Executive Summary

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

1. Introduction

The Consolidated Plan for the City of Frisco, Texas, has been prepared in response to a consolidated process developed by the U.S. Department of Housing and Urban Development (HUD) for the Community Development Block Grant (CDBG) program.

This Consolidated Plan outlines housing, community and economic development needs, priorities, strategies, and projects that will be undertaken by the City of Frisco with the funds that the City receives from the U.S. Department of Housing and Urban Development (HUD). As an entitlement jurisdiction, the City receives an annual share of federal Community Development Block Grant (CDBG) funds. In order to receive its CDBG entitlement, the City must submit this Consolidated Plan and First Year Annual Action Plan to HUD. The funds are intended to provide lower and moderate-income households with viable communities, including decent housing, a suitable living environment, and expanded economic opportunities. Eligible activities include community facilities and improvements, housing rehabilitation and preservation, development activities, public services, economic development, planning, and program administration.

The Consolidated Plan serves the following functions: 1) A planning document for the City, which builds upon a citizen participation process; 2) An application for federal funds under HUD's formula grant programs; 3) A strategy to be followed in carrying out HUD programs; and, 4) An action plan that provides a basis for assessing performance.

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

The City of Frisco is a young, rapidly growing and relatively affluent community which is able to provide its residents with a good quality of life and a range of community services. However, the City does have a significant low-income population as over 1,500 households have an income of less than $25,000, and 4.4 percent of the population lives in poverty.

In Public Hearings and meetings, Consolidated Plan Needs Assessment meetings, and in meetings and surveys that are part of the City's on-going Comprehensive Plan Update process, concerns were expressed about the significant number of youth in the City, but at the same time the aging of the City's population, the growth of non-family households, and the increasing number of households facing a housing cost burden.

These concerns translate to a number of needs, both general and specific, as noted in the following assessment. Perhaps the most important issue to emerge is that of cost burden and affordable housing. Indeed, housing affordability, homeless prevention and homelessness are three closely related concerns. The need for supportive services, especially for low-income households, youth, and victims of domestic

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violence emerged from both and examination of the data and from public input. Though the City's infrastructure and public facilities are generally new and in good condition, some residents did express the need for improved streets, drainage and lighting in neighborhoods.

The City's objectives, goals and anticipated outcomes are shown in the following table.

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Five Year Goal Outcome Indicator
1	Owner-Occupied Housing Rehabilitation	2015	2019	Quality Affordable Housing	Citywide	Quality affordable housing	CDBG	Number of Units Rehabbed 50
2	Homeless Support	2015	2019	Quality Affordable Housing	Citywide	Quality affordable housing	CDBG	Number of persons or households assisted 50
3	Homeless Prevention	2015	2019	Quality Affordable Housing	Citywide	Quality affordable housing	CDBG	Number of persons or households assisted 4000
4	Public Service Programs for the Elderly, Youth and the Disabled in particular	2015	2019	Suitable living environment	Citywide	Quality of Life	CDBG	Number of Persons Assisted 200
5	Public Improvements and Infrastructure	2015	2019	Suitable Living Environment	Low/Mod Neighborhoods	Quality of Life	CDBG	Number of Persons Assisted 400

3. Evaluation of past performance

Past performance and activities were a part of formulating the strategies for this Plan. The Self-Evaluation sections of our recent CAPERs describe our progress. Most recently, the City was successful in the Housing objective category, Housing Rehabilitation Program surpassing the goal of eight (8) units by one 1 unit for a total of nine (9) units. CITY House completed the rehabilitation of a transitional living facility, and clients moved in. The Homebuyer Program has been difficult to accomplish due to the high cost of land in Frisco, and zero (0) loans were granted awarded in PY 2013. The Frisco Housing Authority did not submit a grant application for PY 2013 CDBG grant funding.

The Consolidated Plan Homeless Prevention Objective included both Transitional Housing and Homeless Prevention programs. CITY House provided services to three homeless persons through Transitional Housing. The Homeless Prevention category, consisting of the Frisco Family Services Center BASIC

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Homeless Prevention Program, and the Samaritan Inn Homeless Prevention Program completed the year by accomplishing 89% of its goal.

Two programs comprise the Non-Homeless Special Needs Objectives category, Elderly, Disabled, and Abused Children. During PY 2013, the Elderly category which includes the Collin County Committee on Aging meal programs was not funded through the CDBG, but through the City of Frisco General Fund Social Services Grant. For the first time, the Children's Advocacy Center of Denton County was awarded CDBG funds to provide services to 2,244 abused children. No applications for programs for the Disabled were received for PY 2013 and thus no funds were allocated to this objective.

4. Summary of citizen participation process and consultation process

The City considers the involvement of its low- and moderate-income residents to be essential to the development and implementation of its Five-Year Consolidated Plan and Annual Action Plans.

As noted in PR-10, Consultation, well publicized public hearings were held on two occasions – December 3, 2014 at the Chamber of Commerce office in Frisco and on March 11, 2015. These sessions were part of a concerted effort to obtain as much public input as possible in the planning stages of the Plan preparation.

The City is in contact with representatives from community service organizations in the region and the comments and observations of these groups are part of the formulation of this Consolidated Plan and Annual Action Plan. Further, staff has attended multiple local community outreach events.

The City is in the midst of updating the Comprehensive Plan, and the results of the City's extensive outreach effort (public meetings on a range of topics including housing, community facilities, and community services as well as a community survey) for that undertaking have been important in understanding community perceptions on needs and priorities. The City distributed a Community Needs Survey in September of 2014.

Public Hearings on Consolidated Plan topics were conducted by the City of Frisco Social Services and Housing Board at the George A. Purefoy Municipal Center, City Council Chambers, 6101 Frisco Square Blvd., Frisco, Texas 75074 on the following dates:

Topic	Date
Behavioral Health	November 13, 2014
Aging	December 11, 2014
Children and Youth	January 8, 2014
Victims of Violence	February 12, 2014
Job Training	June 11, 2014

Health Care	July 9, 2014
Housing	August 13, 2014
Social Services and Housing	March 11, 2015
Social Services and Housing	April 8, 2015
Social Services and Housing	May 13, 2015
City Council Meeting	June 16, 2015

Notices of the Consolidated Plan Public Hearings were placed in the Frisco Enterprise newspaper, on the City website, and on the City of Frisco outside display board.

The City of Frisco, as the administrator of the CDBG funds will work closely with non-profit organizations, the school and college districts, private sector organizations, such as banks, contractors and developers, and other government entities such as the Frisco Housing Authority to address the community objectives outlined in this plan.

The City's rapid growth has outpaced the social service providers' capacity to meet the needs of the residents. As a result, many of the service providers who serve Frisco residents are located outside of the City Limits of Frisco. One of the goals of this Plan is to both strengthen the capacity of service providers within the City limits as well as to encourage and support opportunities for service providers in adjoining cities to provide services within the Frisco city limits. The City of Frisco General Fund Social Service Grant is also able to provide general funds to agencies as they build capacity and meet needs in the community.

The City works closely with two large social service organizations providing services to low and moderate income households within the City of Frisco:

- The Frisco Housing Authority, the sole provider of low income housing in the City of Frisco; and
- Frisco Family Services Center, an emergency services provider in the City limits of Frisco.

These organizations have worked closely together to implement the programs proposed for funding.

5. Summary of public comments

The City received program and priority ideas from the public during the focus group meetings. However, no comments were received during the 30-day public review period. All comments are included in the participation appendix to this Plan.

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

The City accepted all comments that were offered.

The Process

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

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

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

Agency Role	Name	Department/Agency
CDBG Administrator	CITY OF FRISCO	Financial Services Department

Table 1 – Responsible Agencies

Narrative

The Community Development and Housing Department is the lead agency for the completion of the Consolidated Plan and the implementation of the Annual Action Plan, as well as the responsible party for the processing and distribution of federal funds under the CDBG program, once allocated by the federal government and approved by the City Council.

Other offices and agencies responsible for executing and administering programs covered by the Consolidated Plan include the City's Department of Financial Services (Social Services and Housing Board), Building Inspections, Code Enforcement, Parks and Recreation, the Capital Improvement Program, and Development Services (Planning and Zoning).

Consolidated Plan Public Contact Information

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

1. Introduction

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(l)).

The City of Frisco, as the administrator of the CDBG funds will work closely with non-profit organizations, the school and college districts, private sector organizations, such as banks, contractors and developers, and other government entities such as the Frisco Housing Authority to address the community objectives outlined in this plan.

The City's rapid growth has outpaced the social service providers' capacity to meet the needs of the residents. As a result, many of the service providers who serve Frisco residents are located outside of the City Limits of Frisco. One of the goals of this Plan is to both strengthen the capacity of service providers within the City limits as well as to encourage and support opportunities for service providers in adjoining cities to provide services within the Frisco city limits. The City of Frisco General Fund Social Service Grant is also able to provide general funds to agencies as they build capacity and meet needs in the community.

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These organizations have worked closely together to implement the programs proposed for funding. Frisco Family Services Center has a strong partnership with the Frisco Housing Authority. CDBG funds have been used to support Frisco Family Services Center in its ever expanding work with the Hispanic population by providing a bi-lingual social worker to address the needs of these families.

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

The Metro Dallas Homeless Area Continuum of Care (MDHA), which includes Collin County, assists homeless families and persons through the Supportive Housing and Shelter Plus Care Programs. LifeNet of Dallas will provide homeless assistance for a service area that includes the City of Frisco. Hope's Door, domestic violence shelter, also serves Frisco.

Stacy Brown, City Housing and Grants Manager serves as Chairman of the Collin County Homeless Coalition. This coalition comprised of cities, homeless service providers, faith communities, businesses, Collin College, and school districts in Collin County developed *Homeward Bound: A Plan to End Chronic Homelessness in Collin County*, in response to HUD's Continuum of Care Program. In May 2005, the City of Frisco City Council adopted the Homeward Bound Plan by resolution and incorporated this plan as a part of the Consolidated Plan. On the regional level, the Housing and Grants Manager was the Chairman of the Independent Review Committee for the Continuum of Care grant for the Dallas Metroplex which includes Collin County in 2011, and the Bonus Project Chairman in 2013.

On the regional level, Ms. Stacy Brown was appointed to the Metro Dallas Homeless Alliance Board of Directors in January of 2014. A Coordinated Access Program is being developed to encompass Collin and Dallas Counties. An Office for Homeless Service Provider Access in Collin County is an essential component of the regional Coordinated Access Plan. The implementation of this phase of the plan will be in 2015.

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 is actively involved with Continuum of Care actions and programs, as noted above. This includes frequent consultation with various public/private entities within the City and the County that provide assisted housing, health services and social services. This consultation included needs assessment, program design, the development of performance standards and policies and procedures for the administration of HMIS.

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

A number of the agencies and organizations with which the City consults are shown in the table below. The City maintains contact with over forty other municipalities, school districts and service organizations via e-mail, conference calls, face-to-face meetings, and conferences.

Agency/Group /Organization	Agency/Group /Organization Type	What section of the Plan was addressed by Consultation?	How was the Agency/Group/Organization consulted and what are the anticipated outcomes
Boys and Girls Clubs of Colin County	Public Service	Non-housing community development	Meetings and correspondence
Children's Advocacy Center Denton County	Public Service	Non-housing community development - children	Meetings and correspondence
City House	Public Service	Non-housing community development - youth	Meetings and correspondence
City Public Works, Recreation, Planning, Fire and Water Departments	City Agencies	Housing Need Assessment, Market Analysis, Strategic Plan, Annual Action Plan	Face-to-face meeting to discuss needs and current conditions.
Frisco Family Service Center	Public Service	Non-housing community development	Meetings and correspondence
Hope's Door	Public Service	Non-housing community development – domestic violence	Meetings and correspondence
North Texas Cares Clinic	Public Service	Non-housing community development – health care	Meetings and correspondence
Journey of Hope	Public Service	Non-housing community development - families	Meetings and correspondence
Samaritan Inn	Public Service	Homelessness	Meetings and correspondence
Small World with Love	Public Service	Non-housing community development – youth	Meetings and correspondence

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Agency/Group /Organization	Agency/Group /Organization Type	What section of the Plan was addressed by Consultation?	How was the Agency/Group/Organization consulted and what are the anticipated outcomes
SPAN	Public Service	Non-housing community development – the elderly	Meetings and correspondence
Texas Muslim women's Foundation	Public Service	Non-housing community development – women and families	Meetings and correspondence
The Turning Point	Public Service	Non-housing community development – domestic violence	Meetings and correspondence
Rape Crisis Center of Collin County, Inc.	Public Service	Non-housing community development – domestic violence	Meetings and correspondence

Table 2 – Agencies, groups, organizations who participated

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

To the best of its ability, the City has been in contact with all known agencies and organizations involved in activities that are relevant to CDBG activities and programs.

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 Frisco Comprehensive Plan 2006 and Update	City	Implement portions of the Plan
Downtown Master Plan	City	Assist in development
Collins County, Homeward Bound – Collin Countywide Plan to End Chronic Homelessness	Collin County Homeless Coalition	Assist in Execution

Table 3 – Other local / regional / federal planning efforts

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

As noted above, the City coordinates with a range of public entities, including the City of Plano, the Metro Dallas Homeless Alliance, the Texas Department of Housing and Community Affairs, Collin County, and North Central Texas Council of Governments (NTCOG) in the development and execution of a range of programs and activities.

PR-15 Citizen Participation

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

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Agency/Group/Organization	Agency/Group/Organization Type	What section of the Plan addressed by Consultation?	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?
LifePath Systems	Service Provider - Mental Health	Housing Need Assessment Homeless Needs Non-homeless – Special Needs	The Social Services and Housing Board hosted a Public Hearing Panel Discussion on Behavioral Health.
Green Oaks Hospital	Hospital	Housing Need Assessment Homeless Needs Non-homeless – Special Needs	The Social Services and Housing Board hosted a Public Hearing Panel Discussion on Behavioral Health.
City of Frisco – Police – Crisis Intervention Team	Other government - City	Housing Need Assessment Homeless Needs Non-homeless – Special Needs	The Social Services and Housing Board hosted a Public Hearing Panel Discussion on Behavioral Health.
North Central Texas Council of Governments	Other government – Council of Government	Housing Need Assessment Homeless Needs Non-homeless – Special Needs	The Social Services and Housing Board hosted a Public Hearing Panel Discussion on Aging.
Collin County Committee on Aging – Meals on Wheels	Service provider – senior services	Housing Need Assessment Homeless Needs Non-homeless – Special Needs	The Social Services and Housing Board hosted a Public Hearing Panel Discussion on Aging.
SPAN	Service provider – senior services	Housing Need Assessment Homeless Needs Non-homeless – Special Needs	The Social Services and Housing Board hosted a Public Hearing Panel Discussion on Aging.

City of Frisco – Senior Center	Service provider –senior services	Housing Need Assessment Homeless Needs Non-homeless – Special Needs	The Social Services and Housing Board hosted a Public Hearing Panel Discussion on Aging.
Boys and Girls Clubs of Collin County	Service provider – youth services	Housing Need Assessment Homeless Needs Non-homeless – Special Needs	The Social Services and Housing Board hosted a Public Hearing Panel Discussion on Children and Youth Issues.
CITY House	Service provider – homeless Service - children	Housing Need Assessment Homeless Needs Non-homeless – Special Needs	The Social Services and Housing Board hosted a Public Hearing Panel Discussion on Children and Youth Issues.
Small World With Love	Service provider – clothing	Housing Need Assessment Homeless Needs Non-homeless – Special Needs	The Social Services and Housing Board hosted a Public Hearing Panel Discussion on Children and Youth Issues.
Frisco Independent School District	Education	Housing Need Assessment Homeless Needs Non-homeless – Special Needs	The Social Services and Housing Board hosted a Public Hearing Panel Discussion on Children and Youth Issues.
Texas Muslim's Foundation	Service – domestic violence	Housing Need Assessment Homeless Needs Non-homeless – Special Needs	The Social Services and Housing Board hosted a Public Hearing Panel Discussion on Victims of Violence.
Hope's Door	Service – domestic violence	Housing Need Assessment Homeless Needs Non-homeless – Special Needs	The Social Services and Housing Board hosted a Public Hearing Panel Discussion on Victims of Violence.
CASA Denton	Service – abused and neglected children	Housing Need Assessment Homeless Needs Non-homeless – Special Needs	The Social Services and Housing Board hosted a Public Hearing Panel Discussion on Victims of Violence.
Children's Advocacy Center of Denton County	Service – abused and neglected children	Housing Need Assessment Homeless Needs	The Social Services and Housing Board hosted a Public Hearing

		Non-homeless – Special Needs	Panel Discussion on Victims of Violence.
Court Appointed Special Advocates Collin County	Service – abused and neglected children	Housing Need Assessment Homeless Needs Non-homeless – Special Needs	The Social Services and Housing Board hosted a Public Hearing Panel Discussion on Victims of Violence.
Court Appointed Special Advocates Denton County	Service – abused and neglected children	Housing Need Assessment Homeless Needs Non-homeless – Special Needs	The Social Services and Housing Board hosted a Public Hearing Panel Discussion on Victims of Violence.
Turning Point – Rape Crisis Center	Service – victims of violence	Housing Need Assessment Homeless Needs Non-homeless – Special Needs	The Social Services and Housing Board hosted a Public Hearing Panel Discussion on Victims of Violence.
Texas Workforce Commission	Government - employment	Economic Development Market Analysis	The Social Services and Housing Board hosted a Public Hearing Panel Discussion on Employment Training.
Frisco Economic Development Corporation	Government - city	Economic Development Market Analysis	The Social Services and Housing Board hosted a Public Hearing Panel Discussion on Employment Training.
Centennial Hospital	Services - Healthcare	Housing Need Assessment Homeless Needs Non-homeless – Special Needs	The Social Services and Housing Board hosted a Public Hearing Panel Discussion on Healthcare.
Samaritan Inn	Service - Homeless	Housing Need Assessment Homeless Needs Non-homeless – Special Needs	The Social Services and Housing Board hosted a Public Hearing Panel Discussion on Housing and Homelessness.
Preston Trail Community Church	Faith community	Housing Need Assessment Homeless Needs Non-homeless – Special Needs	The Social Services and Housing Board hosted a Public Hearing Panel Discussion on Housing and Homelessness.
Frisco Family Services Center	Service – Housing Service – Children	Housing Need Assessment Homeless Needs	The Social Services and Housing Board hosted a Public Hearing

	Service – Elderly Persons Services - homeless	Non-homeless – Special Needs	Panel Discussion on Housing and Homelessness.

The City ensures that a Spanish-speaking staff person is available at all meetings to accommodate the needs of Spanish-speaking citizens. The City ensures that all Public Hearings are held at times and locations convenient to potential and actual beneficiaries and with accommodations for persons with disabilities. Upon request, in advance of the meeting, the City will attempt to make accommodations for those individuals in need of special assistance. The City also provides technical assistance workshops for all interested in the programs.

The Citizen Outreach Participation Table below provides details about the various outreach efforts.

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	Community Survey	All Residents	1,178 responses with priority rankings	216 individual comments – wide range of issues	All comments accepted	
2	Fair Housing Survey	All Residents	259 responses	Some comments on housing	All comments accepted	
3	Public Hearing	All Residents but targeted low/mod neighborhoods and Housing Authority properties	29 Residents	Discussion on a wide range of topics and needs	All comments accepted	
4	Social Services and Housing Board Meetings	All Residents but targeted low/mod neighborhoods	Attendance varied – typically few members of the public	As shown above, discussion on a wide range of topics and needs	All comments accepted	
5	Public Hearings	All Residents	March 11, April 8, and May 13, 2015	General Discussion of Needs	All comments accepted	
6	City Council Meeting	All Residents	June 16, 2015	No Comments	N/A	

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The City of Frisco is a young, rapidly growing and relatively affluent community which is able to provide its residents with a good quality of life and a range of community services. However, the City does have a significant low-income population as over 1,500 households have an income of less than $25,000, and 4.4 percent of the population live in poverty.

In Public Hearings and meetings, Consolidated Plan Needs Assessment meetings, and in meetings and surveys that are part of the City's on-going Comprehensive Plan Update process, concerns were expressed about the significant number of youth in the City, but at the same time the aging of the City's population, the growth of non-family households, and the increasing number of households facing a housing cost burden.

These concerns translate to a number of needs, both general and specific, as noted in the following assessment. Perhaps the most important issue to emerge is that of cost burden and affordable housing. Indeed, housing affordability, homeless prevention and homelessness are three closely related concerns. The need for supportive services, especially for low-income households, youth, and victims of domestic violence emerged from both and examination of the data and from public input. Though the City's infrastructure and public facilities are generally new and in good condition, some residents did express the need for improved streets, drainage and lighting in neighborhoods.

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

Summary of Housing Needs

The following tables contain data provided by HUD after custom tabulations to obtain these figures, which are not available from the standard Census products. Though this data is somewhat out of date, it is only perspective into the specific topics shown below. Wherever possible, this report uses the 2013 American Community Survey data, which is the most current available.

Demographics	Base Year: 2000	Most Recent Year: 2011	% Change
Population	33,714	110,013	226%
Households	11,994	37,454	212%
Median Income	$79,149.00	$105,647.00	33%

Table 5 - Housing Needs Assessment Demographics

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

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	1,110	1,455	2,750	2,325	29,810
Small Family Households *	590	610	1,565	1,000	19,880
Large Family Households *	55	214	180	160	3,275
Household contains at least one person 62-74 years of age	255	305	325	294	2,745
Household contains at least one person age 75 or older	65	185	275	148	755
Households with one or more children 6 years old or younger *	265	515	495	440	9,260
* the highest income category for these family types is >80% HAMFI					

Table 6 - Total Households Table

Data Source: 2007-2011 CHAS

Housing Needs Summary Tables

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	0	0	60	15	75	0	0	10	0	10
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	20	15	0	0	35	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	55	70	25	0	150	0	0	4	0	4
Housing cost burden greater than 50% of income (and none of the above problems)	335	475	195	15	1,020	455	270	535	400	1,660
Housing cost burden greater than 30% of income (and none of the above problems)	115	260	760	205	1,340	15	130	535	705	1,385
Zero/negative Income (and none of the above problems)	25	0	0	0	25	70	0	0	0	70

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Table 7 – Housing Problems Table

Data Source: 2007-2011 CHAS

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	410	560	280	35	1,285	455	270	550	400	1,675
Having none of four housing problems	130	390	1,075	810	2,405	25	235	845	1,085	2,190
Household has negative income, but none of the other housing problems	25	0	0	0	25	70	0	0	0	70

Table 8 – Housing Problems 2

Data Source: 2007-2011 CHAS

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	345	325	545	1,215	200	145	724	1,069
Large Related	40	195	0	235	15	19	135	169
Elderly	45	150	140	335	200	190	140	530
Other	90	155	320	565	50	50	80	180
Total need by income	520	825	1,005	2,350	465	404	1,079	1,948

Table 9 – Cost Burden > 30%

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Data Source: 2007-2011 CHAS

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	230	215	155	600	200	145	360	705
Large Related	40	50	0	90	15	19	80	114
Elderly	45	90	85	220	185	80	55	320
Other	90	140	15	245	50	30	50	130
Total need by income	405	495	255	1,155	450	274	545	1,269

Table 10 – Cost Burden > 50%

Data Source: 2007-2011 CHAS

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	75	0	25	0	100	0	0	4	0	4
Multiple, unrelated family households	0	70	0	0	70	0	0	0	0	0
Other, non-family households	0	15	0	0	15	0	0	0	0	0
Total need by income	75	85	25	0	185	0	0	4	0	4

Table 11 – Crowding Information – 1/2

Data Source: 2007-2011 CHAS

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	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 2013 American Community Survey, the City of Frisco has relatively few householders living alone, 15.8 percent of the population compared to 27.5 percent for the US and 24.8 percent in the state. Also, the percentage of elderly persons living alone is very low, only 3.6 percent, compared to 9.8 percent in the US.

However, Table 10 above, shows that there are 600 small related renter households and 220 elderly renter households with a severe cost burden (>50% of income). In addition there are another 1,215 small related renter households with a cost burden (>30% of income).

Among homeowners, there are 1,069 small related owners with a cost burden, and 530 elderly owner households with a cost burden. The situation is much the same for severe cost burden 705 small related households and 320 elderly households facing a cost burden greater than 50 percent of income.

The number of cost burdened households in each of the cases described are spread fairly evenly among the three income categories with the exception of severely cost burdened elderly household, where almost 60 percent of the households are in the extremely low-income group.

The statistics provided do not specifically identify single person households.

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.

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The organization that provides assistance to victims of domestic violence reports that it responds to over 1,900 calls each year, provides shelter for over 400 women and children and provides transitional housing for 50 families. In 2013 the Frisco Police Department reported 274 Domestic Violence cases, according to Texas Department of Public Safety statistics.

What are the most common housing problems?

HUD has identified four housing problems, which are (1) overcrowding, (2) lack of complete kitchen, (3) lack of complete plumbing, and (4) cost burden. Overcrowding means that more than one person per room lives in a housing unit. The lack of complete kitchen or lack of plumbing is straightforward.

By HUD's definition, when households spend over 30 percent of their income on shelter they are "cost burdened," and when they spend over 50 percent of their income for shelter they are "severely cost burdened." Expenditures for shelter include rent or mortgage payments and utility costs.

There are 1,250 low-income renter households that report one or more of the housing problems, and 1,275 low-income owner household reporting one or more problems. However, it should be noted that the 2013 American Community Survey reports that only268 housing units in Frisco (0.6% of the total number of units) report a lack of kitchen or plumbing.

The most common housing problem is cost burden greater than 30 percent, especially among small related renter households (51.7% of total), and small related homeowners (54.8% of total), though elderly homeowners comprise 27.2 percent of the total with this problem. Similar percentages apply to small related renter households with a cost burden greater than 50 percent of income, small related owner households and elderly owner households.

Overcrowding is not a significant concern in Frisco.

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

Please see the preceding response.

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)).

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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

Low-income households at imminent risk of homelessness often have recently lost a job, seen their hours cut if still working, or have encountered a medical emergency, the effect of which is to cause them to spend any savings they might have and reduce or eliminate income. Such households may not have any support from friends or family, who may be in the same economic situation. Lacking education or skills, or facing medical situations or lack of transportation, these persons cannot readily obtain new, better paying positions.

Households facing the termination of re-housing assistance are in a similar situation. In order to obtain a stable housing situation, they need full-time employment, affordable child care, affordable housing, and transportation. Access to healthcare, life skills training, and additional education and/or training, including GED programs, and English as a Second Language, are valuable, if not necessary, in most situations.

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:

Persons at risk of homelessness are defined as individuals or families facing immediate eviction and who cannot relocate to another residence. Statistics on this population cannot be provided directly, but an examination of the data on overcrowding and upon cost burdened households provides some insight into the extent of the problem in Frisco. Particular attention is accorded to households in the extremely low-income range as these represent the most stressed and vulnerable group.

Overcrowding (more than 1.01 persons per room) and severe overcrowding (> 1.51 persons per room) are possible factors in creating an at-risk household. The figures in Table 11 indicate that there are 185 Renter households in the lowest income categories and 4 Owner households in the lowest income categories with either overcrowding or severe overcrowding problems.

However, as shown in Table 10, there are a total of 1,155 Renter households with a cost burden greater than 50 percent and another 2,350 Renter households with a cost burden greater than 30 percent (Table 9). In addition, there are 1,269 Owner households with a cost burden greater than 50 percent and another 1,948 Owner households with a cost burden greater than 30 percent.

The average household in Frisco numbers 2.97 persons, so that, using the figures in Table 10, there could be as many as 3,000 low-income Renters and approximately 3,500 Owner households on the edge of homelessness.

OMB Control No: 2506-0117 (exp. 07/31/2015)

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

Lack of affordable housing, especially among extremely low- and very low-income renters, is the principal risk linked to housing instability in Frisco. However, the cost of housing maintenance can force owners into homelessness, especially the elderly who do not have the resources to maintain their homes. Lack of accessibility features can force both homeowners and renters with disabilities out of their living situations.

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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

The following tables in NA-15, NA-20, and NA-25 contain data provided by HUD after custom tabulations to obtain these figures, which are not available from the standard Census products. Though this data is somewhat out of date, it is only perspective into the specific topics shown below. Wherever possible, this report uses the 2013 American Community Survey data, which is the most current available.

HUD has identified four housing problems, which are (1) overcrowding, (2) lack of complete kitchen, (3) lack of complete plumbing, and (4) cost burden. Overcrowding means that more than one person per room lives in a housing unit.

HUD defines disproportionate need as the "(housing) need for an income and racial category that is 10 percentage points higher than the income group as a whole". This need is based upon the calculated proportion of a population group with the need, rather than the number of households.

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	845	65	80
White	365	45	65
Black / African American	35	0	0
Asian	45	0	0
American Indian, Alaska Native	30	0	0
Pacific Islander	0	0	0
Hispanic	350	25	15

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2007-2011 CHAS

OMB Control No: 2506-0117 (exp. 07/31/2015)

*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	1,140	195	0
White	640	125	0
Black / African American	125	0	0
Asian	70	20	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	310	49	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2007-2011 CHAS

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

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,560	670	0
White	950	280	0
Black / African American	155	70	0

OMB Control No: 2506-0117 (exp. 07/31/2015)

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
Asian	150	155	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	305	129	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2007-2011 CHAS

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

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,030	905	0
White	725	680	0
Black / African American	110	8	0
Asian	95	25	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	90	195	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2007-2011 CHAS

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

OMB Control No: 2506-0117 (exp. 07/31/2015)

Discussion

In the less than 30% AMI income category, African-American, Native American, and Asian households each report housing problems in excess of ten percent greater than the norm.

In the 30 to 50 percent of AMI income category, African American households report a disproportionate percentage of housing problems.

However, it should be noted that the numbers of households are small, the largest group being the 125 African American households in the 30 to 50 percent AMI group.

OMB Control No: 2506-0117 (exp. 07/31/2015)

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

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	755	155	80
White	345	60	65
Black / African American	35	0	0
Asian	45	0	0
American Indian, Alaska Native	30	0	0
Pacific Islander	0	0	0
Hispanic	280	95	15

Table 17 – Severe Housing Problems 0 - 30% AMI

Data Source: 2007-2011 CHAS

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

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	855	480	0

OMB Control No: 2506-0117 (exp. 07/31/2015)

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
White	515	245	0
Black / African American	110	10	0
Asian	70	20	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	160	199	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data Source: 2007-2011 CHAS

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

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	545	1,690	0
White	300	925	0
Black / African American	75	145	0
Asian	40	265	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	125	310	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data Source: 2007-2011 CHAS

OMB Control No: 2506-0117 (exp. 07/31/2015)

*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	140	1,800	0
White	100	1,310	0
Black / African American	10	105	0
Asian	20	95	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	10	280	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data Source: 2007-2011 CHAS

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

Discussion

In the less than 30% AMI income category, African-American, Native American, and Asian households each report housing problems in excess of ten percent greater than the norm.

In the 30 to 50 percent of AMI income category, African American and Asian households report a disproportionate percentage of housing problems.

However, it should be noted that the numbers of households are small, the largest group being the 120 African American households and 90 Asian households in the 30 to 50 percent AMI group.

OMB Control No: 2506-0117 (exp. 07/31/2015)

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:

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	21,850	5,354	2,535	80
White	16,770	3,640	1,495	65
Black / African American	1,195	455	260	0
Asian	1,555	520	175	0
American Indian, Alaska Native	185	4	30	0
Pacific Islander	0	0	0	0
Hispanic	1,825	720	550	15

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2007-2011 CHAS

Discussion:

The only group that has a disproportionate cost burden is the Native American households in the less than 30 percent AMI income range. Hispanics in the 50 to 80 percent of AMI range are close to a disproportionate need, but fall short of the ten percent criteria by eight-tenths of a percent.

OMB Control No: 2506-0117 (exp. 07/31/2015)

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?

As shown in the preceding discussions, African American, Asian, and Native American households have greater housing problem and severe housing problem issues than the general population. Native American households in the lowest income range have a disproportionate cost burden. It should be noted that the numbers of households are relatively small.

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

The identified needs are the principal housing needs of these groups. The need for good paying jobs, training and educational opportunities, as well as a range of social support programs are imperative in order to improve neighborhood conditions.

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

Minority populations are found throughout the City. However, there are concentrations (over 25% of the population) of African American persons in Census Tracts in the northern section of the City and concentrations of Hispanic persons in excess of 40 percent of the population in the southern and central portions of the City.

OMB Control No: 2506-0117 (exp. 07/31/2015)

NA-35 Public Housing – 91.205(b)

Introduction

The Frisco Housing Authority (FHA) was created as a housing authority under the Texas Local Government Code in the early 1960s with federal funds. The FHA is overseen by a board of five Commissioners, four at large citizen appointments and 1 housing authority resident commissioner. All commissioners are appointed by the Mayor. The FHA Board is responsible for ownership, maintenance, operation and legal compliance of the existing inventory of federally funded low-rent public housing in the City of Frisco.

The FHA currently owns 20 public housing units in Frisco, 10 of which are located at 3rd and Maple, and 10 of which are located at 2nd and Pecan. Three of the units are handicapped accessible.

The Frisco Housing Authority has no Section 8 Vouchers to issue. However, other area housing authorities have issued vouchers which are being used in Frisco, though the City has no way of knowing how many such vouchers are in use in the City.

Totals in Use

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 in use	0	0	20	0	0	0	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)

OMB Control No: 2506-0117 (exp. 07/31/2015)

Characteristics of Residents

Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project - based	Tenant - based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	14,115	0	0	0	0	0
Average length of stay	0	0	10	0	0	0	0	0
Average Household size	0	0	3	0	0	0	0	0
# Homeless at admission	0	0	1	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	6	0	0	0	0	0
# of Disabled Families	0	0	2	0	0	0	0	0
# of Families requesting accessibility features	0	0	20	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)

OMB Control No: 2506-0117 (exp. 07/31/2015)

Race of Residents

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 *
White	0	0	17	0	0	0	0	0	0
Black/African American	0	0	3	0	0	0	0	0	0
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	15	0	0	0	0	0	0
Not Hispanic	0	0	5	0	0	0	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

OMB Control No: 2506-0117 (exp. 07/31/2015)

Data Source: PIC (PIH Information Center)

OMB Control No: 2506-0117 (exp. 07/31/2015)

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

The Frisco Housing Authority does not have a separate wait list for Accessible units.

The need for the City's units would be for ramps to access units and better access to the bathrooms, which are small and narrow.

The needs for the

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

The most immediate housing needs of Public Housing and Housing Choice Voucher Holders with respect to accessibility issues appear to be for increased accessibility to the units with bathroom improvements as a second item. The increasing number of elderly and younger disabled persons creates additional need for accessible units.

In broader terms, these households often need the motivation to seek jobs or improved job skills. In order to seek and obtain better jobs, residents will also need support services, such as access to day care, health care, and transportation to improve their employment situation and prospects.

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

These needs are similar to those faced by most low-income households in the City. However, these needs are often exacerbated by having fewer resources and lower income levels than the population at large.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

Homelessness and the prevention of homelessness are growing problems in Frisco. The homeless population continues to increase because of high housing costs, the slow recovery from the recent recession, and a difficult housing market. However, the City is working with local and regional organizations to identify and meet the needs of homeless persons and those threatened with homelessness.

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 Plano and the Greater Dallas County area.

Key factors contributing to homelessness in Frisco include the lack of affordable housing, difficulty recovering from a financial crisis due to job loss or underemployment, and a recent increase in single parent households with limited financial resources.

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):

The City works to address the needs of the homeless, at risk of becoming homeless and the special needs population. Frisco has 6,709 residents living with a disability, according to the most recent ACS figures. Some of these persons may require rapid housing with supportive services. Many threatened with homelessness are working poor and those that have been unemployed who are in dire need of low cost housing. Most of the families and homeless individuals are the City's poorest and typically cannot turn to family members for assistance or housing. The current homeless population includes women with children, elderly persons, persons with mental illness, persons with HIV/AIDS, and poor working families that could barely pay the rent, as well as youth, survivors of domestic violence, mentally ill persons, and veterans who are unable to find work and a decent and affordable place to live.

A survey of homeless persons in Frisco was recently completed on January 23, 2015. The count found 9 homeless persons in Frisco, five of whom were White, three Black and one Hispanic. The Frisco Independent School District reported 124 homeless students, 41 of whom were in 6th, 7th or 8th grade and 29 of whom were in high school. Fifty-three of these students were in fourth grade or lower.
As noted earlier, the main factor that contributes to homelessness is the lack of a decent living wage and the lack of affordable housing. Another divesting factor is the short length of time that families are allowed to receive benefits, as well as other cuts or limits in programs such as rental assistance programs, and Section 8 certificates.

OMB Control No: 2506-0117 (exp. 07/31/2015)

Nature and Extent of Homelessness: (Optional)

Race: 5 White, 3 Black	**Sheltered: Eight**	**Unsheltered (optional)**
Ethnicity: one Hispanic	**Sheltered: One**	**Unsheltered (optional)**

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

None of these individuals had family.

Figures from the 2012 Collins County indicated that there were 79 homeless families in the COUNTY that year, an increase of 50 percent from the preceding year.

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

Please see the table above.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

All nine homeless persons in Frisco were sheltered. Three of the homeless persons were living in their cars.

Discussion:

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

Introduction:

Certain population groups require supportive services and/or supportive housing, either on a permanent basis, or on a temporary basis. Many special needs populations are very low-income households (below 50% of Median Family Income) because they are not able to work or can only work on a part-time basis. Special population groups include the elderly and frail elderly, the physically and developmentally disabled, severely mentally ill persons, and those with substance abuse issues.

Many disabled individuals rely on Supplemental Security Income (SSI) for financial support. SSI provides income support to persons 65 years and over, the blind, and also the disabled. Since many disabled persons have limited incomes, finding affordable and accessible housing is often a serious challenge. Even when new affordable rental housing is developed, the rental rates for the housing units are often too high for many disabled persons.

In addition, these persons often require various types of special assistance, program activities to enhance their quality of life, and respite care for their caregivers. Support for municipal programs as well as assistance to not-for-profit organizations is necessary for the implementation of these types of activities.

HUD has identified special needs populations and has provided data on several of these through the data. However, detailed information on some special needs populations is often not available from census or HUD data sources. The City has used information from reliable sources or calculations from entities such as ARC (for the developmentally disabled), the National Institutes of Mental Health, or the National Institute of Alcohol and Alcohol Abuse to estimate the numbers of persons in those categories. Where possible, figures from reliable local sources are used to support these analyses.

While the City's resources are not sufficient to address the needs of all these groups, the City is committed to supporting other entities in their efforts to provide needed resources. The City works closely with organizations that serve the needs of these populations through on-going participation in a wide range of committees and community-based efforts.

Frisco is a rapidly growing community and many supportive services and service organizations that exist in other large communities are not yet located in Frisco. Frisco residents have access to services provided in Collin County, Denton County, Dallas and other nearby communities. This chapter provides information on housing and service opportunities for special needs populations in Frisco, as well as housing and services commonly accessed by Frisco residents in the surrounding communities.

Describe the characteristics of special needs populations in your community: What are the housing and supportive service needs of these populations and how are these needs determined?

The Elderly and Frail Elderly

The elderly, 65 and over, constituted 6.3 percent of the total population in City of Frisco in the 2013 ACS. This represents 7,747 persons. Of these the frail elderly, those 75 and over, number 2,610.

The elderly, especially in very low-income households, face housing difficulties based upon their particular housing needs (size of units, and types of fixtures and amenities), and on the basis of the cost burden they bear for housing and the fact that most are limited by fixed incomes. The frail elderly, those 75 and over, may need additional assistance to live independently and have additional requirements for their housing, such as elevators, grab bars in the bathroom, and special types of kitchen and bathroom fixtures. Both segments of this population may have difficulty with transportation to services and activities, as well as a need for meal preparation and housekeeping assistance.

Persons with Disabilities

The 2013 figures for disability indicate that 5.4 percent of the City's population has some disability. This represents 6,709 persons. This percentage is below the national figure of 12.1 percent. Information about specific types of disability is not available from the Census data.

The Developmentally Disabled

The Association for Retarded Citizens (ARC) indicates that the base definition of developmentally disabled is an IQ score less than 70. ARC indicates that the nationally accepted percentage of the population that can be categorized as developmentally disabled is two and one-half to three percent of the population. By this calculation, there are an estimated 3,091 developmentally disabled persons in Frisco.

The preferred housing options for the developmentally disabled are those that present a choice and integrate them into the community. This includes supervised apartments, supported living, skilled development homes, and family care homes.

The Physically Disabled

The number of persons in Frisco under the age of 18 with disabilities is 1,136, while the number of persons aged 18 to 64 with disabilities is 3,352, or 4.5 percent of the persons in that age group. The number of persons 65 and over with disabilities is 2,221 or 29.2 percent of that age group. These figures, based upon the Census Bureau definition of disability, include a wide range of disabilities and a precise figure for persons with physical disabilities is difficult to determine.

However, deducting the number of developmentally disabled persons from the census figure for disabled persons gives an approximate figure of 3,618 persons who may be physically disabled.

Persons with physical disabilities may require assistance with daily living, and additional requirements for their housing including, for example, special types of kitchen and bathroom fixtures and special fire alarms.

Persons with Alcohol and Drug Dependencies

The City has no direct data upon which to reliably estimate the number of persons with alcohol/other drug addiction problems. However, various organizations and bodies have supplied figures on this topic from a national perspective.

The National Institute of Alcohol Abuse and Alcoholism estimates that 16 to 17 percent of the male population over the age of 18 has a drinking problem and that six percent of women over the age of 18 has this problem. These estimates mean that in Frisco an estimated 6,407 males and 2,577 women are in need of supportive services for alcohol alone.

According to the 2012 *National Survey on Drug Use and Health* (NSDUH), conducted by the Substance Abuse and Mental Health Services Administration (SAMHSA), an estimated 23.9 million Americans in 2012 had substance dependence or abuse (9.2 percent of the total population aged 12 or older). Applying these statistics to Frisco's population, approximately 9,130 persons aged 12 and older had substance dependence or abuse in 2012.

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

The US Center for Disease Control estimates that 0.3 percent of the US population currently lives with HIV/AIDS, and that 15.8 percent of those infected are not aware of their infection. Applying the 0.3 percent figure to Frisco would indicate that 371 persons in Frisco are affected.

Figures from the Texas Department of State Health Services indicate that there are 46 new HIV cases reported in Denton County and 89 new cases in Collin County in 2013. In 2013 both Collin and Denton Counties rank among the top twenty-five counties with the highest case numbers for HIV infection, AIDS, and Persons living with HIV according to the Texas HIV Surveillance Report.

Persons with HIV/AIDS face a number of housing barriers, including discrimination, housing availability, transportation and housing affordability. The co-incidence of other special needs problems with HIV/AIDS can make some individuals even more difficult to house. Substance abuse is a difficult issue and the incidence of mental illness among the HIV/AIDS community is also high.

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

Describe the jurisdiction's need for Public Facilities:

The **primary objective** of the City's non-housing community development activities is the provision of a suitable living environment and the provision of services for low- and moderate-income persons. This definition includes a wide range of programs and activities, focusing on housing conditions and infrastructure improvements. The City is fortunate to have the resources to have developed and now maintain a range of public facilities.

How were these needs determined?

Given the age and condition of the City's Public Facilities, there has been limited need expressed from the public, local officials or City staff for activities involving Public Facilities. One request for a police substation in a neighborhood was made.

Describe the jurisdiction's need for Public Improvements:

The City has historically been active in developing and maintaining public facilities and public improvements in the City. Because of the overall good condition of Public Facilities and the low level of need for Public Improvements, as well as budget constraints and competing needs, Public Facilities and Public Improvements projects have not been selected for funding for the past five years, and the need is not seen in the immediate future.

The need for improved streets, sidewalks, drainage and street lighting was noted as an important need in at least one neighborhood in the course of a Public Hearing.

How were these needs determined?

As noted above, because of the limited availability of funds and the determination that Public Facilities and Public Improvements are a Low Priority in the current economy, this area likely will not see spending in the coming program cycle. The need expressed in the Public Hearing is being considered for action.

Describe the jurisdiction's need for Public Services:

The City wishes to do all that it can to improve the quality of life for its most vulnerable low and moderate-income populations, including the elderly, the disabled, and the homeless. As noted in the several meetings, there is a significant need for programs and assistance for youth (life skills, child care/daycare, and activities), for the elderly (housing assistance, activities, transportation), for the homeless, and for victims of domestic violence in particular.

How were these needs determined?

Discussions at the Public Hearings and in the Consolidated Plan Needs Meetings noted the wide range of needs for different segments of the population and relatively small amount of funds to work with. Leveraging of resources was a common theme in many of the meetings, but even with that it was difficult for the groups to determine priorities. The need is significant and diverse, and decision making is especially difficult in light of the 15 percent cap on Public Service spending.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

Population growth follows job growth and the demand for housing will be influenced by the location, type, and wage levels of the City. The affordability component of housing demand, however, is based upon local wages and salaries that are translated into household incomes. The availability of an existing supply of various housing types and price levels must be maintained to meet the housing demand of the variety of occupations that comprise the local economic base.

Just as the City's population has grown, so has the size of the City's labor force according to Bureau of Labor Statistics figures. The workforce was 63,610 in 2011, 66,662 in 2012, and 67,910 in 2013, and was 70,332 in November of 2014. The average number of persons employed also grew and the number of persons unemployed declined, dropping from 3,920 (6.2%) in 2011 to 3,486 (5.2%) in 2012 to 3,200 (4.7%) in 2012 to 2,612 (3.7%) in November of 2014. These figures reflect the strong job growth that Texas has experienced in the past several years.

The implication for the housing market is that the combination of population growth and employment growth create an increased demand for housing. This in turn serves to drive housing costs upward. However, as will be seen below, this will have a negative impact on the City's low-income households, many of whom are renters. These households in particular will be forced to pay more for the limited supply of rental units, a substantial portion of which are older and sometimes in deteriorated condition.

The following market analysis will demonstrate that low incomes and limited job opportunities for "living wage" jobs keep household incomes low in the face of increasing rents. As noted in the Needs Assessment, Frisco, like the rest of the nation, has seen stagnant income levels over the past decade, so that even those working in "good" jobs are losing ground financially. The rent figures continue to increase as the population grows and the supply of units remains stable. At the same time, demands for increased down payment and stricter lending criteria keep many households from purchasing homes, which also increases the pressure on the rental market.

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

Introduction

The following tables in MA-10, MA-15, MA-20, and MA-45 contain data provided by HUD after custom tabulations to obtain these figures, which are not available from the standard Census products. Though this data is somewhat out of date, it is only perspective into the specific topics shown below. Wherever possible, this report uses the 2013 American Community Survey data, which is the most current available.

A basic premise of all housing markets is that there should be a spectrum of housing choices and opportunities for residents. This concept recognizes that housing choice and needs differ in most communities because of factors such as employment mix, household income, the age of the population, proximity to employment, and personal preference. Local housing markets and labor markets are linked to one another, and local housing markets provide choices and opportunities for current and future workers.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	32,094	82%
1-unit, attached structure	1,677	4%
2-4 units	441	1%
5-19 units	2,866	7%
20 or more units	1,870	5%
Mobile Home, boat, RV, van, etc	380	1%
Total	***39,328***	***100%***

Table 26 – Residential Properties by Unit Number

Data Source: 2007-2011 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	28	0%	98	1%
1 bedroom	42	0%	2,195	28%
2 bedrooms	1,128	4%	2,483	32%
3 or more bedrooms	28,433	96%	3,047	39%
Total	***29,631***	***100%***	***7,823***	***100%***

Table 27 – Unit Size by Tenure

Data Source: 2007-2011 ACS

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

CDBG funds were disbursed during the program year to assist low/mod households with Home Rehabilitation activities. These funds were used for the completion of 9 housing rehabilitation projects (emergency, major, and minor repairs).

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

As the City does not issue Section 8 vouchers, it has no knowledge of the number of affordable housing units that might be lost. Arlington (AHA), Dallas County (DCHA) and Grand Prairie (GPHA) public housing authorities all serve clients with Section 8 Vouchers that can be used in Frisco.

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

Based upon the above data and data from the 2013 American Community Survey, there may be a balance between the housing supply and the housing need. Housing in Frisco differs from the national norm in terms of the types of structures, but so does the City's demographic with a high percentage of youth and families and a relatively low percentage of persons living alone.

Nationally, 61.7 percent of structures are one-unit detached structures and the percentage of multi-unit structures is 38.3 percent. In Frisco 79.5 percent of structures are one-unit detached with only 14.6 percent of structures with five or more units (apartments). Hence, there is a strong bias toward single-family structures. The table below shows the number and percent of each type of unit in Frisco and compares this to State and national percentages.

Housing Units by Type Frisco, Texas and the US, 2013				
Type of Structure	Frisco Number of Units	Frisco Percent of Units	Texas Percent of Units	US Percent of Units
One unit, detached	34,477	79.5%	65.6%	61.7%
One unit, attached	1,615	3.7%	2.7%	5.8%
Two units	130	0.3%	2.0%	3.8%
3 or 4 units	369	0.9%	3.2%	4.4%
5 to 9 units	959	2.2%	4.8%	4.8%
10 to 19 units	2,253	5.2%	6.4%	4.5%
20 or more units	3,143	7.2%	7.9%	8.5%
Mobile home	406	0.9%	7.5%	6.5%
Boat, RV or van	0	0.0%	0.2%	0.1%
Total # of Units	43,352			
Souirce: 2013 ACS				

Source: ACS 2012

A review of the numbers of units by room size shows that 29.5 percent of units are 3 bedrooms, that there are 3,452 small units (no bedroom or one bedroom) – 8.0 percent of housing units, which compares to 13.2 percent for the US. At the same time, there are 22,072 units of four or five bed rooms (50.9% of the total) for large households, compared to 20.2 percent nationally. This is reflective of the fact that Frisco has a low percentage of persons living alone, and thus requiring smaller units, while at the same time the large number of larger units would appear to meet the demands of the City's larger households. The ACS figures show the percentage of overcrowded households in Frisco at 1.3 percent, less than one-half the national figure of 3.3 percent.

The percentage of one- and two- unit structures is well above the national figure, but the percentages of structures with five or more units is approximately three-quarters of either the State or the national percentage.

Describe the need for specific types of housing:

Thus, though the supply of units in terms of size would seem to match the market need, there may be an overall shortage of rental units. More important, affordability is another issue which will be discussed in the next section.

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

Introduction

Cost of Housing

	Base Year: 2000	Most Recent Year: 2011	% Change
Median Home Value	156,000	248,000	59%
Median Contract Rent	728	958	32%

Table 28 – Cost of Housing

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

Rent Paid	Number	%
Less than $500	542	6.9%
$500-999	3,845	49.2%
$1,000-1,499	2,433	31.1%
$1,500-1,999	650	8.3%
$2,000 or more	353	4.5%
Total	***7,823***	***100.0%***

Table 29 - Rent Paid

Data Source: 2007-2011 ACS

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	45	No Data
50% HAMFI	410	160
80% HAMFI	2,185	1,130
100% HAMFI	No Data	3,145
Total	***2,640***	***4,435***

Table 30 – Housing Affordability

Data Source: 2007-2011 CHAS

Monthly Rent

Monthly Rent ($)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	$750	$890	$1,130	$1,510	$1,882
High HOME Rent	$613	$722	$913	$1,150	$1,264
Low HOME Rent	$613	$657	$788	$911	$1,017

Table 31 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

No, affordability is a critical issue for low- and moderate-income households. The figures above only partly reflect the current situation. According to the figures from these tables, there are only 455 rental units available to persons in the extremely low- and very low-income categories (and 160 owner units) though the number of households in these ranges is 2,454.

More recent ACS figures are also telling. The median rent in Frisco was $1,222 in 2013, which was 135 percent of the national median rent of $902. Despite the apparent equality of rents, the impact of this level of expense is that **41.8 percent of households** spent 35.0 percent or more of their income for rent, a figure that places them in the "cost burdened" or "severely cost burdened" category.

Homeownership is very difficult for low-income households as a large affordability gaps exists for extremely low-, very low-, and low-income households. However, such affordability gaps are fairly normal as ownership opportunities within these lower income levels is cost prohibitive. Even for moderate-income households, ownership is very difficult. A household at the area median household income of $67,900 can afford a home costing $169,750 according to the standard 2.5:1 median home value-to-median household income ratio. As the average sale price for a home in Frisco in November of 2014 was $312,100, according to figures from the Texas A&M University Real Estate Center, homeownership is all but impossible until a household earns at least $125,000.

These income and housing figures mean that it is more difficult for many households to meet monthly expenses, especially when housing costs more than 30% of their income, more difficult to save for a down payment for a home, and more difficult to qualify for a mortgage to purchase home, especially in light the current tight lending market.

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

The situation is most likely to worsen as the housing market continues to improve. The relatively small supply of rental units affordable to low-income residents means that competition for these units will enable landlords to increase rents, even for units in poor condition. At the same time ownership is increasingly difficult as prices increase and mortgage requirements are stringent.

The City faces a number of problems in providing a sufficient supply of affordable housing. As noted, low incomes and limited job opportunities for "living wage" jobs keep household incomes low in the face of increasing rents. It should also be noted that Frisco, like the rest of the nation, has seen stagnant income levels over the past decade, so that even those working in "good" jobs are losing ground financially. The rent figures continue to increase as the population grows and the supply of rental units remains stable in light of limited new construction. At the same time, demands for increased down payment and stricter lending criteria keep many households from purchasing homes, which also increases the pressure on the rental market.

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 HOME rent data show significant differences between the HOME rent limits and the Fair Market Rents, indicating that the HOME rents are low and thus property owners are not likely to accept the HOME limits. It is clear that the City must do what it can to 1) preserve and expand the supply of affordable housing, both rental and owner, 2) to assist very low, low, and moderate income owners/occupants in bringing their homes up to an acceptable standard, and 3) to enhance neighborhoods, especially older ones, within the City.

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

Introduction

In the decade between 2000 and 2010 almost 27,000 housing units were built, 62.3 percent of the City's current total. It should be noted, however, that according to ACS data, construction after 2010 has been modest. Approximately 13,031 units (30.1% of the total) were constructed before in the decades between 1980 and 1999. Because of this surge in growth, the median age for housing units in Frisco is approximately 2004.

Definitions

Substandard condition refers to a dwelling unit that does not meet acceptable conditions per the City's Building Code and is structurally in need of significant renovation or rehabilitation, or in worst cases, demolition/condemnation. Substandard condition but suitable for rehabilitation means a structure is in poor condition and may have one or more housing code violations, however it is financially and physically feasible to rehabilitate it and return it to a condition that satisfies City code. This definition does not include units that require only minor cosmetic work or maintenance work.

HUD has identified four housing problems, which are 1) overcrowding, 2) lacks complete kitchen, 3) lacks complete plumbing, or 4) cost burden. Overcrowding means that there is more than one person per room living in a housing unit. The lack of complete kitchen or lack of plumbing is self-apparent.

The U.S. Census estimates the total number of substandard units in a geographic area by calculating both owner- and renter-occupied units 1) lacking complete plumbing facilities, 2) lacking complete kitchen facilities, and 3) 1.01 or more persons per room (extent of housing overcrowding). The U.S. Census defines "complete plumbing facilities" to include: (1) hot and cold piped water; (2) a flush toilet; and (3) a bathtub or shower. All three facilities must be located in the housing unit.

Overcrowding is defined by HUD as 1.01 to 1.50 persons per room, while severe overcrowding is 1.51 or more persons per room. HUD data on the numbers of persons residing in housing units provides some insight into the potential for homelessness.

Another factor to consider when discussing the condition of housing stock is the age of the housing stock. For the purposes of this analysis, the City of Frisco defines any rental property located in a low income neighborhood older than 30 years as "older housing stock".

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	7,136	24%	2,904	37%
With two selected Conditions	12	0%	239	3%
With three selected Conditions	0	0%	0	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	22,483	76%	4,680	60%
Total	***29,631***	***100%***	***7,823***	***100%***

Table 32 - Condition of Units

Data Source: 2007-2011 ACS

OMB Control No: 2506-0117 (exp. 07/31/2015)

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	19,717	67%	4,125	53%
1980-1999	9,089	31%	3,240	41%
1950-1979	795	3%	356	5%
Before 1950	30	0%	102	1%
Total	***29,631***	***101%***	***7,823***	***100%***

Table 33 – Year Unit Built

Data Source: 2007-2011 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	825	3%	458	6%
Housing Units build before 1980 with children present	9,295	31%	1,505	19%

Table 34 – Risk of Lead-Based Paint

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

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units			
Abandoned Vacant Units			
REO Properties			
Abandoned REO Properties			

Table 35 - Vacant Units

Need for Owner and Rental Rehabilitation

Thus, while the City's housing stock is young overall, a significant number of units (approximately 3,200) are over thirty years old, and the need for maintenance and rehabilitation is increasing.

Though the condition of the housing stock in Frisco is considered to be fair for the most part, 40.0 percent of renter occupied and 24.0 percent of owner-occupied units report problems with housing Conditions. Housing problems are scattered throughout the City, though it appears that the older neighborhoods require substantial efforts.

According to the ACS data, there are 228 units in the City that lack a complete kitchen, and 40 units lack complete plumbing. These units represent 0.8 percent of the City's occupied housing units.

The need for owner and rental rehabilitation is present and growing.

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

In Frisco, the 2013 ACS indicated that there were 43,352 housing units. Studies have shown that the lead-based paint hazard lessens with newer construction. That is, a unit constructed between 1960 and 1979 has a 62 percent chance of having this hazard; units built from 1940 to 1959 have an eighty (80) percent chance; units built prior to 1940 have a ninety (90) percent chance. Using this formula, the City has approximately 1,110 housing units with the presence of lead-based paint in them. Assuming that the 50.0 percent figures for housing units with children present is correct, then there are approximately 555 housing units with the presence of lead-based paint and children.

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

Introduction

The Frisco Housing Authority (FHA) was created as a housing authority under the Texas Local Government Code. The FHA is overseen by a board of five Commissioners (four at large citizen appointments and 1 housing authority resident commissioner). The FHA Board is responsible for ownership, maintenance, operation and legal compliance of the existing inventory of federally funded low-rent public housing in the City of Frisco, which includes 20 public housing units in Frisco.

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			20						
# of accessible units									
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 36 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

As noted the Housing Authority has 20 single family units located in downtown Frisco.

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:

The 20 units of public housing were constructed in the 1960s and consist of 2 one bedroom, 8 two bedroom, and 10 three bedroom units. They are typical if the housing construction of the period in layout and design and have only one bathroom. Heating and air conditioning systems have been updated and dishwashers added to each unit and plumbing, cabinets, appliances, flooring and other improvements and updates have been or are being made. The units are in good condition, but are dated due to age, layout, and size.

Public Housing Condition

Public Housing Development	Average Inspection Score
Frisco housing Authority	92 – High Performing

Table 37 - Public Housing Condition

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

The public housing in Frisco needs to continue efforts to replace and modernize units. As noted in the description above, many upgrades and improvements have been made to these older units. The units are in good condition, but are dated due to age, layout, and size. The Authority will continue to update units to keep them in excellent condition.

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 brings as many opportunities to its residents as possible, including information about job fairs, job postings, training opportunities, and places to obtain assistance with matters ranging from utility bill payment to social services.

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

Introduction

The City, working with the Collin County Homeless Coalition and other agencies and organizations in the area, provide a range of housing assistance for the homeless. There are no shelters for homeless persons in the City of Frisco, but there is a transitional living facility for young women containing 6 beds in the City of Frisco.

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)			6		
Households with Only Adults					
Chronically Homeless Households					
Veterans					
Unaccompanied Youth					

Table 38 - Facilities and Housing Targeted to Homeless Households

OMB Control No: 2506-0117 (exp. 07/31/2015)

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

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 Colin County Homeless Coalition, and the Metro Dallas Homeless Alliance.

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.

As noted the City does not have any shelters or housing for the homeless, but does work closely with the organizations noted in the preceding response. The City provides funding to some of these entities which provide services to homeless persons and those at risk of homelessness in Frisco.

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

Introduction

One of the City's goals has been to improve the lives of the City's special needs population. However, the City in the face of rapid growth the City had the opportunity to develop only limited facilities and services to assist persons and families with special needs.

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

It is anticipated that over the next five years there will continue to be economic difficulties, ongoing housing affordability issues and possible reductions in the funding of community assistance programs at the state and federal levels. Thus, the City is making a concerted effort to identify those populations that are most at risk and/or in need of assistance with housing and basic services.

As noted in the Needs Assessment section, these groups and their needs are:

<u>The Elderly and Frail Elderly</u>
The elderly, 65 and over, constituted 6.3 percent of the total population in City of Frisco in the 2013 ACS. This represents 7,747 persons. Of these the frail elderly, those 75 and over, number 2,610.

The elderly, especially in very low-income households, face housing difficulties based upon their particular housing needs (size of units, and types of fixtures and amenities), and on the basis of the cost burden they bear for housing and the fact that most are limited by fixed incomes. The frail elderly, those 75 and over, may need additional assistance to live independently and have additional requirements for their housing, such as elevators, grab bars in the bathroom, and special types of kitchen and bathroom fixtures. Both segments of this population may have difficulty with transportation to services and activities, as well as a need for meal preparation and housekeeping assistance.

<u>Persons with Disabilities</u>
The 2013 figures for disability indicate that 5.4 percent of the City's population has some disability. This represents 6,709 persons. This percentage is below the national figure of 12.1 percent. Information about specific types of disability is not available from the Census data.

<u>The Developmentally Disabled</u>
The Association for Retarded Citizens (ARC) indicates that the base definition of developmentally disabled is an IQ score less than 70. ARC indicates that the nationally accepted percentage of the population that can be categorized as developmentally disabled is two and one-half to three percent of the population. By this calculation, there are an estimated 3,091 developmentally disabled persons in Frisco.

The preferred housing options for the developmentally disabled are those that present a choice and integrate them into the community. This includes supervised apartments, supported living, skilled development homes, and family care homes.

The Physically Disabled

The number of persons in Frisco under the age of 18 with disabilities is 1,136, while the number of persons aged 18 to 64 with disabilities is 3,352, or 4.5 percent of the persons in that age group. The number of persons 65 and over with disabilities is 2,221 or 29.2 percent of that age group. These figures, based upon the Census Bureau definition of disability, include a wide range of disabilities and a precise figure for persons with physical disabilities is difficult to determine.

However, deducting the number of developmentally disabled persons from the census figure for disabled persons gives an approximate figure of 3,618 persons who may be physically disabled.

Persons with physical disabilities may require assistance with daily living, and additional requirements for their housing including, for example, special types of kitchen and bathroom fixtures and special fire alarms.

Persons with Alcohol and Drug Dependencies

The City has no direct data upon which to reliably estimate the number of persons with alcohol/other drug addiction problems. However, various organizations and bodies have supplied figures on this topic from a national perspective.

The National Institute of Alcohol Abuse and Alcoholism estimates that 16 to 17 percent of the male population over the age of 18 has a drinking problem and that six percent of women over the age of 18 has this problem. These estimates mean that in Frisco an estimated 6,407 males and 2,577 women are in need of supportive services for alcohol alone.

According to the 2012 *National Survey on Drug Use and Health* (NSDUH), conducted by the Substance Abuse and Mental Health Services Administration (SAMHSA), an estimated 23.9 million Americans in 2012 had substance dependence or abuse (9.2 percent of the total population aged 12 or older). Applying these statistics to Frisco's population, approximately 9,130 persons aged 12 and older had substance dependence or abuse in 2012.

Persons with HIV/AIDS

The US Center for Disease Control estimates that 0.3 percent of the US population currently lives with HIV/AIDS, and that 15.8 percent of those infected are not aware of their infection. Applying the 0.3 percent figure to Frisco would indicate that 371 persons in Frisco are affected.

Figures from the Texas Department of State Health Services indicate that there are 46 new HIV cases reported in Denton County and 89 new cases in Collin County in 2013. In 2013 both Collin and Denton Counties rank among the top twenty-five counties with the highest case numbers for HIV infection, AIDS, and Persons living with HIV according to the Texas HIV Surveillance Report.

Persons with HIV/AIDS face a number of housing barriers, including discrimination, housing availability, transportation and housing affordability. The co-incidence of other special needs problems with HIV/AIDS can make some individuals even more difficult to house. Substance abuse is a difficult issue and the incidence of mental illness among the HIV/AIDS community is also high.

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

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.

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 is actively pursuing a number of activities to address the housing and supportive service needs of persons who are not homeless, but have other special needs. In particular, the City will use funds to support programs for the elderly, disabled persons, and abused children.

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

Not Applicable

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

Negative Effects of Public Policies on Affordable Housing and Residential Investment

Frisco does not put any limitations on growth. Through vehicles such as zoning ordinances, subdivision controls, permit systems, and housing codes and standards, the City has attempted to ensure the health, safety, and quality of life of its residents while minimizing the barriers that may impede the development of affordable housing.

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.

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

Introduction

The City has a number of needs in order to support economic development, which is critical to the growth of a strong and diverse that creates job opportunities for all residents. As noted in the Housing Needs Assessment and the Housing Market Analysis, good, well-paying jobs are the means to secure economic stability and obtain decent housing. The City's economic development needs center upon obtaining new jobs and providing the workforce to support a wide range of jobs. Education and job training (and retraining) are crucial to having a competitive workforce.

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	572	197	1	1	0
Arts, Entertainment, Accommodations	5,725	6,417	10	20	10
Construction	1,979	1,493	3	5	1
Education and Health Care Services	6,976	4,352	12	13	1
Finance, Insurance, and Real Estate	7,150	2,427	13	7	-5
Information	3,090	1,977	5	6	1
Manufacturing	3,847	452	7	1	-5
Other Services	1,664	1,205	3	4	1
Professional, Scientific, Management Services	8,265	2,835	15	9	-6
Public Administration	0	0	0	0	0
Retail Trade	6,860	6,846	12	21	9
Transportation and Warehousing	1,815	82	3	0	-3
Wholesale Trade	4,216	1,684	7	5	-2
Total	52,159	29,967	--	--	--

Table 39 - Business Activity

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

Labor Force

Total Population in the Civilian Labor Force	59,711
Civilian Employed Population 16 years and over	56,559
Unemployment Rate	5.28
Unemployment Rate for Ages 16-24	17.63

Unemployment Rate for Ages 25-65	3.74

Table 40 - Labor Force

Data Source: 2007-2011 ACS

Occupations by Sector	Number of People
Management, business and financial	24,246
Farming, fisheries and forestry occupations	1,956
Service	3,008
Sales and office	15,537
Construction, extraction, maintenance and repair	1,875
Production, transportation and material moving	1,257

Table 41 – Occupations by Sector

Data Source: 2007-2011 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	26,110	52%
30-59 Minutes	19,514	39%
60 or More Minutes	4,122	8%
Total	***49,746***	***100%***

Table 42 - Travel Time

Data Source: 2007-2011 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		
	Civilian Employed	Unemployed	Not in Labor Force
Less than high school graduate	1,772	37	379
High school graduate (includes equivalency)	3,964	346	1,160
Some college or Associate's degree	13,470	872	2,333
Bachelor's degree or higher	30,912	1,051	5,268

Table 43 - Educational Attainment by Employment Status

Data Source: 2007-2011 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	**25–34 yrs**	**35–44 yrs**	**45–65 yrs**	**65+ yrs**
Less than 9th grade	293	155	421	411	261
9th to 12th grade, no diploma	574	308	329	564	341
High school graduate, GED, or alternative	1,484	1,454	1,946	2,070	1,378
Some college, no degree	2,757	3,389	4,582	4,455	1,431
Associate's degree	331	923	1,524	1,850	451
Bachelor's degree	742	7,066	11,254	8,323	1,270
Graduate or professional degree	22	2,475	4,834	3,297	798

Table 44 - Educational Attainment by Age

Data Source: 2007-2011 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	22,433
High school graduate (includes equivalency)	33,182
Some college or Associate's degree	44,546
Bachelor's degree	70,373
Graduate or professional degree	83,526

Table 45 – Median Earnings in the Past 12 Months

Data Source: 2007-2011 ACS

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

According the data in the tables above, Professional, Scientific and Management Services; Finance, Insurance and Real Estate; Education and Health Care Services; Retail Trade; and Arts, Entertainment and Accommodations are the major employment sectors in Frisco.

However, this differs somewhat from the data available in the latest ACS. According to the ACS, Education and Health care is the largest sector, though the percentage of workers in the field is below national and state percentages. Professional, Scientific, and Management Services is second, with Finance, Insurance and Real Estate third. The percentage of Frisco workers in both categories is well above the state and national percentage for that sector. Retail is fourth and Manufacturing is fifth, though Arts, Entertainment and Recreation is close behind in terms of number of employees.

PERCENTAGE OF WORKERS BY INDUSTRY - FRISCO, TEXAS, AND THE UNITED STATES				
	Frisco Number	Frisco %	Texas %	US %
Agriculture, forestry, fishing and hunting,and mining	656	1.0	3.1	1.9
Construction	2,286	3.6	7.9	6.2
Manufacturing	5,572	8.8	9.4	10.5
Wholesale trade	2,054	3.2	3.0	2.8
Retail trade	7,858	12.4	11.6	11.6
Transportation and warehousing , and utilities	2,230	3.5	5.4	4.9
Information	2,779	4.1	1.8	2.2
Finance and insurance,real estate,rental and leasing	8,978	14.2	6.6	6.7
Professional,scientific,management	10,007	15.8	10.8	10.8
Educational services, health care and social	11,713	18.5	21.7	23.2
Arts, entertainment, and recreation	5,024	7.9	8.7	9.3
Other services,except public administration	2,657	4.2	5.4	5.0
Public administration	1,622	2.6	4.5	5.0
Source: 2013, ACS				

Describe the workforce and infrastructure needs of the business community:

The greatest need for the City in terms of economic development is the creation or attraction of new jobs that pay a living wage for City residents. However, these jobs can only be created if there is an adequate, trained workforce in place to fill them.

The earnings figures in Table 45 show what is commonly known - that the higher one's level of education, the greater one's earnings. In Frisco the educational attainment level of many residents is high as shown in Table 44 – only 3,055 persons in the working age cohorts (18 - 65) have less than a high school diploma. These persons represent only 5.4 percent of the employed population 16 years and older.

The City's infrastructure needs for business are very modest, as much of the commercial and retail development in the City is relatively new. Some retail revitalization is needed in the downtown as this older commercial areas have lost business to newer developments.

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 City does wish to revitalize the old downtown and has taken steps to accomplish that. There is some concern to develop a diverse economy, but no economic development strategy or focus in light of the recent very rapid growth.

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

Though the City has an abundant and growing labor force, the educational and training level of many of the City's low- and moderate-income residents do not match the needs of many of today's industries and businesses.

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.

Funded through the Texas Workforce Commission, the Skills Development Fund is a grant program available to businesses in financing the design and implementation of local customized training opportunities. In addition, Collin College has a campus in Frisco and provides many training opportunities from nursing to technology.

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

Yes, the goals of the Comprehensive Economic Development Strategy include: (1) Attract jobs from outside the area, (2) Retain and Expand local businesses, (3) Enhance Frisco's innovation culture through entrepreneurship, (4) Improve Product readiness and Competitiveness (includes enhancing labor skills).

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 coordination between the Consolidated Plan and the Economic Development Corporation (EDC) initiatives include EDC's fourth goal of enhancing labor skills through training programs. This goal includes low-moderate income citizens. Due to the small allocation of CDBG funds, specific CDBG activities will not be funded, but referrals will be given to the EDC's employment training programs.

MA-50 Needs and Market Analysis Discussion

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

Cost burden and severe cost burden represent the most prevalent housing problem in Frisco. Over 16 percent of the City's households are in the three lowest HUD income categories and face difficulties in obtaining affordable housing. Small related households, other households and elderly households report housing problems, and primarily cost burden. Though for the most part these populations are concentrated in the City's low/mod Census Tract, it may be reasonably asserted that households with multiple housing problems are not concentrated in any particular area. The City's low/mod Census Tract is in need of reinvestment through owner and rental housing rehabilitation.

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

Minority populations are found throughout the City. However, there are concentrations (over 25% of the population) of African American persons in Census Tracts in the northern section of the City and concentrations of Hispanic persons in excess of 40 percent of the population in the southern and central portions of the City.

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

In general, these neighborhoods are characterized by older housing, often in need of repair or renovation. Single-family owner units are available at relatively low prices, but the market is weak because of the need for extensive and expensive renovation in many of the structures, as well as stricter loan standards and higher down payment requirements that limit the number of potential buyers. More affluent buyers will tend to favor newer construction in other more attractive neighborhoods.

The rental market in these neighborhoods is strong in the face of increased demand, especially for more modern or better kept buildings. Rents tend to increase, even for poorer buildings, exacerbating the cost burden issue for low-income households.

Are there any community assets in these areas/neighborhoods?

The City has worked very hard to maintain and improve housing conditions, provide community facilities and support community services in the low/mod neighborhoods. As noted, the needs are great and diverse and the resources available are limited. The City has historically used its CDBG resources across these neighborhoods.

Are there other strategic opportunities in any of these areas?

The City has enlisted the following departments in a collaborative effort to provide structural improvements, information and services to low income neighborhoods: Affordable Housing Division, Code Enforcement, Engineering, Traffic, Animal Control, and Public Works.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The target areas in the City are the low/mod Census Tract and those neighborhoods with the highest levels of poverty.

The highest priority needs for these target areas and the city's low/mod population are: Rental Assistance, Homeowner Repair, Homeless Assistance and Prevention, Public Service Programs, and Public Improvements and Infrastructure.

Market conditions, especially increasing rental costs, low incomes, stagnant wages, and a low vacancy rate create the needs for the rental programs, while high down payment requirements and stringent loan standards create a need for home buyer assistance programs.

The City's resources from federal, state and local sources are limited and expected to remain the same in the coming years, which will diminish the amount available even with modest inflation. The City is working to find sources and organizations to leverage these dollars.

Overall, the institutional delivery system functions well, but the City is working to improve its outreach and information efforts, and to improve coordination, collaboration, and information sharing better among the various entities responsible for program delivery.

The program goals, as described in detail below, address the objectives of providing affordable housing, preventing homelessness, and providing needed services and programs.

The City has identified a number of barriers to affordable housing including the high cost of housing created by a high demand, the cost of site acquisition and development, and stringent mortgage criteria.

The City's homelessness strategy is a multi-pronged approach the emphasizes homelessness prevention, immediate assistance and re-housing to those who do become homeless; support for persons and families as they transition to economic and housing stability; and efforts to prevent those persons from returning to homelessness.

The City's anti-poverty strategy is part of a coordinated effort to create jobs and improve the local economy. The creation of economic opportunities is not an isolated solution to alleviating poverty, and the City also works with community partners to identify educational, life skills and training needs and provide opportunities for self-empowerment that will enable low- and moderate-income residents to become and continue to be self-sufficient and economically independent. The City has been providing financial assistance through direct grants as well as technical and advisory assistance to non-profits and community agencies that administer a wide variety of programs for lower income residents. These programs have an immediate impact on primary needs of the low-income population and the causes of poverty.

The City of Frisco has a set of procedures to monitor all of its federal activities, programs, and projects and to ensure long-term compliance with applicable program requirements and comprehensive planning.

The goal of the monitoring procedures set forth by the City is to enhance performance of the federally funded activities in order to maximize their benefit the City's low- and moderate-income community. The City works to ensure that approved projects meet the purpose of the Consolidated Plan and that available funds are distributed in a timely manner. Monitoring includes programs operated directly by the City and those carried out by any sub-recipients.

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

Geographic Area

1. Area Name:

The target area in the City is the low/mod Census Tracts AND Block Groups which have the highest levels of poverty.

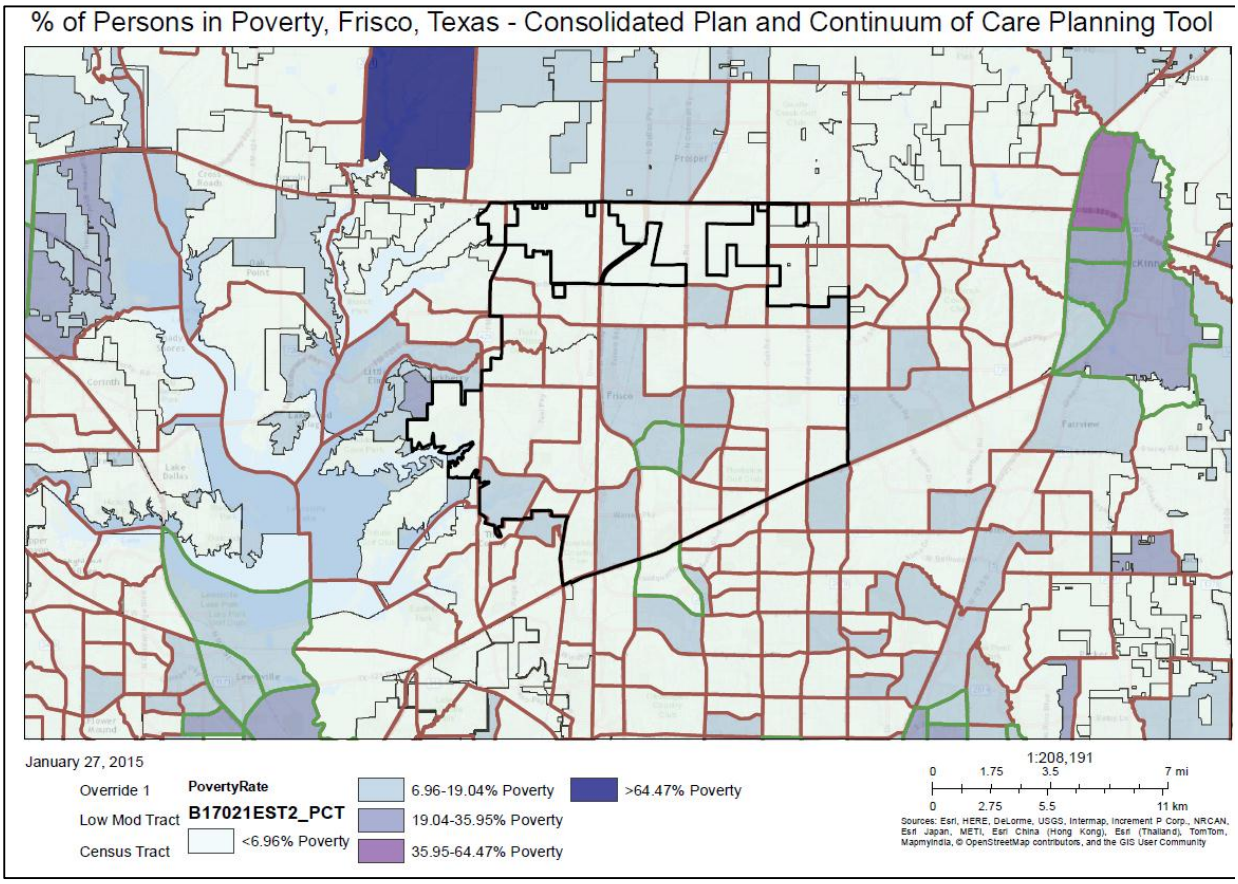
More specifically, the City will focus upon 1) the Stonebrook/Preston North Estate area – South of Main, west of Preston, east of Parkwood and north of Lebanon Road, which also encompasses the Preston North Estates area at Lebanon and Preston, 2) the historic downtown area, defined by the Old Town Zoning designation, which includes all of the City's public housing units; and 3) the Preston Trace area north of the municipal complex to the Preston Manor subdivision (including the old municipal complex).

These areas will be the City's primary areas for investment of CDBG resources due to the high concentration of low and moderate income households in these areas as well as a higher concentration of minority (predominately Hispanic) households.

Area Type: All are low/mod neighborhoods as defined by HUD

Identify the neighborhood boundaries for this target area.

The target areas are the low/mod neighborhoods shown below. High poverty Census Tracts are shown



in the darkest color:

Include specific housing and commercial characteristics of this target area.

In these neighborhoods the housing stock is typically older, often in need of repair or renovation. In general, there are few businesses or amenities.

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How did your consultation and citizen participation process help you to identify this neighborhood as a target area?

These areas have been areas of concern in the past and emerged in the course of examining the data. They were also 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.

Identify the needs in this target area.

The needs in these target areas are numerous and varied. The principal needs are: 1) housing rehabilitation for both owner and renter units, 2) public improvements to improve/revitalize neighborhoods, 3) public service programs for the elderly, the disabled, and youth, and 4) assisting the homeless.

What are the opportunities for improvement in this target area?

The opportunities are significant. First, the City can keep residents in safe, affordable housing and prevent additional persons and families from becoming homeless. Second, the City can improve the quality of life by revitalizing these neighborhoods economically and in their appearance. Third, the City can assist the residents of these areas in obtaining good jobs.

Are there barriers to improvement in this target area?

The barriers are significant because of the amount of effort and resources needed to provide the necessary assistance.

It is important to note that though the City will focus its efforts on the neighborhoods with the highest levels of poverty, other neighborhoods will be eligible for and receive funding for high priority projects and activities.

Table 46 - Geographic Priority Areas

General Allocation Priorities

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

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.

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

Priority Needs

Priority Need Name	Priority Level	Population	Goals Addressing
Provide Affordable Housing Opportunities, including Homeowner Rehabilitation, Increased Supply of Single-family Housing, Increased Ownership Opportunities	High	Extremely low-income Elderly Families Chronic Homeless Disabled persons Persons with HIV/AIDS	Affordable Housing Homeless Prevention
Homeless Activities, including Homeless Prevention, Emergency Shelters, and Transitional Housing	High	Chronic Homeless Persons threatened with homelessness Families with children Elderly Youth The Disabled Mentally Ill Persons with HIV/AIDS Victims of domestic violence Persons with Alcohol or other addictions	Affordable housing Homeless prevention Services for at-risk populations Improved quality of life
Public Service Programs, especially for the Elderly, Disabled and Youth	High	Extremely low, very low, and low-income Families with children Elderly Youth The Disabled Mentally Ill Persons with HIV/AIDS Victims of domestic violence Persons with Alcohol or other addictions	Quality of Life Provide Services
Public Improvements and Infrastructure	High	Residents of Low/Mod Neighborhoods	Quality of Life
Fair Housing	Low	All residents	Fair Housing

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Table 47 – Priority Needs Summary

Narrative (Optional)

The needs in these target areas are numerous and varied. The principal needs are: 1) housing rehabilitation for owner units, 2) public improvements to improve/revitalize neighborhoods, 3) public service programs for the elderly, the disabled, and youth, and 4) assisting the homeless.

The City believes that rehabilitation of owner-occupied 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. Similarly, Homeless activities, ranging from providing emergency shelter to preventing homelessness receive a High priority. Thus, the City will focus on multiple efforts including homeowner repair, and assisting organizations that provide shelter, counseling and transitional housing to the homeless.

Because of the difficult economic situation in the City's low/mod Census Tracts the provision of Public Service Programs receives a High priority rank. The need for a wide range of services, including programs for seniors and youth, feeding programs, and child care, is present in each of these areas.

Public Improvements and Infrastructure receive a High ranking as the need for street improvements, improved storm water drainage, and street lighting are needed in some neighborhoods.

Fair Housing is a concern in the City and will be addressed through a number of programs, but does receive a Low ranking.

Though there is a need to assist residents in finding quality family-sustaining jobs, Economic Development is not a priority. The City has only limited resources, there are other pressing needs, and other programs funded from other sources are readily available.

Public Facilities receives a Low ranking, as most of the City's facilities are fairly new and in good repair.

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)	According to the Housing Needs Assessment and the Housing Market Study the greatest housing problem in Frisco is cost burden, and many of the households in the lowest income categories are severely cost burdened. Rental assistance thus ranks very high among program strategies, but in light of the limited resources and other pressing needs, the City will not pursue such a program. Rents are expected to continue to increase, causing the number of cost burdened households to grow.
TBRA for Non-Homeless Special Needs	Rental assistance for the non-homeless special needs group should focus on the elderly and extremely low-income small households as these are the two groups that emerged as most vulnerable both from the analysis of data and from discussion in the public meetings. However, as noted above, the city does not have the resources to implement such a program.
New Unit Production	Because of limited resources, the City will not allocate resources to the production of affordable rental units.
Rehabilitation	Rehabilitation of both owner and renter units in the City's low income areas is a High priority as part of the effort to keep households in affordable housing.
Acquisition, including preservation	Because of the limited funds available, the City will not emphasize the acquisition and rehabilitation of rental units.

Table 48 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.215(a)(4), 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" multiples 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 Reminder of ConPlan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
CDBG Administration	CDBG	Administration	$80,313	0	0	$80,313	$321,252	Based upon 20% of allocation
CDBG Public Services	CDBG	Public Services	$60,235	0	0	$60,235	$240,940	Based upon 15% of allocation
CDBG Housing, Public Facilities, Infrastructure	CDBG	Affordable Housing, Housing Rehab	$261,020	$4,000	$50,000	$315,020	$1,260,080	

Table 49 - 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 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.

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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.

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.

As noted the City Manager's Office is the lead agency for Consolidated Plan activities. However, program delivery is conducted through government agencies and private sector organizations. The City prepares and distributes the application for funding, conducts outreach efforts to the community about the programs, provides technical assistance to applicants in the competitive application process, and evaluates applications and makes recommendations for activity funding for City Council approval. The outreach efforts targets to both organizations and institutions that have previously received funding, and those that have not. The City makes a conscious effort to avoid duplication of services and delivery systems. The City seeks to strengthen its service providers and to build capacity so that these organizations can become more financially independent and better leverage and use resources.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Boys and Girls Clubs of Colin County	Not-for-Profit	Public Service	County
Children's Advocacy Center Denton County	Not-for-Profit	Public Service	
City Public Works, Recreation, Planning, Fire and Water Departments	Government	Infrastructure, Public Facilities	City
Frisco Family Service Center	Not-for-Profit	Public Service	City
Hope's Door	Not-for-Profit	Public Service	Area
North Texas Cares Clinic	Not-for-Profit	Public Service	Area
Journey of Hope	Not-for-Profit	Public Service	Area
Samaritan Inn	Not-for-Profit	Public Service	Area
CITY House	Not-for-Profit	Public Service	Area
SPAN	Not-for-Profit	Public Service	Area
Texas Muslim Women's Foundation	Not-for-Profit	Public Service	Area
The Turning Point	Not-for-Profit	Public Service	Area
Rape Crisis Center of Collin County, Inc.	Not-for-Profit	Public Service	Area
LifePath Systems	Not-for-Profit	Public Service	Area
North Central Texas Council of Governments	Not-for-Profit	Transportation, Infrastructure, Planning	Region
Collin County Committee on Aging	Not-for-Profit	Public Service	Area
Frisco Independent School District	Government	Education	City
CASA Denton	Not-for-Profit	Public Service	Area
Texas Workforce Commission	Government	Economic Development	State
Frisco Economic Development Corporation	Not-for-Profit	Economic Development	City

Preston Trail Community Church	Not-for-Profit	Public Service	Area
Centennial Hospital	Not-for-Profit	Public Service	Area
Small World with Love	Not-for-Profit	Public Service	Area

Table 50 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

One of the strengths of the delivery system is the City's outreach and information efforts. The City works diligently to involve and inform as many agencies, organizations and institutions of the HUD programs, and has been successful in this regard. The program information that is disseminated is detailed and identifies the City's priority areas and priority needs. The types of programs and activities that can be funded under each of HUD programs and those activities that are not eligible for funding are clearly defined and the City helps grant applicants understand program requirements, the application and selection process, and the City's expectations for program reporting. The staff also sits on many local boards/commissions and hold leadership positions in a number of organizations because of their knowledge and expertise.

One of the greatest difficulties The City faces is ensuring that sub-recipients understand program and reporting requirements. The City provides information sessions to address this gap that applicants and grantees have identified in recent meetings. These sessions 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.

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	X
Mortgage Assistance	X	X	
Rental Assistance	X	X	X
Utilities Assistance	X	X	X
Street Outreach Services			
Law Enforcement	X	X	X
Mobile Clinics			
Other Street Outreach Services	X	X	X

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Supportive Services			
Alcohol & Drug Abuse	X	X	X
Child Care	X	X	X
Education	X	X	X
Employment and Employment Training	X	X	X
Healthcare	X	X	X
HIV/AIDS	X	X	X
Life Skills	X	X	X
Mental Health Counseling	X	X	X
Transportation			
Other			
Other			

Table 51 - 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 uses a variety of programs and partners to first prevent low-income persons from becoming homeless and, second, to support homeless persons and families in obtaining safe, affordable and sustainable housing. These efforts include a continuum of programs ranging from emergency shelters to transitional housing to permanent supportive housing services.

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

Gaps in institutional structure include a lack of sufficient resources, limited coordination between service providers, and the difficulty of social services agencies in obtaining Frisco specific data.

The City continues is efforts to collaborate with other city and county departments to increase the range of services and benefits for residents.

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 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.

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.

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	Five Year Goal Outcome Indicator
1	Owner-Occupied Housing Rehabilitation	2015	2019	Quality Affordable Housing	Citywide	Quality affordable housing	CDBG	Number of Units Rehabbed 50
2	Homeless Support	2015	2019	Quality Affordable Housing	Citywide	Quality affordable housing	CDBG	Number of persons or households assisted 50
3	Homeless Prevention	2015	2019	Quality Affordable Housing	Citywide	Quality affordable housing	CDBG	Number of persons or households assisted 4000
4	Public Service Programs for the Elderly, Youth and the Disabled in particular	2015	2019	Suitable living environment	Citywide	Quality of Life	CDBG	Number of Persons Assisted 200
5	Public Improvements and Infrastructure	2015	2019	Suitable Living Environment	Low/Mod Neighborhoods	Quality of Life	CDBG	Number of Persons Assisted 400

Table 52 – Goals Summary

Goal Descriptions

Owner-occupied Housing Rehabilitation – Emergency home repairs, minor repairs, home rehabilitation
Public Services – Programs for the elderly, youth, and persons with disabilities
Fair Housing – Fair Housing programs and services; support for legal aid
Public Improvements, Infrastructure – Improvements for municipal infrastructure, including streets, water, sewer and Lighting
Homeless Activities – homeless prevention, emergency shelters, transitional housing

OMB Control No: 2506-0117 (exp. 07/31/2015)

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)

Program	Extremely Low-Income	Low Income	Moderate Income	Total
Owner-occupied Housing Rehabilitation	20 families	15 families	15 families	50 families

Owner-occupied Housing Rehabilitation

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 most immediate housing needs of Public Housing with respect to accessibility issues appear to be for increased accessibility to the units with bathroom improvements as a second item. Though ramps and other accessibility features can be added, renovating the bathrooms to make them accessible is impossible, given the size and layout of the structures.

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.

Activities to Increase Resident Involvements

Not Applicable

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

No. The Frisco Housing Authority is a High Performing Authority.

Plan to remove the 'troubled' designation

Not Applicable

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

Barriers to Affordable Housing

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

Frisco does not put any limitations on growth. Through vehicles such as zoning ordinances, subdivision controls, permit systems, and housing codes and standards, the City has attempted to ensure the health, safety, and quality of life of its residents while minimizing the barriers that may impede the development of affordable housing.

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.

SP-60 Homelessness Strategy – 91.215(d)

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

Addressing the emergency and transitional housing needs of homeless persons

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 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.

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.

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 Colin 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.

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 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.

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

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

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

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

In Frisco, the 2013 ACS indicated that there were 43,352 housing units. Studies have shown that the lead-based paint hazard lessens with newer construction. That is, a unit constructed between 1960 and 1979 has a 62 percent chance of having this hazard; units built from 1940 to 1959 have an eighty (80) percent chance; units built prior to 1940 have a ninety (90) percent chance. Using this formula, the City has approximately 1,110 housing units with the presence of lead-based paint in them. Assuming that the 50.0 percent figures for housing units with children present is correct, then there are approximately 555 housing units with the presence of lead-based paint and children.

Thus, relatively speaking, Frisco has a very small percentage of units susceptible to lead-based paints, primarily due to its new housing stock. Ultimately, the extent to which lead paint is a hazard in the 555 homes identified as potentially having lead-based paint depends on if there has been mitigation (e.g., removal, repainting) and how well the units have been maintained. Inadequately maintained homes and apartments are more likely to suffer from a range of lead hazard risks, including chipped and peeling paint and weathered window surfaces.

Often, concentrations of potential lead-based paint exist where low income residents reside in older homes; however, there are no heavy concentrations of low income households and older housing stock in Frisco. As such, it would be difficult for the City to target specific neighborhoods in ensuring lead-based paint remediation.

All homes built prior to 1978 funded with the City of Frisco Down Payment Assistance program funds are visually inspected for Lead-based paint prior to funding. Also, all CDBG funded housing rehabilitation projects include a lead based paint assessment and/or inspection as required by 24 CFR Part 35. In order to reduce and abate lead-based paint hazards, the City provides information and technical assistance to households receiving assistance under the Owner-Occupied Housing Rehabilitation program.

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

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

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

The 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, through the local general tax funding of social services, the City will fund 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 of Frisco recognized the needs of poverty-level families and created the 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, which is used to fund social agencies to provide health care, clothing, food, counseling, and education. The City has several agencies actively working on poverty issues. The City Council has awarded a City of Frisco General Fund Social Service Grant to the Frisco Education Foundation to provide college scholarships to low/moderate income graduating seniors. Another agency, Frisco Family Services Center works with families to educate them concerning budgeting and getting a job. The Frisco Housing Authority is working with families to help them to break the cycle of poverty. The Samaritan Inn, a homeless shelter, works with families to help them become self-sufficient.

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.

As the City continues to grow and mature, it is likely that more organizations supporting Frisco's low and moderate income residents will begin operating in Frisco. The City values its local organizations and will continue to work with them to ensure they have the resources they need. The City will continue to promote coordination between all agencies currently working in Frisco to encourage efficiency and to eliminate duplication of service provision.

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 standards and procedures followed by CDBG staff to monitor activities include: (1) a schedule of rehab activities, and (2) a schedule of sub-recipient activities, (3) a schedule of administrative activities. These schedules are reviewed by staff monthly and presented to the Social Services and Housing Board annually. Goals and objectives of the annual Action Plan are reviewed quarterly and steps are taken to try to meet goals and objectives. Some challenges such as the economy are not in the power of the City to remedy. In light of this fact, the City operates in a dynamic external environment. Expenditures are reviewed monthly with the City of Frisco Finance Department staff to insure the timeliness of expenditures. Housing Codes and on-site inspections are performed by the Building Inspections Department as needed according to the activity schedules above. The CDBG program funds a rehabilitation inspector from the Building Inspections Department on an hourly basis as needed.

All subrecipients who receive City of Frisco Community Development Block Grant funds attend a pre-grant training focusing on policies and procedures in relation to activity eligibility, reporting requirements, and performance measures. Each subrecipient signs a contract which specifies the activity that is being funded and the subsequent requirements and remedies.

Quarterly, the subrecipients are required to submit financial and program documentation to the City of Frisco. This is done to ensure the timeliness of expenditures. The documentation which includes: beneficiary data, and invoices with supporting documents, such as pay records, counseling logs and rent and utility receipts is reviewed by the Housing Coordinator. If the invoice is approved by the Housing Coordinator, it is submitted to the Finance Staff person responsible for the Community Development Block Grant compliance.

Technical assistance is given to the subrecipients throughout the program year as needed. In addition, the subrecipients receive a monitoring visit at least once during the funding year to insure that the use of Community Development Block Grant funds is consistent with the contractual commitments made in the subrecipient agreement and with overall Community Development Block Grant program requirements.

Upon completion of their grant, the subrecipients receive another on-site visit from City of Frisco staff to review financial documents, records and contracts, perform onsite inspections, review specific client files, and to discuss with the agency the specific accomplishments achieved as a result of the City of Frisco Community Development Block Grant funding.

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 2015 HUD allocation. The figure for "Expected Amount Available Remainder of ConPlan" multiples 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 Reminder of ConPlan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
CDBG Administration	CDBG	Administration	$80,313	0	0	$80,313	$321,252	Based upon 20% of allocation
CDBG Public Services	CDBG	Public Services	$60,235	0	0	$60,235	$240,940	Based upon 15% of allocation
CDBG Housing, Public Facilities, Infrastructure	CDBG	Affordable Housing, Housing Rehab	$261,020	$4,000	$50,000	$315,020	$1,260,080	

Table 53 - Anticipated Resources

OMB Control No: 2506-0117 (exp. 07/31/2015)

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.

OMB Control No: 2506-0117 (exp. 07/31/2015)

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Annual Goal Outcome Indicator
1	Owner-Occupied Housing Rehabilitation	2015	2019	Quality Affordable Housing	Citywide	Quality affordable housing	CDBG	Number of Units Rehabbed 10
2	Homeless Support	2015	2019	Quality Affordable Housing	Citywide	Quality affordable housing	CDBG	Number of persons or households assisted 10
3	Homeless Prevention	2015	2019	Quality Affordable Housing	Citywide	Quality affordable housing	CDBG	Number of persons or households assisted 800
4	Public Service Programs for the Elderly, Youth and the Disabled in particular	2015	2019	Suitable living environment	Citywide	Quality of Life	CDBG	Number of Persons Assisted 0 in Year One
5	Public Improvements and Infrastructure	2015	2019	Suitable Living Environment	Low/Mod Neighborhoods	Quality of Life	CDBG	Number of Persons Assisted 0 in Year One

OMB Control No: 2506-0117 (exp. 07/31/2015)

Goal Descriptions

Owner-occupied Housing Rehabilitation – Emergency home repairs, minor repairs, and home rehabilitation
Public Services – Programs for the elderly, youth, and persons with disabilities
Fair Housing – Fair Housing programs and services; support for legal aid
Public Improvements, Infrastructure – Improvements for municipal infrastructure, including streets, water, sewer and Lighting
Homeless Activities – homeless prevention, emergency shelters, transitional housing

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)

Program	Extremely Low-Income	Low Income	Moderate Income	Total
Owner-occupied Housing Rehabilitation	6 families	3 families	3 families	10 families

OMB Control No: 2506-0117 (exp. 07/31/2015)

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	Proposed Budget
1	**Owner-Occupied Housing Rehabilitation**	**$265,202**
2	**Services for Homeless Youth**	**$15,735**
3	**Frisco Family Services Center**	**$33,000**
	Samaritan Inn- Homeless Shelter & Services	**$11,500**

Table 54 – 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

Project Summary Information

PUBLIC SERVICE FUNDING – 15% OF CDBG fUNDING

Organization	Recommended Funding
CITY House Funds will be used to provide services to homeless youth and young adults.	**$15,735**
Frisco Family Services Center Funds will be used to partially fund the salary of a Bilingual Social Worker to support the FFSC BASIC program.	**$33,000**
Samaritan Inn Funds will be used to provide shelter and services to persons experiencing homelessness.	**$11,500**

Non Public Services or Construction Funding Recommendations

Organization	Recommended Funding
City of Frisco Housing Rehabilitation This program provides low-interest rehabilitation and reconstruction loans to low-moderate income owner-occupied households.	**$265,020.00**

Administrative Costs – $80,314.00

OMB Control No: 2506-0117 (exp. 07/31/2015)

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

1. Area Name:

The target areas in the City is the low/mod Census Tracts which have the highest levels of poverty.

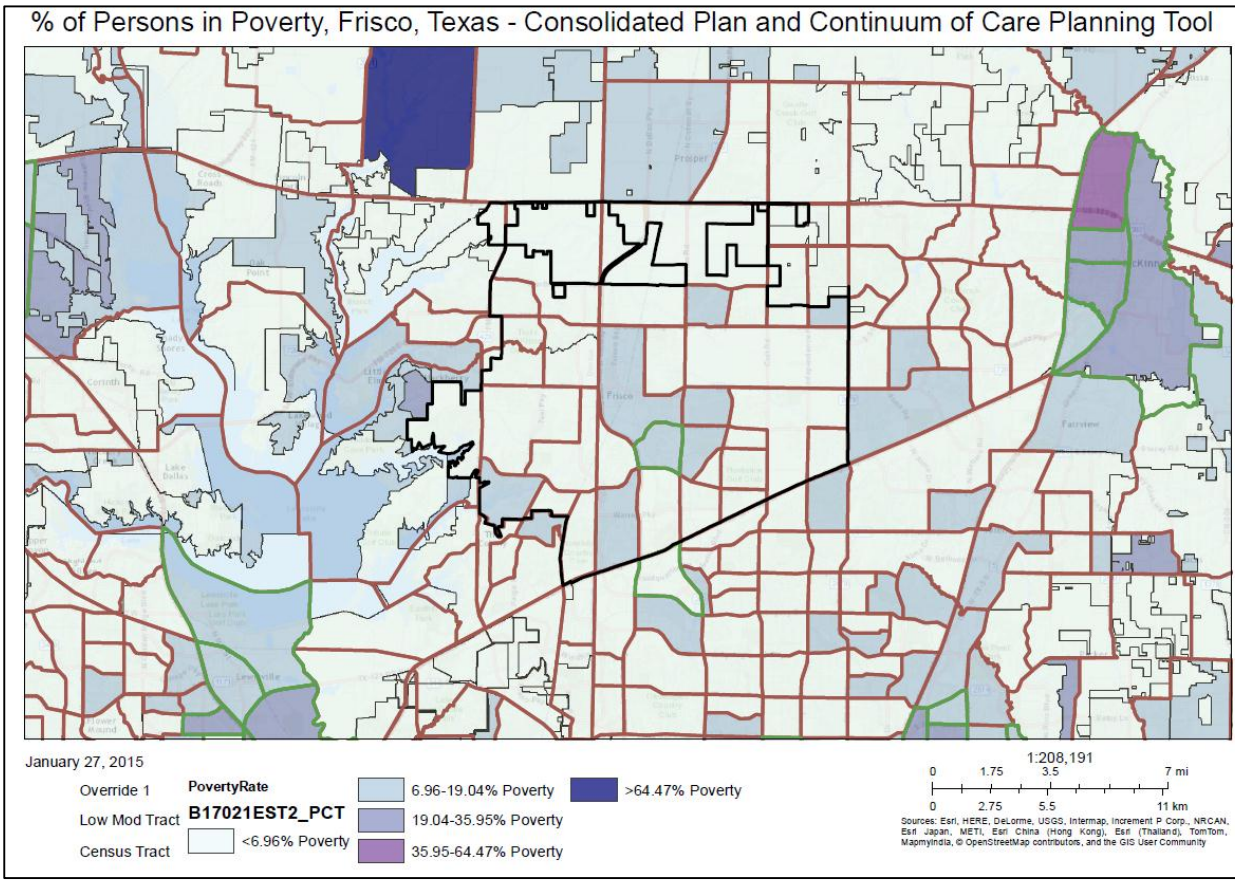
More specifically, the City will focus upon 1) the Stonebrook/Preston North Estate area – South of Main, west of Preston, east of Parkwood and north of Lebanon Road, which also encompasses the Preston North Estates area at Lebanon and Preston, 2) the historic downtown area, defined by the Old Town Zoning designation, which includes all of the City's public housing units; and 3) the Preston Trace area north of the municipal complex to the Preston Manor subdivision (including the old municipal complex).

These areas will be the City's primary areas for investment of CDBG resources due to the high concentration of low and moderate income households in these areas as well as a higher concentration of minority (predominately Hispanic) households.

Area Type: All are low/mod neighborhoods as defined by HUD

Identify the neighborhood boundaries for this target area.

The target areas are the low/mod neighborhoods shown below. High poverty Census Tracts are shown



in the darkest color:

Include specific housing and commercial characteristics of this target area.

In these neighborhoods the housing stock is typically older, often in need of repair or renovation. In general, there are few businesses or amenities.

OMB Control No: 2506-0117 (exp. 07/31/2015)

How did your consultation and citizen participation process help you to identify this neighborhood as a target area?

These areas have been areas of concern in the past and emerged in the course of examining the data. They were also 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.

Identify the needs in this target area.

The needs in these target areas are numerous and varied. The principal needs are: 1) housing rehabilitation for both owner and renter units, 2) public improvements to improve/revitalize neighborhoods, 3) public service programs for the elderly, the disabled, and youth, and 4) assisting the homeless.

What are the opportunities for improvement in this target area?

The opportunities are significant. First, the City can keep residents in safe, affordable housing and prevent additional persons and families from becoming homeless. Second, the City can improve the quality of life by revitalizing these neighborhoods economically and in their appearance. Third, the City can assist the residents of these areas in obtaining good jobs.

Are there barriers to improvement in this target area?

The barriers are significant because of the amount of effort and resources needed to provide the necessary assistance.

It is important to note that though the City will focus its efforts on the neighborhoods with the highest levels of poverty, other neighborhoods will be eligible for and receive funding for high priority projects and activities.

Table 55 - 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.

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.

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

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

OMB Control No: 2506-0117 (exp. 07/31/2015)

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

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

Discussion

AP-60 Public Housing – 91.220(h)

Introduction

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

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.

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

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

Introduction

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

Addressing the emergency shelter and transitional housing needs of homeless persons

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 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.

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.

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 Colin 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.

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

Introduction:

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 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.

AP-85 Other Actions – 91.220(k)

Introduction:

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

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.

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.

Program Specific Requirements

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

Introduction:

Community Development Block Grant Program (CDBG)
Reference 24 CFR 91.220(l)(1)

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

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed. 100% of the program income will be reprogrammed before the next year starts.	$4,000.00
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	$4,000.00

$0

Other CDBG Requirements

1. The amount of urgent need activities	$0

Discussion:

OMB Control No: 2506-0117 (exp. 07/31/2015)

Appendix - Alternate/Local Data Sources