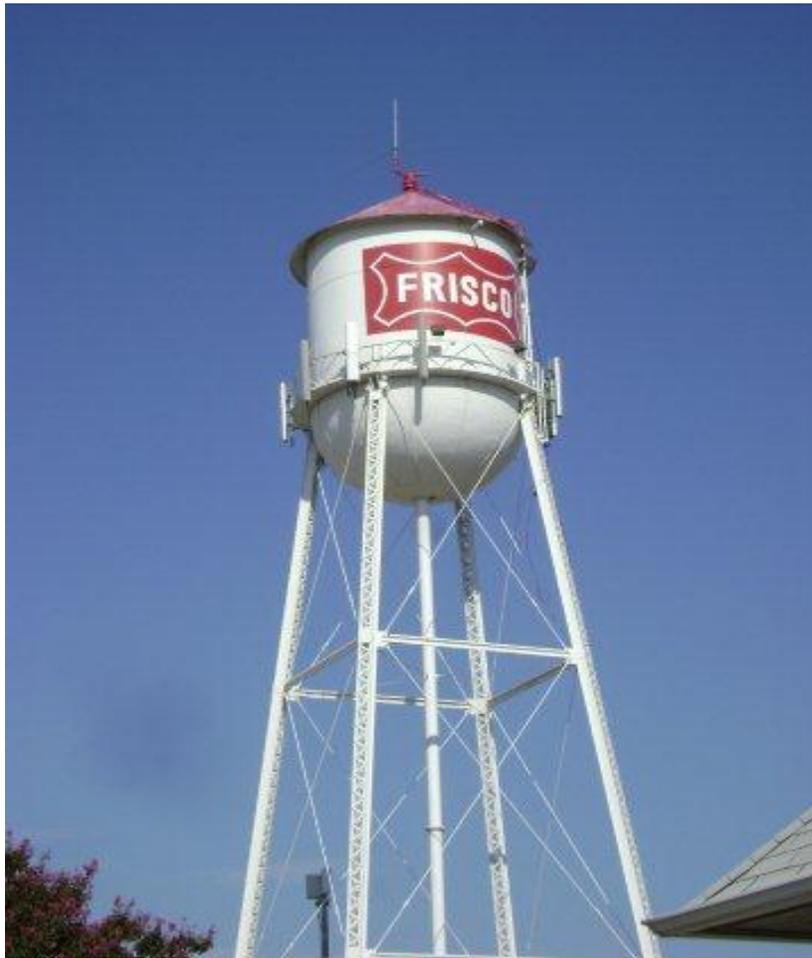


**City of Frisco  
Community Development Block Grant  
Annual Action Plan**



**Program Year 2014**

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**CITY OF FRISCO  
COMMUNITY DEVELOPMENT BLOCK GRANT  
PY 2014 ACTION PLAN**

**Executive Summary 91.220(b)**

This is the fifth year Action Plan under the five year PY 2010 – PY 2014 Consolidated Plan required by the U.S. Department of Housing and Urban Development for the use of Community Development Block Grant (CDBG) Funds. The City of Frisco expects to receive \$380,402 in PY 2014 CDBG funds. Program income is projected to be approximately \$2,000.

**Objectives and Outcomes for Grant Year 5**

The following are the objectives, goals, and outcome measures for Grant Year 5:

**TABLE 1: PY 2014 Objectives, Goals, and Outcome Measures**

	<b>Consolidated Plan Objectives</b>	<b>Annual Goal</b>	<b>Outcome Measure</b>
	<b>Housing Objectives</b>		
1.1	Owner-Occupied Rehabilitation	8 units	DH-3.1
1.2	Acquisition	0 units	DH-2.1.
1.3	First-Time Homebuyer Assistance	0 units	DH-2.2
1.4	Transitional Living Facility Rehab	0 units	SL-1.3
	<b>Homeless Objectives</b>		
2.1	Transitional Homeless Support	64 persons	SL-1.3
2.2	Homeless Services and Prevention	1201 persons	SL-1.1

**TABLE 2: PY 2014 Activity and Fund Allocation Summary**

<b>Activity</b>	<b>Funding Allocation</b>
Grant Administration	\$70,342
Housing Rehabilitation (includes PI)	\$255,000
Transitional Living Support Services	\$4,060
Homeless Children Prevention and Shelter Services	\$7,000
Homeless Prevention Services - Samaritan Inn	\$13,000
Homeless Prevention Services - Frisco Family Services Center	\$33,000

**Past Performance**

The City of Frisco is in the process of completing its ninth year of funding under the CDBG Program. Please see TABLE 3 below depicting the Objectives, Accomplishments, and Outcome Measures for Program Years 2010, 2011, and 2012.

**TABLE 3:  
PY 2010 – PY 2012  
Objectives, Accomplishments, and Outcome Measures**

	<b>Consolidated Plan Objectives</b>	<b>Accomplishments</b>	<b>Outcome Measures</b>
	<b>Housing Objectives</b>		
1.1	Owner-Occupied Rehabilitation	37 units	DH-3.1
1.2	Acquisition	3 lots	DH-2.1
1.3	First-Time Homebuyer Assistance	3 units	DH-2.2
	<b>Homeless Objectives</b>		
2.1	Transitional Homeless Support		
2.2	Homeless Services and Prevention	3,162 persons	SL-1.1
	<b>Non-Homeless Special Needs Objectives</b>		
3.1	Elderly Persons	239 persons	SL-1.2
3.2	Disabled Persons	0 persons	S.L.-1.4

## **Citizen Participation 91.200 and 91.220(b)**

This is the fifth year Action Plan under the five year PY 2010 – PY 2014 Consolidated Plan required by the U.S. Department of Housing and Urban Development for the use of Community Development Block Grant (CDBG) Funds.

The City Council of Frisco, Texas appointed the City of Frisco Social Services and Housing Board to serve as the Citizen Advisory Committee for the Community Development Block Grant Program (CDBG). In addition to making funding recommendations regarding the use of CDBG funding, the Social Services and Housing Board is responsible for holding public hearings and meetings to solicit input on the development of the Consolidated Plan in accordance with the adopted Citizen Participation Plan, as well as making funding recommendations concerning the City of Frisco General Fund Social Service Grant.

As part of the citizen participation plan, the City posted notices in the local Frisco Enterprise newspaper, on the City of Frisco website, in the outside display case, held an application workshop on February 20, 2014, and held three public hearings.

The Notice of Availability of Funds was published in the February 7, 2014; February 14, 2014; February 21, 2014, editions of the Frisco Enterprise newspaper, on the City website, and in the outside display case. The second notice, Notice of Public Hearings for the Use of Community Development Block Grant and City of Frisco General Social Service Funds, was published on March 21, 2014 and April 4, 2014 in the Frisco Enterprise newspaper, posted to the City of Frisco website, and posted in the outside display case. This Notice stated that the comment period would be 54 days which would be through May 13, 2014. In addition, the Preliminary Statement of the City of Frisco Community Development Block Grant Objectives and Proposed Use of Funds Notice of Public Hearing was published in the Frisco Enterprise newspaper on May 16, 2014, and May 23, 2014, posted to the City of Frisco website and posted in the outside display case. The Frisco Housing Authority submitted a comment which was incorporated into the document. No other comments were received.

In addition, the following entities were consulted concerning the current needs of the community:

- Child Advocacy Center of Collin County
- Child Advocacy Center of Denton County
- Collin County Committee on Aging
- Collin County Homeless Coalition
- Collin Intervention to Youth
- Denton County Homeless Coalition
- Court Appointed Special Advocates of Collin County
- Court Appointed Special Advocates of Denton County
- Frisco Education Foundation
- Frisco Family Services Center
- Frisco Homeless Youth Initiative
- Frisco Housing Authority
- Frisco Independent School District

- Hope's Door, Inc
- Journey of Hope Grief Support Center
- LifePath Systems
- Metro Dallas Homeless Alliance
- North Central Texas Council of Governments
- North Texas Cares Clinic
- Samaritan Inn
- SPAN
- Texas Muslim Women's Foundation
- Turning Point

Three public hearings were held during the development of the PY 2014 Action Plan; April 9, 2014, April 16, 2014, and May 14, 2014. Each applicant for Community Development Block Grant funds made an oral presentation regarding their request for funds to the Social Services and Housing Board during one of the public hearings. No comments were received during these public hearings or the comment period.

The Social Services and Housing Board approved the Community Development Action Plan for Program Year 2014 on May 14, 2014.

## **Resources 91.220(c) (1) and (c) (2)**

The City of Frisco uses federal and local resources to address the needs identified in the Consolidated Plan.

### **Community Development Block Grant**

The City expects to receive \$380,432 in new PY 2014 CDBG funds to be addressed in this Action Plan. Total CDBG funds include between \$380,432 for PY 2014 and program income of \$2,000.

### **CDBG Leveraged Resources**

The City of Frisco general funds will pay for the CDBG Housing Rehabilitation Specialist's truck and cell phone for a total of \$15,000 per year. Matching resources from non-profit recipients are anticipated to total \$553,545.50.

### **Public Housing**

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, as detailed in Ordinance 01-10-72. 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.

### **Section 8 – Housing Choice Voucher Program**

Officially known as the Housing Choice Voucher Program, the program provides partial rental payments to the landlord. The amount of rent per month varies from jurisdiction to jurisdiction. HUD will pay what it considers to be fair market value based on an assessment of the location of the apartment, its size, the kinds of amenities offered and the tenants' income. Each housing authority tracks their vouchers. Frisco Housing Authority has no Section 8 Vouchers to issue; however, there are Voucher holders living in Frisco that have been issued Vouchers from other housing authorities. Unfortunately, there is no way of knowing how many Voucher holders reside in Frisco.

### **Continuum of Care/McKinney Vento Homeless Act**

The Dallas Metropolitan Area Continuum of Care (MDHA), which includes Collin County, was awarded funds to assist homeless families and persons through the Supportive Housing and Shelter Plus Care Programs. Two SHP grants was awarded to organizations in Collin County, Hope's Door, a domestic violence shelter, and LifeNet, a behavioral health agency. The service areas for both of these organizations include the City of Frisco. The Housing and Grants Manager for the City of Frisco was appointed to the Metro Dallas Homeless Alliance (MDHA) Board of Directors in January of 2014. In addition, she serves on the COC Steering Committee, and was the Chairman of the Continuum of Care Independent Review Committee in 2011 and has been a member of that committee since 2005. McKinney-Vento Homeless Assistance Act

funds are received by the Frisco Independent School District and used to provide services for homeless students and their families.

### **LIHTC State Funds**

Through the state of Texas, Low Income Housing Tax Credits are available to developers of affordable housing projects. There are 390 units subsidized by low income housing tax credits (LIHTC) currently in Frisco which is an **increase of 52%** since last year. These units are housed within three apartment complexes: Preston Trace Apartments, 40 units; Stonebrook Village Apartments, 216 units; and a new multi-family rental housing project, North Court Villas, 134 units.

### **City Social Service Grant**

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. The budget for the Social Service Grant is \$143,115 for Fiscal Year 2015.

**Annual Objectives 91.220(c)(3)**

The following section details the Consolidated Plan Goals and Annual Objectives for PY 2014.

**HOUSING**

The following PY 2014 CDBG Annual Objectives will be addressed under the Housing category:

**Goal No. 1:** Maintain the City’s current affordable housing stock through housing rehabilitation, while also pursuing new opportunities for expansion of affordable housing for Frisco’s residents and workforce.

**Objective 1.1:** Maintain the City’s current affordable housing stock through the owner-occupied housing rehabilitation program. Regulatory Citation: 24 CFR 570.202(b)

Funds available for this activity include: program income of \$2,000 and new CDBG funds of \$253,000 for a total of \$255,000.

<i>Agency/Program</i>	<i>2013 Goal</i>	<i>CDBG Allocation</i>
<i>City of Frisco - Housing Rehabilitation</i>	<i>8 units</i>	<i>\$255,000</i>

**Objective 1.2:** Acquisition of lots to build affordable housing for low – moderate income households. Regulatory Citation: 24 CFR 570.201(a)

No agency applications were received or programs developed to address Objective 1.2 for PY 2014 funding.

<i>Agency/Program</i>	<i>2013 Goal</i>	<i>CDBG Allocation</i>
<i>Acquisition of lots to build affordable homes</i>	<i>0 unit</i>	<i>\$0</i>

**Objective 1.3:** Address the need for affordable decent housing by offering Down Payment Assistance to low income households. This program was discontinued this year because citizens did not apply due to income limits and the high cost of housing. Regulatory Citation: 24 CFR 570.201(n)

<i>Agency/Program</i>	<i>2014 Goal</i>	<i>CDBG Allocation</i>
<i>City of Frisco – First-Time Homebuyer Program</i>	<i>0 units</i>	<i>\$0</i>

**Objective 1.4:** Address the need for transitional housing by rehabilitating a single family home to be used for transitional housing for youth. No applications received this year.

Regulatory Citation: 24 CFR 570.201(c)

<i>Agency/Program</i>	<i>2013 Goal</i>	<i>CDBG Allocation</i>
	<i>0 unit</i>	<i>\$0</i>

## HOMELESS

The following PY 2014 CDBG Annual Objectives will be addressed under the Homeless category:

**Goal No. 2:** Continue to support households at-risk of homelessness with necessary support services, as well as, continue to support programs offering transitional housing opportunities for homeless families and individuals.

**Objective 2.1:** The provision of transitional housing programs for homeless persons.

Regulatory Citation 24 CFR 570.201(e)

<i>Agency/Program</i>	<i>2014 Goal</i>	<i>CDBG Allocation</i>
<i>City House – Frisco Project – Staff and operations for Young Adult Transitional Living Center.</i>	<i>64 persons</i>	<i>\$4,060</i>

**Objective 2.2:** Focus on support services, counseling programs and career development focused on insulating Frisco residents from homelessness. (*homeless prevention*)

Regulatory Citation 24 CFR 570.201(e)

<i>Agency/Program</i>	<i>2014 Goal</i>	<i>CDBG Allocation</i>
<i>City House – Resource Center and My Friend’s House - Counselor</i>	<i>30 persons</i>	<i>\$7,000</i>
<i>Samaritan Inn – Rent/utility assistance to prevent homelessness.</i>	<i>66 persons</i>	<i>\$13,000</i>
<i>Frisco Family Services Center- Bilingual Social Worker salary for clients needing emergency financial assistance.</i>	<i>1,105 persons</i>	<i>\$33,000</i>

## NON-HOMELESS SPECIAL NEEDS

**Goal No. 3:** Improve the lives of special needs citizens.

**Objective 3.1:** Support through public services for the senior citizen population.  
Regulatory Citation 24 CFR 570.201(e)

This activity has been transferred to the City of Frisco General Fund – Social Service Grant. It will not be funded with CDBG funds this year.

<i>Agency/Program</i>	<i>2014 Goal</i>	<i>CDBG Allocation</i>
<i>Services for Senior Citizens</i>	<i>0 persons – Congregate meals</i> <i>0 persons – Home delivered meals</i>	<i>\$0</i>

**Objective 3.2:** Support through public services for disabled citizens. Regulatory Citation 24 CFR 570.201(e)

No agency applications were received or programs developed to address objective 3.2 for PY 2014 funding.

<i>Agency/Program</i>	<i>2014 Goal</i>	<i>CDBG Allocation</i>
<i>Service for the Disabled</i>	<i>0 unit</i>	<i>\$0</i>

**Objective 3.3:** Support through public services for abused children. Regulatory Citation 24 CFR 570.201(e)

This activity has been transferred to the City of Frisco General Fund – Social Service Grant. It will not be funded with CDBG funds this year.

<i>Agency/Program</i>	<i>2014 Goal</i>	<i>CDBG Allocation</i>
<i>Services for Abused Children</i>	<i>0 persons</i>	<i>\$0</i>

## Description of Activities/Outcome Measures 91.220(e)

### DH-2 AFFORDABILITY OF DECENT HOUSING

**Objective: Decent Housing**

**Outcome: Affordability**

**DH-2.1 Address the need for affordable decent housing by assisting with the acquisition of property to construct housing for low-moderate income Frisco households.**

Frisco low-moderate income households will be able to afford decent housing.

**In PY 2014, 0 lots will be acquired to construct housing for a low-moderate income Frisco household.**

**DH-2.2 Address the need for affordable decent housing by offering Down Payment Assistance to low-moderate income households.**

First-time homebuyers of low-moderate income will be able to afford decent housing.

**In PY 2014, 0 low-moderate income households will be able to afford decent housing through CDBG funding.**

### DH-3 SUSTAINABILITY OF DECENT HOUSING

**Objective: Decent Housing**

**Outcome: Sustainability**

**DH-3.1 Address the need for sustainable decent housing by assisting with the rehabilitation of properties that are owner-occupied by low-moderate Frisco households.**

Low-Moderate income households will have access to home repair services for the purpose of providing decent housing.

**In PY 2014, 8 low-moderate income households will be provided access to home repair services for the purpose of providing decent housing.**

### SL-1 AVAILABILITY /ACCESSIBILITY OF SUITABLE LIVING ENVIRONMENT

**Objective: Suitable Living Environment**

**Outcome: Availability/Accessibility**

**SL-1.1 Improve the availability of a suitable living environment by expanding social service support capacity to low- moderate income residents of the City of Frisco.**

Low-moderate income persons at-risk of becoming homeless will have access to financial assistance for rent and or utility payments, food, clothing, and counseling.

**In PY 2014, 1,201 low-moderate income people will have access to services for the purpose of creating a suitable living environment.**

**SL-1.2 Improve the accessibility of a suitable living environment by providing support services to low and moderate income seniors.**

Elderly persons will have access to services which may include feeding programs, and transportation for the purpose of enhancement of a suitable living environment.

**In PY 2014, 0 elderly senior citizens will be provided a weekday meal through CDBG, because the City of Frisco general fund will fund this program.**

**SL-1.3 Improve the availability of a suitable living environment by providing transitional housing to homeless persons.**

Homeless persons will have access to transitional housing for the purpose of creating a suitable living environment.

**In PY 2014, 64 homeless persons will have access to transitional housing and/or support services for the purpose of creating a suitable living environment.**

**SL-1.4 Improve the availability of a suitable living environment by expanding social service support capacity to disabled residents of the City of Frisco.**

Disabled persons will have access to services for the purpose of creating a suitable living environment.

**In PY 2014, 0 disabled persons will have access to services for the purpose of creating a suitable living environment.**

**SL-1.5 Improve the availability of a suitable living environment by expanding social service support capacity to abused children.**

Abused children will have access to services for the purpose of creating a suitable living environment.

**In PY 2014, 0 abused children will have access to services through CDBG, but they will have services through City Social Service Grant funding.**

## Geographic Distribution/Allocation Priorities 91.220 (d) and (f)

According to the American Community Survey 2010, the area median income for the City of Frisco was \$69,100 in 2010. Only one Census Tract, 304.06, had an estimated median income of under 80% of median area income. The estimated median household income for Census Tract 304.06 was \$44,886 which was 65% of the median area income of \$69,100. This area is bounded to the north by Main Street, to the east by Preston Road, to the west by the Dallas North Tollway, and to the south by Lebanon Road. This Census Tract encompasses the Mobile Home Park at Lebanon and Preston, and 216 units of tax credit housing that were built in the late 90's.

There are other areas of the city in which low to moderate income households reside and are in need of services which are not in Census Tracts that have an estimated median income of under 80%. Due to this information, all of the proposed activities in this action plan will be conducted by directly serving low and moderate income individuals or families city-wide (Benefit to Low and Moderate Income Persons (570.208(a)(3) Low/Mod Housing). We do not plan to measure the use of funds under the Area Median Benefit Calculation.

## Addressing Obstacles in Meeting Underserved Needs

The City of Frisco recognized the obstacles of meeting underserved needs and committed to break through some obstacles by creating 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, the estimated projection of the estimated population of the City for PY 2014 is 143,115. This amount, \$143,115 will be used to fund 12 social agencies in PY 2014 provide health care, clothing, food, counseling, and education.

## Annual Affordable Housing Goals 91.220(g)

In this fifth year action plan, the City of Frisco plans to use CDBG and other state and local housing resources to focus on the following Consolidated Plan objectives:

Category	PY2014 Goals
Housing	8 units
Homeless	1265 persons
Non-Homeless Special Needs	0 persons

The City of Frisco will be providing Housing Services through the Housing Rehabilitation Program. The agencies that will be providing Homeless prevention services are Samaritan Inn and Frisco Family Services Center. The agency that will be providing homeless services to youth through their Resource Center, Children's Shelter, and Young Adult Transitional Living Center is CITY House .

**Consolidated Plan Goal No. 1:** Maintain the City's current affordable housing stock through home rehabilitation, while also pursuing new opportunities for expansion of affordable housing for Frisco's residents and workforce.

**Objective 1.1:** Maintain the City's current affordable housing stock through the owner-occupied housing rehabilitation.

Funds available for this activity include: program income of \$2,000 and new CDBG funds of \$253,000. This program does not address the housing rehabilitation needs of renters. Staff for this program include: two FTE's, the Housing Coordinator, and the Rehabilitation Specialist.

**Objective 1.2:** Acquisition of lots to build affordable housing for low – moderate income households.

No agency applications or programs were developed to address objective 2.1 for PY 2014 funding.

**Objective 1.3:** Address the need for affordable decent housing by offering Down Payment assistance to low income households.

This program was discontinued this year because citizens did not apply due to low income limits and the high cost of housing.

**Objective 1.4:** Address the need for transitional housing by rehabilitating a single family home to be used for transitional housing for youth.

No agency applications or programs were developed to address objective 2.1 for PY 2014 funding.

## **Public Housing 91.220(h)**

In October 2011, City staff conducted a door-to-door employment and housing survey of the residents of the 20 units of Public Housing owned by the Frisco Housing Authority (FHA). A database of residents and skills was developed to be used to help residents secure employment or secure a better employment situation.

The City encourages the FHA to apply for CDBG and Social Service funds to address the needs of the residents. The City is working on a strategic plan to address the needs of the almost 50 year old FHA buildings. 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.

No units will be lost this year.

The Frisco Housing Authority has been designated as a High Performing Housing Authority by HUD since 2009.

## **Homeless and Special Needs 91.220(i)**

In this fifth year action plan, the City of Frisco plans to use CDBG and other state and local resources to focus on the following Consolidated Plan objectives concerned with the homeless and special needs citizens:

**Consolidated Plan Goal No. 2:** Continue to support households at-risk of homelessness with necessary support services, as well as, continue to support programs offering transitional housing opportunities for homeless families and individuals.

**Objective 2.1:** The provision of transitional housing programs for homeless persons.

The City Council has approved the CITY House – Frisco Transitional Living Center for homeless young adults, ages 16 to 22 years of age for funding of staff and operations. The percentage of the total allocation of PY 2014 CDBG funds expended on this activity is \$4,060.

**Objective 2.2:** Focus on support services, counseling programs and career development focused on insulating Frisco residents from homelessness.

The Frisco City Council has approved the following public service organizations which provide services to the homeless and/or persons on the verge of becoming homelessness:

- **CITY House - \$7,000**  
CDBG funding will be used to partially fund a Counselor for Homeless and At-Risk of becoming Homeless Children and Young Adults. The Counselor position will provide services through the Resource Center in Frisco and the Children’s Shelter in Plano.
- **Frisco Family Services Center - \$33,000**  
These funds will be used to partially fund the salary of a Bilingual Social Worker to support the FFSC BASIC program which provides rent assistance and other emergency to prevent homelessness.
- **Samaritan Inn -- \$13,000**  
CDBG funds will be used to provide rent and utility assistance to families at risk of becoming homeless.

In PY 2014, the City estimates funding programs that will serve approximately 1,265 persons dealing with homelessness or on the verge of homelessness through provision of PY 2014 CDBG funding to CITY House, Frisco Family Services Center, and the Samaritan Inn.

### **Homeless Support Efforts**

#### **Frisco Homeless Youth Initiative**

This organization was successful in working with CITY House to secure funding for a transitional living facility for homeless young women, 16 – 22 years of age, and a Resource Center in Frisco for homeless children and young adults. CITY House hopes to open a boys’ transitional living facility in Frisco in 2015. This is the fourth year of the Frisco Homeless Youth Initiative, a group of school district staff, city staff, homeless service providers, and churches interested in providing services to homeless youth. The school district’s number of

homeless students as defined by the McKinney-Vento Act hovers between 170 and 210 students. The Frisco Homeless Youth Initiative is addressing the immediate needs of homeless youth such as, food, clothing, shelter, transportation, tutoring, and counseling.

### **Collin County Homeless Coalition**

The City of Frisco is a major contributor of staff time to the Collin County Homeless Coalition, a homeless coalition working on implementing a county-wide plan to provide solutions to homelessness. The City of Frisco Housing and Grants Manager has served as Chairman of the Collin County Homeless Coalition since November 2012. This coalition comprised of cities, religious organizations, businesses, interested citizens, and homeless service providers 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. An updated plan is currently being developed by the Collin County Homeless Coalition.

### **Denton County Homeless Coalition**

City staff began attending Denton County Homeless Coalition meetings in 2013. A Coordinated Access Pilot Program has been awarded to the Denton County Homeless Coalition and the City of Frisco is a participant.

### **Metro Dallas Homeless Alliance**

On the regional level, the City Housing and Grants Manager represents Collin County as a Board Member of Metro Dallas Homeless Alliance; participates as a member of the Steering Committee of the Continuum of Care for the Dallas area; has been the Chairman of the Independent Review Committee of the Metro Dallas Homeless Alliance for 2011, and has been a member of the COC for the past 10 years. This organization prepares and submits the Continuum of Care grant for the Dallas area which includes Collin County.

**Consolidated Plan Goal No. 3:** Improve the lives of special needs citizens.

**Objective 3.1:** Support through public services for abused children.

Counseling and victim services will not be provided through CDBG, but will be provided through the Social Services Grant in program year 2014

**Objective 3.2:** Support through public services for disabled citizens.

No agency applications or programs were developed to address objective 3.2 for PY 2014 funding.

### **Barriers to Affordable Housing 91.220(j)**

The City of Frisco continues to address barriers to affordable housing. As identified in the Analysis of Impediments conducted in 2010, the major barrier to affordable housing remains a limited supply of affordable housing combined with high land and construction costs in the new

housing market. Less than 5% of the current housing stock was built before 1980, thus very few low cost homes are for sale in Frisco. What homes are available at lower prices are typically older and in poor condition and/or sell very quickly.

As of May 2014, there were 922 homes for sale in Frisco. Nearly all listings in Frisco were for single family homes, which had a median listing price of \$370,450. Although the attached and multifamily products in the City offer more affordability, there are not enough available to be a practical option for residents. A potential homeowner looking for affordability in a duplex or townhome may find those products difficult to find in Frisco.

In 2000, the median contract rent in Frisco was \$728. In 2014, the median had increased to \$1,250, or by 72 percent. During the same time period, the median gross rent, which also includes the contract amount, as well as utilities and fuels paid for by the tenant, increased by 34 percent, from \$850 in 2000 to \$1,135 in 2014.

The following table shows affordable multi-family rental units that target low-moderate income households.

**Properties Assisted by Local, State or Federally-funded Housing Programs**

<b>Property Name</b>	<b>Number of Units</b>	<b>Type of Assistance</b>
Stonebrook Village Apartments	216	Low Income Housing Tax Credit Property (60% of AMI)
Frisco Villas	20	Public Housing Authority
Preston Trace	40 (including 2 market rate units)	Low Income Housing Tax Credit Property (serving 50% of AMI and below)
North Court Villas	134 units (50 units set aside which class members defined under the Walker Settlement Agreement who hold Section 8 Vouchers would receive preference.	Low Income Housing Tax Credit Property (serving 60% of AMI and below)

**Cost burden.** In the housing industry, housing affordability is commonly defined in terms of the proportion of household income that is used to pay housing costs. Housing is “affordable” if no more than 30 percent of a household’s monthly income is needed for rent, mortgage payments and utilities. When the proportion of household income needed to pay housing costs exceeds 30 percent, a household is considered “cost burdened.” In 2012, the ACS estimated that 40 percent of renter households in Frisco pay more than 30 percent of their incomes in rent and utilities. The percentage of cost burdened homeowner households was 23 percent. As shown in the Analysis of Impediments to Fair Housing Choice (2010) the percentage and number of households (owner and renter) currently cost-burdened in Frisco, renter households earning less than \$35,000 find it difficult to rent in Frisco without being cost-burdened, as do homeowner households earning less than \$75,000.

**Renters.** According to the 2012 ACS, approximately eight percent (8%) of Frisco's rental units are priced under \$749 per month, which is affordable for a household earning \$30,000 or less to avoid being cost burdened. As has been previously described, the City of Frisco entered into a contract with ICP to facilitate construction of a LIHTC property. The project was complete in June 2013 and contains 134 units.

### **Analysis of Impediments to Fair Housing Choice**

An Analysis of Impediments to Fair Housing Choice was completed in April 2010 by BBC Research and Consulting, Inc. The following is a summary of Impediments to Fair Housing Choice in Frisco:

#### **Summary of Impediments to Fair Housing Choice**

**Impediment 1: Residents are unaware about how to report fair housing/ violations.**

Citizens could benefit from education and training about fair housing issues, according to a resident survey. Although many residents facing discrimination opted to not report their housing discrimination, it is important for residents interested in reporting fair housing violations to know whom they should contact. In effort to increase resident awareness on fair housing issues, the City does place fair housing educational advertisements in the local newspaper annually.

**Impediment 2: Insufficient affordable housing.** A lack of affordable housing is not specifically an impediment; however, it can indirectly lead to housing discrimination if competition is created over what may be a need for more affordable rental units. Competition over rental units may provide landlords with an opportunity to use their discretion in choosing tenants based on criteria protected under the Fair Housing Act. There are currently unmet affordable housing needs for the City's lowest income residents.

**Impediment 3. NIMBYism.** Frisco residents value the small town feel of Frisco, safe neighborhoods and quality schools. Residents fear that low income and workforce housing may change the dynamics of the community and compromise the things they value most within the City. Frisco's slightly disadvantaged in that, as a new and fast growing community, it is likely that most residents have moved to Frisco from other places. They bring with them a perception of what worked and did not work in those communities. This will create challenges for the City and may create barriers to enforcing fair housing activities.

**Impediment 4. Discrimination** The resident survey found minimal housing discrimination in Frisco. However, online participation in the survey was high, indicating that some input from the City's lowest income residents may have been excluded. These are the residents most likely to experience housing discrimination. As seen in the resident survey, as well as other communities, the majority of citizens take no action when faced with perceived housing discrimination. Therefore, housing discrimination may be occurring in Frisco and go unreported. However, given the demographic composition of Frisco, it is likely that discrimination is not widespread.

**AI Action Plan**

On July 29, 2010, the City Council of Frisco, Texas adopted a Five-Year Action Plan to address the Impediments to Fair Housing Choice that were found in the Analysis of Impediments to Fair Housing Choice.

1. Increase citizens’ understanding of fair housing laws.
2. Partner with the Frisco Family Services Center to offer a fair housing awareness class, as well as basic finance courses targeting the City’s minority populations.
3. Train staff working with HOA Covenants, Conditions and Restrictions (CC&Rs) to understand how HOAs may be violating the Fair Housing Act.
4. Explore ways to foster affordable housing development in the City.

The following is a matrix of AI Action Plan Goals for PY 2014:

**Analysis of Impediments to Fair Housing Choice  
Action Plan Goals for PY 2014**

<b>Goal</b>	<b>Action</b>
<ol style="list-style-type: none"> <li>1. Increase citizens’ awareness of fair housing laws.</li> <li>2. Partner with the Frisco Family Services Center to offer a fair housing awareness class, as well as basic finance courses targeting the City’s minority populations.</li> <li>3. Train staff working with HOA Covenants, Conditions and Restrictions (CC&amp;Rs) to understand how HOAs may be violating the Fair Housing Act.</li> </ol>	<p><b>Hold a Fair Housing Seminar.</b></p> <p>This seminar will be a public event for citizens, social service providers, staff from other cities, City of Frisco staff, realtors, and HOA representatives.</p>
	<p><b>Public Presentations</b></p> <p>Present Fair Housing Partnerships - North Court Villas, Private Public Partnership information to Texas APA Convention in October 2014.</p>
	<p><b>Hold Basic Finance Class</b></p> <p>Will be offered by Frisco Family Services Center.</p>
	<p><b>Provide Fair Housing Posters and flyers</b></p> <p>Specifically: <i>Equal Opportunity for All</i>, and <i>Are You a Victim of Housing Discrimination?</i> to the following: Frisco Family Services Center, the local social service agencies in Frisco, Frisco Housing Authority, and City Facilities.</p>
<p><b>4. Explore Ways to Develop Affordable Housing</b></p>	<p>Create ways to develop affordable housing by participating in the development of the City’s Comprehensive Plan and the City’s Consolidated Plan 2014-2019.</p>

## **Other Actions 91.220(k)**

### **Fostering and Maintaining Affordable Housing**

**Objective 1.1:** Maintain the City's current affordable housing stock through the owner-occupied housing rehabilitation program.

The City of Frisco operates an owner-occupied housing rehabilitation for low-moderate income families. In PY 2014, the City has a goal of completing 8 housing rehabilitation projects. The City inspects all registered rental properties annually.

### **Reducing Lead-Based Paint Hazards 570.202(g)**

It is difficult to determine the number of households at risk of lead-based paint hazards without individual inspections of homes. However, people living in substandard units or older housing and who are low income are more likely to be exposed to lead-based paint than higher income households living in newer or rehabilitated older housing. Less than 1 percent Frisco's housing stock was built before 1940, when lead-based paint was most common. Less than 1 percent was built between 1940 and 1960, when lead-based paint was still used, but the amount of lead in the paint was being reduced. Finally, 2 percent of Frisco' housing units were built between 1960 and 1979 as lead-based paint was phased out and eventually banned. Therefore, approximately 3 percent of the housing stock in the City of Frisco, or were built when lead-based paint used, to some extent, in residential housing.

If (as HUD estimates) 90 percent of the pre-1940 units in Frisco are at risk of containing lead paint, 80 percent of the units built between 1940 and 1960 are at risk and 62 percent of units built between 1960 and 1979 are at risk as well, then it is estimated 632 Frisco housing units may contain lead paint.

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 632 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. All CDBG funded housing rehabilitation projects include a lead based paint assessment and/ or inspection as required by 24 CFR Part 35.

### **Reducing the Number of Poverty-Level Families**

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, the population of the City, 143,115. This

amount, \$143,115 will be used to fund 12 social agencies in PY 2014 to provide health care, clothing, food, counseling, and education.

Some of the ways that General Social Service Grant agencies are working to eliminate poverty include the Frisco Education Foundation which provides college scholarships to low-moderate income graduating seniors. Armed with an education, these students have the opportunity to help their families break out of poverty. Another agency, Frisco Family Services Center works with families to educate them concerning budgeting and getting a job. In addition, Frisco Family Services center gives college scholarships to students in low income families. Frisco Housing Authority is working with families to help them to break the cycle of poverty.

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.

### **Developing Institutional Structure 91.215(i)**

The City of Frisco, as the administrator of the CDBG funds and the City of Frisco General Social Service Grant, will work closely with non-profit organizations; the school district; the college district; 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.

While Frisco is a city of over 139,000 citizens, its fast 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 Action Plan is to both strengthen the capacity of service providers within the City limits of Frisco 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.

With regards to the Frisco Housing Authority (FHA), there is a strong working relationship between the City and the Housing Authority. The City Manager has assigned a staff person to serve as City Liaison to the Housing Authority. This person attends Housing Authority meetings and works with the City to resolve any barriers the Housing Authority may have in achieving their mission of providing quality affordable housing and services. The mayor is responsible for appointing the Commissioners of the Housing Authority.

### **Enhancing Coordination Between Public Housing, Private Housing, and Social Service Agencies**

As previously discussed, the City of Frisco, as the administrator of the CDBG funds and City of Frisco General Social Service Grant, will work closely with non-profit organizations; the school district; the college district; 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 works with the following entities to enhance the accomplishments of the CDBG funds:

- Child Advocacy Center of Collin County
- Child Advocacy Center of Denton County
- Collin County Committee on Aging
- Collin County Homeless Coalition
- Collin Intervention to Youth
- Denton County Homeless Coalition
- Court Appointed Special Advocates of Collin County
- Court Appointed Special Advocates of Denton County
- Frisco Education Foundation
- Frisco Family Services Center
- Frisco Homeless Youth Initiative
- Frisco Housing Authority
- Frisco Independent School District
- Hope's Door, Inc
- Journey of Hope Grief Support Center
- LifeNet
- LifePath Systems
- Metro Dallas Homeless Alliance
- North Central Texas Council of Governments
- North Texas Cares Clinic
- Samaritan Inn
- SPAN
- Texas Muslim Women's Foundation
- Turning Point

### **Transportation Strategy**

The City is always looking for ways to assist the citizens with their transportation needs because the City does not have mass transit. TAPS provides Curb to Curb service for disabled individuals or others requiring special assistance for a low cost. Additionally, local social service agencies and volunteers provide transportation to citizens in need.

### **Low/Mod Benefit 91.220(1)(iv)**

The percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income is 100%.

### **HIV/AIDS Housing Goals 91.220(1)(3)**

The City of Frisco does not receive HOPWA funds. Frisco Family Services Center and the Samaritan Inn provide short-term rent, mortgage, and utility assistance payments to clients to prevent homelessness. These clients may include clients with HIV/AIDS.

**Discharge Policy 91.225(c)(10)**

The Discharge Policy for the discharge of persons from publicly funded institutions or systems of care in order to prevent such discharge from immediately resulting in homelessness for such persons was created by the Metro Dallas Homeless Alliance of which the City of Frisco is a member through the Collin County Homeless Coalition.

**Monitoring 91.230**

The standards and procedures followed by CDBG staff to monitor activities include: (1) a schedule of rehab activities, (2) a schedule of subrecipient activities, and (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 federal budget 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 Rehabilitation Specialist in accordance with the activity schedules above.

All subrecipients who receive City of Frisco Community Development Block Grant funds attend a pre-application training and an award training both 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 and or Housing and Grants Manager. If the invoice is approved by the Housing Coordinator or the Housing and Grants Manager, it is submitted to the Finance Department for approval. The staff person responsible for CDBG in Finance also approves all CDBG expenditures.

Technical assistance is given to the subrecipients throughout the program year as needed. In addition, 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.

**Program Income 91.220(l)(1)**

The estimated amount of program income to be received through revolving housing rehabilitation loans during PY 2014 is \$2,000.