

# McKinney Housing Authority

A public housing agency providing housing solutions for low to moderate income individuals and families!

# About us....

## MISSION

The Housing Authority's mission is to serve the housing needs of low to moderate income families in the authority's jurisdiction in order to 1) increase the availability of decent, safe and affordable housing in its communities; 2) ensure equal opportunity in housing; 3) enhance self-sufficiency; 4) promote community quality of life and 5) economic viability.

## VISION

To Live, Serve and Thrive in our community in a Spirit of Excellence!

## CORE VALUES

- ACCOUNTABLE
- COMPASSION
- EXCELLENCE
- LEADERSHIP
- SERVICE



# Our Programs



## Housing Development

2017 - Newsome Homes

2020 - Merritt Homes



## Housing Choice Vouchers

355 - Traditional Housing Vouchers

48 - Mainstream Vouchers

5 - Veterans Administration  
Supportive Housing Vouchers



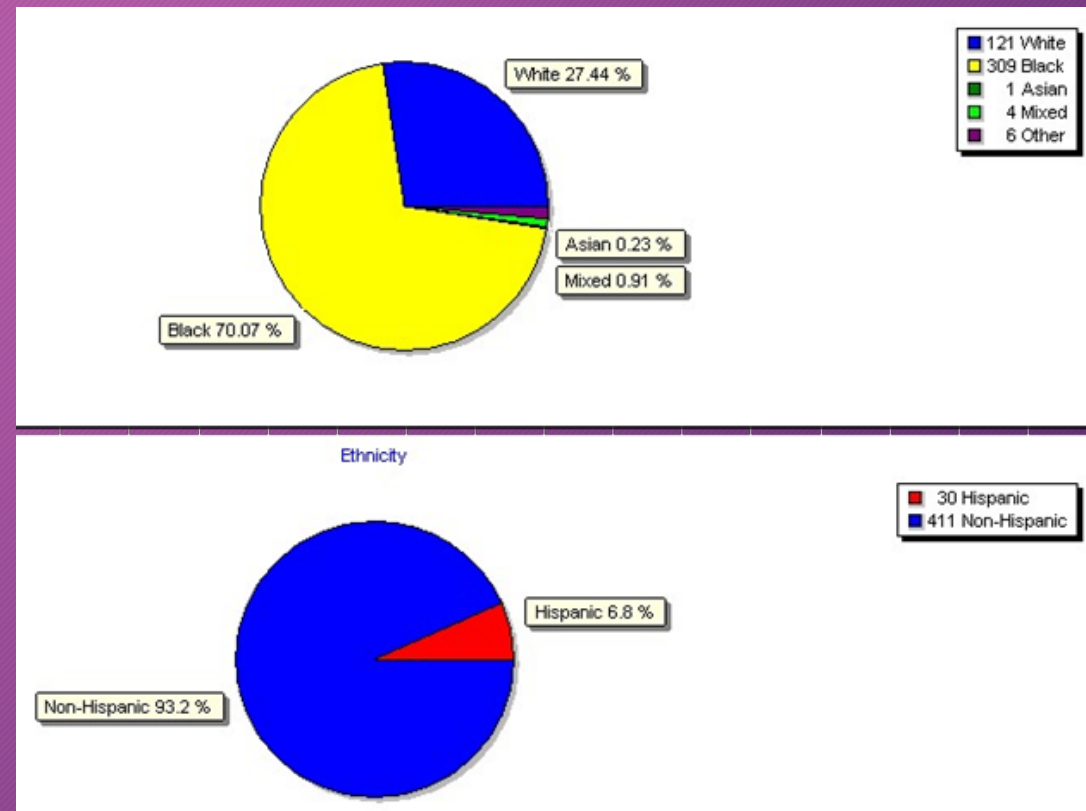
## Public Housing

51 Units

# Our Clients

- Elderly
- Families
- Individuals
- Persons with Disabilities
- Veterans

## • Waitlist Demographic



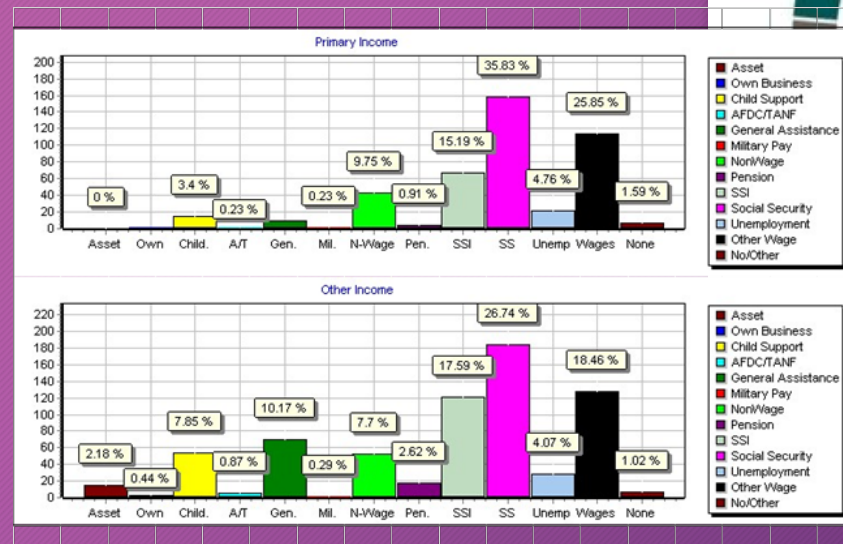


# Our Clients

## Waitlist –

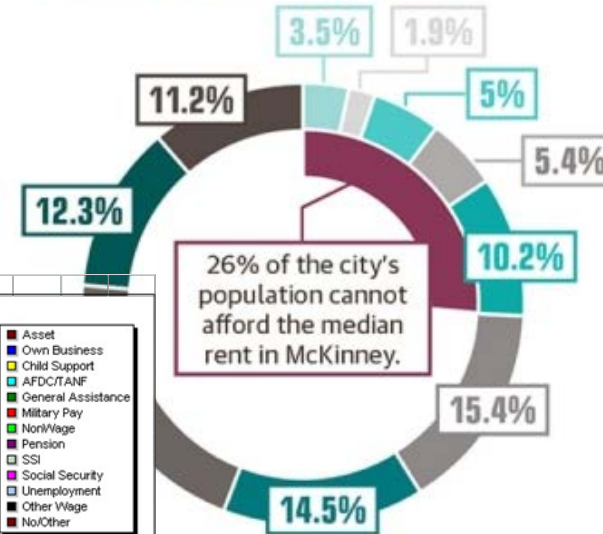
MHA has a waitlist of persons who are waiting to receive assistance.

Their annual income ranges from zero-\$49,000.



A general rule of thumb is that housing costs should not be more than 30% of a household's annual income. The median monthly rent in 2018 in McKinney was \$1,272, which is considered not affordable for those earning less than \$50,000 a year.

### Percentage of McKinney population



### Yearly household income



# Eligibility

Public Housing and Housing Choice Voucher residents must meet screening criteria and eligibility requirements.

## 4 Qualifications to Receive Section 8

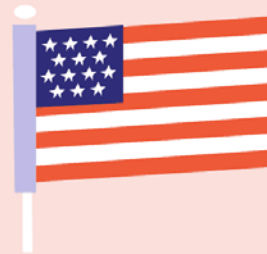
1.  
Family  
Status



2.  
Income  
Level



3.  
Citizenship  
Status



4.  
Eviction  
History





# Housing Assistance Payments

Eligible clients must pay 30% of their adjusted gross income toward their rent.

## How Section 8 Determines Voucher Amount



### Fair Market Rent

HUD determines this number for over 2,500 areas in the U.S.



### Payment Standard

Local PHA modifies the fair market rent number, staying between 90% and 110%



### Tenant Portion

Tenant pays a percentage of their income or a minimum set by the PHA



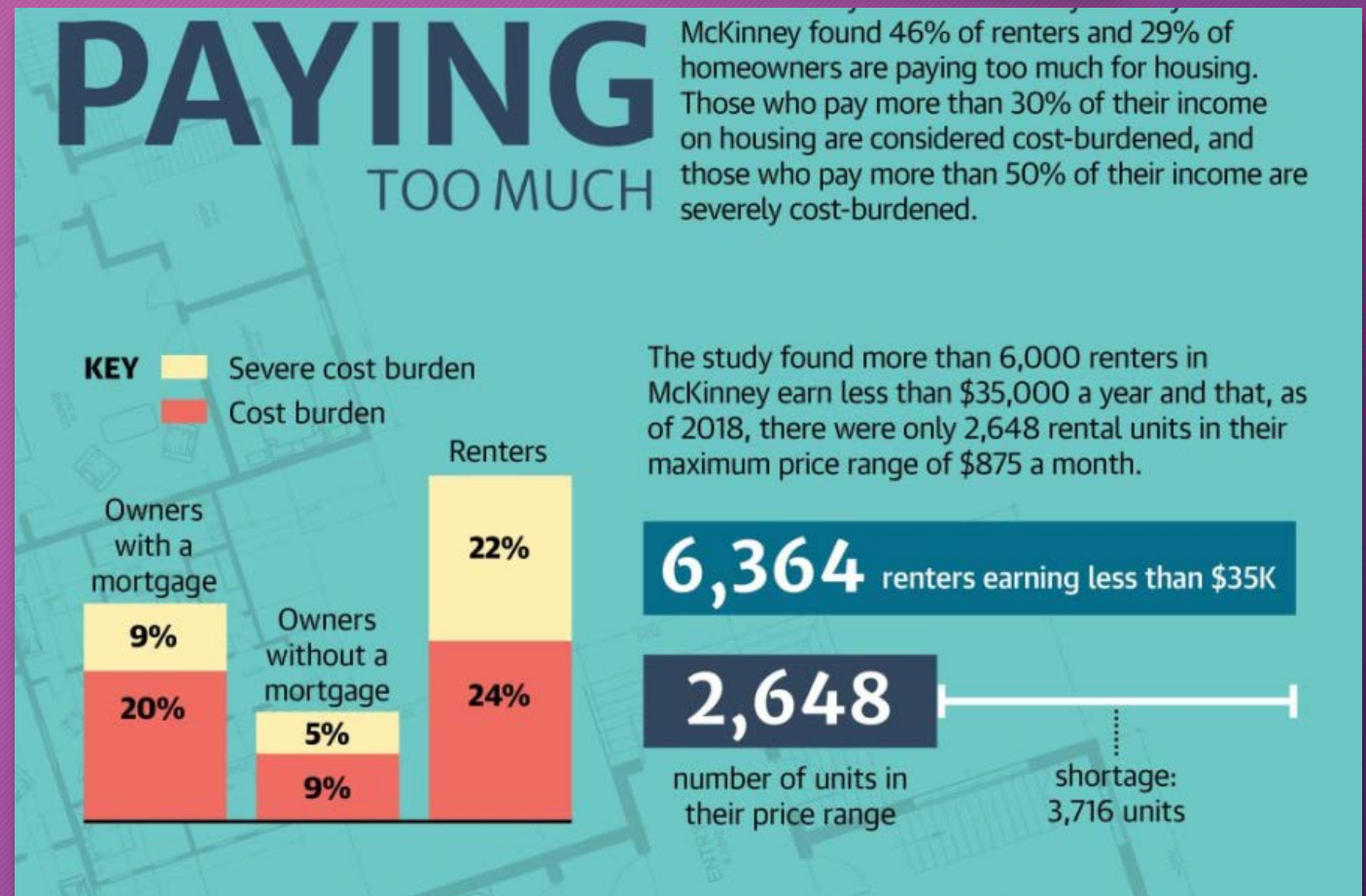
### Allowance for Utilities

PHA may issue tenants an allowance for utilities

# Public Housing & Tax Credit Developments

The HTC program is one of the primary means of directing private capital toward the development and preservation of affordable rental housing for low-income households.

LIHTC rents are not based on a tenant's income. Instead, rent is set by the use restriction tied to the unit. ... LIHTC rents are set at 30% of the income of the AMI tied to the unit. This is calculated with an assumed family size of 1.5 persons per bedroom.





# MHA Developments

Newsome Homes – added 136 units of affordable housing to McKinney.



Merritt Homes – added 50 units of affordable housing to McKinney.



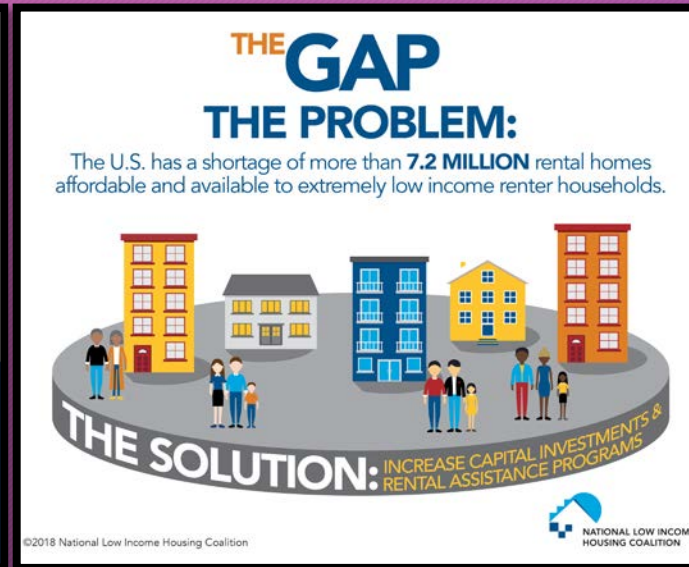


# Challenges

## Affordability Gap



## Inventory



## NIMBY





# Meeting the Challenge....

- In an effort to fulfill OUR MISSION, MHA has met the following goals and objectives over the past five years.
- 1. **Increase the availability of decent, safe and affordable housing in its communities.**
  - **Partnered to develop 662 units of new affordable housing units!!!**
  - **Millennium McKinney – 164 units**
    - Partnered with Inclusive Communities Group and Dallas Housing
  - **Post Oak – 182 units**
    - Partnered with Inclusive Communities Group and Dallas Housing
  - **Newsome Homes – 180 Units**
    - Partnered with Department of Housing and Urban Development, National Equity Funders, City of McKinney and Carleton Companies
  - **Merritt Homes – 136 Units**
    - Partnered with the Department of Housing and Urban Development, Enterprise Foundation, McKinney Community Development Corporation and Carleton Companies

## Ensure Equal Opportunity In Housing

**Awarded 53 new voucher units!!!!**

**DFW Regional Assessment of Fair Housing** – participated with the City of McKinney and the other cities and housing authorities in the Dallas-Fort Worth Region to analyze, engage and educate our region regarding housing equity in our area.

**Mainstream Vouchers** – 48 vouchers partnered with Community of Permanent Supportive Housing, Metro Care Dallas, Life Path Systems, and North Central Texas Area Agency on Aging to provide vouchers for persons 18-61 with disabilities.

**VASH Vouchers** – 5 vouchers partnered with the Veterans Administration and Metro Care Dallas to provide vouchers for homeless veterans.

## Enhance Self Sufficiency

**Resident Services** – partnered with the Department of Housing and Urban Development for a grant for the ROSS program. The program pays for a Resident Services Coordinator. Partnered with Carleton Management and Texas Department of Housing & Community Affairs to offer support services to our Newsome Homes and Merritt properties.

## Promote Community Quality of Life

**2020 Census** – partnered with City of McKinney to encourage all clients to complete the 2020 Census.

**Community Partners** – partnered with 25 Project, Flourish, 3E McKinney, AEYL, Community Lifeline, Allen Community Outreach, The McKinney First Baptist Church, Bancorp South, McKinney Force, Grace To Change, St. Mark Church, St. Vincent DePaul, St. Gabriel Church and other community leaders to provide services, food, education, etc. for our clients.

**COVID-19 Pandemic** – partnered with the Department of Housing and Urban Development, the office of Van Taylor and John Cornyn to administer additional funding of rental assistance and PPE for clients and residents. Partnered with City of McKinney in the administering of the COVID vaccine for our elderly/disabled residents.

## Economic Viability

**Education** – partnered with Collin College, One Million Moms Off Welfare, Collin County Black Chamber of Commerce, Bancorp South, Prosperity Bank, Job Corp and Experian to provide workforce development training, financial literacy and entrepreneurial opportunities.

**Employment** – partnered with Texas Workforce and utilized technology to ensure all of our clients are aware of economic opportunities.



# Our Value

## Affordable Housing Solutions

**People who have an affordable home are able to spend:**

- 3X MORE** on nutritious food
- 5X MORE** on healthcare
- Kids avoid environmental health hazards
- People with mobility issues have an accessible place to live

**Federally-assisted homes improve health outcomes by helping:**

- People recover from substance abuse and chronic diseases

**MAY 1-8, 2018**  
[www.ourhomes-ourvoices.org](http://www.ourhomes-ourvoices.org)

OUR HOMES, OUR VOICES

The infographic features several icons: a shopping cart for food, a stethoscope for healthcare, a paint can for environmental hazards, a wheelchair for mobility, a hand holding a pill for substance abuse, and a house with a sun for housing. It also includes a small illustration of a family in front of a house.

## Client Services

- Increased Independent Living
- Homeownership
- Personal Confidence
- Sobriety
- Financial Management
- Higher Incomes
- Self Confidence
- Community Asset

## Empowerment

**MY NEIGHBOURHOOD**  
**EVERYONE WELCOME**

- Make connections across the neighbourhood
- Find people with interests, skills or passions
- Connect people with shared interests
- Connect to local assets
- Support people to take action

**We share our stories**  
**We have a voice**  
**We take action**

NEIGHBOURHOOD

BRISTOL CITY COUNCIL

The infographic is a circular diagram with a central hub and four surrounding nodes. The central hub contains the text 'MY NEIGHBOURHOOD EVERYONE WELCOME' and three icons: a megaphone, a hand holding a sign, and a group of people. The four nodes are: 1) 'Make connections across the neighbourhood' with a network icon; 2) 'Find people with interests, skills or passions' with a person icon and icons for a heart, a brain, and a lightbulb; 3) 'Connect to local assets' with a person icon and icons for a lightbulb and a wheelchair; 4) 'Support people to take action' with a person icon and icons for a laptop, a pound sign, and a building. The text 'NEIGHBOURHOOD' is written in a banner across the bottom of the central hub. The Bristol City Council logo is in the bottom right corner.

# Habitat for Humanity<sup>®</sup>

of Collin County

A row of various shovels, including metal and wooden-handled ones, leaning against a white wall. The shovels are arranged in a line, with their heads pointing towards the right. The ground is sandy and appears to be a construction site. The background shows a white wall and some wooden framing.

HABITAT  
TODAY



## HABITAT MISSION STATEMENT

Seeking to put God's love into action, Habitat for Humanity of Collin County brings people together to build homes, communities, and hope.





## HABITAT PROGRAMS



### New Home Construction

- Simple, Decent, Affordable
- Zero equivalent mortgage
- LMI Families

### Home Repair Services

- Exterior repairs
- Interior repair
- LMI homeowners, often disabled and veterans





# Habitat for Humanity®

of Collin County

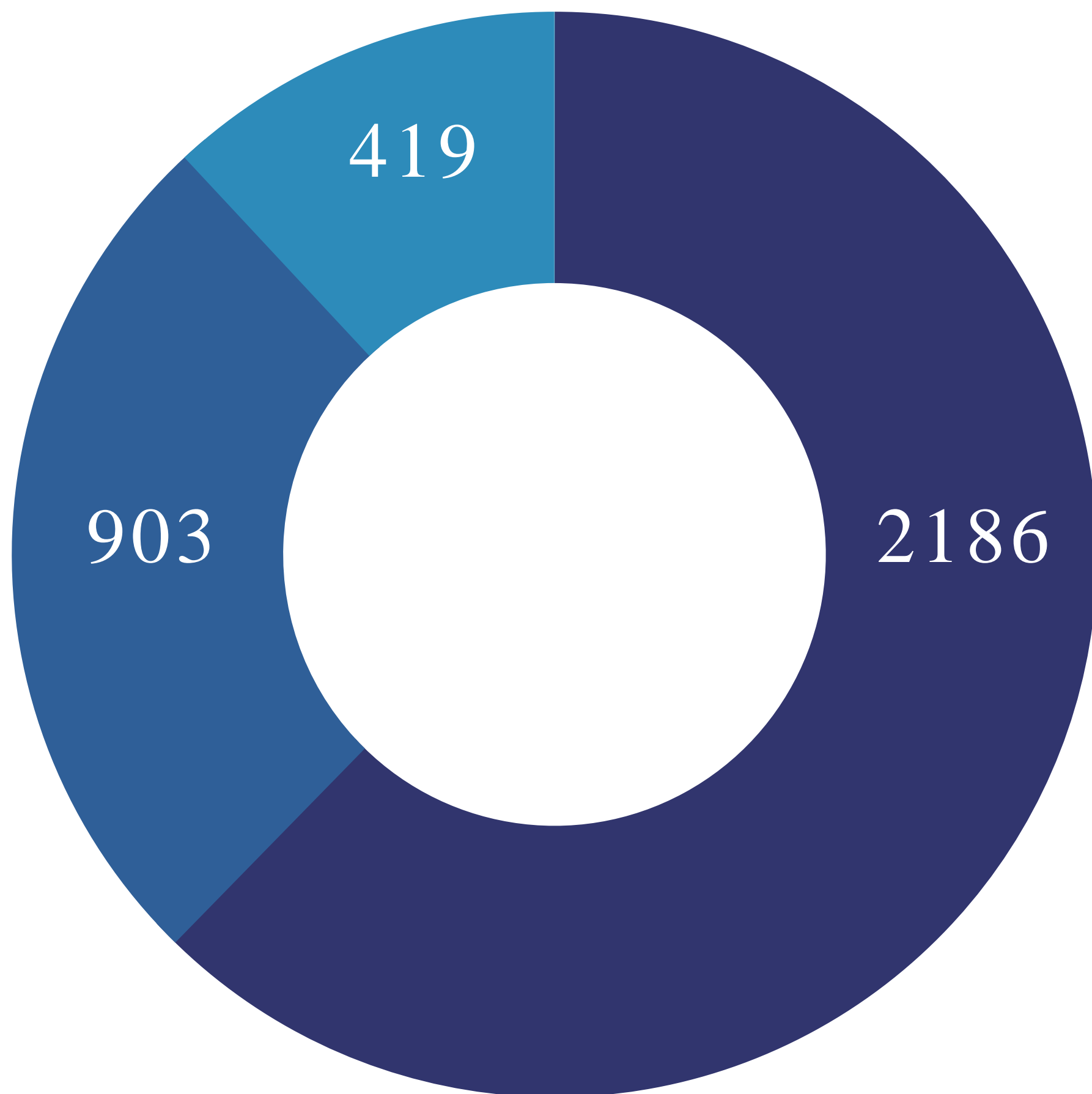


## CHANGING LIVES



Total # of  
Transformed Lives  
Since 1992

'A lot of people don't  
look at housing as a  
human right, but it is.'



Home Repair



New Homes



International Homes

President Jimmy Carter  
Habitat Ambassador





## HOW TO QUALIFY



### WHO QUALIFIES FOR A HABITAT HOME?

Applicant must have a housing need

Must be willing to partner (work sweat equity, attend education classes etc)

Must show ability to repay an affordable mortgage

### ADDITIONAL REQUIREMENTS:

Must be a U.S. Citizen or a permanent legal resident of the U.S.

Have lived or worked in Collin County for at least a year

Income falls between 30%-60% of the area median income levels, depending on size of family (\$25,100-\$46,320 for a family of 4)





## OUR CHALLENGES



LAND AFFORDABILITY



LAND AVAILABILITY



RISING CONSTRUCTION COSTS



MORTGAGE REGULATIONS



INCREASED APPRAISAL VALUES



SPONSORS



RESTORE GROWTH

# City of McKinney

Housing & Community Development Department  
Housing Services Division



# Housing & Community Development Department

## Our Mission

To utilize public funds to enhance the quality of life for McKinney residents by providing for community and neighborhood resources, transit, affordable housing and economic development.

## Our Vision

A vibrant, resilient and diverse community with housing, employment and transportation opportunities for all residents!



## Housing Rehabilitation Program-Repair Categories

- To preserve existing affordable housing,
- To assist very low, low, and moderate-income homeowners in bringing their single-family owner-occupied dwellings up to an acceptable standard,
- To enhance and revitalize eligible neighborhoods Citywide.

## Housing Rehabilitation Program-Purpose

- Emergency Repairs - up to \$5,000
- Minor Repairs - up to \$15,000
- Full Rehabilitation - \$15,001 to \$40,000
- Major Rehabilitation Projects - over \$40,001



Before



After



Before



After





# Other Affordable Housing Programs

- Property Maintenance Program (PMP)
  - Assist with up to \$20,000 in repairs
- Tenant Based Rental Assistance (TBRA)
  - Assist with up to 24 months rent
- Homebuyer's Assistance Program (MHFC)
- Mortgage Credit Certificate Program (MHFC)

## Combined Income and Purchase Price Limits Table

My FIRST and Texas MCC considers the income of all person(s) who will sign the Deed of Trust (including Non-Purchasing Spouse).

My FIRST Texas Home only provides DPA with a 2nd Lien, Not a Grant.

Purchase Price Limits Effective March 30, 2022 / Income Limits Effective May 1, 2022



Area of State	Counties in Area	INCOME LIMITS				PURCHASE PRICE LIMITS	
		Govt Loan and Stand-Alone MCC Non TARGETED Areas		Govt Loan and Stand-Alone MCC TARGETED Areas		1-UNIT** Non-Targeted Area	1 UNIT ** Targeted Area
		100% AMFI 1 or 2 Persons	115% AMFI 3 or more Persons	120% AMFI 1 or 2 Persons	140% AMFI 3 or more Persons		
Dallas, HMFA	Collin*, Dallas*, Denton*, Ellis*, Hunt*, Kaufman* & Rockwall	\$97,400	\$112,010	\$116,880	\$136,360	\$374,551	\$457,784
Fort Worth - Arlington, HMFA	Johnson*, Parker & Tarrant*	\$92,300	\$106,145	\$110,760	\$129,220	\$374,551	\$457,784



Thank you!

Questions????

