City of McKinney

2025-2029 Consolidated Plan and 2025 Annual Action Plan

Community Development Block Grant and HOME Investment Partnerships Programs

Executive Summary

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

1.   Introduction

This document represents the Five-year Consolidated Plan for the City of McKinney. The Five-year planning period covers the program years (PY) 2025 through 2029. This Plan also contains the One-year Action Plan for PY2025.

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 CDBG funding 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 purpose of the Consolidated Plan is:

- To identify a city, county or state's housing and community development needs, priorities, and goals; and
- To develop a strategic plan to stipulate how funds will be allocated to housing and community development activities during the five-year planning period.

Individual Annual Action Plans, including the attached 2025 Annual Action Plan, will explain how the city intends to use its CDBG allocation each year of the five-year period, and how the funded programs, projects, and activities will address the priorities identified in the Consolidated Plan. All the proposed projects and activities are intended to principally benefit residents of McKinney who have extremely low-, low-, and moderate-incomes, and populations that have special needs.

McKinney receives approximately $1,250,000 in CDBG and HOME Investment Partnership funds. HOME funds further enhance housing resources by providing additional resources for affordable housing. For the 2025 program year, the city will receive $907,326 in CDBG funds and $345,211.31 in HOME funds.

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

The needs assessment, housing market analysis, and community outreach conducted to support the 2025-2029 Consolidated Plan identified the following high-priority needs in McKinney:

- **Housing -** The City of McKinney will support efforts to improve housing conditions for low- and moderate-income households and increase access to affordable housing across the city. This could include (but is not limited to) rehabilitation of renter-and owner-occupied units, rent and/or

mortgage assistance to qualified residents, support of affordable housing development, and housing for special needs populations. Under the first year of the Consolidated Plan, Tenant Based Rental Assistance (TBRA) will also be a priority under HOME funds for use (PY2025).

- **Homelessness prevention and services** – The City of McKinney will support efforts to prevent homelessness and aid individuals and families currently experiencing homelessness. This may include (but is not limited to) emergency rental, mortgage, utility assistance; TBRA assistance; rapid re-housing, transitional housing, and supportive services for people experiencing homelessness.

Public Services – providing public services to low- and moderate-income residents, including those with special needs, is a fundamental component of the city's anti-poverty strategy and overall approach to addressing housing and community development needs citywide. Services may include (but are not limited to) education, health services, services for unsheltered or sheltered persons and families, childcare, services for abused or neglected children, seniors, persons with disabilities, job training, counseling or youth services, emergency assistance, food assistance, meal distribution (seniors), and services to victims of domestic violence.

Community development, including economic development and infrastructure improvements, was also identified as a need, and has been a low priority for CDBG funding, as there are other funding sources targeted to address community development in McKinney. However, as housing costs increase Workforce Development is likely our best tool to try to help families increase their incomes so they can have more options. This eligible activity may be utilized within the next few years.

3.   Evaluation of past performance

The City of McKinney primarily utilizes Community Development Block Grant (CDBG) funds to enhance housing and community development resources within 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 training and ongoing meetings to ensure information is current, and the city will continue to request assistance from HUD staff to comply with directives.

Over the past five years, the city prioritized housing, homelessness prevention, and public services with CDBG funds and will likely continue with similar priorities during the 2025-2029 planning period.

4.   Summary of citizen participation process and consultation process

For the Consolidated Plan, the citizen participation process included the following:

- Multiple presentations that began within a year-long process, starting in October, 2024 with presentations and focus groups with organizations, including: Collin County Homeless Coalition, Collin County Social Services Association, The Front Porch Coalition,

McKinney Homeless Coalition, Faith-Based groups and organizations; Community Day, National Association of Realists and numerous consultations with community and business leaders and neighborhood residents;

- Two community meetings and two public hearings about the Annual Action and Consolidated Plan combined in early spring;
- A resident survey open through August 10th, 2025;
- Two stakeholder focus groups;
- An in-person community open house on August 5th;
- Two public hearings that presented the purpose of the Consolidated Plan and proposed goals. Legal notices were provided in local newspapers, the city website, and social media channels to announce and receive input from residents. Hearings were held on July 10th before the public comment period and August 5th during the public comment period; and
- A 30-day public comment period starting July 15 – August 15, as the final opportunity for participation, before the city submits the plan to HUD for review and final approval.

5.   Summary of public comments

Public comments will be summarized here and appended to the Final Plan, after they are collected during the 30-day comment period.

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

This will be completed after the public comment period. At this time, there is no reason for not accepting comments from the public.

7.   Summary

Typically, funding requests generally outweigh available resources, so the city must allocate funds that meet priorities, provide the best resource outcomes for participants, and provide cost-effectiveness. The proposed plan for the 2025-2029 program years will continue to use CDBG and HOME funding sources and leverage other resources, including city resources and opportunities for additional HUD or state funding to provide 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
CDBG Administrator	City of McKinney	Housing and Community Development Department
HOME Administrator	City of McKinney	Housing and Community Development Department

Table 1 – Responsible Agencies

Narrative

The Lead Agency for the 2025-2029 Consolidated Plan is the City of McKinney, Housing and Community Development Department.

Consolidated Plan Public Contact Information

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PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I)

1.   Introduction

Citizen engagement is an important process under the Community Development Block Grant. It includes input from citizens, nonprofit and community organizations, faith-based organizations, social service support organizations, the area's Continuum of Care, Housing Forward, Collin County Homeless Coalition (CCHC), and other stakeholders to identify priorities and needs for the Consolidated Plan. Consultation included one-to-one consultations, a city-wide resident survey, two stakeholder focus groups, two public hearings, and one community open house to obtain citizen participation in the Consolidated Plan, including two meetings and two public hearings under the Action Plan process.

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

The city's Mayor's Task Force on Homelessness, which has now transitioned to the McKinney Homeless Coalition; is a collaborative group of city departments and nonprofit agencies focused on support, services, and engagement for homeless individuals and families. The city departments that serve in the Coalition include (but are not limited to) Housing and Community Development, Parks and Recreation, Code Services, Library, and Public Safety-The Housing and Community Development Department created several outreach resources, including Love McKinney Community Day, Housing Community Day and other public education efforts, to engage the public on available services and city resources. In addition to the McKinney Homeless Coalition, the city collaborates with Collin County Social Services Association, Collin County Homeless Coalition, Housing Forward, and other local faith based and community-based organizations. The city also participates in partnerships with service providers such as One Heart McKinney, an information hub that coordinates between city and nonprofit resources to provide a "one-stop" connection for those in need of food, shelter, clothing, medical care, and other resources.

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 works closely with multiple entities, including Housing Forward (formerly Metro Dallas Homeless Alliance), the Continuum of Care serving Dallas and Collin Counties, and the Collin County Homeless Coalition who partners with Housing Forward, to operate the Continuum of Care grant and produces annual PIT counts, Assistance Center of Collin County, Collin County Veterans Coalition, Habitat for Humanity of Collin County, McKinney Housing Authority, and other stakeholders to coordinate strategic initiatives to learn and determine where housing, social services, health and community development investments are needed. Efforts to address the needs of chronically homeless individuals

and families, families with children, veterans, unaccompanied youth, and persons at- risk of homelessness are listed below:

Chronically homeless individuals. There are several member agencies of the Collin County Homeless Coalition that offer transitional sheltering and support for chronically homeless individuals, including the Samaritan Inn, All Community Outreach, and Community Lifeline Center. The Samaritan Inn's residency program includes required life skills classes, such as financial literacy, job readiness, and mental health counseling, and case management. Clients receive resources to find transitional or permanent supportive housing options or can apply for the Gateway Apartments Program, Samaritan Inn's transitional housing program that provides fully furnished apartments with reduced rent. These services aim to stabilize chronically homeless individuals and prevent homelessness from recurring.

Homeless families with children. Families with children, fleeing domestic violence, and below 50% AMI are prioritized for Rapid Rehousing. Rapid Rehousing resources are best suited for families in need of immediate, interim housing support and supportive services while they find more permanent housing options. Additional member organizations of CCHC that provide services to homeless families include The Bella House (services for pregnant women experiencing homelessness), Family Promise of Collin County, and Hope's Door New Beginnings Center. These services aim to shorten the time families experience homelessness and provide adequate resources for long-term safety and housing stability.

Veterans. Collin County Veteran Services connects veterans with emergency assistance, including the Homeless Veterans Services of North Texas, the Bridge, and the Texas VFW Assistance Program. The Collin County Veterans' Coalition gathers service organizations to better address the needs of veterans. These services aim to prevent homelessness and shorten the time veterans experience homelessness through emergency interventions and tailored services.

Unaccompanied youth. Organizations such as City House and Jim Riley Outreach provide transitional living homes for individuals younger than 25 experiencing homelessness. Transitional housing aims to be a bridge towards more permanent housing solutions while clients become more financially secure.

Persons at risk of homelessness. The Community Lifeline Center, All Communities, One Heart McKinney and other agencies provide crisis assistance information and referral services for McKinney residents. Assistance ranges from financial help—rent, utilities, food, medical or prescription assistance—to job search training, credit and budget counseling, and advocacy.

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 following table highlights organizations that participated in the Consolidated Plan consultation process.

Table 2 – Agencies, groups, organizations who participated

1	**Agency/Group/Organization**	Housing Forward – North Texas
	Agency/Group/Organization Type	Regional organization Continuum of Care
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Housing Forward participated in a stakeholder focus group to identify gaps in housing and services.
2	**Agency/Group/Organization**	North Texas National Association of Real Estate Brokers (NAREB)
	Agency/Group/Organization Type	Regional organization Housing Services - education
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	NAREB participated in a stakeholder focus group to identify gaps in housing and services.
3	**Agency/Group/Organization**	McKinney Front Porch
	Agency/Group/Organization Type	Civic leaders
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment Market Analysis Economic development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	McKinney Front Porch participated in a stakeholder focus group to identify gaps in housing and services.
4	**Agency/Group/Organization**	Metro Relief

	Agency/Group/Organization Type	Housing Services - homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Metro Relief participated in a stakeholder focus group to identify gaps in housing and services.
5	**Agency/Group/Organization**	Neighbor Solutions
	Agency/Group/Organization Type	Housing Services - homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Neighbor Solutions participated in a stakeholder focus group to identify gaps in housing and services.
6	**Agency/Group/Organization**	Family Promise of Collin County
	Agency/Group/Organization Type	Housing Services - homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Families with children

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Family Promise of Collin County participated in a stakeholder focus group to identify gaps in housing and services.
7	**Agency/Group/Organization**	McKinney Community Development Corporation
	Agency/Group/Organization Type	Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	McKinney Community Development Corporation participated in a stakeholder focus group to identify gaps in housing and services.
8	**Agency/Group/Organization**	Collin County Homeless Coalition
	Agency/Group/Organization Type	Housing Services - homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Collin County Homeless Coalition participated in a stakeholder focus group to identify gaps in housing and services.
9	**Agency/Group/Organization**	McKinney Housing Authority
	Agency/Group/Organization Type	PHA Services - housing

| | What section of the Plan was addressed by Consultation? | Public housing needs

Housing Need assessment

Market analysis |
| --- | --- | --- |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | McKinney Housing Authority participated in a stakeholder focus group to identify gaps in housing and services. |
| 10 | Agency/Group/Organization | One Heart McKinney |
| | Agency/Group/Organization Type | Services – Housing

Services – children

Services – education

Services – narrowing digital divide |
| | What section of the Plan was addressed by Consultation? | Housing Need assessment

Market analysis

Anti-poverty strategy |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | One Heart McKinney participated in a stakeholder focus group to identify gaps in housing and services. |
| 11 | Agency/Group/Organization | Core Threaded |
| | Agency/Group/Organization Type | Housing

Services - homeless |
| | What section of the Plan was addressed by Consultation? | Homelessness Strategy
Homeless Needs - Chronically homeless
Homeless Needs - Families with children
Homelessness Needs - Veterans
Homelessness Needs - Unaccompanied youth |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Core Threaded participated in a stakeholder focus group to identify gaps in housing and services. |
| 12 | Agency/Group/Organization | Community Lifeline |

	Agency/Group/Organization Type	Services – housing Services – children Services – elderly Services – persons with disabilities
	What section of the Plan was addressed by Consultation?	Housing Need assessment Market analysis Anti-poverty strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Community Lifeline participated in a virtual public meeting to identify gaps in housing and services.
13	**Agency/Group/Organization**	Samaritan Inn
	Agency/Group/Organization Type	Housing Services - homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Samaritan Inn participated in a virtual public meeting to identify gaps in housing and services.
14	**Agency/Group/Organization**	Salvation Army
	Agency/Group/Organization Type	Housing Services - homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Salvation Army participated in a virtual public meeting to identify gaps in housing and services.
15	Agency/Group/Organization	Hope Restored Missions
	Agency/Group/Organization Type	Housing Services - homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Hope Restored Missions participated in a virtual public meeting to identify gaps in housing and services.
16	Agency/Group/Organization	Emmanuel Labor
	Agency/Group/Organization Type	Housing Services - homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Emmanuel Labor participated in a virtual public meeting to identify gaps in housing and services.
17	Agency/Group/Organization	We Are Threaded
	Agency/Group/Organization Type	Civic leaders

	What section of the Plan was addressed by Consultation?	Housing needs assessment Non-homeless special needs Economic development Anti-Poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	We Are Threaded participated in a virtual public meeting to identify gaps in housing and services.
18	**Agency/Group/Organization**	National Veterans Outreach Program
	Agency/Group/Organization Type	Services - homeless
	What section of the Plan was addressed by Consultation?	Homelessness needs -veterans
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	National Veterans Outreach Program participated in a virtual public meeting to identify gaps in housing and services.

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

No agencies were intentionally excluded from consultation.

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Housing Forward - North Texas	

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(l))

The city will continue implementing the Consolidated Plan and will work collaboratively when appropriate to develop projects, improve efficiency, and reduce duplicated efforts for the benefit of predominantly low- to-moderate-income persons. Continuum of Care coordination will be considered for homelessness needs. The city will also maintain cooperation with the McKinney Housing Authority to address affordable housing needs. The City also consults with other regional and state organizations, to keep abreast of needs that may impact local efforts, including changing ordinances, laws and other resources, as well as to seek opportunities for collaborative partnerships.

Narrative (optional):

Please see above.

PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation
Summarize citizen participation process and how it impacted goal-setting
The accelerated citizen participation process for the consolidated plan included focus groups with stakeholders as well as a resident survey, an open house event for residents and stakeholders, and two public hearings. Housing and community development needs identified by participants. This in turn helped shape the goal setting process to address the identified needs.

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	Stakeholder Focus Group	Community organizations/ stakeholders	4 participants provided feedback during a virtual focus group	Varying comments on housing needs, gaps in the delivery of services, and priority funding needs	All comments were accepted.	
2	Stakeholder Focus Group	Community organizations/ stakeholders	9 participants provided feedback during a virtual focus group	Varying comments on housing needs, gaps in the delivery of services, and priority funding needs	All comments were accepted.	
3	Public hearing	Non-targeted/ general public	22 people participated in a virtual public hearing	Varying comments on housing needs, gaps in the delivery of services, and priority funding needs	All comments were accepted.	

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

This section of the Consolidated Plan examines the housing, community, and economic development needs of residents. The section uses data from 2016-2020 (the most recent available) Comprehensive Housing Affordability Strategy (CHAS), as well as other sources where noted. The CHAS data throughout this section refers to "HAMFI", or HUD Area Median Family Income to determine income categories. HAMFI is calculated by HUD and is based on a household of 4. The HUD-provided data shown in the tables throughout this section shows cost burden and other housing problems by income category. For the purposes of this plan, the definitions shown below will be used consistently throughout the Needs Assessment (NA) and Market Analysis (MA) sections of this plan. Collin County is part of the Dallas, TX HUD Metro FMR Area with a HAMFI of $86,200 for 2020.

HUD Income Categories

- 0-30% AMI = extremely low-income
- 30-50% AMI = very low-income
- 50-80% AMI = low-income
- 80-100% AMI = low- to moderate-income

The Needs Assessment section covers the following areas:

Housing Needs. The most common housing problems in McKinney are cost burden and severe cost burden. A household is considered cost-burdened if it spends more than 30% of its income on housing costs and severely cost-burdened if it spends more than 50%. In McKinney, about 8,528 or 81% of low-income renter households and 4,755 or 64% of low-income owner households experience cost burden.

Public Housing. Recent population growth combined with insufficient federal funding for public housing in a fast-growing region creates additional challenges for housing authorities. The most immediate needs in public housing are an increased supply of affordable units and rentals eligible for the housing choice voucher program. Supplying affordable housing is essential as the area continues to expand.

People Experiencing Homelessness. The 2025 Point in Time (PIT) count identified 166 sheltered and 47 unsheltered individuals. Unsheltered individuals are mainly single adults, and of the unsheltered homeless population, 14 were considered chronically homeless. The PIT count in McKinney identified three families experiencing unsheltered homelessness and 93 families in transitional housing (experiencing sheltered homelessness). Homelessness for this group often results from domestic violence; therefore, families experiencing homelessness need more intensive and holistic mental health, physical health, nutrition, and

educational/childcare support. The PIT count in McKinney identified five sheltered homeless veterans and three unsheltered homeless veterans. Additionally, three sheltered and two unsheltered unaccompanied youth were counted in McKinney.

Non-Homeless Special Needs. Non-homeless special needs populations include households containing persons with a disability, elderly households, those at risk of homelessness, victims of intimate partner/domestic violence, persons with alcohol or other drug addiction, and persons with living with HIV/AIDS. The needs of each of these individual populations are discussed in section NA-45.

Non-Housing Community Development Needs. The City of McKinney has identified non-housing community development needs related to public facilities, public improvements, and public services, primarily through voter-approved bond propositions in 2019 and 2024. These investments reflect community priorities for enhancing parks and recreation, public safety facilities, public works infrastructure, and streets. The City is actively revitalizing its Historic Town Center through infrastructure improvements that promote walkability, mixed-use development, and transit access, guided by the Town Center Study. Public service enhancements, such as the new Municipal Complex and Fire Department headquarters, aim to improve access to social services and emergency response capabilities. These needs were determined through direct voter input and strategic planning efforts.

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

Summary of Housing Needs

As of 2023, McKinney's population was 213,504. The city's population has increased by approximately 63% from its population of 131,117 in 2010. During the same period, the number of households increased by 69% from 44,353 in 2010 to 74,833 in 2023. Meanwhile, median household income increased by 58% from $73,826 in 2010 to $116,654 in 2023.

By comparison, the population, number of households, and median household income in Texas grew by approximately 21%, 26%, 55% respectively, from 2010 to 2023. This indicates that McKinney is growing at a faster rate than other parts of the state.

Based on CHAS data from the United States Department of Housing and Urban Development, the most common housing problems in McKinney are cost burden and severe cost burden. A household is considered cost-burdened if it spends more than 30% of its income on housing costs and severely cost-burdened if it spends more than 50%. In McKinney, approximately 8,528 (81%) of low-income renter households and 4,755 (64%) of low-income owner households experience cost burden.

Furthermore, in McKinney, about 3,365 or 32% of low-income renter households and 2,200 or 30% of low-income owner households experience severe cost burden. These households are at risk of homelessness because they are one unexpected expense away from not being able to make their housing payment.

The HUD-provided tables below show cost burden and other housing problems by area median income (AMI).

Demographics	Base Year: 2010	Most Recent Year: 2023	% Change
Population	131,117	213,504	62.8%
Households	44,353	74,833	68.7%
Median Income	$73,826	$116,654	58.0%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2010 Census (Base Year), 2023 1-year ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	5,360	5,340	7,230	6,405	40,680
Small Family Households	1,655	1,930	2,925	2,690	26,340
Large Family Households	380	730	735	1,135	4,715

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Household contains at least one person 62-74 years of age	1,060	1,120	1,495	1,190	5,865
Household contains at least one person age 75 or older	1,335	940	1,039	550	1,295
Households with one or more children 6 years old or younger	945	1,005	1,165	1,464	8,320

Table 6 - Total Households Table

Data Source: 2016-2020 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	325	30	235	60	650	0	0	0	0	0
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	50	85	0	35	170	0	95	15	10	120
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	305	185	205	100	795	50	40	115	60	265
Housing cost burden greater than 50% of income (and none of the above problems)	2,090	1,365	355	0	3,810	1,130	755	590	169	2,644

	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
Housing cost burden greater than 30% of income (and none of the above problems)	200	1,330	2,125	924	4,579	250	605	1,200	1,040	3,095
Zero/negative Income (and none of the above problems)	320	0	0	0	320	400	0	0	0	400

Table 7 – Housing Problems Table

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	2,775	1,665	795	195	5,430	1,180	890	730	244	3,044
Having none of four housing problems	670	1,615	2,990	2,819	8,094	735	1,170	2,725	3,145	7,775
Household has negative income, but none of the other housing problems	0	0	0	0	0	0	0	0	0	0

Table 8 – Housing Problems 2

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	725	1,185	1,134	3,044	535	540	710	1,785
Large Related	260	165	240	665	90	310	270	670
Elderly	1,180	730	534	2,444	665	555	735	1,955
Other	710	785	880	2,375	130	90	125	345
Total need by income	2,875	2,865	2,788	8,528	1,420	1,495	1,840	4,755

Table 9 – Cost Burden > 30%

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	0	0	635	635	405	320	0	725
Large Related	0	0	45	45	50	210	50	310
Elderly	1,130	420	95	1,645	565	250	220	1,035
Other	0	710	330	1,040	130	0	0	130
Total need by income	1,130	1,130	1,105	3,365	1,150	780	270	2,200

Table 10 – Cost Burden > 50%

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	355	210	205	80	850	30	29	70	70	199
Multiple, unrelated family households	0	60	0	55	115	20	105	60	0	185

	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
Other, non-family households	0	0	40	0	40	0	0	0	0	0
Total need by income	355	270	245	135	1,005	50	134	130	70	384

Table 11 – Crowding Information – 1/2

Data Source: 2016-2020 CHAS

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

Table 12 – Crowding Information – 2/2

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

According to 2023 ACS data, 20% of the 74,833 households in McKinney are single-person households. Of the 15,041 single-person households, 866 or 6% had at least one housing need. By 2028, the number of single-person households with at least one housing need is projected to grow to 1,059 households.

Elderly single-person households make up 5.3% of households in McKinney, and these householders will require additional health care services and may require accessibility improvements in their home as they age. The financial challenges that often accompany aging can increase the need for housing assistance. According to the Joint Center for Housing Studies of Harvard University, "only 14 percent of adults age 75 and older who live alone can afford a daily home health aide visit after paying for housing and other living costs, and just 13 percent can afford an assisted living facility in their area."

Generally, single-person households have less income, and they may need additional housing assistance. Single-person households in McKinney have a median income of $61,641, compared to a median household income of $116,654 for all households. Therefore, single-person households have fewer housing options, especially given that the median contract rent in McKinney is $1,688, which amounts to 33% of the median single-person household's gross monthly income.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

Households with disabilities. According to HUD's Comprehensive Housing Affordability Strategy (CHAS) data, 14% of McKinney households include a person with one or more disabilities, which is notably lower

than the statewide rate of 22%. Disability rates are higher among seniors: 25% or residents aged 65 and older have some type of disability. CHAS data classifies people with a disability as people with a hearing, vision, cognitive, ambulatory, self-care, or independent living limitation.

CHAS data indicate that about 43% or 4,470 out of the 10,420 households with a member with a disability have one or more housing problems (e.g. cost burden, overcrowding, substandard housing). If current population growth trends continue, 5,466 households with a member with a disability will have a housing need in five years, a 22% increase from today.

Victims of domestic violence. National incidence rates indicate that 41% of women and 26% of men aged 18 or older have experienced contact sexual violence, physical violence, or stalking by an intimate partner in their lifetime. The annual incidence rates of intimate partner violence are 5% for women and 3% for men.

Based on these rates of intimate partner violence (PV), an estimated 5,722 McKinney residents aged 18 or older have experienced some type of domestic violence, dating violence, sexual assault and/or stalking by an intimate partner in the previous year. National statistics show that 13% of women and 5% of men experiencing intimate partner violence need housing services. In McKinney, these statistics suggest that 593 victims of intimate partner violence, or 10% of victims, require housing services each year.

The services needed by IPV victims vary, but generally, all need health care and counseling immediately following the event. Many victims need continued mental health support to assist with the traumatic stress disorder related to the event. Victims may also require assistance with substance abuse which is common among IPV victims. Affordable housing is also critical: The National Alliance to End Homelessness argues that a "strong investment in housing is crucial [to victims of domestic violence] …so that the person is able to leave the shelter system as quickly as possible without returning to the abuse." They cite several studies on homelessness that show a correlation between domestic violence and homelessness.

A stakeholder in McKinney offered that the shortage of affordable housing often keeps victims of domestic violence within the home of the abuser for a longer period of time. There are several domestic violence shelters in the McKinney area that are almost always full. They also refer families to Family Gateway, a family shelter serving families in Dallas and Collin County; or provide emergency hotel vouchers.

What are the most common housing problems?

The most common housing problems in McKinney are cost burden and severe cost burden. A household is considered cost burdened if it spends more than 30% of its income on housing costs and severely cost burdened if it spends more than 50%. In McKinney, about 8,528 or 81% of low-income renter households and 4,755 or 64% of low-income owner households experience cost burden, and about 3,365 or 32% of low-income renter households and 2,200 or 30% of low-income owner households experience severe cost burden. These households that are severely cost burdened are at risk of homelessness because they are one unexpected expense away from not being able to make their housing payment.

Stakeholder feedback aligned with data that shows cost burden as a common housing problem. Maintaining affordability for families and elderly households was a concern amongst participants who pointed to the importance of programs that prevent homelessness through emergency rental and utility assistance. Additional housing problems highlighted in stakeholder focus groups were the shortage of affordable homes and gap in financial literacy for first time buyers and the increasing cost of property taxes and homeowner's insurance.

Other housing problems documented in CHAS data include substandard housing and overcrowding, but these housing problems affect fewer McKinney residents. Housing is considered substandard if it lacks complete plumbing and/or kitchen facilities. Based on the latest CHAS data, 650 low-income renter households and zero low-income owner households had substandard housing. Meanwhile, 965 low-income renter households and 385 low-income owner households lived in overcrowded or severely overcrowded housing.

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

"Small related" (household with two to four persons who are related by blood, marriage, or other legal arrangement) and "elderly" households represent the largest number of cost burdened households. Table 9 shows that 3,044 small related renter households and 2,444 elderly renter households are cost burdened, which combined make up 64% of all low-income renter households that are cost burdened. Additionally, 1,785 small related owner households and 1,955 elderly owner households are cost burdened, which combined account for 79% of low-income owner households that are cost burdened.

In McKinney, renters are more likely than owners to experience housing problems. Based on the latest CHAS data, 40% of renters who earn less than 100% of the AMI have at least one housing problem compared to 28% of owners.

Stakeholders added that elderly and disabled households with fixed incomes are most vulnerable to housing price increases.

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

Households that spend 50% or more of their income on housing are considered at risk of homelessness. These households have limited capacity to adjust to rising home prices and are vulnerable to even minor shifts in rents, property taxes, and/or incomes. Data in Table 7 above indicates that 6,454 low- to moderate-income McKinney households (3,810 renters and 2,644 owners) are severely cost burdened, spending 50% or more of their income on housing, and are therefore at risk of homelessness.

According to stakeholder focus groups, people transitioning out of homelessness have trouble using housing vouchers or finding subsidized housing in McKinney compared to other areas of the Dallas Metro. One stakeholder said they were actively working on engaging landlords and creating a better network of housing options for people exiting homelessness using vouchers or receiving rapid-rehousing assistance.

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

Households spending 50% or more of their income on housing are considered at risk of homelessness. Indicators of at-risk population(s) include: being precariously housed (e.g., couch-surfing, living in hotel/motel), reporting being unable to pay utilities, reporting being unable to pay property taxes, being in the process of eviction or foreclosure, and being unable to find a place to rent due to criminal history or previous evictions.

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

The following characteristics are associated with an increased risk of homelessness: prior history of eviction or foreclosure, being precariously housed, difficulty paying utilities or property taxes, bad credit history, criminal history, mental illness, medical problems, prior episodes of homelessness, domestic assault, and extremely low-income.

In addition, rising housing costs in McKinney means a larger proportion of low- and moderate-income households are paying more than half of their income on housing. Additionally, rising costs for food, transportation, healthcare, and utilities further reduces an individual's disposable income and ability to save. Households without savings are more vulnerable to homelessness, particularly if their income is suddenly reduced for any reason (e.g., job loss, cut in work hours, or government benefits), or if they encounter an unexpected expense (e.g., medical emergency, major car repair).

Stakeholders added that many resources are only available to people who are experiencing literal homelessness within a shelter or sleeping on the street or in a car. This means that people who are "doubling up" with friends or family or paying for a motel to avoid homelessness cannot always access emergency rental assistance or housing assistance through the Continuum of Care. These households are particularly vulnerable to housing instability and homelessness without intervention. Stakeholders emphasized the importance of homeless prevention resources for these households and diversion programs for families who have recently entered homelessness that minimize the time spent in shelters or on the street.

Discussion

Please see above.

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

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

Introduction

A disproportionately greater need exists when the members of a racial or ethnic group at a particular income level experience housing problems at a greater rate (10 percentage points or more) than all individuals at that income level. For example, assume that 60% of all low-income households within a jurisdiction have a housing problem and 72% of low-income Hispanic households have a housing problem. In this case, low-income Hispanic households have a disproportionately greater need.

Per the regulations at 91.205(b)(2), 91.305(b)(2), and 91.405, a grantee must provide an assessment for each disproportionately greater need identified. Although the purpose of these tables is to analyze the relative level of need for each race and ethnic category, the data also provide information for the city as a whole that can be useful in describing overall need.

Income classifications are as follows: 0%-30% AMI is considered extremely low-income, 31%-50% AMI is low-income, 51%-80% AMI is moderate-income, and 81%-100% is middle-income.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	4,405	960	0
White	2,420	585	0
Black / African American	545	155	0
Asian	270	90	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	1,045	115	0

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2016-2020 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	4,500	855	0
White	2,270	525	0
Black / African American	935	105	0
Asian	210	55	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	1,015	170	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2016-2020 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	4,845	2,385	0
White	3,025	1,575	0
Black / African American	655	165	0
Asian	235	70	0
American Indian, Alaska Native	0	50	0
Pacific Islander	0	4	0
Hispanic	745	500	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2016-2020 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	2,404	4,000	0
White	1,369	2,480	0
Black / African American	455	415	0
Asian	175	225	0
American Indian, Alaska Native	0	14	0
Pacific Islander	0	0	0
Hispanic	315	845	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2016-2020 CHAS

*The four housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Discussion

This section discusses the income categories in which a group has a disproportionately greater need.

0-30% AMI. At this income level all groups have high rates of housing problems. About 82% of all households have at least one of the four housing problems.

30-50% AMI. Similar to the 0-30% AMI income level, all households in this income group have high rates of having at least one housing problem at 84%.

50-80% AMI. At this income level, 67% of households in the city have at least one of the four housing problems. Black/African American households and Asian households have disproportionately greater need because 80% and 77%, respectively, have at least one housing problem.

80-100% AMI. About one in three households (38%) in McKinney at this income level have one or more of the four housing problems. Black/African American households have disproportionately greater need because 52% of these householders have at least one of the four housing problems. The discrepancy between these rates (14%) is greater than the discrepancy in all other cases of disproportionate need in McKinney.

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

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

Introduction

This section discusses severe housing problems as defined by HUD, using CHAS housing needs data. The tables below show the number of McKinney households that have severe housing needs by income, race, and ethnicity. There are four severe housing problems, and they are defined as below:

- The housing lacks complete kitchen facilities.
- The housing lacks complete plumbing facilities.
- The household has more than 1.5 persons per room.
- The household has severe cost burden, meaning they spend at least 50% of their income on housing.

A disproportionately greater severe housing need exists when households of a racial or ethnic group at a particular income level experience at least one of the severe housing problems at a significantly greater rate (10 percentage points or more) than all households at the income level. For example, assume that 60% of all low-income households within a jurisdiction have a severe housing problem, and 72% of low-income Hispanic households have a severe housing problem. In this case, low- income Hispanic households have a disproportionately greater severe need because they experience one or more of the severe housing problems at rate that is 12 percentage points higher.

Per the regulations at 91.205(b)(2), 91.305(b)(2), and 91.405, a grantee must provide an assessment for each disproportionately greater need identified. Although the purpose of these tables is to analyze the relative level of need for each race and ethnic category, the data also helps identify overall need in McKinney. Income classifications are as follows: 0%-30% AMI is considered extremely low-income, 31%-50% AMI is low-income, 51%-80% AMI is moderate-income, and 81%-100% is middle-income.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,955	1,405	0
White	2,260	750	0
Black / African American	490	215	0
Asian	210	145	0

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
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	875	280	0

Table 17 – Severe Housing Problems 0 - 30% AMI

Data Source: 2016-2020 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	2,555	2,785	0
White	1,220	1,575	0
Black / African American	575	470	0
Asian	170	95	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	585	600	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data Source: 2016-2020 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	1,525	5,715	0
White	775	3,829	0
Black / African American	225	595	0
Asian	125	175	0
American Indian, Alaska Native	0	50	0
Pacific Islander	0	4	0
Hispanic	320	920	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data Source: 2016-2020 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	439	5,964	0
White	189	3,649	0
Black / African American	65	805	0
Asian	65	330	0
American Indian, Alaska Native	0	14	0
Pacific Islander	0	0	0
Hispanic	115	1,040	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Discussion

This section discusses the income categories in which a racial or ethnic group has a disproportionately greater severe housing need.

0-30% AMI. Like the previous discussion on housing needs, all groups at this income level have relatively high rates of severe housing problems. At this income level, 74% of all households have a severe housing problem.

30-50% AMI. Forty-eight percent of McKinney households at this income level have at least one of the severe housing problems. Asian households have disproportionately greater need because 64% have at least one of the severe housing problems.

50-80% AMI. At this income level, 21% of McKinney households have one or more severe housing problems. Asian households have disproportionately greater need because 42% have at least one of the severe housing problems.

80-100% AMI. At this income level, 7% of all McKinney households have one or more severe housing problems. No group has disproportionately greater need compared to the overall rate.

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

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

Introduction:

The data in this section show the number of households in each racial and ethnic group that experience housing cost burden at different income levels. This data can be used to calculate the rate of housing cost burden for each racial/ethnic group and informs discussion about disproportionately greater need. Housing cost burden occurs when households pay more than 30% of their gross household income toward housing costs, including utilities. Severe housing cost burden occurs when households spend 50% or more of their gross household income on housing.

A disproportionately greater need exists when households of a racial or ethnic group at a particular income level experience housing problems at a greater rate (10 percentage points or more) than all households at that income level. For example, assume that 75% of all low-income households in a jurisdiction have a housing problem and 87% of low-income Black/African American households have a housing problem. In this case, low-income Black/African American households have a disproportionately greater need.

Per the regulations at 91.205(b)(2), 91.305(b)(2), and 91.405, a grantee must provide an assessment for each disproportionately greater need identified. Although the purpose of these tables is to analyze the relative level of need for each race and ethnic category, the data also helps identify overall need in McKinney. Income classifications are as follows: 0%-30% AMI is considered extremely low-income, 31%-50% AMI is low-income, 51%-80% AMI is moderate-income, and 81%-100% is middle-income.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	46,090	10,765	7,394	760
White	31,510	6,510	4,190	485
Black / African American	3,925	1,605	1,160	110
Asian	3,845	755	515	90
American Indian, Alaska Native	225	15	0	0
Pacific Islander	4	0	0	0
Hispanic	5,450	1,580	1,345	85

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2016-2020 CHAS

Discussion:

Table 21 above shows housing cost burden by race/ethnicity at different levels of income.

In McKinney, roughly 17% of households faced cost burden (spending 30-50% of income), and roughly 11% of households were severely cost burdened (spending >50% of income). In aggregate, 28% of households in McKinney face some level of cost burden. Black/African American households faced disproportionate levels of cost burden overall with 41% of households spending more than 30% of gross income on housing, a rate that is 13 percentage points higher than the rate for all households.

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

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

Yes, there are cases of disproportionately greater need discussed in the NA-15, NA-20, and NA-25 sections above. However, there are no cases of disproportionately greater need for households with incomes between 0 and 30% of the AMI that have at least one housing problem or one severe housing problem. Generally, this is because households of each ethnic and racial group at this income level have high rates of housing problems.

As discussed in NA-25, Black/African American households face cost burden at a disproportionate rate that is 13 percentage points higher than the rate for the McKinney as a whole (41% compared to 28%). Meanwhile, among low- to moderate-income (LMI) households, Asian households experience one or more severe housing problems at a disproportionately high rate – roughly nine percentage points higher than all households. Approximately, 43% of LMI Asian households experience at least one severe housing problem, while this rate is 35% for all LMI households.

Refer to the NA-15, NA-20, and NA-25 sections above for additional details about which racial and ethnic groups have a disproportionately greater need at a particular income level.

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

Responses from the resident survey conducted for the previous Consolidated Plan in 2020 indicated that housing challenges varied by race/ethnicity. Hispanic and African American respondents were twice as likely to feel their home is not big enough for their family members (15% compared to 6% overall). These two groups are also more likely to be cost burdened according to survey results. They are around twice as likely as a regular resident to struggle paying their rent or mortgage (14% compared to 7%), to struggle paying utilities (10% compared to 5%), and to worry about rent increasing to an unaffordable level (15% compared to 9%).

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

The areas of the City with the highest proportions of households with cost burden are neighborhoods are in central and eastside areas of McKinney, particularly Census Tracts 307, 308, and 309. See MA-50 for additional details.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

This section provides an overview of the demographics and service needs of people experiencing homelessness in McKinney.

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

Chronically homeless individuals. The PIT count in McKinney identified 166 sheltered and 47 unsheltered individuals. Unsheltered individuals are primarily single adults, and of the unsheltered homeless population, 14 were considered chronically homeless.

There are several member agencies of Collin County Homeless Coalition that offer transitional sheltering and support for chronically homeless individuals, including the Samaritan Inn, All Community Outreach, and the Community Lifeline Center. The Samaritan Inn's residency program includes required life skills classes, such as financial literacy, job readiness, and mental health counseling, and case management. Clients receive resources to find transitional or permanent supportive housing options or can apply for the Gateway Apartments Program, Samaritan Inn's transitional housing program that provides fully furnished apartments with reduced rent.

Barriers to housing for chronically homeless individuals identified by stakeholders include behavioral and mental health issues. Housing Forward has several mobile outreach teams and intensive case management that offers long-term support, including the North Texas Behavioral Health Authority that offers individuals multiple entry points for mental healthcare.

Chronically homeless families. The PIT count in McKinney identified three families experiencing unsheltered homelessness and 93 families in transitional housing (experiencing sheltered homelessness). Homelessness for this group often stems from domestic violence, therefore families experiencing homelessness need more intensive and holistic mental health, physical health, nutrition, and educational/ childcare support.

Families with children, fleeing domestic violence, and below 50% AMI are prioritized for Rapid Rehousing. Rapid Rehousing resources are best suited for families in need of immediate, interim housing support and supportive services while they find more permanent housing options. Additional member organizations of CCHC that provide services to homeless families include The Bella House (services for pregnant women experiencing homelessness), the Family Place, Family Promise of Collin County, and Hope's Door New Beginnings Center. A stakeholder flagged that many domestic violence shelters are usually at capacity and

highlighted the importance of family shelters in the region as interim housing for families escaping violence.

Veterans and their families. The PIT count in McKinney identified five sheltered homeless veterans and three unsheltered homeless veterans. Collin County Veteran Services connects veterans with emergency assistance, including the Homeless Veterans Services of Dallas, the Bridge, and the Texas VFW Assistance Program. The Collin County Veterans' Coalition gathers service organizations to better address the needs of veterans. A stakeholder highlighted the value of existing hotlines and outreach in Dallas and Collin Counties that are tailored to specific homeless subpopulations, including veterans. Peer support has been particularly successful for this group.

Unaccompanied youth. Three sheltered and two unsheltered unaccompanied youth were counted in McKinney. City House and Jim Riley Outreach provide transitional living homes for individuals younger than 25 experiencing homelessness.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	37	29
Black or African American	106	5
Asian	1	1
American Indian or Alaska Native	1	2
Multiracial	2	5
Ethnicity:	**Sheltered:**	**Unsheltered (optional)**
Hispanic	19	26
Not Hispanic	147	21

Source: Housing Forward Texas 2025 PIT Count - McKinney

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

Families with children. Based on poverty rates, an estimated 1,796 families with children, or 6% of all families with children, are in need of housing assistance. Large families (three or more children) and single parents have higher rates of housing and service needs based on poverty rates (9% and 16%, respectively).

Veterans. There were 5 sheltered homeless veterans and 3 unsheltered homeless veterans in McKinney. No veterans had children in the PIT count.

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

Racial and ethnic minorities are disproportionately impacted by homelessness in McKinney, particularly Black residents. Below are percentages of people of color in the 2025 PIT, compared to their percentage of the overall county population based on 2023 5-year ACS estimates.

•   Hispanic: 17% of McKinney's population, 21% of PIT

•   Black/African American: 12% of McKinney's population, 52% of PIT

•   American Indian/Alaska Native: 0.2% of McKinney's population, 1.4% of PIT

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

In the 2025 PIT, 47 people (22%) of those counted in McKinney were unsheltered. This population often has multiple barriers, such as significant behavioral health challenges, substance abuse disorders, and disabilities, often limiting their ability to obtain a rental unit even if prioritized for a voucher. This group requires single bedroom or studio apartments for permanent housing, emergency shelter space, and temporary housing solutions that include supportive services—all of which face a severe shortfall in McKinney.

Discussion:

Traditional Point-in-Time (PIT) counts do not account for individuals and families who lack stable housing but are couch-surfing or staying in hotels or motels. These households are particularly vulnerable to housing instability and homelessness without adequate intervention, yet they do not qualify for certain housing navigation resources from the Continuum of Care (CoC) because they are not classified as literally homeless. Stakeholders emphasized the importance of providing homeless prevention resources for these households, as well as diversion programs for families who have recently become homeless. These programs aim to minimize the time spent in shelters or on the streets.

Additionally, stakeholders underscored the need for a year-round overnight emergency shelter, along with wrap-around services, reliable public transportation, and a dedicated community resource center.

NA-35 Public Housing – 91.205(b)

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 administers the Housing Choice Voucher program. This program assists very low-income families, the elderly and the disabled in affording housing in the private market. Participants can choose any housing within a 50-mile radius that meets the requirements of the program, including minimum health and safety standards—housing is not limited to units located in subsidized housing projects. 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.

MHA only administers Housing Choice Vouchers (HCVs) and does not have any public housing units in their portfolio. MHA has a total of 360 HCVs, 74 Mainstream HCVs for people with disabilities or who are elderly, and five VASH vouchers for veterans. Since the previous five-year plan, MHA has added 79 additional vouchers in coordination with the Continuum of Care and Veterans Administration.

MHA faces the challenges of leasing and 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. MHA desires to continue to redevelop its aging hosing stock. The MHA demolished the Newsome Homes properties and completed a new 180 units property. It has also redeveloped the Merritt Homes property (with a 9% tax credit award), adding 50 units to the existing 86-unit property, and the Remnant is currently being redeveloped to grow from 50 units to a 96-unit tax credit development.

Totals in Use

	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units with vouchers in use	0	0	0	360	0	360	5	0	74

Table 22 - Public Housing by Program Type
***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

Data Source: McKinney Housing Authority

Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project-based	Tenant-based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
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	2.53	0	2.53	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 23 – Characteristics of Public Housing Residents by Program Type

Race of Residents

Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	0	131	0	131	Not reported	0	Not reported
Black/African American	0	0	0	417	0	417	Not reported	0	Not reported
Asian	0	0	0	1	0	1	Not reported	0	Not reported
American Indian/Alaska Native	0	0	0	1	0	1	Not reported	0	Not reported
Pacific Islander	0	0	0	0	0	0	0	0	0
Other	0	0	0	10	0	10	Not reported	0	Not reported
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 24 – Race of Public Housing Residents by Program Type

Data Source: McKinney Housing Authority

Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	0	35	0	35	Not reported	0	Not reported
Not Hispanic	0	0	0	529	0	529	Not reported	0	Not reported
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: McKinney Housing Authority

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

The McKinney Housing Authority administers the Section 8/Housing Choice Voucher program. There is a waitlist of 400 people for vouchers. MHA processes clients as units empty or funding becomes available for voucher slots. MHA Public Housing manages and maintains units for low- to moderate-income families, seniors, and those with disabilities.

Needs individuals on the waitlist, including seniors and those with disabilities, include transit access, housing accessibility and visitability, childcare access, and proximity to health services.

Housing stock in the private market built 50 years ago or more is frequently inaccessible, further limiting options for voucher users with a disability. The redevelopment and conversion of three public housing complexes to tax credit properties has brought with it improvements in access for residents.

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

According to stakeholder feedback, there is a significant gap in transportation services that severely impacts low-income households, individuals with disabilities, and older residents. The lack of public transportation creates a substantial barrier for these groups, making it difficult to access essential resources such as healthcare, employment opportunities, and educational services.

Additionally, the issue of childcare access was raised as another critical barrier to accessing various services. For parents, the inability to find affordable and convenient childcare can prevent them from attending work, pursuing education, or accessing necessary social services, limiting opportunities for advancement.

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

The needs of these residents tend to be amplified more easily by financial strains, including loss of employment or reduced hours due to illness. Housing instability follows more readily for groups who do not have a job with high enough wages to save after housing and general living expenses. Stakeholders emphasized the necessity for comprehensive wrap-around services that extend both before and after individuals and families secure stable housing. These services could include job training, educational support, mental health services, and financial literacy programs, all of which are crucial in ensuring that newly housed individuals can maintain their stability and successfully reintegrate into the community.

Discussion

The McKinney Housing Authority serves the Collin County community in addition to the City of McKinney. Rapid growth in the area has accelerated their need for additional funding. Hospitality industry workers, older adults, and workers priced out of the McKinney house market are populations of concern.

A stated goal of MHA is to improve community quality of life and economic vitality. Programs provided by MHA to achieve this goal include:

- EMANA, a resident services organization;
- C.L.I.M.B., a program for children during the school year in partnership with community organizations;
- GED/ Workforce McKinney, a program to provide employment and adult education in partnership with Workforce Solutions; and
- Collin College assists MHA residents with certification and degree programs.

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

Introduction:

This section provides data and information about special needs populations in McKinney. Non-homeless special needs populations include households containing persons with a disability (hearing/vision limitation, ambulatory limitation, cognitive limitation, and/or self-care/independent living limitation), elderly households, those at risk of homelessness, victims of domestic violence, and persons with alcohol or other drug addiction. The characteristics of these populations are described below.

Describe the characteristics of special needs populations in your community:

Disability. There are 10,420 households containing a person with a disability in McKinney. About 4,550 households include a person with hearing or vision impairment, 5,355 include a person with an ambulatory limitation, 3,950 include a person with a cognitive limitation, and 4,755 include a person with a self-care or independent living limitation (note there is overlap in the specific types of disabilities as some people/households have more than one limitation).

Overall, 43% of households that contain a member with a disability have one or more housing problems.

Elderly households. In McKinney, 15,889 households include at least one person 62 years or older. According to CHAS data 2,444 elderly renter households are cost burdened in McKinney.

At risk of homelessness. Households that spend 50% or more of their income on housing are considered at risk of becoming homeless. In McKinney, approximately 5,500 low- and moderate-income households are severely cost burdened and therefore at risk. About 3,365 (32%) of low-income renter households and 2,200 (30%) of low-income owner households face severe cost burdens.

Victims of intimate partner/domestic violence. National incidence rates indicate that 41% of women and 26% of men aged 18 or older have experienced contact sexual violence, physical violence, or stalking by an intimate partner in their lifetime. The annual incidence rates of intimate partner violence are 5% for women and 3% for men. Based on these rates of intimate partner violence, an estimated 5,722 McKinney residents aged 18 or older have experienced some type of domestic violence, dating violence, sexual assault and/or stalking by an intimate partner in the previous year. National statistics show that 13% of women and 5% of men experiencing intimate partner violence need housing services. In McKinney, these statistics suggest that 593 victims of intimate partner violence, or 10% of victims, require housing services each year.

Persons with alcohol or other drug addiction. According to the National Survey on Drug Use and Health (NSDUH), about 17.1% of U.S. residents 12 and older have a substance use disorder (alcohol or illicit drugs). Using this rate at the local level, this means there could be 29,592 residents, aged 12 years or older, living with a substance dependence.

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

The non-homeless special needs populations in City of McKinney have a wide range of service needs, including home modifications, transitional housing, supportive housing, counseling, care management, transportation to healthcare facilities and employment. Information was also gathered from focus group sessions with local organizations during the planning process. These organizations emphasized the need for transportation services, affordable childcare, as well as emergency services and facilities equipped to support individuals with mental health care needs and substance abuse rehabilitation.

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

N/A. The city does not receive HOWPA funding.

If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))

N/A

Discussion:

Please see above.

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

Describe the jurisdiction's need for Public Facilities:

In May 2024, McKinney voters approved four propositions focused on improving public facilities, sponsored by bond dollars. These voter-approved propositions included:

- Proposition A: Parks and Recreation Improvements

- Proposition C: Public Works South Campus Improvements

- Proposition D: Public Safety Facilities Expansion and Improvement

- Proposition E: Street Improvements

The projects associated with each proposition are either underway, expected to begin, or are continued labor from previously passed propositions. Some projects utilize both the bond funds from 2024 and 2019.

In May 2019, voters approved all five propositions, which entailed projects related to public safety, parks and recreation, public works facilities, streets and infrastructure, and the construction of the McKinney Municipal Complex.

During stakeholder engagement sessions, participants emphasized the critical need for a resource center dedicated to assisting residents facing various challenges. This center would serve as a vital hub, providing essential support services and resources to help individuals and families navigate difficult situations. Stakeholders highlighted the importance of creating a place where residents can access information, receive guidance, and connect with local services tailored to their needs.

How were these needs determined?

Voter approval determined which propositions received bond funds to sponsor public facilities projects.

Describe the jurisdiction's need for Public Improvements:

The Town Center Study of the City of McKinney aims to improve the lives of McKinney residents through "reinvestment in the physical landscape of downtown while simultaneously activating public spaces downtown." [1] Currently, the McKinney Town Center Zoning District (MTC) and the Tax Increment Reinvestment Zone 1 (TIRZ 1), fruits of the study, work to revitalize the Historic Town Center by offering developers flexibility in land use and site design and providing the infrastructure needed to prioritize pedestrian and transit-oriented development, improving area walkability and reducing the need for vehicular transportation.

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[1] Downtown Development | McKinney, TX - Official Website

Additionally, the City of McKinney plans to implement a series of public improvements as outlined in the propositions approved by voters.

How were these needs determined?

The City of McKinney prizes its downtown area and is committed to meticulously balancing preservation and development to enhance the quality of life for residents of McKinney. McKinney's historic downtown offered an opportunity to drive economic growth and improve the standard of living for residents through intentional investment, initiatives, and programs. The ultimate goal is to retain McKinney's unique character through neighborhood revitalization that emphasizes the conservation of the qualities and traits that distinguish McKinney.

Describe the jurisdiction's need for Public Services:

In 2019, following voter approval of propositions A and B, the City of McKinney began construction of the new Municipal Complex and the headquarters facility for the McKinney Fire Department. The erection of the Municipal Complex decreases barriers faced by residents of McKinney in accessing vital social and community services, which previously spread across various buildings. Similarly, the headquarters facility for the fire department is streamlined and expected to include administrative, medical, and emergency management resources.

In 2024, voter approval of propositions D and C will improve the McKinney Public Safety Building and support Public Works operations, respectively.

Public transportation was also highlighted as a need. A stakeholder noted that an ongoing shuttle service could be a component of public transportation in the area. This service could operate similarly to an airport shuttle, providing a reliable and convenient means of transport. The proposed route would connect several key points, starting from Highway 380, traveling along Highway 5, then continuing to Eldorado, reaching Highway 75.

How were these needs determined?

Voter approval determined which propositions received bond funds to sponsor public service projects.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

Between 2010 and 2023, the median home value in McKinney increased by around 174% (from $181,900 to $497,700), and median contract rent rose by 109% (from $806 to $1,688). Meanwhile, median income only rose by 58% (from $73,826 to $116,654). In other words, incomes are not keeping pace with housing costs.

Since 2010, the population in McKinney has increased by 63% (from 131,117 to 213,504). Since 2010, McKinney has added almost 30,000 new households. By comparison, the population of the State of Texas grew by around 21% between 2010 and 2023.

Ownership Market. Roughly 85% of all homes in McKinney are priced above $296,138, but only 33% of renter households have sufficient income ($100,000+) to afford one of these homes. Therefore, homeownership is inaccessible to most renter households.

Rental Market. Renters earning less than $35,000 per year often struggle to find affordable rental units. Only 3% of the estimated 27,877 rental units in McKinney have a rent of $875 or less, which is the maximum affordable rent for renters making less than $35,000. The cumulative rental gap – the number of renters below a certain income threshold who do not have affordable rent – is 4,256 for individuals who make less than $35,000. While 86% of McKinney's rental units have gross rents exceeding $1,250, these units are not affordable to the lowest-income renters, who earn less than $50,000 per year. Renters who cannot find affordable rental units are not homeless. Instead, they are cost burdened and need to cut back on other household costs to make ends meet. Those who are severely cost burdened, generally the lowest-income renters, pay more than 50% of their income towards rent and are at risk of homelessness.

According to the 2021 5-year ACS estimates, the rental gap for households earning less than $35,000 was 4,767. The decrease in this gap between 2021 and 2023 was primarily driven by a reduction in the number of renters with incomes below $35,000, which fell from 6,181 to 5,099. This decline in renters outpaced the decrease in the number of rental units that were affordable for these households, which dropped from 1,414 to 843.

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

Introduction

This section provides a broad overview of the types of residential units available in McKinney, including those that target low income residents.

As shown in the table below, roughly two-thirds of the units in McKinney are single-family detached homes. Nine percent of units are in single-family attached products, such as townhomes, rowhomes, or duplexes to fourplexes. An estimated 25% of units consist of apartment complexes ranging from 5-20+ (13% 5-19 units, and 12% 20 or more units). As shown in the Unit Size by Tenure table below, McKinney housing units tend to be larger, with nearly 62% of rental units having 2 or more bedrooms and 96% of owned units having 3+ bedrooms.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	51,958	66%
1-unit, attached structure	2,847	4%
2-4 units	3,639	5%
5-19 units	10,603	13%
20 or more units	9,492	12%
Mobile Home, boat, RV, van, etc.	457	1%
Total	78,996	100%

Table 26 – Residential Properties by Unit Number

Data Source: 2023 1-year ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	177	0%	2,089	7%
1 bedroom	345	1%	8,981	31%
2 bedrooms	1,519	3%	8,237	28%
3 or more bedrooms	43,446	96%	10,039	34%
Total	45,487	100%	29,346	100%

Table 27 – Unit Size by Tenure

Data Source: 2023 1-year ACS

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

McKinney Housing Authority (MHA) administers the Section 8/Housing Choice Voucher program. MHA currently has 360 HCVs, 74 Mainstream vouchers for people with disabilities or who are elderly, and 5 VASH vouchers. Additionally, MHA has converted its public housing properties to tax credit developments

for a total of 412 units. MHA's mission is to serve the housing needs of low- to moderate-income (0 to 80% AMI) families in the authority's jurisdiction, the elderly, and persons with disabilities.

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

The National Preservation Database (NHPD) tracks subsidies associated with affordable housing properties. According to NHPD, 144 units with Low Income Housing Tax Credit (LIHTC) subsidies are set to expire within the planning period in 2029. No other units are tied to subsidies set to expire from 2025 to 2029.

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

2023 ACS data provides the most recent profile for home values, rents, and income distribution for McKinney households. This data is used to conduct a rental and purchase affordability gaps analysis to estimate the housing needs in the City of McKinney.

The rental gaps analysis compares the number of renters at each income level to the number of affordable rental units in the market. At each income level, a rental unit is considered affordable if the renter does not spend more than 30% of their gross income on housing costs. This analysis accounts for income-restricted affordable units and the use of rental subsidies and vouchers. The distribution of rental unit costs reflects the distribution of what renters pay in rent and utilities each month rather than rent charged. Takeaways from the rental gaps analysis are below:

■ In 2023, approximately 20% of McKinney's renters – or an estimated 5,099 renters – earned less than $35,000 per year. These renters are typically single people, single parents, and families living in poverty. In contrast, the median household income for renters in McKinney in 2023 was $80,861.

■ Renters earning less than $35,000 per year have a hard time finding rental units they can afford. Only 3% of the estimated 27,877 rental units in McKinney have a rent of $875 or less, which is the maximum affordable rent for renters making less than $35,000. The cumulative rental gap – the number of renters below a certain income threshold who do not have affordable rent – is 4,256 for individuals who make less than $35,000.

■ 86% of McKinney's rental units have gross rents greater than $1,250. These units are not affordable to the lowest income renters who make less than $50,000 a year. Renters represented by the 2023 ACS data who cannot find affordable rental units are not homeless. Instead, they are cost burdened and need to cut back on other household costs to make ends meet. Those who are severely cost burdened, generally the lowest income renters, pay more than 50% of their income towards rent and are at risk of homelessness.

Rental Gaps

Income Range	Maximum Affordable Gross Rent	# of Renter Households	# of Rental Units Affordable	Rental Gap	Cumulative Gap
Less than $5,000	$125	905	30	-875	-875
$5,000 to $9,999	$250	387	30	-357	-1,232
$10,000 to $14,999	$375	520	201	-319	-1,551
$15,000 to $19,999	$500	466	121	-345	-1,896
$20,000 to $24,999	$625	1,084	59	-1,025	-2,921
$25,000 to $34,999	$875	1,737	402	-1,335	-4,256
$35,000 to $49,999	$1,250	3,386	3,011	-375	-4,631
$50,000 to $74,999	$1,875	5,348	10,628	5,280	649
$75,000 to $99,999	$2,500	3,528	8,315	4,787	5,436
$100,000 or more		8,638	5,080	-3,558	1,878

Source: 2023 1-year ACS.

The purchase affordability gaps analysis compares the number of renters at each income level to the number of affordable homes in the market. A home is considered to be affordable if the purchaser does not spend more than 30% of their gross income on the home. The current interest rate, average downpayment, and other costs such as property taxes, utilities, and insurance are accounted for when determining the affordability of a home. This comparison represents the accessibility of homeownership to renters at different income levels who wish to become first-time homeowners.

- 5,348 renters earn between $50,000 and $74,999 (21% of all renters) and may be interested in homeownership. These renters need homes priced at $222,103 or less to be able to reasonably afford the costs of their mortgage, utilities, property taxes, and insurance. However, there are only 1,098 homes that are affordable to these renters (2% of homes in the market).

- Increases in McKinney home prices have slightly outpaced increases in McKinney renter household income from 2018-2023: the median home value in McKinney increased by 50% while the median income for McKinney renter households increased by 47%. Additionally, relatively high interest rates since 2023, following a period of historically low rates during and just after Covid, have made first-time homeownership even less accessible.

- Roughly 85% of all homes in McKinney are priced above $296,138, but only 33% of renter households have sufficient income ($100,000+) to afford one of these homes. Therefore, homeownership is inaccessible to most renter households.

Renter Purchase Gaps

Income Range	Maximum Affordable Price	% of Renter Households	% of Homes Affordable	Renter Purchase Gap	Cumulative Gap
Less than $5,000	$14,807	3%	1%	-2%	-2%
$5,000 to $9,999	$29,611	1%	0%	-1%	-4%
$10,000 to $14,999	$44,418	2%	0%	-2%	-5%
$15,000 to $19,999	$59,225	2%	1%	-1%	-6%
$20,000 to $24,999	$74,032	4%	0%	-4%	-10%
$25,000 to $34,999	$103,646	7%	1%	-6%	-16%
$35,000 to $49,999	$148,067	13%	1%	-12%	-29%
$50,000 to $74,999	$222,103	21%	2%	-18%	-47%
$75,000 to $99,999	$296,138	14%	8%	-5%	-52%
$100,000 to $149,999	$444,208	16%	37%	21%	-31%
$150,000 or more		17%	49%	31%	

Source: 2023 1-year ACS.

Describe the need for specific types of housing:

McKinney needs more rental units that are affordable to households that make less than $50,000 a year. More specifically, the shortage of affordable rental units is greatest for households who make $25,000 to $34,999, $20,000 to $24,999, and less than $5,000 a year. There is also a shortage of ownership units priced at or below $296,138, which is the maximum affordable home price for households making between $75,000 and $100,000 a year.

Stakeholders believe building single story attached housing (duplex, triplex, etc.) on smaller plots of land can meet the emerging demand for starter workforce housing as well as the need for more accessible housing that requires less maintenance for the older population. Many attributed the lack of affordable housing to investors that buy affordable housing and convert this housing to Airbnb's. There are also needs for affordable 2- and 3-bedroom units to accommodate low-income families and for more affordable accessible housing options for people with disabilities.

Discussion

See above.

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

Introduction

This section contains updated cost of housing data from the 2010 Census, 2021 CHAS, and the 2023 ACS.

Cost of Housing

	Base Year: 2010	Most Recent Year: 2023	% Change
Median Home Value	$181,900	$497,700	174%
Median Contract Rent	$806	$1,688	109%

Table 28 – Cost of Housing

Data Source: 2010, 2023 1-year ACS

Rent Paid	Number	%
Less than $500	401	1.56%
$500-999	1,861	7.26%
$1,000-1,499	8,127	31.71%
$1,500-1,999	7,383	28.81%
$2,000 or more	7,855	30.65%
Total	25,627	100.00%

Table 29 - Rent Paid

Data Source: 2023 1-year ACS

Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	530	No Data
50% HAMFI	849	885
80% HAMFI	4,460	1,745
100% HAMFI	No Data	2,495
Total	5,839	5,125

Table 30 – Housing Affordability

Data Source: 2017-2021 CHAS

Monthly Rent

Monthly Rent ($)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	NA	NA	NA	NA	NA
High HOME Rent	NA	NA	NA	NA	NA
Low HOME Rent	NA	NA	NA	NA	NA

Table 31 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

There is not sufficient housing for low- to moderate-income renter households in McKinney. There is a cumulative shortage of 4,631 rental units for individuals making less than $50,000. There are 10,628 rental units affordable to households that make $50,000 to $74,999 which brings the supply of rentals units above the number of rental households; however, any renter making less than $50,000 cannot rent one of these units without being cost burdened or severely cost burdened. Read the MA-10 section above for additional analysis about the lack of renter units for low-income households.

McKinney also lacks affordable owner units for many first-time homebuyers. For renter households making between $50,000 and $74,999 that may be interested in becoming first time homebuyers the maximum affordable home value is $222,103. There are 5,348 renter households at this income level but only 2,872 affordable homes. If all of these households wanted to purchase a home, roughly half of them would be without an affordable option. Furthermore, renters with higher incomes may want to buy homes that have value of $222,103 or less. This would further deplete the supply of affordable owner units for renters making between $50,000 and $74,999. Read the MA-10 section above for additional analysis about the lack of owner units for low- to moderate-income households.

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

Current trends indicate that housing in McKinney will become less affordable in coming years. From 2010 to 2023, the median home value in McKinney increased 174%, the median contract rent increased 109%, but the median household income only increased 58%. In other words, income growth is not keeping pace with increases in housing costs.

McKinney's population has increased from 131,117 in 2010 to 213,504 in 2023, an increase of 63%. For the past three years, McKinney has led Collin County in new home construction, and maintaining this pace will be critical to meeting the housing needs of its rapidly growing population. As Collin County's population continues to grow, incomes and housing costs will continue to grow alongside McKinney, and if this growth follows current patterns, the gap between housing cost increases and income growth will continue to widen.

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

The City of McKinney uses Small Area Fair Market Rents, which set voucher and rent limits at the ZIP code level rather than across the broader metro region. This should reflect neighborhood rents more accurately than metro-level FMRs and allow voucher holders to move to neighborhoods with higher rents and higher access to opportunity. Preserving existing affordable housing – where properties already operate below market rate – will remain a key strategy. In higher-cost areas, the city may need to combine tools like tax credits, gap financing, or land use flexibility to incentivize production while keeping units within reach of lower-income households.

The zip codes within McKinney city limits are 75069, 75070, 75071, and 75072. An estimate of the fair market rent for each unit size was obtained by averaging the fair market rent data from each zip code. Average McKinney fair market rents by unit size are as follows:

- Efficiency (no bedroom): $2,000
- One-bedroom: $2,096
- Two-bedrooms: $2,460
- Three-bedrooms: $3,084
- Four-bedrooms: $3,962

Discussion

See above.

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

Introduction

This section provides an overview of the condition of McKinney's housing stock. It includes data from 2023 1-year and 5-year ACS estimates, which are the most recent data available.

Describe the jurisdiction's definition of "standard condition" and "substandard condition but suitable for rehabilitation":

Standard Condition: A dwelling unit which meets HUD Section 8 HQS with no major defects in the structure and only minor maintenance is required. Such a dwelling will have the following characteristics: reliable roofs; sound foundations; adequate and stable floors, walls, and ceilings; surfaces and woodwork that are not seriously damaged nor have obvious deterioration; sound windows and doors; adequate heating, plumbing, electrical systems, insulation, water, and sewer systems; and are not overcrowded as defined by local code.

Substandard condition: A dwelling unit a unit that does not does not meet HUD section 8 HQS which includes lacking the following: complete plumbing, complete kitchen facilities, efficient and environmentally sound sewage removal and water supply, and heating source. Additionally, the dwelling may be overcrowded as defined by local code.

Substandard but suitable for rehabilitation: A dwelling unit, at a minimum, does not meet HQS with some of the same features as a "substandard condition" dwelling unit. This unit is likely to have deferred maintenance and may have some structural damage such as a leaking roof, deteriorated interior surfaces, and inadequate insulation. A "substandard but suitable" dwelling unit, however, has basic infrastructure (including systems for clean water and adequate waste disposal) that allows for economically and physically feasible improvements and upon completion of rehabilitation meets the definition of a "standard" dwelling unit.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	**%**	**Number**	**%**
With one selected Condition	10,798	24%	13,218	45%
With two selected Conditions	77	0%	1,221	4%
With three selected Conditions	0	0%	224	1%
With four selected Conditions	81	0%	0	0%
No selected Conditions	34,531	76%	14,683	50%
Total	45,487	100%	29,346	100%

Table 32 - Condition of Units

Data Source: 2023 1-year ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	**%**	**Number**	**%**
2000 or later	33,214	73%	22,034	75%
1980-1999	9,994	22%	5,049	17%
1950-1979	1,812	4%	1,685	6%
Before 1950	467	1%	578	2%
Total	45,487	100%	29,346	100%

Table 33 – Year Unit Built

Data Source: 2023 1-year ACS

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.	2,279	5%	2,263	8%
Housing units built before 1980 with children present	1,030	2%	681	2%

Table 34 – Risk of Lead-Based Paint

Data Source: 2016-2020 ACS (Total Units) 2016-2020 CHAS (Units with Children present)

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	n/a	n/a	n/a
Abandoned Vacant Units	n/a	n/a	n/a
REO Properties	n/a	n/a	n/a
Abandoned REO Properties	n/a	n/a	n/a

Table 35 - Vacant Units

Need for Owner and Rental Rehabilitation

Generally speaking, the age of a jurisdiction's housing stock is a good indicator of its condition. Homes that were built more than 30-40 years ago are more likely to have rehabilitation needs, including roofing, siding, electrical, structural, and other problems. Roughly 94% of McKinney's housing stock was built after 1980, which indicates that there may not be a big need for rehabilitation throughout the city. Rehabilitation need is concentrated in older and eastern parts of the city center where the older housing stock is located.

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

As shown in the table above, an estimated 2,279 owner-occupied and 2,263 renter-occupied housing units in McKinney were constructed before 1980. While there was no CHAS data available for the number of owner-occupied and renter-occupied housing units built before 1980 with children present, it is possible to estimate these numbers based on the shares of owner-occupied and renter-occupied households that have children under 18. Based on 2023 1-year ACS estimates, 45.2% of owner households and 30.1% of renter households have children under 18, and therefore, an estimated 1,030 owner-occupied units and 681 renter-occupied units were built before 1980 and have children present.

If we assume that the poverty rate in units that were built before 1980 and have children present is similar to the poverty rate in McKinney overall (5.7% of families with children live in poverty), then an estimated 61 owner-occupied and 40 renter-occupied housing units in McKinney may be occupied by low-income families with children and may contain lead-based paint hazards.

These properties are predominately located in older neighborhoods and may have substandard conditions. It is likely that they have residents who are elderly and/or low income. CDBG funds under the Housing Rehabilitation program and other housing rehabilitation funding should be directed to these properties.

Discussion

Please see above.

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

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 administers the Housing Choice Voucher program. This program assists very low-income families, the elderly and the disabled in affording housing in the private market. Participants can choose any housing within a 50-mile radius that meets the requirements of the program, including minimum health and safety standard housing is not limited to units located in subsidized housing projects. 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.

MHA only administers Housing Choice Vouchers (HCVs) and does not have any public housing units in their portfolio. MHA has a total of 360 HCVs, 74 Mainstream HCVs for people with disabilities or who are elderly, and five VASH vouchers for veterans. Since the previous five-year plan, MHA has added 79 additional vouchers in coordination with the Continuum of Care and Veterans Administration.

MHA faces the challenges of leasing and 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. MHA desires to continue to redevelop its aging hosing stock. The MHA demolished the Newsome Homes properties and completed a new 180 units property. It has also redeveloped the Merritt Homes property (with a 9% tax credit award), adding 50 units to the existing 86-unit property, and the Remnant is currently being redeveloped to grow from 50 units to a 96-unit tax credit development.

Totals Number of Units

				Program Type					
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	0	0	360	0	360	5	0	74
# of accessible units	0	0	0	0	0	0	0	0	74

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

Table 36 – Total Number of Units by Program Type

Data Source: McKinney Housing Authority

Describe the supply of public housing developments:

MHA does not have any public housing units in its portfolio.

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

MHA does not have any public housing units in their portfolio. They have converted three sites through the RAD program into tax credit developments. MHA demolished the Newsome Homes properties and completed a new 180-unit property. It has also redeveloped the Merritt Homes property (with a 9% tax credit award). The 86-unit property added 50 units. In 2023, MHA partnered with Knight Development to demolish and rebuild the Lloyd-Owens and Cockrell Homes housing units in East McKinney. The project will bring 96 new units, a community center, and a playground. The project is set to be completed in August 2025. According to their Five-Year Plan, MHA will increase overall agency performance status, promote a path to self-sufficiency for residents and HCV clients, plan to meet the needs of clients aging in place, increase opportunities for affordable housing, diversify MHA's revenue base to support their mission, and enhance relationships with community partners and stakeholders.

Public Housing Condition

Public Housing Development	Average Inspection Score
N/A	N/A

Table 37 - Public Housing Condition

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

MHA participates in the Rental Assistance Demonstration program to preserve public and HUD-assisted housing units through conservation. According to their Five-year Plan, MHA will continue to improve the quality of assisted housing by renovating or modernizing existing public housing; demolishing or disposing of obsolete public housing.

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

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. Programs provided by MHA to achieve this goal include:

- EMANA, a resident services organization.
- C.L.I.M.B., a program for children during the school year in partnership with community organizations;
- GED/ Workforce McKinney, a program to provide employment and adult education in partnership with Workforce Solutions; and
- Collin College assists MHA residents with certification and degree programs.

Discussion:

Please see above.

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

Introduction

The section summarizes the facilities, housing, and supportive services available to individuals and families in McKinney experiencing homelessness.

The Samaritan Inn is the only homeless shelter in McKinney, providing comprehensive services to adults and families with children. Its partnership expands services to include resources for shelter residents and transitional housing for those who complete case management requirements towards self-sufficiency. In 2025, McKinney Emergency Overnight Warming Shelter (MEOWS) began to offer shelter to those during cold or inclement weather. MEOWS operates in partnership with several church locations.

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year-Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	0	0	146	25	0
Households with Only Adults	0	0	0	0	0
Chronically Homeless Households	0	0	0	0	0
Veterans	0	0	0	0	0
Unaccompanied Youth	0	0	0	0	0

Table 38 - Facilities and Housing Targeted to Homeless Households

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

The Samaritan Inn provides programs targeted to increase self-sufficiency. These include career development services, financial literacy services, casework services, counseling services, and childcare services. The Community Lifeline Center provides crisis assistance information and referral services for McKinney residents. Assistance ranges from financial help—rent, utilities, food, medical or prescription assistance—to job search training, credit and budget counseling, and advocacy. Other organization providing local services to low income and homeless populations with health, mental health, and employment services include:

- LifePath Systems: Offers community referrals to local resources and ongoing care after medical or mental health treatment to residents in Collin County. Also assists low income and uninsured patients secure psychiatric inpatient placements;
- Community Health Clinic: McKinney's location is part of Dallas Catholic Charities. Provides treatment of chronic medical conditions, primary care, counseling, and prescription assistance. Patients receive additional support through Catholic Charities programs such as needs assistance, educational programs, and legal aid;
- CommonGood Medical assists residents of Collin County with no health insurance or receiving Medicare or Medicaid assistance. CommonGood refers patients to partner providers and other services;
- Shiloh Place provides transitional housing for single mothers and their children;
- The Bella House provides transitional housing for pregnant women;
- Family Health Center's Care Assistance Navigators help with enrollment to existing state and federal assistance programs;
- Referral resources through the McKinney Public Library and public safety; and
- McKinney Community Legal Services Program through Legal Aid of NorthWest Texas will assist at least 10 persons with assistance to keep them stably housing, such as eviction support;
- The Assistance Center of Collin County offers information and referrals, rental and utility assistance, assistance signing up for SNAP, financial literacy classes, and performs housing assessments for placement on housing priority lists in partnership with Housing Forward;
- Grace to Change provides outpatient treatment options for substance abuse recovery; and
- North Texas Job Corps and Workforce Solutions of North Central Texas McKinney Workforce Center assist residents with employment services.

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

Services and facilities are listed on screen SP-40. Descriptions of how these facilities and services address the needs of these populations are below.

Chronically homeless individuals. There are several member agencies of Collin County Homeless Coalition that offer transitional sheltering and support for chronically homeless individuals, including the Samaritan Inn, All Community Outreach, and the Community Lifeline Center. The Samaritan Inn's residency program includes required life skills classes, such as financial literacy, job readiness, and mental health counseling, and case management. Clients receive resources to find transitional or permanent supportive housing options or can apply for the Gateway Apartments Program, Samaritan Inn's transitional housing program that provides fully furnished apartments with reduced rent. These services aim to stabilize chronically homeless individuals and prevent homelessness from recurring.

Homeless families with children. Families with children, fleeing domestic violence, and below 50% AMI are prioritized for Rapid Rehousing. Rapid Rehousing resources are best suited for families in need of immediate, interim housing support and supportive services while they find more permanent housing options. Additional member organizations of CCHC that provide services to homeless families include The Bella House (services for pregnant women experiencing homelessness), the Family Place, Family Promise of Collin County, and Hope's Door New Beginnings Center. These services aim to shorten the time families experience homelessness and provide adequate resources for long-term safety and housing stability.

Veterans. Collin County Veteran Services connects veterans with emergency assistance, including the Homeless Veterans Services of Dallas, the Bridge, and the Texas VFW Assistance Program. The Collin County Veterans' Coalition gathers service organizations to better address the needs of veterans. These services aim to prevent homelessness and shorten the time veterans experience homelessness through emergency interventions and tailored services.

Unaccompanied youth. City House and Jim Riley Outreach provide transitional living homes for individuals younger than 25 experiencing homelessness. Transitional housing aims to be a bridge towards more permanent housing solutions while clients become more financially secure.

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

Introduction

This section of the Consolidated Plan addresses special needs facilities and services as well as the activities that McKinney plans to undertake during the next year to address the housing and supportive services needs that are identified in this section.

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

Persons with Disabilities. Supportive services are a critical component of creating opportunity for people with disabilities to live in integrated settings in the community. These services are particularly important for residents transitioning out of institutional care.

In typical housing markets, people with disabilities have difficulty finding housing that accommodates their needs. Regulatory barriers on group living arrangements, transit access, housing accessibility and visitability, and proximity to health services, are just some of the opportunity related issues that people with disabilities face.

Stakeholders also identified the need for transportation options that can allow persons access the services they need.

Elderly/Frail Elderly. Seniors and the elderly are much more likely to have a disability than non-seniors— 25% of residents 65 and older have a disability compared to 7% of residents under the age of 65. As such, the supportive needs and housing needs of the elderly are often aligned with those of the disability community (discussed above). In addition, seniors typically need support related to health care including access to health services and home health care options, transportation, and support related to aging in place such as home modification, home repair, and assistance with maintenance.

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

Coordination of resources is conducted through social service and faith-based agencies. There are several member agencies of Collin County Homeless Coalition that offer transitional sheltering and support for chronically homeless individuals, including the Samaritan Inn, All Community Outreach, and Community Lifeline Center. The Samaritan Inn's residency program includes required life skills classes, such as financial literacy, job readiness, and mental health counseling, and case management. Clients receive resources to find transitional or permanent supportive housing options or can apply for the Gateway Apartments Program, Samaritan Inn's transitional housing program that provides fully furnished

apartments with reduced rent. These services aim to stabilize chronically homeless individuals and prevent homelessness from recurring.

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

The City of McKinney is funding the following activities with CDBG during the next year to address the housing and supportive services needs of people who are not homeless but have other special needs:

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

Please see above.

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

Negative Effects of Public Policies on Affordable Housing and Residential Investment

Rapid population growth combined with elevated land and construction costs increases affordability challenges in McKinney.

According to stakeholders, the biggest challenges are the lack of inventory for first-time homebuyers and rising interest rates. What is affordable today does not match income levels. There is a gap between available affordable housing and what many households can afford. Stakeholders recognized the need to find ways for developers to generate a profit and remain motivated to build affordable homes. This includes townhomes, duplexes, and smaller entry-level homes. While condos can be more affordable, the high association fees can offset the savings.

Community opposition to affordable housing was also identified as a barrier to its development. Stakeholders emphasized the importance of improved communication and framing of housing development, as well as the necessity of planning at the neighborhood level to ensure that all public policies benefit the community.

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

Introduction

This section provides an overview of employment, workforce characteristics, and earnings in McKinney. The data reflects 2023 ACS estimates; the discussion incorporates perspectives gathered through resident and community engagement.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	395	222	0.4%	0.4%	0.0%
Arts, Entertainment, Accommodations	8,968	6,864	9.0%	11.1%	2.1%
Construction	3,982	3,635	4.0%	5.9%	1.9%
Education and Health Care Services	19,448	14,575	19.5%	23.7%	4.1%
Finance, Insurance, and Real Estate	11,609	5,361	11.7%	8.7%	-3.0%
Information	3,484	919	3.5%	1.5%	-2.0%
Manufacturing	6,785	4,440	6.8%	7.2%	0.4%
Other Services	2,487	1,967	2.5%	3.2%	0.7%
Professional, Scientific, Management Services	15,061	5,076	15.1%	8.2%	-6.9%
Public Administration	2,145	3,051	2.2%	5.0%	2.8%
Retail Trade	9,677	8,744	9.7%	14.2%	4.5%
Transportation & Warehousing	3,514	1,967	3.5%	3.2%	-0.3%
Wholesale Trade	5,096	2,109	5.1%	3.4%	-1.7%
Grand Total	99,511	61,599	100.0%	100.0%	0.0%

Table 39 - Business Activity

Data Source: 2022 LEHD

Labor Force

Total Population in the Civilian Labor Force	114,643
Civilian Employed Population 16 years and over	111,079
Unemployment Rate	3.11%
Unemployment Rate for Ages 16-24	8.25%
Unemployment Rate for Ages 25-65	2.39%

Table 40 - Labor Force

Data Source: 2023 1-year ACS

Occupations by Sector	Number of People
Management, business and financial	26,755
Farming, fisheries and forestry occupations	0
Service	15,912
Sales and office	22,172
Construction, extraction, maintenance and repair	3,304
Production, transportation and material moving	7,175

Table 41 – Occupations by Sector

Data Source: 2023 1-year ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	51,919	62%
30-59 Minutes	26,637	32%
60 or More Minutes	4,610	6%
Total	83,166	100%

Table 42 - Travel Time

Data Source: 2023 1-year 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	3,447	349	2,484
High school graduate (includes equivalency)	10,563	206	3,885
Some college or Associate's degree	26,627	784	5,022
Bachelor's degree or higher	52,858	961	7,463

Table 43 - Educational Attainment by Employment Status
Data Source: 2023 1-year ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	244	535	922	1,631	1,587
9th to 12th grade, no diploma	2,665	601	178	2,413	476
High school graduate, GED, or alternative	7,172	4,558	2,756	7,340	5,436
Some college, no degree	5,228	7,368	6,379	9,852	5,116
Associate's degree	623	2,471	3,162	3,276	1,429
Bachelor's degree	1,159	8,256	13,555	16,018	5,380
Graduate or professional degree	291	3,774	8,108	11,647	4,658

Table 44 - Educational Attainment by Age
Data Source: 2023 1-year ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	$31,467
High school graduate (includes equivalency)	$39,668
Some college or Associate's degree	$51,811
Bachelor's degree	$81,316
Graduate or professional degree	$100,481

Table 45 – Median Earnings in the Past 12 Months
Data Source: 2023 1-year ACS

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

Based on the latest Longitudinal Employer-Household Dynamics (LEHD) data from 2022, the largest employment sector in McKinney was Education and Health Care services with 19.5% of workers and 23.7% of jobs. Other important sectors include Professional, Scientific, and Management Services (15.1% of workers and 8.2% of jobs), Finance, Insurance, and Real Estate (11.7% of workers and 8.7% of jobs), Retail Trade (9.7% of workers and 14.2% of jobs), and Arts, Entertainment, Accommodations (9% of workers and 11.1% of jobs).

About 38% of workers living in McKinney leave the city for work. Many of these residents work in Professional, Scientific, Management Services; Finance, Insurance, and Real Estate; and Education and Health Care Services. The majority of these workers likely commute to the Dallas metropolitan area for work.

Describe the workforce and infrastructure needs of the business community:

One of the key workforce challenges in McKinney is the lack of workforce housing. Significant commuting contributes to turnover in the employment market and poses a challenge to business owners. There is a lack of supply of starter homes priced below $300,000 given that new builds are more expensive. Transportation infrastructure was another top workforce-related need identified by stakeholders. The North Central Texas Council of Governments Comprehensive Economic Development Strategy notes the lack of diverse housing options as a weakness in Collin County.

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.

In May 2024, McKinney voters approved four bond proposals for capital improvement projects. This bond package includes:

- $106 million for parks and recreation improvements.
- $30 million for Public Works South Campus improvements. This municipal facility serves as an operations hub for water and wastewater management, street and park maintenance, and other essential services.
- $70 million for public safety facilities.
- $243.5 million for street improvements.

McKinney's population has almost quadrupled since 2000 when its population was 56,000. As of 2023, the population of McKinney was 214,000. This substantial growth has overwhelmed existing infrastructure, prompting the need for the funding measures outlined above. For example, the Public Works South Campus, which was originally built in 1993, was designed to support a population of 25,000.

The facility will use the additional $30 million in bond funding to hire additional employees and increase the capacity of its services.

The investments outlined above will create numerous jobs during the redevelopment phase and in long-term operations. Infrastructure projects like road improvements will create short-term employment opportunities, while also enhancing long-term economic productivity by improving mobility and public service delivery. Additionally, improved infrastructure will make McKinney a more attractive location for commercial and industrial development.

The City of McKinney has secured $72 million to expand McKinney National Airport and fund the construction of its first terminal to support commercial air service. This expansion will support McKinney's long-term economic development and growth by enhancing regional connectivity.

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

McKinney has a well-educated workforce. According to Table 50, 47% of the population aged 18 and over holds a bachelor's degree or higher. The CEDS highlights as a strength the partnerships with independent school districts, higher education institutions, workforce development programs, community college systems, and the Texas Workforce Commission that enable residents to access high-skill jobs.

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

Collin College offers workforce training programs with a campus located in McKinney. The college collaborates with businesses to provide customized job training for both new and current employees through a grant program from the Texas Workforce Commission. Additionally, the Workforce Commission offers several other programs to support workforce development.

The Skills for Success Program, funded through the state's Skills Development Fund, helps private employers train employees in essential soft skills, such as flexibility and leadership, to enhance performance and retention. The Lone Star Workforce of the Future Fund (LSWF) provides grants aimed at increasing the supply of qualified workers in high-demand occupations, ensuring that the Texas workforce is prepared to fill emerging job roles.

Furthermore, Upskill Texas offers grant funding for healthcare organizations and private employers with more than 100 employees to train their current staff, with a deadline to apply for funding for 2025 set for June 30, 2025. Lastly, the Self-Sufficiency Fund Program provides training that leads to industry-recognized certificates or credentials, focusing on occupations identified as high-demand by local Workforce Development Boards.

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

McKinney does not participate in a Comprehensive Economic Development Strategy (CEDS). However, McKinney does have a comprehensive plan called "One McKinney 2040" which informs economic development. Also, the North Central Texas Council of Governments does participate in a CEDS. The North Central Texas region consists of 16 counties — Collin, Dallas, Denton, Ellis, Erath, Hood, Hunt, Johnson, Kaufman, Navarro, Palo Pinto, Parker, Rockwall, Somervell, Tarrant, and Wise — centered around the Dallas-Fort Worth-Arlington Metropolitan Statistical Area (MSA).

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 Comprehensive Plan guides the growth and development of the city, and the priorities identified in the plan will influence where new homes, businesses and amenities are built in McKinney. The plan establishes a vision of growth for the city and its Extra-Territorial Jurisdiction (ETJ), which is the area surrounding the incorporated city and covers roughly 51 square miles. The One McKinney 2040 Comprehensive Plan was adopted on October 2, 2018 and has had multiple updates in the past four years

Public investments and initiatives considered in the plan include creation of a Major Gateway for McKinney at US 75 and US 380, extension and expansion of Hardin Boulevard and Wilmeth Road, streetscape design and other investments that encourage non-automobile travel between Collin College, employment centers and neighborhoods within the District. It also includes partnerships between the College, McKinney Independent School District, the city and area employers to offer job training and placement, mentoring and similar opportunities for District residents and College students to find jobs with companies in the District as well as partnerships between the College and area employers to offer support technology transfer based on Collin College research and development.

The North Central Texas region's Comprehensive Economic Development Strategy (CEDS) emphasizes the continuous focus on necessary infrastructure improvements and capacity building that facilitate high-quality development. Key factors contributing to this development include major thoroughfares such as the Dallas North Tollway, US Highway 380, Preston Road, Sam Rayburn Tollway (121), I-75, George Bush Turnpike, State Highway 5, and the Collin County Outer Loop, all of which drive and attract growth in the region. Strong partnerships with the commercial real estate community help ensure that high standards for development are met, which in turn attracts top-tier end-users. Additionally, collaborations with independent school districts, higher education institutions, workforce development organizations, community colleges, the Texas Workforce Commission, and cities in Collin County enhance workforce readiness while partnerships with state, local, and federal emergency management agencies improve overall resilience. The region boasts a highly skilled workforce, a variety of housing options, and access to available sites and land. It also demonstrates resilience to economic downturns and offers high quality of

place, featuring recreational spaces, public open areas, parks, and opportunities for hiking, biking, and outdoor activities, all underpinned by a commitment to public safety.

Discussion

See above.

MA-50 Needs and Market Analysis Discussion

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

The map below highlights areas of McKinney with high poverty levels, which are linked to housing issues. The city's overall poverty rate is 6.1%, based on the ACS five-year estimates. The eastern part of the city has higher poverty neighborhoods, specifically Census Tracts 307.01, 307.02, 308.02, 309.01, and 309.03, all with poverty rates exceeding 14%, more than double the city's overall poverty rate.

Poverty Rate by Census Tract, McKinney 2023
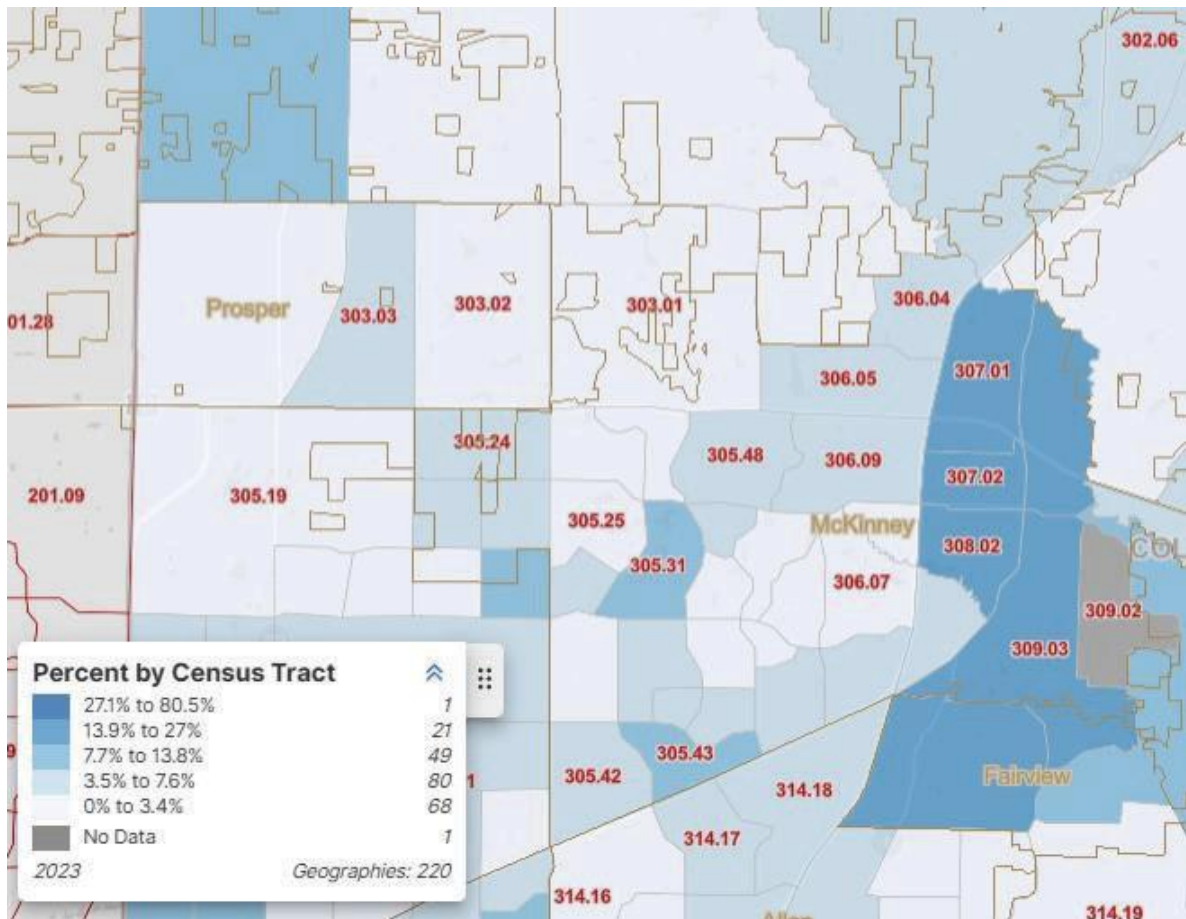
Source: 2023 5-year American Community Survey.

According to HUD CPD maps, the areas with the highest proportions of households with cost burden are in the eastern part of McKinney. In Census Tract 309.01, over 47% of households experience cost burden; in Census Tracts 308.02, 308.01, and 309.03, this rate exceeds 38%.

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

The areas discussed above have high concentrations of low-income households, with poverty rates more than double the city's overall poverty rate. There are no racially/ethnically-concentrated areas of poverty designated by HUD in McKinney.

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

In Census Tracts 307.1, 307.02, 308.02, and 309.03, the share of homes built before 1970 is over 20%, compared to 6% citywide. These may be subject to code compliance issues or lead-based paint. Census Tract 307.02, located in the Town Center District and running south from White Avenue to W. Louisiana Street, has over 60% of its housing units built before 1970. This high percentage highlights the historical significance and established character of the neighborhood.

Homes in these census tracts tend to be more affordable, all with values and rents lower than the city's median value and median gross rent. These census tracts may attract different demographics, including first-time homebuyers, families with moderate incomes, and individuals seeking lower-cost rental options.

Are there any community assets in these areas/neighborhoods?

The homes in these areas are close to employment centers, key transportation routes, and the historic downtown. The Collin County Transit Program provides on-demand shared rides for qualified riders. Demographic changes show a growing interest in preserving affordable housing and maintaining the town center's character. The city's housing rehabilitation program helps homeowners with emergency, minor, or major repairs. Agencies like Hearts and Hammers and Habitat for Humanity also assist renters or homeowners with exterior-only repairs, including roofing, sidewalks, or other fixes.

Are there other strategic opportunities in any of these areas?

Yes, overall, while the age of homes in these neighborhoods may present certain challenges, it also creates opportunities for those seeking affordable housing solutions within a vibrant and historically rich community. Strategic opportunities are outlined in the Town Center Study. Using the information gathered during this study, the city developed a new form-based code for the downtown area and launched several programs to encourage reinvestment in downtown. The McKinney Town Center Zoning District (MTC) promotes pedestrian-focused, mixed-use, urban-infill redevelopment that offers various land use options, including but not limited to shopping, employment, housing, and personal services. To meet these goals, the MTC zoning district encourages compact, walkable development, positions the Historic Town Center as a transit-oriented development area, and provides developers with flexibility in land use and site design.

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

Access to broadband has increasingly become a necessity. Yet, according to the Federal Communications Commission (FCC), in December 2023, 24 million Americans still lack broadband internet access (defined as a minimum of a 100 Mbps download). People who lack access are increasingly unable to take advantage of the same economic and educational opportunities as those who do have access.

Based on 2023 1-year ACS estimates, 1,440 McKinney households (1.9%) did not own a computer. Additionally, 2,911 Mckinney households (3.9%) did not have internet access, and 4,890 McKinney households (6.5%) relied on cellular data to access the internet. Access to the internet has improved significantly from 2018 to 2023. In 2018, 7.2% of households did not have internet access, a rate that is 3.3 percentage points higher than the rate in 2023.

American Community Survey (ACS) data indicate that low- and moderate-income households have lower rates of internet access. In McKinney, just 2% of households earning $75,000 or more per year are without an internet subscription compared to 5% of households earning between $20,000 and $74,999 per year and 22% of households earning less than $20,000 per year. The number of households that earn less than $20,000 per year and do not have an internet subscription has dropped roughly 17 percentage points in the past 5 years, indicating improvement to infrastructure, more accessible price points, and/or increased use of public grant programs for internet subscriptions.

Household Income Level	% of households with a broadband Internet subscription	% of households without an Internet subscription
Less than $20,000	78%	22%
$20,000 to $74,999	95%	5%
$75,000 or more	98%	2%

Data Source: 2023 1-year ACS

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

Almost all McKinney residents have access to broadband internet at their residence based on the FCC National Broadband Map below. There is a slightly lower concentration of internet access in the eastern and northern edges of the city, but only a few small areas are affected. It is worth noting that the towns of New Hope and Lowry Crossing to the east and southeast of the city have significantly lower rates of internet access.

FCC National Broadband Map
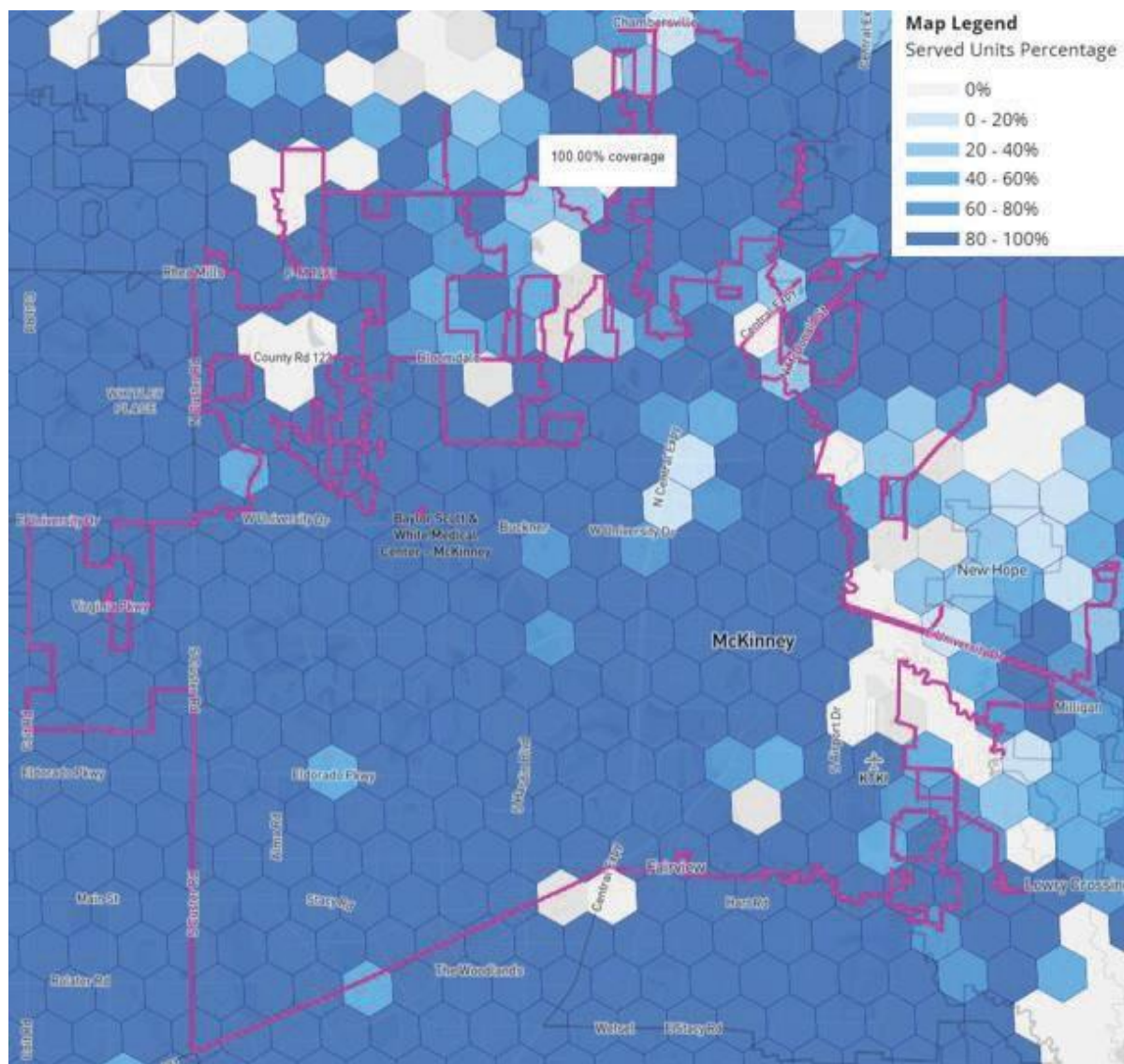
Source: Federal Communications Commission.

FCC Fixed Broadband Deployment Map
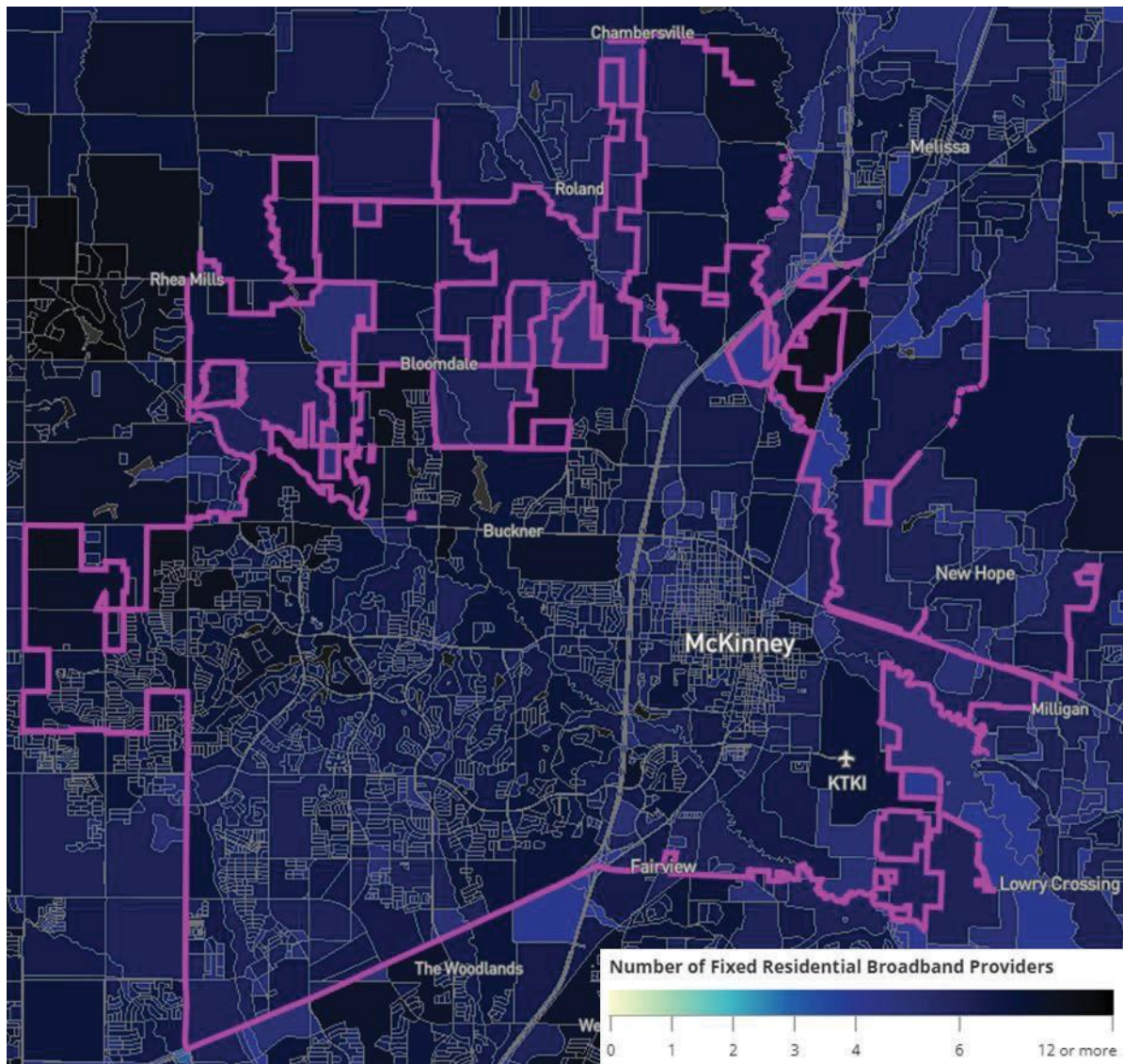
Source: Federal Communications Commission.

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

According to the City of McKinney's Hazard Mitigation Plan, published in 2021, McKinney most frequently experiences the following hazards:

- Windstorm
- Hailstorm
- Flooding
- Hazardous Materials Release
- Extreme Heat
- Aircraft accidents/incidences
- Lightening
- Severe Winter Storm
- Expansive soil

Tornadoes, wildfires, infectious disease outbreaks, winter transmission failures, and droughts occur with moderate frequency.

While facilities and institutions can be victims of these hazards as well, the Hazard Mitigation Plan specifies that residential homes are most vulnerable during the occurrence of the following hazards:

- Infectious Disease Outbreak
- Water Transmission Failure
- Aircraft Accident/Incident
- Severe Winter Storms
- Terrorism
- Earthquakes
- Dam and Levee Failure
- Energy/Fuel Shortage

In the event of an emergency, the city will implement specific mitigation actions as prescribed in the mitigation strategies to reduce loss of life and property and allow the community to prosper with minimal disruption of vital services to its citizens.

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

Severe weather occurs frequently in McKinney, including thunderstorms, lightning, extreme heat, and winter weather. Although extreme weather impacts all McKinney residents; low- and moderate- income households (who tend to live in older housing stock already in need of maintenance and repair) may have more difficulty recovering from housing damage due to natural disasters and may require additional resources/support to do so—including home repair programs.

Stakeholders observed a decline in options for homeowner's insurance as severe weather events intensify in the state. Premiums for homeowner's insurance have gone up and have increased the housing cost burden for low- and moderate-income homeowners. Deductibles have also increased to levels that households are unable to meet when their home is damaged in extreme weather.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The Strategic Plan is an overview of how the City of McKinney will spend CDBG funds over the next five program years from 2025 to 2029. The Strategic Plan includes the following components:

Geographic Priorities (SP-10): CDBG funds will be used citywide for general allocation priorities, with emphasis in the lowest income Census Tracts of 306, 307, 308, and 309. All CDBG funded projects will meet the national objective of benefiting low- to moderate-income persons.

Priority Needs (SP-25): Highest priority needs to be addressed using CDBG funds are housing, homeless prevention and services, public services, and community development.

Influence of Market Conditions (SP-30): Housing prices in McKinney continue to rise faster than incomes, creating affordability challenges for many households. This section identifies how private market conditions impact investment strategies related to Tenant Based Rental Assistance (TBRA), new unit production, rehabilitation, and acquisition/preservation.

Anticipated Resources (SP-35): The city anticipates receiving a total of $4.54 million in CDBG funds over the five-year planning period (2025-2029).

Institutional Development Structure (SP-40): The City of McKinney directly administers the Housing Rehabilitation Program and relies on a network of public sector, private sector, and nonprofit organizations to provide other direct services, particularly to address homelessness and special needs.

Goals (SP-45): The following goals will guide CDBG expenditures in McKinney for the next five years:

- **Affordable Housing:** This goal supports efforts to improve housing conditions for low- and moderate-income households and increase access to affordable housing across the city.
- **Homeless Prevention and Services:** This goal supports efforts to prevent homelessness and provide assistance to individuals and families currently experiencing homelessness.
- **Non-Housing Community Development:** This goal includes public services for low- to moderate-income populations and other community investments such as neighborhood improvements, business and workforce support, economic development, or public facility and infrastructure improvements that benefit low- to moderate-income areas or persons.
- **Grant Administration:** Funding up to the statutory maximum of 20% of total program year grant allocation, for the purpose of supporting all program goals and activities and providing assurance that regulation and program requirements are met.

City Strategies (SP-55 through SP-70) are discussed in detail, including:

- Public housing accessibility and involvement;
- Removing barriers to affordable housing;
- Homelessness strategy;
- Lead-based paint hazards; and
- Anti-poverty strategy.

Monitoring (SP-80): Describes how subrecipients will be monitored to carry out CDBG activities.

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

Geographic Area

General Allocation Priorities

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

The Community Development Block Grant Program (CDBG) requires that each funded activity must either principally benefit low- to moderate-income persons and households, aid in the prevention or elimination of slums and blight or meet a community development need having a particular urgency. With respect to impacting residents in a given area, typically at least 51% of area residents must be of low- to moderate-income. However, given the location of the City of McKinney within Collin County, some areas may have great need but may have no or few areas in which 51% of the residents are low-to moderate-income. As such, the CDBG law, per the U.S. Department of Housing and Urban Development (HUD) authorizes an exception criterion for the City of McKinney to broaden program reach and undertake area benefit activities. Under this exemption, at least 45% of area residents must be of low- to moderate-income for CDBG investments benefiting a given area. HOME Investment Funds will be used within city limits and meet all requirements under the program, as directed.

CDBG funds will be used citywide for general allocation priorities, with emphasis on the lowest income Census Tracts of 306, 307, 308, 309, particularly for projects that are location specific. All CDBG funded projects will primarily meet the national objective of benefiting low- to moderate-income persons.

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

Table 46 – Priority Needs Summary

1	Priority Need Name	Housing
	Priority Level	High
	Population	Extremely Low Low Moderate Families with Children Elderly Elderly
	Geographic Areas Affected	Citywide
	Associated Goals	Affordable Housing
	Description	The City of McKinney will support efforts to improve housing condition for low- and moderate-income households and increase access to affordable housing across the city. This could include (but is not limited to) rehabilitation of renter- and owner-occupied units, rent and/or mortgage assistance to qualified residents, support of affordable housing development, and housing for special needs populations.
	Basis for Relative Priority	Housing was highlighted as a priority based on the needs assessment, market analysis, and community outreach.
2	Priority Need Name	Homelessness prevention and services
	Priority Level	High

	Population	Extremely Low Low Families with Children Elderly Families with Children veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	Geographic Areas Affected	Citywide
	Associated Goals	Homeless Prevention and Services
	Description	The City of McKinney will support efforts to prevent homelessness and provide assistance to individuals and families currently experiencing homelessness. This may include (but is not limited to) emergency rental, mortgage, utility assistance; TBRA assistance; rapid re-housing, transitional housing, and supportive services for people experiencing homelessness.
	Basis for Relative Priority	The need for homeless prevention and services was highlighted as a priority based on the needs assessment, market analysis, and community outreach.
3	**Priority Need Name**	Public Services
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Persons with HIV/AIDS Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	Citywide

	Associated Goals	Homeless Prevention and Services Non-Housing Community Development
	Description	Providing public services to low- and moderate-income residents, including those with special needs, is a fundamental component of the city's anti-poverty strategy and overall approach to addressing housing and community development needs citywide. Services may include (but are not limited to) education, health services, childcare, services for abused or neglected children, seniors, persons with disabilities, women, job training, counseling or youth services, emergency assistance; food assistance; meal distribution (seniors), and services to victims of domestic violence;
	Basis for Relative Priority	The need for public services was highlighted as a priority based on the needs assessment, market analysis, and community outreach.
4	**Priority Need Name**	Community Development
	Priority Level	Low
	Population	Low Moderate Families with Children Public Housing Residents Non-housing Community Development
	Geographic Areas Affected	Citywide
	Associated Goals	Non-Housing Community Development
	Description	Community development may include neighborhood improvements, business and workforce support, economic development, or public facility and infrastructure improvements that benefit low- to moderate-income areas or persons
	Basis for Relative Priority	Community development needs do exist in McKinney but are less critical than other need identified and are a low priority for CDBG funding as the city currently targets other resources to meet this need.
5	**Priority Need Name**	Grant Administration
	Priority Level	High

Population	Low Moderate	
Geographic Areas Affected	Citywide	
Associated Goals	Grant Administration	
Description	Grant administration demonstrates the city's capacity to successfully manage the Community Development Block Grant Program and all requirements under the U.S. Department of Housing and Urban Development. Program delivery and related costs providing oversight, monitoring, annual reporting, planning and administration to meet priority needs and goals under the Consolidated Plan and Action Plan as well as public education and fair housing.	
Basis for Relative Priority	Supports all activity goals to ensure that program and regulation requirements are met.	

Narrative (Optional)

Priority needs were based on the results of the needs assessment, market analysis, and resident and stakeholder input. Needs also considered the resources available from other sources and overall city priorities.

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

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	Housing prices in McKinney continue to rise faster than incomes, creating affordability challenges for many households. Cost burden and severe cost burden are the most common housing problems in the city. A gaps analysis (see MA-05) demonstrates a shortage of 4,256 units affordable to households earning less than $35,000 per year in McKinney. These characteristics have led McKinney to apply for and receive TBRA funding from the State of Texas to assist renters in need.
TBRA for Non-Homeless Special Needs	As noted above, there is substantial market need for rental assistance in McKinney. Some special needs populations face additional challenges in the rental market and/or have disproportionately high housing needs. Additional and/or targeted resources, like TBRA for Special Needs, are necessary to help address this challenge, particularly as the city experiences growth in the senior and disability populations.
New Unit Production	Top housing needs citywide include affordable rental housing, accessible housing for people with disabilities, and entry-level ownership opportunities for moderate-income residents who would like to buy homes. New unit production of affordable housing could help address these needs. CDBG cannot be used for the development of new housing units. Where there is need, upon evaluation the city will seek consideration of the Housing Finance Corporation to assist families in need to develop a housing unit and will be reported in the Consolidated Annual Performance and Evaluation Report (CAPER).
Rehabilitation	The continued aging of the city's older housing stock highlights the need for housing rehabilitation in the city. Additional considerations include housing with lead-based paint as well as the growth of the city's senior population. Based on these market factors, the city continues to prioritize rehabilitation of existing homes, including improvements to residential infrastructure.
Acquisition, including preservation	Preservation of existing affordable housing is a priority for the city as rapid growth increases displacement pressures. Acquisition of vacant land and/or affordable housing will be considered as opportunities arise, depending on funding availability.

Table 47 – Influence of Market Conditions

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

Introduction

The city anticipates receiving an estimated $907,326 in CDBG funds for PY 2025 and anticipates carryover funds unused from previous year(s) to be used toward housing and economic development. Assuming similar allocations in future years, the city is likely to receive a total of $4.54 million in CDBG funds over the five-year planning period (2025-2029). Other federal resources that may be available to McKinney residents through organizations include funds from Housing Choice Vouchers separately under the McKinney Housing Authority; Tenant Based Rental Assistance Funding and Homebuyer assistance funding through the city (only if available and awarded from TDHCA state funds), Community Support Grant funds, Low-Income Housing Tax Credits (LIHTC), if applied and awarded.

In the last year of the previous Consolidated Plan, HUD approved the City of McKinney to serve as a Participating Jurisdiction (PJ) for program year 2024. The City of McKinney is a PJ for HOME funds and will receive an allocation of $345,211.31 and will match funds to meet the required threshold. Funds will be used for the TBRA program in the first year.

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: $	Total: $		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	$907,379.00				$3,629,516	Funding will be used for grant administration (subject to 20% cap); public services (subject to 15% cap); and to address housing and non-housing community needs.

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: $	Total: $		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	345,211.31	0	0	345,211.31	0	Actual allocation is $345,211.31. Funds will be used for the TBRA Program.

Table 48 - Anticipated Resources

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

Funding will be used for grant administration (subject to 20% cap); public services (subject to 15% cap); and to address housing and non-housing community needs.

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

Currently there is no publicly owned land that is anticipated to be used to address the needs identified in this plan.

Discussion

Please see above.

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, nonprofit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
City of McKinney	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities public services	City of McKinney

Table 49 - Institutional Delivery Structure

Assessment of Strengths and Gaps in the Institutional Delivery System

The City of McKinney works closely with Housing Forward (formerly Metro Dallas Homeless Alliance), the Continuum of Care serving Dallas and Collin Counties, Collin County Homeless Coalition who partners with Housing Forward to operate the Continuum of Care grant and produces annual PIT counts, Assistance Center of Collin County, the Collin County Veterans Coalition, Habitat for Humanity of Collin County, McKinney Housing Authority, and other stakeholders to coordinate strategic initiatives to learn and determine where housing, social services, health, and community development investments are needed. Agencies located within city limits or in other locations of the Dallas-Fort Worth area provide direct services to low- and moderate-income residents in McKinney. The City of McKinney directly administers the Housing Rehabilitation Program.

Strengths in the institutional delivery system include a strong network of social service providers and effective collaboration of city partners. Stakeholders also highlighted the success of mobile outreach that includes intensive case management for people with behavioral health issues and a peer mentor program.

The biggest gap in the system is insufficient resources to meet demand for services. The city's CDBG and Community Support Grant funding are among critical funding resources for persons in need. Service providers who participated in a stakeholder focus group also pointed to an insufficient network of landlords and housing units for people exiting homelessness through a voucher or subsidy in McKinney. Stakeholders working to expand homeownership opportunities identified gaps in homebuyer education and financial literacy. Another gap stakeholders reported was the absence of a mechanism to proactively reach clients and educate them before they fall into crisis.

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			

Table 50 - 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 is part of the Collin County Homeless Coalition (CCHC), which is a part of Housing Forward (formerly Metro Dallas Homeless Alliance). Housing Forward and CCHC administer the Continuum of Care which provides a range of homeless services that bring together shelters, housing, and supportive service programs. CCHC 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. Specific resources and facilities include:

- The Samaritan Inn is the only homeless shelter in McKinney, providing comprehensive services to adults and families with children. The shelter has the capacity to serve up to 226 residents. The Samaritan Inn also provides career coaching, access to medical and mental health resources, and financial literacy classes. Additionally, the Gateway Apartments provide transitional housing opportunities for residents who continue to progress in Samaritan House programs;
- Family Promise of Collin County provides family shelter space and partners with local churches to provide day services for families that include case management and employment services;
- Community Lifeline Center provides crisis assistance information and referral services for McKinney residents. Rental assistance is also available through the Community Lifeline Center, but only for the current month (not for rental arrears);
- The Assistance Center of Collin County offers information and referrals, rental and utility assistance, assistance signing up for SNAP, financial literacy classes, and performs housing assessments for placement on housing priority lists in partnership with Housing Forward;
- Grace to Change provides outpatient treatment options for substance abuse recovery;
- Shiloh Place offers transitional housing for single mothers and their children;
- The Family Health Center on Virginia offers primary care, OB/GYN, dentistry, and counseling services on a sliding fee discount scale along with Medicaid and Medicare recipients; and
- Rapid Rehousing assistance is also available through the Collin County Continuum of Care. Families with children, fleeing domestic violence, and below 50% AMI are prioritized for Rapid Rehousing.

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

Strengths and gaps of the service delivery system for special needs populations and people experiencing homelessness are similar to those described above for the institutional delivery system overall. The city has a strong and collaborative network of social service providers but limited resources to fully meet demand for services.

In terms of strengths, stakeholders who provide services for persons experiencing homelessness highlighted the value of existing hotlines and outreach in Dallas and Collin Counties that are tailored to specific homeless subpopulations, including veterans. Peer support has been particularly successful for this group.

Stakeholders identified gaps in the number of units available for people exiting homelessness through a voucher or subsidy in McKinney. They are looking to expand a network of landlords who are willing to house previously homeless individuals. Stakeholders also identified gaps in emergency shelter space for families waiting to be admitted to transitional housing. Additionally, homeless service providers noted that all shelters in McKinney require an ID. Obtaining identification is a barrier for this population and

although there are services to support obtaining the correct documents, in a crisis, lacking an ID can prevent access to shelter.

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.

Stakeholders would like to see a more centralized hub for information on homeownership and housing resources. An example of this type of agency includes One Heart McKinney, a service that refers individuals to available local resources, is looking to proactively promote their services to ensure people know when and how to ask for assistance before it is too difficult to assist them.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Affordable Housing	2025	2029	Affordable Housing	McKinney City Limits	Housing	CDBG: $2,948,987.88 HOME: $1,726,056.55	Homeowner Housing Rehabilitated: 50 Household Housing Unit
2	Homeless Prevention and Services	2025	2029	Non-Housing Community Development	McKinney City Limits	Homelessness prevention and services Public Services	CDBG: $232,079.43	Homelessness Prevention: 3250 Persons Assisted
3	Non-Housing Community Development	2025	2029	Non-Housing Community Development	McKinney City Limits	Public Services Community Development	CDBG: $448,452.95	Public service activities other than Low/Moderate Income Housing Benefit: 1840 Persons Assisted
4	Grant Administration	2025	2029	Grant Administration	McKinney City Limits	Grant Administration	CDBG: $907,374.73	Other: 1 Other

Table 51 – Goals Summary

Goal Descriptions

1	**Goal Name**	Affordable Housing
	Goal Description	This goal supports efforts to improve housing condition for low- and moderate-income households and increase access to affordable housing across the city. Activities could include (but are not limited to) rehabilitation of renter-and owner-occupied units, rent and/or mortgage assistance to qualified residents, support of affordable housing development, and housing for special needs populations.

2	Goal Name	Homeless Prevention and Services
	Goal Description	This goal supports efforts to prevent homelessness and provide assistance to individuals and families currently experiencing homelessness. Activities may include (but are not limited to) emergency rental, mortgage, utility assistance; legal services; TBRA assistance; rapid re-housing, transitional housing, and supportive services for people experiencing homelessness.
3	Goal Name	Non-Housing Community Development
	Goal Description	This goal includes public services for low- to moderate-income populations and other community investments such as neighborhood improvements, business and workforce support, economic development, or public facility and infrastructure improvements that benefit low- to moderate-income areas or persons.
		Public service activities may include (but are not limited to) education, health services, childcare, services for abused or neglected children, seniors, persons with disabilities, women, job training, counseling or youth services, emergency assistance; food assistance; meal distribution (seniors), and services to victims of domestic violence.
4	Goal Name	Grant Administration
	Goal Description	Funding at statutory maximum of 20% of total program year grant allocation, used for the purpose of supporting all program goals and activities and providing assurance that regulation and program requirements are met. Funding supports the program administration of the CDBG program, monitoring, reporting and fair housing activities.

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)

McKinney will receive $345,211.31 for their FY 2025 allocation.

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

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

N/A – no public housing units.

Activities to Increase Resident Involvements

A stated goal of MHA is to improve community quality of life and economic vitality. Programs provided by MHA to achieve this goal include:

- EMANA, a resident services organization;
- C.L.I.M.B., a program for children during the school year in partnership with community organizations;
- GED/ Workforce McKinney, a program to provide employment and adult education in partnership with Workforce Solutions; and
- Collin College assists MHA residents with certification and degree programs.

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

No

Plan to remove the 'troubled' designation

Not applicable as the PHA is not designated troubled.

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

Barriers to Affordable Housing

Rapid population growth combined with elevated land and construction costs increases affordability challenges in McKinney.

According to stakeholders, the biggest challenges are the lack of inventory for first-time homebuyers and rising interest rates. What is affordable today does not match income levels. There is a gap between available affordable housing and what many households can afford. Stakeholders recognized the need to find ways for developers to generate a profit and remain motivated to build affordable homes. This includes townhomes, duplexes, and smaller entry-level homes. While condos can be more affordable, the high association fees can offset the savings.

Community opposition to affordable housing was also identified as a barrier to its development. Stakeholders emphasized the importance of improved communication and framing of housing development, as well as the necessity of planning at the neighborhood level to ensure that all public policies benefit the community.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The city has a multi-pronged approach to reduce barriers to affordable housing:

Promote Public Education: The city will continue 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.

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.

Education for Future Homebuyers: The city will continue partnership with the cities of Plano and Frisco to provide access to resources through BCL of Texas, National Association of Realists and other Housing Counselor providers to first-time homebuyers and any interested persons who want to learn about all facets of responsibilities as they seek the path to homeownership.

Land Use Code Update: The city is continuing to update its land use code to align more closely with the Comprehensive Plan. In 2022, the City Council amended and compiled code updates into a Unified Development Code as part of the New Code McKinney Initiative. Updates included an affordable housing exemption for parkland dedication and park development fees and reduced parking requirements for affordable housing.

Partnerships: The McKinney Housing Finance Corporation, a public nonprofit agency, issues tax-exempt single-family mortgage revenue bonds and bonds for affordable multi-family housing projects. This brings in revenue for the MHFC to create and promote affordable housing opportunities. Affordable units serve low- to moderate-income households, including elderly, the disabled, individuals and future homeowners. Completed projects include McKinney Flats, a 220-unit apartment complex for residents with income between 50% and 70% AMI.

SP-60 Homelessness Strategy – 91.215(d)

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

The City of McKinney will continue to partner with the Collin County Homeless Coalition (CCHC) and local agencies providing direct assistance to people experiencing homelessness to assess individual needs. The City of McKinney has been an active member of CCHC's Advisory Council since its inception in 2004. The mission of CCHC is to develop solutions to homelessness in Collin County by gathering member organizations and conducting outreach for the annual Point-in-Time count. CCHC also works with Housing Forward (formerly Metro Dallas Homeless Alliance) to operate the Continuum of Care grant. Two member organizations of CCHC conduct outreach to provide services for the unsheltered and unhoused population in McKinney: Emmanuel Labor and Streetside Showers.

Additionally, the city has convened the McKinney Homeless Coalition, a group of local nonprofits, to address homelessness in coordination with the city.

Addressing the emergency and transitional housing needs of homeless persons

The City of McKinney continues to partner with the Samaritan Inn and other agencies to meet emergency shelter and supportive housing needs. The Samaritan Inn is the only shelter in McKinney that provides emergency shelter bed facilities and provides transitional apartment housing for residents who successfully engage in their life skill programs.

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

Chronically homeless individuals. There are several member agencies of Collin County Homeless Coalition that offer transitional sheltering and support for chronically homeless individuals, including the Samaritan Inn, All Community Outreach, and Community Lifeline Center. The Samaritan Inn's residency program includes required life skills classes, such as financial literacy, job readiness, and mental health counseling, and case management. Clients receive resources to find transitional or permanent supportive housing options or can apply for the Gateway Apartments Program, Samaritan Inn's transitional housing program that provides fully furnished apartments with reduced rent.

Barriers to housing for chronically homeless individuals identified by stakeholders include behavioral and mental health issues. Housing Forward has several mobile outreach teams and intensive case

management that offers long-term support, including the North Texas Behavioral Health Authority that offers individuals multiple entry points for mental healthcare.

Chronically homeless families. Families with children, fleeing domestic violence, and below 50% AMI are prioritized for Rapid Rehousing. Rapid Rehousing resources are best suited for families in need of immediate, interim housing support and supportive services while they find more permanent housing options. Additional member organizations of CCHC that provide services to homeless families include The Bella House (services for pregnant women experiencing homelessness), Family Place, Family Promise of Collin County, and Hope's Door New Beginnings Center. A stakeholder flagged that many domestic violence shelters are usually at capacity and highlighted the importance of family shelters in the region as interim housing for families escaping violence.

Veterans and their families. The PIT count in McKinney identified five sheltered homeless veterans and three unsheltered homeless veterans. Collin County Veteran Services connects veterans with emergency assistance, including the Homeless Veterans Services of Dallas, The Bridge, and Texas VFW Assistance Program. The Collin County Veterans' Coalition gathers service organizations to better address the needs of veterans. A stakeholder highlighted the value of existing hotlines and outreach in Dallas and Collin Counties that are tailored to specific homeless subpopulations, including veterans. Peer support has been particularly successful for this group.

Unaccompanied youth. Three sheltered and two unsheltered unaccompanied youth were counted in McKinney. City House and Jim Riley Outreach provide transitional living homes for individuals younger than 25 experiencing homelessness.

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

The city's homeless prevention strategy focuses on providing emergency assistance including rental, mortgage and utility resources, along with outreach and supportive education to at-risk households. Community Lifeline Center provides crisis assistance information and referral services for McKinney residents. Assistance ranges from financial help—rent, utilities, food, medical or prescription assistance— to job search training, credit and budget counseling, and advocacy. Additional resources for those being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies include:

- LifePath Systems: Offers community referrals to local resources and ongoing care after medical or mental health treatment to residents in Collin County. Also assists low income and uninsured patients secure psychiatric inpatient placements;

- Community Health Clinic: McKinney's location is part of Dallas Catholic Charities. Provides treatment of chronic medical conditions, primary care, counseling, and prescription assistance. Patients receive additional support through Catholic Charities programs such as needs assistance, educational programs, and legal aid;
- CommonGood Medical assists residents of Collin County with no health insurance or receiving Medicare or Medicaid assistance. CommonGood refers patients to partner providers and other services;
- Shiloh Place provides transitional housing for single mothers and their children;
- The Bella House provides transitional housing for pregnant women;
- Family Health Center's Care Assistance Navigators help with enrollment to existing state and federal assistance programs;
- Referral resources through the McKinney Public Library and public safety; and
- McKinney Community Legal Services Program through Legal Aid of NorthWest Texas will assist at least 10 persons with assistance to keep them stably housing, such as eviction support.

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.

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 is primarily located east of Highway 5.

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

As discussed in MA-20, an estimated 2,279 owner-occupied, and 2,263 renter-occupied housing units in McKinney were constructed before 1980 and have a higher likelihood than newer units of containing lead-based paint. Most of the potential Lead-Based Paint hazard are restricted to the older areas in McKinney where housing stock pre-dates 1978. This area is primarily located east of Highway 5. The city will monitor rehabilitation projects in these areas.

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

As noted above, 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.

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

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

The city's anti-poverty strategy focuses on providing public services and housing support to low-and moderate-income families to create pathways to economic mobility:

- Providing public services to low- and moderate-income residents, including those with special needs, is a fundamental component of the city's anti-poverty strategy. The city will use CDBG funds (up to the 15% cap) to this end and supplements this effort with Community Support Grant Funds (pending annual Council appropriation);
- Coordinate resources to increase educational opportunities for low-income persons to improve ability to earn higher wages, including working with workforce development agencies, Section 3 resources and other State and local programs, including SkillQuest and North Texas Job Corps;
- Review and monitor policies and plans to impact reduction and determine barriers as applicable;
- Home rehabilitation and preservation and/or construction of affordable housing;
- Promote asset management programs to promote financial counseling, saving and classes on money management. The city will seek to expand involvement with the North Texas Asset Funders group and the Business and Community Lenders of Texas to use ideas and develop tools, resources and goals and continue classes on tax preparation assistance for seniors at McKinney Public Libraries;
- Strengthen collaboration and training for programs that assist low-income families to expand their self-sufficiency through city department programs and local nonprofit agencies, including subrecipients;
- Expand marketing and outreach to increase awareness and access to programs;
- Promote resources on employment programs, housing and education and expand resources through McKinney Independent School District for both students and adults; and
- Continue home ownership education series that teaches renters about roles and responsibilities of homeownership.

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

This plan is coordinated with the city's overall anti-poverty strategy in that it provides specific goals and allocations to projects directly engaged in supporting low- and moderate-income households through housing assistance, public services, and homeless prevention. In keeping with the city's strategy discussed above, this plan relies on partnerships and close communication with local nonprofits to understand the needs of low-income residents and to provide resources to address those needs. The plan is also informed through stakeholder and resident consultation.

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 is comprehensive in its planning approach. Programs and projects administered and implemented are monitored regularly. Staff maintain file notes, checklists and weekly meetings on individual projects to ensure required procedures are completed. Integrated Disbursement and Information System (IDIS) reporting is conducted monthly. The Consolidated Annual Performance and Evaluation Report (CAPER) year end reports details expenditures, revenue, beneficiary information, and major accomplishments required for all programs and projects. Financials are reported to Financial Services year-round.

Housing Rehabilitation Program staff continuously monitors activities implemented under the program. Applications are reviewed and staff conducts an orientation meeting with potential applicants to explain the program and obtain information to ensure income limits and program information is complete. Onsite evaluation by staff to determine eligibility within the scope of the program and includes consultation with city staff for housing code inspections, and other areas that may have impact including historical preservation, streets and engineering. Staff meets with the applicant to review and confirm work activity and details about the bid process, where they will select the contractor. On-site review of property with contractors are conducted and upon selection by the applicant, the project begins. The city regularly monitors work activities regularly throughout the project; city inspectors are consulted by housing inspector to ensure all activity aligns with codes. Staff meets with the Affordable Housing Administrator to discuss activities, needs and solutions. Affordable Housing Administrator reviews project and closes activity. The Community Services Administrator conducts monthly monitoring, inputs information into IDIS and conducts quarterly and annual monitoring. The Affordable Housing staff reports to CS Administrator monthly and reporting in IDIS is conducted monthly. Review and updates to the plan, forms and processes are completed on a semi-annual basis

To ensure timeliness, the city draws funds for all programs monthly and reviews the PR-56 reports monthly. In addition to subrecipient annual training, technical assistance is available including HUD updates, circulars and other materials are provided as resources for agencies throughout the year. Written agreements with the city are executed to include federal regulation requirements, Statement Scope of Work, Insurance Requirements and reporting schedules. Procedures and manuals are reviewed to ensure requirements. Subrecipients are required to report monthly and annual reports that captures: total number of extremely low, and low income and moderate beneficiaries. Annual on-site visits are conducted monitoring financial management, program and procurement requirements, conflict of interest policies and other requirements. Notifications in writing are sent follow-up notice of findings, recommendations or concerns. All annual monitoring should confirm details received by subrecipient's monthly reporting.

Expected Resources

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

Introduction

The city anticipates receiving an estimated $907,326 in CDBG funds for PY 2025 and anticipates carryover funds unused from previous year(s) to be used toward housing and economic development. Assuming similar allocations in future years, the city is likely to receive a total of $5.08

million in CDBG funds over the five-year planning period (2025-2029).

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: $	Total: $		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	907,326.00	0.00	601,248.00	1,451,827.00	3,629,304.00	Funding will be used for grant administration (subject to 20% cap; public services (subject to 15%cap); and to address housing and non-housing community needs.
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	345,211.31	0.00	0.00	345,211.31	0.00	Funds will be used for the TBRA Program.

Table 52 - Expected Resources – Priority Table

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

Funding will be used for grant administration (subject to 20% cap); public services (subject to 15% cap); and to address housing and non-housing community needs.

Federal funds will leverage scope of local funds, to expand housing and community development services directly to McKinney residents and households. Local organizations must submit a detailed application demonstrating the project meets 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. 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. The city will leverage support of expanded housing through the PY25 HOME allocation of $345,211.31 for eligible activities that include TBRA.

Agencies approved for CDBG funds in the same year are ineligible to apply for the same program and for the same use. Carryover CDBG funds from previous program years, if available, will expand program annual goals and indicate that McKinney has the capacity to increase or preserve affordable housing and neighborhood needs, including programs unable to be implemented due to barriers.

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

Currently there is no publicly owned land that is anticipated to be used to address the needs identified in this plan.

Discussion

Please see above.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Affordable Housing	2025	2029	Affordable Housing	McKinney City Limits	Housing	CDBG: $589,796.60 HOME: $345,211.31	Homeowner Housing Rehabilitated: 8 Household Housing Unit Tenant-based rental assistance / Rapid Rehousing: 10 Households Assisted
3	Non-Housing Community Development	2025	2029	Non-Housing Community Development	McKinney City Limits	Public Services	CDBG: $136,098.00	Public service activities other than Low/Moderate Income Housing Benefit: 400 Persons Assisted Homeless Person Overnight Shelter: 120 Persons Assisted
4	Grant Administration	2025	2029	Grant Administration	McKinney City Limits	Grant Administration	CDBG: $181,465.00	Other: 1 Other

Table 53 – Goals Summary

Goal Descriptions

1	Goal Name	Affordable Housing
	Goal Description	Funding includes the CDBG housing rehabilitation program and estimated carryover funds from previous grant years may also be included in a separate funding total for assistance to meet the need. The project includes project delivery and direct services to provide assistance to eligible households 80% and below.
		Under the other category, this allocation is for new HOME funding for the PY 2025 program year, is $345,211.31 as the city became a new Participating Jurisdiction (PJ)
3	Goal Name	Non-Housing Community Development
	Goal Description	Fifteen percent of the total allocation will be used for public services to provide eligible activities including counseling, case management to shelter residents, court support to abused and neglected children through required volunteer advocates, domestic violence counseling to victims and support basic services.
4	Goal Name	Grant Administration
	Goal Description	Only 20% of the grant will be used to support the entire program - statutory limit. Funding will be used for the program and planning support of the CDBG grant.

Projects

AP-35 Projects – 91.220(d)

Introduction

The City of McKinney will use funding to benefit predominantly low- to moderate-income persons and households through its subrecipient partners, programs directly administered by the city or in partnership. The priorities continued to be under the Consolidated Plan that impacts affordable housing, public services, and non-housing community development.

Projects

#	Project Name
1	HOME Program
2	Public Services
3	Housing Rehabilitation Program
4	Grant Administration CDBG

Table 61 - Project Information

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

Reasons include statutory caps of 15% for public services to benefit LMI residents; and 20% cap for grant administration. The remaining balance will be used for priority needs to support and preserve affordable housing and assist with eligible community development, as needed. Carryover funds will assist housing activities to be completed from the previous year.

Allocation priorities were based upon the needs assessment, market analysis, and community outreach conducted as part of the 2025-2029 Consolidated Planning process and demand for projects and services in the past. The primary obstacle to addressing underserved needs is the limited resources available to address such needs throughout the city.

AP-38 Project Summary

Project Summary Information

<table>
<tr><td rowspan="11">1</td><td>Project Name</td><td>HOME Program</td></tr>
<tr><td>Target Area</td><td>McKinney City Limits</td></tr>
<tr><td>Goals Supported</td><td>Affordable Housing</td></tr>
<tr><td>Needs Addressed</td><td>Housing</td></tr>
<tr><td>Funding</td><td>HOME: 345,211.31</td></tr>
<tr><td>Description</td><td>New program, PJ ID not yet assigned by HUD. $345,211.31 is the allocation that will be used in PY25, with a transfer of $154,591 from TDHCA to meet the required threshold. Program will assist residents through the TBRA program</td></tr>
<tr><td>Target Date</td><td>9/30/2026</td></tr>
<tr><td>Estimate the number and type of families that will benefit from the proposed activities</td><td>10 persons/families assisted from tenant based rental assistance</td></tr>
<tr><td>Location Description</td><td></td></tr>
<tr><td>Planned Activities</td><td>TBRA will be used to assist residents 60% and below LMI</td></tr>
<tr><td colspan="2"></td></tr>
<tr><td rowspan="4">2</td><td>Project Name</td><td>Public Services</td></tr>
<tr><td>Target Area</td><td>McKinney City Limits</td></tr>
<tr><td>Goals Supported</td><td>Non-Housing Community Development</td></tr>
<tr><td>Needs Addressed</td><td>Public Services</td></tr>
<tr><td>Funding</td><td>CDBG: $136,106</td></tr>
</table>

	Description	Up to 15% of the grant will be used for eligible public services in CDBG funding.
	Target Date	9/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 120 shelter residents will benefit from proposed activities and approximately 400 households will benefit from proposed public service activities
	Location Description	Locations will be within McKinney City Limits, predominantly assistance provided within Census Tracts 309 and 308 during the program year. For services to DV victims, services will be provided in a non-disclosed location for safety prevention.
	Planned Activities	Planned activities include but not limited to support to assist abused and neglected children with court-appointed volunteer advocates; Meals on Wheels to assist elderly seniors aged 62 years and older; academic and community support to at-risk children in danger of dropout of school; counseling and supports to domestic partner or family violence victims; coordinated support to assist shelter residents with case management and other supports to help them turn their lives around for self-sufficiency.
3	Project Name	Housing Rehabilitation Program
	Target Area	McKinney City Limits
	Goals Supported	Affordable Housing
	Needs Addressed	Housing Homelessness prevention and services
	Funding	CDBG: $589,793
	Description	Funding will benefit home repair program and includes program delivery support to implement the program. The program will also use carryover funds from previous grant years available at the end of the previous year.
	Target Date	

	Estimate the number and type of families that will benefit from the proposed activities	Estimated 8 single-family homeowners will benefit from repairs services from emergency to significant home repairs, lead remediation.
	Location Description	Location will be in McKinney city limits and will reach LMI applicants 0-80%, with an emphasis on those living within our largest LMI Census Tracts of 309, 308 or 307.
	Planned Activities	Funds will be used for home repair program to benefit LMI homeowners and include program delivery support. Funds include PY/FY2024 allocation and approved carryover funds available from previous grant years.
4	**Project Name**	Grant Administration CDBG
	Target Area	McKinney City Limits
	Goals Supported	Grant Administration
	Needs Addressed	Grant Administration
	Funding	CDBG: $181,465
	Description	20% of the funding allocation will be used for grant administration, including fair housing outreach (statutory cap)
	Target Date	9/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Not applicable
	Location Description	Location will be within city limits; funding will be used to support grant administration

Planned Activities	Funds under statutory cap not to exceed 20%, to support management and implementation of the CDBG program. Activities include monitoring, fair housing public education and outreach, drawdown support/financial management, training and other administrative needs.

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 and HOME funds will be used citywide in the city of McKinney for eligible residents, with emphasis in the lowest income Census Tracts of 309, 308, 307 and 306, particularly for projects that are under Census area benefit, if applicable. These census tracts include demographics that may have the oldest housing stock, highest elderly and they are also the tracts where the majority of social services are located.

All funded projects meet HOME and CDBG regulatory requirements, per program, and will serve to benefit low- to moderate-income persons and households within McKinney city limits. It is noted that for CDBG, 20% of the funds does not carry a national objective, as the goal and requirement is to administer the entire grant program, which still benefits all eligible participants. For area activities, funds will only be used within Census Tract 309, based on data and need.

Geographic Distribution

Target Area	Percentage of Funds
McKinney City Limits	80

Table 54 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

CDBG funds will be used citywide in the City of McKinney for eligible residents, with emphasis in the lowest income Census Tracts of 307, 308, and 309 particularly for projects that are under Census area benefit, if applicable. All CDBG funded projects will primarily meet the national objective of benefiting low- to moderate-income persons and households within McKinney city limits. It is noted that for CDBG, 20% of the funds does not carry a national objective, as the goal and requirement to administer the entire grant program, which still benefits all eligible participants. For area activities, funds will only be used within Census Tract 309, based on data and need.

For the HOME Investment Program, the investments will focus on requirements to assist low-income residents and serve eligible residents with tenant based rental assistance.

Discussion

Please see above.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

As housing costs continue to rise, affordable housing options for all populations are needed. CDBG funds will be used to benefit LMI households with homelessness prevention, rehabilitation, and case management to preserve affordable housing and assist those with public services who are either homeless or at-risk of homelessness. During the reporting period, eight housing units will be rehabilitated with CDBG funds. Affordable housing will be expanded through the new HOME program and assist 10 households with tenant based rental assistance (TBRA). The city has a great need for the development and preservation of affordable housing, as well as providing rental assistance to keep rents affordable as costs continue to rise, affecting seniors, families and persons with disabilities.

The table below combines CDBG and HOME funded activities that address the affordable housing goals.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	18
Special-Needs	0
Total	18

Table 55 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	10
The Production of New Units	0
Rehab of Existing Units	8
Acquisition of Existing Units	0
Total	18

Table 56 - One Year Goals for Affordable Housing by Support Type

Discussion

Other goals will be achieved through CDBG funding to assist homeless shelter residents through public services. The city is also in development of a community land trust to expand affordable housing and assist low income residents at 60% LMI in the next five years.

The city's homeless population is continuing to grow, and McKinney is one of several cities in Collin County working through coalitions and the Continuum of Care to address these needs and to provide support where possible through public services funded by CDBG and general fund grants.

AP-60 Public Housing - 91.220(h)

Introduction

The McKiney Housing Authority (MHA), is an independently run entity, which receives funding and monitoring directly under the U.S. Department of Housing and Urban Development. MHA administers the Housing Choice Voucher program. This program assists very low-income families, the elderly, and disabled with affording housing in the private market. Participants can choose any housing within a 50-mile radius that meets the requirements of the program, including minimum health and safety standards—housing is not limited to units located in subsidized housing projects. 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.

MHA only administers Housing Choice Vouchers (HCVs) and does not have any public housing units in their portfolio. MHA has a total of 360 HCVs, 74 Mainstream HCVs for people with disabilities or who are elderly, and five VASH vouchers for veterans. Since the previous five-year plan, MHA has added 79 additional vouchers in coordination with the Continuum of Care and Veterans Administration.

MHA is a participant of the Rental Assistance Demonstration program to preserve public and HUD-assisted housing units through conversion. MHA desires to continue to redevelop its aging housing stock. The MHA demolished the Newsome Homes properties and completed a new 180 units property. It has also redeveloped the Merritt Homes property (with a 9% tax credit award), adding 50 units to the existing 86-unit property, and The Remnant apartment complex is currently being redeveloped to grow from 50 units to a 96-unit tax credit development.

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

The MHA is focused on assisting residents with emergency public housing vouchers, maintaining current properties and preparing for the revitalization of their remaining properties in the next few years. The City of McKinney continues to partner with MHA to determine new partnerships to meet affordable housing needs, providing public education and assistance toward home ownership, and providing public education together on general programs. The CDBG Administrator was invited to a MHA housing provider meeting to learn and lend support to MHA's desire to participate in HUD's HCV Homeownership Program.

The MHA demolished the Newsome Homes properties and completed a new 180-unit development. It has also redeveloped the Merritt Homes property (with a 9% tax credit award), adding 50 units to the existing 86-unit property, and The Remnant is currently being redeveloped to grow from 50 units to a 96-unit tax credit development.

Additionally, MHA has partners with developers under a Public Facility Corporation (PFC) format to acquire additional deeply affordable units serving residents below 30% AMI. Units will be within the Magnolia Ranch and Kinstead developments.

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

A stated goal of MHA is to improve community quality of life and economic vitality. Programs provided by MHA to achieve this goal include:

- EMANA, a resident services organization;
- C.L.I.M.B., a program for children during the school year in partnership with community organizations;
- GED/ Workforce McKinney, a program to provide employment and adult education in partnership with Workforce Solutions; and
- Collin College assists MHA residents with certification and degree programs.

All programs focus on economic mobility and resources to achieve both housing and financial stability, including paths to homeownership. Residents are encouraged to attend public education programs for homebuyers and other community programs conducted by the city's Library and Housing and Community Development departments. Residents have been very active in the recent program year, and we anticipate involvement will continue. McKinney Housing Authority is planning to implement and participate in the HCV Homeownership Program, created to assist low-income homebuyers to purchase a home. The program will allow homebuyers to use federal subsidies to pay a portion of their monthly mortgage for up to 10 years or longer.

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

Not applicable as the PHA is not designated troubled.

Discussion

Please see above.

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

Introduction

Assistance will be available for homeless persons under CDBG public service activities to assist with persons within the Samaritan Inn shelter and through the Rapid Rehousing Program under the Continuum of Care program.

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

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

The City of McKinney will continue to partner with the Collin County Homeless Coalition (CCHC) and local agencies providing direct assistance to people experiencing homelessness to assess individual needs. The City of McKinney has been an active member of CCHC's Advisory Council since its inception in 2004. The mission of CCHC is to develop solutions to homelessness in Collin County by gathering member organizations and conducting outreach for the annual Point-in-Time count. CCHC also works with Housing Forward (formerly Metro Dallas Homeless Alliance) to operate the Continuum of Care grant. Two member organizations of CCHC conduct outreach to provide services for the unsheltered and unhoused population in McKinney: Emmanuel Labor and Streetside Showers.

General goals include assisting those who are homeless, including shelter residents with case management and support services through the Samaritan Inn, with public services support. The Mayor's Task Force on Homelessness, which has now transitioned to the McKinney Homeless Coalition; is a collaborative group of city departments and nonprofit agencies focused on support, services, and engagement for homeless individuals and families. The city departments that serve in the Coalition include, but are not limited to, Housing and Community Development, Parks and Recreation, Code Services, Library, and Public Safety. A brochure with local services was created for individuals and businesses to share with homeless residents. The Housing and Community Development Department created a Community Connection Fair to engage the public on available services and city resources.

Addressing the emergency shelter and transitional housing needs of homeless persons

The city continues to partner with the Samaritan Inn under the renewal of the Rapid Rehousing Program. Pending approval, the program will provide case management and housing support from emergency to permanent housing.

Each year, the city leads an annual Point-in-Time effort to count unsheltered persons in January in collaboration with Housing Forward (formerly Metro Dallas Homeless Alliance). While data is collected, care packages are also provided. The city has several police officers that serve as homeless liaisons, who help address these needs of persons sleeping in public areas and neighborhoods. The Samaritan Inn

receives funding from CDBG and anticipates serving 140 shelter residents at a minimum. McKinney does not have an emergency shelter; however, these resources will help support the need. McKinney does have warming shelters during the winter at various locations through a network of churches.

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

Chronically homeless individuals. There are several member agencies of Collin County Homeless Coalition that offer transitional sheltering and support for chronically homeless individuals, including the Samaritan Inn, All Community Outreach, and the Community Lifeline Center. The Samaritan Inn's residency program includes required life skills classes, such as financial literacy, job readiness, and mental health counseling, and case management. Clients receive resources to find transitional or permanent supportive housing options or can apply for the Gateway Apartments Program, Samaritan Inn's transitional housing program that provides fully furnished apartments with reduced rent.

Homeless families with children. Families with children, fleeing domestic violence, and below 50% AMI are prioritized for Rapid Rehousing. Rapid Rehousing resources are best suited for families in need of immediate, interim housing support and supportive services while they find more permanent housing options. Additional member organizations of CCHC that provide services to homeless families include The Bella House (services for pregnant women experiencing homelessness), the Family Place, Family Promise of Collin County, and Hope's Door New Beginnings Center.

Veterans. Collin County Veteran Services connects veterans with emergency assistance, including the Homeless Veterans Services of Dallas, The Bridge, and the Texas VFW Assistance Program. The Collin County Veterans' Coalition gathers service organizations to better address the needs of veterans.

Unaccompanied youth. City House and Jim Riley Outreach provide transitional living homes for individuals younger than 25 experiencing homelessness.

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

employment, education, or youth needs

The city's homeless prevention strategy focuses on providing emergency assistance including rental, mortgage and utility resources, along with outreach and supportive education to at-risk households. Community Lifeline Center provides crisis assistance information and referral services for McKinney residents. Assistance ranges from financial help—rent, utilities, food, medical or prescription assistance— to job search training, credit and budget counseling, and advocacy. Additional resources for those being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies include:

- LifePath Systems: Offers community referrals to local resources and ongoing care after medical or mental health treatment to residents in Collin County. Also assists low income and uninsured patients secure psychiatric inpatient placements;
- Community Health Clinic: McKinney's location is part of Dallas Catholic Charities. Provides treatment of chronic medical conditions, primary care, counseling, and prescription assistance. Patients receive additional support through Catholic Charities programs such as needs assistance, educational programs, and legal aid;
- CommonGood Medical assists residents of Collin County with no health insurance or receiving Medicare or Medicaid assistance. CommonGood refers patients to partner providers and other services;
- Shiloh Place provides transitional housing for single mothers and their children;
- The Bella House provides transitional housing for pregnant women;
- Family Health Center's Care Assistance Navigators help with enrollment to existing state and federal assistance programs;
- Referral resources through the McKinney Public Library and public safety; and
- McKinney Community Legal Services Program through Legal Aid of NorthWest Texas will assist at least 10 persons with assistance to keep them stably housing, such as eviction support.

Discussion

Please see above.

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

Introduction:

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. However, interviews with stakeholders indicate there is local resistance against affordable housing developments from residents.

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

The city has a multi-pronged approach to reduce barriers to affordable housing:

Promote Public Education: The city will continue 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.

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.

Education for Future Homebuyers: The city will continue partnership with the cities of Plano and Frisco to provide access to resources through BCL of Texas and other Housing Counselor providers to first-time homebuyers and any interested persons who want to learn about all facets of responsibilities as they seek the path to homeownership.

Land Use Code update: The city is continuing to update its land use code to align more closely with the Comprehensive Plan. In 2022, the City Council amended and compiled code updates into a Unified Development Code as part of the New Code McKinney Initiative. Updates included an affordable housing exemption for parkland dedication and park development fees and reduced parking requirements for affordable housing.

Partnerships: The McKinney Housing Finance Corporation, a public nonprofit agency, issues tax-exempt single-family mortgage revenue bonds and bonds for affordable multi-family housing projects. This brings in revenue for the MHFC to create and promote affordable housing opportunities. Affordable units serve low- to moderate-income households, including elderly, the disabled, individuals and future homeowners. Completed projects include McKinney Flats, a 220 unit apartment complex for residents with income between 50% and 70% AMI.

Discussion:

See above.

AP-85 Other Actions – 91.220(k)

Introduction:

McKinney will undertake actions to address underserved needs; foster and maintain affordable housing; reduce lead-based paint hazards; reduce poverty-level families; and develop institutional structure and enhance coordination between public and private agencies.

Actions planned to address obstacles to meeting underserved needs

- McKinney Legal Services, in partnership with Legal Aid of Northwest Texas, will receive funding to prevent homelessness through legal services that prevent eviction and tenants' rights issues;
- The LIFT Program will be funded to service eligible residents with security deposit assistance and tenant based rental assistance;
- CASA of Collin County - Funds will be used to pay for support and supervision of the court-mandated volunteer advocate program for abused and neglected children in McKinney.

The city has also developed the East McKinney Neighborhood Preservation Strategy, with key outcomes to improve housing quality and affordability, and ability to remain housed. The plan was informed through extensive community outreach and data analysis. The plan will continue to emphasize strategies that use existing CDBG and city resources, as well as develop pilot programs or seek new resources.

Actions planned to foster and maintain affordable housing

In 2024, the McKinney City Council approved a resolution designating the McKinney Housing Finance Corporation as a Community Land Trust (CLT). The CLT will support the preservation and production of future affordable housing. The McKinney Finance Corporation is a partner for the creation of affordable housing units at The Independence (204 units) and Palladium McKinney (172 units) apartment complexes. These actions for the CLT and other affordable housing tools will be implemented in the upcoming program year.

Direct support to maintain existing affordable housing includes over $400,00 in CDBG funding for the City of McKinney Housing Rehabilitation Program for emergency home repair for low- and moderate-income households. See AP-75 for other ways the city is supporting and fostering affordable housing.

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. The city will monitor rehabilitation projects in these areas.

Actions planned to reduce the number of poverty-level families

The city's anti-poverty strategy focuses on providing public services and housing support to low-and moderate-income families to create pathways to economic mobility:

- Providing public services to low- and moderate-income residents, including those with special needs, is a fundamental component of the city's anti-poverty strategy. The city will use CDBG funds (up to the 15% cap) to this end and supplements this effort with Community Support Grant Funds (pending annual Council appropriation);
- Coordinate resources to increase educational opportunities for low-income persons to improve ability to earn higher wages, including working with workforce development agencies, Section 3 resources and other State and local programs;
- Review and monitor policies and plans to impact reduction and determine barriers as applicable;
- Home rehabilitation and preservation and/or construction of affordable housing;
- Promote asset management programs to promote financial counseling, saving and classes on money management. The city will seek to expand involvement with the North Texas Asset Funders group and the Business and Community Lenders of Texas to use ideas and develop tools, resources and goals and continue classes on tax preparation assistance for seniors at McKinney Public Libraries;
- Strengthen collaboration and training for programs that assist low income families to expand their self-sufficiency through city department programs and local nonprofit agencies, including subrecipients;
- Expand marketing and outreach to increase awareness and access to programs;
- Promote resources on employment programs, housing and education and expand resources through McKinney Independent School District for both students and adults; and
- Continue home ownership education series that teaches renters about roles and responsibilities of homeownership

Actions planned to develop institutional structure

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.

Stakeholders would like to see a more centralized hub for information on homeownership and housing resources.

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

The McKinney Homeless Coalition, highlights McKinney's efforts in uniting public and private housing alongside social service agencies. The Homeless Coalition is a collaborative group of city departments, including the library and public safety, and nonprofit agencies that focus on support for homeless individuals and families.

The city departments that serve in the Coalition include, but are not limited to, Housing and Community Development, Parks and Recreation, Code Services, Library, and Public Safety. In addition to the McKinney Homeless Coalition, the city collaborates with Collin County Social Services Association, Collin County Homeless Coalition, Housing Forward, and other local faith based and other community-based organizations. The city also participates in partnerships with service providers, coordinating between city and nonprofit resources.

Discussion:

Please see above.

Program Specific Requirements

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

Introduction:

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

Other CDBG Requirements

1. The amount of urgent need activities	
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low- to moderate-income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low- to moderate-income.	80.00%

HOME Investment Partnership Program (HOME)
Reference 24 CFR 91.220(l)(2)

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

This is not applicable. The City of McKinney does not engage in any form of HOME funds investment that is not identified in Section 92.205, general eligible activities.

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

The City of McKinney will adopt the full regulatory policy as TDHCA; Complete Recapture/Resale

Provisions are provided as an attachment.

Recapture Provision - City homebuyers that receive HOME assistance in the form of direct down payment, closing cost, and/or principal buydown will meet the affordability period if they remain in their home for the time specified, based on the amount of assistance received (five to fifteen years). The effective date of the beginning of the required period of affordability is the date all completion data is entered into IDIS and as documented by the fully executed HUD-1, a copy of which is placed in each individual homebuyer's file. Assistance may be provided in the form of 0.00% interest loan that may be repaid or deferred forgivable which is secured by a Real Estate Lien, Note and Deed Restriction or Land Covenant recorded in Collin County. The period of affordability will be based on the total amount of the direct HOME assistance provided as stated below. The City of McKinney's Recapture Provision will take effect if the following variables are met:

• The home is sold, enters a short sale, or foreclosed during the period of affordability.
• The loan, whether deferred or not, the borrower must repay the City of McKinney any net sale proceeds available up to the amount of the principal due.
• Any net sales proceeds returned to the City of McKinney under Recapture will be used for other eligible HOME activities, and any funds remaining after the distribution of the net sales proceeds to all lien holders, including the city will be returned to the borrower.

If there are insufficient funds remaining from the sale of the property and the city recaptures less than or none of the recapture amount due, McKinney must maintain data in each individual file that indicates the amount of the sale and the distribution of funds. The documentation will also confirm there were no net sales proceeds; or, the amount of the net sales proceeds was insufficient to cover the full amount due; and that proceeds were distributed to the homebuyer.

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

   To ensure the affordability of units acquired with HOME funds, the City of McKinney will place a lien on the home property. If there is no direct benefit to the homebuyer, the affordability will be enforced by deed restriction.

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

This is not applicable. The City of McKinney does not plan to use HOME funds to refinance existing debt on multifamily housing.

5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)). *<TYPE=[text]*

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Not applicable; the City of McKinney does not have any planned HOME TBRA activities with a preference for persons with special needs or disabilities; however, persons will have access to apply for available funds.

6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).

Not applicable; the City of McKinney does not have any planned HOME TBRA activities specifically with a preference for persons with special needs or disabilities; however, persons will have access to apply for funds.

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

This is not applicable; the City of McKinney has not established any preferences or limitations for rental housing projects.

Appendix - Alternate/Local Data Sources

1	**Data Source Name**
	2020 Census (Base Year), 2023 ACS 1-Year Estimates
	List the name of the organization or individual who originated the data set.
	Both data sets were originated by the US Census Bureau.
	Provide a brief summary of the data set.
	US Census: Every 10 years, the federal government conducts a population count of everyone in the United States. Data from the Census provides the basis for distributing more than $675 billion in federal funds annually to communities across the country to support vital programs—impacting housing, education, transportation, employment, health care, and public policy. They also are used to redraw the boundaries of congressional and state legislative districts and accurately determine the number of congressional seats each state has in the U.S. House of Representatives.
	ACS 1-Year Estimates: The American Community Survey (ACS) is an ongoing survey that provides data every year -- giving communities the current information they need to plan investments and services. The ACS covers a broad range of topics about social, economic, demographic, and housing characteristics of the U.S. population. Much of the ACS data provided on the Census Bureau's Web site are available separately by age group, race, Hispanic origin, and sex.
	What was the purpose for developing this data set?
	US Census: Data from the Census provides the basis for distributing more than $675 billion in federal funds annually to communities across the country to support vital programs—impacting housing, education, transportation, employment, health care, and public policy. They also are used to redraw the boundaries of congressional and state legislative districts and accurately determine the number of congressional seats each state has in the U.S. House of Representatives.
	ACS 1-Year Estimates: 1-Year estimates give communities the current information they need to plan investments and services.
	Provide the year (and optionally month, or month and day) for when the data was collected.
	2020 Census: 2020
	2023 ACS 1-Year Estimates: 2023

	Briefly describe the methodology for the data collection. Census: US residents respond by paper or phone. ACS: The ACS has an initial sample of approximately 3.5 million housing unit addresses and group quarters in the United States. The Census Bureau selects a random sample of addresses to be included in the ACS. Each address has about a 1-in-480 chance of being selected in a given month, and no address should be selected more than once every five years.
	Describe the total population from which the sample was taken. Census: Entire US population. ACS: The ACS has an initial sample of approximately 3.5 million housing unit addresses and group quarters in the United States. The Census Bureau selects a random sample of addresses to be included in the ACS. Each address has about a 1-in-480 chance of being selected in a given month, and no address should be selected more than once every five years.
	Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed. Census: Matches US population characteristics. ACS: The ACS has an initial sample of approximately 3.5 million housing unit addresses and group quarters in the United States. The Census Bureau selects a random sample of addresses to be included in the ACS. Each address has about a 1-in-480 chance of being selected in a given month, and no address should be selected more than once every five years.
2	**Data Source Name** PIC (PIH Information Center)
	List the name of the organization or individual who originated the data set. The Office of Public and Indian Housing (PIH)
	Provide a brief summary of the data set. The Office of Public and Indian Housing (PIH) developed a state of the art system to improve the submission of information to the Department of Housing and Urban Development (HUD).
	What was the purpose for developing this data set? The IMS/PIC facilitates more timely and accurate exchanges of data between Housing Authorities (HAs) and Local HUD Offices.
	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population? Nationwide with local-level data

	What time period (provide the year, and optionally month, or month and day) is covered by this data set?
	Ongoing
	What is the status of the data set (complete, in progress, or planned)?
	In progress
3	**Data Source Name**
	2025 Point in Time (PIT)
	List the name of the organization or individual who originated the data set.
	Housing Forward
	Provide a brief summary of the data set.
	A one-night point-in-time count of homeless individuals in Collin County. The data is organized by City within each County.
	What was the purpose for developing this data set?
	The Count, a requirement under Federal Law, helps communities understand the extent of homelessness, changing trends, and the measure of their success in making homelessness rare, brief and nonrecurring.
	Provide the year (and optionally month, or month and day) for when the data was collected.
	January 2025
	Briefly describe the methodology for the data collection.
	Volunteers walk through communities and count individuals experiencing homelessness.
	Describe the total population from which the sample was taken.
	All individuals experiencing homelessness that can be identified in the jurisdiction.
	Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.
	The Collin County Homeless Coalition conducts an annual Point-In-Time survey. In McKinney, the 2025 count identified 213 persons experiencing homelessness. Of the persons experiencing homelessness, 166 were sheltered and 47 were unsheltered.
4	**Data Source Name**
	2023 ACS 1-Year Estimates
	List the name of the organization or individual who originated the data set.
	US Census Bureau

	Provide a brief summary of the data set.
	The American Community Survey (ACS) is an ongoing survey that provides data every year -- giving communities the current information they need to plan investments and services. The ACS covers a broad range of topics about social, economic, demographic, and housing characteristics of the U.S. population. Much of the ACS data provided on the Census Bureau's Web site are available separately by age group, race, Hispanic origin, and sex.
	What was the purpose for developing this data set?
	1-Year estimates give communities the current information they need to plan investments and services.
	Provide the year (and optionally month, or month and day) for when the data was collected.
	January-December 2023
	Briefly describe the methodology for the data collection.
	The ACS has an initial sample of approximately 3.5 million housing unit addresses and group quarters in the United States. The Census Bureau selects a random sample of addresses to be included in the ACS. Each address has about a 1-in-480 chance of being selected in a given month, and no address should be selected more than once every five years. Data is collected by internet, mail, telephone interviews and in-person interviews. Approximately one third of those who do not respond to the survey by mail or telephone are randomly selected for in-person interviews. Abou 95% of households across all response modes ultimately respond.
	Describe the total population from which the sample was taken.
	The ACS has an initial sample of approximately 3.5 million housing unit addresses and group quarters in the United States. The Census Bureau selects a random sample of addresses to be included in the ACS. Each address has about a 1-in-480 chance of being selected in a given month, and no address should be selected more than once every five years.
	Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.
	The ACS has an initial sample of approximately 3.5 million housing unit addresses and group quarters in the United States. The Census Bureau selects a random sample of addresses to be included in the ACS. Each address has about a 1-in-480 chance of being selected in a given month, and no address should be selected more than once every five years.
5	**Data Source Name**
	HUD FMR and HOME Rents
	List the name of the organization or individual who originated the data set.
	US Department of Housing and Urban Development

	Provide a brief summary of the data set.
	Complete documentation of the development of the Fair Market Rents (FMRs) and HOME Rent Limits for any area of the country selected by the user.
	What was the purpose for developing this data set?
	To provide current Fair Market Rent (FMR) and HOME Rent Limits for users throughout the country.
	Provide the year (and optionally month, or month and day) for when the data was collected.
	This data is drawn from a variety of survey instruments.
	Briefly describe the methodology for the data collection.
	FMR: FMRs were developed and updated starting with the formation of the FMR Areas from the metropolitan Core-Based Statistical Areas (CBSAs) as established by the Office of Management and Budget, the 2023 American Community Survey (ACS) 1 year data and 2019-2023 5 year data, and updating to FY 2025 including information from local survey data.
	HOME: Per 24 CFR Part 92.252, HUD provides the following maximum HOME rent limits. The maximum HOME rents are the lesser of:
	1. The fair market rent for existing housing for comparable units in the area as established by HUD under 24 CFR 888.111; or
	2. A rent that does not exceed 30 percent of the adjusted income of a family whose annual income equals 65 percent of the median income for the area, as determined by HUD, with adjustments for number of bedrooms in the unit. The HOME rent limits provided by HUD will include average occupancy per unit and adjusted income assumptions.
	Describe the total population from which the sample was taken.
	The population the data was derived from matches that of the survey instruments used (please see above).
	Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.
	The demographics, characteristics, and number of respondents matches that of the survey instruments used (please see above).
6	**Data Source Name**
	2022 Longitudinal Employer-Household Dynamics
	List the name of the organization or individual who originated the data set.
	US Census Bureau

Provide a brief summary of the data set.	
LEHD makes available several data products that may be used to research and characterize workforce dynamics for specific groups. These data products include online applications, public-use data, and restricted-use microdata.	
What was the purpose for developing this data set?	
The Quarterly Workforce Indicators (QWI), LEHD Origin-Destination Employment Statistics (LODES), Job-to-Job Flows (J2J), and Post-Secondary Employment Outcomes (PSEO) are available online for public use.	
How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?	
The data released by LEHD are based on tabulated and modeled administrative data.	
What time period (provide the year, and optionally month, or month and day) is covered by this data set?	
Ongoing.	
What is the status of the data set (complete, in progress, or planned)?	
In progress.	