

City of Plano Annual Action Plan 2026-2027

Prepared for the
United States Department of Housing and Urban Development



Plano
City of Excellence



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Executive Summary

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

Introduction

The City of Plano (City) annually receives entitlement grant funds from the U.S. Department of Housing and Urban Development (HUD) to serve low and moderate-income Plano residents. This Action Plan covers Grant Year (GY) 2026, which covers the period from October 1, 2026 through September 30, 2027. It represents activities proposed for the second year of the City's five-year (2025-2029) Consolidated Plan (Con Plan). The Action Plan is submitted to HUD every year and lists the activities the City will pursue with federal funds to meet goals previously established in the five-year Con Plan. The grants included under this Action Plan are the Community Development Block Grant (CDBG) and HOME Investment Partnerships Program (HOME).

The City anticipates receiving \$1,647,687 in CDBG and \$599,759 in HOME funds from HUD for GY 2026. The City also anticipates receiving \$80,000 in CDBG program income and \$6,750 in HOME program income during GY 2026. All federal funds must be used to meet one or more of the following HUD objectives:

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

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

Summarize the objectives and outcomes identified in the Plan

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

The following summarizes the City's objectives and outcomes for the 2026-27 Action Plan.

Decent Affordable Housing

- Housing Rehabilitation for 16 homes
- Creation of affordable housing units for two (2) households
- Tenant based rental assistance for three (3) eligible households

Suitable Living Environment

- Short-term homelessness prevention for 85 persons
- Homeless supportive services and/or shelter for 24 persons
- Public Services – Special Needs for 30 survivors of domestic violence

Evaluation of past performance

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

GY 2024 covers the period from October 1, 2024 through September 30, 2025, and represents the final year of the 2020-2024 Consolidated Plan. The chart below shows progress made toward achieving goals established in the five-year plan, following completion of the final Consolidated Plan year.

Goal	Indicator	5 Year Goal	Cumulative Accomplishments	Percent of Goal Accomplished
Housing Rehabilitation	Homeowner Housing Rehabilitated	85 Housing Units	121	142.35%
Supply of Units	Homeowner Housing Added	9 Housing Units	0	0%
Homeownership	Direct Financial Assistance to Homebuyers	15 Households Assisted	6	40%
Homeless Prevention	Homelessness Prevention	500 People Assisted	467	93.40%
Tenant Based Rental Assistance	Tenant Based Rental Assistance Provided	38 Persons Assisted	14	36.84%
Homeless Shelter and Services	Homeless Person Overnight Shelter	60 People Assisted	329	548.33%

Goal	Indicator	5 Year Goal	Cumulative Accomplishments	Percent of Goal Accomplished
Homeless Shelter and Services	Overnight/Emergency Shelter/Transitional Housing Beds added	25 beds added	2	8%
Public Services-Special Needs	Public Services activities other than Low/Moderate Income Housing benefit	450 Persons Assisted	340	75.56%
Public Services-Transportation	Public Services activities other than Low/Moderate Income Housing benefit	160 Persons Assisted	0	0%
Public Services – Job Training	Public Services activities other than Low/Moderate Income Housing benefit	32 Persons Assisted	0	0%

In GY 2024, the City also assisted Plano residents with public services goals through the use of general fund monies. A total of 8,990 Plano residents were provided with senior services, transitional housing, youth programs, health services, meals, counseling, and educational services. Moreover, the City utilized Texas Department of Housing and Community Affairs Homeless Housing and Services Program funds to rapidly rehouse 20 households. HOME Investment Partnerships American Rescue Plan (HOME-ARP) funds were used to assist eight households with tenant based rental assistance and supportive services.

In July 2024, the Plano City Council passed a resolution to authorize a Substantial Amendment to the 2019-2020 Action Plan to use remaining CDBG-Corona Virus (CDBG-CV) funds for the rehabilitation of residential properties owned by nonprofit organizations operating as transitional living shelters for Plano's unhoused children, women, and youth. The City completed the rehabilitation of one residential property which provided transitional shelter to six women and children. The City anticipates reporting accomplishments for the remaining transitional living

shelter rehabilitation projects in the GY 2025 Consolidated Annual Performance and Evaluation Report (CAPER).

The City of Plano did not make progress on its 2020-2024 Con Plan goals related to Public Services-Transportation and Public Services-Job Training, despite the City's efforts to encourage nonprofit organizations to submit proposals during the annual consolidated grant cycles. In GY 2025, which covers the period of October 1, 2025 through September 30, 2026, the City expects two of its previously funded nonprofit housing partners, Housing Channel and Habitat for Humanity of Collin County, to add four new affordable units.

Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

A formal Citizen Participation Plan (CPP) outlines how citizens provide their input on how federal funds are used for each annual Action Plan. The CPP is included as part of the City's five-year Con Plan and available online at [Grant Funding for Nonprofits](#) under the Federal Grants tab.

Citizens are able to provide their input at public hearings and during the public comment period. The City provides notice to the public regarding the hearings and comment periods through publication in the local newspaper, Plano Star Courier. In addition, all public hearings are also posted on the City's main website and the Neighborhood Services website: [Neighborhood Services](#). The following is a list of public hearings and notices of comment periods that provided citizens with the opportunity to have input on the 2026-27 Action Plan:

- Public hearings: April 21 and July 27, 2026
- Notice of public hearings and comment periods: April 3 and June 26, 2026

All notices were published in the main section of Plano Star Courier and included a listing of projects and programs to be funded. The Action Plan was also made available for review on the City of Plano Neighborhood Services website at [Grant Funding for Nonprofits](#) under the Federal Grants tab.

Summary of public comments

A public hearing was held during the April 21, 2026, Community Relations Commission meeting and no comments were received. A public hearing will be held during the July 27, 2026, City Council meeting. Any comments received by 5:00 PM on July 27, 2026, will be added to this document.

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

A public hearing was held during the April 21, 2026, Community Relations Commission meeting and no comments were received. A public hearing will be held during the July 27, 2026, City Council meeting. Any comments received by 5:00 PM on July 27, 2026, will be added to this document.

Summary

This Action Plan for GY 2026 includes projects with objectives and outcomes that address priority needs and help meet goals identified in the five-year Con Plan. For more details about the Con Plan, please visit the City's Neighborhood Services website at [Neighborhood Services](#). Priority needs in the Con Plan significantly outpace the amount of HUD funding received by the City. The City helps offset some of this gap with its own general funds for public services through the Buffington Community Services Grant (BCSG).

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

Agency/entity responsible for preparing/administering the Consolidated Plan

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

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

Table 1 – Responsible Agencies

Narrative (optional)

The City, a HUD entitlement grantee, is required by HUD to prepare a Consolidated Plan (Con Plan), Annual Action Plan, and Consolidated Annual Performance Evaluation Report (CAPER) that meets HUD regulations to receive grant program funds. The City's Neighborhood Services Department Community Services Division leads the development of the HUD required plans and report. The Community Services Division is responsible for the administration of the CDBG and HOME grant funds for the City.

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

Consolidated Plan Public Contact Information

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Sandra Ottinger, Housing and Community Services Manager

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

Introduction

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

A wide variety of social service and affordable housing nonprofits were invited to comment on the Action Plan and/or participate in the grant process. The Community Relations Commission held five grant presentation meetings and one public hearing in which 28 grant applications from 27 nonprofit organizations were discussed. The cities of Allen, Frisco, and McKinney are the only HUD entitlement cities in Collin County and often fund the same nonprofit organizations. The City of Plano staff keep in contact and meet with their sister entitlement communities to gain insight and feedback.

The City's active involvement with the Collin County Social Services Association, Collin County Homeless Coalition, and Housing Forward (Continuum of Care lead agency) enhances coordination within Plano and the region, allowing the City to stay abreast of community needs in preparation for the Action Plan.

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

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

The Community Services Division works in partnership with Housing Forward, Plano Housing Authority, Lifepath (local mental health authority), local hospitals, as well as other service providers through various coalitions and networking groups. The Community Services Division staff serve as active members of the Collin County Homeless Coalition (CCHC), the Collin County Social Services Association, and Texas Health Resources Collin County 1st Collaborative. The City also serves on the Independent Review Committee of the CoC and the Texas Health Community Impact Collin County Leadership Council. Active participation in these organizations enables the Community Services Division staff to collaborate with service providers to help deliver a comprehensive system of care.

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

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

The City is an active member of the TX-600 Dallas City & County, Irving Continuum of Care (CoC), whose service area includes all of Dallas and Collin Counties. The Community Services Division staff actively collaborate with Housing Forward, the Continuum of Care (CoC) lead agency, and the Collin County Homeless Coalition (CCHC) to plan and execute the annual Point in Time Homeless Count, finalize data, and utilize data for improvements to the homeless response system. In addition, the City's Homeless Services Coordinator assesses and enters individuals into the Homeless Management Information System (HMIS) and/or into the Coordinated Access System (CAS) based on identified needs.

The City funds a Homelessness Prevention Program, which provides comprehensive, supportive services for Plano residents at-risk of homelessness. The City also funds a Rapid Rehousing Program using grants from the Texas Department of Housing and Community Affairs. During GY 2026, the City will continue to assist the City's unhoused and at-risk residents through its HOME Tenant-Based Rental Assistance and HOME-ARP Tenant-Based Rental Assistance. Through the use of both HUD and City grant funds, the City also anticipates funding a transitional shelter for adults and families, a transitional shelter for young adults, and two emergency domestic violence shelters including one that focuses on culturally specific needs of Muslim women and a multitude of supportive services.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards for and evaluate outcomes of projects and activities assisted by ESG funds, and develop funding, policies and procedures for the operation and administration of HMIS

While the City does not receive an allocation of Emergency Solutions Grant (ESG) funding, staff coordinates with the CoC through regular attendance, membership, and participation in various workgroups within the CoC. Community Services Division staff participate in the Coordinated Access System (CAS), Homeless Management Information System (HMIS), Point-in-Time Census, and Street Outreach workgroups.

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

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	PLANO HOUSING AUTHORITY
	Agency/Group/Organization Type	Housing PHA Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Received data and planning documents. City will continue to act as the responsible entity for environmental reviews and both agencies will seek opportunities to increase affordable housing in Plano.
2	Agency/Group/Organization	Collin County Homeless Coalition
	Agency/Group/Organization Type	Services-homeless Regional organization
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Attendance at monthly meetings and collaborated in the planning and execution of the annual Point in Time Homeless Count.

3	Agency/Group/Organization	Housing Forward
	Agency/Group/Organization Type	Services-homeless Regional organization
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Ongoing membership, correspondence, and attendance at meetings of the CoC General Assembly, Rapid Rehousing and Street Outreach committee meetings. Coordinate system of care for people experiencing homelessness or at risk of homelessness.
4	Agency/Group/Organization	Community Relations Commission
	Agency/Group/Organization Type	Civic Leaders
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Community Relations Commission (CRC) is a board of citizen volunteers who are appointed by the City Council to make funding recommendations for the use of CDBG, HOME, and BCSG funds to City Council. Consultation took place over several months, consisting of five grant presentation meetings and one public hearing in which 28 grant applications from 27 nonprofit organizations were discussed. These discussions resulted in the selection of programs to be funded in 2026.

5	Agency/Group/Organization	City of Allen
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	City of Plano staff met quarterly with staff from City of Allen to discuss goals to identify and address cross-jurisdictional housing challenges, evaluate fair housing issues and contributing factors, analysis of fair housing data, identification of fair housing priorities/goals and determine housing needs.
6	Agency/Group/Organization	City of Frisco
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	City of Plano staff met quarterly with staff from City of Frisco to discuss goals to identify and address cross-jurisdictional housing challenges, evaluate fair housing issues and contributing factors, analysis of fair housing data, identification of fair housing priorities/goals and determine housing needs.

7	Agency/Group/Organization	City of McKinney
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City of Plano staff meet at least quarterly with the City of McKinney to discuss goals to identify and address cross-jurisdictional housing challenges, evaluate fair housing issues and contributing factors, analysis of fair housing data, identification of fair housing priorities/goals and determine housing needs.

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

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

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Housing Forward	The CoC's priorities and its Strategic Work Plan correspond to the City's Strategic Plan goals related to homeless and at-risk populations.
City's Comprehensive Plan	City of Plano Planning Department	The Action Plan contributes to the Comprehensive Plan goals for Plano as a livable, organized, and changing City.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
2025 City of Plano Analysis of Impediments (AI)	City of Plano Neighborhood Services Department	Both the Action Plan and AI use housing and demographic data, as well as citizen and stakeholder outreach, to determine city housing needs and barriers. The overall goal for the AI is to eliminate housing discrimination, and the City ensures its Action Plan goals align with the AI.
Annual Plan	Plano Housing Authority	Plano Housing Authority's annual plan normally provides details about the organization's operations and programs. Both PHA and the City aim to help low-income households secure housing.

Table 3 – Other local / regional / federal planning efforts

Narrative (optional)

This section is optional and was left blank intentionally.

AP-12 Participation – 91.105, 91.200(c)

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

Summarize citizen participation process and how it impacted goal-setting

The City of Plano encourages its citizens to provide input in the Action Plan process. Through its adopted Citizen Participation Plan (CPP), the City sets forth policies and procedures for citizens and groups to provide the City with information on housing and community development needs as part of the preparation of the Action Plan. Accordingly, the April 21st public hearing was, and the July 27th public hearing will be advertised in the same manner. Both meetings will be held in the City of Plano. As required by the CPP, the City conducted at least one public hearing during development of the Action Plan and at least one will be held during the public comment period for the Action Plan.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Information Session January 27-28, 2026.	Nonprofit Organizations	City Staff provided training for the Consolidated Grant Process on January 27 and January 28, via Zoom, in which a total of 54 prospective applicants representing 41 agencies attended.	Questions were received and answered related to the grant application and deadlines.	All questions related to grant application and deadlines were answered.	
2	One -on-One Information Sessions from February 10 – February 19, 2026	Nonprofit Organizations	City staff provided one-on-one training for the Consolidated Grant Process between February 10 - February 19, 2026, with both morning and afternoon availability. A total of 16 prospective applicants representing 10 organizations participated.	Questions were received and answered related to the grant application and deadlines.	All questions related to grant application and deadlines were answered.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
3	Community Relations Commission meeting April 2, 2026	Nonprofit Organizations	Individuals in attendance represented various nonprofit organizations interested in the City of Plano funding process. City staff is not included in attendance.	Six agencies made presentations requesting funds.	All presentations were considered.	
4	Community Relations Commission meeting, April 7, 2026	Nonprofit Organizations	Individuals in attendance represented various nonprofit organizations interested in the City of Plano funding process. City staff is not included in attendance.	Six agencies made presentations requesting funds.	All presentations were considered.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
5	Community Relations Commission meeting, April 9, 2026	Nonprofit Organizations	Individuals in attendance represented various nonprofit organizations interested in the City of Plano funding process. City staff is not included in attendance	Six agencies made presentations requesting funds.	All presentations were considered.	
6	Community Relations Commission meeting, April 14, 2026	Nonprofit Organizations	Individuals in attendance represented various nonprofit organizations interested in the City of Plano funding process. City staff is not included in attendance	Six agencies made presentations requesting funds.	All presentations were considered.	
7	Community Relations Commission meeting, April 16, 2026	Nonprofit Organizations	Individuals in attendance represented various nonprofit organizations interested in the City of Plano funding process. City staff is not included in attendance.	Three agencies made presentations requesting funds.	All presentations were considered.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
8	Public Hearing, April 21, 2026	Non-targeted/broad community	No member of the public in attendance. Only City of Plano staff and commissioners attended.	The Community Relations Commissioners voted on funding recommendations. No public comments received.	No comments received.	
9	City Council Preliminary Open Meeting (POM), June 22, 2026	Non-targeted/broad community	This section will be updated after June 22, 2026 City Council POM.	The Community Relations Commission will provide the 2026-2027 Grant Recommendations to City Council.	This section will be updated after June 22, 2026 City Council POM.	
10	Public Hearing, July 27, 2026	Non-targeted/broad community	Will be updated after the July 27, 2026 City Council meeting.	The City Council will vote on funding decisions.	Will be updated after the July 27, 2026 City Council meeting.	
11	City Bulletin Board - Posted Agendas	Non-targeted/broad community	Agendas for public hearings and meetings posted March 25, April 1, April 2, April 6, April 7, April 14, and June/July (TBD) 2026.	No comments received from March 27 through May 16. This section will be updated after the July 27, 2026 City Council meeting.	No comments received from March 7 through May 16. This section will be updated after the July 27, 2026 City Council meeting.	At Plano.gov on the agendas and minutes pages for the CRC and City Council.

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
12	Internet Outreach	Non-targeted/broad community	Agendas for public hearings and meetings posted March 25, April 1, April 2, April 6, April 7, April 14, and June/July (TBD) 2026.	No comments received from March 25 th through end of grant presentations. This section will be updated after the July 27, 2026 City Council meeting.	No comments received from March 25 through end of grant presentations. This section will be updated after the July 27, 2026 City Council meeting.	At Plano.gov on the agendas and minutes pages for the CRC and City Council.
13	Newspaper Ad	Non-targeted/broad community	Newspaper ads in Plano Star Courier main section on April 3, and June 26, 2026.	This section will be updated after the July 27, 2026 City Council meeting	This section will be updated after the July 27, 2026 City Council meeting.	At Grant Funding for Nonprofits under the “Federal Grants” tab.

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

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

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

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

The City also benefits from additional local, state, and federal funding including but not limited to the following:

- Buffington Community Services Grant (BCSG) – City of Plano General Funds;
- Texas Department of Housing and Community Affairs – Homeless Housing and Services Program;
- Low-income Housing Tax Credits; and
- Leveraging of federal funds.

In addition to the anticipated resources listed in the table below, the City expects to allocate \$603,690 of BCSG funds for the use of public service activities in Grant Year 2026.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 5				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,647,687	80,000	0	1,727,687	5,183,061	Expected Amount Available for remainder of ConPlan assumes level funding for years three through five.
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	599,759.22	6,750	75,535.78	682,045	1,819,527	Expected Amount Available Remainder of ConPlan assumes level funding for years three through five.

Table 5 - Expected Resources – Priority Table

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

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

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

Matching requirements will be satisfied as follows:

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

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

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

Not Applicable.

Discussion

This section is optional and was left blank intentionally

Annual Goals and Objectives

AP-20 Annual Goals and Objectives to follow on pages 25-27.

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Housing Rehabilitation	2026	2028	Affordable Housing	Plano	Affordable Housing	CDBG: \$938,497 CDBG Program Income (PI): \$80,000 HOME: \$100,000 HOME PI: \$6,750	Homeowner Housing Rehabilitated: 16 Housing Units Rehabilitated
2	Homelessness Prevention	2026	2027	Homeless	Plano	Homelessness	CDBG: \$132,500	Homelessness Prevention: 85 Persons Assisted
3	Homeless Shelter and Services	2026	2027	Homeless	Plano	Homelessness	CDBG: \$94,153	Homeless Person Overnight Shelter: 24 Persons Assisted
4	Public Services – Special Needs	2026	2027	Non-Homeless Special Needs	Plano	Non-housing Community Development	CDBG: \$40,000	Public service activities other than Low/Moderate Income Housing Benefit: 30 Persons Assisted
5	Tenant-Based Rental Assistance	2026	2027	Affordable Housing	Plano	Affordable Housing	HOME: \$150,000	Tenant-based rental assistance/Rapid Rehousing: 3 Households Assisted
6	Supply of Units	2026	2028	Affordable Housing	Plano	Affordable Housing	HOME: \$255,661 HOME CHDO: \$109,658	Homeowner Housing Added: 2 Household Housing Units
7	Grant Administration	2026	2027	Administration	Plano	Affordable Housing Homelessness Non-Housing Community Development	CDBG: \$329,537 HOME: \$59,976	Not Applicable.

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Housing Rehabilitation
	Goal Description	Goal: Sustain the quality of homeowner units through rehabilitation, repair or reconstruction. Strategy: Rehabilitate, maintain, preserve, and improve the affordable housing stock for low and moderate income non-homeless population.
2	Goal Name	Homelessness Prevention
	Goal Description	Goal: Meet the needs of persons at risk of becoming homeless. Strategy: Provide direct assistance for housing and utilities for persons at risk of homelessness to maintain housing, address immediate crises and retain self-sufficiency.
3	Goal Name	Homeless Shelter and Services
	Goal Description	Goal: Increase access to quality homeless shelter and supportive services. Strategy 1: Provide for homeless shelter projects in Collin County with supportive services and shelter space set aside for homeless persons from Plano. Strategy 2: Rehabilitate, maintain, preserve, and improve existing homeless shelters in Collin County.
2	Goal Name	Public Services - Special Needs
	Goal Description	Goal: Provide public services with an emphasis upon children, youth, homeless, and special needs populations including elderly, mentally ill, persons with disabilities, persons with HIV/AIDs, illiterate adults, and domestic violence survivors. Strategy: Meet the public service needs of low- and moderate-income residents.
5	Goal Name	Tenant-Based Rental Assistance
	Goal Description	Goal: Increase access to affordable rental housing for low-income populations and people experiencing homelessness or at risk of homelessness. Strategy: Increase access to affordable housing through housing assistance and supportive services.

6	Goal Name	Supply of Units
	Goal Description	Goal: Increase the availability of affordable permanent housing in standard condition to low/moderate income families. Strategy: Increase supply of affordable housing units through rehabilitation, reconstruction, and/or new construction.
7	Goal Name	Grant Administration
	Goal Description	Funds will be used to cover the cost of planning, administering, operating, and monitoring the CDBG and HOME programs to ensure compliance with HUD and City policies and regulations, including fair housing promotions, services, counseling, and homebuyer education classes.

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

HOME funds will be used to address the affordability needs of low- and moderate-income families through tenant-based rental assistance, rehabilitation assistance, and single-family housing development. Using HOME funds, the City expects to serve six (6) extremely low income, low income, and moderate-income families.

Projects

AP-35 Projects – 91.220(d)

Introduction

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

#	Project Name
1	26-27 City of Plano Housing Rehabilitation
2	26-27 City of Plano Homelessness Prevention
3	26-27 City of Plano Tenant-Based Rental Assistance
4	26-27 City House Inc.
5	26-27 Texas Muslim Women’s Foundation
6	26-27 Samaritan Inn
7	26-27 Bella House
8	26-27 Housing Channel
9	26-27 Grant Administration

Table 7 - Project Information

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

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

The City continues to prioritize preserving existing homeownership and access to affordable housing. Therefore, funds are invested in the City’s Housing Rehabilitation, as well as Housing Channel, to develop a residential lot for the purpose of construction of housing affordable to low and moderate-income households. Additionally, the City provides funding to nonprofit organizations that serve special needs populations such as individuals and families experiencing homelessness, domestic violence survivors, and children from low- and moderate-income families.

The City has identified two primary obstacles to meeting underserved needs. The first obstacle is limited federal and local funding. The needs of the community are greater than the available local and federal funds. The other main obstacle is Plano’s local housing market with the median home price in Plano at \$519,000 as of April 2026. Additionally, over 96% of Plano’s land area is developed ([City of Plano – Annual Report](#)). The limited availability of land that can be developed cost-effectively, as well as increasing demand for housing within Plano, significantly affects

opportunities for increasing the supply of affordable housing units.

Knowing that housing is highly prioritized by the City of Plano, the City enlisted a consultant focused on analyzing housing and job data for the region to aid them in recommending potential housing policy that will help all Plano residents across all incomes from 0% of AMI to over 100% of AMI, as the city has residents that fit all income categories. This report was discussed at the July 28, 2025, City Council meeting and serves as guidance to the City's housing plans and programs.

In order for the City to carry out programs and perform activities listed in the above chart, grant administration is crucial. Therefore, below is a breakdown of how grant administration funds will be used for City personnel.

Administrative costs are set aside for overall grant oversight, including the City's single-audit federal requirement, federal trainings, software costs, non-profit agency capacity building and outside fees associated with furthering the Continuum of Care through collaboration. Staff within the Neighborhood Services (NSD) and Finance departments assist with our federal grant administration.

2026-27 CDBG Grant Administration – maximum 20% of total CDBG

allocation Administered by:

City Staff – Seven (7) partial FTEs in NSD and Finance Department

- Community Services Grants Administrator (~68%)
- Two (2) Housing and Community Services Coordinators ~ 100% and 53%
- Two (2) Rehabilitation Coordinators at 1% each (approx.)
- Two (2) Accountants at 4% each maximum

2026-27 HOME Grant Administration – maximum 10% of total HOME

allocation Administered by:

City Staff – Three (3) partial FTEs in NSD and Finance Department

- One (1) Housing and Community Service Coordinator at 47% (approx.)
- Two (2) Accountants at 2% (approx.)

2026-27 City of Plano Housing Rehabilitation Program

The City of Plano's Housing Rehabilitation Program is administered by city personnel and utilizes city- approved contractors to carry out single family home repairs and reconstructions.

Administered by:

City Staff – Four (4) partial FTEs in NSD

- Two (2) Housing and Community Services Coordinators

- Two (2) Rehabilitation Coordinators

2026-27 City of Plano Homelessness Prevention Program

The City of Plano's Homelessness Prevention Program is administered by a nonprofit organization, the Assistance Center of Collin County. The City establishes the guidelines for this program in accordance with CDBG regulation and is one of the only housing assistance programs within the City of Plano that provides up to three months of rent and utility assistance at 100% to low-income residents. All of the allocated funds for this program are administered by the aforementioned nonprofit organization.

2026-27 City of Plano Tenant-Based Rental Assistance Program

The City of Plano's Tenant-Based Rental Assistance Program is administered by a nonprofit organization, Catholic Charities of Dallas, Inc. The City establishes the guidelines for this program in accordance with HOME regulations. This housing program provides up to twelve months of rent assistance and case management to residents experiencing or at-risk of homelessness. All of the allocated funding for this program is administered by the aforementioned nonprofit organization.

AP-38 Project Summary

Project Summary Information

1	Project Name	26-27 City of Plano Housing Rehabilitation
	Target Area	Plano
	Goals Supported	Housing Rehabilitation
	Needs Addressed	Housing Rehabilitation
	Funding	CDBG: \$938,497 CDBG Program Income: \$80,000 HOME: \$100,000 HOME Program Income: \$6,750
	Description	This program provides low-interest rehabilitation and reconstruction loans to low- and moderate-income owner-occupied households. Terms of loans are based on need and ability to repay. The program also provides for emergency repair grants to low- and moderate-income homeowners.
	Target Date	9/30/2028
	Estimate the number and type of families that will benefit from the proposed activities	16 low- and moderate-income households
	Location Description	The program is administered at 777 E. 15 th St., Plano, TX 75074, and activity locations are city-wide.
2	Planned Activities	Planned activities may include home repair, rehabilitation, and activity delivery.
	Project Name	26-27 City of Plano Homelessness Prevention
	Target Area	Plano
	Goals Supported	Homelessness Prevention
	Needs Addressed	Homelessness
	Funding	CDBG: \$132,500
	Description	This program will provide housing cost assistance for low-income families in Plano who are at immediate risk of homelessness for up to three consecutive months.
	Target Date	09/30/2027

	Estimate the number and type of families that will benefit from the proposed activities	85 low-income persons at risk of homelessness
	Location Description	This activity is located and administered by the Assistance Center of Collin County at 900 18 th Street, Plano, TX 75074.
	Planned Activities	Planned activities include housing and utility assistance paid directly to the provider, as well as case management provided to the program participants.
3	Project Name	26-27 City of Plano Tenant-Based Rental Assistance
	Target Area	Plano
	Goals Supported	Tenant-Based Rental Assistance
	Needs Addressed	Affordable Housing Homelessness
	Funding	HOME: \$150,000
	Description	To provide a Tenant-Based Rental Assistance program for eligible costs to eligible families to reside in eligible housing.
	Target Date	9/30/2028
	Estimate the number and type of families that will benefit from the proposed activities	Three (3) households experiencing homelessness or at risk of homelessness.
	Location Description	Activity location is Plano. Program to be administered at Catholic Charities office at 1421 W. Mockingbird Ln., Dallas, TX 75247.
	Planned Activities	Planned activities include eligible housing cost assistance, and case management to eligible families for eligible housing.
4	Project Name	26-27 City House Inc.
	Target Area	Plano
	Goals Supported	Homelessness Shelter and Services
	Needs Addressed	Homelessness
	Funding	CDBG: \$40,000
	Description	This program will provide supportive services including case management, counseling, and transitional housing to young adults ages 18-21.

	Target Date	9/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	10 young adults (ages 18-21) experiencing homelessness
	Location Description	The program location is confidential.
	Planned Activities	This program will provide supportive services including case management, counseling, residential and nonresidential services, and transitional housing to equip young adults to become self-sufficient, productive adults.
5	Project Name	26-27 Texas Muslim Women's Foundation
	Target Area	Plano
	Goals Supported	Public Services - Special Needs
	Needs Addressed	Homelessness Non-Housing Community Development
	Funding	CDBG: \$40,000
	Description	This program will provide trauma-informed social services including case management, counseling, emergency shelter, and transitional housing to women who are victims of domestic violence.
	Target Date	9/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	30 survivors of domestic violence will receive trauma-informed social services and/or overnight shelter
	Location Description	The program location is confidential.
	Planned Activities	Planned activities include trauma-informed social services and/or shelter for victims of domestic violence.
6	Project Name	26-27 Samaritan Inn
	Target Area	Plano
	Goals Supported	Homeless Shelter and Services Public Services- Special Needs
	Needs Addressed	Homeless Shelter Public Services-Special Needs

	Funding	CDBG: \$46,653
	Description	This program will provide supportive services including case management, counseling, and transitional shelter for unsheltered individuals and families.
	Target Date	9/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	Six (6) homeless individuals
	Location Description	This program location is at 1514 N. McDonald St., McKinney, TX 75071.
	Planned Activities	This program will provide transitional housing, case management and supportive services to those experiencing homelessness.
7	Project Name	26-27 Bella House
	Target Area	Plano
	Goals Supported	Homeless Shelter and Services
	Needs Addressed	Homeless Shelter and Services
	Funding	CDBG: \$7,500
	Description	This program provides shelter along with transformative services aimed towards self-sufficiency for homeless pregnant women and their newborn babies. The funds will provide for the installation of a sprinkler system to support maintenance of the foundation.
	Target Date	9/30/2028
	Estimate the number and type of families that will benefit from the proposed activities	Eight (8) pregnant women and children
	Location Description	This program location is confidential.
	Planned Activities	Planned activities include the installation of a sprinkler system at their shelter location.
8	Project Name	26-27 Housing Channel
	Target Area	Plano
	Goals Supported	Supply of Units
	Needs Addressed	Affordable Housing

	Funding	HOME: \$255,661 HOME CHDO: \$109,658
	Description	This program will create affordable housing options for low-and moderate-income households through new construction of two single-family units.
	Target Date	9/30/2028
	Estimate the number and type of families that will benefit from the proposed activities	Two (2) low to moderate-income eligible households
	Location Description	This program is administered at 815 Grainger Street, Fort Worth, TX 76104, and activity location is in Plano.
	Planned Activities	Development of a vacant lot that includes new construction of two attached single-family units.
9	Project Name	26-27 Grant Administration
	Target Area	Plano City
	Goals Supported	Housing Rehabilitation Supply of Units Homeless Prevention Homeless Shelter and Services Public Services – Special Needs Tenant-Based Rental Assistance Grant Administration
	Needs Addressed	Affordable Housing Homelessness Non-Housing Community Development
	Funding	CDBG: \$329,537 HOME: \$59,976
	Description	Grant administration includes planning, coordination, and monitoring of the CDBG and HOME programs, as well as homebuyer education, fair housing promotions, services, and counseling.
	Target Date	9/30/2027

	Estimate the number and type of families that will benefit from the proposed activities	Not Applicable
	Location Description	The activity location is 777 E. 15 th St., Plano, TX 75074.
	Planned Activities	Funds will be used to pay for salaries and fringe benefits, insurance, supplies, and associated costs to administer and oversee the CDBG and HOME programs, including homebuyer education, fair housing promotion, services, and counseling.

AP-50 Geographic Distribution – 91.220(f)

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

Due to the eligibility criteria for the CDBG and HOME programs and their focus on low- and moderate-income populations, most funds are likely to be expended in areas that have higher concentrations of low- and moderate-income residents, such as southeast Plano and many areas located to the immediate east and west of US-75. However, funds will be expended in all areas of the City, as all programs are available citywide, and low- and moderate-income persons reside in all areas of the City. See the map at Appendix A showing the income distribution of areas that have at least 41.2% low- and moderate-income households, per HUD's Exception rule for the City of Plano.

Geographic Distribution

Target Area	Percentage of Funds
Plano	100

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The City of Plano does not propose allocating investments geographically. See the map included as Appendix A showing the income distribution of areas that have at least 41.2% low- and moderate-income households, per HUD's Exception rule for the City of Plano.

Discussion

This section is optional and was left blank intentionally.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The City's housing priorities are: (1) improving existing affordable housing stock, (2) increasing access to affordable rental housing, and (3) increasing the supply of quality affordable housing. For the 2026-27 program year, these priorities will be addressed through the following activities: homelessness prevention assistance to 85 persons (approximately 35 households), tenant-based rental assistance to 3 households, production of two new housing units, and housing rehabilitation for 16 low- and moderate-income households.

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

One Year Goals for the Number of Households to be Supported	
Homeless	3
Non-Homeless	53
Special-Needs	0
Total	56

Table 9 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	38
The Production of New Units	2
Rehab of Existing Units	16
Acquisition of Existing Units	0
Total	56

Table 10 - One Year Goals for Affordable Housing by Support Type

Discussion

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

The City will also support new affordable housing opportunities through the production of two new units using HOME and CHDO set-aside funds. All affordable housing activities will benefit low-

and moderate-income buyers.

The City will support access to affordable housing for Plano's households experiencing homelessness or at-risk of homelessness. Through the City's Tenant Based Rental Assistance program, approximately three (3) households will receive housing assistance along with supportive services. Plano residents who are at-risk of homelessness will be supported through the City's Homelessness Prevention Program, which will provide short-term housing and utility assistance to approximately 85 persons (35 households).

AP-60 Public Housing – 91.220(h)

Introduction

Plano Housing Authority (PHA) is the local public housing agency in Plano. PHA currently has 998 Housing Choice Vouchers (HCV), 14 Mainstream Vouchers, and 40 Veterans Affairs Supportive Housing (VASH) vouchers. PHA vouchers can be used within a 25-mile radius of PHA's office and are not limited to Plano city limits.

The Plano Housing Authority through State Statute created 2,286 affordable units in Plano using the Public Facility Corporation ownership structure.

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

- Continue to provide certifications of consistency with the Consolidated Plan and serve as the PHA's responsible entity for environmental reviews
- Support PHA's efforts to obtain funds for renovation and improvements
- Provide information to PHA regarding the City's internal and grant-funded programs for PHA to share with its clients
- Help address the needs of public housing and the needs of its residents by offering housing counseling or homeownership training to tenants and Housing Choice Voucher renters

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

- Fund case management, information, and referral services to low- and moderate-income individuals through various nonprofit organizations
- Provide homeownership information through City staff and First Time Homebuyer class

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

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

Discussion

This section is optional and was left blank intentionally.

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

Introduction

Throughout Collin County and the City of Plano, as with most areas of the country, addressing homelessness continues to be a challenge. The 2026 Point-In-Time (PIT) count was conducted the night of January 25, 2026. On that night, 53 people were unsheltered in Plano, 61 were in emergency shelters located in Plano and 94 were in transitional housing. Including those who were sheltered, there were 208 persons identified as homeless in the City of Plano in the 2026 PIT Count, versus 178 in 2025; an approximate 17% increase.

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

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

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

The City reaches out to people experiencing homelessness and assesses their individual needs through four primary methods: 1) participation and support for the Collin County Homeless Coalition (CCHC) and the Continuum of Care (CoC), including assisting with annual PIT Counts, 2) funding of key homeless services and homelessness prevention through HUD, City general funds and Texas Department of Housing and Community Affairs (TDHCA) funds, 3) entrance of homeless individuals and families into the Homeless Management Information System (HMIS), and Coordinated Access System (CAS), and 4) coordinating collaborative outreach initiatives that connect unsheltered persons to community resources.

The City's Community Services Division staff currently address the needs of homeless persons who contact the City by coordinating with local shelter providers and nonprofit organizations to assist people experiencing homelessness in finding suitable shelter or housing and connecting to supportive services. Additionally, the City of Plano is a contributing Homeless Management Information System (HMIS) participating entity. The City's Homeless Services Coordinator assists Plano's unsheltered population with entry into the Homeless Management Information System (HMIS), which is arguably the first step towards obtaining housing, while unsheltered. The Coordinated Access System (CAS) is utilized to provide appropriate housing and services.

In GY 2026, the City will continue daily street outreach activities and collaborate with the Plano

Neighborhood Police Officer Unit, Plano Police Mental Health Coordinator, Plano Fire Department, volunteers from Collin County Homeless Coalition, City House and Metro Relief staff, when available. During each outreach, two to four teams will visit locations in Plano known to be frequented by unsheltered persons to assess immediate needs and provide information on the Collin County Coordinated Access and Assessment Case Manager, shelter, and other resources. In addition, the Community Services Division works in partnership with the Plano Municipal Court through a court referral process for unsheltered individuals that may be in need of resources. A Community Services Division staff member meets with the individual referred to complete an assessment and provide the resources needed. The Plano Municipal Court will waive fees upon confirmation of a completed assessment, depending on the offense.

Addressing the emergency shelter and transitional housing needs of homeless persons

The City addresses homeless persons' emergency shelter and transitional housing needs through collaboration with the CoC and CCHC and sustained funding of local shelters and supportive services. In this one-year Action Plan, the City's CDBG funds will be used to support the Texas Muslim Women's Foundation, which provides culturally sensitive services and shelter to victims of domestic violence. The City's CDBG funds will also be used to support The Samaritan Inn, a transitional housing shelter for individuals and families. In addition, the Community Relations Commission has recommended to City Council to use CDBG funds to support the following shelter: City House- Transitional Living Program, a transitional housing program for youth ages 18-21. CDBG funds were recommended for Bella House to support the residential program for pregnant women and their newborn babies through the installation of a sprinkler system.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

The City, through involvement in the CCHC and the CoC, collaborates with service providers to facilitate the adoption of best practices, increase capacity, and coordinate the delivery of services to persons experiencing homelessness. In September 2018, the City of Plano became eligible to receive an allocation of Homeless Housing and Services Program (HHSP) funding from the Texas Department of Housing and Community Affairs (TDHCA). The City is currently using these funds to support a Rapid Rehousing (RRH) program that serves youth, families, and single adults. The program facilitates a rapid transition to permanent housing for eligible applicants, shortening the length of time in homelessness and providing flexible support to help participants achieve housing stability. The program is administered by Salvation Army at their Plano location. The City will

continue to fund this program in GY 2026.

In June 2023, the City began utilizing HOME-ARP funds to support a Tenant-Based Rental Assistance Program to assist residents experiencing homelessness or at-risk of homelessness with housing and supportive services. The City plans to continue funding this program in GY 2026 to be administered by a nonprofit partner. Additionally, the City will continue to utilize HOME funds to support an additional Tenant-Based Rental Assistance Program to provide housing services and support to eligible applicants experiencing homelessness or at-risk of becoming homeless. Catholic Charities of Dallas, Inc. administers the City's HOME Tenant-Based Rental Assistance Program.

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

The City uses CDBG funds to support the City of Plano Homelessness Prevention Program, which serves extremely low- and low-income Plano residents at risk of homelessness. In addition to assistance with housing costs, clients are connected to a variety of other supportive services such as food, clothing, benefits application assistance, job search assistance, ESL classes, credit counseling, budgeting, and more. These basic services, combined with the housing payments supported by the grant, create a comprehensive program that helps dozens of low-income families regain stability and avoid homelessness each year. The program is currently delivered by the Assistance Center of Collin County. The City's Community Relations Commission (CRC) has also recommended Hope Restored Missions for City general funds in GY 2026, to provide case management and supportive assistance to unhoused individuals; including enrollment in the CoC's CAS system, establishing a mailing address, helping clients obtain identification and providing other basic needs. Additionally, the CRC recommended Family Gateway for City general funds to provide assessment and diversion services for Plano families with children who are literally or imminently homeless.

Discussion

Based on the results of the 2026 Point in Time Count, there were a total of 208 people experiencing homelessness in Plano, of which 53 were unsheltered. Providing shelter and rapid rehousing services to persons experiencing homelessness and preventing homelessness remain priorities for the City. The City supports the CoC's efforts by providing funds for supportive services and transitional shelter for Plano's homeless population.

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

Introduction

In 2025, the City of Plano finalized the 2025 Analysis of Impediments to Fair Housing Choice (AI) and the City's Strategic Housing Study through the assistance of a contracted consultant. The Housing Study, as well as the 2025 Analysis of Impediments were presented to City Council at the July 28, 2025, City Council meeting. The AI and Strategic Housing Study included recommended strategies and actions that the City may take to reduce barriers to affordable housing. Additionally, the Housing Study serves as a guide for future housing plans and programs to be undertaken during the 2025-2029 Consolidated Plan.

The Analysis of Impediment analyzed HUD-provided data, stakeholder interviews, local regulations, ordinances, administrative policies, procedures and practices identifying public and/or private practices or procedures that prevent fair housing choice from taking place. Consequently, the [2025 Analysis of Impediments](#) is available on the City's website which includes the potential impediments identified.

Meanwhile, the Housing Study identified, analyzed, and prioritized needs and gaps in the rental and for-sale housing market, as well as provided an understanding of future housing demands based on demographic and employment growth. As described in the [City's Housing Study](#) made available on the City's website, market conditions in Plano, and the surrounding region, have created a barrier to affordable housing, as it has become increasingly difficult for low- and moderate-income residents to afford their housing costs. Additionally, financial barriers identified include limited funding to support housing programs and initiatives, as well as purchasing power constraints limiting the ability of Plano households to buy homes or undertake major renovations to existing homes. As previously mentioned, over 96% of Plano is developed with around 3% of vacant land. As such, affordable housing developers have found it increasingly difficult to purchase and develop land in Plano at a cost-effective rate.

As previously mentioned in AP-35 Projects, the City's two primary barriers to affordable housing are limited federal and local funds, as well as the local market conditions that affect the availability of attainable housing options.

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

The City's Analysis of Impediments, available in the HUD Federal Grants tab of the Nonprofit Resources section of the City's website ([Grant Funding for Nonprofits](#)), includes a list of goals and strategies the City will undertake during the 2025-2029 Consolidated Plan to increase fair housing choice, many of which relate to housing affordability. Goals from the AI are listed below. A detailed list of strategies and metrics for each goal can be found beginning on page 80 of the

AI.

1. Expand the City's existing Housing Counseling services to provide additional fair housing education in multiple languages.
2. Establish partnerships with local community organizations and faith-based organizations that residents trust for fair housing awareness outreach.
3. Partner with financial institutions and HUD-certified counseling agencies to expand residents' access to credit and lending education.
4. Launch a multilingual community outreach and engagement campaign to ensure residents understand how to utilize public transit options within the City of Plano.
5. Regularly review and update zoning codes to align with state laws and residential housing needs.

In GY 2026, the City plans to make positive efforts in advancing access to affordable housing and fair housing choice for Plano residents.

Discussion

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

AP-85 Other Actions – 91.220(k)

Introduction

This section will describe the City's plans to use its 2026 programs to address obstacles to meeting underserved needs, foster and maintain affordable housing, evaluate and reduce lead-based paint hazards, reduce the number of poverty-level families, develop institutional structure, and enhance coordination between public and private housing and social service agencies.

Actions planned to address obstacles to meeting underserved needs

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

1. Obstacle – Limited Funding

The primary obstacle to meeting underserved needs is limited federal and local funding. The needs of the community are greater than the available local and federal funds. The City will utilize general funds for public services and programs such as Great Update Rebate, Love Where You Live, and Tool Lending to assist Plano residents in maintaining their homes and neighborhoods. The City will utilize funding from the Texas Department of Housing and Community Affairs (TDHCA) to support its Rapid Rehousing Program.

The City leverages federal funds using its own general funds to award grants to local nonprofits. The Buffington Community Services Grant (BCSG) currently allocates \$2 per capita to provide public services to Plano residents. For GY 2026, the BCSG fund is \$603,690, and 21 agencies were recommended for funding by the Community Relations Commission to the City Council.

2. Obstacle – Local Market

The limited availability of developable land at affordable prices, as well as increasing demand for housing within Plano, significantly affects opportunities for increasing the supply of affordable units. Through its housing tax credit application process, the City seeks to assist developers that propose housing tax credit projects in Plano by providing resolutions of support to obtain funds through the TDHCA. The increasing rental costs in Plano affects the access to affordable rental housing for low-income Plano families. The City will utilize HOME-ARP and HOME funds to support Tenant-Based Rental Assistance Programs to assist low-income households with housing and supportive services.

Actions planned to foster and maintain affordable housing

The City plans to foster and maintain affordable housing for Plano residents by funding activities for housing rehabilitation, supply of units, and by continuing to provide homebuyer education classes. The purpose of the Housing Rehabilitation program is to assist low- and moderate-income property owners with repairs to meet their needs for safe and decent housing.

Rehabilitation is also intended to enhance, improve, and preserve neighborhoods. The City will also utilize general funds to preserve existing affordable housing through the Great Update Rebate, Love Where You Live, and Tool Lending Programs. Additionally, access to affordable housing is supported through new units to be added through new construction and maintained through programs such as the Homelessness Prevention Program.

Actions planned to reduce lead-based paint hazards

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

Actions planned to reduce the number of poverty-level families

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

- Programs supporting and encouraging community and neighborhood maintenance and improvements such as Housing Rehabilitation, Great Update Rebate, Love Where You Live, and Tool Lending.
- Programs that foster economic independence for homeless and at-risk families and individuals by combining housing assistance and supportive services such as the City's Homelessness Prevention and Rapid Rehousing Programs, and City-supported programs at Assistance Center, City House, Hope Restored Missions, Family Gateway, Samaritan Inn, and Texas Muslim Women's Foundation.
- Case management and information and referral services to special needs, low/moderate-income and below poverty-level families through various nonprofit organizations.
- Food assistance, childcare, health, transportation, utility payments and educational assistance to low/moderate-income families, particularly those with special needs. Nonprofit organizations in the community provide these various forms of assistance, many of which are funded by the City.

Actions planned to develop institutional structure

It remains a priority for the City to develop and enhance an effective and efficient program delivery system for the use of federal funds. The City continues to monitor, assess and seek ways to

further improve its performance. Collaborative relationships have been built with public and private institutions and nonprofit organizations, to implement activities and projects that require multiple funding sources and partners. Through ongoing meetings and periodic technical assistance provided by the City, all partners are encouraged to share their thoughts on how the delivery system and programs could be improved.

Since July 2019, the City has been a member of Candid, formerly known as Foundation Center. Through this service, nonprofit organizations serving Plano and the broader community are given free access to a data-rich online service for seeking out new funding opportunities, thereby increasing their capacity to administer social service and housing programs to Plano residents.

The City remains committed to building a nonprofit hub. ConnectPlano will be a collective of community service providers and partners working together under one roof to address the needs of the underserved population. A location for ConnectPlano has been identified, and the City anticipates making progress on this initiative in GY 2026.

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

To enhance coordination between public and private housing and social service agencies, the City works closely with its subrecipient agencies, which includes those listed in the proposed projects summary, as well as agencies funded by the City's Buffington Community Services Grant. The City is also a member of multiple community groups such as the local CoC, Collin County Homeless Coalition, and many others listed previously in this report. These community organizations provide networking opportunities and serve to enhance coordination between the City and public and private housing and social service agencies. As mentioned above, ConnectPlano, would bring nonprofit, housing, and social service providers together to further improve coordination of services.

City staff also provides support and information to the Community Relations Commission, a group appointed by City Council to make funding recommendations for the provision of social services and quality, affordable, and accessible housing.

Discussion

This section is optional and was left blank intentionally.

Program Specific Requirements

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

Introduction

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

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

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

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

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income.	95.00%

Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum Overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan: 2026

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

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

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

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

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

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

B. Subrecipient and CHDO Projects

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

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

If the sale proceeds are insufficient to repay the City for the remaining portion of the original direct subsidy, the homeowner's initial contribution (at the time of the purchase) will first be paid to the homeowner, and the City will recapture any and all of the net proceeds. However, the City is never permitted to recapture more than what is available from the proceeds of the

sale.

Proceeds are defined as the sale price, minus loan repayments and closing cost. Proceeds may be equal to, less than, or greater than the combined amount of HOME funds invested in the project.

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

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

- Discovery that the recipient knowingly falsified an application and was actually ineligible for assistance; or,
- Homeowner moves out or sells home prior to the end of the affordability period; or,
- Recipient fails to meet HOME requirements or regulations; or,
- HOME-assisted property is sold to an ineligible homebuyer.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

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

5. If applicable to a planned HOME TBRA activity, a description for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)).

The City's HOME TBRA activity will support extremely low- and low-income households experiencing homelessness or at risk of homelessness which may include special needs populations.

6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by

such persons (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii).

While a specific category of individuals with disabilities is not targeted, the City's HOME TBRA activities will support extremely low- and low-income households experiencing homelessness or at risk of homelessness which may include special needs populations.

- 7. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).**

The City of Plano does not plan to pursue rental housing projects in GY 2026, and therefore not applicable.



HUD 2020 Low to Moderate Income

By 2020 Census Block Group

Appendix A

Legend

Low to Moderate Income Block Groups

41.2% - 50.9%

51.0% - 69.9%

70.0% - 100.00%

Produced by Business Intelligence/GIS, City of Plano
5/15/2026

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NOT TO SCALE



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October 1, 2025



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4. Provide down payment assistance as determined by the FTHB program and the borrowers' mortgagee, which could require partial down payment from the Buyer.

A. Amount

In order to increase housing choices for low to moderate income households, the ARR allows eligible, qualified applicants the opportunity to receive financial assistance in the form of an Affordability Subsidy(Subsidy). Additionally, if needed, qualified homebuyer(s) may be eligible to receive down payment and closing cost assistance in the amount up to ten percent (10%) of HOME funds used in the acquisition rehabilitation project, total not to exceed \$55,000.

1. Earnest Money

Earnest and option money will be considered the homeowner's contribution to the down payment. City staff determines if there is a need for funding, and only the amount needed to close the transaction will be paid, based on the settlement statement.

2. Affordability

To make the home affordable, a minimum of thirty-five percent (35%) of the HOME funds used in the ARR project plus additional closing cost assistance of not more than 10% of HOME funds; total not to exceed \$55,000, will be provided in the form of a 15 year deferred-forgivable, 0% interest loan.

One hundred percent (100%) of the subsidy will be forgiven if the Homebuyer(s) lives in the home as their primary residence and complies with the terms of the Note for 15 years. However, prior to the 15th year, if the Homebuyer(s), moves out, sells, leases, refinances (cash-out), obtains equity loan, transfers title, or violates a term of the Note, the Homebuyer(s) must pay back the entire amount of assistance.

Section XII. Annual Monitoring of Non-Profit Organizations

The City will conduct desk monitoring of all non-profit organizations with loans to ensure compliance with the security instruments.

Section XIII. Disposition Closing

Closing will be completed at a title company appearing in the City's approved Vendor List. The City will pay all customary closing costs.

Section XIV. Assumption of Liens

Assistance provided as part of the ARR program to Owner-occupied Households may not be assumed.

Loans made to non-profit organizations may be assumed by other non-profit organizations. The original non-profit lien holder will make a request to the City of its desire to allow assumption of the lien. The City will review each request on a case-by-case basis. The organization interested in assuming the lien must meet all the minimum eligibility and underwriting criteria established herein, and receive approval from the City for the assumption. Furthermore, the new organization will be required to abide by all land use restriction agreement provisions and allow annual monitoring per the Subrecipient Compliance Manual. The City may amend the security instruments and other assumption documents, as necessary, to ensure compliance with current laws and regulations, and the intent of the assistance—transitional housing—is met.

Section XV. Repayment of the Direct Subsidy

Assistance will be provided under the conditions immediately below.

A. Recapture

One hundred percent (100%) of HOME funds used for down payment, closing cost, interest subsidies, or other HOME assistance provided directly to homebuyer (direct HOME subsidy) is subject to recapture provisions. The homeowner is required to repay ALL of the direct HOME subsidy to the City of Plano if the housing is no longer used as a principle residence of the homeowner and/or in the event of a Triggering Event during the 15-year affordability period.

Note: * The amount will be rounded down. For example, if \$10,001 to \$19,999 are provided to the homeowner, only 1 additional year of affordability period will be added.

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

- A. Discovery that the recipient knowingly falsified an application and was actually ineligible for assistance; or,
 - B. Homeowner moves out or sells home prior to the end of the affordability period; or,
 - C. Recipient fails to meet HOME requirements or regulations; or,
 - D. HOME-assisted property is sold to an ineligible homebuyer.
- B. Rental housing activity:

The affordability requirements of the HOME-assisted rental housing units will:

- 1. apply without regard to the term of any loan or mortgage, repayment of the HOME investment, or the transfer of ownership;
- 2. be imposed by a deed restriction, a covenant running with the land, an agreement restricting the use of the property, or other mechanisms approved by HUD and must give the City the right to require specific performance (except that the affordability restrictions may terminate upon foreclosure or transfer in lieu of foreclosure); and

Amount of Assistance (Rental Housing Activity)	Term	Form of Assistance
Rehabilitation or acquisition of existing housing per unit amount of HOME funds under \$15,000	5 years	Deferred Forgivable Loan
\$15,001 to \$40,000	10 years	Deferred Forgivable Loan
Over \$40,00 or rehabilitation involving refinancing	15 years	Deferred Forgivable Loan
New construction or acquisition of newly constructed housing	20 years	Deferred Forgivable Loan

Section IX. Recapture

HOME regulations require repayment (recapture) of HOME funds when the home is no longer used as a principle residence of the homeowner(s) during the required affordability period.

To ensure that the City will recoup all or portion of the assistance, the repayment of funds is required should the recapture requirement be triggered by any of the triggering events below.

A. Triggering Events

1. Sale

A sale (voluntary or involuntary) of the housing unit during the affordability period, or

2. Transfer

Transfer of real estate through other forms including but not limited to transfer property as a gift and relinquishment. In this event, the homeowner shall immediately make full payment of the principle and interest on the entire principle balance of the loan as stipulated on the deed of trust and promissory note, or

3. Encumbrances

Any liens, mortgage, easement, or other encumbrance on the property other than the original financing acquired by the homeowner, or

4. Cessation as Primary Residence

The cessation of the property use as primary residence either by voluntary or involuntary. In this event, the homeowner shall immediately make full payment of the principle and interest on the entire principle balance of the loan as stipulated on the deed of trust and promissory note.

B. Amount Subject to Recapture

1. Homeownership Activity

HOME funds used to make a home affordable or direct subsidy consist of any financial assistance that reduces the purchase price from fair market value to an affordable price, or otherwise directly subsidized the purchase (e.g. down payment or closing cost assistance, subordinate financing, etc.). Direct subsidy provided to homebuyers is subject to the recapture provision and will be secured by a promissory note and deed of trust.

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

If the sale proceeds are insufficient to repay the City for the remaining portion of the original direct subsidy, the following calculation will be used: $\text{HOME Subsidy} / (\text{HOME subsidy} + \text{Homeowner Investment}) * \text{Net proceeds} = \text{HOME recapture}$.

Section X. Match Requirements

Match is considered a permanent contribution to affordable housing. The Developer must provide match contribution in an amount of not less than 25% of the total HOME funds drawn down for the project. To be counted as match, a contribution must be made to housing that qualifies as affordable under [24 CFR §92.219](#), such housing may be either: (a) housing that is assisted with HOME funds; or (b) housing that is not HOME-assisted but meets the HOME affordability requirements (referred to as “HOME match-eligible housing”).

A. Eligible Forms of Match

To be considered eligible as match, a contribution must be made from nonfederal sources and must be a permanent contribution to a HOME project or to HOME match-eligible housing. Eligible forms of match are established below and are limited to those forms outlined in [24 CFR §92.220](#);

1. Cash Contributions

Cash contributions include: donations made by individuals, private entities, or other public entities for the express purpose of providing affordable housing. Cash contributions may be provided in the form of grants, deferred payment loans or amortizing loans to a HOME project or program beneficiary. Cash contributions from owners or developers or prospective owners of developer of HOME projects are not eligible as match. Cash contributions may include, but are not limited to:

- a) State appropriations
- b) State or local general revenues

- c) Housing trust funds
- d) Foundation grants and private donations (i.e., donation obtained from individuals or other entities through fundraising for a specific project)
- e) Housing finance agency reserves that are not federal funds
- f) Below-market interest rate loans from private lending institutions

2. Donated Land or Other Real Property

Land or other real property permanently contributed to a HOME project or to other affordable housing not assisted with HOME is an eligible match. Such contributions may be made by donating property to an affordable housing project or by selling a property demonstrably below market value for use in an affordable housing project.

3. On-site and off-site Infrastructure

The infrastructure must be directly required for a HOME-assisted project such as streets, sidewalks, and streetlights located on or immediately adjacent to the project site, and utility lines serving the project. The cost of infrastructure related to affordable housing that is not HOME-assisted is not an eligible form of match.

4. Donated Site Preparation and Construction Materials

5. Donated Use of Site Preparation and Construction Equipment

Reasonable value of use of site preparation and construction equipment donated to HOME-assisted project is an eligible form of match. Documentation of this contribution must include a letter from the owner of the equipment acknowledging the donation of a certain number of hours of use and establishing the usual hourly or daily rate for rental of the equipment.

6. Donated or Voluntary Labor and Professional Services

Documentation of this contribution must include a letter from the individual or entity establishing the usual periodic rate or flat fee for the labor or services and stating the value of the labor or services provided.

7. Sweat Equity

The labor must be contributed under an established sweat equity of the Developer's program. Only sweat equity contributed up until the point of project completion may be counted. The value of sweat equity will be computed using the unskilled labor rate.

B. Ineligible Form of Match

1. Owner equity is not an eligible form of match

The investment in a project of the Developer's general funds will not count as match.