



McKINNEY
 T E X A S
*Unique by nature.*SM



City of McKinney, Texas
 Housing and Community
 Development Consolidated Plan

2015-2019

Housing & Community
 Development Department

Executive Summary

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

1. Introduction

The City of McKinney is an entitlement community recipient of Community Development Block Grant (CDBG), defined by Title I of the Housing and Community Development Act of 1974. Annually, McKinney receives annual funding used to address unmet community needs that primarily benefit low-to-moderate income persons, including housing rehabilitation, public services, infrastructure, public facilities, acquisition and economic development. Grants are allocated by the U.S. Department of Housing and Urban Development (HUD) on a formula basis.

The Consolidated Plan is a planning document CDBG community recipients are required to submit every five years. The document is designed to help communities work to assess homeless and non-housing community development needs; affordable housing and market conditions, set goals and objectives and develop funding priorities for CDBG based on this analysis. The most recent plan covered program years 2010-2014 and this proposed Consolidated Plan will cover program years 2015-2019, beginning October 1, 2015. The lead agency for the development of the plan is the Housing and Community Development Department, which oversees funding priorities. Sections required under the plan are included within this document.

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

The Housing and Community Development Consolidated Plan serves to summarize the City's housing and community development needs and assets and presents a Strategic Plan for the program years of 2015-2019. The Strategic Plan priorities housing and homeless needs, housing and community development needs and non-housing needs. High priority needs and goals include:

Housing

Renter-occupied and Owner-Occupied Housing: Preserve and increase the supply of affordable renter-occupied and owner-occupied housing through housing rehabilitation, tenant-based rental assistance and rehabilitation, acquisition, clearance and demolition, and support of new construction or conversion. Provide assistance to first-time homebuyers, when available.

Special Needs Housing: Preserve and increase supply of housing with supportive services for special needs populations, including the homeless, the elderly and disabled persons through housing rehabilitation, new construction, and acquisition.

Homeless Population Assistance

Assist homeless persons and families in the Continuum of Care, cycle of homelessness, and homeless prevention.

Homelessness Prevention: Prevent homelessness by providing emergency assistance including rental, mortgage and utility resources, with outreach and supportive education to at-risk households.

Homeless Public Services: Support public services and rental assistance help and transition homeless families, persons or at-risk youth to gain employment and life-skill resources that support self-care and sufficiency.

Homeless Housing: Support impact of housing for the homeless, including transitional housing, emergency housing and permanent housing with supportive services for the chronically homeless.

Community and Neighborhood Development Investment

Public Services Facilities: Provide assistance to ensure public facilities are ADA-compliance and sufficiently available to meet special needs populations including but not limited to persons with disabilities, the elderly and at-risk youth

Public Services

May include but not limited to award funding up for services that include senior services, healthcare, counseling services, and education.

3. Evaluation of past performance

The City of McKinney predominately uses the Community Development Block Grant (CDBG) funds to impact housing and community development resources in the community. The city is committed to compliance with HUD regulations and requirements, and seeks opportunities to leverage funding resources, including state and other local funds. The City participates in trainings and ongoing meeting updates to ensure information is current and the city will continue to request assistance from HUD staff to comply with directives. The City will continue to achieve a timeliness ratio of less than 1.5 times its annual grant allocation and ongoing commitment to maintaining its current record of timely expenditures of funds during program years 2015-2019.

In Program year 2015, the city anticipates receiving an annual allocation of \$702.305 and will reprogram funds unused program years to benefit low-to-moderate income persons under the activities of public services, housing rehabilitation, eligible CDBG economic development, demolition and clearance, acquisition and other eligible activities.

4. Summary of citizen participation process and consultation process

The citizen participation process is conducted within the process that includes at least two public meetings/hearings and a public comment period for citizens to provide feedback on proposed plans. Participation also included Needs Assessment Surveys, public comments, personal interviews, community forums and presentations to residents and service providers. Two public comments were provided during the process to date. Public meetings took place on July 24, 2014 and May 26, 2015. Final Public hearings will take place on July 30, 2015 and August 3, 2015 before the plan is submitted to the U.S. Department of Housing and Community Development. In addition to public meetings and hearings, additional consultation was undertaken with residents, government and non-profit organizations. The consultation is described in Section PR-10 consultation area.

5. Summary of public comments

The section will be completed at the end of the public comment period.

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

The section will be completed at the end of the public comment period.

7. Summary

Under the 2010-2014 Consolidated Plan, the City of McKinney used CDBG funds, city funds and funds from the Texas Department of Housing and Community Affairs (TDHCA) to benefit low to moderate income persons through a variety of activities and projects. Typically funding requests generally outweigh available resources, thereby the city must allocate funds that meet priorities, provide best resource outcomes for participants and provide cost-effectiveness. The proposed plan for 2015-2019 program years under the Consolidated Plan will continue to use funding sources and seek other funding details to impact assistance to those in need.

The Process

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

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

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
Lead Agency, Consolidated Plan and Community Development Block Grant	McKinney	Housing & Community Development Department
Lead Agency, Community Support Grant	McKinney	Housing & Community Development Department
Lead Agency, State Funding (If Awarded)	McKinney	Housing & Community Development Department

Table 1 – Responsible Agencies

Consolidated Plan Public Contact Information

Community Development Block Grant (CDBG) Program
Shirletta Best, Community Services Administrator
City of McKinney, Texas
Housing & Community Development Department
222 N. Tennessee Street, P.O. Box 517
McKinney, TX 75070
sbest@mckinneytexas.org

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

1. Introduction

The City of McKinney sought input from citizens, non-profit and community organizations, social service support organizations, the Collin County Continuum of Care and other stakeholders to identify priorities and needs for the Consolidated Plan. The city also consulted with participants of the Collin County Homeless Coalition, Collin County Social Services Association, P.R.I.D.E. (*Promoting Residents Involvement, Development, and Enthusiasm*) Community Group, Virginia Oaks Residential Group, and McKinney Housing Authority Resident Council, among others. The City participated in a Needs Survey in June, 2015 and consulted with other city departments. Through the Housing & Community Development Department, the city maintains close contact with its own Community Support Grant and CDBG grantees with nonprofit agencies that serve McKinney Residents. The city participates in the annual Youth Summit that addresses the needs of at risk youth to learn about trends and needs that should be addressed in the plan.

In the city's citizen participation plan, the department hosts at least two public hearings per year to discuss the priorities and procedures of the CDBG and CSG programs. The Community Grants Advisory Commission – a 7 member citizen voluntary group appointed by Council – meets to discuss proposed funding for the programs before providing recommendations to City Council. The City maintains informal and formal contact with agencies and the public throughout the year.

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)).

The City of McKinney works closely with the Collin County Continuum of Care, P.R.I.D.E., Collin County Social Services Association, North Collin County Habitat for Humanity, McKinney Housing Authority and other stakeholders to coordinate strategic initiatives to meet housing, social services, health and community development needs. Efforts work together to identify priority needs, provide outreach, share knowledge and funding opportunities with providers and interested persons.

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 of McKinney has been an active member of the Collin County Homeless Coalition since its inception in 2004, which is comprised of Collin County municipalities along with service

providers, educators, faith-based and community organizations, businesses, formerly homeless persons and other interested parties who are charged to address the goal of meeting housing, health and social service needs of the chronically homeless, veterans, at risk runaway or foster youth, families with children and other homeless or at risk for homeless populations. Overall, the mission of CCHC is to work together to develop solutions to homelessness in Collin County. The CCHC also works under Metro Dallas Homeless Alliance as they developed their workplan under Core objectives - progress to end chronic homelessness; increase housing placement and stability; increase household employment and benefit income; increase progress to end family homelessness; improvement of coordination, collaboration and partnerships; improve information and knowledge on homelessness; and measuring success and performance.

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

The City of McKinney does not receive ESG funds.

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

The City of McKinney sought input from citizens, non-profit and community organizations, social service support organizations, the Collin County Continuum of Care and other stakeholders to identify priorities and needs for the Consolidated Plan. The city also consulted with participants of the Collin County Homeless Coalition, Collin County Social Services Association, P.R.I.D.E. (*Promoting Residents Involvement, Development, and Enthusiasm*) Community Group, Virginia Oaks Residential Group, McKinney Housing Authority Resident Council. The City participated in a Needs Survey in June, 2015 and consulted with other city departments. The City of McKinney completed a needs survey estimating its five-year needs for public services, housing, economic development and improvements. The City provides ongoing communication and consultation with housing and social service providers serving the community. Through the Housing & Community Development Department, the city maintains close contact with its own Community Support Grant and CDBG grantees with nonprofit agencies that serve McKinney Residents. A list of various stakeholders participating is shown as follows.

Agency/Stakeholder	Agency Type	Consultation Type
Virginia Oaks Apartments	LMI Residents	Community Forum
Collin County/Virginia Oaks Pastor Coalition	Faith-Based Organizations	Regular Meeting/Forum
Collin County Social Services Association	Social Service Providers	Regular Meeting
Collin County Homeless Coalition (Continuum of Care)	Nonprofit, Social Services Providers	Regular Meeting
Ada Simmons	Community Stakeholder	Consultation
Volunteer McKinney	Service Organization	Consultation/Youth Forum
Habitat for Humanity of North Collin County	Non-Profit Agency (LMI Homeowners/Housing)	Public Meeting
Collin County Alliance for Wellness and Children	Coalition	Collaboration
Beyond ABC for Children	Coalition	Public Meeting
McKinney Housing Authority	LMI Residents (Residents Council)	Regular Meeting
Community Lifeline Center	Service Provider	Public Meeting
McKinney Housing Authority	Staff/Board Members	Consultation/AAP
McKinney Housing Authority, Resident Council	Public Housing	Regular Meeting
Dept. of Aging & Disability	State Agency	Regular Meeting
McKinney ISD/Community Affairs and Educational Grants	Independent School District	Forum, One-to-One
Collin County Black Chamber of Commerce	Nonprofit	Regular Meeting
CASA of Collin County	Nonprofit	Public Meeting
Salvation Army, McKinney Corps	Nonprofit	Public Meeting
Communities of Schools, Dallas	Nonprofit	Public Meeting
Christ Fellowship	Faith-Based	Public Meeting
Samaritan Inn	Nonprofit	Community Forum
3E McKinney	Nonprofit	Community Forum

Table 2 – Agencies, groups, organizations who participated

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

The City attempted to consult with a wide range of nonprofit agencies, organizations and citizens to complete the plan. The City attempted a variety of ways for inclusion. No agency types were intentionally excluded.

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?
2015-2019 Consolidated Plan	City of McKinney	Needs Assessment/Market Analysis/Goals and Objectives

Table 3 – Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(I))

The City will continue to implement the Consolidated Plan and will continue collaborative efforts when appropriate to develop projects; enhance efficiency, and reduce duplicated efforts for the benefit of predominately low-to-moderate income persons. The city also sought to ensure efforts aligned with State of Texas as it is a recipient of HOME funds under Tenant Based Rental Assistance, Homebuyer Assistance and Reconstruction funding when available through the reservation system. Continuum of Care coordination is considered for Homelessness needs.

PR-15 Citizen Participation

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

The citizen participation process is conducted within the process that includes at least two public meetings/hearings and a public comment period for citizens to provide feedback on proposed plans. Public meetings took place on July 24, 2014 and May 26, 2015. Consultation and presentations with stakeholders from December, 2014 - June, 2015 were conducted. Final public hearings will take place on July 30, 2015 and August 3, 2015 before the plan is submitted to the U.S. Department of Housing and Community Development. In addition to public meetings and hearings, additional consultation was undertaken with residents, government and non-profit organizations. The consultation is described in Section PR-10 consultation area

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	Public Meetings	Non-targeted, broad community	More than 100 people attended public meeting/information session of 7.24.14, 3.12.15, 5.9.15 and 5.10.15.	Attendees asked questions regarding programs, application submissions, evaluation criteria and future projects. All questions were answered with as much detail as possible.	No comments or questions were declined	
2	Community Forums	Forums were held 3.26.15, 4.30.15, 5.26.15 and attended by approximately a total of 80 stakeholders, not including staff.	Meetings were not open for public comment	N/A	No comments or questions were declined	
3	Surveys/Meetings	Participants participated in online surveys and one-to-one meetings	32 surveys were collected, five interviews and multiple meetings with individual stakeholders		No comments or questions were declined	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
4	Public Hearings	Non-targeted broad community	Hearings held for Annual Action Plan 2015, May 2015. Hearings to be held July 30 and August 3. Before submission to HUD for final review	To be added		www.mckinneytexas.org/cdbggplan

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The City of McKinney has identified high and medium priority Non-Housing Community Development needs in the following categories below. The City will use priorities as a guide when considering activities for CDBG funding during the 2015-2019 period.

<u>High Priority Housing and Community Development Needs</u>	<u>Type</u>
Housing Rehabilitation Assistance (Single-Family, Renters)	Housing
Homelessness and Homeless Prevention Services	Public Services
Senior Services	Public Services
Neglected/Abused Children	Public Services
Health Services	Public Services
Tenant-Based Rental Assistance	Housing
Homebuyer Assistance	Housing

<u>Medium Priority Housing and Community Development Needs</u>	<u>Type</u>
Eligible Public Services including not limited to	
Counseling, Youth Services	Public Services
Job Training, Job Creation	Economic Development
Small Business Assistance	Economic Development
Improvements (Street, Sidewalk, Water/Sewer)	Infrastructure

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

Summary of Housing Needs

Demographics	Base Year: 2000	Most Recent Year: 2011	% Change
Population	54,337	125,098	130%
Households	18,262	41,584	128%
Median Income	\$63,366.00	\$80,855.00	28%

Table 5 - Housing Needs Assessment Demographics

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

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	2,760	3,049	4,915	3,690	27,165
Small Family Households *	1,210	1,245	2,045	1,480	17,500
Large Family Households *	345	479	574	584	3,295
Household contains at least one person 62-74 years of age	235	640	659	515	2,995
Household contains at least one person age 75 or older	295	405	545	330	815
Households with one or more children 6 years old or younger *	755	830	1,140	984	7,495
* the highest income category for these family types is >80% HAMFI					

Table 6 - Total Households Table

Data Source: 2007-2011 CHAS

Housing Needs Summary Tables

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

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	0	70	35	0	105	0	0	50	0	50
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	35	35	10	35	115	0	0	0	10	10
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	260	155	155	85	655	0	30	105	120	255
Housing cost burden greater than 50% of income (and none of the above problems)	1,150	610	220	120	2,100	775	765	730	255	2,525
Housing cost burden greater than 30% of income (and none of the above problems)	120	690	1,245	355	2,410	25	289	895	1,210	2,419

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Zero/negative Income (and none of the above problems)	155	0	0	0	155	85	0	0	0	85

Table 7 – Housing Problems Table

Data 2007-2011 CHAS
Source:

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	1,450	865	415	240	2,970	775	795	885	380	2,835
Having none of four housing problems	250	795	2,070	1,325	4,440	50	594	1,540	1,745	3,929
Household has negative income, but none of the other housing problems	155	0	0	0	155	85	0	0	0	85

Table 8 – Housing Problems 2

Data 2007-2011 CHAS
Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	645	635	605	1,885	280	480	735	1,495
Large Related	260	145	45	450	70	199	334	603
Elderly	220	410	235	865	210	330	390	930
Other	440	325	610	1,375	240	70	265	575

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Total need by income	1,565	1,515	1,495	4,575	800	1,079	1,724	3,603

Table 9 – Cost Burden > 30%

Data 2007-2011 CHAS
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	535	190	155	880	280	385	260	925
Large Related	185	20	15	220	70	135	104	309
Elderly	220	295	30	545	185	220	205	610
Other	425	160	40	625	240	45	160	445
Total need by income	1,365	665	240	2,270	775	785	729	2,289

Table 10 – Cost Burden > 50%

Data 2007-2011 CHAS
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	235	155	135	85	610	0	30	55	45	130
Multiple, unrelated family households	65	35	30	35	165	0	0	50	85	135
Other, non-family households	0	0	0	0	0	0	0	0	0	0
Total need by income	300	190	165	120	775	0	30	105	130	265

Table 11 – Crowding Information – 1/2

Data 2007-2011 CHAS
Source:

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

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

Introduction

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,365	155	240
White	1,230	50	60
Black / African American	470	60	110
Asian	10	0	70
American Indian, Alaska Native	10	0	0
Pacific Islander	0	0	0
Hispanic	630	45	0

Table 12 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:

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

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,639	410	0
White	1,315	295	0
Black / African American	270	0	0
Asian	144	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	869	115	0

Table 13 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:

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

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,445	1,464	0
White	2,070	784	0
Black / African American	680	185	0
Asian	20	55	0
American Indian, Alaska Native	10	20	0
Pacific Islander	0	0	0
Hispanic	659	420	0

Table 14 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:

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

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,185	1,505	0
White	1,275	1,150	0
Black / African American	325	50	0
Asian	50	70	0
American Indian, Alaska Native	0	4	0
Pacific Islander	0	0	0
Hispanic	490	230	0

Table 15 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:

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

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205

(b)(2)

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

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,220	300	240
White	1,155	125	60
Black / African American	450	75	110
Asian	10	0	70
American Indian, Alaska Native	10	0	0
Pacific Islander	0	0	0
Hispanic	575	100	0

Table 16 – Severe Housing Problems 0 - 30% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:

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

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,660	1,389	0
White	835	775	0
Black / African American	200	70	0
Asian	144	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	440	544	0

Table 17 – Severe Housing Problems 30 - 50% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:

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

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,300	3,615	0
White	775	2,080	0
Black / African American	215	650	0
Asian	20	55	0
American Indian, Alaska Native	0	30	0
Pacific Islander	0	0	0
Hispanic	294	785	0

Table 18 – Severe Housing Problems 50 - 80% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:

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

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	620	3,070	0
White	305	2,120	0
Black / African American	35	335	0
Asian	10	110	0
American Indian, Alaska Native	0	4	0
Pacific Islander	0	0	0
Hispanic	255	465	0

Table 19 – Severe Housing Problems 80 - 100% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:

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

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

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	4,014	5,224	4,935	240
White	21,525	4,885	3,085	60
Black / African American	1,995	1,225	875	110
Asian	1,290	110	184	70
American Indian, Alaska Native	70	40	10	0
Pacific Islander	0	0	0	0
Hispanic	3,315	1,539	884	0

Table 20 – Greater Need: Housing Cost Burdens AMI

Data Source: 2007-2011 CHAS

NA-35 Public Housing – 91.205(b)

Introduction

The Housing Authority of McKinney is a separate entity that owns and operates public housing units and administers the Choice Vouchers Program, Public Housing and the Rental Demonstration Program.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based		Veterans Affairs Supportive Housing	Family Unification Program
# of units vouchers in use	0	0	0	353	0	352	0	0	1

Table 21 - Public Housing by Program Type
***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

Data Source: PIC (PIH Information Center)

Data Source: PIC (PIH Information Center)

Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based		Veterans Affairs Supportive Housing
Average Annual Income	0	0	0	12,622	0	12,634	0	0
Average length of stay	0	0	0	5	0	5	0	0
Average Household size	0	0	0	2	0	2	0	0
# Homeless at admission	0	0	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	0	104	0	103	0	0
# of Disabled Families	0	0	0	102	0	102	0	0
# of Families requesting accessibility features	0	0	0	353	0	352	0	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 22 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher Disabled *		
				Total	Project - based	Tenant - based		Veterans Affairs Supportive Housing	Family Unification Program
White	0	0	0	161	0	160	0	0	1
Black/African American	0	0	0	187	0	187	0	0	0
Asian	0	0	0	5	0	5	0	0	0
American Indian/Alaska Native	0	0	0	0	0	0	0	0	0
Pacific Islander	0	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 23 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Ethnicity	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher Disabled *		
				Total	Project - based	Tenant - based		Veterans Affairs Supportive Housing	Family Unification Program
Hispanic	0	0	0	26	0	26	0	0	0
Not Hispanic	0	0	0	327	0	326	0	0	1
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 24 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Total	Vouchers			Disabled *	
					Tenant-based	Project-based	Special Purpose Voucher		
						Veterans Affairs Supportive Housing	Family Unification Program		
# of units vouchers available				355			0	0	0
# of accessible units									

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

Table 25 -- Total Number of Units by Program Type

The Section 504 regulations under HUD define an individual with a disability as any person who has a physical or mental disability that substantially limits one or more major life activities; has a record of such an impairment; or is regarded as having such an impairment [24 CFR 8.3]. Major life activities would include walking, talking, hearing, seeing, breathing, learning, performing manual tasks, and caring for oneself. The law also applies to individuals who have a history of such impairments as well as those who are perceived as having an impairment.

Any person who meets the above definition, and who is otherwise qualified for the program, service or activity, would be covered under Section 504. To be otherwise qualified means the individual meets the essential eligibility requirements, including, for example, requirements for tenancy, if the program is a housing program under the McKinney Housing Authority.

The needs are great as the last notice for choice vouchers under MHA was November 30, 2014 for all current properties in McKinney and February 12, 2015 for specific properties, including Millennium Apartments. Due to aging stock of the public units, it is challenging to lease and maintain the units. MHA is working to seek alternative resources, including building affordable units and converting older housing stock.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

Priority needs including supportive services for families and individuals, persons fleeing domestic violence, homeless prevention, physically or mentally disabled based on citizen participation. McKinney is a member of the Collin County Homeless Coalition and participates annually in the Point-in-Time survey each January. The HUD definition of a person experiencing homelessness was used. The abbreviated definition is as follows: Individuals and families who lack a fixed, regular, and adequate nighttime residence, including Unaccompanied youth, Families with children and youth; and Individuals and families who are fleeing from domestic violence. The number of persons in Collin County represented on the Annual Homeless Census Surveys taken Thursday, January 22, 2015 was 367 persons.

The Collin County Homeless Coalition is a part of the Metro Dallas Homeless Alliance, which administers the Continuum of Care, a plan for providing varied range of homeless services.

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

Describe the need for Public Facilities:

If activities become priorities during the period, applications for these projects may be considered under the same process as other activities. Low priority.

How were these needs determined?

The City of McKinney encouraged the public to participate in a Needs Survey to assist in preparing the Consolidated Plan. The survey asked stakeholders to identify needs for public facilities, improvements and public services and rank them in high, medium, low or no interest priority.

Describe the need for Public Improvements:

As maintenance needs and new growth continues in the city, there is a need impact to provide water or sewer improvements, sidewalks or street improvements in areas where they are limited. The city public works department has developed a 10-year plan and continues to implement those detail needs. The department will assist with outreach to convey the message to areas of concern for residents.

How were these needs determined?

The City of McKinney encouraged the public to participate in a Needs Survey to assist in preparing the Consolidated Plan. The survey asked stakeholders to identify needs for public facilities, improvements and public services and rank them in high, medium, low or no interest priority.

Describe the need for Public Services:

Public services are in high demand in McKinney and the need often exceeds the dollars available in CDBG funding. Service demand suggests more funding is needed to help residents in a wide range of social service needs. Highest needs for public services include assisting neglected or abused children, senior services, homeless and homelessness prevention, health and youth services. Under

statutory law, funding up to 15% of the city's allocation, plus 15% of program income. Public Services are evaluated annually through a competitive application process. Activities will be listed under each year in the Annual Action Plan.

How were these needs determined?

Citizen Participation process. The City of McKinney also has a separate funding source in the Community Support Grant whereas City Council has set priorities for social service agencies to apply for funding in the areas of housing, non-housing, transportation services, recreation, urgent needs and other needs.

Housing Market Analysis Overview

Under housing costs in McKinney, the U.S. Department of Housing considers any household that pays more than 30% of its gross income on housing to be cost burdened. The housing market offers varied housing options, yet affordability is limited in many areas, including options for persons with disabilities. The City, the McKinney Finance Corporation, agency providers and for-profit developers are working to develop or support housing affordability criteria. There are at this time twelve Low Income Housing Tax Credit properties in McKinney. Affordable units serve low to moderate income households, including elderly, the disabled, individuals and future homeowners. There are no current projects indicating that units will be lost through any actions by the City.

HUD ID Number:	Project Name:	Project Address:	Project City:	Project State:	Project ZIP Code:	Total Number of Units:	Total Low-Income Units:
TXA0000149	MILLENNIUM - MCKINNEY		MCKINNEY	TX	75070	164	120
TXA1988685	SKYLINE VILLAGE		MCKINNEY	TX	75069	168	168
TXA1993210	WINDHAVEN APTS		MCKINNEY	TX	75069	194	194
TXA1995395	LAKES OF ELDORADO	1400 ELDORADO PKWY	MCKINNEY	TX	75069	220	220
TXA1999230	TREYMORE AT MCKINNEY	901 WILSON CREEK PKWY	MCKINNEY	TX	75069	192	144
TXA2000030	COUNTRY LANE SENIORS COMMUNITY	2401 COUNTRY VIEW LN	MCKINNEY	TX	75069	230	207
TXA2001235	TUSCANY AT WILSON CREEK	451 WILSON CREEK BLVD	MCKINNEY	TX	75069	215	161
TXA2002065	CREEK POINT APTS	3300 N McDONALD ST	MCKINNEY	TX	75071	200	200
TXA2003145	GRAND TEXAS SENIORS COMMUNITY	150 ENTERPRISE DR	MCKINNEY	TX	75069	230	54
TXA2003340	SKYWAY VILLAS	2000 SKYLINE DR	MCKINNEY	TX	75071	240	240
TXA2004350	GRAND RESERVE SENIORS COMMUNITY	150 ENTERPRISE DR	MCKINNEY	TX	75069	180	180
TXA2012845	WOODSIDE VILLAGE APTS	703 BUMPAS ST	MCKINNEY	TX	75069	100	100

Persons with Disabilities:

Citizen Participation indicates increased concern for housing and services for seniors and persons with disabilities. As the population continues to increase in age, the need for those services and affordable housing will increase as those will transition to more fixed income. Persons with disabilities may have impairments including vision, hearing, access or lack of ability to perform daily tasks. The CDBG program as assisted with home rehabilitation of home with accessibility needs and provided supportive services to seniors to meet needs.

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

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	34,025	76%
1-unit, attached structure	844	2%
2-4 units	1,100	2%
5-19 units	5,773	13%
20 or more units	2,686	6%
Mobile Home, boat, RV, van, etc	379	1%
Total	44,807	100%

Table 26 – Residential Properties by Unit Number

Data Source: 2007-2011 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	41	0%	95	1%
1 bedroom	52	0%	3,718	32%
2 bedrooms	1,433	5%	3,980	34%
3 or more bedrooms	28,520	95%	3,745	32%
Total	30,046	100%	11,538	99%

Table 27 – Unit Size by Tenure

Data Source: 2007-2011 ACS

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

As housing costs in the County continue to rise, affordable housing options for all populations are needed. In concert with HUD fair market rates, the city will use annual rates to define affordable rents for CDBG-assisted units in rehabilitation developments or new developments, where at least 51% of units must be at or below those rents.

Cost of Housing

	Base Year: 2000	Most Recent Year: 2011	% Change
Median Home Value	145,400	185,600	28%
Median Contract Rent	584	773	32%

Table 28 – Cost of Housing

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

Rent Paid	Number	%
Less than \$500	874	7.6%
\$500-999	7,600	65.9%
\$1,000-1,499	2,093	18.1%
\$1,500-1,999	654	5.7%
\$2,000 or more	317	2.8%
Total	11,538	100.0%

Table 29 - Rent Paid

Data Source: 2007-2011 ACS

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	285	No Data
50% HAMFI	1,115	720
80% HAMFI	6,150	3,279
100% HAMFI	No Data	6,172
Total	7,550	10,171

Table 30 – Housing Affordability

Data Source: 2007-2011 CHAS

Monthly Rent

Monthly Rent (\$) zip code	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
75069	\$610	\$730	\$920	\$1,230	\$1,480
75070	\$870	\$1,040	\$1,320	\$1,760	\$2,130
75071	\$640	\$770	\$970	\$1,290	\$1,560

Table 31 – Monthly Rent

Data Source: HUD FMR

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

McKinney has more than 2600 housing units that were built before 1980 that may be at risk of lead based paint hazards for owner occupied housing and likely to exist in older neighborhoods of the city. More than 7,000 units have inadequacies that may include inadequate plumbing, electricity or heating capabilities. The Housing Rehabilitation Program can address the need to reduce LBP hazards for renters and owners and improve conditions

Definitions

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	7,780	26%	5,257	46%
With two selected Conditions	202	1%	542	5%
With three selected Conditions	26	0%	32	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	22,038	73%	5,707	49%
Total	30,046	100%	11,538	100%

Table 32 - Condition of Units

Data Source: 2007-2011 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	17,884	60%	6,356	55%
1980-1999	9,477	32%	3,013	26%
1950-1979	1,938	6%	1,658	14%
Before 1950	747	2%	511	4%
Total	30,046	100%	11,538	99%

Table 33 – Year Unit Built

Data Source: 2007-2011 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	2,685	9%	2,169	19%
Housing Units build before 1980 with children present	8,000	27%	2,120	18%

Table 34 – Risk of Lead-Based Paint

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

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

Introduction

The Samaritan Inn is the only shelter in McKinney that provides emergency shelter bed facilities and provides transitional apartment housing for residents who transition from the shelter upon graduating from their lifeskills program approach.

Facilities and Housing Targeted to Homeless Households

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

Table 35 - Facilities and Housing Targeted to Homeless Households

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

Although the City’s unemployment rate is relatively low within the data period at 4.38% and indicators show improvement in McKinney, however unemployment is significantly higher for younger workers, ages 16-24. Citizen participation included interest in developing resources to assist this demographic group with job creation.

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	325	127	1	0	0
Arts, Entertainment, Accommodations	5,361	4,360	11	14	4
Construction	1,970	1,221	4	4	0
Education and Health Care Services	6,891	4,721	14	15	2
Finance, Insurance, and Real Estate	6,033	2,519	12	8	-4
Information	2,360	250	5	1	-4
Manufacturing	5,237	2,824	10	9	-1
Other Services	1,445	1,152	3	4	1
Professional, Scientific, Management Services	6,059	1,894	12	6	-6
Public Administration	0	0	0	0	0
Retail Trade	6,421	7,766	13	25	13
Transportation and Warehousing	1,413	720	3	2	0
Wholesale Trade	3,221	1,594	6	5	-1
Total	46,736	29,148	--	--	--

Table 36 - Business Activity

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

Labor Force

Total Population in the Civilian Labor Force	62,873
Civilian Employed Population 16 years and over	60,118
Unemployment Rate	4.38
Unemployment Rate for Ages 16-24	10.44
Unemployment Rate for Ages 25-65	2.98

Table 37 - Labor Force

Data Source: 2007-2011 ACS

Occupations by Sector	Number of People
Management, business and financial	20,485
Farming, fisheries and forestry occupations	2,217
Service	4,086
Sales and office	16,390
Construction, extraction, maintenance and repair	3,462
Production, transportation and material moving	2,735

Table 38 – Occupations by Sector

Data Source: 2007-2011 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	28,454	52%
30-59 Minutes	21,629	39%
60 or More Minutes	5,163	9%
Total	55,246	100%

Table 39 - Travel Time

Data Source: 2007-2011 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	3,227	178	1,839
High school graduate (includes equivalency)	7,348	639	2,932
Some college or Associate's degree	15,812	412	3,155

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Bachelor's degree or higher	25,875	762	4,584

Table 40 - Educational Attainment by Employment Status

Data Source: 2007-2011 ACS

Educational Attainment by Age

	Age				
	18-24 yrs	25-34 yrs	35-44 yrs	45-65 yrs	65+ yrs
Less than 9th grade	328	697	670	1,059	539
9th to 12th grade, no diploma	1,482	978	837	1,003	521
High school graduate, GED, or alternative	2,749	3,275	3,352	4,333	2,206
Some college, no degree	3,856	4,065	4,479	5,029	1,971
Associate's degree	284	1,367	2,207	2,232	489
Bachelor's degree	1,035	6,559	8,243	8,166	1,568
Graduate or professional degree	45	1,545	3,246	3,511	1,157

Table 41 - Educational Attainment by Age

Data Source: 2007-2011 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	18,694
High school graduate (includes equivalency)	30,623
Some college or Associate's degree	39,902
Bachelor's degree	63,123
Graduate or professional degree	67,923

Table 42 – Median Earnings in the Past 12 Months

Data Source: 2007-2011 ACS

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction? Three employment sectors account for more than 16, 847 of the total 29,148 jobs that employed McKinney residents: Retail Trade, Education and Health Care Services, and Arts, Entertainment Accommodations. Other sections, including Manufacturing; Finance, Insurance and Real Estate; and Professional, Scientific, and Management Services account for 7,237. These six sectors account together for 24,084 or 82% of McKinney jobs.

Many jobs require a highly skilled and well-trained workforce. McKinney meets this challenge with those who have bachelor's degrees and advance degrees meeting this high level of

achievement to help maintain the city's competitive advantage. The Collin College Higher Education Center offers junior and senior-level college classes or graduate degrees. Four university partners offer a variety of bachelor, master, and doctoral degrees. One of the largest concerns in the area includes transportation. Improvements are needed to reduce congestion, yet with the bustling growth of Collin County, reduction of travel times are a priority and concern.

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

The high cost of vacant land continues to be a barrier to affordable housing development and maintenance for working and middle class households. With an increase of younger workers and those in large numbers working in retail, sales or entertainment sectors, there is an ongoing need for affordable housing and first-time homebuyer assistance.

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

Key workforce training initiatives are coordinated through North Texas Workforce Center of McKinney, Skill QUEST and North Texas Job Corps.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, and community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan. Most workforce programs involve partnership with labor organizations, educational institutions, and other agencies.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)? No, however The McKinney Comprehensive Plan functions as a guide for decision makers and as a tool for managing McKinney's economic, social, and physical development for one of its overarching goals, which is economic development vitality for a sustainable and affordable community. <https://www.mckinneytexas.org/DocumentCenter/View/464>

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

The McKinney Economic Development Corporation is the lead agency that promotes economic development in the City of McKinney. Agencies that also promote economic development include McKinney Chamber of Commerce, McKinney Community Development Corporation,

Collin County Black Chamber of Commerce, Collin County Business Alliance and the McKinney Hispanic Chamber of Commerce. All entities support municipal economic development initiatives to attract and retain businesses and address policy issues critical to them.

Skill QUEST is a workforce program that provides job skills, certifications, training, tools and supplies needed to move directly into jobs paying family living wages, with benefits and a career path, with quality North Texas employers. Beginning with community outreach to identify and partner with employers needing skilled workers, Skill QUEST only sponsors training where there is assurance of an interview for just such a job upon completion of the long term (typically 2-3 years) training required. Collin College, the Assistance Center of Collin County and other partners have begun to develop the program in McKinney. Community Lifeline Center

The North Texas Job Corps Center is retooling its academic and vocational programs; Job Corps is a no-cost education and career technical training program administered by the U.S. Department of Labor that helps young people ages 16 through 24 improve the quality of their lives through career technical and academic training.

The city will continue to review economic conditions, engage workforce agencies and identify job and business opportunities to be used with CDBG funding that may benefit low and moderate income residents.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The Strategic Plan is an overview to indicate how the City of McKinney will spend CDBG funds over the next five program years from 2015 to 2019. The following areas include:

Geographic Areas: Locations where investment will take place.

Priority Needs: Highest priority needs to be addressed in Housing, Homeless, Special Needs and Non-Housing Community Development.

Anticipated Resources: Federal funding and other resources.

Institutional Development Structure: Government and nonprofit stakeholders that will carry out projects and activities to meet priority needs.

Goals: Key goals addressing priority needs.

Lead-Based Paint Hazards: Strategies to address lead-based paint hazards.

Anti-Poverty Strategy: Means to reduce poverty.

Monitoring: How subrecipients will be monitored to carry out CDBG activities.

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

Geographic Area

CDBG funds will be used citywide for general allocation priorities, with emphasis in the lowest income census tracts of 309, 308, 307 and 306, particularly for projects that are under Census area benefit. All CDBG funded projects will primarily meet the national objective of benefiting low to moderate income persons.

Geographic Distribution

Target Area	Percentage of Funds
N/A	N/A

Table 43 - Geographic Distribution

The City of McKinney does not receive HOPWA or ESG funds. Projects selected for funding will be chosen to meet CDBG National Objectives and activities under the Consolidated Plan.

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

Priority Needs

Determination of funding will be reviewed and considered first but not limited to these priority needs .

Housing

Owner-Occupied Units	Rehabilitation, Homebuyer Assistance, Acquisition
Rental Units	Rehabilitation, New Construction
Special Needs	Seniors and Persons with Disabilities

Homeless

Prevention	Emergency Rental, Mortgage and Utility Assistance, TBRA (State)
Shelter	Rapid Rehousing/Transitional Housing, Rehabilitation (State)

Public Services

Senior Services	Health, Meal Delivery, Supportive Services
Youth Services	Abused children, Counseling, Childcare
Health	Counseling, Direct Care, Dental,
Basic Needs	Lifeskills, Employment, Parenting
High Need Groups	Elderly, Disabled Persons, Homeless, Youth

Development

Small Business Assistance
Job Creation/Training

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

Introduction

With a population of more than 150,000 residents, the City of McKinney qualifies with the U.S. Department of Housing and Community Development's CDBG program. Entitlement communities receive annual funds to carry out housing and community development activities to revitalize neighborhoods, leverage service resources and meet local needs.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$	
Community Development Block Grant Program	HUD	Housing Acquisition Public Services Improvements Economic Development Admin and Planning	703,947	0			As a Community Development block Grant (CDBG) Entitlement community, the City estimates approx.. 703,947 for the 2015-16 allocation and approx. Up to \$412,00 from unspent funds from prior years or reprogrammed funds to be used for housing rehabilitation and economic development activities.
Community Support Grant	City	Housing non-emergency Social Services Recreation	119,700	0	119,500		An estimated \$119,700 is expected in general funds for the Community Support Grant.

Table 44 - Anticipated Resources

SP-40 Institutional Delivery Structure – 91.215(k)

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

The table does not list all agencies that may be involved directly or as subrecipients. Some organizations list those likely to participate based on current and past participation. Some will be funded using CDBG funds and others will receive local funds or have potential to receive. Other organizations may not receive funding at all but support partnership coordination.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
City of McKinney	Municipality	Affordable Housing: Owner Affordable Housing: Renter Non-Homeless Special Needs	Jurisdiction
CASA of Collin County	Nonprofit	Non-Homeless Special Needs	Jurisdiction/County
Habitat of Humanity of North Collin County	Nonprofit	Affordable Housing: Owner	Jurisdiction/County
Community Lifeline Center	Nonprofit	Non-Homeless Special Needs	Jurisdiction/County
Salvation Army McKinney Corps	Nonprofit	Non-Homeless Special Needs	Jurisdiction
Collin County Homeless Coalition	Nonprofit	Homelessness	County
P.R.I.D.E.	Nonprofit	Non-Homeless Special Needs	Jurisdiction
McKinney Housing Authority	Nonprofit	Affordable Housing: Rental	Jurisdiction
Turning Point	Nonprofit	Non-Homeless Special Needs	County
Alliance of Elite Youth	Nonprofit	Non-Homeless Special Needs	Jurisdiction
Volunteer McKinney	Nonprofit	Non-Homeless Special Needs	Jurisdiction
Collin County Boys & Girls Clubs	Nonprofit	Non-Homeless Special Needs	County
Collin County Social Services Association	Nonprofit	Non-Homeless Special Needs	County
Alliance for Wellness & Children	Nonprofit	Non-Homeless Special Needs	County
Collin County Committee on Aging	Nonprofit		County
The Samaritan Inn	Nonprofit	Homelessness	County
Community Health Clinic	Nonprofit	Non-Homeless Special Needs	Jurisdiction
Health Services of North Texas	Nonprofit	Non-Homeless Special Needs	Region
Communities in Schools, Dallas, Inc.	Nonprofit	Non-Homeless Special Needs	Region

Table 45 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

Residents have access to a variety of social service providers working in partnership together and the city. Agencies located within city limits or in other locations of the Dallas-Fort Worth area provide direct services to low and moderate income McKinney persons. The City's CDBG and Community Support Grant funding are among critical funding resources for persons in need. Yet, there is still a lack of funding for nonprofits to effectively serve all seekers of services and often have to deny or turn away service requests. Residents are not always aware of resources and more coordination is needed to advise opportunities, however there is still a need to avoid duplication of service and obtain additional funding resources.

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

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X	X	
Mortgage Assistance	X		
Rental Assistance	X		
Utilities Assistance	X		
Street Outreach Services			
Law Enforcement	X		
Mobile Clinics	X		
Other Street Outreach Services	X		
Supportive Services			
Alcohol & Drug Abuse	X		
Child Care	X		
Education	X		
Employment and Employment Training	X		
Healthcare	X		
HIV/AIDS	X		
Life Skills	X		X
Mental Health Counseling	X		X
Transportation	X		
Other			
Other	X		

Table 46 - Homeless Prevention Services Summary

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

The City of McKinney participates in the Collin County Homeless Coalition, under the Metro Dallas Homeless Alliance, to work toward elimination and reduction of homelessness in Collin County. Services providers within the coalition include transitional housing providers, mental health providers, hospitals, faith based organizations that provide shelter, food and life skills assistance; and emergency shelter. Services include assistance for those who are chronically homeless, at risk or who may have special needs. CDBG and Community Support funding have provided funding to organizations that provide these services including:

- The Samaritan Inn: Collin County’s only homeless shelter
- City House: Emergency shelter services for unaccompanied youth
- Hope’s Door: Supportive services for women who experienced domestic violence.
- McKinney ISD: Parenting classes and support, Hispanic population
- The Turning Point: Supportive services
- Community Lifeline: Emergency rental, utility or mortgage assistance for families, veterans
- Salvation Army: Homeless Prevention assistance for rental or utilities
- Wellness for
Older Adults: Healthcare, Legal, Mental Health Counseling

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

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

The city will continue to increase coordination when possible between government agencies and nonprofit providers to determine service gaps and reduce duplication of service. Other areas to improve include outreach to increase public knowledge of resources available. The city plans to increase public outreach through education programs on affordable homeownership; public services, home maintenance and other resources. The city will also continue to research new funding sources, while maintaining existing resources.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Consolidated Plan

MCKINNEY

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Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Housing	2015	2019	Affordable Housing	Citywide, with emphasis in census tracts 309, 308, 307 and 306	Affordable Housing	CDBG State and Other Grants as awarded	Number of single family or rental home assisted Number of vacant lots acquired to build affordable homes
2	Homeownership	2015	2019	Affordable Housing	citywide	Affordable Housing	State and Other Grants as awarded	Number of first tie home buyers to purchase a home
3	Senior Services	2015	2019	Non-Housing Community Development	Citywide	Senior Services	CDBG: within in 15% of public service cap	Public services activities other than Low/Moderate Income Benefit
4	Homelessness/Homeless Prevention	2015	2019	Non-Housing Community Development Housing	Citywide	Homelessness and Homelessness Prevention	CDBG: within in 15% of public service cap Other grants, as awarded	Public services activities other than Low/Moderate Income Benefit
5	Non-Housing Community Development	2015	2019	Non-Housing Community Development				Public services activities other than Low/Moderate Income Benefit
6	Economic Development	2015	2019	Economic Development	Emphasis in census tracts 309, 307 and 307	Job Creation	CDBG State and Other Grants as awarded	Creating jobs for low income people
7	Economic Development	2015	2019	Economic Development	Emphasis in census tracts 309, 307 and 307	Job Preservation and promoting economic recovery	CDBG	

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

The City of McKinney does not receive HOME funds directly. When available, the City will continue to apply for state HOME funds from the Texas Department of Housing and Community Affairs.

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

Barriers to Affordable Housing

The city supports housing initiatives benefiting all McKinney residents toward affordable options that best fit any income, including low to moderate income households. The city does not have codes or regulations identified as regulatory barriers to affordable housing. The City of McKinney completed an Analysis of Impediments to Fair Housing Choice in 2010 and plans are underway to complete a new Analysis in 2015, as the City updates its plan every five years. Planned activities include the following:

Promote Public Education: The City will work to hold community conversations and workshops to provide insight into concerns under communication of projects between residents and developments with neighborhoods and provide city liaison access between neighborhood groups including P.R.I.D.E. (Promoting Resident Involvement, Development and Enthusiasm).

Resource supporting Accessible Housing Units: The Housing and Community Development Department will continue to be a resource for the City with local developers and builders regarding housing accessibility requirements regarding compliance and when possible, use CDBG funds to collaborate with organizations including the North Texas Fair Housing Resource Center and North Texas Aging and Disability Center to provide residents, apartment providers, contractors and architects on Fair Housing Act accessibility requirements.

Support of Public Transportation: The city partners and provides funding to TAPS, Taxoma Area Public Services for transportation. The agency runs a satellite office at Collin County Committee on Aging in McKinney to coordinate routes and services including on demand, shared ride public and curbside transit. <http://tapsbus.com/home-mckinney/> The city is also updating the Comprehensive Plan to evaluate choices in walking, safe bicycle routes, roadway improvements and other long range planning.

Education for Future Homebuyers: The City will continue partnership with the cities of Plano and Frisco to provide education to first-time homebuyers and any interested persons who want to learn about all facets in responsibilities and knowledge on fair housing rights and watch against predatory lending practices as they seek the path to homeownership.

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

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

Lead-based paint regulations will be followed for rehabilitation projects for units constructed before 1978, including testing as required. As required if lead-based paint is found present, contractors certified in safe work practices will be used for abatement as required by HUD and the state of Texas. If children under the age of 6 live in the housing unit they will be referred to the Health Department for testing for lead-based paint exposure. Clearance tests will be performed by a certified risk assessor and a certified laboratory when project is complete. All CDBG-funded projects will take potential presence of asbestos into consideration.

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

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

Assessing the need for lead-based paint remediation will be considered and undertaken as needed for all CDBG-funded housing rehabilitation projects; Most of the potential Lead-Based Paint hazard are restricted to the older areas in McKinney where housing stock pre-dates 1978. This area primarily is bounded east of Highway 5. Census data indicates there could be as many as 2,600 households that may be at risk of exposure. The City will pay attention to monitoring rehabilitation projects in these areas.

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

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

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

The Consolidated Plan must address City activities to reduce poverty in McKinney. The city anticipates using CDBG and leveraged funds to activities that support reducing the number of poverty level families. Economic Development activities will endeavor to create jobs; supportive case management services will assist shelter individuals and families to help them toward transitional housing and eventually self-efficiency. Education will help improve knowledge and access to resources.

SP-80 Monitoring – 91.230

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

The City of McKinney will implement the following strategies:

On site visits of subrecipients receiving CDBG funding will be conducted to monitor financial management systems, program and procurement requirements, conflict of interest policies and other requirements. Subrecipients will be notified in writing in advance of monitoring visit and will be sent follow-up notice of findings, recommendations or concerns.

Annually the City will provide subrecipient training at the start of each program year and provide documents that include income limits for the Collin County area to be used for reporting and qualifying beneficiaries of CDBG funding. Subrecipients will be required at minimum to submit quarter reports and reimbursement requests and annual reports that captures the following: total number of extremely low, low income and moderate beneficiaries; and statistical data of the number of persons and households served under HUD reporting classifications:

American Indian or Alaska, Asian, Black/African American, Native American or Other Pacific Islander, White, American Indian or Alaska Native and White, Asian and White, Black/African American and White, American Indian or Alaska Native and Black/African American, Individuals reporting more than one race and Hispanic ethnicity in addition to race.

Based on regulations, determinations must be made to ensure at minimum 70 percent of CDBG funds benefit low to moderate income persons. In addition to subrecipient training, technical assistance is available to subrecipients to explain administrative and reporting requirements. HUD updates, circulars and other materials are provided as resources for agencies throughout the year.

Funded agencies execute a written agreement with the City of McKinney that also includes federal regulation requirements, city expectations, Statement Scope of Work, Insurance Requirements and a schedule that details reporting requirements. Procedures and manuals are reviewed to ensure requirements.

Annual Action Plan First Program Year

Expected Resources

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

Introduction

The City anticipates receiving an estimated \$703,947 in CDBG funds for PY 2015 and anticipates carryover funds from the previous year unused to be used toward housing and economic development. Other federal resources that may be available to McKinney residents through organizations include funds from Choice Vouchers under the McKinney Housing Authority, Tenant Based Rental Assistance Funding and Homebuyer assistance funding through the city from available TDHCA state funds, Community Support Grant funds, Low-Income Housing Tax Credits (LIHTC), and Homeless Continuum of Care funds. Programs are available either directly to low to moderate income households and persons, private developers and agencies.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1			Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$		

Community Development Block Grant	HUD	Housing Acquisition Public Services Economic Development	703,947	0	Up to \$412,000 from prior year and unprogrammed funds	As a Community Development block Grant (CDBG) Entitlement community, the City estimates approx.. 703,947 for the 2015-16 allocation and approx. up to \$412,000 from unspent funds from prior years or reprogrammed funds to be used for housing rehabilitation and economic development activities. An estimated \$119,700 is expected in general funds for the Community Support Grant.
Community Support Grant	City	Housing Social Services	Est. 119,700			

Table 47 - Expected Resources – Priority Table

PROPOSED PROJECTS UNDER FIRST YEAR

1. CASA of Collin County

\$ 16,030.33

Funds will be used to pay for support and supervision of the court-mandated volunteer advocate program for abused and neglected children in McKinney.

2. Collin County Committee on Aging

\$ 39,123.83

This program will provide meals and nutrition assistance for homebound McKinney seniors, 62 years and older, under the Meals on Wheels and Senior Services program.

3. Communities in Schools of the Dallas Region \$ 15,668.33

Funding for the CISDR Program to return to Caldwell Elementary, providing comprehensive academic and support services for at-risk students the 2015-16 school year.).

4. Community Lifeline Center \$ 11,668.33

Funding will be used for Emergency Rental, Mortgage and Utility Assistance toward homeless prevention.

5. Wellness Center for Older Adults \$ 11,431.83

Funding will be used to support the salary of a Social Work-Case Worker/Manager that will provide in-home services to adults aged 62 and older, allowing them to remain independent.

6. North Collin County Habitat for Humanity \$ 10,000

Funding will be used in housing to purchase vacant lots toward building affordable Habitat homes.

7. Salvation Army, McKinney Corps – Emergency Assistance \$ 11,668.33

Funding will be used for emergency utility assistance toward homeless prevention

8. City of McKinney Housing Rehabilitation Program \$ 504,634

Funding may be used for activity delivery and direct services that may include housing rehabilitation grants; clearance and demolition; and possibly low-interest loans for low-to-moderate income owner-occupied housing, some of which may include historic preservation, lead-based paint remediation and reconstruction/gut rehabilitation. The program is citywide for eligible homeowners, with emphasis under census tracts 306, 307, 308 and 309. Terms of loans are based on need and ability to repay. Some loans may be forgivable.

9. City of McKinney CDBG Community & Economic Development Program \$ 357,615

Activity delivery and activities assisted with funds must be eligible under regulations and other applicable HUD requirements to benefit low to moderate income persons or areas. Activities may include, but not limited to:

- Small Business Development, including Micro-Enterprise
- Special Economic Development

- Technical and Direct Assistance
- Infrastructure
- Job training under eligible ED activities

Applicant locations and participants undetermined at this time citation

10. City of McKinney Grant Administration Proposed Amount: \$ 140,787

Funding used for program delivery and related costs in providing oversight, monitoring, planning, and administration of the overall CDBG program, as well as evaluation, public education, fair housing activities and planning.

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

Local organizations must submit a detailed application demonstrating the project will meet a CDBG National Objective, meet criteria for eligibility activities, have organizational capacity to meet local and federal requirements, and at minimum one priority under the city's Consolidated Plan. There are no matching requirements for CDBG. The City leverages additional resources for housing and community development through TDHCA funding, if awarded and the Community Support Grant. Funds are determined annually by City Council for the Support Grant. CDBG subrecipients must also indicate that other leveraged resources that may include state, local, corporate or private funding are among applied or confirmed resources to implement said program. Funding may be used for program costs, salaries, program supplies and materials among other eligible costs.

Under the Community Support grant, organizations may apply for funds each fall for direct funding to be used for program costs, salaries, supplies and materials. Applications and evaluation criteria are reviewed both by the Community Grants Advisory Commission and primarily funding supports benefit to low and moderate income persons in the areas of emergency financial assistance, homeless employment counseling, education/literacy, mental health counseling, youth services, child abuse prevention, senior services, supportive housing services, and health care. The City of McKinney seeks to ensure CDBG funds are used to maximum effectiveness within regulatory and statutory limitations, cost reasonableness, leveraging and evaluation in its competitive application process.

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

Discussion

The City addresses needs identified in the plan through its Public Parks program and continues improvements citywide.

Annual Goals and Objectives

AP-20 Annual Goals and Objective

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Housing	2015	2016	Affordable Housing	Citywide, with emphasis in census tracts 309, 308, 307 and 306	Affordable Housing	CDBG State and Other Grants as awarded	Number of single family or rental home assisted Number of vacant lots acquired to build affordable homes
2	Homeownership	2015	2016	Affordable Housing		Affordable Housing	State and Other Grants as awarded	Number of first tie home buyers to purchase a home
3	Senior Services	2015	2016	Non-Housing Community Development		Senior Services	CDBG: within in 15% of public service cap	Public services activities other than Low/Moderate Income Benefit
4	Homelessness/Homeless Prevention	2015	2016	Non-Housing Community Development		Homelessness and Homelessness Prevention	CDBG: within in 15% of public service cap Other grants, as awarded	Public services activities other than Low/Moderate Income Benefit
5	Non-Housing Community Development	2015	2016	Non-Housing Community Development				Public services activities other than Low/Moderate Income Benefit
6	Economic Development	2015	2016	Economic Development	Emphasis in census tracts 309, 307 and 307	Job Creation	CDBG State and Other Grants as awarded	Creating jobs for low income people
7	Economic Development	2015	2016	Economic Development	Emphasis in census tracts 309, 307 and 307	promoting economic recovery	As awarded	

Table 48 – Goals Summary

Goal Descriptions

- **Preserve Affordable Housing: Owner and Rental Units:** To improve quality of affordable housing.
- **Provide Suitable Living Environment, Homeless Housing and Homeless Prevention:** To support necessary services to enable homeless persons to access suitable living environments and to provide emergency assistance to persons to prevent homelessness.
- **Accessibility to Provide Suitable Living Environment, Special Needs:** To support services and improvements to assist persons with special needs.

Projects

AP-35 Projects – 91.220(d)

Introduction

For CDBG funding uses, McKinney will provide eligible Housing Rehabilitation citywide, lot acquisition in housing and economic development in census tracts 309, 308 or 307; public services to low and moderate income persons.

Projects

#	Project Name
1	Housing Rehabilitation
2	Lot Acquisition
3	Public Services
4	Community Development
5	Grant Administration

Table 49 – Project Information

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

CDBG funds will be used citywide, with emphasis in the lowest income census tracts of 309, 308, 307 and 306, particularly for projects that are under Census area benefit. All CDBG funded projects will primarily meet the national objective of benefiting low to moderate income persons.

Geographic Distribution

Target Area	Percentage of Funds
N/A	N/A

Table 50 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Discussion

The City of McKinney has not directly assistance only to any specific geographic area for program years.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

This is the goals for affordable housing that will be issued under the Action Plan for program year 2015.

One Year Goals for the Number of Households to be Supported	
Homeless	60
Non-Homeless	30
Special-Needs	0
Total	90

Table 51 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	20
The Production of New Units	1
Rehab of Existing Units	20
Acquisition of Existing Units	0
Total	41

Table 52 - One Year Goals for Affordable Housing by Support Type

AP-60 Public Housing – 91.220(h)

Introduction

The Housing Authority of McKinney, MHA, is an independently run entity, which receives funding and monitoring directly under the U.S. Department of Housing and Urban Development. MHA owns and operates public housing units and administers the Housing Choice Voucher program. This program assists very low income families, the elderly and this disabled to afford housing in the private market. Participants are able to choose any housing within a 50 mile radius that meets requirements of the program and housing is not limited to units located in subsidized housing projects. Rental units must meet minimum health and safety standards. A housing subsidy is paid to the landlord directly on behalf of the renter, the family then pays the difference between the actual rent charged by the landlord and the amount subsidy.

Housing Authority of McKinney operates 201 affordable units across its public housing portfolio. The bedroom sizes of Housing Authority of McKinney public housing units range from 1 bedroom apartments to 3 bedroom apartments. The housing authority's public housing inventory includes: 37% 1 bedroom apartments, 38% 2 bedroom apartments and 25% 3 bedroom apartments. As of Housing Authority of McKinney's most recent Resident Characteristics Report (June 30, 2015), there were 186 occupied units out of a total of 201 rental units, which represents a 7.46% vacancy rate. (Updated)

Of the 173 households who reported head of household data in the housing authority's most recent RCR report, 17 (9.83%) were elderly, 156 (90.17%) were non-elderly, 57 (32.95%) were disabled, 103 (59.54%) contained children and 94 (54.34%) were headed by a female. Of the public housing residents residing in Housing Authority of McKinney properties, 141 were Extremely Low Income, 36 were Very Low Income, 8 were Low Income and 1 were Above Low Income.

The average annual income of public housing residents living in Housing Authority of McKinney properties is \$12,849. Of all public housing residents, 3% have no income and 11% earn more than \$25,000 while 86% have incomes that fall between \$0 and \$25,000.

MHA faces the challenges of leasing, maintaining units due to the aging stock of the public units and the severe backlog of capital needs. MHA is a participant of the Rental Assistance Demonstration program to preserve public and HUD-assisted housing units through conversion. The first units to be redeveloped will be Newsome Homes. The program will also stimulate home ownership for those eligible to move and job creation opportunities in construction.

MHA encourages residents toward homeownership and provides opportunities to receive fair housing education, budgeting and outreach through community partnerships.

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

The Annual Action Plan will overall fund activities that support Consolidated Plan areas. Community Lifeline Center and the Salvation Army will provide homeless prevention assistance. TBRA funding through the state of Texas will assist the city in partnership with the Samaritan Inn to assist shelter residents with rental and utility assistance for up to 24 months toward self-sufficiency leaving the shelter.

Homeless Population Assistance

Assist homeless persons and families in the Continuum of Care, cycle of homelessness, and homeless prevention.

Homelessness Prevention: Prevent homelessness by providing emergency assistance including rental, mortgage and utility resources, with outreach and supportive education to at-risk households.

Homeless Public Services: Support public services and rental assistance help and transition homeless families, persons or at-risk youth to gain employment and life-skill resources that support self-care and sufficiency.

Homeless Housing: Support impact of housing for the homeless, including transitional housing, emergency housing and permanent housing with supportive services for the chronically homeless.

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

The city supports housing initiatives benefiting all McKinney residents toward affordable options that best fit any income, including low to moderate income households. The city does not have codes or regulations identified as regulatory barriers to affordable housing. The City of McKinney completed an Analysis of Impediments to Fair Housing Choice in 2010 and plans are underway to complete a new Analysis in 2015, as the City updates its plan every five years. Planned activities include the following:

Promote Public Education: The City will work to hold community conversations and workshops to provide insight into concerns under communication of projects between residents and developments with neighborhoods and provide city liaison access between neighborhood groups including P.R.I.D.E. (Promoting Resident Involvement, Development and Enthusiasm. Coordination will include four community meetings during the year and work in concert with public hearings as city prepares to update the Comprehensive Plan.

Resource supporting Accessible Housing Units: The Housing and Community Development Department will continue to be a resource for the City with local developers and builders regarding housing accessibility requirements regarding compliance and when possible, use CDBG funds to collaborate with organizations including the North Texas Fair Housing Resource Center and North Texas Aging and Disability Center to provide residents, apartment providers, contractors and architects on Fair Housing Act accessibility requirements. The city will coordinate a workshop in spring 2015.

Support of Public Transportation: The city partners and provides funding to TAPS, Taxoma Area Public Services for transportation. The agency runs a satellite office at Collin County Committee on Aging in McKinney to coordinate routes and services including on demand, shared ride public and curbside transit. <http://tapsbus.com/home-mckinney/> The city is also updating the Comprehensive Plan to evaluate choices in walking, safe bicycle routes, roadway improvements and other long range planning.

Education for Future Homebuyers: The City will continue partnership with the cities of Plano and Frisco to provide education to first-time homebuyers and any interested persons who want to learn about all facets in responsibilities and knowledge on fair housing rights and watch against predatory lending practices as they seek the path to homeownership. Workshops are held monthly during program year.

AP-85 Other Actions – 91.220(k)

Introduction:

McKinney will undertake actions to address Underserved Needs; fostering and maintaining affordable housing; reducing lead-based paint hazards; reducing poverty-level families; developing institutional structure and enhance coordination between public and private agencies.

Actions planned to address obstacles to meeting underserved needs

The City will review the Consolidated Plan 2015-2019 and consider priorities for CDBG allocations. Resources to improve understanding of community needs will still include public meetings, surveys, consultations, hearings and workshops, as well as analyzing and updating data. City staff will continue to participate in Collin County Homeless Coalition, citywide P.R.I.D.E. (Promoting Resident Involvement, Development and Enthusiasm) meetings, Collin County Social Services Association, Wellness and Health Alliance, and other resources to learn about trends, available services and advise the Community Grants Advisory Commission.

City will also continue implementation, resource enhancement and training under the Transition Plan for compliance and impact for resident needs under instruction from the ADA Coordinator and federal requirements.

Other obstacles to meet underserved need include the uncertainty of adequate funding. The actual amount of the CDBG allocation varies from year to year and influences are beyond the City's control. The City continues to research and apply for additional sources of funding.

Actions planned to foster and maintain affordable housing

The City of McKinney anticipates residential build-out within the next five to ten years. High costs of developing land makes affordable housing construction challenging. Undeveloped land areas continue to increase in high amounts per acre and can make it difficult for developers to make a profit, even with a desire to provide affordable communities. For barriers to address affordable housing needs, the city will endeavor the following actions:

Work with interested developers and community partners on potential affordable housing developments. The City will work to make developers aware of provisions within the city's housing policies for developments inclusive of affordability for working individuals and families. Staff will also continue to research incentives and programs to promote preservation of affordable housing in all areas of McKinney.

Update the Analysis of Impediments to Fair Housing Choice. The most recent Analysis of Impediments was developed in 2010. New affordable housing activities and annual public

education have been completed under the current analysis. The City has committed to updating the study in program year 2015-16 and will hire a consultant to conduct the study and develop recommendations. The public will participate in the process and staff will develop programs, incentives and public education based on the analysis.

Continue working with affordable housing service providers on public education and events to promote Affordable Housing. Staff continues to work with service providers to promote housing resources at a regional level and will expand to plan Housing Fairs. The fairs will focus on housing related topics, including planning impacts, grant assistance, fair housing, tenant/landlord rights and responsibilities, first-time home buyer assistance, tenant-based rental assistance and other needs.

Ongoing assessment and updates to housing policies and affordable housing assistance materials. During the consolidated plan period, the City will continue to update existing materials and other items available on the city's website and meet with stakeholders for input.

Actions planned to reduce lead-based paint hazards

Lead-based paint regulations will be followed for rehabilitation projects for units constructed before 1978, including testing as required. As required if lead-based paint is found present, contractors certified in safe work practices will be used for abatement as required by HUD and the state of Texas. If children under the age of 6 live in the housing unit they will be referred to the Health Department for testing for lead-based paint exposure. Clearance tests will be performed by a certified risk assessor and a certified laboratory when project is complete. All CDBG-funded projects will take potential presence of asbestos into consideration. Assessing the need for lead-based paint remediation will be considered and undertaken as needed for all CDBG-funded housing rehabilitation projects; Most of the potential Lead-Based Paint hazard are restricted to the older areas in McKinney where housing stock pre-dates 1978. This area primarily is bounded east of Highway 5. Census data indicates there could be as many as 3,000 households that may be at risk of exposure. The City will pay attention to monitoring rehabilitation projects in these areas.

Actions planned to reduce the number of poverty-level families

According to census data, 8.9 percent of McKinney residents are at the poverty-level, and nationally poverty impact for children 18 years and under continue to increase. McKinney will implement the following strategies based on consultation with the community:

Neighborhood Community Development – Work with the McKinney Police Department, affordable housing providers and other support services to support enhancement community

policing or neighborhood-based programs for improvements and engagement.

Affordable Housing – CDBG funding will be given to affordable housing providers for vacant lot acquisition toward the development of Affordable single family housing. The city will preserve affordable housing with CDBG and state funding to assist applicants under the housing rehabilitation program. Citizens will receive homeownership and fair housing education through public education programs and renters will gain access to first-time homebuyer and closing costs grants through state funding.

Youth Services - Work to provide funding for agencies assisting low-income youth, including after-school, job training, academic or mental health counseling programs.

In 2015, funding will be provided to Community Lifeline Center and the Salvation Army to assist families with emergency rental and utility assistance to prevent homelessness. A CDBG public services grant will be given to Communities in Schools to assist a great need at Caldwell Elementary to assist students with enhanced academic counseling

Actions planned to develop institutional structure

The city will work with city departments, service providers, agencies and interested persons to implement the new Consolidated Plan goals and strategies. The city will continue the formal structure to administer CDBG funds and continue informal communication and coordination with governmental and non-governmental agencies to meet housing assistance needs and support needs of low to moderate income persons and households. The city will work to eliminate gaps when possible and continue to emphasize service delivery needs for federal, state and local programs. Ongoing efforts will continue to participate in community partnerships, including the Collin County Homeless Coalition, Community Grants Advisory Commission, Promoting Residents Involvement, Development and Enthusiasm Coalition, Neighborhood Engagement Resident Alliance and other partnerships to learn and provide share exchanges of program successes.

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

The City will continue ongoing efforts to strengthen relationships with the McKinney Housing Authority, social service agencies and other service providers. We will closely continue with agencies on the ground to enhance coordination, and take the lead from agencies as needed since they already have developed partnerships often together and understand changing needs rapidly through their regular clientele interactions.

Program Specific Requirements

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

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(l)(1)

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

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed
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
3. The amount of surplus funds from urban renewal settlements
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.
5. The amount of income from float-funded activities

Total Program Income

Other CDBG Requirements

1. The amount of urgent need activities

Discussion:

The City of McKinney does not anticipate receiving program income prior to Program Year 2015.

The City of McKinney has not used Section 108 loan guarantees.

The City of McKinney will not receive surplus funds from urban renewal projects.

All grant funds anticipated to be returned to the line of credit were included in a prior plan.

The City of McKinney does not receive income from float-funded activities.

The City of McKinney does not have or anticipate income from float-funded activities.