



City of McKinney

2020-2024 Consolidated Plan and

2020 Annual Action Plan

Community Development Block Grant Program

Executive Summary

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

1. Introduction

The City of McKinney is an entitlement community recipient of Community Development Block Grant (CDBG), defined by Title I of the Housing and Community Development Act of 1974. Annually, McKinney receives 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.

This document represents the Five-Year Consolidated Plan for the City of McKinney, covering program years 2020 through 2024. The Consolidated Plan is a five-year strategic plan required by the U. S. Department of Housing and Urban Development (HUD) for CDBG program. The purpose of the Consolidated Plan is:

- To identify a city's, county's 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 2020 Annual Action Plan, will explain how the City intends to use its CDBG allocation in 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.

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

The need assessment, housing market analysis, and community outreach conducted to support the 2020-2024 Consolidated Plan identified the following high priority needs in McKinney:

- **Housing** - 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.

- **Homelessness prevention and services** – 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.
- **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, child care, 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;

Community development, including economic development and infrastructure improvements, was also identified as a need but is a low priority for CDBG funding as there are other funding sources targeted to address community development in McKinney.

3. Evaluation of past performance

The City of McKinney predominately uses the Community Development Block Grant (CDBG) funds to impact housing and community development resources in the community. The city is committed to compliance with HUD regulations and requirements, and seeks opportunities to leverage funding resources, including state and other local funds. The City participates in trainings and ongoing meeting updates to ensure information is current and the city will continue to request assistance from HUD staff to comply with directives.

Over the past five years, the City prioritized housing, homelessness prevention, and public services with CDBG funds and will continue with similar priorities during the 2020-2024 planning period.

4. Summary of citizen participation process and consultation process

The City of McKinney and its community partners conducted an extensive resident survey with 1,500 responses, held three stakeholder focus groups, numerous stakeholder interviews, and hosted five public hearings, to obtain citizen participation in the Consolidated Plan process.

Citizens and stakeholders were also invited to comment on the draft 2020-2024 Consolidated Plan and 2020 Annual Action Plan. Public hearings for the annual action plan were held on May 13, May 14 and July 16 under the Community Grants Advisory Commission for the Consolidated Plan. A preliminary presentation was presented to City Council on July 2 (also open to the public).

The first public hearing for the Consolidated Plan was held on July 16, 2020 with the Community Grants Advisory Commission and was open to the public. The public comment period was held August 2 – 10, 2020 to allow review. Final public hearings were held on August 4 and August 18, 2020 with the City Council (also open to the public to allow comment). During these public hearings, staff presented the

proposed goals and objectives of the Five-year Consolidated Plan and funding allocation for the 2020 Annual Action Plan.

5. Summary of public comments

<TO BE COMPLETED AFTER PUBLIC COMMENT PERIOD>

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

<TO BE COMPLETED AFTER PUBLIC COMMENT PERIOD>

7. Summary

Typically, funding requests generally outweigh available resources, thereby the city must allocate funds that meet priorities, provide best resource outcomes for participants and provide cost-effectiveness. The proposed plan for 2020-2024 program years will continue to use CDBG funding sources and leverage other resources, including City resources and opportunities to for additional HUD or state funding to impact assistance to those in need.

The Process

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

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

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

Agency Role	Name	Department/Agency
CDBG Administrator		Housing and Community Development Department

Table 1 – Responsible Agencies

Narrative

The Lead Agency for the 2020-2024 Consolidated Plan is the City of McKinney, Housing And Community Development Department.

Consolidated Plan Public Contact Information

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

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, non-profit and community organizations, social service support organizations, the Metro Dallas Homeless Alliance and the Collin County Homeless Coalition for Continuum of Care and other stakeholders to identify priorities and needs for the Consolidated Plan. Consultation included a city-wide resident survey, three focus groups, six interviews and six public hearings to obtain citizen participation in the Consolidated Plan and Actin Plan process.

Through the Housing & Community Development Department, the city also maintains close contact with its own Community Support Grant and CDBG subrecipients that serve McKinney Residents. In the city's citizen participation plan, the city hosts at least three public hearings per year to discuss the priorities, processes and evaluation of the CDBG and CSG programs.

The Community Grants Advisory Commission—a 7-person citizen voluntary group appointed by Council—meet to discuss proposed funding for the programs and provide recommendations to City Council. The city maintains informal and formal contact with agencies and the public throughout the year through public meetings, forums and reporting.

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

The City of McKinney works closely with the Metro Dallas Homeless Alliance, Collin County Homeless Coalition, P.R.I.D.E., Collin County Social Services Association, the Collin County Homeless Coalition, 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 needs. Efforts work together to identify priority needs, provide outreach, share knowledge and funding opportunities with providers and interested persons.

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

McKinney has been an active member of the Collin County Homeless Coalition (CCHC) since its inception in 2004. CCHC consists of City Governments, School Districts, Collin College, Homeless Service Providers, Businesses, Advocates, and Faith Communities working together to provide solutions to homelessness in Collin County through: increasing awareness of homelessness, coordinating advocacy for the homeless,

facilitating information, and empowering collaborative programs and services. The mission of CCHC is to work together to develop solutions to homelessness in Collin County.

The CCHC also works under Metro Dallas Homeless Alliance (MDHA) as they implement their work plan under Core objectives - progress to end chronic homelessness; increase housing placement and stability; increase household employment and benefit income; increase progress to end family homelessness; improvement of coordination, collaboration and partnerships; improve information and knowledge on homelessness; and measuring success and performance.

The City consults with MDHA through the Collin County Homeless Coalition to conduct the annual Point-in-Time Count each January to determine the number of homeless in the city and capture data for service needs and outcomes. MDHA has a Coordinator that services McKinney residents and Collin County residents with support to seek social services and housing. The McKinney downtown library provides office space at least one day a week to support outreach efforts. The McKinney Police Department hired an officer, who's role also includes serving as homeless liaison to support efforts of the count, resident concerns, assist in coordination of needs for those who are homeless and also attends monthly county-wide coalition meetings.

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 but encourages agencies to apply for funding with the State of Texas.

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 focus groups and/or interviews to inform the Consolidated Plan process.

1	Agency/Group/Organization	City of McKinney
	Agency/Group/Organization Type	Other government – Local
	What section of the Plan was addressed by Consultation?	NA, MA, SP, AP
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Staff of various agencies reviewed and contributed to the narrative and data in the Consolidated Plan and

		Action Plan through interviews and document review.
2	Agency/Group/Organization	McKinney Housing Authority
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	NA, MA, SP, AP
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency was interviewed to discuss affordable housing needs and provide data on existing inventory and programs.
3	Agency/Group/Organization	Workforce Solutions of North Central Texas
	Agency/Group/Organization Type	Economic Development
	What section of the Plan was addressed by Consultation?	MA
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Interviewed about community development, and employment and service needs for McKinney.
4	Agency/Group/Organization	McKinney Chamber of Commerce
	Agency/Group/Organization Type	Economic Development
	What section of the Plan was addressed by Consultation?	MA
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Interviewed about community development, and housing and service needs for McKinney.
5	Agency/Group/Organization	McKinney Community Development Corporation
	Agency/Group/Organization Type	Community Development
	What section of the Plan was addressed by Consultation?	NA, MA
	How was the Agency/Group/Organization consulted	Interviewed about community

	and what are the anticipated outcomes of the consultation or areas for improved coordination?	development, and housing and service needs for McKinney.
6	Agency/Group/Organization	McKinney Economic Development Corporation
	Agency/Group/Organization Type	Economic Development
	What section of the Plan was addressed by Consultation?	MA
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Interviewed about community development, and housing and service needs for McKinney.
7	Agency/Group/Organization	Collin County Homeless Coalition
	Agency/Group/Organization Type	Service provider
	What section of the Plan was addressed by Consultation?	NA, MA
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Interviewed and participated in a focus group to discuss housing, community development, and service needs.
8	Agency/Group/Organization	DFW Housing Continuum Board
	Agency/Group/Organization Type	Service provider
	What section of the Plan was addressed by Consultation?	NA, MA
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Interviewed to discuss housing, community development, and service needs.
9	Agency/Group/Organization	McKinney ISD
	Agency/Group/Organization Type	School District
	What section of the Plan was addressed by Consultation?	NA
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the	Participated in focus group to discuss housing, community development,

	consultation or areas for improved coordination?	and service needs.
10	Agency/Group/Organization	Family Health Center
	Agency/Group/Organization Type	Service Provider
	What section of the Plan was addressed by Consultation?	NA
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in focus group to discuss housing, community development, and service needs.
11	Agency/Group/Organization	Innovan Neighborhoods
	Agency/Group/Organization Type	Non-profit
	What section of the Plan was addressed by Consultation?	NA, MA
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in focus group to discuss housing, community development, and service needs.
12	Agency/Group/Organization	Metro Dallas Homeless Alliance
	Agency/Group/Organization Type	Service provider
	What section of the Plan was addressed by Consultation?	NA
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in focus group to discuss housing, community development, and service needs.
13	Agency/Group/Organization	Grace to Change
	Agency/Group/Organization Type	Service provider
	What section of the Plan was addressed by Consultation?	NA
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in focus group to discuss housing, community development, and service needs.

14	Agency/Group/Organization	DFW Housing Consortium
	Agency/Group/Organization Type	Service provider
	What section of the Plan was addressed by Consultation?	NA
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in focus group to discuss housing, community development, and service needs.
15	Agency/Group/Organization	The Samaritan Inn
	Agency/Group/Organization Type	Service provider
	What section of the Plan was addressed by Consultation?	NA
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in focus group to discuss housing, community development, and service needs.
16	Agency/Group/Organization	Shiloh Place
	Agency/Group/Organization Type	Service provider
	What section of the Plan was addressed by Consultation?	NA
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in focus group to discuss housing, community development, and service needs.
17	Agency/Group/Organization	NRP Group
	Agency/Group/Organization Type	Housing developer
	What section of the Plan was addressed by Consultation?	NA, MA
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in focus group to discuss housing, and community development needs.
18	Agency/Group/Organization	Provident Realty Advisors

Agency/Group/Organization Type	Housing developer
What section of the Plan was addressed by Consultation?	NA, MA
How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in focus group to discuss housing, and community development needs.

Table 2 – Agencies, groups, organizations who participated

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

A wide array of agencies was invited to consult in the development of the five-year Consolidated Plan and Annual Action Plan. No individual agency was intentionally omitted.

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?
City of McKinney 2015-2019 Consolidated Plan, Strategic Plan, and associated Annual Action Plans	City of McKinney	Strategic Plan goals build on the previous Consolidated Plan goals but adapt and refine them to the current needs of the community.
City of McKinney Analysis of Impediments to Fair Housing Choice (AI)	City of McKinney	AI is currently in development but preliminary analysis was considered in the development of the Con Plan Strategic Plan
2019 Comprehensive Homeless Count, Collin County Texas	Metro Dallas Homeless Alliance	Strategic Plan goals were informed by the analysis in the Homeless study.
City of McKinney Comprehensive Master Plan	City of McKinney	Long term community vision was considered in the development of Strategic Plan goals.

Table 3 – Other local / regional / federal planning efforts

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

The City will continue to implement the Consolidated Plan and will continue collaborative efforts when appropriate to develop projects; enhance efficiency, and reduce duplicated efforts for the benefit of predominately low-to-moderate income persons. The city also sought to ensure efforts aligned with

State of Texas as it is a recipient of HOME funds under Tenant Based Rental Assistance, Homebuyer Assistance and Reconstruction funding when available through the reservation system. Continuum of Care coordination is considered for Homelessness needs. The City will also continue cooperation with the McKinney Housing Authority to address affordable housing needs.

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 citizen participation process included focus groups and interviews with stakeholders as well as a resident survey. Housing and community development needs identified by participants validated needs shown in the market and housing analyses as well as the professional experience of City staff and service providers. 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	Public hearings/ meetings (2)	Non-targeted/ broad community	<TO BE COMPLETED AFTER AUGUST 2020 PUBLIC HEARINGS>	Wide range of comments covering housing and community development needs.	All comments or views received were accepted.	N/A
2	Resident Survey	All McKinney residents and in-commuters (available in English and Spanish, online and paper format.)	1,555 McKinney residents	Feedback related to housing needs and challenges, access to opportunity, accessibility, and discrimination.	All comments or views received were accepted.	No longer available
3	Stakeholder focus groups (3)	Community stakeholders (e.g., service providers, housing developers, etc.)	13 stakeholders participated in at least one of 3 meetings	Feedback related to housing needs and challenges, social services, community access to opportunity, accessibility, and service delivery infrastructure.	All comments or views received were accepted.	N/A

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

This section of the Consolidated Plan examines housing, community, and economic development needs of residents. As required by HUD, the assessment is based on an analysis of “disproportionate needs” tables—discussed below—and informed by resident input and stakeholder consultation. The Needs Assessment section covers the following areas:

- **Housing Needs.** Top housing needs citywide include affordable rental housing (including housing for those transitioning out of homelessness as well as work-force housing), accessible housing for people with disabilities and entry-level ownership opportunities for moderate-income residents who would like to buy homes. Cost burden and severe cost burden are the most common housing problems in the city.
- **Households with disproportionately greater needs.** Low income households and residents belonging to a racial/ethnic minority—particularly low and low to moderate income Asian and low to moderate income African American and Hispanic residents—are more affected by housing problems than the jurisdiction as a whole, and non-Hispanic white households.
- **Public Housing.** Private housing market factors combined with insufficient federal funding for public housing for a fast-growing region create extra challenges for housing authorities. The most immediate needs in public housing are increased supply of affordable units and rentals eligible for the housing choice voucher program. Given that the local housing authority effectively serves the entire county, affordable housing supply is key as the area continues to grow.
- **People Experiencing Homelessness.** The 2019 Point in Time (PIT) count identified 206 persons experiencing homelessness in the City of McKinney. Among people experiencing homelessness in the City of McKinney, 42 of them were unsheltered. Countywide, the PIT identified 558 people experiencing homelessness, an increase of 31 percent from 2018. Among people experiencing homelessness in the county, 163 of them were unsheltered. For homeless individuals in the county who reported substance abuse or health related issues (22%), the following conditions were common: physical disability (46%), chronic health condition (38%), mental health problem (29%), and substance abuse (21%).
- **Non-Homeless Special Needs.** Non-homeless special needs populations include households containing persons with a disability, elderly households, large families, female headed households with children, limited English proficient 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.** Non-housing needs for public facilities/infrastructure as well as public services are summarized below. (Note that economic development needs are discussed in the Market Analysis section of the Con Plan; see MA-45):
 - Top needs for public facilities and infrastructure include public infrastructure to accommodate the rapid expansion of the city as well as redevelopment and rehabilitation efforts in the older neighborhoods in East McKinney.
 - Public services needs include transportation and affordable childcare. According to stakeholders, lack of transportation options (both in McKinney and connections to the broader region) creates barriers to reach services provided by the city for persons in need. With the rapid growth in rents, flexible and affordable childcare has become a challenge for working families, especially those working second and third shifts.
 - Supportive services for specific population groups include emergency services, mental health care, substance abuse services, and affordable housing options for single mothers and persons transitioning out of homelessness. According to stakeholders, persons transitioning out of homelessness are not able to stay in the city despite successfully completing transitioning programs and finding employment in McKinney. Many of the service providers in McKinney do not have the resources to meet the needs of persons with more acute mental healthcare needs or who need rehabilitation treatment for substance abuse.
- **Needs related to COVID-19.** According to stakeholder focus groups, the current COVID-19 crisis is expected to exacerbate housing affordability and employment challenges in the community. This will increase the risk of homelessness and increase demand for public services. Funding from the CARES Act will help mitigate some of those needs but needs are expected to become more acute during over the coming program funding years.

According the resident survey, economic impacts from the crisis are concentrated among lower income households. While 43 percent of McKinney respondents said they are working from home due to the crisis, only 23 percent of residents with income below \$50,000 said they are working from home. These households are more likely to have been furloughed or lost their job; 17 percent of households with income below \$50,000 said they have been furloughed (compared to 9% overall), 15 percent have filed for unemployment (compared to 7% overall), and 11 percent have lost their job (compared to 6% overall).

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

Summary of Housing Needs

According to 2018 ACS 1-year estimates, McKinney’s population is 191,666. Between 2010 and 2018 the population increased by 46 percent; this means that on average McKinney’s population grew by 7,568 residents per year. During the same period, the number of households increased by 44 percent while median income increased by 23 percent.

By comparison, the population of the State of Texas grew by around 14 percent between 2010 and 2018¹.

The most significant housing problems in McKinney are cost burden and severe cost burden for both renters and owners. According to CHAS data (provided by HUD for the Consolidated Plan), 6,090 low to moderate income rental households experience cost burden (60%) as do 5,500 low to moderate income owner households (a lower number but similar proportion at 57%).

Most of those households that are cost burdened could be further categorized as severely cost burdened: spending more than half of their income on housing costs. In total, 2,695 low to moderate income renters and 2,480 low to moderate income owners experience severe cost burden.

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

According to HUD, the four low-income ranges are defined as the following. Additionally, households making 100 percent or less (all four income ranges combined) are considered “low to moderate income”. For the purposes of this plan, these definitions will be used consistently throughout the NA and MA sections.

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

Demographics	Base Year: 2010	Most Recent Year: 2018	% Change
Population	131,117	191,666	46%
Households	44,353	63,889	44%
Median Income	\$73,826.00	\$90,725.00	23%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2010 Census (Base Year), 2018 ACS 1-Year Estimates (Most Recent Year)

¹ US Census- population percentage change; April 1, 2010 to July 1, 2018

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	3,565	3,950	6,815	5,355	30,765
Small Family Households	1,684	1,725	2,810	2,505	18,990
Large Family Households	169	480	870	485	4,075
Household contains at least one person 62-74 years of age	655	790	1,055	789	4,170
Household contains at least one person age 75 or older	505	525	830	550	1,195
Households with one or more children 6 years old or younger	684	789	1,505	1,300	7,455

Table 6 - Total Households Table

Data Source: 2011-2015 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	30	20	80	45	175	0	0	15	30	45
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	65	0	30	30	125	35	0	40	0	75
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	90	155	50	145	440	25	39	95	110	269
Housing cost burden greater than 50% of income (and none of the above problems)	1,385	945	255	110	2,695	880	785	665	150	2,480
Housing cost burden greater than 30% of income (and none of the above problems)	40	1,010	1,730	615	3,395	65	390	1,410	1,155	3,020

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Zero/negative Income (and none of the above problems)	240	0	0	0	240	410	0	0	0	410

Table 7 – Housing Problems Table

Data 2011-2015 CHAS
Source:

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	1,570	1,120	420	330	3,440	940	824	815	290	2,869
Having none of four housing problems	225	1,145	2,935	2,095	6,400	185	865	2,650	2,650	6,350
Household has negative income, but none of the other housing problems	240	0	0	0	240	410	0	0	0	410

Table 8 – Housing Problems 2

Data 2011-2015 CHAS
Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	950	940	570	2,460	414	555	1,165	2,134
Large Related	90	150	300	540	69	150	250	469
Elderly	310	570	400	1,280	330	395	470	1,195
Other	260	420	835	1,515	185	70	220	475

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Total need by income	1,610	2,080	2,105	5,795	998	1,170	2,105	4,273

Table 9 – Cost Burden > 30%

Data 2011-2015 CHAS
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	900	350	145	1,395	404	430	300	1,134
Large Related	90	55	10	155	44	110	25	179
Elderly	300	375	120	795	275	185	220	680
Other	245	180	30	455	185	60	120	365
Total need by income	1,535	960	305	2,800	908	785	665	2,358

Table 10 – Cost Burden > 50%

Data 2011-2015 CHAS
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	90	155	80	150	475	60	19	80	45	204
Multiple, unrelated family households	65	0	0	0	65	0	25	55	60	140
Other, non-family households	0	0	0	25	25	0	0	0	0	0
Total need by income	155	155	80	175	565	60	44	135	105	344

Table 11 – Crowding Information – 1/2

Data 2011-2015 CHAS
Source:

	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								

Table 12 – Crowding Information – 2/2

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

According to the 2018 ACS, there are 12,075 single person households in McKinney. Of those, 6 percent or 724 households experienced housing needs. By 2023, single person households in need of housing assistance is projected to grow to 910 households.

The types of single person households that may be in need of housing assistance include the following:

- About 28 percent of single person households in McKinney are elderly and may require accessibility improvements or other health services as they age in place.
- Single person households in McKinney have a median income of \$41,907, compared to \$90,725 for all households. As such, single person households may have more trouble paying rent or property tax bills.
- According to the resident survey conducted for the Consolidated Plan, 23 percent of single-person households worry about their rent going up to a level they cannot afford and 13 percent struggle to pay their rent or mortgage. Two-thirds of single-person households who rent want to buy a house but are unsure they will be able to do so. Impediments cited included unaffordable housing where they would like to buy (37%) and trouble saving for a down payment (25%).

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, 15 percent of McKinney households include a person with one or more disabilities, lower than the state overall (25%). Disability rates are higher among seniors: 27 percent of residents aged 65 and older has some type of disability.

CHAS data indicate that about 42 percent of all households containing a resident with a disability have 1 or more housing problems (e.g. cost burden, overcrowding, substandard housing). In other words, among the 8,120 households with a disability in McKinney, 3,415 have some type of housing need. If current population growth trends continue, in the next 5 years, households in need of housing assistance containing persons with hearing, vision, cognitive, ambulatory, self-care, and/or independent living difficulty is projected to grow to 4,290, a 26 percent increase from today.

According to the resident survey results, among McKinney households that include a member with a disability of any type, 16 percent live in housing that does not meet the accessibility needs of the member with a disability. Stair lifts, grab bars in a bathroom, and wider doorways, are the most frequently mentioned accessibility improvements needed. About 20 percent of McKinney's households that include a member with a disability report that they struggle to pay their property taxes. About 12 percent of all households with a disability that responded to the survey said they cannot get around the neighborhood because of broken/no sidewalks and/or poor street lighting.

Victims of domestic violence. National incidence rates indicate that 37 percent of women and 34 percent of men aged 18 or older have experienced contact sexual violence, physical violence, or stalking by an intimate partner in their lifetime. Annual incidence rates—meaning the proportion of people who have experienced contact sexual violence, physical violence, or stalking by an intimate partner in the previous year—are 5.5 percent for women and 5.2 percent for men.

Applying these rates to the McKinney population of women and men over 18 indicates that 7,391 residents are likely to 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 3.6 percent of women and 1.0 percent of men experiencing intimate partner violence are in need of housing services. In McKinney, these statistics suggest that 179 victims of domestic violence, or 2.4 percent, require housing services each year.

Although the supportive and housing services needed by intimate partner violence (IPV) victims vary, generally, all need health care and counseling immediately following the event and continued mental health support to assist with the traumatic stress disorder related to the event. Victims may also require assistance with substance abuse and mental health services, both of which are 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 family or woman is able to leave the shelter system as quickly as possible without returning to the abuse.” The Alliance also reports that studies on homelessness have shown a correlation between domestic violence and homelessness (http://www.endhomelessness.org/pages/domestic_violence).

What are the most common housing problems?

Cost burden and severe cost burden, for both renter and owner households, are the most common housing problems in McKinney. Table 7 shows that 6,090 renter households earning less than 100 percent of AMI experience cost burden and 5,500 owner households earning less than 100 percent of AMI experience cost burden. This compares to 175 renters below 100 percent of AMI living in substandard housing and 565 renters below 100 percent of AMI living in overcrowded or severely overcrowded homes. Similar trends apply to owner households.

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

“Small related” renter and “other” renter (“other” may include singles, roommates, people living in group homes, etc.) households represent the largest number of cost burdened households. Table 9

shows 2,460 small related renter households and 1,515 other renter households are cost burdened, which combined make up 69 percent of all low- to moderate-income renter households that are cost burdened.

Renters are slightly more likely than owners to experience severe housing problems. According to Table 8, 34 percent of renters earning less than 100 percent AMI have at least one housing problem compared to 30 percent of owners earning less than 100 percent of AMI.

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 spending 50 percent 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. CHAS data in Table 7 indicate that 5,158 low- to moderate-income McKinney households (2,800 renters and 2,358 owners) are severely cost burdened, spending 50 percent or more of their income on housing, and therefore at risk of homelessness.

According to stakeholder focus groups, persons who are transitioning out of homelessness have trouble finding affordable housing in McKinney. Despite receiving successful training and finding employment in the city, they are likely to find themselves having to move outside of McKinney. Single mothers are also likely to move out of McKinney: rent cost plus childcare costs make the city unaffordable for them.

The resident survey provides additional insight into two types of households that are currently housed but may be at imminent risk of homelessness. Those households are described below.

Households with incomes less than \$25,000 (3% of 1,099 respondents who provided income information):

- Among households with incomes less than \$25,000 that responded to the survey, around 24 percent lived in single-person households; 26 percent are renters and 17 percent are precariously housed. Around 40 percent have children under the age of 18 in the home. Slightly less than half (41%) live in a household that includes a member with a disability. Nearly one third (29%) are unemployed, 18 percent work part-time, and 12 percent are self-employed.
- Housing challenges experienced by McKinney’s low-income households include “I struggle to pay my property taxes (35%), “I struggle to pay my rent/mortgage” (26%), “I worry about my rent going up to an amount I can’t afford” (21%) and “I struggle to pay my utilities” (21%).

Precariously housed (2.1% of 1,536 respondents)—couch-surfing or otherwise not included on a lease, staying in emergency shelters, or living in transitional housing programs:

- Around 27 percent of survey respondents who are precariously housed have income less than \$25,000. In McKinney, the median age of precariously housed survey respondents is 39, slightly younger than the median of all McKinney respondents (age 49). Precariously housed residents are slightly less likely than the typical resident to have children under age 18 living in the home (45% versus 48% overall). Precariously housed residents are more likely than the typical resident to live in a household with a person with a disability (25% versus 17%). Precariously housed residents are about as likely than the average resident to be employed full time (59%) but more likely to be employed part-time (18% compared to 5%), and around 9 percent of precariously housed respondents are unemployed/looking for work.
- Housing challenges among the precariously housed include: “I want to get my own place/live with fewer people, but I can’t afford it” (54%), “My home isn’t big enough for my family members” (17%), “I struggle to pay my rent/mortgage” (17%), and “Not enough job opportunities in the area” (15%).

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 percent 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, being unable to find a place to rent due to criminal history, history of eviction or foreclosure.

Specify particular housing characteristics that have been linked with instability and 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, prior episodes of homelessness, domestic assault, extremely low-income households are characteristics that have been linked to housing instability and increased risk of homelessness.

In addition, rising housing costs in McKinney mean a large proportion of low- and moderate-income households are paying more than half of their income on housing. Food, transportation, healthcare, utilities and other costs further reduce disposable income and the ability to save, and thus make these households vulnerable to eviction and homelessness, particularly if their income is suddenly reduced for any reason (e.g., job loss, cut in work hours or government benefits) or they encounter an unexpected expense (e.g., medical emergency, major car repair) or experience serious illness and cannot work.

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 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 the income level as a whole. For example, assume that 60 percent of all low-income households within a jurisdiction have a housing problem and 72 percent 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 jurisdiction 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	2,620	300	650
White	1,259	145	390
Black / African American	500	70	40
Asian	105	30	150
American Indian, Alaska Native	15	0	0
Pacific Islander	0	0	0
Hispanic	719	50	40

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2011-2015 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	3,339	610	0
White	1,809	310	0
Black / African American	485	50	0
Asian	175	4	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	845	240	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2011-2015 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	4,370	2,445	0
White	2,690	1,275	0
Black / African American	480	285	0
Asian	185	50	0
American Indian, Alaska Native	0	8	0
Pacific Islander	0	0	0
Hispanic	974	775	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2011-2015 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	2,390	2,970	0
White	1,410	2,070	0
Black / African American	340	210	0
Asian	55	40	0
American Indian, Alaska Native	0	25	0
Pacific Islander	0	0	0
Hispanic	500	580	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2011-2015 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 racial or ethnic group has a disproportionately greater need.

0-30% AMI. All groups have relatively high rates of housing problems. At this income level, 90 percent of all households have at least one of the four housing problems. Native American households (100%) households have disproportionately high need, but the total number of Native American households is too low to accurately assess disproportionate needs.

30-50% AMI. Similar to the 0-30% AMI income level, all households in this income group have relatively high rates of housing need (85% overall). Asian households experience disproportionately high rates of housing need (98%) compared to White households (85%) and the jurisdiction as a whole (85%).

50-80% AMI. At this income level, 64 percent of households in the jurisdiction overall have at least one of the four housing problems. Asian households experience disproportionately high rates of housing need (79%) compared to White households (68%) and the jurisdiction as a whole (64%).

80-100% AMI. Forty-five percent of all households earning 80-100% AMI in the jurisdiction have one or more of the four housing problems. At this income level, Asian and African American households experience a disproportionately high rate of need. Asian households experience disproportionately high rates of housing need at 58 percent and African American households slightly higher at 62 percent compared to White households (41%) and the jurisdiction as a whole (45%).

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 needs as defined by HUD, using HUD-prepared housing needs data. The tables show the number of McKinney households that have severe housing needs by income, race, and ethnicity. Needs are defined as one or more of the following housing problems:

- Housing lacks complete kitchen facilities
- Housing lacks complete plumbing facilities
- Household has more than 1.5 persons per room
- Household cost burden exceeds 50 percent.

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 the income level as a whole. For example, assume that 60 percent of all low-income households within a jurisdiction have a housing problem and 72 percent 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 jurisdiction 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

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	2,510	410	650
White	1,219	185	390
Black / African American	455	110	40
Asian	105	30	150
American Indian, Alaska Native	15	0	0
Pacific Islander	0	0	0
Hispanic	694	75	40

Table 17 – Severe Housing Problems 0 - 30% AMI

Data Source: 2011-2015 CHAS

*The four severe housing problems are:

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

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,944	2,010	0
White	1,104	1,015	0
Black / African American	185	355	0
Asian	130	55	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	495	595	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data Source: 2011-2015 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	1,235	5,585	0
White	750	3,215	0
Black / African American	120	650	0
Asian	25	220	0
American Indian, Alaska Native	0	8	0
Pacific Islander	0	0	0
Hispanic	305	1,450	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data Source: 2011-2015 CHAS

*The four severe housing problems are:

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

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	620	4,745	0
White	290	3,190	0
Black / African American	40	510	0
Asian	25	70	0
American Indian, Alaska Native	0	25	0
Pacific Islander	0	0	0
Hispanic	260	810	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data Source: 2011-2015 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 racial/ethnic groups at this income level have relatively high rates of severe housing problems. At this income level, 86 percent of all households have a severe housing problem. Native American households (100%) households have disproportionately high need, but the total number of Native American households is too low to accurately assess disproportionate needs.

30-50% AMI. Forty-nine percent of all households earning 30-50% of AMI in the jurisdiction have a severe housing need. Asian households experience disproportionately high rates of housing need (70%) compared to White households (52%) and the jurisdiction as a whole (49%).

50-80% AMI. At this income level, 18 percent of households in the jurisdiction overall have a severe housing problem. No single racial/ethnic group experiences a disproportionately high rate of severe housing problems relative to the jurisdiction as a whole at this income level.

80-100% AMI. Twelve percent of all households earning 80-100% AMI in the jurisdiction have a severe housing problem. These data indicate that Asian and Hispanic households at this income level experience severe housing problems at a disproportionately high rate. Hispanic households experience disproportionately high rates of housing need at 24 percent and Asian households slightly higher at 26 percent compared to White households (8%) and the jurisdiction as a whole (12%).

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:

This section provides data on households with disproportionate levels of housing cost burden. Housing cost burden occurs when households pay more than 30 percent of their gross household income toward housing costs, which includes utilities. Severe housing cost burden occurs when housing costs are 50 percent or more of gross household income.

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 the income level as a whole. For example, assume that 60 percent of all low-income households within a jurisdiction have a housing problem and 72 percent 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 jurisdiction 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.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	35,659	8,590	5,555	650
White	25,595	5,510	3,234	390
Black / African American	3,595	1,235	705	40
Asian	1,450	275	300	150
American Indian, Alaska Native	115	0	15	0
Pacific Islander	0	0	0	0
Hispanic	4,520	1,480	1,229	40

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2011-2015 CHAS

Discussion:

Table 21 (above) shows housing cost burden by race/ethnicity of householders regardless of income.

In the jurisdiction as a whole, almost one in five households (17 percent) were cost burdened, and 11 percent were severely cost burdened. No racial or ethnic group experienced disproportionate levels of housing cost burden.

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, as discussed in sections NA-15, NA-20, and NA-25 the following groups have disproportionately greater needs:

- **Asian households with incomes between 30% and 50% AMI** experience disproportionately high rates of housing problems (98%) compared to White households (85%) and the jurisdiction as a whole (85%). They also experience disproportionately high rates of severe housing problems (70%) compared to White households (52%) and the jurisdiction as a whole (49%).
- **Asian households with incomes between 50% and 80% AMI** experience disproportionately high rates of housing problems (79%) compared to White households (68%) and the jurisdiction as a whole (64%).
- **Asian households with incomes between 80% and 100% AMI** experience disproportionately high rates of housing problems (58%) compared to White households (41%) and the jurisdiction as a whole (45%). They also experience disproportionately high rates of severe housing problems (26%) compared to White households (8%) and the jurisdiction as a whole (12%).
- **Black/African American households with incomes between 80% and 100% AMI** experience a disproportionately high rate of need (62%) relative to White households and the jurisdiction as a whole at this income level.
- **Hispanic households with incomes between 80% and 100% AMI** experience a disproportionately high rate of need (24%) relative to White households and the jurisdiction as a whole at this income level.

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

In the resident survey conducted for the Consolidated Plan, expressed housing challenges varied by race/ethnicity. Hispanic and African American respondents are 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%). The number of responses was too small to present meaningful estimates for Asian residents.

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 in central and eastside areas of McKinney, particularly census tracts 307, 308, and 309. These neighborhoods are also areas with higher proportions of Hispanic and African American households, as

well as people that were born outside the United States, primarily Mexico. See MA-50 for additional discussion of these neighborhoods.

NA-35 Public Housing – 91.205(b)

Introduction

The Housing Authority of McKinney (MHA) is a separate entity that owns and operates public housing units and administers the Choice Vouchers Program, Public Housing and the Rental Demonstration Program. Under the current MHA portfolio there are 52 Public Housing Units and 2 sites with 316 RAD/Tax credit units.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units/vouchers in use	0	0	52	355	0	355	0	0	0

Table 22 - Public Housing by Program Type

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

Data Source: PIC (PIH Information Center)

Characteristics of Residents

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	
Average Annual Income	0	0	20,320	15,107	0	15,107	0	0	

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
Average length of stay	0	0	6	8	0	5	0	0
Average Household size	0	0	2.9	2.2	0	2.2	0	0
# Homeless at admission	0	0	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	17	236	0	236	0	0
# of Disabled Families	0	0	9	97	0	97	0	0
# of Families requesting accessibility features	0	0	0	0	0	0	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

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	25	221	0	221	0	0	0
Black/African American	0	0	95	516	0	516	0	0	0

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

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Program Type									
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	21	36	0	36	0	0	0
Not Hispanic	0	0	101	701	0	701	0	0	0
*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: PIC (PIH Information Center)

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 both the Public Housing and Section 8/Housing Choice Voucher program. Both programs have a wait list, the PHA (Public Housing Authority) 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.

According to the most recent MHA Five Year PHA Plan, there are 353 applicants on the housing choice voucher waitlist and 767 applicants on the public housing waitlist. This is a significant increase from the numbers reported in the AFFH 2018 report, showing 165 applicants on the housing choice voucher waitlist, and 367 applicants on the public housing waitlist.

Needs for moderate income families, seniors and those with disabilities include transit access, housing accessibility and visitability, childcare access, and proximity to health services.

The existing housing stock was built more than 50 years ago for a much smaller population with outdated ADA compliance requirements. The population growth alone makes the stock inadequate to meet the needs of low income and disabled persons.

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

According to stakeholder interviews and focus groups, there is a big gap in transportation services for low income households, persons with disabilities, and older residents. Persons with disabilities and older residents have trouble finding accessible housing that is affordable. Families with children need STEAM and other educational accessible solutions. In addition, households have trouble finding landlords who accept housing vouchers in McKinney (many landlords have minimum income requirements). This forces voucher holders to continue to live in areas of higher poverty and segregation. These areas tend to be located on the east and older parts of the city.

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

Needs of these residents tend to be further exasperated due to lack of financial resources, loss of employment, illness, etc., to pay rents. According to stakeholder interviews and focus groups, there are already a significant amount of restaurant and retail workers who need affordable housing, the COVID-19 crisis will accelerate those needs and place a higher burden on public housing authorities as unexpected labor and health shocks make it harder for these already vulnerable populations to recover.

Due to aging stock of the public units, it is challenging to lease and maintain the units. MHA is working to expand the supply of assisted housing by applying for additional rental vouchers, reducing public housing vacancies, and leveraging private or other public funds to create additional housing opportunities such as acquiring or building more units.

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, and older adults are populations of concern; these workers are increasingly being priced out of the McKinney housing market. These trends are expected to accelerate under the current COVID-19 crisis.

Among the strategies for addressing housing needs, McKinney Housing Authority works to increase overall agency performance status, promote a path to self-sufficiency for residents and HCV clients, plans to meet the needs of clients aging in place, increase opportunities for affordable housing, and is working to diversify MHA revenue base to support its mission.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

This section of the Consolidated Plan provides data on persons and families who are homeless in McKinney. The City of McKinney is part of the Collin County Homeless Coalition, which is a part of the Metro Dallas Homeless Alliance. This Alliance administers the Continuum of Care which provides a range of homeless services that brings together shelters and housing and supportive services programs.

The Collin County Homeless Coalition conducts an annual Point-In-Time survey. In Collin County, the 2019 count identified 558 persons experiencing homelessness, a 31 percent increase from 2018. Of the persons experiencing homelessness, 395 were sheltered and 163 were unsheltered. In the City of McKinney, the count identified 206 persons experiencing homelessness, 42 of them were unsheltered.

According to homeless service providers in the region, historically most of the homeless population has been composed of families including children. In recent years they have seen an increase in the chronically homeless population. With the Covid-19 crisis they expect to see an increase in both homeless families and the chronically homeless. Service providers noted gaps in services for the chronically homeless.

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):

As noted above, in the City of McKinney, in January 2019, the PIT count identified 206 persons experiencing homelessness. Countywide, the PIT identified 558 people experiencing homelessness, 163 were unsheltered.

Countywide, 66 percent of individuals were adults and 34 percent were children. Forty-nine percent were female and 45 percent male; 83 percent of females are sheltered while only 65 percent of males were sheltered. Around 38 percent of individuals reported having one or more substance abuse or behavioral health related issue. Four percent of respondents identified as veterans and half of them were unsheltered. In the City of McKinney, of the 164 sheltered individuals, 90 were female, 59 were children, and 6 were veterans.

According to 2019 HUD data for the Continuum of Care, in the region there were 533 chronically homeless persons, 126 of them were unsheltered. In the region, there were 3,745 homeless households, 56 of them where unaccompanied youth, 313 were households with children, and 3,376 where households with adults only. The count reported 431 homeless veterans in the CoC.

Nature and Extent of Homelessness: (Optional)

Data below are for the City of McKinney (numbers apply to sheltered individuals only.)

Race:	Sheltered:	Unsheltered (optional)
White	48	
Black/African American	89	
American Indian/Native	1	
Pacific Islander	2	
Multiple	17	
Unknown	7	
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	30	
Non-Hispanic	134	

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

Based on the 2019 Point in Time Count, information for McKinney indicates that of the 164 sheltered individuals experiencing homelessness, 59 were children and 6 were veterans. The breakdown by characteristics of the 42 unsheltered individuals is not available.

The five independent school districts (ISD) that participated in the Homeless Census were Allen, Frisco, McKinney, Plano, and Wylie. The total number of students identified as experiencing homelessness in five Collin County school districts at the end of January, 2019 was 1,300. The total number of students identified as experiencing homelessness decreased by 156 students or 11% from 2018. The school districts use the U.S. Department of Education definition of students experiencing homelessness as worded in the McKinney-Vento Homeless Education Assistance Improvements Act of 2001, Section 725. In McKinney ISD 627 students met the McKinney-Vento definition of students who lack a fixed, regular, and adequate nighttime residence, a decrease from the 887 students reported in 2018. According to PIT estimates, the number of families with children experiencing homelessness in McKinney would range from a low of 126 (assuming 5 children per family) to a high of 627 (assuming one child per family). Assuming 1.2 guardians per family, these families would represent 781 (lower bound) to 1,379 (upper bound) individuals experiencing homelessness.

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

Countywide, of the 558 individuals 318 respondents provided race information. The biggest racial groups are White and African American; 42.5 percent indicated their race as White, 41.8 percent indicated Black/African American. Fourteen percent of respondents identified themselves as Hispanic.

Counts for the sheltered population in McKinney indicate 30 percent of individuals experiencing homelessness identified as White, 54 percent as African American, 10 percent as multi-racial, and 18 percent as Hispanic.

Compared to the demographics of the county and city overall, African Americans are disproportionately likely to be homeless.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

According to the 2019 PIT, there were 558 homeless men, women and children in Collin County on Thursday night, January 24, 2019. Of those, 71 percent spend the night in a shelter, transitional housing, or a hotel room paid for by a charitable organization, and 29 percent (163 individuals) spent the night unsheltered (on the street, under a bridge, in a car, etc.) The number and proportion of unsheltered persons increased over the last year—from 23 percent (100 individuals) in 2018 percent to 29 percent in 2019. While 83 percent of females were sheltered only 65 percent of males are sheltered. This is at least partly the result of several shelters in the county that accept women and children only and only one shelter in the county where males are accepted along with women and children.

On the night of the PIT survey, 50 percent of unsheltered individuals were spending the night in a temporary overnight warming station, 22 percent in vehicles, 17 percent on streets/sidewalks, 4 percent at an outdoor encampment and 5 percent on parks and other places.

The unsheltered census count included two temporary emergency Overnight Warming Stations: one in Plano at the Salvation Army facilities and operated by the CCHC POWS faith groups; and the other at the Vintage Church in McKinney and operated by the homeless ministry Emmanuel Labor. Neither the Salvation Army or Vintage Church are a regular sheltering facility. The Overnight Warming Stations were only open nights where the temperature reached below 35 degrees. The temporary Overnight Warming Stations were only available from 7 p.m. to 7 a.m. At 7 a.m., all homeless neighbors left the overnight warming station.

As part of the PIT count respondents were asked to select reasons for homelessness. Out of a list of 22 possible answers, the top five reasons were: unable to pay rent (71 responses), unemployed (65 responses), domestic violence/abuse (42 respondents), lack of affordable housing (37 responses), and other (37 responses).

Discussion:

Survey participants without stable housing noted the need for affordable housing, specifically starter homes for first-time homebuyers, starter apartments for young adults working or starting families in

McKinney, and housing affordable to low- and middle-income families, public services workers, retail workers, and households living on a fixed income.

Focus groups with service providers suggest that residents exiting programs that help them transition out of homelessness are not able to stay in the community despite finding a job in the city through training programs. They also noted a need for substance abuse treatment facilities, emergency services and transportation; they noted the need for these types of services will increase during the COVID-19 crisis. In addition, the Continuum of Care reported an increase in demand for rental assistance and assistance paying for utilities due to the crisis; they are also seeing a growth in the number of homeless families and the chronically homeless.

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, large families, female headed households with children, households with limited English proficiency, 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:

Housing and supportive service needs for McKinney's non-homeless special needs populations are described below. Needs were determined through occurrence of HUD-defined housing problems, income/employment status, and stakeholder and resident engagement.

Disability. There are 8,120 households containing a person with a disability in McKinney. About 3,600 households include a person with a hearing or vision impairment, 4,310 include a person with an ambulatory limitation, 3,000 include a person with a cognitive limitation, and 3,500 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, 42 percent of households that contain a member with a disability have one or more housing problems. By that measure, 3,415 households containing a person with a disability have some type of housing need. According to the resident survey, the top housing challenges for people with disabilities include struggling to pay for property taxes, worrying about rent increasing to an unaffordable level, and struggling to pay their rent/mortgage.

Elderly households. In McKinney, 11,064 households include at least one person 62 years or older, accounting for 21 percent of all households. Of those, 22 percent (2,475 households) have some type of housing need. Senior households may be less able to cope with increasing housing costs (rents for renters and property taxes for owners) as they are more likely to be living on a fixed retirement income. Most seniors desire to age in place but may need accessibility modifications as they age and may need additional support services in order to properly maintain their home and property. Many may also require transportation services and in-home health care at certain stages.

Large families. There are 6,079 large family households (five or more members) in McKinney. CHAS data indicate that 17 percent of these households have some type of housing problem. The most common housing need is related to cost burden, but large households are also more susceptible to overcrowding (CHAS data do not provide enough detail to quantify the number of large family households that are overcrowded).

Female headed households with children. There are about 3,956 female headed households with children in McKinney. The poverty rate for these households is 16 percent—much higher than the citywide poverty rate of 3.6 percent. The 630 female headed households with children living in poverty are the most likely to struggle with rising housing costs and may need unique supports given the challenges they face.

Limited English proficient households. About 1,800 McKinney households have limited English proficiency (LEP), meaning they speak English less than very well. The most common languages spoken by LEP households are Spanish (54% of all LEP households), other Indo-European languages (21%), and Asian and Pacific Island languages (15%). These households may have trouble accessing resources and/or housing-related documents in their native language. The 12 percent of households with limited English proficiency that are living in poverty are most likely to have acute housing needs.

At risk of homelessness. Households spending 50 percent 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. In McKinney, 5,175 low- and moderate-income households are severely cost burdened and therefore at risk of homelessness.

Victims of intimate partner/domestic violence. Based on the National Intimate Partner and Sexual Violence Survey by the CDC and ACS population estimates, about 7,391 McKinney residents (5.5% of women and 5.2% of men) experience rape, physical violence, and/or stalking by an intimate partner annually. Although the supportive and housing services needed by IPV victims vary, generally, all need health care and counseling immediately following the event and continued mental health support to assist with the traumatic stress disorder related to the event. Victims may also require assistance with substance abuse and mental health services, both of which are 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 family or woman is able to leave the shelter system as quickly as possible without returning to the abuse.” The Alliance also reports that studies on homelessness have shown a correlation between domestic violence and homelessness. Domestic violence/abuse was a common reason for experiencing homelessness among PIT count respondents.

Persons with alcohol or other drug addiction. According to the National Survey on Drug Use and Health (NSDUH), about 6 percent of Texas 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 8,288 residents, aged 12 years or older, living with a substance dependence. The NSDUH further estimates that 4.3 percent of residents aged 12 or older needed but did not receive treatment for substance abuse in the past year. People who suffer from alcohol/other drug abuse require counseling and rehabilitation services, and may also need recovery homes or transitional sober living facilities.

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

As discussed in the previous question's response, the non-homeless special needs populations in City of McKinney have a wide range of service needs, including accessibility modifications, transitional housing, supportive housing, counseling, care management, transportation to health care facilities and employment, and more. Information was also retrieved from interviews and focus group sessions with area organizations during the planning process. These organizations highlighted the need for transportation services, and childcare services that are more affordable and provide flexible hours for workers with schedules outside regular 8 to 5 hours, as well as emergency services and facilities equipped to provide support for persons with mental healthcare needs and substance abuse rehabilitation needs.

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

The City does not receive HOWPA funding, however, public service funding has been provided in the past to Health Services of North Texas to support mental health and life-skills counseling.

Discussion:

Please see above.

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

Describe the jurisdiction’s need for Public Facilities:

McKinney is investing in infrastructure that will accommodate growth and development. This investment is key in fast growing communities. This includes expanding utilities and transportation networks such as road expansions, bike lanes, and lane additions, to interconnect new developments. The City is also working on the expansion and redevelopment of infrastructure and parks throughout the city with a focus on needed upgrades to aging neighborhoods on the eastern side of the city. A new city facility in the east side has been approved, this will likely spark redevelopment efforts around the area.

This new McKinney Municipal Community Complex is planned to be six times the size of the existing City Hall and house nine departments. McKinney’s current Public Works facilities were built in 1993 when the city had a population of approximately 25,000 citizens. A Fleet Maintenance facility was added in 1995, a Water and Wastewater building was constructed in 1998, and a Purchasing, Parks and Warehouse facility was added to the complex in 2000. Additional facilities would provide Public Works services for the existing 190,000 residents of McKinney as well as the ability to maintain a city fleet of more than 800 vehicles, and meet future needs beyond the present-day requirements.

Moreover, a \$91 million bond was approved for the enhancement and expansion of the community’s parks system. Projects will include a new senior recreation center, replacement of aging playground equipment and splash pads, enhancements to existing community parks, renovation of existing baseball, softball and soccer complexes, and property acquisition and new parks development.

Long term projects in the city include transportation and mobility improvements and projects to accommodate development in the southeast part of the city around the city airport.

How were these needs determined?

Many of the infrastructure projects ranging from public safety to parks to street improvements are funded through bonds. In May of 2019, \$350 million in bond funds was approved by McKinney voters. The City continues to track conditions through internal processes and departments. They are prioritized through the Capital Improvement Plan and the public is engaged and updated on those plans.

Describe the jurisdiction’s need for Public Improvements:

The older and eastern part of the city is in higher need for public improvements and renovation projects. The renovations primarily include expansion of ADA compliance and space. The City is also working on the expansion and redevelopment of streets, utilities/infrastructure, and parks, specifically on the older eastern side of the city and sidewalk additions and improvements throughout the city. Among the bonds passed by residents is a \$100 million bond to fund the construction or reconstruction of transportation projects that will improve mobility and safety along streets and roadways, reduce congestion and address aging infrastructure including town center roadway improvements.

The comprehensive plan signals the Mill district as the only one slated for any significant level of redevelopment. According to the plan, the historic Flour Mill site provides a distinctive anchor for a potential transit village, and the immediate surrounding area is ideally situated for Transit Ready Development that will create new and distinctive choices within the District. This area around the potential transit stop provides an expanded “downtown development pattern” east of Highway 5.

How were these needs determined?

Many of the infrastructure projects ranging from public safety to parks to street improvements are funded through bonds. In May of 2019, \$350 million in bond funds was approved by McKinney voters. The City continues to track conditions through internal processes and departments. They are prioritized through the Capital Improvement Plan and the public is engaged and updated on those plans. The city comprehensive plan was created over the course of three years with the input of City staff, industry experts, and citizens.

Describe the jurisdiction’s need for Public Services:

Public service needs include varied services including, counseling, homeless prevention, meals and care for seniors, childcare, and healthcare. The City uses its 15% of its CDBG allocation to assist in those needs and leverages a portion of general fund dollars to support services including emergency needs, information and referral, transportation, and recreation.

According to stakeholders, lack of transportation options creates barriers to reach services provided by the city for persons in need. With the rapid growth in rents, flexible and affordable childcare has become a challenge for working families, especially those with working schedules outside regular business hours (8 to 5). Emergency services, mental healthcare services, and substance abuse services are needed for chronically homeless persons, homeless veterans, and persons with more acute needs.

How were these needs determined?

Input of needs were identified through stakeholder consultations, one-to-one meetings, and other public input opportunities.

Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

Between 2010 and 2018 the median home value in McKinney increased by around 80 percent (from \$181,900 to \$328,600) and median contract rent rose by 51 percent (from \$806 to \$1,215). Meanwhile, median incomes only rose by 23 percent (from \$73,826 to \$90,725). In other words, incomes are not keeping pace with housing costs.

Since 2010 population in McKinney has increased by 46 percent (from 131,117 to 191,666). Since 2010 McKinney has added almost 20,000 new households. By comparison, the population of the State of Texas grew by around 14 percent between 2010 and 2018.

Ownership Market. Median home values in McKinney are slightly lower than Collin County's median home value (4% lower). Steady growth in the area has made homeownership out of reach for many low to moderate income renters who may want to purchase a home. Only 20 percent of the city's homes would be affordable to households earning less than \$50,000 per year (based on ACS data). Over 60 percent of renters in McKinney do not earn enough income to afford the median home price in the city.

Rental Market. The median rent in McKinney is \$1,215. To afford this rent without being cost burdened, McKinney households need to earn around \$50,000 per year; only 42 percent of renters earn that amount. Since 2010, McKinney's median rent grew by 51 percent while median income increased by only 23 percent. The widening gap between increasing rents and income creates more cost burden among residents.

There is not sufficient housing in McKinney for low income renters making less than \$35,000 per year—there is a shortage of 3,716 units affordable to households earning less than \$35,000 per year.

A rental gaps analysis conducted for the City of McKinney shows that more than 30 percent of renters (6,364 households) living in the City earned less than \$35,000 per year. These renters need units that cost less than \$875 per month to avoid being cost burdened. Just 12 percent of rental units (2,648 units) in the area rent for less than \$875 per month. This leaves a "gap," or shortage, of 3,716 units for these low-income households.

The City's renters with the greatest needs are a diverse group. Many are working multiple jobs; some are seniors living on fixed incomes; some are large families with a low household income; and others are living in publicly-supported housing and still struggling. Many of the City's renters with the worst-case needs are special needs populations, at risk of homelessness or formerly homeless, persons with disabilities, victims of domestic violence, and residents challenged by mental illnesses and substance abuse.

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. The original data in the tool have been updated with 2018 ACS data.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	48,511	75.93%
1-unit, attached structure	1,120	1.75%
2-4 units	1,556	2.44%
5-19 units	6,507	10.18%
20 or more units	5,635	8.82%
Mobile Home, boat, RV, van, etc.	560	0.88%
Total	63,889	100.00%

Table 26 – Residential Properties by Unit Number

Data Source: 2018 ACS 1-Year Estimates

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	90	0.21%	306	1.44%
1 bedroom	0	0.00%	6,321	29.81%
2 bedrooms	1,725	4.04%	6,385	30.12%
3 or more bedrooms	40,872	95.75%	8,190	38.63%
Total	42,687	100.00%	21,202	100.00%

Table 27 – Unit Size by Tenure

Data Source: 2018 ACS 1-Year Estimates

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

McKinney Housing Authority administers both the Public Housing and Section 8/Housing Choice Voucher program. Both programs have a wait list. Under the current MHA portfolio there are 52 Public Housing Units and 2 sites with 316 RAD/Tax credit units, they also administer 355 vouchers. The Housing Authority'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.

HUD's multifamily expiring use database, which tracks the affordability terms of HUD funded projects identifies no HUD-funded developments with an expiring affordability term during the five-year Consolidated Plan planning period.

The City of McKinney currently has 14 properties with a total of 2,128 affordable multifamily units through the Low Income Housing Tax Credit (LIHTC) program. There is no indication that any properties will become unavailable during the planning period.

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

No. The problem is particularly acute for low income renters. For renter households making less than \$35,000 per year, there is a rental gap of approximately 3,700 units—there are 6,300 renters earning less than \$35,000 but only 2,600 units in their affordability range.

Over half of all low to moderate income households in McKinney (both renters and owners) are cost burdened or severely cost burdened and in need of more affordable housing options.

In addition, about 700 households are living in overcrowded conditions and need larger units, generally 2- and 3-bedroom units.

Survey participants without stable housing noted the need for affordable housing, specifically starter homes for first-time homebuyers, starter apartments for young adults working or starting families in McKinney, and housing affordable to low- and middle-income families, public services workers, retail workers, and households living on a fixed income.

According to stakeholders, the city lacks affordable housing across a wide income range. Stakeholders perceive the city is not meeting the demand for housing from households earning up to 120 percent AMI.

Describe the need for specific types of housing:

Specific types of housing needed are rental units serving residents earning less than 30 percent AMI (including those transitioning out of homelessness); and affordable ownership options for low- and moderate-income households. There is also a need for affordable 2- and 3-bedroom units to accommodate large households and families that are low income and a need for more affordable accessible housing options for people with disabilities.

According to stakeholders, building on smaller plots of land and more types of single story attached housing (duplex, triplex, etc.) 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.

Discussion

Stakeholders believe the current COVID-19 crisis will only accelerate the need for affordable housing options in the City.

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

Introduction

This section contains updated cost of housing data from the 2010 Census, 2015 CHAS, and the 2018 ACS.

Cost of Housing

	Base Year: 2010	Most Recent Year: 2018	% Change
Median Home Value	\$181,900	\$328,600	81%
Median Contract Rent	\$806	\$1,215	51%

Table 28 – Cost of Housing

Data Source: 2010 ACS (Base Year), 2018 ACS 1-Year Estimates (Most Recent Year)

Rent Paid	Number	%
Less than \$500	353	1.80%
\$500-999	4,138	21.08%
\$1,000-1,499	7,778	39.63%
\$1,500-1,999	4,763	24.27%
\$2,000 or more	2,596	13.23%
Total	19,628	100%

Table 29 - Rent Paid

Data Source: 2018 ACS 1-Year Estimates

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	285	No Data
50% HAMFI	1,050	1,034
80% HAMFI	7,135	4,812
100% HAMFI	No Data	8,211
Total	8,470	14,057

Table 30 – Housing Affordability

Data Source: 2011-2015 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	0	0	0	0	0
High HOME Rent	0	0	0	0	0
Low HOME Rent	0	0	0	0	0

Table 31 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

No. For renter households making less than \$35,000 per year, there is a rental gap of 3,716 units.

Approximately 30 percent of McKinney’s renters—or about 6,364 renters— earned less than \$35,000 per year. These renters are typically single people, single parents, families living in poverty, and working in retail and service industries, which support the City’s other employment industries and workers.

Renters earning less than \$25,000 per year have a hard time finding rental units they can afford. Most of the City’s rents fall in the \$1,250 to \$1,875 range, which is not affordable to the lowest income renters. There are about 718 rental units in the City, 4 percent of total rental units, with rents \$625 or less per month (the maximum affordable gross rent for a renter earning \$25,000). There are over 4,000 renter households with income below \$25,000.

Just over 1,400 McKinney households, making 30 percent or less of the AMI, are cost-burdened or severely cost-burdened. There are just 285 rental units affordable to these extremely low-income households. Even at 50 percent AMI there are only 1,050 affordable rental units and 1,034 affordable owner units.

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

Between 2010 and 2018 the median home value in McKinney increased by around 80 percent (from \$181,900 to \$328,600) and median contract rent rose by 51 percent (from \$806 to \$1,215). Meanwhile, median incomes only rose by 23 percent (from \$73,826 to \$90,725). In other words, incomes are not keeping pace with housing costs. Since 2010 population in McKinney has increased by 46 percent (from 131,117 to 191,666). Since 2010 McKinney has added almost 20,000 new households.

Home values have appreciated steadily since 2011. If these trends continue, affordability will decline for low- and moderate-income households.

According to stakeholders, the demand for affordable housing will only accelerate during the current COVID-19 crisis. Families working in the retail and hospitality industries and have been impacted by the crisis will have a greater need for housing assistance.

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 amounts at the neighborhood rather than metro level. This should reflect neighborhood rents more accurately than metro-level FMRs, with the intent of allowing minority voucher holders to move to neighborhoods with higher rents and higher access to opportunity. Preservation of affordable housing will continue to be a primary strategy during the Consolidated Planning period.

Discussion

Please 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. Much of these data are from HUD's 2011-2015 CHAS and the 2018 ACS, which are the most recent data available.

Definitions

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 paint deterioration, sound windows and doors, adequate heating, plumbing and electrical systems, adequate insulation and adequate 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	8,376	21.14%	8,933	44.75%
With two selected Conditions	164	0.41%	745	3.73%
With three selected Conditions	0	0.00%	0	0.00%
With four selected Conditions	0	0.00%	0	0.00%
No selected Conditions	31,080	78.45%	10,282	51.51%
Total	39,620	100.00%	19,960	100.00%

Table 32 - Condition of Units

Data Source: 2018 ACS 1-Year Estimates

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	29,940	70.14%	13,441	63.39%
1980-1999	9,908	23.21%	5,027	23.71%
1950-1979	1,779	4.17%	1,714	8.08%
Before 1950	1,060	2.48%	1,020	4.81%
Total	42,687	100.00%	21,202	100.00%

Table 33 – Year Unit Built

Data Source: 2018 ACS 1-Year Estimates

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	2,839	7%	2,734	13%
Housing Units build before 1980 with children present	584	1%	563	3%

Table 34 – Risk of Lead-Based Paint

Data Source: 2018 ACS 1-Year Estimates (Total Units)

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	n/a	n/a	826
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

The ACS estimates there are 826 vacant units in the city that are not listed for rent, for sale, or for seasonal, recreational, or occasional use. Data are not available for rehabilitation suitability or REO properties.

Need for Owner and Rental Rehabilitation

Generally speaking, age of housing stock is a good indicator of condition. Homes that were built more than 30-40 years ago are more likely to have rehabilitation needs, including roofing, siding, electrical, structural, etc. Over 90 percent of McKinney's housing stock was built after 1980, indicating 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. CHAS data on housing problems identify 220 low- and moderate-income homes in substandard condition, meaning they are lacking complete plumbing or kitchen facilities. The vast majority of those (175 units) are rental units. This estimate provides a low-end estimate of rehab need, given the severity of the condition it identifies.

Units in need for rehabilitation are most likely to be occupied by residents who are elderly, disabled and on a limited income. For those who are trying to determine how to best age in place and are making sacrifices in safety in exchange for affordable housing, the need for housing rehabilitation continues to grow.

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

As shown in the table above, an estimated 2,800 owner occupied, and 2,700 renter occupied housing units in McKinney were constructed before 1980, applying the percentage of households with children under the age of 6 to those numbers implies there are 584 owner occupied 563 renter occupied housing units constructed before 1980 and have children under the age of 6 living in them. If these units contain a proportionate share of persons in poverty as the City proportion overall (5.7% of families with children live in poverty in McKinney), then 33 owner occupied and 32 renter occupied housing units in McKinney could be occupied by low-income families with children that could contain lead-based paint hazards.

These properties are predominately located in the older sectors of McKinney and may have substandard conditions and most likely to have residents who are elderly and low income. This is where the need lies for use of CDBG funds under the Housing Rehabilitation program and other funds the City seeks to apply for and receive to benefit low to moderate income families.

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 owns and operates public housing units and administers the Housing Choice Voucher program. This program assists very low income families, the elderly and this disabled to afford housing in the private market. Participants are able to choose any housing within a 50-mile radius that meets requirements of the program and housing is not limited to units located in subsidized housing projects. Rental units must meet minimum health and safety standards. A housing subsidy is paid to the landlord directly on behalf of the renter, the family then pays the difference between the actual rent charged by the landlord and the amount subsidy.

Under the current MHA portfolio there are 52 Public Housing Units and 2 sites with 316 RAD/Tax credit units. Of the 124 households who reported head of household data in HUD’s most recent Resident Characteristics Report (RCR), 56 were elderly, 65 had a member with a disability, 58 contained children and 50 were female headed households with children. Of the public housing households reported, 59 percent were extremely low income, 23 percent were very low income, 11 percent were low income, and 5 percent were above low income.

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 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), the 86-unit property added 50 units.

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			52	355			0	0	0
# of accessible units				0			0	0	0

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

Table 36 – Total Number of Units by Program Type

Data PIC (PIH Information Center)

Source:

Describe the supply of public housing developments:

Under the current MHA portfolio there are 52 Public Housing Units which were built in the 1950’s and 1960’s and 2 sites with 316 RAD/Tax credit units.

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:

Under the current MHA portfolio there are 52 Public Housing Units and 2 sites with 316 RAD/Tax credit units. MHA faces the challenges of leasing, maintaining units due to the aging stock of the public units and the severe backlog of capital needs. MHA is a participant of the Rental Assistance Demonstration program to preserve public and HUD-assisted housing units through conversion. 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), the 86-unit property added 50 units. 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. The MHA has made a request for proposal for Transfer of Assistance in an effort to deconcentrate low income housing and has begun plans to redevelop and or transfer assistance for both Cockwell and Lloyd Owens property.

Public Housing Condition

Public Housing Development	Average Inspection Score
Merritt Homes	64

Table 37 - Public Housing Condition

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

MHA faces the challenges of leasing and maintaining units due to the aging stock of the public units where the majority of units were built before 1970 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 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), the 86-unit property added 50 units, the property opened for business on January of 2020. 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. The MHA has made a request for proposal for Transfer of Assistance in an effort to deconcentrate low income housing and has begun plans to redevelop and or transfer assistance for both Cockwell and Lloyd Owens property.

On a broader scope, stakeholders indicated Collin County needs affordable housing solutions beyond the extremely limited numbers being provided by the MHA. This county needs housing options that meet the low to moderate income wages and persons with disabilities based on the data, current and projected population.

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.

MHA has partnered with HUD to use the tools available to improve their housing stock and other housing resources.

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 and have the ability to begin life on a path toward self-sufficiency. Women with children who experience domestic violence and runaway youth who are based in McKinney may access counseling, legal aid, food or possible shelter in other Collin County areas through coordinated efforts.

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)	120	0	0	0	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 organizations providing local services to low income and vulnerable populations include Grace to Change which provides outpatient treatment options for substance abuse recovery; the Shiloh Place which provides transitional housing for single mothers and their children, and the Family Health Center.

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.

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 organizations providing local services to low income and vulnerable populations include Grace to Change which provides outpatient treatment options for substance abuse recovery; the Shiloh Place which provides transitional housing for single mothers and their children, and the Family Health Center.

The city of McKinney will expand its homeless response by introducing a new rapid re-housing program. Rapid re-housing programs connect families and individuals experiencing homelessness to permanent housing through a tailored package of assistance that may include the use of time-limited financial assistance and targeted supportive services. Rapid re-housing programs help families and individuals living on the streets or in emergency shelters solve the practical and immediate challenges to obtaining permanent housing while reducing the amount of time they experience homelessness, avoiding a near-term return to homelessness, and linking to community resources that enable them to achieve housing stability in the long-term. Rapid re-housing is an important component of a community's response to homelessness. A fundamental goal of rapid re-housing is to reduce the amount of time a person is homeless.

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, persons 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.

According to the resident survey results, among McKinney households that include a member with a disability of any type, 16 percent live in housing that does not meet the accessibility needs of the member with a disability. Stair lifts, grab bars in a bathroom, and wider doorways, are the most frequently mentioned accessibility improvements needed. About 20 percent of McKinney's households that include a member with a disability report that they struggle to pay their property taxes. About 12 percent of all households with a disability that responded to the survey said they cannot get around the neighborhood because of broken/no sidewalks and/or poor street lighting.

Stakeholders also identified the need for transportation options that can allow persons access the services they need. They described the need for more treatment options and facilities for persons managing substance abuse.

Elderly/Frail Elderly. Seniors and the elderly are much more likely to have a disability than non-seniors—27 percent of residents 65 and older have a disability compared to 4 percent 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 supports related to health care including access to health services and home health care options, transportation, and supports related to aging in place such as home modification, home repair, and assistance with maintenance. Stakeholders noted a need a more for more workforce development programs targeted to older residents who wish to continue being employed.

Public housing residents. Of the 124 households who reported head of household data in HUD's most recent Resident Characteristics Report (RCR), 56 were elderly, 65 had a member with a disability, 58 contained children and 50 were female headed households with children. Of the public housing households reported, 59 percent were extremely low income, 23 percent were very low income, 11

percent were low income and 5 percent were above low income. Their needs for supportive services align with the broader low-income population and the broader population with a disability.

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, through McKinney ISD for students and others where typically supportive care may be through relatives or coordination to determine the best fit for supportive housing. Service providers are addressing this concern, particularly under mental health, by developing roundtable discussions and determination of services, and for families and children through collaboration under Collin County Alliance for Wellness and Health.

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:

- 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.
- Assistance Center of Collin County - This program will provide Emergency Rental, Mortgage and Utility Assistance toward homeless prevention.
- Communities in Schools of the Dallas Region - Funding for the CISDR Program to return to Caldwell Elementary, providing comprehensive academic and support services for at-risk students.
- Boys and Girls Clubs of Collin County - Funding will be used to assist at-risk students at the McKinney Center to provide resources to improve life and self-esteem skills through target programming.
- Hope's Door New Beginning Center - Funding will be used to benefit McKinney domestic violence victims with counseling and life management skills.
- The Samaritan Inn - Funding will be used to pay for a portion of case worker salary for McKinney shelter residents with job and housing placement assistance.
- Shiloh Place - Funding will be used to assist single mothers in the program to receive counseling and placement assistance.

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

Negative Effects of Public Policies on Affordable Housing and Residential Investment

According to interviews with stakeholders there is local resistance against affordable housing developments from residents, specifically on the west side of the city. The McKinney Housing Finance Corporation (MHFC) model that targets mixed income development seems to work to bring some housing to the east side that is met with less resistance by residents. Stakeholders see a demand for more affordable housing options such as single-story duplex/triplex structures, but those are met with resistance from current residents who associate them with Section 8 housing. There is local resistance to the building of apartments, particularly tall buildings. In addition, land cost, building fees, and prescriptive zoning represent another barrier to affordable development.

Stakeholders indicated that City efforts through the McKinney Housing Finance Corporation have been successful in expanding the number of affordable units developed in the city. An example of this is the McKinney Flats project; located at Collin McKinney Parkway and Test Drive. The project is designed to serve families earning 50%-70% of the AMI. The partnership will allow the MHFC to share in the developer fee and cash flow of the development. These funds can then be used to further workforce housing initiatives in McKinney.

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 reflect 2018 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	29	0.51%	0.06%	-0.45%
Arts, Entertainment, Accommodations	7,563	6,166	9.81%	13.55%	3.73%
Construction	3,409	2,331	4.42%	5.12%	0.70%
Education and Health Care Services	15,762	9,821	20.45%	21.57%	1.13%
Finance, Insurance, and Real Estate	8,444	4,097	10.95%	9.00%	-1.95%
Information	2,662	403	3.45%	0.89%	-2.57%
Manufacturing	5,575	3,398	7.23%	7.46%	0.23%
Other Services	7,196	3,902	9.33%	8.57%	-0.76%
Professional, Scientific, Management Services	9,249	2,546	12.00%	5.59%	-6.40%
Public Administration	1,755	2,850	2.28%	6.26%	3.98%
Retail Trade	8,369	7,232	10.86%	15.89%	5.03%
Transportation and Warehousing	2,366	1,142	3.07%	2.51%	-0.56%
Wholesale Trade	4,345	1,604	5.64%	3.52%	-2.11%
Total	77,090	45,521	--	--	--

Table 39 - Business Activity

Data Source: 2017 Longitudinal Employer-Household Dynamics

Labor Force

Total Population in the Civilian Labor Force	100,312
Civilian Employed Population 16 years and over	96,901
Unemployment Rate	3.4%
Unemployment Rate for Ages 16-24	8.62%
Unemployment Rate for Ages 25-65	2.52%

Table 40 - Labor Force

Data Source: 2018 ACS 1-Year Estimates

Occupations by Sector	Number of People
Management, business and financial	19,735
Farming, fisheries and forestry occupations	0
Service	12,010
Sales and office	21,965
Construction, extraction, maintenance and repair	5,110
Production, transportation and material moving	7,079

Table 41 – Occupations by Sector

Data Source: 2018 ACS 1-Year Estimates

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	51,197	56.89%
30-59 Minutes	30,652	34.06%
60 or More Minutes	8,142	9.05%
Total	89,991	100.00%

Table 42 - Travel Time

Data Source: 2018 ACS 1-Year Estimates

Education:

Educational Attainment by Employment Status (Population 25 to 64)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	4,653	184	1,629
High school graduate (includes equivalency)	9,310	288	3,770

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Some college or Associate's degree	23,278	524	5,547
Bachelor's degree or higher	42,567	1,047	7,100

Table 43 - Educational Attainment by Employment Status

Data Source: 2018 ACS 1-Year Estimates

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	253	574	1,189	2,265	1,242
9th to 12th grade, no diploma	1,631	356	135	1,947	394
High school graduate, GED, or alternative	5,082	2,667	4,284	6,417	5,353
Some college, no degree	6,898	5,048	7,368	9,148	4,695
Associate's degree	596	1,312	2,331	4,141	2,349
Bachelor's degree	2,102	8,471	11,916	14,112	4,421
Graduate or professional degree	0	3,807	5,656	6,752	2,995

Table 44 - Educational Attainment by Age

Data Source: 2018 ACS 1-Year Estimates

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	23,654
High school graduate (includes equivalency)	37,005
Some college or Associate's degree	49,916
Bachelor's degree	69,378
Graduate or professional degree	80,151

Table 45 – Median Earnings in the Past 12 Months

Data Source: 2018 ACS 1-Year Estimates

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

Overall, McKinney has a relatively diverse employment mix. The top industry with the highest proportions of workers and share of jobs in 2017 in McKinney was Education and Health Care services (21% of workers and 22% of jobs). Other important sectors include Professional, Scientific, Management Services (with 12% of workers but only 6% of jobs), Retail Trade (with 11% of workers and 16 percent of

jobs), Finance, Insurance, and Real Estate (with 11% of workers and 9% of jobs), and Arts, Entertainment, Accommodations (with 10% of workers and 14% of jobs). See Business Activity table above for additional details.

The Jobs less workers column number in the far right column of the Business Activity table suggests that McKinney has more workers than jobs in the Agriculture, Mining, Oil & Gas Extraction, Finance, Insurance, and Real Estate, Information, Other Services, Professional, Scientific, Management Services, Transportation, Warehousing, and Utilities, and Wholesale Trade.

Conversely, McKinney houses less workers than jobs in Arts, Entertainment, Accommodations, Construction, Education and Health Care Services, Manufacturing, Public Administration, and Retail Trade.

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 \$200,000 given that new builds are more expensive. Transportation infrastructure was another top workforce-related need identified by stakeholders; younger professionals desire more transit-oriented development. Stakeholders noted capacity building and workforce training is a secondary concern given that the Collin College is flexible and adaptable to local needs, communicates effectively with local business community, is responsive to specific skills and trades (e.g. Auto, medical) in demand, and helps with on-the-job training. Stakeholders also highlighted that the city of McKinney lacks support programs such as resources, mentorship, etc. for small businesses and entrepreneurs; other cities such as Frisco are working to develop an entrepreneur hub but efforts need to be regional across Collin County.

According to a McKinney Downtown survey of business owners conducted on April 16, 2020; 87 percent of business suspended storefront operations due to COVID-19, 84 percent of the indicated their revenue had decreased between 50 to 75 percent. One third of them said they will be at risk of closing their business permanently if disruption continues for another one to two months. Their top concern was paying the month's rent or mortgage (68%). Business owners were asked "what types of assistance would be most helpful?" Their answers included:

- Penalty-free extensions on expenses (rent, utilities, supplies, inventory) (70%);
- Information on financial assistance over the next 90 days (56%);
- How to protect my customers from COVID-19 (39%);
- How to protect my employees from COVID-19 (32%);
- Technical training on social media (18%);
- Technical training on website development & e-commerce (18%); and

- Immediate guidance on how to modify their business model (12%).

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

The 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.

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, MISD, 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.

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

The distribution of jobs relative to workers (shown in the Business Activity table above) indicate a slight imbalance between workforce and employment sectors. For example, there are over 6,000 more workers than jobs in the Professional, Scientific, Management Services sector, and over 5,000 more workers than jobs in the Education and Health Care Services sector in McKinney.

Commuting patterns for the City suggest there may be a mismatch: almost 66,000 workers live inside the city but commute into other areas for work (out-commuters) and around 35,000 live outside the city and commute into the city for work (in-commuters). Another 11,000 both live and work in the City. These trends indicate a high proportion of both inflow and outflow of workers and residents which suggests that workers may not be able to live in the city and residents may not be finding well-matched jobs in the city. According to stakeholders, commuting times suggest low income households commute into the city due to lack of affordable housing and higher income households commute out of the city for work.

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.

As mentioned above, the City is looking into partnerships between Collin College, MISD, 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. These partnerships will offer support for technology transfer based on Collin College research and development. The North Central Texas Workforce Commission offers grants to employers for skills training (up-skilling workforce); training is usually conducted through Collin College. Recent access to funding will provide new grants for Microsoft training certifications and health and safety trainings. Other programs offered by the Workforce Commission include: subsidized work experience (Workforce pays for wages of candidates), on the job training (reimbursed up to 50% of hourly non-overtime wage), and customized training programs including the Skills Development Fund, Self-Sufficiency Fund, and Skills for Small Business Fund.

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

No.

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 and work under McKinney Economic Development Corporation functions as a guide for decision makers and as a tool for managing McKinney’s economic, social, and physical development for one of its overarching goals, which is economic development vitality for a sustainable and affordable community. As mentioned above 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 Collin College, MISD, 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. These partnerships will offer support for technology transfer based on Collin College research and development. The plan also signals the Mill district as the only one slated for any significant level of redevelopment. According to the plan, the historic Flour Mill site provides a distinctive anchor for a potential transit village, and the immediate surrounding area is ideally situated for Transit Ready Development that will create new and distinctive choices within the District. This area around the potential transit stop provides an expanded “downtown development pattern” east of Highway 5.

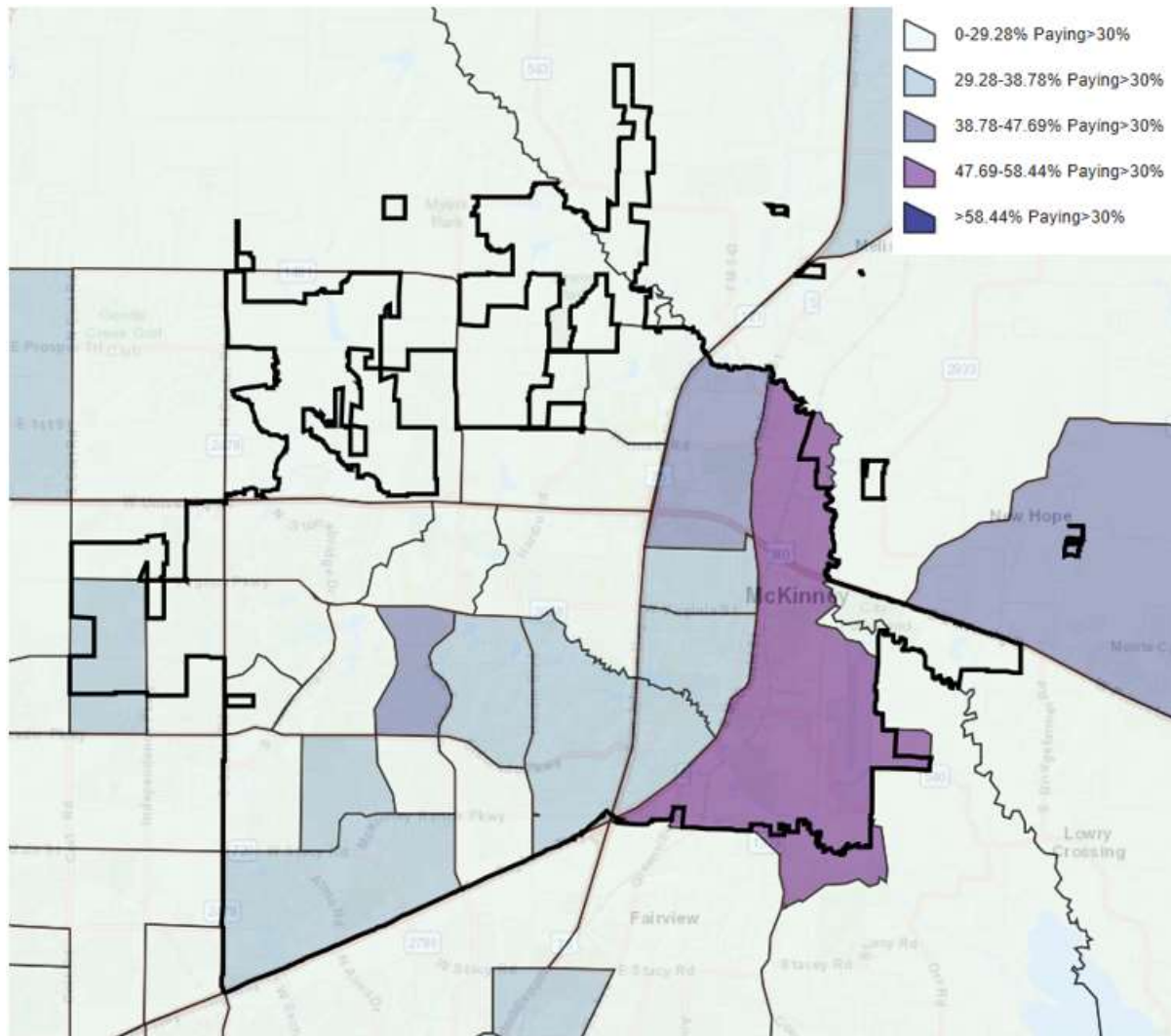
Discussion

Please 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")**

According to HUD CPD maps, the areas with the highest proportions of households with cost burden are neighborhoods in the Downtown and Eastside areas of McKinney. In these neighborhoods, cost burden impacts 47 percent or more of households. As discussed in the Needs Assessment section, cost burden is the most common housing problem in McKinney. These areas include census tracts 307, 308, and 309.



Source: HUD CPD Maps.

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, with high proportions of cost burden households, are also areas with higher proportions of racial/ethnic minority households, notably people of Hispanic descent and African American households. The same neighborhoods have higher proportions of residents that were born outside the United States, primarily Mexico. Low income households are also concentrated in the neighborhoods identified above.

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

Typically characterized by a combination of older housing stock (built before 1978 and older), more affordable to renters and homeowners who are elderly, disabled or low income. Some properties are under the historic district and based on age may be subject to code compliance issues or lead-based paint.

Are there any community assets in these areas/neighborhoods?

The homes in these areas are close proximity to local bus and on demand transit, mature, close-knit and established neighborhoods with unique characteristics; changing demographics where there is a greater interest in affordable housing preservation and town center character. The city's housing rehabilitation program assists homeowners with emergency, minor or major repairs. Agencies including 3E McKinney and Habitat for Humanity have also taken the charge of assisting renters or homeowners with exterior only repairs including roofing, sidewalk or other repairs. According to stakeholders, the quality of public facilities such as schools and parks is good in these areas and the City does a job maintaining public property and parks across the city.

Are there other strategic opportunities in any of these areas?

Yes, preservation of affordable housing stock; recognizing the unique and historic downtown location; provides economic opportunities to expand access to rural and urban highway networks. The greatest strategic opportunity is included in the Town Center Study which notes the planning and design process intended to promote and encourage the revitalization of the older sections of McKinney particularly in census tracts 306, and tracts around SH 5 307, 308, and 309.

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.

Citywide, 92 percent of households have a desktop or laptop computer and 95 percent have a smartphone. Eighty-two percent of households have broadband access by cable, fiber, or DSL and 92 percent have some type of broadband access—6 percent only have internet through their cellular data plan.

However, ACS data indicate that access is much lower for low- and moderate-income households. In McKinney just 2 percent of households earning \$75,000 or more per year are without an internet subscription compared to 39 percent of households earning less than \$20,000 per year and 10 percent of households earning between \$20,000 and \$75,000 per year.

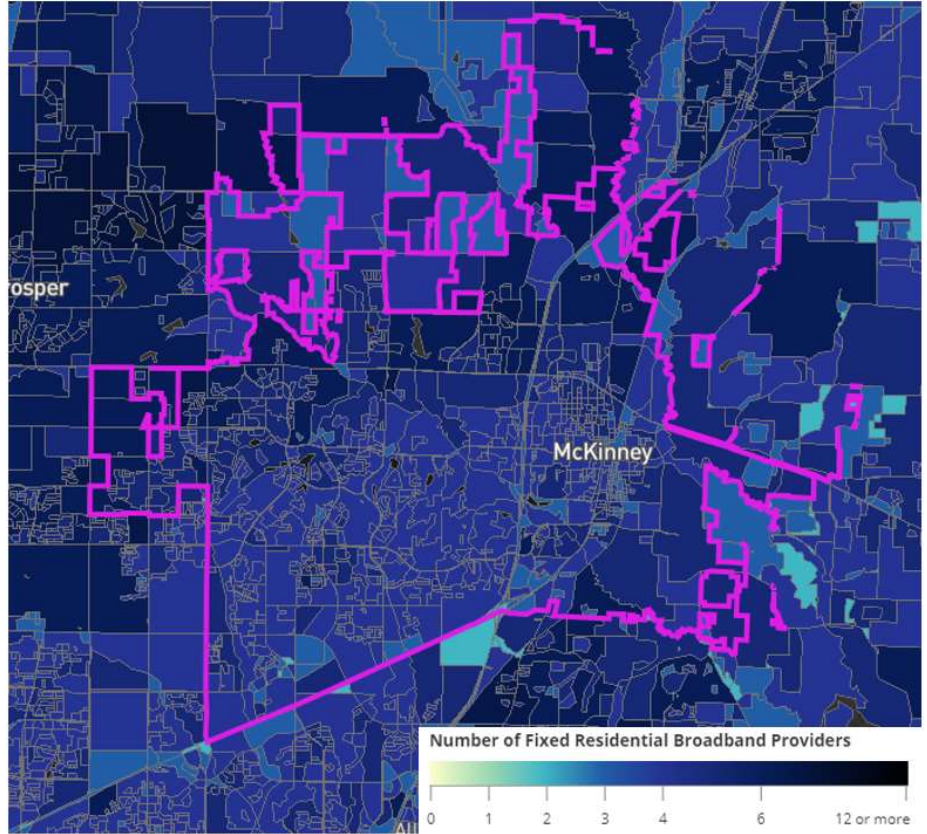
The city is currently engaging in master planning efforts to expand wireless technology and infrastructure.

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

According to the Federal Communications Commission database, the City of McKinney is served by four or more broadband providers. The map below illustrates high access to multiple providers throughout the city.

Fixed Broadband Deployment Map: All Providers Reporting Service

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 McKinney's 2040 Comprehensive plan, the Dallas-Fort Worth area had its warmest year on record in 2017, and the region experiences periodic severe droughts. These trends are likely to continue, complicating water issues and placing new pressures on the delivery, storage, and collection of water and wastewater in North Texas. In addition:

- Excessive heat in the City of McKinney is a very common occurrence for the summer months of June through September but can be recorded as early as April and late into November.
- Flooding in McKinney can result from hurricane remnants, dam / levee failure, clogged drainage systems or rapid accumulation of rainfall.
- Peak tornado season for the City of McKinney is March through May, but there are still possibilities through summer and fall.

In the event of an emergency, the City will target appropriate and comprehensive response to promote a less vulnerable and more capable city.

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, or winter weather. These risks are expected to increase due to climate change. 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.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The Strategic Plan is an overview to indicate how the City of McKinney will spend CDBG funds over the next five program years from 2015 to 2019. The 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 309, 308, 307 and 306, particularly for projects that are location specific. All CDBG funded projects will primarily 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, and public services.
- **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 \$4.25 million in CDBG funds over the five-year planning period (2020-2024).
- **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. Strengths in the institutional delivery system include a strong network of social service providers and effective collaboration among city partners. The biggest gap in the system is insufficient resources to meet demand for services.
- **Goals (SP-45):** The following goals will guide CDBG expenditures in Round Rock for the next five years:
 - **Affordable Housing:** 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.
 - **Homeless Prevention and Services:** 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.

- **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 supports, 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, child care, 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.
- **Grant Administration:** 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.
- **City Strategies** across the following areas are discussed in detail in sections SP-55 through SP-70:
 - Public Housing Accessibility and Involvement;
 - Removing barriers to affordable housing;
 - Homelessness strategy;
 - Lead-based paint hazards; and
 - Anti-Poverty Strategy.
- **Monitoring:** SP-80 discusses 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- and moderate-income persons and households, aid in the prevention or elimination of slums and blight, or met 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 and 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 and moderate income. As such, the CDBG law, per the U.S. Department of Housing and Urban Development (HUD) authorizes an exception criterion in order 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 and moderate income for CDBG investments benefitting a given area.

CDBG funds will be used citywide for general allocation priorities, with emphasis in the lowest income Census tracts of 309, 308, 307 and 306, particularly for projects that are 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

	Priority Need Name	Priority Level	Associated Goals	Description	Relative basis for priority
1	Housing	High		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.	Housing was highlighted as a priority based on the needs assessment, market analysis, and community outreach.
2	Homelessness prevention and services	High		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.	The need for homeless prevention and services was highlighted as a priority based on the needs assessment, market analysis, and community outreach.
3	Public Services	High		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, child care, services for abused or neglected children, seniors, persons with disabilities, women, job training, counseling or youth	The need for public services was highlighted as a priority based on the needs assessment, market analysis, and community outreach.

				services, emergency assistance; food assistance; meal distribution (seniors), and services to victims of domestic violence;	
4	Community Development	Low		Community development may include neighborhood improvements, business and workforce supports, economic development, or public facility and infrastructure improvements that benefit low to moderate income areas or persons	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	Grant Administration	High		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.	Supports all activity goals to ensure that program and regulation requirements are met.

Table 46 – Priority Needs Summary

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-o5) demonstrates a shortage of 3,716 units affordable to households earning less than \$35,000 per year in McKinney. These characteristics have influenced McKinney to apply and receive TBRA funding from the State of Texas to assist with 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 CAPER.
Rehabilitation	The continued aging of the City's older housing stock--much of which was built during the 1950s through 1980s—and resident responses to housing condition question on the resident survey highlight 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. 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 \$850,709 in CDBG funds for PY 2020 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 \$4.25 million in CDBG funds over the five-year planning period (2020-2024).

Other federal resources that may be available to McKinney residents through organizations include funds from 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. Programs are available either directly to low to moderate income households and persons.

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	\$850,709	\$0	\$601,248	\$1,451,957	\$3,402,836	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.

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

The City of McKinney seeks to ensure CDBG funds are used to maximum effectiveness within regulatory and statutory limitations, cost reasonableness, leveraging and evaluation in its competitive application process. Local organizations must submit a detailed application demonstrating the project will meet a CDBG National Objective, meet criteria for eligibility activities, have organizational capacity to meet local and federal requirements, and at minimum one priority under the city's Consolidated Plan. CDBG sub recipients 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.

The City leverages additional resources for housing and community development through TDHCA funding, if awarded, and the locally funded Community Support Grant Funds (determined annually by City Council). In 2020, the City is also receiving \$306,978 in the 2020 program year from the Continuum of Care for Rapid Rehousing (homelessness prevention).

There are no matching requirements for CDBG.

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, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
City of McKinney, Housing and Community Development Department	Government	Economic Development Homelessness Non-homeless special needs Ownership/Rental housing Planning Neighborhood improvements Public facilities Public services	City of McKinney

Table 49 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The City of McKinney works closely with the Collin County Continuum of Care, P.R.I.D.E., Collin County Social Services Association, the Collin County Homeless Coalition, 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 needs. 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. 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. Yet, there is still a lack of funding for nonprofits to effectively serve all seekers of services and often have to deny or turn away service requests. In some cases, lack of resident awareness of resources and programs can also be a barrier to addressing needs.

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 the Metro Dallas Homeless Alliance. This Alliance administers the Continuum of Care which provides a range of homeless services that brings together shelters and housing and supportive services 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.

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 and have the ability to begin life on a path toward self-sufficiency. The Community Lifeline Center provides crisis assistance information and referral services for McKinney residents. Other organization providing local services to low income and vulnerable populations include Grace to Change which provides outpatient treatment options for substance abuse recovery; the Shiloh Place which provides transitional housing for single mothers and their children, and the Family Health Center.

They city of McKinney will expand its homeless response by introducing a new rapid re-housing program. Rapid re-housing programs connect families and individuals experiencing homelessness to

permanent housing through a tailored package of assistance that may include the use of time-limited financial assistance and targeted supportive services. Rapid re-housing programs help families and individuals living on the streets or in emergency shelters solve the practical and immediate challenges to obtaining permanent housing while reducing the amount of time they experience homelessness, avoiding a near-term return to homelessness, and linking to community resources that enable them to achieve housing stability in the long-term. Rapid re-housing is an important component of a community's response to homelessness. A fundamental goal of rapid re-housing is to reduce the amount of time a person is homeless.

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.

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

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

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding (5-Year Total)	Goal Outcome Indicator (5-Year Total)
1	Affordable Housing	2020	2024	Affordable Housing	McKinney City Limits	Housing	CDBG: \$2,764,810	50 Housing Units Rehabilitated
2	Homeless Prevention and Services	2020	2024	Non-Housing Community Development	McKinney City Limits	Homeless prevention and services; Public Services	CDBG: \$217,585	3,250 persons assisted
3	Non-Housing Community Development	2020	2024	Non-Housing Community Development	McKinney City Limits	Public Services; Community Development	CDBG: \$420,445	1,840 persons assisted
4	Grant Administration	2020	2024	Grant Administration	McKinney City Limits	Grant Administration	CDBG: \$850,705	n/a

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 supports, economic development, or public facility and infrastructure improvements that benefit low to moderate income areas or persons. Public Services in which no more than 15% total of the city current program allocation will be used, within exception to HUD waiver for COVID-19 funding and activities under PY 20. Public service activities may include (but are not limited to) education, health services, child care, 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)

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

SP-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)

The Housing Authority of McKinney (MHA) maintains a public housing portfolio that complies with accessibility requirements under Section 504 and the Fair Housing Act.

Activities to Increase Resident Involvements

A stated goal of MHA is to improve community quality of life and economic vitality. Programs conducted to achieve that goal are numerous and include: a mentor program for boys with local business leaders; an empowerment program for girls with young teens from Imagine Academy; safety and crime prevention collaborative efforts with local fire and police; and hosting an annual Father's Day Initiative that has seen increased participation from residents, community, and sponsors.

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

As discussed in MA-40, according to interviews with stakeholders there is local resistance against affordable housing developments from residents, specifically on the west side of the city. The McKinney Housing Finance Corporation (MHFC) model that targets mixed income development seems to work to bring some housing to the east side that is met with less resistance by residents. Stakeholders see a demand for more affordable housing options such as single-story duplex/triplex structures, but those are met with resistance from current residents who associate them with Section 8 housing. There is local resistance to the building of apartments, particularly tall buildings. In addition, land cost, building fees, and prescriptive zoning represent another barrier to affordable development.

Stakeholders indicated that City efforts through the McKinney Housing Finance Corporation have been successful in expanding the number of affordable units developed in the city. An example of this is the McKinney Flats project; located at Collin McKinney Parkway and Test Drive. The project is designed to serve families earning 50%-70% of the AMI. The partnership will allow the MHFC to share in the developer fee and cash flow of the development. These funds can then be used to further workforce housing initiatives in McKinney.

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 work to hold community conversations and workshops to provide insight into concerns under communication of projects between residents and developments with neighborhoods and provide city liaison access between neighborhood groups.
- **Resource supporting Accessible Housing Units:** The Housing and Community Development Department will continue to be a resource for the City with local developers and builders regarding housing accessibility requirements regarding compliance and when possible, use CDBG funds to collaborate with organizations including the North Texas Fair Housing Resource Center, Legal Aid of Northwest Texas, and North Texas Aging and Disability Center to provide residents, apartment providers, contractors and architects on Fair Housing Act accessibility requirements.
- **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 in responsibilities and knowledge on fair housing rights and watch against predatory lending practices as they seek the path to homeownership. Workshops are held monthly during program year.

- **Land Use Code update:** The City is currently in the process of updating its land use code to align more closely with the Comprehensive Plan, and anticipates including incentives for affordable development and removing barriers to development of a more diverse set of housing products in appropriate contexts.

- **Partnerships:** The McKinney Housing Finance Corporation, a public non-profit 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. Stakeholders indicated that City efforts through the McKinney Housing Finance Corporation have been successful in expanding the number of affordable units developed in the city. An example of this is the McKinney Flats project; located at Collin McKinney Parkway and Test Drive. The project is designed to serve families earning 50%-70% of the average median income (AMI). The partnership will allow the MHFC to share in the developer fee and cash flow of the development. These funds can then be used to further workforce housing initiatives in McKinney. The housing development will include 205 units in eight, three-story residential buildings. Construction is slated to break ground in the summer of 2020 and be completed in late summer of 2021.

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. McKinney has been an active member of the CCHC since its inception in 2004. The mission of CCHC is to work together to develop solutions to homelessness in Collin County. The CCHC also works under Metro Dallas Homeless Alliance as they implement their work plan under Core objectives: progress to end chronic homelessness; increase housing placement and stability; increase household employment and benefit income; increase progress to end family homelessness; improvement of coordination, collaboration and partnerships; improve information and knowledge on homelessness; and measuring success and performance.

Addressing the emergency and transitional housing needs of homeless persons

The City 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 transition from the shelter upon graduating from their life skills program approach.

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

The city of McKinney will expand its homeless response by introducing a new rapid re-housing program. Rapid re-housing programs connect families and individuals experiencing homelessness to permanent housing through a tailored package of assistance that may include the use of time-limited financial assistance and targeted supportive services. Rapid re-housing programs help families and individuals living on the streets or in emergency shelters solve the practical and immediate challenges to obtaining permanent housing while reducing the amount of time they experience homelessness, avoiding a near-term return to homelessness, and linking to community resources that enable them to achieve housing stability in the long-term. Rapid re-housing is an important component of a community's response to homelessness. A fundamental goal of rapid re-housing is to reduce the amount of time a person is homeless.

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. Other organizations providing local services to low income and vulnerable populations include Grace to Change which provides outpatient treatment options for substance abuse recovery; the Shiloh Place which provides transitional housing for single mothers and their children, and the Family Health Center.

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 primarily is bounded 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 2,800 owner occupied, and 2,700 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 primarily is bounded 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 supports to low-and moderate-income families to create pathways to economic mobility. The City's anti-poverty efforts will endeavor the following:

- 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, 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; provide and support fair housing and tenant rights education for residents and educate providers.
- Promote asset management programs to promote financial counseling, saving and classes on money management. City will seek to expand involvement with the North Texas Asset Funders group, BLC of Texas to use ideas and develop tools, resources and goals. Continue classes on tax preparation assistance for seniors at the 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 ISD for both students and adults.
- Continue home ownership education series that teaches renters about roles and responsibilities of homeownership. Revive workshop series to expand public education approach.

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.

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 maintains file notes, checklists and weekly meetings on individual projects to ensure required procedures are completed. IDIS reporting is conducted monthly. The 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. The City develops minority business development outreach annually and quarterly to general contractors, groups including the Dallas Black Contractors Associations, Collin County Black Chamber of Commerce, North Texas Minority Chamber, Werks Inc., Dallas Hispanic Contractors Association, Women in Construction and the Tri-County Hispanic Chamber of Commerce. Results have improved Section 3 participation, expanded program participation.

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 activity 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 executed include federal regulation requirements, Statement Scope of Work, Insurance Requirements and reporting schedules. Procedures and manuals are reviewed to ensure requirements. Subrecipients will be required to report monthly and annual reports that captures: total number of extremely low, low income and moderate beneficiaries; and statistical data of the number of persons and households served under HUD reporting classifications: American Indian or

Alaska, Asian, Black/African American, Native American or Other Pacific Islander, White, American Indian or Alaska Native and White, Asian and White, Black/African American and White, American Indian or Alaska Native and Black/African American, Individuals reporting more than one race and Hispanic ethnicity in addition to race. Annual on-site visits are conducted monitoring financial management, program and procurement requirements, conflict of interest policies and other requirements. Notifications in writing be sent follow-up notice of findings, recommendations or concerns. All annual monitoring should confirm details received by subrecipient's monthly reporting.

2020 Annual Action Plan

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

Introduction

The City anticipates receiving an estimated \$850,709 in CDBG funds for PY 2020 and anticipates carryover funds unused from previous year(s) to be used toward housing and economic development.

Other federal resources that may be available to McKinney residents through organizations include funds from Choice Vouchers 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. Programs are available either directly to low to moderate income households and persons.

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	Admin and Planning Housing Public Improvements Public Services	\$850,709	\$0	\$601,248	\$1,451,957	\$3,402,836	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.

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

The City of McKinney seeks to ensure CDBG funds are used to maximum effectiveness within regulatory and statutory limitations, cost reasonableness, leveraging and evaluation in its competitive application process. Local organizations must submit a detailed application demonstrating the project will meet a CDBG National Objective, meet criteria for eligibility activities, have organizational capacity to meet local and federal requirements, and at minimum one priority under the city's Consolidated Plan. CDBG sub recipients 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.

The City leverages additional resources for housing and community development through TDHCA funding, if awarded, and the locally funded Community Support Grant Funds (determined annually by City Council). In 2020, the City is also receiving \$306,978 in the 2020 program year from the Continuum of Care for Rapid Rehousing (homelessness prevention).

There are no matching requirements for CDBG.

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.

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	2020	2024	Affordable Housing	McKinney City Limits	Housing	CDBG: \$552,962	10 Housing Units Rehabilitated
2	Homeless Prevention and Services	2020	2024	Non-Housing Community Development	McKinney City Limits	Homeless prevention and services; Public Services	CDBG: \$43,517	650 persons assisted
3	Non-Housing Community Development	2020	2024	Non-Housing Community Development	McKinney City Limits	Public Services; Community Development	CDBG: \$84,089	368 persons assisted
4	Grant Administration	2020	2024	Grant Administration	McKinney City Limits	Grant Administration	CDBG: \$170,141	n/a

Table 53 – 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 supports, economic development, or public facility and infrastructure improvements that benefit low to moderate income areas or persons. Public Services in which no more than 15% total of the city current program allocation will be used, within exception to HUD waiver for COVID-19 funding and activities under PY 20. Public service activities may include (but are not limited to) education, health services, child care, 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.

Projects

AP-35 Projects – 91.220(d)

Introduction

This section outlines the projects proposed for the 2020 program year.

Projects

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

Table 54 – Project Information

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

Allocation priorities were based upon the needs assessment, market analysis, and community outreach conducted as part of the 2020-2024 Consolidated Planning process and demand for projects and services in the past. The Community Grants Advisory Commission—a 7-person citizen voluntary group appointed by Council—meet to discuss proposed funding for the programs and provide recommendations to City Council.

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

1	Project Name	Housing Rehabilitation Program
	Target Area	McKinney City Limits
	Goals Supported	Affordable Housing
	Needs Addressed	Housing
	Funding	CDBG: \$552,962 CDBG Carryover from prev year: \$601,248
	Description	Project funding may be used for activity delivery and direct services that may include housing rehabilitation grants; clearance and demolition; and possibly low-interest loans for low-to-moderate income owner-occupied housing, some of which may include historic preservation, lead-based paint remediation and reconstruction/gut rehabilitation. The program is citywide for eligible homeowners, with emphasis under census tracts 306, 307, 308 and 309. Terms of loans are based on need and ability to repay. Some loans may be forgivable.
	Target Date	9/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated 10 households will benefit from proposed activities of emergency, small and major rehabilitation repairs.
	Location Description	Within city limits, addresses undetermined at this time. Program is citywide, with emphasis of servicing within LMI census tracts of 309, 308, 307 and 306.
	Planned Activities	Activities include project delivery and direct activities to assist eligible homeowners with emergency, small or major rehabilitation within McKinney city limits.
2	Project Name	Public Services
	Target Area	McKinney City Limits

	Goals Supported	Non-Housing Community Development Homeless Prevention and Services
	Needs Addressed	Homeless prevention and services Public Services
	Funding	CDBG: \$127,606
	Description	Up to 15% of the FY 2020-2021 allocation of \$850,709 will be used for public services of recipients directly impacted under CDBG for a total of \$ 127,606.
	Target Date	9/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Its estimated that 1,018 low- to moderate-income residents will benefit from CDBG-funded public services in program year 2020.
	Location Description	Within city limits.
	Planned Activities	Services for abused/neglected children (CASA of Collin County); Case Worker services for homeless youth (The Samaritan Inn), Homeless Prevention/Emergency Assistance (Assistance Center of Collin County), academic and support services for at-risk students (Communities in Schools of the Dallas Region and Boys and Girls Clubs of Collin County), services for victims of domestic violence (Hope's Door New Beginning Center), and counseling/housing placement assistance to single mothers who are homeless or at risk of homelessness (Shiloh Place).
3	Project Name	Grant Administration
	Target Area	McKinney City Limits
	Goals Supported	Grant Administration
	Needs Addressed	Grant Administration
	Funding	CDBG: \$170,141
	Description	Up to 20% of the FY 2020-2021 Allocation will be used for Grant Administration to support the CDBG program, total: \$170,141.

Target Date	9/30/2021
Estimate the number and type of families that will benefit from the proposed activities	n/a
Location Description	Within city limits.
Planned Activities	Funding used for program delivery and related costs in providing oversight, monitoring, planning, and administration of the overall CDBG program, as well as evaluation, public education, fair housing activities and planning.

AP-50 Geographic Distribution – 91.220(f)

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

CDBG funds will be used citywide 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. All CDBG funded projects will primarily meet the national objective of benefiting low to moderate income persons and households within McKinney city limits. Twenty percent 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.

Geographic Distribution

Target Area	Percentage of Funds
McKinney City Limits	80

Table 55 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The City of McKinney has not restricted assistance to any specific geographic area for program years. Activities and projects will be citywide, with emphasis in census tracts 309, 308, 307 and 306, most low to moderate. Under census data estimates, 7.0% of McKinney population are under poverty status and while there are those living in census tracts with older communities and higher poverty status, the overall program goal should assist for availability to any eligible resident within city limits. Grant Administration, 20% is not included in percentage of funds for allocating investments geographically as it supports the administration requirements of the grant to ensure benefit to eligible participants and programs. If applicable, any activities that require Area benefit classification will be used specifically in the highest LMI census tracts to reach greater impact and meet regulation requirements under program year FY 2020.

Discussion

Please see above.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

Housing prices in McKinney continue to rise faster than incomes, creating affordability challenges for many households. Top housing needs citywide include affordable rental housing (including housing for those transitioning out of homelessness as well as work-force housing), accessible housing for people with disabilities and entry-level ownership opportunities for moderate-income residents who would like to buy homes.

CDBG funds will be used to benefit LMI households with homeless prevention, rehabilitation and case management to assist homeless residents toward affordable housing HOME funds awarded by the state will assist with Tenant Rental Based Assistance, including reaching out to those at the Samaritan Inn shelter.

One Year Goals for the Number of Households to be Supported	
Homeless	30
Non-Homeless	15
Special-Needs	0
Total	45

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

One Year Goals for the Number of Households Supported Through	
Rental Assistance	20
The Production of New Units	0
Rehab of Existing Units	10
Acquisition of Existing Units	0
Total	30

Table 57 - One Year Goals for Affordable Housing by Support Type

Discussion

Tenant-Based Rental Assistance and the production of new units will come from state funding, as available and awarded through Texas Department of Housing and Community Affairs (TDHCA). Other goals will be achieved through CDBG funding to assist homeless residents with case management services and an estimated 15 households with emergency rental assistance.

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 CAPER.

AP-60 Public Housing – 91.220(h)

Introduction

The Housing Authority of McKinney, MHA, is an independently run entity, which receives funding and monitoring directly under the U.S. Department of Housing and Urban Development. MHA owns and operates public housing units and administers the Housing Choice Voucher program. This program assists very low income families, the elderly and this disabled to afford housing in the private market.

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

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. The MHA has made a request for proposal for Transfer of Assistance in an effort to deconcentrate low income housing and has begun plans to redevelop and or transfer assistance for both Crockwell and Lloyd Owens properties.

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 conducted to achieve that goal are numerous and include: a mentor program for boys with local business leaders; an empowerment program for girls with young teens from Imagine Academy; safety and crime prevention collaborative efforts with local fire and police; and hosting an annual Father's Day Initiative that has seen increased participation from residents, community, and sponsors.

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 as troubled.

Discussion

Please see above.

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

Introduction

The need for homeless prevention and services was highlighted as a priority based on the needs assessment, market analysis, and community outreach. As such, the City of McKinney will support efforts to prevent homelessness and provide assistance to individuals and families currently experiencing homelessness.

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. McKinney has been an active member of the CCHC since its inception in 2004. The mission of CCHC is to work together to develop solutions to homelessness in Collin County. The CCHC also works under Metro Dallas Homeless Alliance as they implement their work plan under Core objectives: progress to end chronic homelessness; increase housing placement and stability; increase household employment and benefit income; increase progress to end family homelessness; improvement of coordination, collaboration and partnerships; improve information and knowledge on homelessness; and measuring success and performance.

In program year 2020, the following CDBG-funded activities will support organizations reaching out to homeless persons and assessing their individual needs:

- Assistance Center of Collin County - This program will provide Emergency Rental, Mortgage and Utility Assistance toward homeless prevention.
- The Samaritan Inn - Funding will be used to pay for a portion of case worker salary for McKinney shelter residents with job and housing placement assistance.
- Shiloh Place - Funding will be used to assist single mothers at risk of homelessness or experiencing homelessness to receive counseling and placement assistance.

Addressing the emergency shelter and transitional housing needs of homeless persons

The City 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 transition from the shelter upon graduating from their life skills program approach.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that

individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

The city of McKinney will expand its homeless response by introducing a new rapid re-housing program. Rapid re-housing programs connect families and individuals experiencing homelessness to permanent housing through a tailored package of assistance that may include the use of time-limited financial assistance and targeted supportive services. Rapid re-housing programs help families and individuals living on the streets or in emergency shelters solve the practical and immediate challenges to obtaining permanent housing while reducing the amount of time they experience homelessness, avoiding a near-term return to homelessness, and linking to community resources that enable them to achieve housing stability in the long-term. Rapid re-housing is an important component of a community's response to homelessness. A fundamental goal of rapid re-housing is to reduce the amount of time a person is homeless.

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. CDBG-funded public services helping low-income individuals and families avoid becoming homeless include:

- 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.
- Assistance Center of Collin County - This program will provide Emergency Rental, Mortgage and Utility Assistance toward homeless prevention.
- Communities in Schools of the Dallas Region - Funding for the CISDR Program to return to Caldwell Elementary, providing comprehensive academic and support services for at-risk students.
- Boys and Girls Clubs of Collin County - Funding will be used to assist at-risk students at the McKinney Center to provide resources to improve life and self-esteem skills through target programming.
- Hope's Door New Beginning Center - Funding will be used to benefit McKinney domestic violence victims with counseling and life management skills.

- The Samaritan Inn - Funding will be used to pay for a portion of case worker salary for McKinney shelter residents with job and housing placement assistance.
- Shiloh Place - Funding will be used to assist single mothers in the program to receive counseling and placement assistance.

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 work to hold community conversations and workshops to provide insight into concerns under communication of projects between residents and developments with neighborhoods and provide city liaison access between neighborhood groups including P.R.I.D.E. (Promoting Resident Involvement, Development and Enthusiasm).
- **Resource supporting Accessible Housing Units:** The Housing and Community Development Department will continue to be a resource for the City with local developers and builders regarding housing accessibility requirements regarding compliance and when possible, use CDBG funds to collaborate with organizations including the North Texas Fair Housing Resource Center and North Texas Aging and Disability Center to provide residents, apartment providers, contractors and architects on Fair Housing Act accessibility requirements.
- **Education for Future Homebuyers:** The City will provide resources to housing counselors for first-time homebuyers and any interested persons who want to learn about all facets in responsibilities and knowledge on fair housing rights and watch against predatory lending practices as they seek the path to homeownership. Workshops are held monthly during program year.
- **Land Use Code update:** The City is currently in the process of updating its land use code to align more closely with the Comprehensive Plan, and anticipates including incentives for affordable development and removing barriers to development of a more diverse set of housing products in appropriate contexts.
- **Partnerships:** The McKinney Housing Finance Corporation, a public non-profit 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. Stakeholders indicated that City efforts thought

the McKinney Housing Finance Corporation have been successful in expanding the number of affordable units developed in the city. An example of this is the McKinney Flats project; located at Collin McKinney Parkway and Test Drive. The project is designed to serve families earning 50%-70% of the average median income (AMI). The partnership will allow the MHFC to share in the developer fee and cash flow of the development. These funds can then be used to further workforce housing initiatives in McKinney. The housing development will include 205 units in eight, three-story residential buildings. Construction is slated to break ground in the summer of 2020 and be completed in late summer of 2021.

Discussion:

Please 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

The City of McKinney is funding the following activities with CDBG during the next year to address underserved needs in the community:

- 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.
- Assistance Center of Collin County - This program will provide Emergency Rental, Mortgage and Utility Assistance toward homeless prevention.
- Communities in Schools of the Dallas Region - Funding for the CISDR Program to return to Caldwell Elementary, providing comprehensive academic and support services for at-risk students.
- Boys and Girls Clubs of Collin County - Funding will be used to assist at-risk students at the McKinney Center to provide resources to improve life and self-esteem skills through target programming.
- Hope's Door New Beginning Center - Funding will be used to benefit McKinney domestic violence victims with counseling and life management skills.
- The Samaritan Inn - Funding will be used to pay for a portion of case worker salary for McKinney shelter residents with job and housing placement assistance.
- Shiloh Place - Funding will be used to assist single mothers in the program to receive counseling and placement assistance.
- City of McKinney Housing Rehabilitation Program - Funding may be used for activity delivery and direct services that may include housing rehabilitation grants; clearance and demolition; and possibly low-interest loans for low-to-moderate income owner-occupied housing, some of which may include historic preservation, lead-based paint remediation and reconstruction/gut rehabilitation.

One of the biggest obstacles to meeting underserved needs is the uncertainty of adequate funding and limited resources for housing and d service needs. To address this obstacle, the City is allocating local funds to public service needs (\$180,000) and will continue to research and apply for additional sources of funding.

The City will continue City staff will continue to participate in Collin County Homeless Coalition, citywide neighborhood and community meetings, Collin County Social Services Association, Wellness and Health Alliance, and other resources to learn about trends, available services and advise the Community Grants Advisory Commission.

Actions planned to foster and maintain affordable housing

Direct support to maintain affordable housing includes \$552,962 in CDBG funding for the City of McKinney Housing Rehabilitation Program for emergency home repair for low- and moderate-income households. The City also anticipates receiving Tenant Based Rental Assistance Funding from TDHCA state funds.

McKinney is also a participant of the SETH 5 Star Texas Advantage Program, which provides eligible homebuyers several options for a loan program that meets their needs. This program provides down payment and closing cost assistance in the form of a gift.

As discussed in AP-75, the city is taking multiple actions to foster affordable housing, including:

- **Promote Public Education:** The City will continue work to hold community conversations and workshops to provide insight into concerns under communication of projects between residents and developments with neighborhoods and provide city liaison access between neighborhood groups including P.R.I.D.E. (Promoting Resident Involvement, Development and Enthusiasm).
- **Resource supporting Accessible Housing Units:** The Housing and Community Development Department will continue to be a resource for the City with local developers and builders regarding housing accessibility requirements regarding compliance and when possible, use CDBG funds to collaborate with organizations including the North Texas Fair Housing Resource Center and North Texas Aging and Disability Center to provide residents, apartment providers, contractors and architects on Fair Housing Act accessibility requirements.
- **Education for Future Homebuyers:** The City will continue provide resources to housing counselors for first-time homebuyers and any interested persons who want to learn about all facets in responsibilities and knowledge on fair housing rights and watch against predatory lending practices as they seek the path to homeownership. Workshops are held monthly during program year.
- **Land Use Code update:** The City is currently in the process of updating its land use code to align more closely with the Comprehensive Plan, and anticipates including incentives for affordable development and removing barriers to development of a more diverse set of housing products in appropriate contexts.
- **Partnerships:** The McKinney Housing Finance Corporation, a public non-profit 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. Stakeholders indicated that City efforts through the McKinney Housing Finance Corporation have been successful in expanding the number of affordable units developed in the city. An example of this is the McKinney Flats project; located at Collin McKinney Parkway and Test Drive. The project is designed to serve families earning 50%-70% of the average median income (AMI). The partnership will allow the MHFC to share in the developer fee and cash flow of the development. These funds can then be used to further workforce housing initiatives in McKinney. The housing development will include 205 units in eight, three-story residential buildings. Construction is slated to break ground in the summer of 2020 and be completed in late summer of 2021.

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

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. Action planned to reduce poverty in 2020 include:

- 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.
- Assistance Center of Collin County - This program will provide Emergency Rental, Mortgage and Utility Assistance toward homeless prevention.
- Communities in Schools of the Dallas Region - Funding for the CISDR Program to return to Caldwell Elementary, providing comprehensive academic and support services for at-risk students.

- Boys and Girls Clubs of Collin County - Funding will be used to assist at-risk students at the McKinney Center to provide resources to improve life and self-esteem skills through target programming.
- Hope's Door New Beginning Center - Funding will be used to benefit McKinney domestic violence victims with counseling and life management skills.
- The Samaritan Inn - Funding will be used to pay for a portion of case worker salary for McKinney shelter residents with job and housing placement assistance.
- Shiloh Place - Funding will be used to assist single mothers in the program to receive counseling and placement assistance.

Actions planned to develop institutional structure

The city will work with city departments, service providers, agencies and interested persons to implement the Annual Action Plan goals and strategies. The city will continue the formal structure to administer CDBG funds and continue informal communication and coordination with governmental and non-governmental agencies to meet housing assistance needs and support needs of low to moderate income persons and households. The city will work to eliminate gaps when possible and continue to emphasize service delivery needs for federal, state and local programs. Ongoing efforts will continue to participate in community partnerships, to learn and provide share exchanges of program successes.

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

The City engages coordination and collaboration between public and private housing and social service agencies, the City works with subrecipient agencies listed in the summaries, as well as agencies funded through City funded Community Support Grant. City staff provides support and information updates to the Community Grants Advisory Commission. The City also works with Collin County based organizations to further enhance services and information including, but not limited to Collin County Social Services Association; Collin County Homeless Coalition; Collin County Veterans Coalition; and Volunteer McKinney, among others.

Discussion:

Please see above.

Program Specific Requirements

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

Introduction:

Projects to be carried out under CDBG projects are listed in the Projects table. The City also anticipates completing its \$200,000 (2-years) as a subrecipient of HOME funds through the award allocation from the State under the Texas Department of Housing and Community Affairs to assist approximately 5 renters during the PY 2019 program year and will apply for future funding. The State of Texas is a funding recipient of HUD funding, of which the city is a pass-through entity. Those funds will assist those eligible for the Tenant Based Rental Assistance Program. The majority of funds for Housing and Community Development comes CDBG.

Per description of program income guidelines, the City of McKinney does not anticipate receiving CDBG program income prior to Program Year. There are no urgent need activities at this time; however, if the need becomes required, a substantial amendment for approval will be enacted.

The City of McKinney has not used Section 108 loan guarantees and Section 108 is not applicable to this Action Plan at this time. The City of McKinney will not receive surplus funds from urban renewal projects; all grant funds anticipated to be returned to the line of credit were included in a prior plan.

The City of McKinney does not receive income from float-funded activities, nor has or anticipates income from float-funded activities.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

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

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

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	80.00%

There are no urgent need activities at this time. This AAP covers one year where a minimum of 80% of CDBG funds will be used to benefit persons of low to moderate income. The estimated percentage of funds to be used for benefit of LMI persons and households is 80%.