

## **Bundle 19 – Special Housing Needs**

Policies and Actions with Detailed Information

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The Plano Tomorrow Policies and Actions were developed through meetings with the Planning & Zoning Commission, City Council, and extensive public outreach. Information on this process can be found here:

- [Public Outreach Process](#)
- [Advisory Committee Workshops](#)
- [Adoption Process](#)

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### ***The Built Environment – Special Housing Needs***

**POLICY** - Plano will accommodate senior and special needs housing through inclusive regulations and goals stated in the Consolidated Plan.

#### **SHN1) Conduct a community needs assessment to identify and prioritize service demands and resources.**

**Status:**

- Recurring and on track
- The [2020-2024 Consolidated Plan](#) was [approved by City Council on July 27, 2020](#).
- The [Regional Assessment of Fair Housing](#) was [approved by City Council in January 2019](#) and was included as an [Analysis of Impediments](#) in the Consolidated Plan.
- The [Love Where You Live \(LWYL\) program](#) conducts smaller community needs assessment prior to beginning a LWYL program in a neighborhood where resources are needed. The assessment also helps to determine which departments and outside agencies will be invited to speak at a LWYL meeting to address the needs identified in the assessment.

**Background:**

The U.S. Department of Housing and Urban Development (HUD) requires local jurisdictions to assess their affordable housing, community development needs, and market conditions, and to make data-driven, place-based investment decisions every five years. These decisions dictate how HUD funds will be invested into the community for the benefit of low and moderate income residents during the five year time period. The five year [Consolidated Plan of Housing and Community Development Needs \(ConPlan\)](#) highlights plan priorities and identifies specific goals to be undertaken by the jurisdiction. The ConPlan is then carried out through annual Action Plans which state the activities to be carried out through the use of HUD funds. Progress towards ConPlan goals are reported annually through the submittal of the Consolidated Annual Performance Evaluation Report (CAPER).

[The 2020-2024 Consolidated Plan](#) was [approved by City Council on July 27, 2020](#).

**SHN2) Create affordable home ownership opportunities through assistance programs, new construction and or rehabilitation of housing structures for income qualifying households.**

**Status:**

- Recurring and on track
- In FY18-19, the City provided federal funds to one nonprofit housing developer to provide homeowner housing rehabilitation assistance to low and moderate income households.

**Background:**

Plano's [2020-2024 Consolidated Plan](#) identified homeownership assistance as a need for Plano, noting that "with little flexibility in their budget to save for a large down payment, and the high monthly payment that would accompany a mortgage without a significant down payment, homeownership in Plano is out of reach for many low and moderate income families. Down payment assistance is needed to make homeownership available to this population."

To assist these homeowners, Plano's [First Time Homebuyers Assistance and Educational Programs \(FTHB\)](#) is provided with funds from the U.S. Department of Housing and Urban Development (HUD), through the Community Development Block Grant (CDBG) and HOME Investment Partnerships Program (HOME). The FTHB program is designed to assist eligible low and moderate income households to buy a home in Plano by providing down payment and closing costs assistance in the form of deferred payment loans.

Eligible Plano homeowners may also participate in various programs to rehabilitate their home: the [Housing Rehabilitation Program](#) (see action SHN4), [The Great Update Rebate](#) (see action NC4), and the [Smart Energy Loan Program](#). Grant funds are sometimes used to facilitate housing rehabilitation (see action SHN3).

**SHN3) Support organizations through social service agencies that engage in public services for special needs populations by providing financial assistance from federal and local government grants.**

**Status:**

- Recurring and on track
- HUD, state, and city general funds provide funding to four nonprofit, social service agencies for housing construction, rehabilitation, rental assistance, or semi-permanent housing programs.
- 16 other nonprofit agencies receive funding for social programs related to health and human care and homelessness prevention, which are covered under the [Social Services Policy](#).

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**Background:**

The city of Plano receives entitlement funds from the U.S. Department of Housing and Urban Development (HUD) in the form of two grants, the Community Development Block Grant (CDBG) and the HOME Investment Partnerships Grant (HOME). These grants require long-term planning for expenditures through a Consolidated Planning process (see action SHN1) and regular accountability to HUD throughout each grant year. Funds from these grants are distributed annually through a competitive process. The Texas Department of Housing and Community Affairs also provides funding for these organizations through the Homeless Housing and Services Program.

Grant recipients through the city must sign a contract, can only use funds to serve income-eligible, Plano residents, and must maintain standards outlined in a compliance manual. Funds are provided on a reimbursement basis. [Find more information on these grants.](#)

**SHN4) Provide programs to rehabilitate and improve existing housing occupied by low and moderate income households.**

**Status:**

- Recurring and on track
- Federal funds are used to provide housing rehabilitation to residents.

**Background:**

Ensuring Plano's existing housing stock remains well-maintained is essential to providing secure and safe housing for Plano's residents. [Plano's 2020-2024 Consolidated Plan](#) notes that "27% of households in Plano are cost burdened, regardless of income," with cost burdened defined as spending more than 30% of household income on housing.

Plano's [Housing Rehabilitation Program](#) is a HUD-funded program that can help rehabilitate the homes of these Plano residents, offering two opportunities to assist with housing repairs to eligible, income qualified Plano families who own and occupy their homes:

- Limited Repairs Assistance is made for essential repairs to revitalize the neighborhood, stop further deterioration of the home, and improve energy efficiency. These repairs are offered in the form of partially forgivable loans up to \$55,000 depending on qualifications, with 10-year terms and competitive rates.
- Emergency Assistance is provided for unexpected conditions that pose a serious and immediate threat to the health or welfare of the family. Examples include inoperable air conditioners or heaters and broken sewer and water supply lines. These repairs are offered in the form of a grant.

All Plano residents may also be eligible for Plano's other home rehabilitation programs: [The Great Update Rebate](#) (see action NC4) and the [Smart Energy Loan Program](#), along with [property maintenance workshops](#) (see NC1).

**SHN5) Review zoning regulations for inclusiveness of special needs housing.**

**Status:**

- Recurring and on track
- Staff encourages universal design improvements when discussing potential projects for Great Update Rebate Program (see action NC4).
- The Backyard Cottages ordinance was adopted in 2019 (see action NC6).
- The [Regional Assessment of Fair Housing](#) was [approved by City Council in January 2019](#) and the plan was included as an [Analysis of Impediments](#) in the Consolidated Plan.

**Background:**

In some cases, zoning ordinances may be an impediment to providing special needs housing, as they may be older and slow to adapt to “changing demographics and housing needs, making it difficult, if not impossible, for new housing models to emerge” ([AARP: Making Room](#)).

For example, Plano’s zoning ordinance allows retirement housing by right in retail and office zoning districts. Setbacks from single family zoning are established based on building height as follows:

Height	Minimum Set-back
One Story	20 feet
Two Story	60 feet
Three Story	150 feet

Retirement housing has been allowed in this manner since 2003.

Staff continues to review city codes to ensure that special housing needs are addressed. Plano’s zoning regulations currently accommodates special needs housing by allowing backyard cottages in all residential zoning districts, subject to site design standards, and allowing group homes licensed by the State of Texas for operation.