

# Annual Action Plan 2015-2016

## Expected Resources

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

#### Introduction

The City is faced with the difficult task of meeting increasing needs with decreasing resources.

The figures shown below in the table are estimates. First year figures are based upon the HUD PY 2015 allocation. The figure for “Expected Amount Available Remainder of ConPlan” multiplies the current figures by four to arrive at an estimate for the remainder of the ConPlan.

#### 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	401,568	4,000	0	405,568	0	CDBG Administration based upon 20% of allocations CDBG Public Services based upon 15% of allocations

**Table 1 - 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 continues to cultivate funding partners who can match the City's investment of CDBG funds. The City administration recognizes that the City's annual entitlement and formula allocations are not sufficient to meet all of its needs. Additional funds need to be raised to insure that more affordable housing is available for those in need.

Matching requirements have been satisfied with other eligible financial resources and/or in-kind services, and the City will continue to seek this type of matching as well as financial matches. Matching resources from non-profit recipients are anticipated to total over \$100,000.

Other matching sources or leveraging opportunities include organizations receiving Continuum of Care funds to provide services to the homeless population of Collin County. Also, the City has worked with Inclusive Communities Project (ICP) to increase the amount of affordable housing in Frisco by forming a partnership to develop multi-family rental dwelling units for low income persons.

In addition, The City of Frisco has allocated \$1 per capita of general funds to fund a Social Service Grant which provides funds to organizations which provide social services to the citizens of Frisco.

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

The City owns a lot in the Preston North Estates neighborhood that may be used to bring services to the neighborhood.

**Discussion**

Please see the preceding discussions.

## 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	Owner-occupied housing rehabilitation	2015	2019	Affordable Housing	Low?Mod areas	Affordable Housing	CDBG: \$265,202	Homeowner Housing Rehabilitated: 10 Household Housing Unit
2	Homeless Support	2015	2019	Homeless	Citywide	Homeless Activities	CDBG: \$0	Overnight/Emergency Shelter/Transitional Housing Beds added: 10 Beds
3	Homeless Prevention	2015	2019	Homeless	Citywide	Homeless Activities	CDBG: \$0	Homelessness Prevention: 800 Persons Assisted
4	Public Sevice Programs	2015	2019	Non-Housing Community Development	Low?Mod areas	Public Service Programs	CDBG: \$0	Public service activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted
5	Public Improvements and Infrastructure	2015	2019	Non-Housing Community Development	Low?Mod areas	Public Improvements and Infrastructure	CDBG: \$0	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 100 Persons Assisted
6	Public Facilities	2015	2019	Non-Housing Community Development	Low?Mod areas	Public Facilities	CDBG: \$0	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	Fair Housing	2015	2019	Fair Housing	Citywide	Fair Housing	CDBG: \$0	Other: 100 Other

Table 2 – Goals Summary

### Goal Descriptions

1	Goal Name	Owner-occupied housing rehabilitation
	Goal Description	
2	Goal Name	Homeless Support
	Goal Description	
3	Goal Name	Homeless Prevention
	Goal Description	
4	Goal Name	Public Sevice Programs
	Goal Description	
5	Goal Name	Public Improvements and Infrastructure
	Goal Description	
6	Goal Name	Public Facilities
	Goal Description	
7	Goal Name	Fair Housing
	Goal Description	

# Projects

## AP-35 Projects – 91.220(d)

### Introduction

The development of the Annual Action Plan involved consultation with those agencies involved in delivering housing and housing services in Frisco. Meetings and discussions were held between the Housing and Grants staffs and other City Departments, as well as conducting meetings with appropriate housing and social service agencies regarding the housing needs of children, elderly persons, persons with disabilities, homeless persons. Public input was also solicited through focus groups, and public hearings. All projects selected to receive funding meet objectives and goals set by the City to address housing and social needs.

### Projects

#	Project Name
1	Owner-occupied housing rehabilitation
2	City House
3	Frisco Family Services Center
4	Samaritan Inn
5	Program Administration

Table 3 – Project Information

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

These projects are deemed to be of the highest priority and meet the greatest need. The chief obstacle to meeting these needs is a lack of resources to provide a greater level of assistance. All allocation amounts and specific projects have been reviewed by the City staff and approved by the City Council.

## AP-38 Project Summary

<b>Project Summary Information1</b>	<b>Project Name</b>	Owner-occupied housing rehabilitation
	<b>Target Area</b>	Low?Mod areas
	<b>Goals Supported</b>	Owner-occupied housing rehabilitation
	<b>Needs Addressed</b>	Affordable Housing
	<b>Funding</b>	CDBG: \$265,020
	<b>Description</b>	Emergency home repairs, minor repairs, and home rehabilitation
	<b>Target Date</b>	9/30/0016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Ten Households
	<b>Location Description</b>	
	<b>Planned Activities</b>	Housing rehabilitation and repairs
<b>2</b>	<b>Project Name</b>	City House
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Homeless Support
	<b>Needs Addressed</b>	Homeless Activities
	<b>Funding</b>	CDBG: \$15,735
	<b>Description</b>	Services for homeless youth and young adults
	<b>Target Date</b>	9/30/0016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Ten families
	<b>Location Description</b>	
	<b>Planned Activities</b>	Services for homeless youth and young adults
<b>3</b>	<b>Project Name</b>	Frisco Family Services Center
	<b>Target Area</b>	Low?Mod areas Citywide

	<b>Goals Supported</b>	Homeless Prevention
	<b>Needs Addressed</b>	Homeless Activities
	<b>Funding</b>	CDBG: \$33,000
	<b>Description</b>	Partial salary for bilingual social worker
	<b>Target Date</b>	9/30/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	800 persons
	<b>Location Description</b>	
	<b>Planned Activities</b>	Partial salary for bilingual social worker
<b>4</b>	<b>Project Name</b>	Samaritan Inn
	<b>Target Area</b>	Low?Mod areas
	<b>Goals Supported</b>	Homeless Support Public Sevice Programs
	<b>Needs Addressed</b>	Homeless Activities Public Service Programs
	<b>Funding</b>	CDBG: \$11,500
	<b>Description</b>	Shelter and services for homeless persons
	<b>Target Date</b>	9/30/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	100
	<b>Location Description</b>	
	<b>Planned Activities</b>	Shelter and services for homeless persons
<b>5</b>	<b>Project Name</b>	Program Administration
	<b>Target Area</b>	Citywide

	<b>Goals Supported</b>	Owner-occupied housing rehabilitation Homeless Support Homeless Prevention Public Service Programs Public Improvements and Infrastructure Public Facilities Fair Housing
	<b>Needs Addressed</b>	Affordable Housing Homeless Activities Public Service Programs Public Improvements and Infrastructure Public Facilities Fair Housing
	<b>Funding</b>	CDBG: \$80,313
	<b>Description</b>	Program Administration
	<b>Target Date</b>	9/30/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	5
	<b>Location Description</b>	
	<b>Planned Activities</b>	Program Administration

## **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**

### **Geographic Distribution**

<b>Target Area</b>	<b>Percentage of Funds</b>
Low?Mod areas	60
Citywide	40

**Table 4 - Geographic Distribution**

### **Rationale for the priorities for allocating investments geographically**

As noted above, these areas emerged in the course of examining the data, but were also frequently mentioned in the course of focus group and Public Hearing discussions. These discussions confirmed the already known needs of these areas, complementing or corroborating the data.

### **Discussion**

Please see the preceding discussions.

# Affordable Housing

## AP-55 Affordable Housing – 91.220(g)

### Introduction

The most important impediment to affordable housing revolves around the lack of Federal and State resources for affordable housing initiatives. The lack of programs and resources to reduce excessive rent or mortgage burdens to qualified persons is a key factor.

Another barrier to affordable housing in Frisco is the high cost of housing created by a demand for housing, both existing and new, which exceeds the current supply. Frisco is perceived as a desirable place to live, and has experienced growth in terms of both businesses that wish to operate there and in terms of people who wish to reside there. Despite the recent downturn in the housing market nationally, housing prices, both purchase and rental, remain relatively high, especially for lower income households.

In addition, the cost of site acquisition is very high, and development costs are also very high. These facts make Frisco housing construction expensive and put affordable housing out of the reach of low-income households. Also, developers have mentioned zoning restrictions, high land costs and a lengthy permitting process as barriers for affordable housing development.

The Housing Needs Assessment also identified stringent criteria in the mortgage origination process due to the foreclosure crisis, which also is outside the scope and control of City policy. In some instances, issues revolving around personal finances (lack of down payment, credit history, employment history) affect the availability of affordable housing for Frisco residents.

The City recognizes that land costs, carrying fees and development fees often make affordable housing development economically infeasible. As such, the City waives all permit fees for non-profit developers and has been active in purchasing and donating lots to developers. The City hopes that these activities will spur affordable housing development by removing barriers to affordable housing development.

The City will undertake a number of activities to provide additional affordable housing in the City. These will include housing rehabilitation, the acquisition of lots for affordable housing construction, and a Down Payment Assistance program for low to moderate income households.

<b>One Year Goals for the Number of Households to be Supported</b>	
Homeless	0
Non-Homeless	10
Special-Needs	0
Total	10

**Table 5 - One Year Goals for Affordable Housing by Support Requirement**

<b>One Year Goals for the Number of Households Supported Through</b>	
Rental Assistance	0
The Production of New Units	0
Rehab of Existing Units	10
Acquisition of Existing Units	0
Total	10

**Table 6 - One Year Goals for Affordable Housing by Support Type  
Discussion**

Please see the preceding discussions.

## **AP-60 Public Housing – 91.220(h)**

### **Introduction**

The Housing Authority will continue its efforts to maintain and upgrade the twenty public housing units. This will not involve the use of CDBG funds.

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

As noted, over the long term, the Housing Authority has discussed the ongoing uses of their existing 20 public housing units. These 20 units are located in a neighborhood which is in the midst of significant transition. New zoning requirements would allow modern, up to date units to be developed and the number of affordable units could be increased and potentially targeted at special needs groups, such as the elderly and/or disabled populations.

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

The City does work closely with the Authority in providing information about homeownership programs and materials. The City is not involved in the management of the Housing Authority.

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

Not Applicable

### **Discussion**

Please see the preceding discussions.

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

### **Introduction**

The needs of homeless persons are complex and require a wide range of specialized services. Numerous agencies are often involved in the care of a homeless person, providing distinct services such as housing, mental health counseling, employment training, and case work services. The majority of the services for the homeless are located in Frisco and some in the Greater Dallas County area.

### **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 needs of homeless persons are complex and require a wide range of specialized services. Numerous agencies are often involved in the care of a homeless person, providing distinct services such as housing, mental health counseling, employment training, and case work services. The majority of the services for the homeless are located in Frisco and some in the Greater Dallas County area.

#### **Addressing the emergency shelter and transitional housing needs of homeless persons**

While the City does not have an emergency homeless shelter, several agencies and faith-based organizations collaborate to address the complex needs of the homeless and near homeless households for basic needs such as food and emergency shelter. Therefore, it is imperative that funds be used in concert with other social service agencies that can assist in identifying homeless Frisco residents. Client identification can be difficult in that clients will either stay in Plano or McKinney shelters or in cars.

#### **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 Frisco, the Collin County Homeless Coalition and the Metro Dallas Homeless Alliance (Continuum of Care) continue to coordinate, identify and meet the needs of the homeless. This entails the coordinated delivery of a range of services to homeless individuals and families.

Though the City has no homeless shelters, assistance is provided to area organizations, such as CITY House (transitional housing), Samaritan Inn (services and emergency financial assistance), Frisco Family Services Center (services), Frisco Youth Initiative (unaccompanied youth programs), Our Friend's House

((Shelter), Hope's Door (victims of domestic violence), and the Frisco Independent School District (youth). City staff members are active in or have leadership positions in the Collin County Homeless Coalition, and the Metropolitan Dallas Homeless Alliance.

Overall, these services address the high priority of reducing homelessness and the threat of becoming 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 itself currently does not have a discharge program. The topic is one of concern, and the City participates in the policy created by the Metro Dallas Homeless Alliance of which the City of Frisco is a member through the Collin County Homeless Coalition.

### **Discussion**

Please see the preceding discussions.

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

### **Introduction:**

The most important impediment to affordable housing revolves around the lack of Federal and State resources for affordable housing initiatives. The lack of programs and resources to reduce excessive rent or mortgage burdens to qualified persons is a key factor.

### **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**

Another barrier to affordable housing in Frisco is the high cost of housing created by a demand for housing, both existing and new, which exceeds the current supply. Frisco is perceived as a desirable place to live, and has experienced growth in terms of both businesses that wish to operate there and in terms of people who wish to reside there. Despite the recent downturn in the housing market nationally, housing prices, both purchase and rental, remain relatively high, especially for lower income households.

In addition, the cost of site acquisition is very high, and development costs are also very high. These facts make Frisco housing construction expensive and put affordable housing out of the reach of low-income households. Also, developers have mentioned zoning restrictions, high land costs and a lengthy permitting process as barriers for affordable housing development

The Housing Needs Assessment also identified stringent criteria in the mortgage origination process due to the foreclosure crisis, which also is outside the scope and control of City policy. In some instances, issues revolving around personal finances (lack of down payment, credit history, employment history) affect the availability of affordable housing for Frisco residents.

The City recognizes that land costs, carrying fees and development fees often make affordable housing development economically infeasible. As such, the City waives all permit fees for non-profit developers and has been active in purchasing and donating lots to developers. The City hopes that these activities will spur affordable housing development by removing barriers to affordable housing development.

### **Discussion:**

## **AP-85 Other Actions – 91.220(k)**

### **Introduction:**

The City will consider other activities that meet HUD goals.

### **Actions planned to address obstacles to meeting underserved needs**

The greatest challenge to meeting underserved needs in the coming year will be meeting the increased need for program activities with a limited amount of funding. To overcome this significant challenge the City will work more efficiently, seek a greater level of collaboration with other agencies and organizations, and aggressively seek opportunities to leverage funds.

Further, the City recognized the obstacles of meeting underserved needs in the City and created a General Fund Social Service Grant which provides funding to social service agencies assisting the underserved. The budget for this program is based on \$1 per capita and the amount will be used to fund social agencies that provide health care, clothing, food, counseling, and education.

### **Actions planned to foster and maintain affordable housing**

The City places great emphasis upon seeing that decent, safe affordable housing is available for low-income residents to the extent possible. The City also believes that rehabilitation of owner housing units is a High priority, as these efforts keep people in affordable housing and, especially for extremely low-income and elderly homeowners, may serve to prevent homelessness. Homeless activities, ranging from providing emergency shelter to preventing homelessness receive a High priority.

### **Actions planned to reduce lead-based paint hazards**

Since inception of the CDBG program, all homes older than 1978 scheduled for rehabilitation activities receive lead based paint testing to determine the extent of lead hazards. Lead was found mostly in small amounts such as frames on the doors and was usually on the exterior of the house. All of the lead that was found was addressed by interim controls and abatement through covering and/or painting.

The City will also continue the tasks described in SP-65 the following steps this program year to meet lead based paint requirements

### **Actions planned to reduce the number of poverty-level families**

The City of Frisco recognizes that the core of many social and housing problems relate to poverty. The objective of poverty reduction requires programming for broad areas including increased accessibility of resources, job training and placement, public services, education, and basic skills development. It is only through comprehensive, coordinated strategies that nurture skills and provide opportunities to gain and

retain employment and thus improve the quality of life that people can improve their situation.

Because the nature of poverty is complex and multi-faceted, the City will continue to allocate some CDBG funds for services to very low-income households. Research shows that some of these services may have a direct impact on lowering the poverty rate for family households. Therefore, the City will fund programs through local supported Social Service grant programs that provide job training, education and other employment related services, and child care services for working families. The City will continue to support programs that expand antipoverty programs for both low income families as well as to families which may be threatened with poverty through homeless prevention strategies.

The City envisions continuing to support programs that expand antipoverty programs for both lower income families as well as to families which may be threatened with poverty through homeless prevention strategies.

### **Actions planned to develop institutional structure**

The City has identified gaps in institutional structure for implementing the Consolidated Plan and ways to enhance coordination among housing agencies and social service providers. These gaps included a lack of sufficient resources, limited coordination between service providers, and the difficulty of social services agencies in obtaining Frisco specific data.

As noted in PR-10, the City has been proactive in addressing these gaps and undertaken a number of specific actions to overcome these gaps.

The gap in the institutional structure and service delivery system in Frisco was identified as the need for more and better information about the application and selection process, and for more and better information sharing among agencies and organizations that provide services

This is being addressed through more and better information and training sessions for applicants. These meetings provide the information needed for applicants to properly complete the application process and ensure that their programs or activities are appropriate for HUD funding. At the same time, applicants are made aware of the reporting requirements and measures that they must meet if awarded a grant.

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

The City continues to seek new partners and to enhance the relationship with existing partners in City departments and social service agencies to improve and better coordinate the delivery of programs and

services. Also the city seeks opportunities to leverage the limited available resources.

**Discussion:**

Please see the preceding discussions.

## Program Specific Requirements

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

#### Introduction:

#### 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	4,000
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
<b>Total Program Income:</b>	<b>4,000</b>

#### 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.	100.00%

#### Discussion: