Consolidated Plan Regulations.

A number of data sources are used in this analysis, including information from federal, state and local governmental agencies. Where possible, 2008 estimates from the U.S. Census Bureau's American Community Survey and 2000 U.S. Census data are used. A commercial data provider Claritas provides 2009 and 2014 projections. Both Census and Claritas data are available for population and housing unit counts, housing tenure (renter/owner), housing prices, as well as for other demographic characteristics that may affect community needs, such as race, age, and household type. Data from the U.S. Department of Housing & Urban Development (HUD) and Multiple Listing Service data for 2008 and 2009 is also consulted for the housing market analysis. Data from the City of Plano, the U.S. Bureau of Labor Statistics and the North Central Texas Council of Governments (NCTCOG) are also used. These data represent the most recent community and housing data available for the city at the time this report was prepared.

The geographic boundary for this analysis is the incorporated City of Plano.

Exhibit E-1. City of Plano, Texas

Source:
BBC Research and
Consulting, 2009.



Community Profile

Population growth. As the ninth most populous city in Texas,¹ the City of Plano has an estimated population of 268,433 in 2009. Population growth in Plano was strong from 2000 to 2009. The city's population increased by about 19 percent, or at a compound annual rate of 1.93 percent. This means that between 2000 and 2009, the City of Plano added an average of 4,641 residents per year. However, population growth in Plano was not as strong as Collin County and the Metroplex, where growth was 55 percent and 22 percent, respectively, during the same period.

Exhibit E-2. Population Trends, 1990, 2000, 2009 and 2014

Source:
U.S. Census Bureau 1990
Census, 2000 Census, North
Central Texas Council of
Governments and Claritas,
2009 estimates and 2014
projections.

	1990	2000	2009	2014
City of Plano	127,885	222,030	263,800	299,839
Collin County	264,036	491,675	764,500	938,533
City of Dallas	1,007,618	1,188,580	1,306,350	1,308,259
Dallas-Ft. Worth Metroplex	3,885,415	5,221,801	6,348,826	7,045,456
State of Texas	16,986,510	20,851,820	24,588,107	26,815,035

As indicated in Exhibit E-2, the City of Plano is projected to grow by 14 percent between 2009 and 2014, or at a compound annual rate of 2.6 percent. This growth in Plano will outpace the growth of the Metroplex by almost 3 percentage points. Collin County growth rates are expected to slow, while still staying strong, between 2009 and 2014 to around 23 percent.

Age distribution. The median age of the residents in the City of Plano increased to 35.6 years in 2008 from 34.1 in 2000. Plano's 2008 median age was higher than Collin County's, which was 33.8 years. The state's median age was 33.2 years, lower than both the city and county's median ages.

In 2008, the largest percentage (37 percent) of Plano's residents were classified as Young Adults (those residents were aged between 25 and 44 years old.) Residents between the ages of 45 and 64 represented the second largest cohort at 23 percent of the city's total population. Exhibit E-3 compares the city's age distribution in 2000 and 2008.

Exhibit E-3. Age Distribution, City of Plano, 2000 and 2008

Source:
U.S. Census Bureau 2000
Census and 2008 American
Community Survey.

	2000		2008		2000 to 2008
	Number	Percent of Total	Number	Percent of Total	Percent Change
Preschool (Ages 0-4)	18,379	8%	17,605	7%	-4%
School Age (5-17)	45,367	20%	49,945	19%	10%
College Age (18-24)	15,498	7%	19,966	8%	29%
Young Adults (25-44)	81,119	37%	82,312	32%	1%
Middle Age (45-64)	50,756	23%	68,950	27%	36%
Senior Adults (65+)	10,911	5%	20,527	8%	88%
Total	222,030	100%	259,305	100%	17%
Median Age (in years)	34.1		35.6		4%

¹ Houston, San Antonio and Dallas are the three most populous cities in Texas, with 2.2 million, 1.35 million and 1.3 million residents respectively.

Compared to 2000, the city’s overall age distribution is older. From 2000 to 2008, the number of citizens in the Middle Age and Senior Adult age cohorts grew by 36 and 88 percent respectively, representing the two largest categorical increases. The only age category to decrease in size was Preschool children, which fell by four percent (or approximately 774 residents).

Because age cohorts vary in size from four to twenty years, comparisons among them are not always obvious. Exhibit E-4 presents the distribution of the population by age in Plano and identifies the average share of the population for each year in that particular category.

**Exhibit E-4.
Distribution of Population by
Year of Age, City of Plano, 2008**

Note:

Share by year gives the average percentage for an individual year within each age cohort.

For the share of the population for age 75 and over, a 20-year age cohort was used.

Source:

U.S. Census Bureau 2008 American Community Survey and BBC Research and Consulting.

	Share of Population	Share by Year
Preschool (Ages 0-4)	6.8%	1.7%
School Age (5-17)	19.3%	1.5%
College Age (18-24)	7.7%	1.0%
Young Adults (25-44)	31.7%	1.6%
Middle Age (45-64)	26.6%	1.3%
Senior Adults (65-74)	5.1%	0.5%
Seniors Adults (75+)	2.8%	0.1%

As seen in Exhibit E-4, residents ages 4 years and younger comprised the highest concentration of the city’s population (1.7 percent of the population is in each of the years between 0 and 4). This four-year age cohort comprised 7 percent of all Plano residents. The second highest concentration was the Young Adult age group at 1.6 percent of the population for each year; this age cohort comprised 32 percent of the entire Plano population.

Overall, Plano’s population is similar to that of the county, Metroplex and state as a whole. All have the highest proportion of residents in the Under 5 years of age group with Plano having the smallest annual share of 1.7 percent of residents in each of the years between 0 and 4, compared to 2.1 percent of residents per year for the Metroplex and the state.

As the city’s population ages, local demand for services such as senior centers, nursing homes, wheelchair and disabled accessible housing will increase. For example, homeownership rates in Plano decrease as the age of the homeowner increases: the homeownership rate for seniors aged 65 and older is 78 percent, while the homeownership rate for seniors aged 85 and older decreases to 48 percent. This is indicative of the future increase in demand for assisted living and senior centers in the city.

Race and ethnicity. Data on race and ethnicity requires clarification about how the U.S. Census Bureau collects and analyzes the data. The 2000 Census asked two different questions about race and ethnicity: the first question asked respondents to identify their race; the second asked whether the respondents were of Hispanic/Latino origin. The Census Bureau does not classify Hispanic/Latino as a race, but rather as an identification of origin and ethnicity. If a survey respondent reported Hispanic/Latino ethnicity but did not mark a specific race category, they are classified in the Some

Other Race category. Persons of Hispanic/Latino descent most commonly report their race as White or Some Other Race.²

According to 2009 Claritas data projections, 65 percent of Plano’s population consisted of persons who were White, 17 percent who were Asian and 9 percent were African American. The remaining 9 percent consisted mainly of persons who were Some Other Race (6 percent) and Two or More Races (3 percent). Hispanics or Latinos comprised around 15 percent of the population in 2009.

As shown in Exhibit E-5, every minority population has seen increases from 2000 to 2009. African Americans and Asians doubled their populations during this 9 year time period. The White population grew at the slowest rate, by only 1 percent. The Hispanic population also increased 76 percent from 2000 to 2009.

**Exhibit E-5.
Population by Race and Ethnicity, City of Plano, 2000, 2009 and 2014**

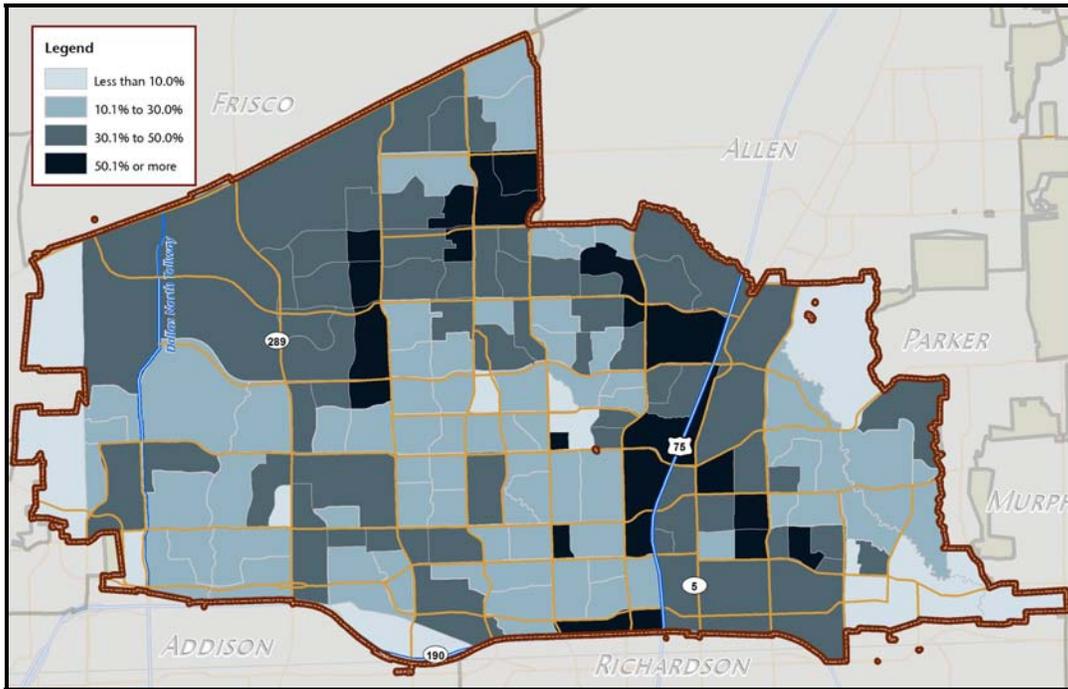
	2000	2009	2014	Percent of 2009 Population
Race				
American Indian and Alaska Native Alone	803	1,158	1,424	0%
Asian Alone	22,594	45,270	60,845	17%
Black or African American Alone	11,155	22,884	30,680	9%
Native Hawaiian and Other Pacific Islander Alone	98	185	253	0%
White Alone	173,761	174,763	175,050	65%
Some Other Race Alone	8,565	15,533	20,524	6%
Two or More Races	5,054	8,640	11,063	3%
Ethnicity				
Hispanic or Latino	22,357	39,424	51,177	15%
Not Hispanic or Latino	199,673	229,009	248,662	85%
Total Population	222,030	268,433	299,839	100%

Source: U.S. Census Bureau 2000 Census and Claritas 2009 estimates and 2014 projections.

Plano’s minority population is scattered throughout the city as shown in Exhibit E-6. Exhibit E-7 shows the Hispanic or Latino households are more commonly living in the southeastern parts of the city.

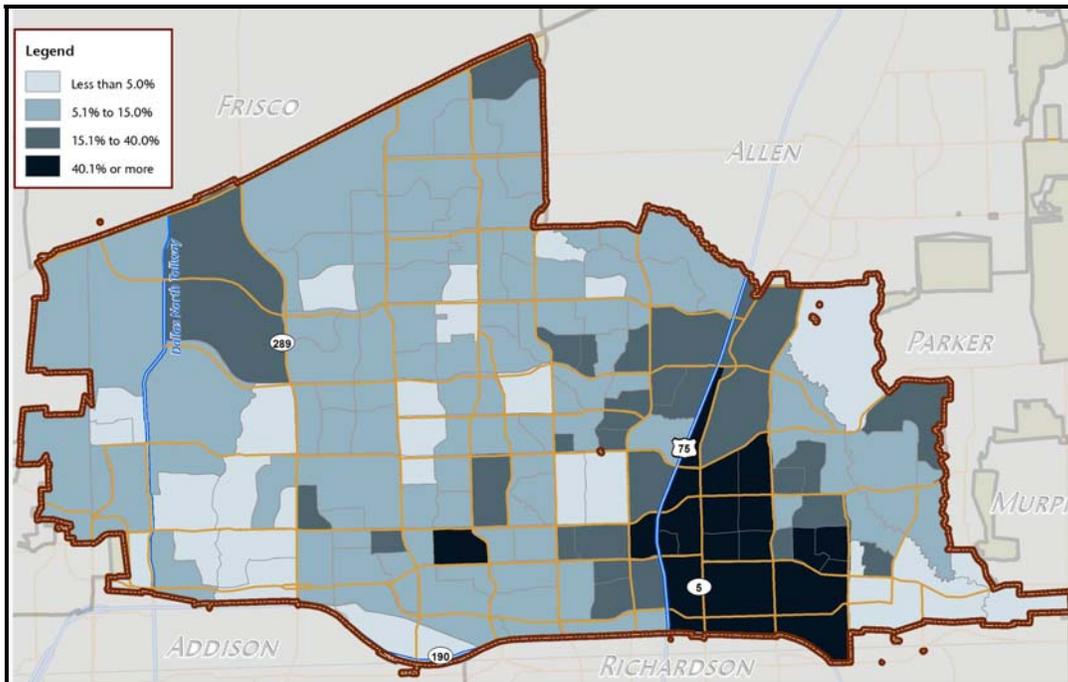
²The “Some Other Race” category includes all other responses not included in the “White,” “Black or African American,” “American Indian or Alaska Native” and “Asian” race categories. Respondents providing write-in entries such as Moroccan, South African, Belizean, or a Hispanic origin (for example, Mexican, Puerto Rican, or Cuban) are included in the “Some Other Race” category.

Exhibit E-6.
Percent of Population by Block Group that is Not White, City of Plano, 2009



Source: Claritas 2009 estimates.

Exhibit E-7.
Percent of Population by Block Group that is Hispanic or Latino, City of Plano, 2009



Source: Claritas 2009 estimates.

Education. The following uses two variables to measure the educational attainment of Plano’s population: the percentage of the population that is enrolled in school and the percentage with diplomas and/or degrees.

School enrollment. As of 2008, 29 percent of Plano’s population age 3 and over was enrolled in school, which is similar to the Metroplex and state’s enrollment percentage and higher than the City of Dallas’s percentage of 25 percent.

Seven percent of Plano’s population is enrolled in an undergraduate institution or graduate/professional school compared to 5 percent of the Metroplex’s enrolled population.

Diplomas/degrees. Plano’s 2008 population over the age of 25 was very well educated, with over 92 percent of all residents having completed high school and over 54 percent having earned a Bachelor’s degree. Only 8 percent of Plano’s residents over the age of 25 had not completed high school in 2008. Exhibit E-8 displays the educational attainment of Plano’s residents in 2008.

**Exhibit E-8.
Highest Level of Educational
Attainment for Population
25 years and over, City of
Plano, 2008**

Source:
U.S. Census Bureau
2008 American Community Survey.

	Number	Percent of Total
No schooling completed	1,474	1%
Less than 9th grade	5,164	3%
9th to 12th grade, no diploma	6,332	4%
High school graduate (includes equivalency)	23,405	14%
Some college, no degree	32,691	19%
Associate's degree	9,708	6%
Bachelor's degree	62,694	36%
Graduate or professional degree	30,321	18%
Total	171,789	100%

Compared to the state, Plano had a higher percentage of residents who had both completed high school (80 percent statewide compared to 92 percent) and who had earned a bachelor’s degree (25 percent statewide compared to 54 percent).

Household composition. The number of households in the City of Plano increased by about 15 percent from 2000 to 2008, or by approximately 14,300 households.³ However, similarly to total population, Plano’s households grew at a slower rate than Collin County. From 2000 to 2008, Collin County’s households increased by almost 87,500, or at a rate of around 32 percent.

From 2000 to 2008, Plano’s average household size decreased from 2.73 to 2.71 persons. This average includes all households: one-person households, unrelated roommates and families. The average size for family households is larger at 3.27 persons, although this figure has dropped slightly since 1990 (3.28 persons).

Plano’s average household size is smaller when compared to the average household size of the Metroplex (2.84 persons) and Collin County (2.80 persons). According to the 2008 Census, the average household size of renters (2.24) in Plano was much smaller than the average household size of owners (2.96).

³ A household includes all the people who occupy a housing unit as their usual place of residence.

Plano has 67,639 family households⁴ making up 71 percent of all households in Plano. Compared to Collin County (73 percent), Plano had a slightly lower percentage of households that were families.

Large households. Large households, defined by the Census Bureau as having five or more persons in a household, made up 10 percent (9,553 households) of Plano households in 2008.

According to the 2008 Census, owner-occupied households were more likely to be large households when compared to renter households. About 12 percent of owner-occupied households (7,716 owners) were large households compared with 6 percent of renter households (1,837 renters).

According to the 2000 Census, households of Some Other Race had the highest rate of large households. Approximately 32 percent of Some Other Race households were large households. Households of Two or More races (17 percent), Native Hawaiian and other Pacific Islanders (16 percent), Asian (14 percent) and African American households (13 percent) had a higher rate of large households compared to the city overall. Twenty-eight percent of Hispanic/Latino households were large in 2000.

Familial status. In 2008, the majority of Plano households did not have children living with them (61 percent). Of households with children, the majority (78 percent or 28,909 households) were married-couple families. Exhibit E-9 shows the distribution of Plano households with and without children in 2008.

**Exhibit E-9.
Household Composition,
City of Plano, 2008**

Source:
U.S. Census Bureau
2008 American Community Survey.

	Number of Households	Percent of Households
Households with children	36,890	39%
Married couple	28,909	30%
Female householder	5,919	6%
Male householder	2,062	2%
Households without children	58,314	61%
Family household	30,749	32%
Non-family household	27,565	29%
Total Households	95,204	100%

There were a total of 7,981 single-parent households in Plano, representing 8 percent of total households and 22 percent of households with children. The vast majority of these households—74 percent or 5,919 households—were female householders.

⁴ A family household is a group of two or more people who reside together and who are related by birth, marriage, or adoption.

Linguistic isolation. Within the City of Plano, 67 percent of the households spoke English, 12 percent spoke Spanish, another 12 percent spoke Asian and Pacific Island languages, 8 percent spoke other Indo-European languages and the remaining 2 percent spoke other languages as their primary language at home in 2008. Of the non-English speaking households, 25 percent, or 7,774 households, were linguistically isolated; while the Metroplex had 30 percent of their non-English speaking households linguistically isolated. The Census defines a linguistically isolated household as one in which no member 14 years old and over (1) speaks only English or (2) speaks a non-English language and speaks English "very well." In other words, all members 14 years old and over have at least some difficulty with English.

Economic characteristics. In 2008, 73 percent of Plano’s population over the age of 16 was considered “In the Labor Force”. This indicates those residents were currently employed, or unemployed but actively looking for a job. Of those in the labor force, approximately 5,542 were unemployed, representing 4 percent of the labor force and 3 percent of all Plano residents. Exhibit E-10 displays the labor force status for Plano’s residents aged 16 and older in 2008.

**Exhibit E-10.
Labor Force Status for Population
Age 16 and Over, City of Plano, 2008**

Note:
There were no Plano residents in the Armed Forces.

Source:
U.S. Census Bureau 2008 American Community Survey.

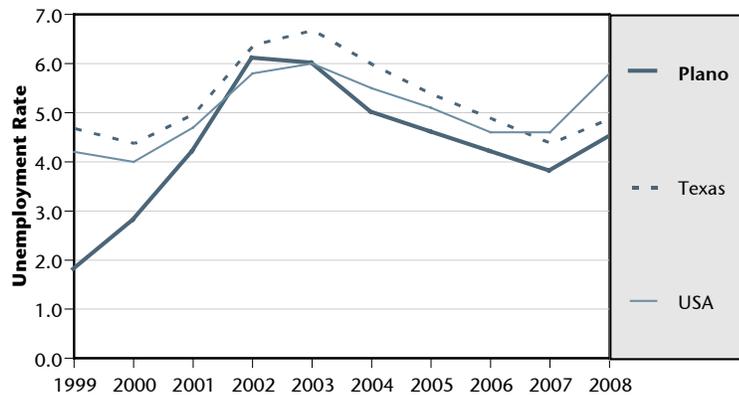
	Number	Percent of Total
In Labor Force	145,969	73%
Employed	140,427	70%
Unemployed	5,542	3%
Not in Labor Force	53,363	27%
Total	199,332	100%

Compared to the state and the nation, Plano has historically had a lower unemployment rate. Exhibit E-11 compares the annual unemployment rates of the city, the state and the nation from 1999 to 2008.

**Exhibit E-11.
Unemployment Rates,
1999 to 2008**

Note:
Not seasonally adjusted unemployment rates.

Source:
U.S. Bureau of Labor Statistics.



Preliminary estimates by the Bureau of Labor Statistics place Plano’s August 2009 unemployment rate at 7.4 percent, which is higher than in the past, but still low by national standards.

Employment. Of the 140,427 employed Plano residents in 2008, the largest percentage was employed in professional and related occupations (28 percent of all jobs). This includes doctors, attorneys and other high-salary jobs. Management occupations employed the second largest percentage of Plano residents (15 percent of all jobs). Exhibit E-12 displays employment by occupation for Plano’s labor force over the age of 16 in 2009.

**Exhibit E-12.
Employment by
Occupation for Labor
Force over Age 16,
City of Plano, 2008**

Source:
U.S. Census Bureau
2008 American Community Survey.

Occupations	Population Over Age 16	Percent of Total
Professional and related	38,845	27.7%
Management	21,142	15.1%
Sales and related	21,130	15.0%
Office and administrative support	15,380	11.0%
Business and financial operations	10,327	7.4%
Construction, extraction, maintenance, and repair	8,792	6.3%
Food preparation and serving related	8,202	5.8%
Production, transportation, and material moving	5,624	4.0%
Building and grounds cleaning and maintenance	4,623	3.3%
Personal care and service	3,642	2.6%
Protective service	1,343	1.0%
Healthcare support	1,166	0.8%
Farming, fishing, and forestry	211	0.2%
Total	140,427	100%

Exhibit E-13 below displays the ten largest employers in the Plano area.

**Exhibit E-13.
Ten Largest Employers,
City of Plano, 2008**

Note:
* Three different BOA Home Loans business locations in Plano were combined into one entry for the purposes of this table.

Source:
North Central Texas Council of Governments.

Employer	Industry	Employees
Bank of America Home Loans (Formerly Countrywide Home Loans)	Finance	9,410 *
JC Penney (Corporate HQ)	Retail	5,100
EDS	Professional/Technical	5,000
Perot Systems	Professional/Technical	2,697
Alcatel	Manufacturing	2,023
Frito-Lay, Inc.	Manufacturing	2,000
CHC Acquisition Corp (Communications Health Corp)	Health Care	2,000
Presbyterian Hospital of Plano	Health Care	1,488
Capital One Auto Finance	Finance	1,415
Medical Center of Plano (HCA INC)	Health Care	1,348

The finance services company Bank of America Home Loans is the single largest employer in Plano; in 2008, the company had three different locations in Plano that employed an estimated 9,410 persons.

Income. Based on the large number of higher paying professional and management jobs found in Plano, it is not surprising that the median household income for the city in 2008 was \$85,003. This figure is significantly higher than the median household income for the Metroplex and the state, which was reported at \$56,377 and \$50,043, respectively, in 2008. Plano’s 2008 median household income was up from \$78,722 in 2000. This represents an increase of 8 percent in actual dollars from 2000 to 2008 and a decrease of 14 percent in dollars adjusted for inflation. This means that even though the median income increased, the increase was not greater than inflation.

In Plano, median family income grew from \$91,162 in 2000 to \$102,275 in 2008, which was an increase of 12 percent in actual dollars and a decrease of 10 percent in dollars adjusted for 2009 inflation.

Exhibit E-14 shows the median household income for 2000 and 2008. It also provides actual year dollar amounts and the dollar amounts adjusted for 2009 inflation.

**Exhibit E-14.
Median Household
Income, 2000 and
2008**

Source:
U.S. Census Bureau 2000 Census and
2008 American Community Survey and
the Bureau of Labor Statistics CPI
Inflation Calculator.

	2000	2008	Percent Change 2000-2008
Actual Year Dollars:			
City of Plano	\$78,722	\$85,003	8%
Collin County	\$70,835	\$81,395	15%
City of Dallas	\$37,628	\$40,796	8%
Dallas-Fort Worth Metroplex	\$47,418	\$56,377	19%
State of Texas	\$39,927	\$50,043	25%
2009 Inflation Adjusted Dollars:			
City of Plano	\$98,731	\$85,266	-14%
Collin County	\$88,840	\$81,647	-8%
City of Dallas	\$47,192	\$40,922	-13%
Dallas-Ft. Worth Metroplex	\$59,470	\$56,551	-5%
State of Texas	\$50,075	\$50,198	0%

By tenure in 2008, the median income of owner-occupied households was \$109,047 and the median income of renter households was \$46,247. Therefore, in 2008, owner households earned approximately \$62,800 more than renters or more than double the income than renter households.

Exhibit E-15 shows the median household income for different life cycle stages for the City of Plano. Median household incomes for Plano reflect typical earning levels for the different stages of life.

**Exhibit E-15.
Median Household Income
During Different Life Cycle
Stages, City of Plano, 2008**

Source:
U.S. Census Bureau 2008 American
Community Survey.

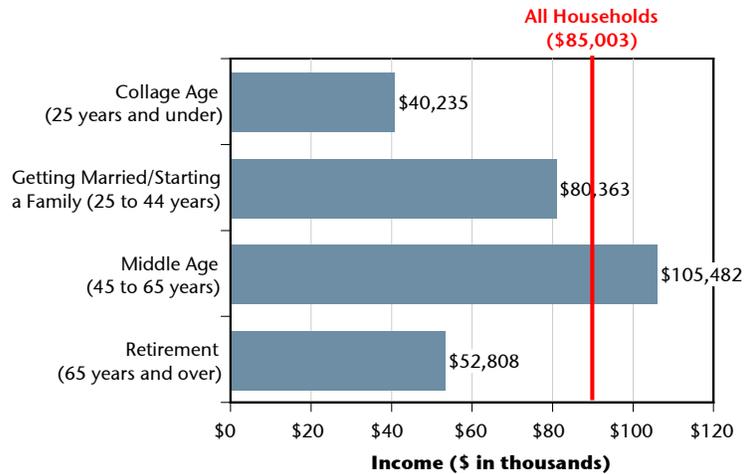
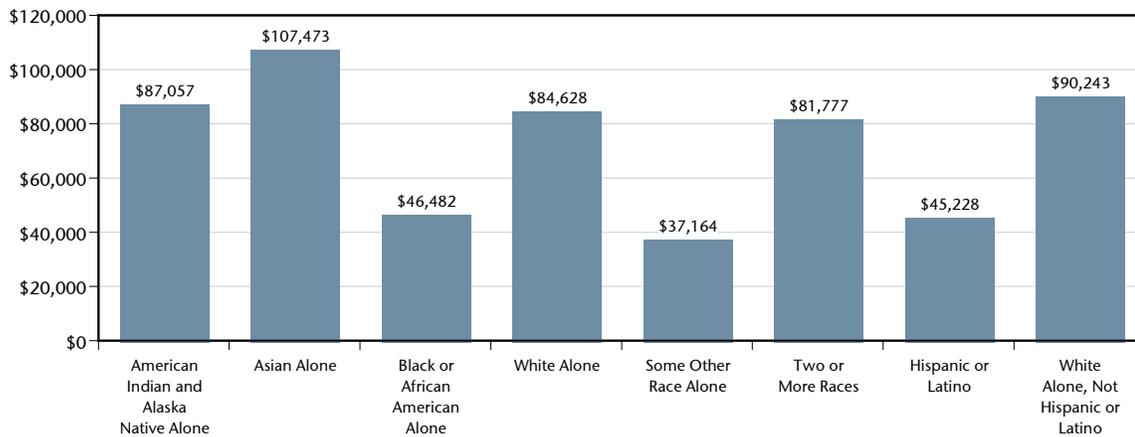


Exhibit E-16 compares the median household incomes for Plano by race and ethnicity. Asian households have the highest median, \$107,743, of all races in Plano.

**Exhibit E-16.
Median Household Income by Race and Ethnicity, City of Plano, 2008**



Note: Native Hawaiian and Other Pacific Islander Alone had too few sample observations available to compute a standard error and thus the margin of error. A statistical test is not appropriate.

Source: U.S. Census Bureau 2008 American Community Survey.

Households defined as those of Some Other Race, Hispanic/Latinos and African Americans all earned a smaller median household income than the city as a whole. American Indian or Alaska Natives, Whites and those with Two or More Races had similar median household incomes to the city median, while Asians had earned a much higher median household income than the city overall.

Another way to look at household income is by income category (i.e., households earning less than \$15,000 per year, between \$35,000 and \$50,000 per year, etc.). According to the Census, 3 percent of Plano households (or 2,603 households) earned less than \$15,000 in 2008 and more than 18 percent earned less than \$35,000. The largest percentage of all households (22 percent) earned between \$100,000 and \$150,000 in 2008. An additional 22 percent of all households earned more than \$150,000 in 2008. Exhibit E-17 displays the income distribution of Plano households in 2008.

**Exhibit E-17.
Household Income Distribution,
City of Plano, 2008**

Source:
U.S. Census Bureau 2008 American Community Survey.

	Households	Percent of Total
Less than \$10,000	2,603	3%
\$10,000 to \$14,999	2,281	2%
\$15,000 to \$24,999	5,657	6%
\$25,000 to \$34,999	6,485	7%
\$35,000 to \$49,999	7,177	8%
\$50,000 to \$74,999	14,203	15%
\$75,000 to \$99,999	14,190	15%
\$100,000 to \$149,999	20,174	22%
\$150,000 to \$199,999	9,074	10%
\$200,000 or more	10,779	12%
Total	92,623	100%

The majority of household income analysis, particularly for planning purposes, is based on the Area Median Income (AMI) as established by the U.S. Department of Housing and Urban Development. For 2009, the Dallas HUD Metro Fair Market Rent Area AMI equaled \$67,600. Using the household income distribution from Exhibit E-17 and the Dallas HMFA AMI of \$67,600, we can calculate the percentage of households classified as extremely low income (earning less than 30 percent of the AMI), very low income (earning 31 to 50 percent of AMI), low income (earning 51 to 80 percent of AMI) and moderate/upper income (earning 81 percent and higher of AMI). Exhibit E-18 displays this calculation by race and ethnicity.

**Exhibit E-18.
Household Income Profile, City of Plano, 2008**

	Percent of All Households	Extremely Low Income (0-30% AMI)	Very Low Income (31-50% AMI)	Low Income (51-80% AMI)	Moderate/Upper Income (81%+ AMI)
All Households	95,204	8.1%	9.0%	14.0%	68.9%
Race					
American Indian and Alaska Native Alone	N/A	N/A	N/A	N/A	N/A
Asian Alone	14.3%	10.1%	5.4%	7.5%	77.0%
Black or African American Alone	6.5%	12.4%	22.3%	20.1%	45.2%
Native Hawaiian and Other Pacific Islander Alone	N/A	N/A	N/A	N/A	N/A
White Alone	77.3%	7.4%	8.4%	14.4%	69.7%
Some Other Race Alone	0.9%	N/A	N/A	N/A	N/A
Two or More Races	0.7%	N/A	N/A	N/A	N/A
Ethnicity					
Hispanic or Latino	10.3%	18.3%	15.7%	27.2%	38.7%
White Alone, Not Hispanic or Latino	68%	5.7%	7.7%	12.8%	73.8%

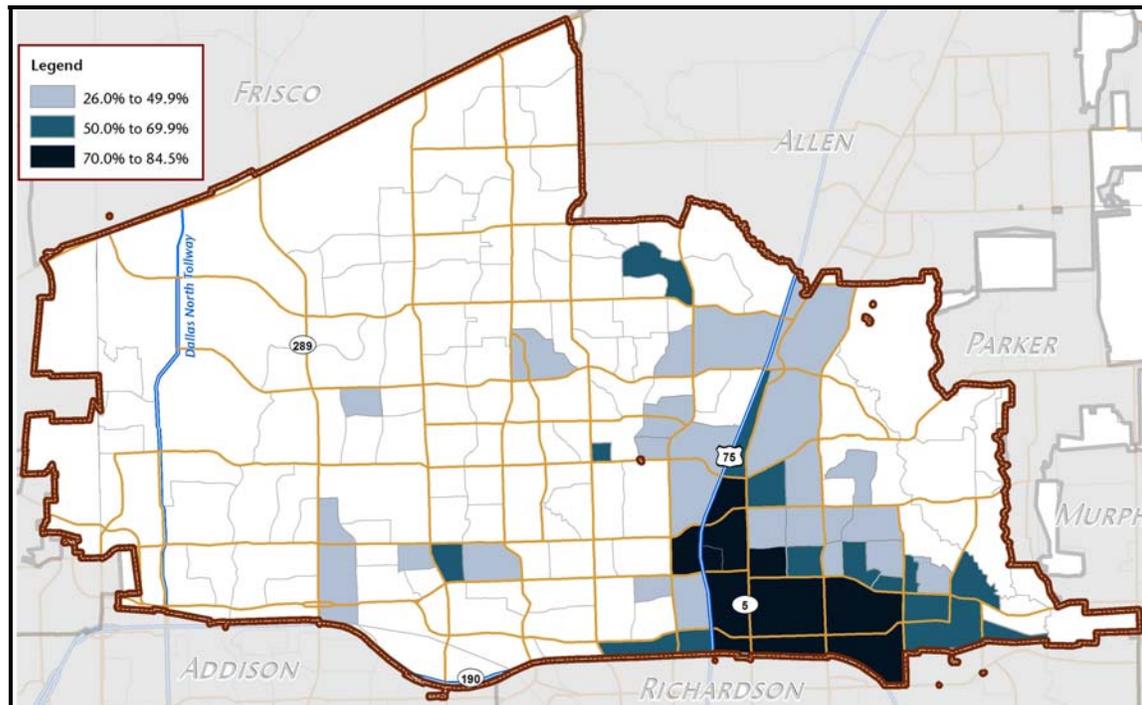
Note: Data for the races where N/A is used cannot be displayed because the number of sample cases is too small.

Source: U.S. Census Bureau 2008 American Community Survey and U.S. Department of Housing and Urban Development Income Limits 2009.

In 2008, 8.1 percent of Plano households were considered extremely low income and 9 percent were considered very low income (see top row of Exhibit E-15). However, a higher percentage of the city's Asian, African American and Hispanic/Latino households were classified as extremely low income than the city as a whole, earning less than 30 percent of the AMI (\$20,280) in 2008. Over half of all households classified as African American or Hispanic/Latino earned less than 80 percent of the AMI (\$54,080) in 2008. A majority of Asian and White, and White Alone, Not Hispanic/Latino households were classified as moderate income in 2008, earning more than 80 percent of the AMI. As shown in Exhibit E-18, income disparities are present in Plano when examined on a racial and ethnic basis.

Exhibit E-19 displays by block group the percent of the households who earns less than 80 percent of the HUD median family income. Block groups where more than 26 percent of the households earn less than 80 percent of the HUD MFI are considered low and moderate-income areas. These low- and moderate-income areas are primarily located in the eastern parts of the city.

Exhibit E-19.
Percentage of Population that is Low to Moderate Income by Block Group, City of Plano



Source: U.S. Department of Housing & Urban Development.

Below poverty level. The Census Bureau uses the federal government's official poverty definition. To determine a person's poverty status, one compares the person's total family income with the poverty threshold appropriate for that person's family size and composition. If the total income of that person's family is less than the threshold appropriate for that family in the last 12 months, then the person is considered poor for that particular year, together with every member of his or her family. If a person is not living with anyone related by birth, marriage or adoption, then the person's own income is compared with the poverty threshold. The same procedure applies for calculating households in poverty.

At some point in 2008, 6.7 percent of all Plano residents experienced poverty; 45 percent of those residents experiencing poverty were under age 18 and 49 percent were between the ages of 18 and 64. Exhibit E-20 reports poverty by race and ethnicity by age for Plano.

**Exhibit E-20.
Poverty Status in the Last 12 Months, City of Plano, 2008**

	All Persons	Asian Alone	African American Alone	White Alone	Hispanic or Latino	White, Not Hispanic or Latino
Income at or below poverty level	6.7%	6.1%	13.2%	5.9%	18.1%	3.3%
Under 18 years	3.0%	1.2%	8.0%	2.9%	10.9%	1.1%
8 to 64 years	3.2%	4.1%	5.3%	2.7%	7.0%	1.9%
65 years and over	0.4%	0.8%	0.0%	0.4%	0.2%	0.4%
Income above poverty level	93.3%	93.9%	86.8%	94.1%	81.9%	96.7%

Source: U.S. Census Bureau 2008 American Community Survey.

Similar to household incomes, a higher percentage of the city’s African American and Hispanic/Latino residents have experienced poverty in the last twelve months than the city’s residents overall. Hispanic/Latino residents under the age of 18 years experienced the highest incidence of poverty overall at 10.9 percent.

Poverty is of greater concern when it involves children because children living in poverty face more barriers to graduating from high school, securing jobs that pay a living wage and having household stability. Exhibit E-21 displays the incidence of poverty in Plano by family type and presence of children for 2008.

**Exhibit E-21.
Poverty Status in Last 12 Months by Family Type, City of Plano, 2008**

Source:
U.S. Census Bureau 2008
American Community Survey.

	Families Below Poverty Level	Percent of Each Family Type
Family Households	3,300	4.9%
with related children under 5 years	285	5.4%
with related children under 18 years	2,683	7.3%
Married Couple Family	1,332	2.3%
with related children under 5 years	0	0.0%
with related children under 18 years	862	3.0%
Female householder, no husband present	1,801	24.7%
with related children under 5 years	285	45.4%
with related children under 18 years	1,654	27.9%

Just under 5 percent of all Plano families experienced poverty at some time in 2008. This percentage increases to 7 percent when examining families with related children under the age of 18 years and 5.4 percent of families with related children under the age of 5. Each of these three percentages are lower than the state as whole, with incidences of poverty in 12.4, 18.7 and 18.1 percent of such family types respectively. Single female householders with no husband present experienced a significantly higher incidence of poverty than all Plano families: in 2008, 24.7 percent of this family type experienced poverty at some point. Over 45 percent of all Plano female householders with no husband present and related children under the age of 5 experienced poverty in 2008. This is higher than the statewide incidence of 43.6 percent.

Housing Market Analysis

Housing supply. Exhibit E-22 shows the estimated number of housing units for the City of Plano, the Metroplex and the State of Texas, according to U.S. Census Bureau.

Exhibit 22.
Households and Housing Units Estimate, 2000 and 2008

	Households			Housing Units		
	2000	2008	Percent Change	2000	2008	Percent Change
City of Plano	80,916	95,204	18%	86,107	100,652	17%
Dallas Metroplex	1,906,764	2,182,455	14%	2,031,348	2,404,770	18%
State of Texas	7,393,354	8,422,249	14%	8,157,575	9,599,073	18%

Source: U.S. Census Bureau 2000 Census and 2008 American Community Survey.

Between 2000 and 2008, the number of housing units in Plano grew by 17 percent. This growth was slightly lower than the Metroplex and state overall. As shown in the Exhibit, the number of housing units in the Metroplex and state increased by 18 percent each from 2000 to 2008.

Unit growth by type. From 2000 to 2008, the number of housing units in Plano increased by 14,545 units, or approximately 17 percent. The biggest percentage increases were found in mobile homes and large multifamily complexes consisting of 10 to 19 units; the number of units of these types more than doubled from 2000 to 2008. This was offset by a decrease of units in the smallest and largest of the multifamily complexes (those with 9 or less and 50 or more units). The mid-sized multifamily complexes make up 16 percent of the city's units overall.

The number of single family detached units (the most predominant housing type in Plano) increased by 13 percent. Exhibit E-23 compares Plano's housing units by type in 2000 and 2008.

**Exhibit E-23.
Housing Units by Type,
City of Plano, 2000 and
2008**

Source:
U.S. Census Bureau 2000 Census and
2008 American Community Survey.

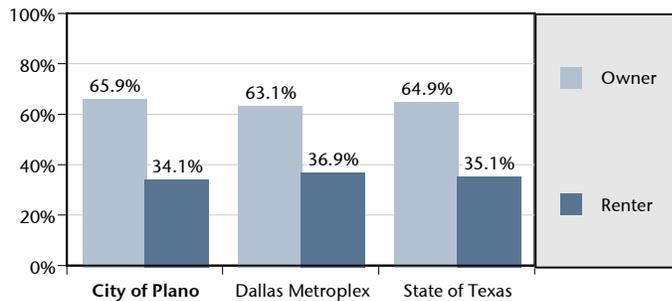
	2000	2008	Difference	Percent Change
1 unit detached	59,417	67,321	7,904	13%
1 unit attached	1,665	3,262	1,597	96%
2 units	362	246	(116)	-32%
3 or 4 units	2,874	1,766	(1,108)	-39%
5 to 9 units	6,461	6,265	(196)	-3%
10 to 19 units	5,379	12,404	7,025	131%
20 to 49 units	2,242	3,438	1,196	53%
50 units or more	7,096	4,820	(2,276)	-32%
Mobile home	412	863	451	109%
Boat, RV, van, etc.	199	267	68	34%
Total Housing Units	86,107	100,652	14,545	17%

Vacancy rates. Over 62 percent (62,742 units) of the city's 100,652 housing units in 2008 were occupied by owners, 32 percent were occupied by renters and the remaining 5 percent were vacant units. The city's vacancy rate was lower than that of the state (12 percent) and Metroplex (9 percent).

Tenure. Of all Plano housing units that were occupied in 2008, the Census estimates that 66 percent were owner occupied and the remaining 34 percent were renter occupied. This is about the same as the homeownership rate estimated for the State of Texas (65 percent) and the Metroplex (63 percent). Exhibit E-24 shows the homeownership and renter rates for the city, the Metroplex and the State of Texas.

**Exhibit E-24.
Tenure Rates, 2008**

Source:
U.S. Census Bureau 2008 American
Community Survey.

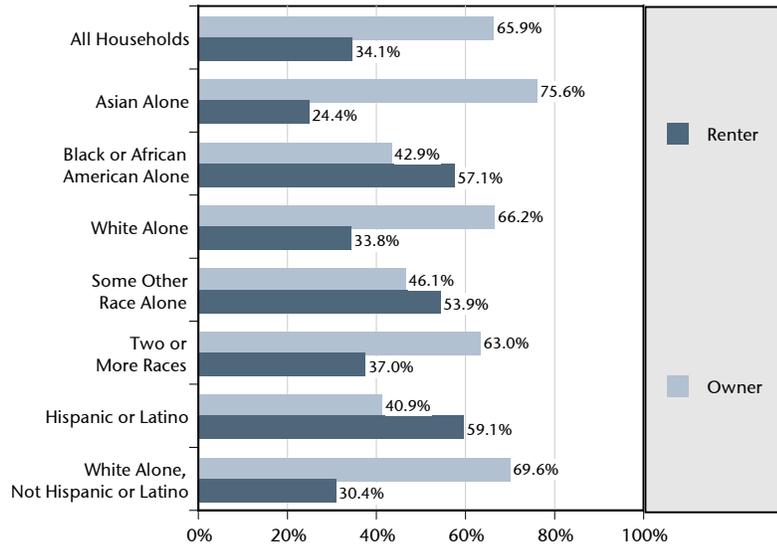


Family households were much more likely to be homeowners compared to non-family households: 77 percent of families were owners, while only 39 percent of non-family households (single people, unrelated people living together/roommates) were owners.

In 2008, White households made up the majority (77 percent) of the households in Plano. Concerning ethnicity, Hispanic and Latino households comprised 10 percent of households in Plano. Homeownership was highest among the city's Asian residents, with 76 percent of Asian households owning their houses. This compares to 43 percent of African American households who were owners. Hispanics had a homeownership rate of 41 percent. Exhibit E-25 presents homeownership and rental rates by race and ethnicity.

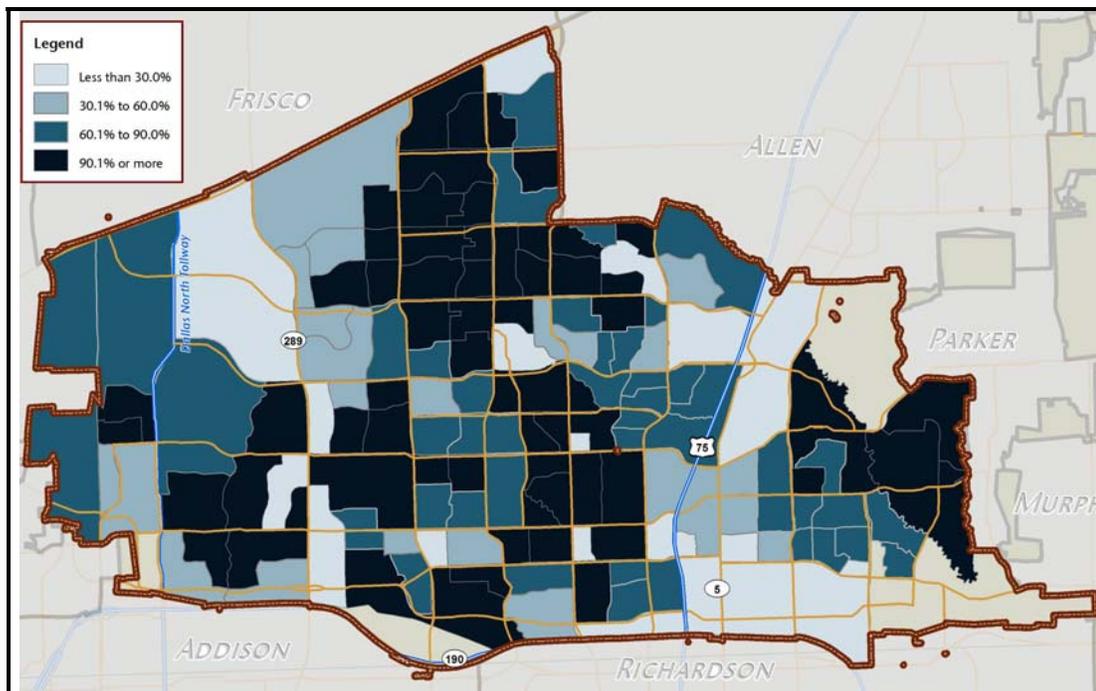
Exhibit E-25.
Tenure by Race and Ethnicity, City of Plano, 2008

Source:
U.S. Census Bureau 2008
American Community Survey.



In 2009, the block groups with the highest percentage of owner occupied housing were scattered around the city as shown in the following map.

Exhibit E-26.
Percent of Owner Occupied Housing Units by Block Group, City of Plano, 2009



Source: Claritas 2009 estimates.

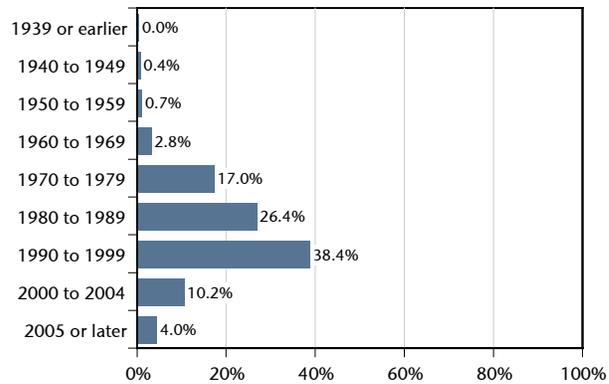
Housing condition. The following provides an overview of the condition of residential housing in Plano. It begins with an analysis of the age of the housing stock, and then discusses overcrowded housing, severely substandard units and lead-based paint risks.

Age. An important indicator of housing condition is the age of the home. Older houses tend to have more condition problems and are more likely to contain materials such as lead paint (see below). In areas where revitalization of older housing stock is active, many old houses may be in excellent condition; however, in general, condition issues are still most likely to arise in older structures.

According to Census, 53 percent of Plano’s housing units were built after 1990. Forty-three percent were built between 1970 and 1989. Less than one percent of the housing units were built before 1940, when the risk of lead-based paint is highest.⁵ Exhibit E-27 presents the estimated age distribution of housing units in the City of Plano, the highest growth periods during the 1980s and 1990s.

Exhibit E-27.
Year Built of All Housing Units, City of Plano, 2008

Source:
 U.S. Census Bureau 2008 American Community Survey.



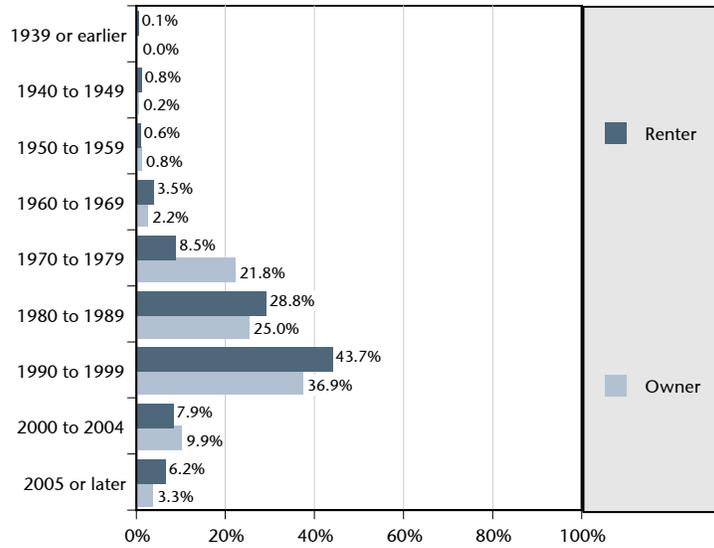
The City of Plano tends to have a younger housing stock when compared to the state’s housing stock overall. The median year housing units were built in Plano was 1991; the state’s median year built is approximately 10 years earlier at 1981.

Exhibit E-28 shows the type of ownership of housing units by year built as of 2008. As the Exhibit demonstrates, the largest percentage of Plano’s renter and owner occupied units were built in 1990-1999.

⁵ Lead-based paint was banned from residential paint in 1978. Housing built before 1978 is considered to have some risk, but housing built prior to 1940 is considered to have the highest risk. After 1940, paint manufacturers voluntarily began to reduce the amount of lead they added to their paint. As a result, painted surfaces in homes built before 1940 are likely to have higher levels of lead than homes built between 1940 and 1978.

**Exhibit E-28.
Percent of Owner- and
Renter Occupied Units by
Decade in Which Units
Were Built, City of Plano,
2008**

Source:
U.S. Census Bureau 2008 American
Community Survey.



Overcrowded housing. Overcrowding in housing can threaten public health, strain public infrastructure, and points to the need for affordable housing. The amount of living space required to meet health and safety standards is not consistently specified; measurable standards for overcrowding vary. According to HUD, the most widely used measure assumes that a home becomes unhealthy and unsafe where there are more than 1, or sometimes 1.5, household members per room.⁶ Another frequently used measure is the number of individuals per bedroom, with a standard of no more than two persons per bedroom. Assisted housing programs usually apply this standard.

Approximately 1.9 percent of the city’s households—or about 1,779 households—live in overcrowded conditions; this is much lower than the 4.8 percent of the state’s housing units that were overcrowded. Just over 1 percent of owner occupied housing units (681 units) were overcrowded, compared to 3.4 percent of renter occupied units (1,098 units) that were overcrowded. Compared to the state, Plano’s prevalence of overcrowded owner and renter occupied households is lower.

Hispanic or Latino households were more likely to be living in overcrowded conditions when compared to White alone, not Hispanic or Latino households. Approximately 8.5 percent (833 households) of Hispanic or Latino households were overcrowded compared to 0.6 percent (380 households) of White alone, not Hispanic or Latino households.

Severely substandard. The 2008 Census reported that approximately 2,300 housing units in the city are considered severely substandard because they lacked either complete plumbing facilities⁷ or complete kitchens.⁸ Together, assuming no overlap, these units represented just 2 percent of the city’s total housing units in existence in 2008.

⁶ The HUD American Housing Survey defines a room as an enclosed space used for living purposes, such as a bedroom, living or dining room, kitchen, recreation room, or another finished room suitable for year-round use. Excluded are bathrooms, laundry rooms, utility rooms, pantries, and unfinished areas.

⁷ The data on plumbing facilities were obtained from both occupied and vacant housing units. Complete plumbing facilities include: (1) hot and cold piped water; (2) a flush toilet; and (3) a bathtub or shower. All three facilities must be located in the housing unit.

⁸ A unit has complete kitchen facilities when it has all of the following: (1) a sink with piped water; (2) a range, or cook top and oven; and (3) a refrigerator. All kitchen facilities must be located in the house, apartment, or mobile home, but they need not

Exhibit E-29 presents the estimated number and percentage of homes in the city with substandard condition problems as of 2008. For the state overall, 1.8 percent of the housing stock was lacking complete plumbing facilities and 2.7 percent lacked complete kitchen facilities.

**Exhibit E-29.
Housing Units Lacking Basic Amenities, City of Plano, 2008**

	Owner Occupied	Renter Occupied	Total Occupied	Vacant	All Housing Units
Housing Units	62,742	32,462	95,204	5,448	100,652
Lacking complete plumbing facilities	164	362	526	340	866
Lacking complete kitchen facilities	164	401	565	862	1,427
Percent of Housing Units	62%	32%	95%	5%	100%
Lacking complete plumbing facilities	0.3%	1.1%	0.6%	6.2%	0.9%
Lacking complete kitchen facilities	0.3%	1.2%	0.6%	15.8%	1.4%

Source: U.S. Census Bureau 2008 American Community Survey.

The 2008 Census also reported the number of housing units with “selected conditions.” The variable “Selected Conditions” is defined for owner and renter occupied housing units as having at least one of the following conditions: 1) lacking complete plumbing facilities; 2) lacking complete kitchen facilities; 3) units with 1.01 or more occupants per room (“overcrowded”); 4) selected monthly owner costs as a percentage of household income greater than 30 percent (“cost burdened owner”); and 5) gross rent as a percentage of household income greater than 30 percent (“cost burdened renter”).

About 28,000 of Plano’s housing units had one or more condition problems. Given the city’s small percentage of overcrowded and substandard units, these “condition” issues are largely related to affordability. Exhibit E-30 shows that rental units are much more likely to have two or more of the selected conditions than owner occupied units.

**Exhibit E-30.
Selected Conditions
by Tenure, City of
Plano, 2008**

Source:
U.S. Census Bureau 2008 American
Community Survey.

	Owner Occupied	Renter Occupied	Total Occupied
Housing Units	62,742	32,462	95,204
No selected conditions	48,617	18,528	67,145
With one selected condition	13,629	12,930	26,559
With two or more selected conditions	496	1,004	1,500
Percent of Housing Units	100%	100%	100%
No selected conditions	77.5%	57.1%	70.5%
With one selected condition	21.7%	39.8%	27.9%
With two or more selected conditions	0.8%	3.1%	1.6%

Lead-safe housing. Pursuant to Section 91.215 of the Consolidated Plan regulations, the following contains an estimate of the number of housing units in the city that contain lead-based paint hazards and are occupied by the city’s low and moderate income families.

be in the same room. A housing unit having only a microwave or portable heating equipment, such as a hot plate or camping stove, should not be considered as having complete kitchen facilities. An icebox is not considered to be a refrigerator.

Problem with lead-based paint. Childhood lead poisoning is one of the major environmental health hazards facing American children today.

Children are exposed to lead poisoning through paint debris, dust and particles released into the air that settle onto the floor and windowsills and can be exacerbated during a renovation. The dominant route of exposure is from ingestion (not inhalation). Young children are most at risk because they have more hand-to-mouth activity and absorb more lead than adults. Data from the Texas Department of State Health Services show that 3,223 children under age 6 were tested for lead poisoning during 2008 in Collin County. As a result of these tests, 20 children in Collin County had elevated lead levels (10µg/dL) or 0.6 percent of the children tested. This is lower than the state average of 0.9 percent.

Excessive exposure to lead can slow or permanently damage the mental and physical development of children ages six and under. An elevated blood level of lead in young children can result in learning disabilities, behavioral problems, mental retardation and seizures. In adults, elevated levels can decrease reaction time, cause weakness in fingers, wrists or ankles and possibly affect memory or cause anemia. The severity of these results is dependent on the degree and duration of the elevated blood level of lead.

The primary treatment for lead poisoning is to remove the child from exposure to lead sources. This involves moving the child's family into temporary or permanent lead-safe housing. Lead-safe housing is the only effective medical treatment for poisoned children and is the primary means by which lead poisoning among young children can be prevented.

Housing built before 1978 is considered to have some risk, but housing built prior to 1940 is considered to have the highest risk. After 1940, paint manufacturers voluntarily began to reduce the amount of lead they added to their paint. As a result, painted surfaces in homes built before 1940 are likely to have higher levels of lead than homes built between 1940 and 1978. Lead-based paint was banned from residential use in 1978.

Households with lead-based paint risk. Without conducting detailed environmental reviews of the city's housing stock, it is difficult to determine the number of households at risk of lead-based paint hazards. However, people living in substandard units or older housing and who are low income are more likely to be exposed to lead-based paint than higher income households living in newer or rehabilitated older housing.

Less than one half of a percent (42 housing units) of Plano's housing stock was built before 1940, when lead-based paint was most common. Another 1.1 percent (1,123 housing units) was built between 1940 and 1960, when lead-based paint was still used, but the amount of lead in the paint was being reduced. Finally, 19,931 Plano housing units (20 percent) were built between 1960 and 1979 as lead-based paint was phased out and eventually banned. Therefore, just under 21 percent of the housing stock in the City of Plano, or about 21,054 units, was built when lead-based paint was used, to some extent, in residential housing.

If (as HUD estimates) 90 percent of the pre-1940 units in Plano are at risk of containing lead paint, 80 percent of the units built between 1940 and 1960 are at risk and 62 percent of units built between 1960 and 1979 are at risk as well, then it is estimated 13,260 Plano housing units (13 percent) may contain lead paint. Exhibit E-31 displays this calculation.

**Exhibit E-31.
Housing Units at Risk
of Lead-based Paint, City
of Plano, 2008**

Source:

“Technical Guidelines for the Evaluation and Control of Lead-Based Paint Hazards in Housing” – HUD and U.S. Census Bureau 2008 American Community Survey.

Year Housing Unit was Built	Number of Housing Units	Estimated Percentage at Risk	Estimated Number of Housing Units at Risk
1939 and earlier	42	90%	38
1940 to 1960	1,081	80%	865
1960 to 1979	19,931	62%	12,357
Total	21,054		13,260

Ultimately, the extent to which lead paint is a hazard in these homes depends on if there has been mitigation (e.g., removal, repainting) and how well the units have been maintained. Inadequately maintained homes and apartments are more likely to suffer from a range of lead hazard risks, including chipped and peeling paint and weathered window surfaces. Therefore, it is assumed that lower income households have fewer resources to maintain their homes and may be at higher risk for lead hazards. As a result, based on 2008 data on household income, the year housing units were built and HUD’s estimates of risk by year built, about 4,800 of the city’s low and moderate income households could live in units built before 1980 containing lead-based paint and be at higher risk for lead-based paint hazards.

Housing affordability. This section discusses housing costs in the Plano area—rental and homeownership. It uses the most recent and comprehensive market data available, including data from Richard Fricks, a Realtor at Keller Williams Realty, HUD and the U.S. Census’s 2008 American Community Survey.

Defining affordability. In the housing industry, housing affordability is commonly defined in terms of the proportion of household income that is used to pay housing costs. Housing is “affordable” if no more than 30 percent of a household’s gross monthly income is needed for rent, mortgage payments and utilities. When the proportion of household income needed to pay housing costs exceeds 30 percent, a household is considered “cost burdened.”

Rental cost. According to Census, the median gross rent in the City of Plano was \$959 in 2008. To afford this median rent and not be cost burdened, a household would need to earn about \$38,360 per year. According to Census, 62 percent of renter households could afford the city’s median rent.

If we add additional utility costs of \$200 per month to the median gross rent (for a median of \$1,159), then a household would need to earn \$46,360 per year to afford the median gross rent and the additional utilities.

HUD annually estimates Fair Market Rents (FMRs) by bedroom size (the FMRs include utility costs, except for telephones). FMRs determine the eligibility of rental housing units for the Section 8 Housing Assistance Payments program. HUD sets Fair Market Rents to assure that a sufficient supply of rental housing is available to program participants.

FMRs are available for the Metroplex and are included in Exhibit E-32. As the exhibit shows, rents have increased very modestly for all units, with efficiency units experiencing the largest increase.

**Exhibit E-32.
Fair Market
Trends, Dallas
HMFA, 2001 to
2010**

Source:
U.S. Department of Housing
& Urban Development.

	Efficiency	One Bedroom	Two Bedroom	Three Bedroom	Four Bedroom
FY 2001	\$562	\$647	\$830	\$1,148	\$1,358
FY 2002	\$530	\$610	\$783	\$1,083	\$1,281
FY 2003	\$575	\$662	\$850	\$1,176	\$1,391
FY 2004	\$589	\$678	\$870	\$1,205	\$1,425
FY 2005	\$633	\$713	\$868	\$1,147	\$1,412
FY 2006	\$575	\$640	\$777	\$1,031	\$1,249
FY 2007	\$891	\$658	\$798	\$1,059	\$1,283
FY 2008	\$645	\$718	\$871	\$1,156	\$1,401
FY 2009	\$670	\$746	\$905	\$1,201	\$1,455
FY 2010	\$669	\$740	\$894	\$1,164	\$1,377
Change from 2001 to 2010	\$107	\$93	\$64	\$16	\$19
Average annual increase	\$11.89	\$10.33	\$7.11	\$1.78	\$2.11

Exhibit E-33 shows the incomes needed to afford the FMRs and the number of renter households earning enough to afford the FMRs. The majority of renters can afford efficiencies, one and 2 bedroom units; affording 3+ bedroom units is more challenging.

**Exhibit E-33.
Fair Market Rents by Bedroom Size and Affordability, Dallas HMFA, 2010**

	Efficiency	One Bedroom	Two Bedroom	Three Bedroom	Four Bedroom
Fair Market Rent (FMR)	\$669	\$740	\$894	\$1,164	\$1,377
Annual income needed to afford FMR	\$26,760	\$29,600	\$35,760	\$46,560	\$55,080
Number of renter households able to afford FMR	25,274	23,987	21,216	16,633	13,773
Percent of renter households able to afford FMR	78%	74%	65%	51%	42%

Note: Fair Market Rent is for 2010; Household incomes for 2008.

Source: U.S. Department of Housing & Urban Development, U.S. Census Bureau 2008 American Community Survey and BBC Research & Consulting.

Wage levels and rents. Annually, the National Low Income Coalition produces a report called “Out of Reach,” which examines rental housing affordability for states, counties and key metropolitan areas.⁹ The study determines how many hours a week a worker earning the minimum wage would need to work to afford median-priced rental units. The study also examines affordability for individuals whose sole source of income is Supplemental Security Income (SSI).

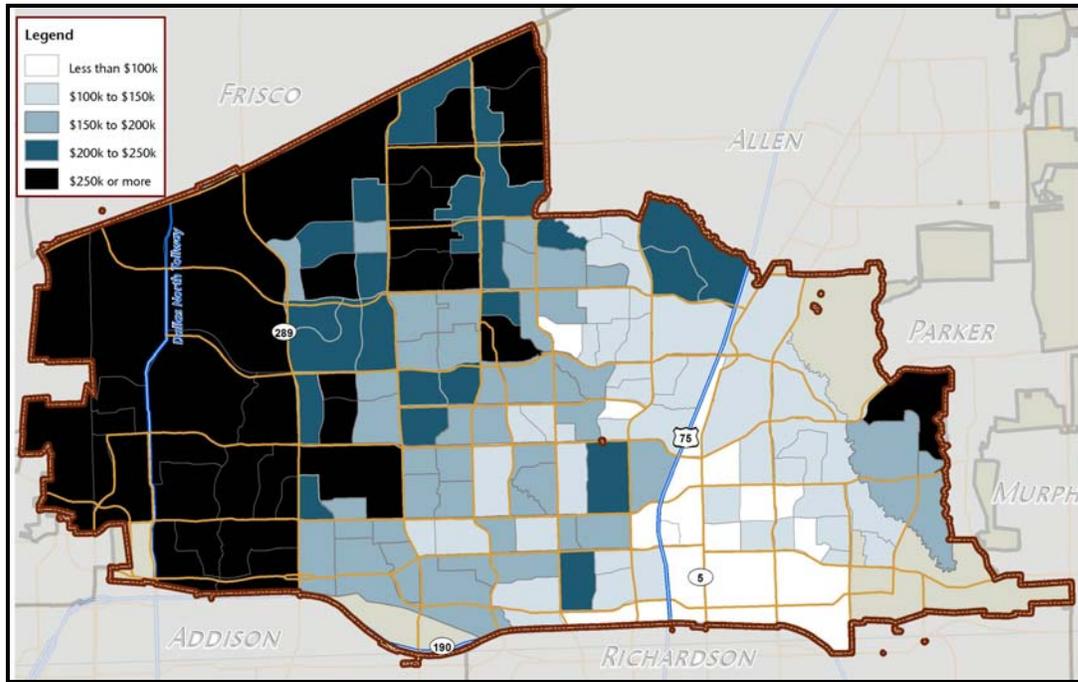
The Out of Reach study reports renters in Collin County earned a mean hourly wage of \$16.70. At this wage and assuming full-time work, a unit would be affordable if it rented for \$868 or less per month. The *actual* wage that a renter would have to earn to afford a market rate two-bedroom unit (\$905 per month) in the Dallas HMFA in 2009 was \$17.40—about \$0.71 more per hour than the mean hourly wage earned by renters in 2009. According to the report, 34 percent of Collin County renters are unable to afford a market rate two-bedroom unit. In addition, the study reports that a worker earning the minimum wage would have to work 106 hours per week to earn enough to afford a market rate two-bedroom unit. This is almost equivalent to working two and one half full-time jobs.

⁹ The most recently available version of this report was published in 2009.

In addition, an individual earning SSI in Collin County (\$674 per month)¹⁰ would only be able to afford a rental unit priced at \$202. A market rate studio in the Dallas HMFA would cost \$670 per month, significantly more than a unit affordable for SSI recipients in 2009.

Costs of ownership. According to Census, the median home value—the price at which half of the homes are valued less and half are valued more—of all owner occupied units in the City of Plano in 2008 was \$217,500. The following map shows the median home value by block group. Median values of \$100,000 or less are more common in the eastern part of the city.

Exhibit E-34.
Median Home Value by Block Group, City of Plano, 2009



Source: Claritas 2009 estimates.

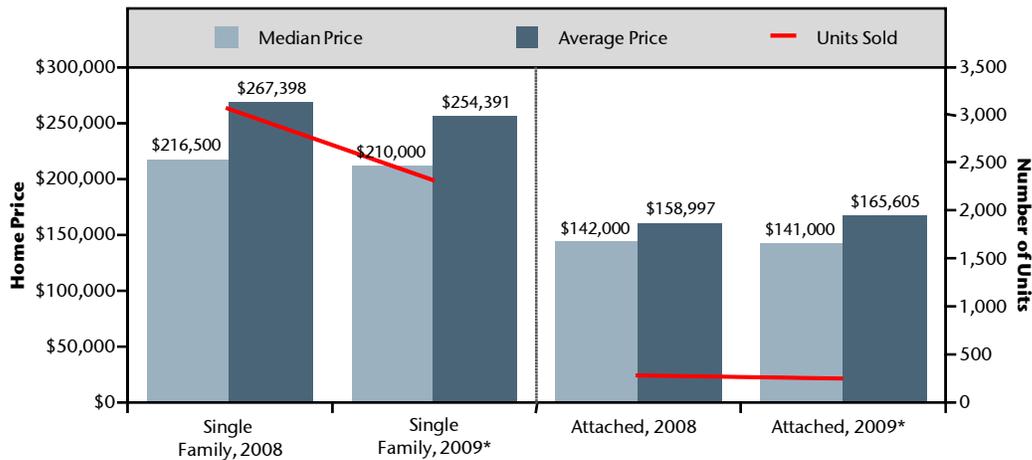
Multiple Listing Service (MLS) data was also obtained from Richard Fricks, a Realtor with Keller Williams Realty in the Metroplex, of homes available for sale and sold January 1, 2008 through November 18, 2009. The median price of homes available for sale and sold in Plano during these two years was \$210,900. While, the median price of homes *sold* in Plano during 2008 was \$207,950 and in 2009¹¹ the median sold price decreased slightly to \$201,000. The following exhibit shows the median and average prices of homes sold compared to the number of units sold in Plano during the past two years for both single family homes and attached homes¹².

¹⁰ An individual living in Any State who qualified for Supplemental Security Income received a maximum of \$674 in monthly federal benefits in 2009.

¹¹ MLS listings for 2009 are through November 18, 2009 and include single family and attached homes.

¹² Attached homes can be half duplexes, townhomes or condominiums.

**Exhibit E-35.
Homes Sold, City of Plano, 2008 and 2009**



Note: *Year-to-date estimate as of November 18, 2009. Attached housing includes half duplexes, townhouses and condominiums.
Source: Richard Fricks, Keller Williams Realty.

The reason there is a noticeable difference between the “average” and the “median” is that the median is the middle value in a list of data. The median is usually a better measure than an average, because an average can be heavily influenced by very high and/or very low numbers.

Households would need to earn an annual income of at least \$60,900 to afford the median price of these homes (priced \$210,900 or below) with current interest rates at 6.0 percent, pay for utilities and taxes and to not be cost burdened. The estimated monthly mortgage of the median priced home is \$1,523. Approximately 62,277 households, or 65 percent of Plano households, made enough money to afford the median priced home of \$210,900. Households would have to earn an annual income of at least \$78,449 to afford the average price of \$275,943.

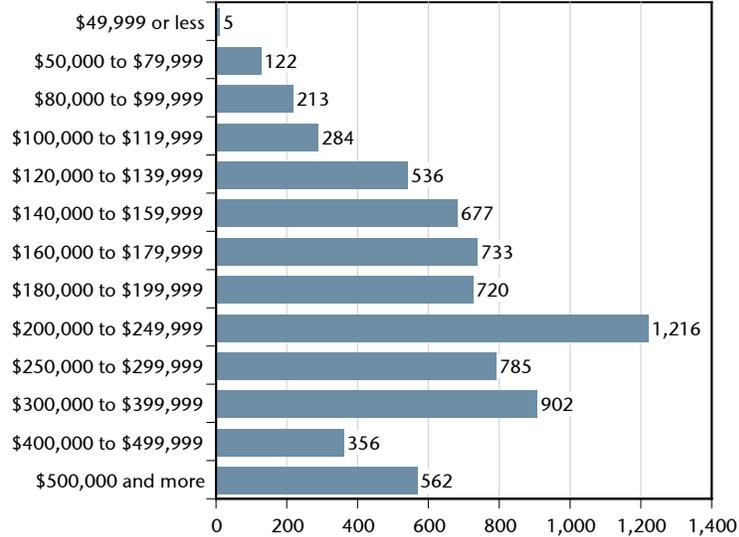
Family households were more likely to be able to afford the median priced home when compared to households over all. Almost three fourths of family households earned enough to afford the median priced home, compared to 65 percent of all households.

Exhibit E-36 shows the number of for sale and sold homes in Plano during 2008 and 2009 by price distribution. Seventeen percent of the units sold were priced between \$200,000 and \$250,000.

Exhibit E-36.
Distribution of Homes For Sale and Sold by Price, City of Plano, 2008 and 2009

Note:
 Year-to-date estimate as of November 18, 2009.

Source:
 Richard Fricks, Keller Williams Realty.



Options for homebuyers. Purchasing a home is usually most difficult for renters.¹³ Renters typically have lower incomes than homeowners; they may have difficulty coming up with a downpayment; and they are competing in the for-sale market with many current homeowners who typically have higher incomes and established equity.

The median price of homes sold and for sale in Plano neighborhoods in the past two years was \$210,900. An estimated 37 percent of Plano’s renters (12,170 households) and 80 percent of owners (50,057 households) could afford to purchase the median-priced home without being cost burdened. Exhibit E-37 summarizes these findings.

Exhibit E-37.
Affordability of Median Priced Home and Those Who Can Afford the Median Priced Home, City of Plano, 2008 and 2009

Note:
 Mortgage loan terms are assumed as follows: 30 year fixed, 6.0 percent, 10 percent downpayment. The affordable mortgage payment is also adjusted to incorporate hazard insurance, property taxes and utilities.

Source:
 Richard Fricks - Keller Williams Realty, U.S. Census Bureau 2008 American Community Survey and BBC Research & Consulting.

Affordability	
Median price of homes	\$210,900
Income needed to afford median price	\$60,900
Number of renters who can afford to buy	12,170
Percent of renters who can afford to buy	37%
Number of owners who can afford to buy	50,057
Percent of owners who can afford to buy	80%

¹³ We assume that most renters—especially lower income renters—have not owned a home in the past. In some cases, renters may be former homeowners who have relocated and are renting until they decide to buy, are waiting for a home to be built, or have economic reasons for renting rather than buying.

Affordability by HUD income categories. Housing programs generally focus on assisting lower income populations. HUD divides low and moderate income households into four categories, based on their relationship to the area median income: extremely low income (earning 30 percent or less of the area median income), very low income (earning between 31 and 50 percent of the area median income), low income (earning between 51 and 80 percent of area median income) and moderate income (earning between 81 and 95 percent of area median income). The 2009 AMI for the Dallas HMFA was \$67,600.

There are an estimated 4,780 renters and 2,918 owners who earn less than 30 percent of the AMI, or \$20,280 and less. The maximum affordable rent these households can afford is \$507 per month and the maximum affordable home price is \$56,570. Exhibit E-38 shows the maximum affordable rent and mortgage for each income category, as well as the number of renters and owners in those income categories.

Exhibit E-38.
Affordable Rents and Home Prices by HUD Income Category, City of Plano, 2008

	Maximum Affordable Monthly Gross Rent	Number of Renters	Maximum Affordable Home Price	Number of Owners
Extremely low income <i>(less than 30% of AMI or less than \$20,280)</i>	\$507	4,780	\$56,570	2,918
Very low income <i>(31-50% of AMI or \$20,281 to \$33,800)</i>	\$845	5,599	\$103,550	2,951
Low income <i>(51-80% of AMI or \$33,801 to \$54,080)</i>	\$1,352	8,034	\$174,019	4,820
Moderate income <i>(81-95% of AMI or \$54,081 to \$64,220)</i>	\$1,606	2,794	\$209,254	2,967

Note: HUD's 2009 Median Family Income or Area Median Income (AMI) is \$67,600. Mortgage loan terms are assumed as follows: 30 year fixed, 6.00 percent, 10 percent downpayment. The affordable mortgage payment is also adjusted to incorporate hazard insurance, property taxes and utilities.

Source: U.S. Department of Housing & Urban Development, U.S. Census Bureau 2008 American Community Survey and BBC Research & Consulting.

As shown in Exhibit E-39, 0.2 percent of Plano's homes for sale and sold in 2008 and 2009 were affordable to households earning less than 30 percent of AMI (less than \$20,280). Households must have incomes above the moderate income level (\$65,000 and higher) before the majority of the units in Plano's market become affordable to them.

**Exhibit E-39.
Affordability of Homes
For Sale and Sold by
HUD Income Category,
City of Plano, 2008
and 2009**

Note:
HUD's 2009 Median Family Income or Area Median Income (AMI) is \$67,600. Mortgage loan terms are assumed as follows: 30 year fixed, 6.00 percent, 10 percent downpayment. The affordable mortgage payment is also adjusted to incorporate hazard insurance, property taxes and utilities.

Source:
Richard Fricks - Keller Williams Realty, U.S. Department of Housing & Urban Development, U.S. Census Bureau 2008 American Community Survey and BBC Research & Consulting.

	Number of Units	Percent of Total Units	Cumulative Percent
Extremely low income <i>(less than 30% of AMI or less than \$20,280)</i>	13	0.2%	0.2%
Very low income <i>(31-50% of AMI or \$20,281 to \$33,800)</i>	351	4.9%	5.1%
Low income <i>(51-80% of AMI or \$33,801 to \$54,080)</i>	1,976	27.8%	32.9%
Moderate income <i>(81-95% of AMI or \$54,081 to \$64,220)</i>	1,149	16.2%	49.1%

Gaps in housing supply. The following analysis examines housing needs across all income levels, to identify mismatches in supply and demand for all households in the City of Plano. It reports the results of a modeling effort called a gap analysis, which compares housing affordability for households at different income levels to the supply of housing units affordable at these income levels.

Because it is impossible to estimate the type of housing each household in Plano would prefer, income is used as a proxy. Income is the most important factor in accessing housing. Indeed, one of the first steps in the home-buying process is to “prequalify” with a lender and, for renters, the first step is to complete a rental application which reports the amount and sources of income. This prequalification puts a limit on what a household can afford, immediately constraining their choices of homes.

Exhibit E-40 presents affordable rents and home prices for the various income categories. The calculation to determine what is “affordable” to the various income groups assumes the following:

- First, households cannot pay more than 30 percent of their income for housing costs.
- Second, housing costs for both homeowners and renters must be adjusted to include utility payments. Data pertaining to gross rent¹⁴ amounts was used for renters and a low utility cost of \$100 was figured into housing costs for owners.
- Finally, the home price calculations throughout this section assume a 10 percent down payment, 25 percent of total payments dedicated to taxes, hazard insurance and mortgage insurance and a 6.0 percent interest rate.

¹⁴ Gross rent is the sum of the rent paid to the owner plus any utility costs incurred by the tenant. Utilities include electricity, gas, water and sewer, and trash removal services but not telephone service. If the owner pays for all utilities, then gross rent equals the rent paid to the owner.

What can households afford? Exhibit E-40 shows the affordable rents and mortgage payments households at various income levels can afford.

**Exhibit E-40.
Affordable Rents and Home Prices by
Income Range, City of Plano**

Note:

Mortgage loan terms are assumed as follows: 30 year fixed, 6.0 percent, 10 percent downpayment. The affordable mortgage payment is also adjusted to incorporate hazard insurance, property taxes and utilities.

Source:

BBC Research & Consulting.

	Maximum Affordable Gross Rent	Maximum Affordable Home Price
Less than \$5,000	\$125	\$3,471
\$5,000 to \$9,999	\$250	\$20,845
\$10,000 to \$14,999	\$375	\$38,220
\$15,000 to \$19,999	\$500	\$55,594
\$20,000 to \$24,999	\$625	\$72,968
\$25,000 to \$34,999	\$875	\$107,716
\$35,000 to \$49,999	\$1,250	\$159,838
\$50,000 to \$74,999	\$1,875	\$246,709
\$75,000 to \$99,999	\$2,500	\$333,580
\$100,000 to \$149,999	\$3,750	\$507,321
\$150,000 or more	\$3,750	\$507,324 +

Rental mismatch. Exhibit E-41 shows the estimated number of renter households in Plano in 2008, their income levels, the maximum rent level they could afford and the number of units in the market that were affordable to them. The column on the far right shows the “gap” between the number of households and the number of rental units affordable to them. Negative numbers (in parentheses) indicate a shortage of units at the specific income level; positive units indicate an excess of units.

**Exhibit E-41.
Rental Gap Analysis, City of Plano, 2008**

	Maximum Affordable Gross Rent	Renters		Rental Units		Rental Gap (shortage)/ Excess
		Number	Percent	Number	Percent	
Less than \$5,000	\$125	915	3%	331	0%	(584)
\$5,000 to \$9,999	\$250	676	2%	590	1%	(86)
\$10,000 to \$14,999	\$375	1,556	5%	674	1%	(882)
\$15,000 to \$19,999	\$500	1,538	5%	608	1%	(930)
\$20,000 to \$24,999	\$625	1,705	5%	617	2%	(1,088)
\$25,000 to \$34,999	\$875	4,533	14%	10,182	30%	5,649
\$35,000 to \$49,999	\$1,250	6,366	20%	13,841	41%	7,475
\$50,000 to \$74,999	\$1,875	6,888	21%	6,849	19%	(39)
\$75,000 to \$99,999	\$2,500	4,242	13%	1,758	5%	(2,484)
\$100,000 to \$149,999	\$3,750	3,288	10%	251	1%	(3,037)
\$150,000 or more	\$3,750 +	755	2%	0	0%	(755)

Source: U.S. Census Bureau 2008 American Community Survey and BBC Research & Consulting.

It is unclear how the income restricted units affect the rental gap. It is estimated that there are 2,651 units that are restricted to lower income earning households in Plano. To account for these units we assume the Census data has included half of these units in the correct income category. Therefore, the gap analysis moves half of these units to the income categories under \$20,000 and the gap in housing for households earning less than \$20,000 is reduced.

Renter summary. The gap analysis in Exhibit E-41 shows the following:

- In 2008, about 6,390 renter households—20 percent of all renter households—earned less than \$25,000. These households could only afford to pay \$625 per month in rent *and utilities* without being cost burdened. There are approximately 2,822 affordable units available to households in this income range, leaving a shortage of 3,568 rental units.
- In contrast, renter households earning more than \$25,000 per year have plenty of affordable units available to them. Moreover, households earning more than \$50,000 per year could afford to pay higher rents than what the market offers.
- It should be noted that Texas is unique compared to many other states in that it does not have an income tax. As such, property taxes are comparatively high and because landlords pass these costs onto renters, rents are also comparatively high. However, renters in Texas are paying less in income tax and therefore have higher monthly take home income than a state with an income tax.

In addition, although the gap analysis indicates that there are more renter households earning more than \$50,000 than units they can afford, this does not always mean that there is pent up demand for higher end rental units. High income renters often choose to rent at levels lower than what they could afford because they are in a period of transition, are saving money to buy a home or simply choose to keep their housing costs very low. True demand for such units would need to be estimated using a more detailed market analysis.

Renter cost burden. An examination of cost burdened households—those who pay more than 30 percent of their incomes in housing cost—helps identify which households have the greatest needs. These households may be cutting back on necessary household expenses because of housing costs; they might also be at risk of eviction or foreclosure.

In 2008, the Census estimated that 96 percent of renter households (excluding those renters whose income was not computed) earning less than \$20,000 per year paid more than 30 percent of their monthly income toward rent and utilities, meaning they were cost burdened; this equaled approximately 4,188 renter households. This is higher than the number of affordable rental units that the city is lacking (2,481 according to the analysis).

**Exhibit E-42.
Renters Who Are Cost Burdened,
City of Plano, 2008**

Note:
Of the total 32,462 renter households,
698 renter households were not computed.

Source:
U.S. Census Bureau 2008 American Community Survey.

Income Range	Cost Burdened		Not Cost Burdened	
	Households	Percent	Households	Percent
Less than \$10,000	1,240	90%	143	10%
\$10,000 to \$19,999	2,948	99%	42	1%
\$20,000 to \$34,999	5,781	94%	350	6%
\$35,000 to \$49,999	2,656	42%	3,710	58%
\$50,000 to \$74,999	1,098	16%	5,578	84%
\$75,000 or more	555	7%	7,663	93%
Total	14,278	45%	17,486	55%

Homeownership mismatch. This gap analysis for the affordability of homes for sale was conducted to examine how easily renters at different income levels can afford to buy a home in the for-sale market. The distribution of for sale units by price for Plano was based on 2008 and 2009¹⁵ listings and sales of homes in the City of Plano.

Renter/for-sale mismatch. Exhibit E-43 shows the estimated number and proportion of renter households in each income category in 2008, along with the number and proportion of homes affordable to them as of 2008 and 2009. This shows how affordable the for-sale market was for renters looking to buy during 2008 and 2009. It should be noted that these data includes single family, duplexes, townhouses and condominiums.

**Exhibit E-43.
Affordability of Residential For-Sale Market to Plano’s Renters, 2008 and 2009**

	Maximum Affordable Home Price	Renters		MLS Units, 2008 & 2009		
		Number	Percent	Number	Percent	Cumulative Percent
Less than \$5,000	\$3,471	915	2.8%	1	0.0%	0.0%
\$5,000 to \$9,999	\$20,845	676	2.1%	0	0.0%	0.0%
\$10,000 to \$14,999	\$38,220	1,556	4.8%	1	0.0%	0.0%
\$15,000 to \$19,999	\$55,594	1,538	4.7%	11	0.2%	0.2%
\$20,000 to \$24,999	\$72,968	1,705	5.3%	57	0.8%	1.0%
\$25,000 to \$34,999	\$107,716	4,533	14.0%	340	4.8%	5.8%
\$35,000 to \$49,999	\$159,838	6,366	19.6%	1,401	19.7%	25.5%
\$50,000 to \$74,999	\$246,709	6,888	21.2%	2,616	36.8%	62.3%
\$75,000 to \$99,999	\$333,580	4,242	13.1%	1,270	17.9%	80.1%
\$100,000 to \$149,999	\$507,321	3,288	10.1%	864	12.2%	92.3%
\$150,000 or more	\$507,324 +	755	2.3%	550	7.7%	100.0%

Note: Mortgage loan terms are assumed as follows: 30 year fixed, 6.0 percent, 10 percent downpayment. The affordable mortgage payment is also adjusted to incorporate hazard insurance, property taxes and utilities.

Source: Richard Fricks - Keller Williams Realty, U.S. Census Bureau 2008 American Community Survey and BBC Research & Consulting.

As shown in Exhibit E-43, renters who earn less than \$50,000 per year have a difficult time finding an affordable home to purchase. Indeed, 53 percent of renters earned less than \$50,000 per year, while 25 percent of the for-sale market (around 1,800 units) was affordable to them in 2008 and 2009.

¹⁵ Year-to-date estimate as of November 18, 2009.

Homeownership summary. The homeownership gap analysis exercise identified the following mismatches in Plano’s market:

- In 2008 and 2009, there were 7,111 residential units for sale or sold in Plano. Renters earning less than \$50,000 per year—half of Plano’s renter population—could afford to buy 25 percent of the units for sale or sold in Plano. Renters in these income brackets find homeownership largely unattainable in Plano’s market and most renters find Plano’s market to be too expensive for them. Indeed, renters must earn at least \$65,000 a year before more than half of the units become affordable to them.
- An estimated 25 percent of homes for sale or sold were affordable to households who earn at least \$50,000. Therefore, households who earn \$35,000 to \$50,000 would benefit from programs such as downpayment assistance, homebuyer education and credit counseling to help get them into homes.

Homeownership cost burden. The Census estimates that in 2008, 23 percent of Plano’s households who own their own homes were cost burdened. This is equivalent to approximately 14,487 households.

As shown in Exhibit E-44, 26 percent of Plano’s households who owned their own homes and had a mortgage payment were cost burdened, compared with 12 percent who did not have a mortgage payment. Households without a mortgage payment can experience cost burden when the cost of hazard insurance, property taxes and utilities exceeds 30 percent of their household income.

Cost burden is very high among Plano’s lowest income homeowners—100 percent of owners earning less than \$20,000 per year who have a mortgage were cost burdened in 2008 (1,458 households) and 97 percent of homeowners earning between \$20,000 and \$35,000 who have a mortgage were cost burdened (1,902 households). In addition, 81 percent of owner households earning less than \$20,000 and who do not have a mortgage were cost burdened. Households earning more than \$75,000, both with and without a mortgage, are unlikely to be cost burdened in Plano’s market.

**Exhibit E-44.
Owners Who Are Cost Burdened,
City of Plano, 2008**

Note:
Of the total 62,742 owner-occupied households, 371 had zero or negative income.

Source:
U.S. Census Bureau 2008 American Community Survey.

Income Range	Cost Burdened		Not Cost Burdened	
	Households	Percent	Households	Percent
With a mortgage:				
Less than \$20,000	1,458	100%	0	0%
\$20,000 to \$34,999	1,902	97%	58	3%
\$35,000 to \$49,999	2,527	92%	232	8%
\$50,000 to \$74,999	2,858	51%	2,716	49%
\$75,000 or more	4,190	11%	33,401	89%
Total	12,935	26%	36,407	74%
Not mortgaged:				
Less than \$20,000	826	81%	190	19%
\$20,000 to \$34,999	368	28%	930	72%
\$35,000 to \$49,999	45	7%	588	93%
\$50,000 to \$74,999	241	14%	1,500	86%
\$75,000 or more	72	1%	8,269	99%
Total	1,552	12%	11,477	88%

Disproportionate need. HUD requires that cities consider “disproportionate need” as part of examining housing needs. Disproportionate 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 a category as a whole.

HUD uses a needs table (“CHAS data”) that reports housing needs by tenure, income and racial/ethnic category to determine disproportionate need. Using this table, we compared housing needs by race and ethnicity and mobility limitation to determine disproportionate need. Through this comparison, we found that disproportionate need exists for the following categories:

- **All households**—In 2000, the percentage of Hispanic households with housing problems was 49 percent. This compared with 23.5 percent of all households with housing problems—a difference of 25.5 percentage points. The other minority populations had differences of less than 10 percentage points when compared to all households.
- **Renters**—Hispanic and disabled renters have a much higher likelihood of having housing problems: About 60 percent of Hispanic households and 50 percent of disabled households have some type of housing problem, including affordability, compared with 35 percent for all households.
- **Owners**—Hispanic owners have a higher likelihood of housing problems (36 percent) compared to 18 percent overall.
- **Household income less than 30 percent of MFI**—A disproportionate need was found for all Hispanic households earning less than 30 percent of MFI. The percentage of Hispanic households with housing problems was 94 percent. This compared with 79 percent of all households at this income with housing problems, a difference of 15 percentage points. The other minority populations had differences of less than 10 percentage points when compared to all households in this income category.
- **Households income 30 to 50 percent of MFI**—No disproportionate need exists for any race or ethnicity for this income compared to the needs of that category as a whole.
- **Household income 50 to 80 percent of MFI**—No disproportionate need exists for any race or ethnicity for this income compared to the needs of that category as a whole.

Quantifying Housing Needs. This section provides a summary and quantification of the city’s housing need, incorporating the information from the above analyses. Plano’s primary housing needs are quantitatively summarized in Exhibit E-45. These needs are organized around the following household types:

- Extremely low income renters;
- Extremely low and very low income owners; and
- Renters wanting to purchase a home.

**Exhibit E-45.
Priority Housing Needs, City of Plano**

Household Type	Maximum Affordable Rent	Maximum Affordable Home Price	Primary Needs	Number of Households with Needs
Renters earning less than \$20,000	\$500	N/A	<ul style="list-style-type: none"> ■ Rental assistance. ■ Homeownership not attainable. 	<ul style="list-style-type: none"> ● 4,188 renters
Renters earning \$20,000 to \$34,999	\$875	N/A	<ul style="list-style-type: none"> ■ Rental assistance. ■ Homeownership not attainable. 	<ul style="list-style-type: none"> ● 5,781 renters
Owners earning less than \$35,000	N/A	\$107,716	<ul style="list-style-type: none"> ■ Potential assistance with home maintenance costs and mortgage payment. 	<ul style="list-style-type: none"> ● 4,554 cost burdened owners
Renters Wanting to Buy				
All Plano Renters			<ul style="list-style-type: none"> ■ Finding available affordable units. ■ Potential downpayment assistance. 	<ul style="list-style-type: none"> ● 20,292 renters (or 63%) cannot afford median sales price.

Source: BBC research & Consulting.

According to the Census, an estimated 4,188 renter households who earned less than \$20,000 per year were cost burdened. If the city maintains its projected household growth, extremely low income renters experience the same household growth as the city overall, and no new units are developed to assist this group, this need will increase to 4,744 renter households in 2014.

The following exhibit shows the needed housing units for Section 8 vouchers, public housing units, and renters and owners by income categories for 2009 and 2014.

**Exhibit E-46.
Future Housing Needs, City of Plano**

Note:

Renter and owner needs are based on the number of households who were cost burdened according to the 2008 American Community Survey.

*Public housing units and HCV needs is based on the length of the wait list the last time the lists were opened. The needs are most likely greater than the estimated number due to the high volume of weekly assistance requests and the time that has lapsed since the wait lists were opened.

Source:

BBC Research & Consulting.

	2009	2014
Renters		
Extremely low Income	4,188	4,744
Very low income	5,781	6,549
Low Income	2,656	3,009
Moderate Income	625	708
High Income	1,028	1,165
Owners		
Extremely low Income	2,284	2,587
Very low income	2,270	2,571
Low Income	2,572	2,914
Moderate	1,763	1,997
High Income	5,598	6,342
Subsidized Housing		
*HC Vouchers & PHA Units	1,200	1,359

APPENDIX F.
Housing and Non-Housing
Needs for Special Needs Populations

APPENDIX F.

Housing and Non-Housing Needs for Special Needs Populations

This section discusses the housing and community development needs of special needs populations in the City of Plano, pursuant to Sections 91.205, 91.210 and 91.215 of the Local Government Consolidated Plan Regulations.

Due to lower incomes and the need for supportive services, special needs groups are more likely than the general population to encounter difficulties finding and paying for adequate housing, and often require enhanced community services. The groups discussed in this section include:

- Extremely low income populations;
- Plano Housing Authority residents
- Persons experiencing homelessness and at-risk of homelessness;
- The elderly and frail elderly;
- Persons with disabilities;
- Persons with HIV/AIDS; and
- At-risk youth

The methodology used to gather and analyze information for the housing and non-housing needs assessment involved a variety of tasks including review and analysis of secondary data; and existing studies on the housing needs of special populations including persons who are homeless, as well as interviews with stakeholders and service providers that work with Plano residents.

Plano has the benefit of being part of a larger metropolitan area. As such, it is able to rely on surrounding communities for assistance in providing services for its special needs populations, as opposed to providing all services internally. Plano residents have access to services provided in Collin County, Dallas and other nearby communities. This chapter provides information on housing and service opportunities for special needs populations in Plano, as well as housing and services commonly accessed by Plano residents in the surrounding communities.

Extremely Low Income Populations

Population. HUD provides special tabulations of the 2000 Census, called Comprehensive Housing Affordability Strategy (CHAS) data, to show income constraints for various segments of the population.

CHAS data is provided in accordance with median family income, or MFI. HUD divides low and moderate income households into categories, based on their relationship to the MFI: extremely low income (earning 30 percent or less of the MFI), very low income (earning between 31 and 50 percent of the MFI), low income (earning between 51 and 80 percent of the MFI) and moderate income (earning between 81 and 95 percent of the MFI).

According to 2000 CHAS data, there were 15,197 low income households in the City of Plano in 2000. The majority of these households—11,113 or about 73 percent—had some type of housing problem. Exhibit F-1 shows the number of low income households with housing needs by income range.

**Exhibit F-1.
Low Income Households with Housing Problems, City of Plano, 2000**

	Less than 30% of MFI	30% to 50% of MFI	50% to 80% of MFI	Total Low Income Households	Percent of Total Low Income Households
Total Households	3,308	3,506	8,383	15,197	100%
With any housing problem	2,613	2,899	5,600	11,113	73%
Cost Burden	2,521	2,805	4,862	10,188	67%
Severely Cost Burden	2,283	1,641	1,257	5,181	34%

Note: HUD defines any housing problem as being cost burdened, living in overcrowded conditions, and/or living in units without complete kitchen and plumbing facilities.

Source: 2000 Comprehensive Housing Affordability Strategy (CHAS) data.

Low income renters. Data produced by HUD also provides information on the housing needs of low income renters by household type (CHAS data). Exhibit F-2 presents the housing needs data for low income renters in Plano in 2000. It shows that the majority of low income renters have housing problems, mostly related to affordability (cost burdened).

**Exhibit F-2.
Low Income Renter Households with Housing Problems, City of Plano, 2000**

	Less than 30% of MFI	30% to 50% of MFI	50% to 80% of MFI	Total Low Income Households	Percent of Total Low Income Households
Total Renter Households	2,025	2,108	4,901	9,034	100%
With any housing problem	1,531	1,878	3,362	6,771	75%
Cost Burden	1,452	1,834	2,808	6,094	67%
Severely Cost Burden	1,355	991	382	2,728	30%

Note: HUD defines any housing problem as being cost burdened, living in overcrowded conditions, and/or living in units without complete kitchen and plumbing facilities.

Source: 2000 Comprehensive Housing Affordability Strategy (CHAS) data.

Low income owners. Exhibit F-3 presents the CHAS data for low income owners in Plano. Compared to renters, there are fewer owners in all of the income categories that have housing needs, who are cost burdened in Plano.

**Exhibit F-3.
Low Income Owner Households with Housing Problems, City of Plano, 2000**

	Less than 30% of MFI	30% to 50% of MFI	50% to 80% of MFI	Total Low Income Households	Percent of Total Low Income Households
Total Owner Households	1,283	1,398	3,482	6,163	100%
With any housing problem	1,084	1,021	2,242	4,347	71%
Cost Burden	1,069	970	2,054	4,093	66%
Severely Cost Burden	929	651	877	2,458	40%

Note: HUD defines any housing problem as being cost burdened, living in overcrowded conditions, and/or living in units without complete kitchen and plumbing facilities.

Source: 2000 Comprehensive Housing Affordability Strategy (CHAS) data.

In general, low income owners need assistance with home repairs and maintenance (especially large homeowner households of 5 or more persons); emergency assistance for mortgage or utilities payments in times of great need; and for cost burdened owners, financial literacy and, in worst case scenarios, foreclosure prevention and counseling.

The City of Plano’s lowest income owners and renters are primarily served through assisted housing programs, which are discussed below.

Renter resources. The City of Plano’s lowest income renters are primarily served through assisted housing programs through the Plano Housing Authority (PHA). The PHA owns and manages 24 public housing units scattered throughout the City of Plano. The 24 units are 3 and 4 bedroom single family homes located in mixed income neighborhoods. The PHA also provides Section 8 Housing Choice Vouchers (HCV) to eligible applicants, including Plano residents. Currently, there are 842 vouchers administered by the PHA. An additional 306 vouchers are located in Plano (ported in), but are administered by other housing authorities.

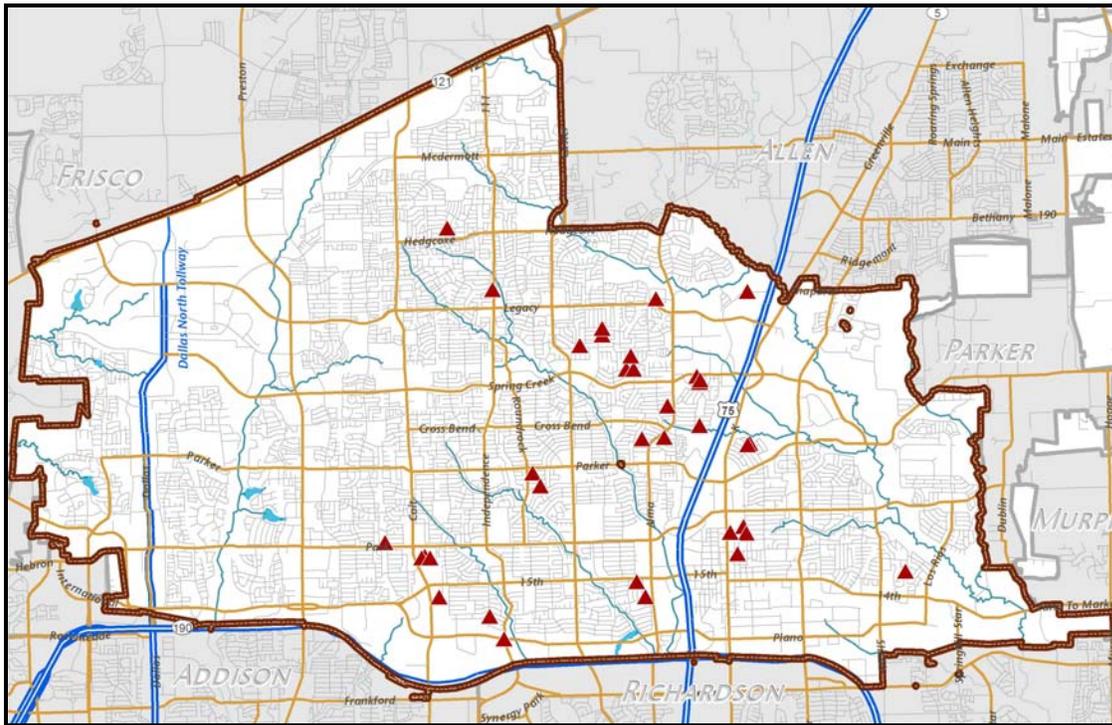
Additionally, there are units built using Low Income Housing Tax Credits (LIHTC) and funding through the U.S. Department of Housing and Urban Development in Plano. There are also a number of privately owned multifamily complexes that are LIHTC, accept Section 8 or fall under the HUD rental income guidelines. Exhibit F-4 lists those facilities and Exhibit F-5 maps those facilities.

**Exhibit F-4.
Affordable Housing Units, City of Plano**

Name	Number of Assisted Units	Current Year to Expire	Unit Description	Address
Scattered Site (PHA)	24		Single Family Homes	Locations Vary
Housing Choice Vouchers (PHA)	842		Vary	Locations Vary
Housing Choice Vouchers (Ported in)	306		Vary	Locations Vary
Collin County Community Homes	8	2010	Disabled	3020 Dartmouth Drive
Evergreen at Plano Parkway	250		Elderly	2900 W. Plano Parkway
Garden Gate Apartments	240		General	1201 Legacy Drive
Pioneer Place Senior Housing	60	2011	Elderly	1928 Avenue K
Plano Community Homes I	72	2011	Elderly	1612 Avenue L
Plano Community Homes II	57	2012	Elderly	1612 Avenue L
Plano Community Homes III	60	2016	Elderly	3905 American Drive
Plano Community Homes IV	60	2010	Elderly	3925 American Drive
Plano Community Homes V	47	2010	Elderly	3915 American Drive
The Plaza at Chase Oaks	240		Elderly	NEQ of Chase Oaks Blvd and Legacy
Tuscany Villas	90		Elderly	7200 Blk of Chase Oaks Blvd.
Villas of Mission Bend	101		Elderly	1201 Medical Ave.
Windhaven Apartments	194			Parkwood Blvd.
Total Assisted Units	2,651			

Source: U.S. Department of Housing and Urban Development, Texas Department of Housing and Community Affairs and the Plano Housing Authority.

**Exhibit F-5.
Location of Affordable Housing Units, City of Plano**



Source: U.S. Department of Housing and Urban Development, Texas Department of Housing and Community Affairs and the Plano Housing Authority.

The wait lists of public housing authorities in the area also demonstrate the need for affordable rental housing for the lowest income renters: As of December, 2009, there were collectively 585 households on the PHA wait list for Section 8 HCVs and 43 households on the wait list for PHA public housing units in Plano.¹ The last time the PHA wait lists were open was in September 2007. At that time the PHA signed up approximately 1,200 families within a four hour period. The wait lists are purged, meaning the families on the list are contacted to see if they would like to remain on the list (if not then they are removed), in January and August of each year. The approximate length of the wait for PHA units could be 2 years or longer and the length of wait for the vouchers can be longer than the wait for the public housing units. The PHA has not issued new vouchers for at least one year. Wait lists are opened as needed to insure that eligible applicants are processed and available to occupy vacated housing units and for the issue of Section Housing Choice Vouchers. They typically open ever 2 to 3 years. These low income renters represent those renters with some of the greatest housing needs in Plano, since their other housing options are very limited.

Additionally, the PHA has recently been receiving an average of 15 to 20 calls or emails a week requesting assistance. The majority of these families have never previously applied for social service assistance and are people who have recently lost their jobs and mortgages foreclosed. These requests are coming from an entirely different part of the population who commonly do not need assistance.

The PHA also provides opportunities to its clients to achieve self sufficiency and to become homeowners, these programs are discussed below in the Plano Housing Authority Residents section.

¹ These numbers do not account for duplication of households between the voucher and PHA unit waiting lists.

Owner resources. Because Plano contains a large proportion of homeowners, the city has specific programs available for homeowners in Plano. Program information can be found on the city’s website.²

The city’s Housing Rehabilitation Program provides funds for housing repairs considered essential to income-qualified families’ health, safety and welfare. The program is funded with CDBG and HOME grants. The city typically rehabilitates 21 to 24 homes annually and approximately half of these homes are occupied by persons who are elderly and/or disabled. The most common items repaired include foundations, HVAC (heating, ventilating and air conditioning) systems, energy efficiency improvements, roofs and emergency repairs.

The city also provides a First Time Homebuyers Financial Assistance Program to qualifying households. The program is funded with CDBG and HOME grants. The program provides financial assistance in the form of non-repayable grants that can be used for down payment and closing costs. The city also recently started a Foreclosure Rehabilitation Program. This program allows first time homebuyers to obtain funds to rehabilitate a home that has been foreclosed upon and is in need of rehabilitation.

The city also assists affordable housing developers through the HOME and CDBG grants. Funds have assisted three developers. The Christ United Methodist Church has used HOME funds to build 8 affordable homes, averaging 1 home per year. Habitat for Humanity uses HOME funds to purchase the lots where affordable homes will be built. Plano Housing Corporation (PHC) is a designated Community Housing Development Organization (CHDO) who uses HOME funds to rehabilitate homes and to provide down payment assistance. PHC also receives some CDBG funds.

Plano Housing Authority Residents

The needs of public housing residents in Plano are generally: health, social, education, employment and training, livable wage- and income-related. Commonly PHA residents—as well as Housing Choice voucher holders—have incomes of less than \$25,000. As demonstrated in the rental gap analysis conducted in Appendix E, the private market does not provide housing to accommodate households in this income range. If these households did not have access to public housing, Housing Choice Vouchers and Section 8 programs (Project Based Assistance) they would be cost burdened, most likely severely cost burdened.

Since the public housing residents and voucher holders are housed, their greatest needs are related to their inability to earn sufficient incomes to access private-market, permanent housing or homeownership opportunities. Approximately 23 percent of a voucher holder’s primary income comes from SSI and another 23 percent comes from Social Security. These individuals have limited potential to increase their incomes and are likely to continue needing assisted housing. For the remainder of PHA residents, education, job training and access to jobs that pay a living wage is necessary to help them become more self sufficient. These residents may encounter competition in the workforce from young persons who are willing to work for lower wages in exchange for experience, and more often may be more qualified and educated than PHA residents. In addition, a high percentage of the public housing clients are single mothers. Therefore, deeply subsidized childcare is needed to help these single parents who are PHA residents receive job training and work.

² <http://plano.gov/Departments/Planning/Neighborhood%20Services/Pages/defaultns.aspx>

The PHA clients are also provided opportunities to achieve self sufficiency and to become homeowners, if they qualify.

- **The Family Self Sufficiency program (FSS)** provides opportunities for education, job training, counseling, budget and credit education, and other forms of social and private services to help families achieve self sufficiency.
- **The Section 8 Homeownership Program** encourages HCV holders to use their vouchers to purchase a home. The PHA subsidizes the mortgage of the homeowner/voucher holder in the same manner as the rental subsidy program. Households must qualify to participate in the program. Since the program began in 2002, 44 HCV holders have become homeowners.

Disproportionate need. An examination of CHAS data for 2000 found that disproportionate need exists for extremely low income small families, large families and all other households who are renters, as they tend to have higher incidences of housing problems.

Persons Experiencing Homelessness and At Risk of Homelessness

This section provides a summary of the nature and extent of homelessness in the City of Plano, as learned from the 2009 Collin County Point in Time (PIT) survey completed by the Metro Dallas Homeless Alliance.³

This section also estimates the characteristics and needs of low income households who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered.

Definition. The Stewart B. McKinney Homelessness Act defines a person experiencing homelessness as “one who lacks a fixed permanent nighttime residence or whose nighttime residence is a temporary shelter, welfare hotel or any public or private place not designated as sleeping accommodations for human beings.” It is important to note that this definition includes those living with friends or relatives on a temporary basis as well as the more visible homeless in shelters or on the streets.

HUD’s definition of homelessness is slightly more comprehensive. In addition to defining individual and families sleeping in areas “not meant for human habitation,” the definition includes persons who:

- “Are living in transitional or supportive housing for homeless persons but originally came from streets or emergency shelters;
- Ordinarily sleep in transitional or supportive housing for homeless persons but are spending a short time (30 consecutive days or less) in a hospital or other institution;
- Are being evicted within a week from private dwelling units and no subsequent residences have been identified and they lack resources and supportive networks needed to obtain access to housing; or
- Are being discharged within a week from institutions in which they have been residents for more than 30 consecutive days and no subsequent residences have been identified and they lack the resources and support networks needed to obtain access to housing.”

³ This is the most recent homeless survey completed that covers Plano.

This definition demonstrates the diversity of people experiencing homelessness. The numerous locations in which people experiencing homelessness can be found complicate efforts to accurately estimate their total population.

Chronic homelessness. According to the U.S. Department of Housing and Urban Development (HUD) a person who is chronically homeless is defined as “an unaccompanied homeless individual with a disabling condition who has either been continuously homeless for a year or more, or has had at least four episodes of homelessness in the past three years.”

Total population. Estimating the total population of persons experiencing homelessness on a nationwide, statewide or even local level, is challenging due to of the various types of homelessness and difficulties in locating the population. For example, an individual living with friends on a temporary basis could be experiencing homelessness, but would be unlikely to be identified in a homeless count.

The Metro Dallas Homeless Alliance (MDHA) estimated the Collin County homeless population to be 211 at the time of the 2009 survey. This is an increase of 38 percent from the 2008 homeless PIT count. Of the 211 counted in 2009, 45 (21 percent) were located within Plano city limits.

City of Plano homeless count participants completed surveys while staying in emergency shelter(s) and/or supportive housing, living outdoors, or while in jail. The City of Plano has two agencies that provide emergency shelter and/or supportive housing to homeless person(s): Collin Intervention to Youth (CITY House) and Hope’s Door. Consequently, the Plano homeless count represents those staying in housing provided by one of the aforementioned agencies or those living outdoors and/or staying in jail, as identified by Plano Police Department volunteers.

Likewise, a large portion of Collin County Homeless Count participants completed surveys while staying at the Samaritan Inn, Collin County’s only emergency homeless shelter and/or supportive housing for individuals and families. LifePath, a behavioral services agency which serves individuals diagnosed with mental illness, also had their homeless clients complete the survey.

The survey also gave individuals an opportunity to state the city in which they became homeless, thereby acknowledging the difference between the location that a survey is completed and the city in which homelessness occurred. Of those households who were not counted while in Plano, 12 households had reported that they became homeless while living in the City of Plano. Eight of those individuals completed surveys within McKinney city limits, and the remaining four completed surveys within Dallas city limits.

The survey results indicate that there were total of 100 homeless individuals (including adults and children) with a Plano connection. These 100 individuals consisted of 17 homeless families, 23 homeless individuals and 17 unaccompanied youth that night. Thirty-nine percent of the households were headed by females, 25 percent were males and the remaining 37 percent did not have a recorded gender. The PIT Count also included data on race and ethnicity of the homeless individuals (not including unaccompanied youth) and families. Of these households 33 percent were Caucasian (White), 28 percent Hispanic/Latino, 23 percent African American, 3 percent American Indian and the remaining 15 percent classified themselves as other or did not answer the question.

The night before the survey, most of the households stayed in emergency shelter (40 percent) or in transitional housing (33 percent). Sixteen percent of survey recipients reported having mental illness and 18 percent reported being disabled.

Homeless households were also asked to give the reasons they became homeless: 46 percent responded “yes” that family problems was a reason they became homeless; 42 percent said domestic violence was one reason that contributed to their homeless status; 28 percent responded not having enough money as a reason; and 19 percent responded they had lost their job. Exhibit F-6 summarizes the key characteristics of the homeless population with a Plano connection as gathered from the 2009 point-in-time homeless survey.

Exhibit F-6.
Continuum of Care Homeless Population and Subpopulations Chart, City of Plano, 2009

Part 1: Homeless Population	Sheltered		Unsheltered	Total
	Emergency	Transitional		
Number of Families with Children (Family Households):	5	12	0	17
1. Number of Persons in Families with Children	20	40	0	60
2. Number of Single Individuals and Persons in Households without children	18	10	5	33
(Add Lines Numbered 1 & 2 Total Persons)	38	50	5	93
Part 2: Homeless Subpopulations	Sheltered		Unsheltered	Total
a. Chronically Homeless	2			
b. Seriously Mentally Ill	9			
c. Chronic Substance Abuse	5			
d. Veterans	7			
e. Persons with HIV/AIDS	0			
f. Victims of Domestic Violence	19			
g. Unaccompanied Youth (Under 18)	17			

Source: Metro Dallas Homeless Alliance, 2009 Point-in-Time Count.

Through the McKinney-Vento Act, Plano Independent School District served approximately 130 students who qualified for assistance because of being in a homeless situation. All received free meals, clothing, transportation, school supplies and medical/dental care.

National characteristics of persons experiencing homelessness. The U.S. Conference of Mayors released the 2008 Hunger and Homelessness Survey Results in December 2008. The report reveals that on average, cities reported a 12 percent increase in homelessness from 2007 to 2008, with 16 cities citing an increase in the number of homeless families. The lack of affordable housing, poverty and unemployment were cited as the primary causes of homelessness for families. For individuals, the top three causes cited were substance abuse, affordable housing and mental illness.

While the only consistent characteristic of the homeless is the lack of a permanent place to sleep, there are a number of sub-groups that are typically part of the homeless population. These include the following:

- **HIV/AIDS.** National estimates place the proportion of homeless persons who are HIV positive at 15 percent. The Plano PIT count did not record any homeless persons with HIV/AIDS.

- **Substance Abuse.** A HUD study found that 31 percent of homeless individuals who contact shelters, food pantries or other assistance providers have an alcohol problem, 19 percent have a drug problem and 7 percent have both. Five of the sheltered homeless individuals in Plano responded they have a substance abuse problem.
- **Mental Illness.** HUD estimates that 39 percent of homeless persons who contact an assistance provider are mentally ill. Nine of the sheltered homeless individuals in Plano responded they had a mental illness.
- **Victims of domestic violence and sexual assault.** When a woman leaves an abusive relationship, she often has nowhere to go. Lack of affordable housing and long waiting lists for assisted housing mean that many women and their children are forced to choose between abuse at home or the streets. In 2008, their report to the U.S. Conference of Mayors reported an estimated 15 percent of homeless persons were victims of domestic violence. Nineteen sheltered homeless households in Plano responded they had experienced domestic violence.
- **Youth and children.** In many communities, the fastest growing population of persons who are homeless are children and youth, especially youth aging out of foster care. There were 43 sheltered homeless children, 17 of which were unaccompanied youth, in Plano according to the PIT count.

At risk of homelessness. In addition to those who have experienced homelessness in the past or are captured in a point-in-time estimate of current homelessness, there are many individuals and households who are at risk of future homelessness.

Data from the 2008 ACS estimates that 13 percent of Plano renters earning less than \$20,000 per year and an additional 18 percent of those earning between \$20,000 and \$34,999 per year are cost burdened. Households are said to be “cost burdened” when the proportion of household income needed to make monthly housing payments exceeds 30 percent. An unexpected hardship such as the loss of a job or an illness can quickly force these individuals into homelessness. Thus, these households are considered at risk of homelessness. Exhibit F-7 displays the number of households by tenure who are considered at risk of homelessness.

**Exhibit F-7.
Cost Burdened
Households by Income by
Tenure, City of Plano,
2008**

Source:
U.S. Census Bureau 2008 American
Community Survey.

Income Range	Owners		Renters	
	Households	Percent of Owners	Households	Percent of Renters
Less than \$20,000	2,284	3.6%	4,188	12.9%
\$20,000 to \$34,999	2,270	3.6%	5,781	17.8%
\$35,000 to \$49,999	2,572	4.1%	2,656	8.2%
\$50,000 to \$74,999	3,099	4.9%	1,098	3.4%
\$75,000 or more	4,262	6.8%	555	1.7%
Total Cost Burdened	14,487	23.1%	14,278	44.0%

Plano residents housed, but at risk of homeless have several options. Several organizations in Collin County offer rent and utility assistance when funds are available. The Assistance Center of Collin County is once such organization: they assist as well as refer clients to other agencies who are able to help.

Emergency and transitional housing. Homeless shelters can include emergency overnight housing and longer-term transitional housing. Emergency shelters are those facilities designed to temporarily house homeless persons who have recently become homeless. They typically offer food, case management, training and employment services to help these persons to live on their own as soon as possible. Emergency shelters are not meant to become permanent residences of homeless people and most cap stays at 90 days.

Transitional housing programs offer temporary but longer-term housing for homeless persons in order to help them transition into employment and economic self-sufficiency. These programs typically offer housing and supportive services for several months up to two years.

There is one homeless shelter, one emergency youth shelter and one domestic violence emergency shelter located in Collin County. The Samaritan Inn, located in McKinney, provides individuals and families transitional and emergency housing and supportive services. Services include teaching self-sufficiency and life skills to assist the needs of people, during, and after a homeless situation.

Hope's Door is a shelter and counseling center that offers comprehensive programs and services that are designed to help break the cycle of domestic abuse. Hope's Door provides emergency and transitional shelter and direct intervention and prevention services to families affected by domestic abuse in Collin County, Dallas County, and surrounding areas. Since 1989, Hope's Door has provided safe shelter for over 3,787 women and their children, and answered over 16,000 crisis line calls.

CITY House, located in Plano, runs a 12 bed transitional shelter for youth ages 18 to 23 years, a 24 bed safe home for children ages newborn to 17 who are Child Protective Services cases and also offers non-residential services for youth ages 16 to 23. The shelter serves youth in Collin County and the surrounding counties of Dallas, Tarrant, Kaufman, Denton and Rockwall. The safe home for newborns to 17 year olds, My Friend's House, recently opened in November 2009. My Friend's House provides a safe home for children who are under Child Protective Services. It has a focus on keeping sibling groups together and meeting the needs of children with special abilities and primary medical needs. The organizations non-residential services, under the transitional living program, provides services to 16 to 23 year olds who need help transitioning to the responsibilities of adulthood. Services are provided to pregnant, parenting, and homeless young adults.

LifePath Systems provides treatment, support and planning assistance to North Texas residents with special needs. They offer a comprehensive system of care for individuals with mental illnesses, mental retardation and developmental delays. Recently LifePath Systems has also secured a federal grant and offers permanent supported housing for eight homeless individuals with mental illness.

Exhibit F-8 shows the shelters and type of beds available in Collin County. There are also additional facilities throughout the Dallas region that serve homeless residents needing immediate housing.

**Exhibit F-8.
Homeless Shelters, Collin County**

Agency	Population	Beds	Type	City
CITY House	18-23 years	12	Transitional	Plano
	Newborn to 17 years	24	Safe home for CPS cases	Plano
Hope's Door	Domestic Violence	19	Emergency	Plano
	Domestic Violence	24	Transitional	Plano
	Domestic Violence	12	Transitional - Short Term	Plano
LifePath Systems	Persons with Mental Illness	8	Permanent Supported	
The Samaritan Inn	Individuals and Families	160	Transitional (can do Emergency)	McKinney
	Individuals and Families	10	Transitional Apartments	Scattered in McKinney
Total Beds		269		

Source: Metro Dallas Homeless Alliance and each organizations websites.

Elderly and Frail Elderly

Consistent with national trends, Plano’s population of senior citizens is expected to grow in coming years. In 2009, 7 percent of Plano’s population was aged 65 or older; the percentage of senior citizens is expected to grow to 9 percent by 2014.⁴

Frail elderly are defined for the purposes of this report as individuals age 65 and older with a self-care disability. In 2008, 6 percent (1,117) of non-institutionalized seniors age 65 and older in Plano reporting a disability reported having a self-care disability.

Housing the elderly. Elderly housing can best be described using a continuum of options, ranging from independent living situations to nursing homes with intensive medical and personal care support systems. Common steps along this housing continuum include the following:

- **Independent living.** The elderly may live with relatives, on their own or in subsidized units.
- **Congregate living.** Typically unsubsidized facilities that can be quite expensive for low and moderate income elderly. Normally, three meals per day are available, with at least one included in the monthly charge. Organized social activities are generally provided.
- **Assisted living facilities.** 24-hour non-nursing assistance, often including bathing, dressing and medication reminders. These facilities are not medical in nature and typically do not accept Medicaid reimbursement; however, nursing care is sometimes provided through home health care services. These facilities can also be fairly expensive.
- **Nursing homes.** 24-hour nursing care. Services may be generalized or specialized (e.g., for Alzheimer’s patients). Nursing homes are less medical intensive than hospitals and accept Medicaid reimbursement.

⁴ Claritas, 2009.

Independent living is at one end of the housing continuum with little or no services provided. Skilled nursing care with comprehensive services is at the other end. The movement along the continuum is not always smooth and age is not always a factor in the level of care received. However, in most cases, the functional capabilities of an individual decline with age, which results in an increased need for services.

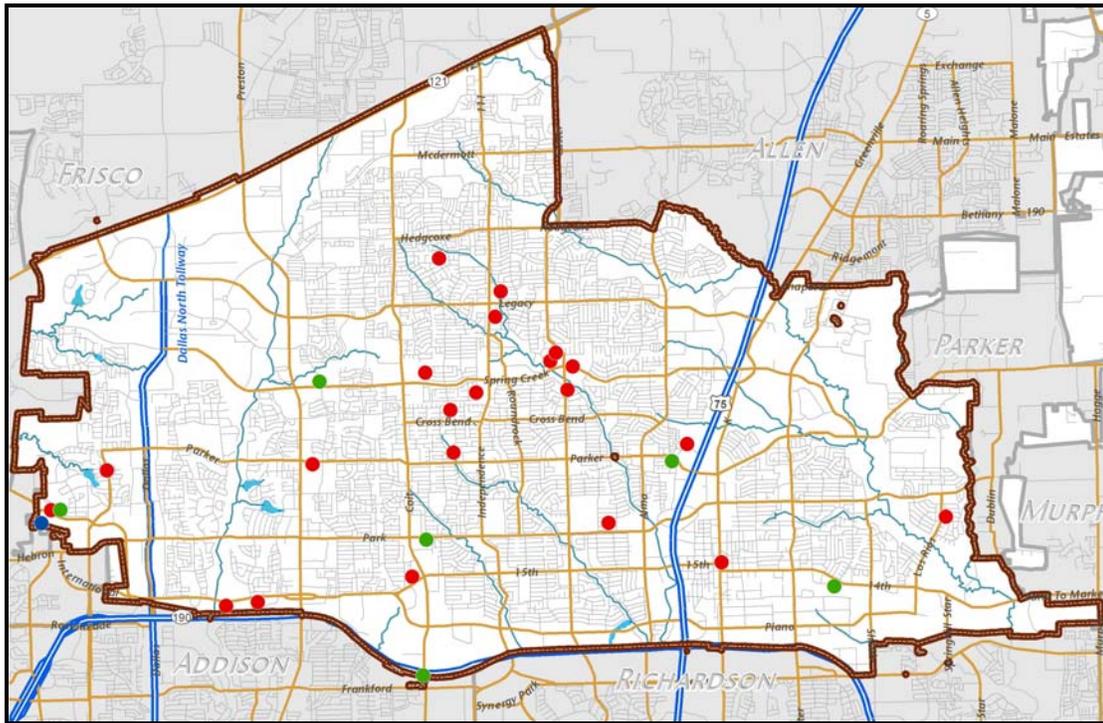
Specific data on the number of Plano seniors living in nursing homes, assisted living facilities and other group quarter settings is unavailable. However, as shown in Exhibit F-9, there are 1,721 beds available in nursing homes and assisted living facilities in Plano. Exhibit F-10 displays the geographic distribution of facilities in Plano.

**Exhibit F-9.
Assisted Living and Nursing Home Facilities, City of Plano, 2009**

Place	Address	Beds
Assisted Living:		997
Allegro Assisted Living Services Inc	3400 Remington Dr	6
Assisted Concepts LLC	7109 Falcon Dr	8
Avalon Residential Care Homes Inc	5013 Sparrows Pt	8
Collin Creek Assisted Living Center Inc	6400 Cheyenne Tr	70
Colonial Retirement Lodge Inn	5217 Village Creek Dr	66
Creekside Alzheimers Special Care Center	2000 W Spring Creek Pkwy	56
Emeritus At Collin Oaks	4045 W 15th St	116
Groom Senior Care Homes Inc At Diane	2101 Diane Dr	9
Groom Senior Care Homes Inc.	1525 Aylesbury	9
Horizon Bay Assisted Living & Memory Care At Plano	3000 Midway Rd	88
Mission Ridge Residential Care	3320 Canoncita Ln	8
More Than Home Residential Care	3109 Phaeton Ct	5
North Texas Personal Care Homes Inc	2916 Chalfont	8
North Texas Personal Care Homes Inc	3453 Hearst Castle Way	8
Prestonwood Court	7001 W Plano Pkwy	129
Senior Residence Plano LLC	2129 Bayhill Dr	25
Silverado Senior Living - Plano	5521 Village Creek Dr	56
Spring Creek Gardens Senior Living Community	6410 Old Orchard Dr	72
Sunrise Senior Living Of Plano	4800 W. Parker Rd	114
The Garden View Home	6500 Geneseo Cir	7
The Legacy At Willow Bend	6101 Ohio Dr, Ste 600	72
The Waterford At Plano Assisted Living Community	3401 Premier Dr	57
Nursing Homes:		724
Bella Vista (Hospital-based)	2301 Marsh Lane	12
Heritage Manor Healthcare Center	1621 Coit Rd	160
Life Care Center Of Plano	3800 W Park Blvd	120
Prestonwood Rehabilitation & Nursing Center Inc	2460 Marsh Ln	132
The Collinwood	3100 S Rigsbee Rd	120
The Legacy At Willow Bend	6101 Ohio, Ste 500	60
The Park In Plano	3208 Thunderbird Ln	120
Total		1,721

Note: Assisted living facilities are regulated under Health and Safety Code, Chapter 247 and Texas Administrative Code (TAC), Title 40, Part 1, Chapter 92.
Source: Texas Department of Aging and Disability Services.

Exhibit F-10.
Geographic Distribution of Assisted Living and Nursing Home Facilities, City of Plano, 2009



Source: Texas Department of Aging and Disability Services.

In most communities, seniors prefer to stay in their own homes as long as possible. If they are nearby, family members can assist with basic care needs, enabling seniors to remain in their homes longer than they would otherwise. However, the increased work demands and the increased transience of the population in recent years have made family assistance more challenging.

Plano’s seniors have expressed a preference to age in place; 83 percent of 65 to 74 year olds and 76 percent of 75 to 84 year olds are homeowners. However, only 48 percent of residents age 85 and older are homeowners. Declining homeownership is indicative of both increasing needs for assisted living and the difficulty for individuals to support the burden of homeownership as they age. Exhibit F-11 displays tenure by age.

Exhibit F-11.
Tenure by Age, City of Plano, 2008

Source:
 U.S. Census Bureau 2008 American Community Survey.

Age	Households	Percent	
		Owners	Renters
65 to 74	7,700	83%	17%
75 to 84	2,599	76%	24%
85 and over	961	48%	52%
Total	11,260	78%	22%

Needs of the elderly. Low income seniors face a wide range of housing issues, including substandard housing, a need for modifications due to physical disabilities as well as a lack of affordable housing.

Substandard housing. HUD's 1999 Elderly Housing Report provides the latest national data available on seniors living in housing in need of repair or rehabilitation.⁵ HUD reported that six percent of seniors nationwide lived in housing that needed repair or rehabilitation. Applying this rate to Plano, it is estimated that as many as 1,200 elderly residents (approximately 6 percent of the city's elderly population) were likely to live in substandard housing in 2008.

Home maintenance can be a burden for many moderate and low income homeowners. It is a particular problem for elderly people on fixed incomes who need help with small repairs and major maintenance items, such as roof, furnace and air conditioning repairs. A common goal of organizations that work with the elderly is to assist them in any way to keep them in their own homes for as long as possible and prevent premature institutionalization. Typically, when seniors' homes fall into disrepair, it affects not only the elderly residents, but also potential future residents of those homes and the general environment of the surrounding neighborhood.

Disability. In 2008, 25 percent of non-institutionalized elderly persons in Plano (or 4,876 elderly persons) reported that they had some form of disability (hearing, vision, cognitive, ambulatory, self-care or independent living). Of these elderly persons with a disability, 23 percent (1,117 elderly) reported a self-care disability (e.g., bathing, dressing), 62 percent reported ambulatory difficulty and 52 percent with independent living difficulty (e.g., going outside the home alone to shop, or visit a doctor's office).⁶ These incidence rates compare with 5 percent of non-institutionalized residents overall who reported a disability. Elderly persons with such needs are best housed in accessible housing (including assisted living and nursing home facilities), or need assistance (modifications as well as services) to remain in their homes.

Income constraints. Compounding the needs some seniors face for repair or improvements are the low and/or fixed incomes they have available to make those changes. Seniors are estimated to comprise 22 percent of the households in Plano earning less than \$10,000 per year in 2008 and 34 percent of households earning between \$10,000 and \$20,000 per year.

In 2008, 38 percent of the city's elderly households, or 4,314 households, were cost burdened (paying more than 30 percent of their annual incomes in housing costs). Elderly who own their own homes were much less likely to be cost burdened: 31 percent of owners versus 66 percent of renters spent more than 30 percent of their incomes on housing costs in 2008.

Elderly cost burden has increased since 2000. According to Comprehensive Housing Affordability Strategy (CHAS) data in 2000, 21 percent of the city's elderly households, or 2,531 households, were cost burdened (paying more than 30 percent of their annual incomes in housing costs). CHAS data also allows calculation of cost burden among elderly households with mobility and/or self-care limitations, or the frail elderly. According to 2000 CHAS data, 40 percent of one- and two-person frail elderly households, or 806 households, had housing problems including cost burden. Additionally, frail elderly renter households were more likely to have housing problems than frail elderly owner households—45 percent of renters versus 35 percent of owners.

⁵ Department of Housing and Urban Development, *Housing Our Elders: A Report Card on the Housing Conditions and Needs of Older Americans*, 1999.

⁶ U.S. Census Bureau, 2008 American Community Survey.

Resources. Given the variety of housing options available to serve the elderly and the privatization of housing development, it is difficult to assess the sufficiency of housing for the city's elderly households without undertaking a comprehensive market analysis. However, the same housing problems that exist for the elderly nationwide are also likely prevalent in the City of Plano. The most pressing issues for moderate and high income elderly in the U.S. are finding facilities located in preferable areas with access to public transit and other needed community services. For low income elderly, the most difficult issue is finding affordable housing with an adequate level of care.

Housing for seniors may include Assisted Living and Nursing Home Facilities, as provided in Exhibit F-9. Additionally, there are 1,037 senior subsidized units described in Exhibit F-4.

The Texas Department of Aging and Disability Services oversees regional Area Agencies on Aging (AAAs), which provide services to seniors 60 and older. The North Central Texas Council of Governments serves as the AAA for Plano and 13 other counties. It provides a wide array of services involving nutrition, family caregiver support, legal assistance, long-term care ombudsman, in-home services and benefits counseling.

According to the Texas Department of Aging and Disability Services, there are numerous agencies in Plano that provide in-home personal care and homemaker services to individuals, namely the elderly, who live independently. These services include assistance in bathing, grooming, hygiene and ambulation, as well as housecleaning, meal preparation and laundry.

The city's Senior Recreation Center provides Plano's seniors with a variety of activities and services ranging from outdoor activities to arts and crafts to exercise classes. Although the Center does not specifically provide services to some of the senior populations we have discussed in this section (disabled, low income), it does provide a central location for seniors to connect with services and receive referrals and references.

Located inside the Plano Senior Center, the Geriatric Wellness Center of Collin County promotes health wellness, provide free and low cost screening, free lending of medical equipment, support groups, clinical counseling, information and referrals and Medicare benefit assistance. The Wellness Center also administers the Plano Senior Rides program, which is a program for those age 65 and older that are unable to drive for themselves. This program funded by the City of Plano through the Parks and Recreation Department.

Public transportation options for seniors that may not drive a car include the Plano Senior Rides program (mentioned above) and the Dallas Area Rapid Transit (DART), which includes bus and light rail options. All DART buses and trains meet Americans with Disabilities Act (ADA) requirements, offering wheelchair lifts and other features to accommodate riders with disabilities. DART also offers Paratransit Services that provide curb-to-curb public transportation for people with disabilities who are unable to use DART's bus or rail services.

Persons with Disabilities

The 2008 American Community Survey reported 5 percent (12,301 persons) of the population in the City of Plano had one or more types of disability, compared to 9 percent of the Metroplex’s population.

The Census’s definition of a disability status is based on individual answers to several Census survey questions.⁷ According to the Census, individuals have a disability if any of the following three conditions are true: (1) they were any age and had a response of “yes” to a hearing or vision limitation; (2) they were 5 years old and over and had a response of “yes” to having a cognitive, ambulatory or self-care difficulty; or (3) they were 15 years old and over and had a response of “yes” to independent living difficulty.

Exhibit F-12.
Disability by Age Cohort, City of Plano, 2008

	Under 18 Years	18 to 34 Years	35 to 64 Years	65 Years and Over	Total	Percent of Population
Without any disability	66,362	58,202	106,609	14,829	246,002	95%
With one type of disability	710	860	3,077	2,214	6,861	3%
With two or more types of disability	478	615	1,685	2,662	5,440	2%
Total	67,550	59,677	111,371	19,705	258,303	100%
<i>Percent of population with one or more types of disability</i>	2%	2%	4%	25%	5%	
<i>Percent of population by age cohort with one or more types of disability</i>	10%	12%	39%	40%	100%	

Source: U.S. Census Bureau 2008 American Community Survey.

The 2008 ACS definition of disability encompasses a broad range of categories, including serious difficulty in four basic areas of functioning: vision, hearing, ambulation and cognition. The definition of people with disabilities includes individuals with both long-lasting conditions, such as blindness, and individuals that have a physical, mental or emotional condition. This condition can make it difficult for a person to do activities such as walking, climbing stairs, dressing, bathing, learning, or remembering. This condition can also impede a person from being able to go outside the home alone or to work at a job or business. All disability data from the Census are self-reported by respondents.

In 2008, there were 23,313 disabilities reported for persons living in Plano. Exhibit F-13 lists the number of disabilities by type in Plano. Persons having ambulatory difficulties are the most common in the city, representing 28 percent of all disabilities.

⁷ The Census Bureau introduced a new set of disability questions in the 2008 ACS questionnaire. Accordingly, comparisons of disability data from 2008 or later with data from prior years are not recommended.

Exhibit F-13.
Type of Disability,
City of Plano, 2008

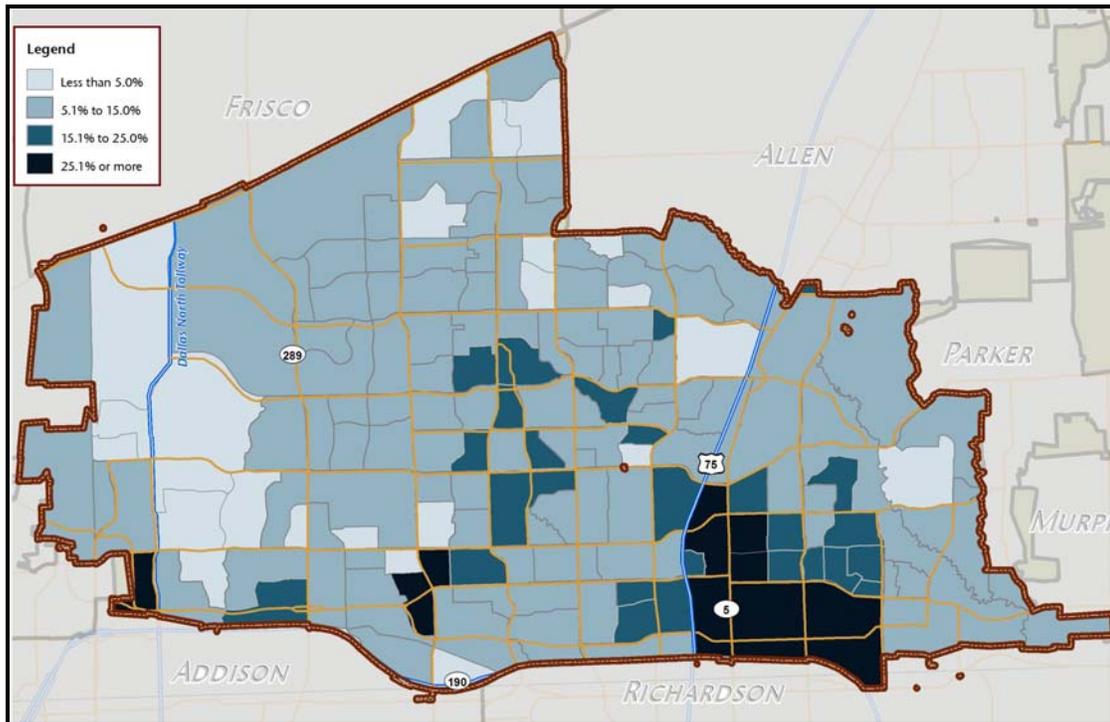
Note:
 Because some people have multiple disabilities, the total of the column does not equal the total number of disabled persons.

Source:
 U.S. Census Bureau
 2008 American Community Survey.

	Total Number of Disabilities	Percent of Population Qualifying for Type of Disability
Ambulatory Difficulty	6,578	2.7% of persons 5 years and over
Independent Living Difficulty	4,612	2.4% of persons 18 years and over
Hearing Difficulty	3,821	1.5% of total population
Cognitive Difficulty	3,718	1.5% of persons 5 years and over
Self-Care Difficulty	2,688	1.1% of persons 5 years and over
Vision Difficulty	1,896	0.7% of total population

As shown above in Exhibit F-13, 6,578 persons (2.7 percent of the population) had an ambulatory disability in 2008; 4,612 persons had difficulty living independently (2.4 percent of persons ages 18 years and over). Exhibit F-14 shows the percent of persons with disabilities for each block group according to the 2000 Census.

Exhibit F-14.
Percent of Persons with Disabilities by Block Group, City of Plano, 2000



Source: U.S. Census Bureau 2000 Census.

Because many people with disabilities have a limited ability to work for pay, they are limited in their ability to generate earnings and often live on fixed incomes. Persons with disabilities are more likely to have lower incomes and live in poverty than people without disabilities. Finding housing that is affordable, has needed accessibility improvements and is conveniently located near transit and other needed services is often very challenging for persons with disabilities.

Persons with physical disabilities. Ambulatory difficulties (or physical disabilities) are the most common in the city, representing 28 percent of all disabilities.

Resources. In determining the resources available to people with physical disabilities in Plano, it should be noted that individuals may have access to the following federal and state supportive programs to help meet their housing needs.

Supplemental Security Income (SSI) is a federal support program that is available to people who have disabilities as well as limited income and resources. The recent *Out of Reach* study (discussed in Appendix E) for Plano found that an individual earning Social Security Income (SSI) in Collin County (\$674 per month)⁸ would only be able to afford a rental unit priced at \$202. A market rate studio in the Dallas HMFA would cost \$670 per month, significantly more than a unit affordable for SSI recipients in 2009.

Medicaid can be used by individuals in nursing homes or hospital care. Medicaid waivers make Medicaid available for home- and community-based services, such as transportation. They cannot be used to cover the cost of housing, although up to \$10,000 can be used for environmental modifications (i.e., ramps, handrails, etc.).

The City of Plano's Housing Rehabilitation program is designed to assist citywide, low income homeowners with the rehabilitation, reconstruction and emergency repair of homes. The program also provides assistance with accessibility improvements, such as building/installing wheelchair ramps, grab bars, accessible showers, to name a few.

Transportation for the physically disabled is provided through DART. All DART buses and trains offer wheelchair lifts and other features to accommodate riders with disabilities. DART also offers Paratransit Services that provide curb-to-curb public transportation for people with disabilities who are unable to use DART's bus or rail services.

The majority of persons with physical disabilities live independently or with family members or friends. For those wanting to live independently, there are housing resources available, although they are limited. Currently one of the Plano Housing Authority's units complies with ADA. If a resident needs modifications done to their apartment the Plano Housing Authority will complete these when requested.

Housing needs. According to the 2000 CHAS table of Housing Problems Output for Mobility & Self Care Limitation for the City of Plano, 34 percent (2,176) of households with mobility and self care limitations⁹ have housing problems.

⁸ An individual living in Any State who qualified for Supplemental Security Income received a maximum of \$674 in monthly federal benefits in 2009.

⁹ Mobility or Self Care Limitations: This includes all households where one or more persons has 1) a long-lasting condition that substantially limits one or more basic physical activity, such as walking, climbing stairs, reaching, lifting, or carrying and/or 2) a physical, mental, or emotional condition lasting more than 6 months that creates difficulty with dressing, bathing, or getting around inside the home.

Persons with severe mental illness. The Center for Mental Health Services (CMHS) defined a Severe Mental Illness (SMI) as a “diagnosable mental, behavioral or emotional disorder that met the criteria of DSM-III-R and that has resulted in functional impairment which substantially interferes with or limits one or more major life activities.” An SMI can only be diagnosed for adults; the equivalent diagnosis for children 17 and under is a severe emotional disorder (SED).

Total population. According to the Texas Department of Mental Health and Mental Retardation Strategic Plan for Fiscal Years 2003-2007, approximately 19 percent of the population aged 18 to 64 will experience some diagnosable mental disorder (as defined by the Diagnostic and Statistical Manual, IV), excluding substance abuse disorders, during a lifetime. The more serious mental illnesses have been estimated at between 2.6 percent and 2.8 percent of adults. Applying those percents to the Plano population reveals that an estimated 4,452 to 4,794 adults may have a serious mental illness.

According to the 2008 ACS, 3,718 persons (1.5 percent of the population 5 years and over) in Plano had some sort of cognitive difficulty.¹⁰

Outstanding need. According to the Substance Abuse and Mental Health Administration’s (SAMHIA) 2006 Texas Mental Health National Outcome Measures, approximately 90 percent of adults with SMI are served in Texas. Applying this incidence rate to the previously mentioned estimated adult SMI population in Plano (4,452 to 4,794), approximately 4,007 to 4,315 of Plano’s adult population are served. Therefore leaving a gap of 445 to 479 adults not served in Plano.

According to service providers and the community in Plano, transitional housing and affordable housing options for persons with mental illness are needed in Plano. Housing has always been an issue for persons with mental illness. It was also suggested there was a lack of safe affordable rental units in Plano for lower income households. However, many people with severe mental illness may not have special housing or service needs. They are able to live independently or with family members and may or may not receive state or federally subsidized outpatient treatment.

In addition to housing needs, persons with mental illness typically need supportive services that may include clinical and rehabilitation services, skills training relating to employment and housing, prescribing and monitoring medications used to treat mental illnesses, preparing a person to manage his or her own finances, psychiatry services and therapy and support groups.

The National Alliance on Mental Illness (NAMI) released a report in March 2006 on the nation’s mental health care system. The United States earned a national average grade of “D” in the first state-by state analysis in more than 15 years. Texas received an overall grade of C, although the state was praised for innovations in the Texas Medication Algorithm Project (TMAP) model; disease management strategy for serious mental illnesses; state-mandated jail programs in all counties; and leadership in reducing use of restraints and seclusion.

“Urgent needs” identified for Texas in the report included:

- Funding and
- Inpatient beds

¹⁰ According to the Census the 2008 change in activities on which cognitive limitations are based suggest that the 2008 measure is not comparable with the “Mental disability” estimates from prior years.

Resources. There are no state supported residential care facilities in Collin County. The closest state hospital is Terrell State Hospital, located in Terrell, Texas. It is a 316 bed, Joint Commission accredited and Medicare certified, psychiatric inpatient hospital operated under the direction of the Texas Department of State Health Services. The hospital is responsible for providing services for individuals with mental illnesses residing within a 19 county, 12,052 square mile service region, with a population of over 3 million.

LifePath Systems provides treatment, support and planning assistance to North Texas residents with special needs. They offer a comprehensive system of care for individuals with mental illnesses, mental retardation and developmental delays. Recently LifePath Systems has also secured a federal grant and offers permanent supported housing for eight homeless individuals with mental illness.

Persons with substance abuse disorders. The U.S. Department of Health and Human Services, through its Substance Abuse and Mental Health Services Administration (SAMHSA), tracks substance abuse prevalence at the state level. According to SAMSHA's 2005-2006 National Household Survey on Drug Use and Health (NHSDUH), and using population data from the Census, the statewide prevalence rate for alcohol or illicit drug dependence or abuse in Texas is 9.2 percent for persons age 12 and older. Applying this estimate to Plano's 2008 population 10 years and over, an estimated 20,354 persons would have had some form of substance abuse problem.

The statistics also showed that 8.4 percent of Texas's population ages 12 and older had used marijuana one or more times in the last twelve months, 4.8 percent had used nonmedical pain relievers one or more times in the past 12 months and 2.4 percent had used cocaine one or more times in the last twelve months. These statewide usage rates for persons 10 years and over translate to citywide estimates of 18,584 marijuana users, 10,620 nonmedical pain reliever users and 5,310 cocaine users in Plano. The percentage of individuals addicted to these substances is probably lower than the percentage of people reporting usage.

Outstanding need. The 2005-2006 National Household Survey on Drug Use and Health (NHSDUH) estimates that 2.5 percent of the population 12 years and over in Texas need but are not receiving treatment for illicit drug use. Applying the percentage to the population in Plano, approximately 5,531 persons need and are not receiving treatment for illicit drug use. The same study also estimates that 7.7 percent of Texas residents age 12 and over need but are not receiving treatment for alcohol use. Using this same incidence rate, approximately 17,036 Plano residents age 12 and over need but do not receive treatment for alcohol abuse.

Resources. According to the Texas Department of State Health Services, there are 7 different organizations in Plano offering drug and alcohol treatment programs, as shown in Exhibit F-15. Typically treatment at these facilities can be outpatient or residential, voluntary or involuntary, and many cater to a certain demographic (youth, women, homeless, etc.). The treatment facilities located in Plano only offer outpatient services.

**Exhibit F-15.
Licensed Substance Abuse
Facilities, City of Plano**

Source:
Texas Department of State Health Services.

Facility	Outpatient Slots
Access Counseling Group, Inc.	32
First Step Counseling	180
Imagine Programs, LLC	20
Life Management Resources	200
Plano IOP	50
Solace Counseling Associates PLLC	50
The Right Step - DFW North	40
Total	572

Support groups for persons facing alcohol or drug abuse problems are also offered in Plano, such as Alcoholics Anonymous and other organizations. The Avenues Counseling Center, located in McKinney, serves youth and adults of North Texas who are recovering from some type of substance abuse, as well as mental health challenges.

Persons with developmental disabilities. According to the Texas Council for Developmental Disabilities, a developmental disability is a severe, chronic disability, either mental and/or physical, that starts before the age of 22. A few examples include autism, cerebral palsy, a combination of visual and hearing disabilities, mental retardation, mental illness, traumatic brain injury and epilepsy. Individuals can have developmental disabilities when they are born or acquire them before their 22nd birthday, during "the developmental years." Developmental disabilities usually continue indefinitely and limit a person's participation in three or more of the following major life activities:

- Self-care,
- Mobility,
- Language,
- Learning,
- Self-direction,
- Independent living, and
- Financial self-sufficiency.

The term is also applied to infants and young children, from birth to age 9, who have substantial developmental delay or specific condition which probably will result in developmental disabilities if services are not provided.¹¹

Total population. The Administration on Development Disabilities (ADD) estimates there are nearly four million Americans, or 1.4 percent of the total population, with a severe developmental disability. Applying this percentage to the City of Plano's 2008 population, approximately 3,616 residents would have a developmental disability.

The Centers for Disease Control and Prevention (CDC) estimates that about 17 percent of U.S. children under 18 years of age have a developmental disability. Applying this incidence rate to the population of children in Plano would suggest that approximately 11,484 children have some form of physical, cognitive, psychological, sensory or speech impairment. This estimate is higher than the ADD estimate as it includes non-severe developmental disabilities. Additionally, the CDC estimates that approximately 2 percent of school-aged children in the U.S. have a serious developmental disability, such as mental retardation or cerebral palsy and need special education services or

¹¹ *Developmental Disabilities Assistance and Bill of Rights Act (DD Act) of 2000 (P.L. 106-402).*

supportive care. Applying this percentage would indicate that approximately 1,351 school age children in the City of Plano have a serious developmental disability.

The Institute on Community Integration at the University of Minnesota estimates that 33 percent of persons with developmental disabilities live below the poverty level. Applying this to the 2008 estimation of the number of persons with developmental disabilities living in Plano, an estimated 1,193 persons in Plano with developmental disabilities live below the poverty level and are likely in need of housing assistance.

Resources. Nationwide, there is a trend away from institutionalized care and toward smaller, more flexible service provision. Small group and foster homes are the preferred arrangement for many developmentally disabled individuals. Because persons with developmental disabilities sometimes have limited abilities to work and lower incomes, it can be difficult for them to purchase housing. Mobile homes are often the most affordable homeownership product. Traditional housing programs often do not serve the new model of housing for persons with developmental disabilities (several adults living together), as they favor family over non-family arrangements.

Plano has several residential group homes that serve persons with developmental disabilities. These group homes typically provide 6 beds for developmentally disabled individuals each. Exhibit F-16 lists all of the intermediate care facilities registered with the State of Texas for persons with developmental disabilities in the City of Plano. Currently, there are 30 spaces at Plano care facilities for persons with developmental disabilities.

**Exhibit F-16.
Intermediate Care Facilities for the Mentally Retarded, City of Plano**

Facility	Beds	Owner
Cherrywood Community Home	6	Educare Community Living Limited Partnership
Collin County MHMR At Mullins	6	LifePath Systems
Cross Bend House	6	LifePath Systems
Longhorn Community Home	6	Educare Community Living Limited Partnership
Riverbend Community Home	6	Educare Community Living Limited Partnership
Total Beds	30	

Source: Texas Department of Aging and Disability Services (DADS).

LifePath Systems Intellectual and Developmental Disabilities Services offer a variety of support to individuals with intellectual disabilities living in Collin County. LifePath Systems provides a Service Coordinator to help determine and manage the various services available. The State of Texas also provides eligible Collin County residents with mental retardation, autism or pervasive developmental disorders with support in their home environment through the In Home and Family Support (IHFS) Program. LifePath Systems has two six bed group homes in Plano, one is for women and one is for men, as shown in Exhibit F-16.

As an alternative to care facilities, persons with developmental disabilities can receive services from Adult Day Programs, which provide health and social services, individual therapeutic and psychological care on a daily basis. According to the Texas Department of Aging and Disability Services there were no Adult Day Care Centers in Collin County.

Persons with HIV/AIDS

The Centers for Disease Control and Prevention (CDC) analysis revealed that there were more than a million people—an estimated 1,106,400 adults and adolescents—living with HIV infection in the United States at the end of 2006 (95 percent Confidence Interval: 1,056,400–1,156,400), and that gay and bisexual men of all races, African Americans, and Hispanics/Latinos were most heavily affected. This is approximately 0.37 percent of the nation’s population, currently living with HIV/AIDS, with approximately 56,300 new HIV/AIDS infections occurring in 2006.¹² Applying this percentage to Plano’s 2008 population, approximately 958 residents would have been living with HIV/AIDS.

The Texas Department State Health Services also collects data on the number of HIV and AIDS cases reported and presumed living to monitor trends in the HIV/AIDS epidemic by processing HIV/AIDS case reports and conducting research. According to the 2006 HIV/STD Program Annual Report, there were 60,571 known persons living with HIV/AIDS (PLWHA) in Texas in 2006, a 33 percent increase over the number in 2002 (45,550). Over the past five years, the number of new diagnoses decreased slightly from 5,364 in 2002 to 4,621 in 2006.

According to the Texas HIV/AIDS 2008 Annual Report, Collin County has approximately 784 persons living with HIV/AIDS as of 2008. Assuming those residents are spread evenly throughout Collin County, 267 persons with HIV and AIDS could live in Plano. Plano reported 36 new HIV and AIDS cases in 2008.

Outstanding need. Providers of services to people with HIV/AIDS estimate that between 30 and 50 percent of the number of people with HIV/AIDS are in need of housing. According to the advocacy group AIDS Housing of Washington, 65 percent of people living with HIV/AIDS nationwide cite stable housing as their greatest need next to healthcare. The organization also estimates that one-third to one-half of people living with AIDS are either homeless or in imminent danger of losing their homes. Given these national statistics, it is estimated that 80 to 133 persons living with HIV/AIDS in Plano require housing assistance.

Barriers to housing. In addition to living with their illness and inadequate housing situations, persons with HIV and AIDS in need of housing face a number of barriers, including discrimination, housing availability, transportation and housing affordability. The coincidence of other special needs problems with HIV/AIDS can make some individuals even more difficult to house. For example, research has shown that many living with HIV/AIDS struggle with substance abuse and mental illness.

Resources. The Texas Department of State Health Services HIV/STD Program is dedicated to preventing the spread of HIV and other STDs while minimizing complications and costs. This is achieved primarily through education, prevention counseling, screening and testing, partner elicitation and notification, and the provision of medical and social services. While some of these services are directly provided, most are provided through contracts with community-based agencies.

¹² Centers for Disease Control and Prevention, New Estimates of U.S. HIV Prevalence, 2006.

Most HIV/AIDS services for Collin County are located in McKinney. However, there is one organization that is located in Plano: AIDS Services of North Texas. This organization provides medical and support services to persons living with HIV/AIDS. Services include medical care and treatment for HIV; help in securing benefits, financial assistance, housing and other resources; health/wellness education; individual counseling; support groups; transportation to medical appointments; and food pantry.

At-Risk Youth

There are three segments of the population of youth in Plano who have potential housing and supportive service needs: youths aging out of the foster care system; older youth transitioning to adulthood with uncertain future plans; and youth who are homeless.

Each year the National Runaway Switchboard, receives more than 100,000 phone calls from youth and concerned adults who are reaching out for help. In 2008, NRS handled 114,097 calls. They report that one out of every seven children will run away before the age of 18, and that there are between 1.6 and 2.8 million youth who run away in a year in the United States. The organization estimates that 40 percent of youth in shelters and on the street have come from families that received public assistance or lived in publicly assisted housing.

Youth exiting the foster care system. At age 18, many youth “age out” of the foster care system, social services and the juvenile justice system and typically, the foster care system expects youth to live on their own at age 18. Often, youth in foster care do not get the help they need with high school completion, employment, accessing health care, continued educational opportunities, housing and transitional living arrangements, which can lead to longer-term housing and supportive service needs.

Some researchers have also looked at state-level outcomes for youth who age out of the foster care system. A six-year, quantitative longitudinal study evaluated the efficacy of independent living services delivered to youth in Idaho who aged out of care between 1996 and 2002. The study found pregnancy and birth rates among this population as high as 63 percent in 2002, homelessness as high as 32 percent in 1998, and dependency on social services as high as 79 percent in 2002.¹³

Youth who are homeless or at risk of homelessness. According to the National Coalition for the Homeless, homeless youth are individuals under the age of eighteen who lack parental, foster, or institutional care. These young people are sometimes referred to as “unaccompanied” youth. The homeless youth population is estimated to be between 500,000 and 1.3 million young people each year (Center for Law and Social Policy, 2003). According to the U.S. Conference of Mayors, unaccompanied youth account for 3 percent of the urban homeless population, (U.S. Conference of Mayors, 2005).

Youth with uncertain futures. According the Kids Count by the Annie E. Casey Foundation, an estimated 7 percent of Texas teens are high school dropouts and 8 percent are not attending school and not working in 2008. This is similar to the national statistics of 6 percent of teens who are high school dropouts and 8 percent are not attending school and not working. Applying this percentage to

¹³ *Youth Exiting Foster Care: Efficacy of Independent Living Services in the State of Idaho*, Brian L. Christenson, LSW.

the City of Plano's 2008 same population, approximately 1,083 teens are considered high school dropouts and 1,238 are not attending school and not working.

Resources. There are several organizations in Plano that provide youth programs in the City of Plano including the YMCA, Boys and Girls Club, Big Brothers Big Sisters, to name a few. As mentioned previously under the homeless section, CITY House, located in Plano, runs a 12 bed transitional shelter for 18 to 23 year olds, provides non-residential services for 16 to 23 year olds and a safe home for children ages newborn to seventeen who are under Child Protective Services.

APPENDIX G.
HUD Tables

Table 1A
Homeless and Special Needs Populations

Continuum of Care: Housing Gap Analysis Chart

		Current Inventory	Under Development	Unmet Need/ Gap
Individuals				
Beds	Emergency Shelter	0		5
	Transitional Housing	12		
	Permanent Supportive Housing	8		3
	Total	20		
Persons in Families With Children				
Beds	Emergency Shelter	19		3
	Transitional Housing	36		12
	Permanent Supportive Housing	0		
	Total	55		

Continuum of Care: Homeless Population and Subpopulations Chart

Part 1: Homeless Population	Sheltered		Unsheltered	Total
	Emergency	Transitional		
Number of Families with Children (Family Households):	5	12	0	17
1. Number of Persons in Families with Children	20	40	0	60
2. Number of Single Individuals and Persons in Households without children	18	10	5	33
(Add Lines Numbered 1 & 2 Total Persons)	38	50	5	93
Part 2: Homeless Subpopulations	Sheltered		Unsheltered	Total
a. Chronically Homeless	2		3	5
b. Seriously Mentally Ill	9			
c. Chronic Substance Abuse	5			
d. Veterans	7			
e. Persons with HIV/AIDS	0			
f. Victims of Domestic Violence	19			
g. Unaccompanied Youth (Under 18)	17			

Table 1B
Special Needs (Non-Homeless) Populations

SPECIAL NEEDS SUBPOPULATIONS	Priority Need Level High, Medium, Low, No Such Need	Unmet Need	Dollars to Address Unmet Need	Multi- Year Goals	Annual Goals
Elderly	High	3,561		2,000	
Frail Elderly	High	245			
Severe Mental Illness	High	2,521		40	
Developmentally Disabled	High	1,183		50	
Physically Disabled	High	2940		5	
Persons w/ Alcohol/Other Drug Addictions	High	17,057		100	
Persons w/HIV/AIDS	High	123		123	
Victims of Domestic Violence	High	4,000		60	
TOTAL				2,378	

Transition Table 1C
Summary of Specific Housing/Community Development Objectives
(Table 1A/1B Continuation Sheet)

Obj #	Specific Objectives	Sources of Funds	Performance Indicators	Expected Number	Actual Number	Outcome/Objective*
	Homeless Objectives					
SL-2.1	Support and assist with the creation of additional shelter, supportive services, and transitional housing for homeless and under-housed.	CDBG and City Funds	People	100		
SL-2.2	Assist homeless supportive services across the entire spectrum of need, from homelessness to self-sufficiency, with the continued emphasis on homelessness prevention.	CDBG and City Funds	Families Participate in annual PIT Homeless Count	100 5		
	Special Needs Objectives					
SL-2.1	Continue to assist with housing accessibility modifications for elderly and disabled residents within the City of Plano.	CDBG and HOME	Housing units	5		
SL-2.2	Provide support to organizations that engage in public services for Plano residents with special needs.	CDBG and City Funds	People	2378		
	Other Objectives					
SL-2.2	Provide support to organizations that engage in public services for Plano residents excluding special needs.	CDBG and City Funds	People	2247		
SL-3	Actively pursue and track neighborhood well being by focusing resources on areas of greatest opportunity for improvement.	CDBG and City Funds	Neighborhoods	3		
DH-1.1	Provide programs to rehabilitate and improve the existing stock of homes occupied by low and moderate income owners.	CDBG and HOME	Housing units	95		
DH-1.1	Continue to offer and market programs to rehabilitate and improve existing rental stock occupied by low and moderate income renters.	CDBG	Meetings	10		
DH-1.2	Provide assistance to homebuyers with downpayment assistance, closing cost assistance, and/or homebuyer education and counseling.	CDBG and HOME	Housing units	60		

DH-1.2	Consider sale of publicly owned land to affordable housing developers. Inventory available parcels and evaluate their feasibility for affordable housing development.	City Funds	Develop map of vacant parcels by zoning district for affordable housing developers.	5		
DH-1.3	Continue to support the efforts of the Plano Housing Authority (PHA) to maintain affordable housing developments and issue Housing Choice Vouchers.	CDBG	Annual environmental reviews	5		
DH-1.3	Support applications for and the development of Low Income Housing Tax Credit (LIHTC) projects.	CDBG	As needed			
EO-2	Support activities that provide job training and assist with job/small business creation.	CDBG	People	50		
O-1	Use CDBG and HOME funds to coordinate, monitor and implement the Consolidated Plan objectives according to HUD.	CDBG and HOME	HUD reports	10		

***Outcome/Objective Codes**

	Availability/Accessibility	Affordability	Sustainability
Decent Housing	DH-1	DH-2	DH-3
Suitable Living Environment	SL-1	SL-2	SL-3
Economic Opportunity	EO-1	EO-2	EO-3

**Table 2A
Priority Housing Needs/Investment Plan Table**

PRIORITY HOUSING NEEDS (households)		Priority		Unmet Need
Renter	Small Related	0-30%	*	645
		31-50%	*	779
		51-80%	*	1,994
	Large Related	0-30%	*	224
		31-50%	*	215
		51-80%	*	475
	Elderly	0-30%	*	509
		31-50%	*	540
		51-80%	*	573
	All Other	0-30%	*	647
		31-50%	*	574
		51-80%	*	1,859
Owner	Small Related	0-30%	*	580
		31-50%	*	584
		51-80%	*	1,558
	Large Related	0-30%	*	189
		31-50%	*	173
		51-80%	*	415
	Elderly	0-30%	*	299
		31-50%	*	417
		51-80%	*	852
	All Other	0-30%	*	215
		31-50%	*	224
		51-80%	*	657
Non-Homeless Special Needs	Elderly	0-80%	H	3,221
	Frail Elderly	0-80%	H	475
	Severe Mental Illness	0-80%	H	518
	Physical Disability	0-80%	H	1,153
	Developmental Disability	0-80%	H	2,562
	Alcohol/Drug Abuse	0-80%	H	17,057
	HIV/AIDS	0-80%	H	123
	Victims of Domestic Violence	0-80%	H	4,000

***City of Plano Housing Priorities are not categorized by income range; however both owner and renter housing is considered a priority need in the 2010-2014 Consolidated Plan.**

Table 2A
Priority Housing Needs/Investment Plan Goals

Priority Need	5-Yr. Goal Plan/Act	Yr. 1 Goal Plan/Act	Yr. 2 Goal Plan/Act	Yr. 3 Goal Plan/Act	Yr. 4 Goal Plan/Act	Yr. 5 Goal Plan/Act
Renters	50					
0 - 30 of MFI						
31 - 50% of MFI						
51 - 80% of MFI						
Owners	175					
0 - 30 of MFI						
31 - 50 of MFI						
51 - 80% of MFI						
Homeless*						
Individuals	100					
Families						
Non-Homeless Special Needs	55					
Elderly						
Frail Elderly						
Severe Mental Illness						
Physical Disability						
Developmental Disability						
Alcohol/Drug Abuse						
HIV/AIDS						
Victims of Domestic Violence						
Total						
Total Section 215						
215 Renter						
215 Owner						

* Homeless individuals and families assisted with transitional and permanent housing

**Table 2A
Priority Housing Activities**

Priority Need	5-Yr. Goal Plan/Act	Yr. 1 Goal Plan/Act	Yr. 2 Goal Plan/Act	Yr. 3 Goal Plan/Act	Yr. 4 Goal Plan/Act	Yr. 5 Goal Plan/Act
CDBG						
Acquisition of existing rental units						
Production of new rental units						
Rehabilitation of existing rental units						
Rental assistance	100					
Acquisition of existing owner units						
Production of new owner units						
Rehabilitation of existing owner units	90					
Homeownership assistance	10					
HOME						
Acquisition of existing rental units						
Production of new rental units						
Rehabilitation of existing rental units						
Rental assistance						
Acquisition of existing owner units	10					
Production of new owner units	10					
Rehabilitation of existing owner units	10					
Homeownership assistance	50					
HOPWA						
Rental assistance						
Short term rent/mortgage utility payments						
Facility based housing development						
Facility based housing operations						
Supportive services						
Other						

Table 2B
Priority Community Development Needs

Priority Need	Priority Need Level	Unmet Priority Need	Dollars to Address Need	5 Yr Goal Plan/Act	Annual Goal Plan/Act	Percent Goal Completed
Acquisition of Real Property						
Disposition						
Clearance and Demolition						
Clearance of Contaminated Sites						
Code Enforcement	H	X				
Public Facility (General)						
Senior Centers						
Handicapped Centers						
Homeless Facilities						
Youth Centers						
Neighborhood Facilities						
Child Care Centers						
Health Facilities						
Mental Health Facilities						
Parks and/or Recreation Facilities						
Parking Facilities						
Tree Planting						
Fire Stations/Equipment						
Abused/Neglected Children Facilities						
Asbestos Removal						
Non-Residential Historic Preservation						
Other Public Facility Needs						
Infrastructure (General)						
Water/Sewer Improvements						
Street Improvements						
Sidewalks	H	X				
Solid Waste Disposal Improvements						
Flood Drainage Improvements	H	X				
Other Infrastructure						
Public Services (General)						
Senior Services	H	X		2,000		
Handicapped Services						
Legal Services						
Youth Services	H	X		1,325		
Child Care Services						
Transportation Services						
Substance Abuse Services						
Employment/Training Services	M	X		50		
Health Services	H	X		1,250		
Lead Hazard Screening						
Crime Awareness						
Fair Housing Activities						
Tenant Landlord Counseling						
Other Services						
Economic Development (General)	M	X				
C/I Land Acquisition/Disposition						
C/I Infrastructure Development						
C/I Building Acq/Const/Rehab						
Other C/I						
ED Assistance to For-Profit						
ED Technical Assistance						
Micro-enterprise Assistance						
Other						

Transition Table 2C
Summary of Specific Housing/Community Development Objectives
(Table 2A/2B Continuation Sheet)

Obj #	Specific Objectives	Sources of Funds	Performance Indicators	Expected Number	Actual Number	Outcome/Objective*
	Rental Housing					
DH-1.1	Continue to offer and market programs to rehabilitate and improve existing rental stock occupied by low and moderate income renters.	CDBG	Meetings	10		
DH-1.3	Continue to support the efforts of the Plano Housing Authority (PHA) to maintain affordable housing developments and issue Housing Choice Vouchers.	CDBG	Annual environmental review	5		
DH-1.3	Support applications for and the development of Low Income Housing Tax Credit (LIHTC) projects.	CDBG	As needed			
	Owner Housing					
DH-1.1	Provide programs to rehabilitate and improve the existing stock of homes occupied by low and moderate income owners.	CDBG and HOME	Housing units	95		
DH-1.2	Provide assistance to homebuyers with downpayment assistance, closing cost assistance, and/or homebuyer education and counseling.	CDBG and HOME	Housing units	60		
DH-1.2	Consider sale of publicly owned land to affordable housing developers. Inventory available parcels and evaluate their feasibility for affordable housing development.	City Funds	Vacant parcel map	5		
SL-2.1	Continue to assist with housing accessibility modifications for elderly and disabled residents within the City of Plano.	CDBG and HOME	Housing units	5		
	Community Development/ Infrastructure/Neighborhood Revitalization					
SL-3	Actively pursue and track neighborhood well being by focusing resources on areas of greatest opportunity for improvement.	CDBG and City Funds	Neighborhoods	3		
	Public Facilities					
SL-2.1	Support and assist with the creation of additional shelter, supportive services, and transitional housing for homeless and under-housed.	CDBG	Individuals	100		

	Public Services					
SL-2.2	Provide support to organizations that engage in public services for Plano residents, especially special needs populations, including but not limited to low income elderly, persons with disabilities, persons with HIV/AIDS and at-risk youth.	CDBG and City Funds	Individuals	4,625		
SL-2.2	Assist homeless supportive services across the entire spectrum of need, from homelessness to self-sufficiency, with the continued emphasis on homelessness prevention.	CDBG and City Funds	Households Participate in annual PIT Homeless Count	100 5		
	Economic Development					
EO-2	Support activities that provide job training and assist with job/small business creation.	CDBG	Individuals	50		
	Other					
O-1	Use CDBG and HOME funds to coordinate, monitor and implement the Consolidated Plan objectives according to HUD.	CDBG and HOME	HUD reports	10		

***Outcome/Objective Codes**

	Availability/Accessibility	Affordability	Sustainability
Decent Housing	DH-1	DH-2	DH-3
Suitable Living Environment	SL-1	SL-2	SL-3
Economic Opportunity	EO-1	EO-2	EO-3