



# 2014

Texas Department of Housing and Community Affairs  
State of Texas Low Income  
Housing Plan & Annual Report



NEIGHBORHOOD  
STABILIZATION  
PROGRAM



Five Point Cottage  
Development in  
San Antonio

Gambrell Family ribbon Cutting in Huntsville

Guadalupe Neighborhood Development  
Corporation ribbon cutting in Austin

Frontera Trail ribbon cutting in Austin

Arbor Terrace in  
Austin

San Antonio Alternative  
Housing Corporation  
experimental housing

NEIGHBORHOOD  
STABILIZATION  
PROGRAM

LifeWorks' The Works at Pleasant Valley  
groundbreaking in Austin

San Benito Housing  
Authority single  
family development

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## **SECTION 1: INTRODUCTION**

The Texas Department of Housing and Community Affairs (TDHCA, Department) is the State of Texas' lead agency responsible for affordable housing. TDHCA offers a Housing Support Continuum for low- to moderate-income Texans with services ranging from poverty and homelessness prevention to homeownership to disaster recovery.

### ***INSTITUTIONAL STRUCTURE***

In 1991, the 72<sup>nd</sup> Texas Legislature created the Department. The Department's enabling Texas Government Code Chapter 2306, combined programs from the Texas Housing Agency, the Texas Department of Community Affairs and the Community Development Block Grant Program from the Texas Department of Commerce.

On September 1, 1992, two programs were transferred to TDHCA from the Texas Department of Human Services: the Low Income Home Energy Assistance Program (LIHEAP) and the Emergency Nutrition and Temporary Emergency Relief Program (ENTERP). Effective September 1, 1995, in accordance with House Bill 785, regulation of manufactured housing was transferred to the Department. In accordance with House Bill 7, effective September 1, 2002, the Community Development Block Grant (CDBG) and Local Government Services programs were transferred to the newly-created Office of Rural Community Affairs, now the Office of Rural Affairs within the Texas Department Agriculture (TDA) as a result of the 82<sup>nd</sup> Legislative Regular Session. However, TDHCA, through an interagency agreement with TDA, administers 2.5 percent of the CDBG funds used for colonia Self-Help Centers (SHCs) along the Texas-Mexico border. Effective September 1, 2002, in accordance with Senate Bill 322, the Manufactured Housing Division became an independent entity administratively attached to TDHCA. Regarding CDBG Disaster Recovery, effective July 1, 2011, the CDBG Disaster Recovery Programs were transferred to the Texas General Land Office (GLO) from the Department.

### ***AGENCY MISSION AND CHARGE***

The mission of TDHCA is to administer its assigned programs efficiently, transparently and lawfully. To invest its resources strategically and develop high quality affordable housing which allows Texas communities to thrive.

TDHCA accomplishes this mission by administering a variety of housing and community affairs programs primarily for households whose incomes are low to moderate as determined by the Area Median Family Income (AMFI) or the poverty level. A primary function of TDHCA is to act as a conduit for federal grant funds for housing and community services. Additionally, because several major housing programs require the participation of private investors and private lenders, TDHCA also operates as a housing finance agency.

More specific policy guidelines are provided in §2306.002 of TDHCA's enabling Texas Government Code:

*(a) The legislature finds that:*

*(1) every resident of this state should have a decent, safe and affordable living environment;*

*(2) government at all levels should be involved in assisting individuals and families of low income in obtaining a decent, safe and affordable living environment; and*

*(3) the development and diversification of the economy, the elimination of unemployment or underemployment and the development or expansion of commerce in this state should be encouraged.*

*(b) The highest priority of the department is to provide assistance to individuals and families of low and very low income who are not assisted by private enterprise or other governmental programs so that they may obtain affordable housing or other services and programs offered by the department.*

Funding sources to meet the legislative goals include the U.S. Department of Housing and Urban Development, U.S. Treasury Department, U.S. Department of Health and Human Services, U.S. Department of Energy and State of Texas general revenue funds. With this funding, TDHCA strives to promote sound housing policies; promote leveraging of state and local resources; prevent discrimination; and ensure the stability and continuity of services through a fair, nondiscriminatory and open process. Because of the great amount of need in proportion to the federal and state funding available, the Department strives to provide the most benefit by managing these limited resources to have the greatest impact.

TDHCA is one organization in a network of housing and community services providers located throughout Texas. This document focuses on programs within TDHCA's jurisdiction, which are intended to either work in cooperation with or as complements to the services provided by other organizations.

### ***HOUSING SUPPORT CONTINUUM ACTIVITIES CHART***

TDHCA's Housing Support Continuum can be divided into six categories. It should be noted that, with the exception of the Section 8 Housing Choice Voucher Program in limited areas, TDHCA administers its programs and services through a network of organization administrators across Texas and does not fund individuals directly.

The TDHCA Housing Support Continuum includes (1) Poverty and Homelessness Prevention, (2) Rental Assistance and Multifamily Development, (3) Homebuyer Education, Assistance and Single-Family Development, (4) Rehabilitation and Weatherization, (5) Foreclosure Mitigation and (6) Disaster Relief.

The following table outlines TDHCA's State Fiscal Year 2014 programs. When a program has "Stimulus Program" after its name, it has been created as a result of the Housing and Economic Recovery Act (HERA) of 2008, American Recovery and Reinvestment Act (ARRA) of 2009, or some other federal act or regulation establishing a temporary program meant to address current economic issues. For more detailed program information, please see "TDHCA Programs" in *Section 4: Action Plan* and *Section 5: Stimulus Programs*.

**Housing Continuum: (1) Poverty and Homelessness Prevention**

<b>Program/Activities</b>	<b>Description</b>	<b>Eligible Households</b>
Community Services Block Grant	Funds local community action agencies to provide essential services and poverty programs	<125% poverty
Comprehensive Energy Assistance Program	Funds local agencies to offer energy education and financial assistance for utility bills.	<125% poverty
Emergency Solutions Grant Program	Funds entities to assist homeless persons and persons at risk of homelessness regain stability in permanent housing	<30% AMI (Homeless)
Homeless Housing and Services Program	Funds the eight largest Texas cities to provide services or facilities to homeless individuals and families	<50% AMI (Homeless)

**Housing Continuum: (2) Rental Assistance**

<b>Program/Activities</b>	<b>Description</b>	<b>Eligible Households</b>
Section 8 Housing Choice Voucher Program	Acts as a public housing authority to offer tenant-based rental assistance vouchers in certain rural areas	<50% AMI
Tenant-Based Rental Assistance (HOME Program)	Grants for entities to provide tenant-based rental assistance	<80% AMI
Housing Tax Credit Program	Tax credits to developers for the creation or preservation of affordable rental housing	<60% AMI
Multifamily Bond Program	Loans to develop or preserve affordable rental housing	<60% AMI
HOME Multifamily Rental Housing Development	Loans or grants to develop or preserve affordable rental housing and are available to Community Housing Development Organization (CHDO)	<80 % AMI
Neighborhood Stabilization Program (Stimulus Program)	Provides funds to nonprofit developers for acquisition, construction or rehabilitation of foreclosed, vacant or abandoned rental properties	<50% AMI

**Housing Continuum: (3) Homebuyer Education, Assistance and Single-Family Development**

<b>Program/Activities</b>	<b>Description</b>	<b>Eligible Households</b>
Colonia Self-Help Center Program	Provides funding for rehabilitation, reconstruction, new construction, homebuyer assistance, construction and technology education, tool lending libraries and counseling for eligible colonia residents in the targeted colonias in seven border counties.	<80% AMI (All)
Texas Statewide Homebuyer Education	Training for nonprofits to provide homebuyer education	NO AMI Limits
Contract For Deed Conversion Program (HOME Program)	Stabilizes home ownership for colonia residents by converting contract for deeds into traditional mortgages	<60% AMI



<b>Program/Activities</b>	<b>Description</b>	<b>Eligible Households</b>
Contract For Deed Conversion Program Assistance Grants (Housing Trust Fund)	Supports nonprofits and units of local government in assisting eligible colonia households to convert their contracts for deeds to warranty deeds	<60% AMI
My First Texas Home Program - Non-targeted funds	Low-interest loans and down payment and closing costs for first time homebuyers	<115% AMI
My First Texas Home Program - Targeted funds	Low-interest loans and down payment and closing costs for first time homebuyers in areas of chronic economic distress	<140% AMI
Mortgage Credit Certificate Program - Non-targeted funds	Annual tax credit for qualified homebuyers based on the interest paid on the homebuyer's mortgage loan	<115% AMI
Mortgage Credit Certificate Program - Targeted funds	Annual tax credit for qualified homebuyers based on the interest paid on the homebuyer's mortgage loan in areas of chronic economic distress	<140% AMI
Neighborhood Stabilization Program (Stimulus Program)	Funds for nonprofit or local government entities to purchase, construct or rehabilitate foreclosed, vacant or abandoned properties. Homebuyer Assistance and permanent financing for eligible households to purchase foreclosed, vacant or abandoned homes.	<120% AMI
Single Family Development (HOME Program)	Community Housing Development Organization (CHDOs) can apply for loans to acquire, rehabilitate, or reconstruct single family housing. CHDOs can also apply for homebuyer assistance if their organization is the owner or developer of the single family housing project	<80% AMI
Texas Bootstrap Loan Program	Provides 0% loan funds to owner-builders through certified nonprofit organizations to rehabilitate or construct their homes through self-help construction.	<60% AMI

#### Housing Continuum: (4) Rehabilitation and Weatherization

<b>Program/Activities</b>	<b>Description</b>	<b>Eligible Households</b>
Amy Young Barrier Removal Program (Housing Trust Fund)	Grants up to \$20,000 to provide home modifications needed for accessibility for person with disabilities	<80% AMI
Homeowner Rehabilitation Assistance Program (HOME Program)	Loans and grants for entities to provide home repair and replacement assistance	<80% AMI
Weatherization Assistance Program	Funds local agencies to provide minor home repairs to increase energy efficiency	<125% poverty for LIHEAP WAP, <200% poverty for DOE WAP



**Housing Continuum: (5) Foreclosure Mitigation**

<b>Program/Activities</b>	<b>Description</b>	<b>Eligible Households</b>
National Foreclosure Mitigation Counseling (Stimulus Program)	Fund Foreclosure Counselors to assist households avoid foreclosure	No AMI limits
Neighborhood Stabilization Program (Stimulus Program)	Purchase foreclosed properties to demolish or create affordable housing and stabilize existing neighborhoods	<120% AMI

**Housing Continuum: (6) Disaster Relief**

<b>Program/Activities</b>	<b>Description</b>	<b>Eligible Households</b>
Community Services Block Grant	Provide persons with emergency shelter, food, clothing and other essentials, such as appliances and hygiene items	<125% poverty
Disaster Relief (HOME Program)	HOME funds may be used in non-participating jurisdictions to assist with home repair, rehabilitation, reconstruction, homebuyer assistance and tenant-based rental assistance for households affected by a disaster	<80% AMI

**ADMINISTRATIVE STRUCTURE**

Agency programs are grouped into the following divisions: Community Affairs, HOME, Housing Trust Fund/Office of Colonia Initiatives, Multifamily Finance, Neighborhood Stabilization Program and Texas Homeownership. The Manufactured Housing Division is administratively attached to TDHCA, though it is an independent entity with its own governing board.

Additionally, there are several Divisions within TDHCA which are involved in the administration of the agency as a whole but do not administer specific programs:

- The Asset Management Division oversees the ongoing economic viability of properties funded by the Department and works with owners and the Department's Asset Review Committee to resolve regulatory and financial issues on those properties through the approval and completion of amendments, workout scenarios and/or foreclosure and resale solutions which sustain affordability.
- The Compliance Division ensures housing programmatic and financial compliance and construction reviews, with federal and state regulations by using various oversight measures including onsite monitoring visits and desk reviews.
- The External Affairs Division disseminates information and is a liaison between TDHCA and industry stakeholders, advocacy groups and the executive and legislative branches of state and Federal government.
- The Housing Resource Center acts as a central clearinghouse for information regarding TDHCA programs and policies, including fair housing and research on housing-related issues.

- The Office of Recovery Act Accountability and Oversight is responsible for identifying and mitigating risk in program development and operation and for reporting and federal guidance that apply to programs established by the American Recovery and Reinvestment Act (ARRA) of 2009. The Office of Recovery Act Accountability and Oversight has been primarily phased out but will continue to perform final reporting responsibilities through January 2014. Any subsequent need for those functions will be addressed by the Program, Planning, Policy and Metrics group.
- The Program Services Division is responsible for adherence, processing and completion of cross-cutting federal and departmental requirements for programs administered by the Department, including environmental clearances, labor standards requirements, fair housing, minimizing resident relocation, single-family loan closings and the commitment and disbursement of federal funds.
- The Program, Planning, Policy and Metrics group is responsible for the development and oversight of cross-cutting agency projects and initiatives and the compilation of Department metric and scorecard tools. The group is also responsible for the management of several internal, Department-wide teams including the Continuous Improvement Team (which applies Six Sigma analysis to prioritized projects), the Data Support Team, the Rules Team and the Administrative Team. All group projects pertain to quantifying, assessing and reporting of Department performance and/or the coordination of resources to enhance the efficiency and cost-effectiveness of Department efforts.
- The Real Estate Analysis Division provides TDHCA with analytical reports necessary to make well-informed financial decisions about funding affordable housing developments.
- Other divisions that are involved in TDHCA's internal management include Bond Finance, Financial Administration, Human Resources, Information Systems, Internal Audit and Legal Services.

### ***2014 STATE OF TEXAS LOW INCOME HOUSING PLAN AND ANNUAL REPORT***

The *2014 State of Texas Low Income Housing Plan and Annual Report* (SLIHP, Plan) is prepared annually in accordance with §2306.072-2306.0724 of the Texas Government Code, which requires that TDHCA provide a comprehensive statement of activities in the preceding year, an overview of statewide housing needs and a resource allocation plan to meet Texas' housing needs. The SLIHP is adopted by reference yearly in 10 Texas Administrative Code §1.23. The Plan offers policy makers, affordable housing providers and local communities a comprehensive reference on statewide housing need, housing resources and performance-based funding allocations. The format is intended to help these entities measure housing needs, understand general housing issues, formulate policies and identify available resources. As such, the Plan is a working document and its annual changes reflect changes in programs or funding amounts, policy changes, statutory guidance and input received throughout the year.

The Plan is organized into eight sections:

- Section 1: Introduction - An overview of TDHCA and the Plan
- Section 2: Housing Analysis - An analysis of statewide and regional demographic information, housing characteristics and housing needs

- **Section 3: Annual Report** - A comprehensive statement of activities for state fiscal year 2012, including performance measures, actual numbers served and a discussion of TDHCA's goals
- **Section 4: Action Plan** - A description of TDHCA's program descriptions and plans, resource allocations, policy initiatives, special needs and goals
- **Section 5: Stimulus Programs** - A description and report of programs offered through TDHCA created as a result of the Housing and Economic Recovery Act (HERA) of 2008, American Recovery and Reinvestment Act of 2009 (ARRA) and other federal laws that established temporary programs to address current economic issues.
- **Section 6: Public Participation** - Information on the Plan preparation and a summary of public comment
- **Section 7: Colonia Action Plan** - A biennial plan for 2013-2014, which discusses housing and community development needs in the colonia, describes TDHCA's policy goals, summarizes the strategies and programs designed to meet these goals and describes projected outcomes to support the improvement of living conditions of colonia residents
- **Section 8: Texas State Affordable Housing Corporation (TSAHC) Plan** - This section outlines TSAHC's plans and programs for 2014 and is included in accordance with Texas Government Code §2306.0721(g)
- **Appendix: TDHCA's enabling Texas Government Code**

Because the Plan's legislative requirements are rather extensive, TDHCA has prepared a collection of publications in order to fulfill these requirements. TDHCA produces the following publication in compliance with §2306.072-2306.0724 of the Texas Government Code:

- **State of Texas Low Income Housing Plan and Annual Report** (this document)
- **Basic Financial Statements and Operating Budget:** Produced by TDHCA's Financial Administration Division, which fulfills Texas Government Code §2306.072(c)(1)
- **Help for Texans online database:** A description of TDHCA's housing programs and other state and federal housing and housing-related programs, which fulfills Texas Government Code §§2306.0721(c)(4) and 2306.0721(c)(10)
- **TDHCA Housing Sponsor Report:** A report that provides property and occupant profiles of developments that have received assistance from TDHCA, which fulfills Texas Government Code §§2306.072(c)(6), 2306.072(c)(8) and 2306.0724

## **SECTION 2: HOUSING ANALYSIS**

This section of the Plan contains an overview of the affordable housing needs in the State and an estimate and analysis of the housing need in each region.

### ***DATA SOURCES AND LIMITATIONS***

The information provided in this section should be considered within the context of its limitations. The Department recognizes that the truest assessment of housing need can best be found only at the local level based on the direct experience of local households. Alternative methods, such as detailed on-location assessments by professionals skilled at reviewing such matters and local surveys might be used, but the Department lacks the resources to obtain such data through third parties or, confronted with an area covering over 268,000 square miles, to compile it directly. The following issues should be considered when reviewing the information contained in this report:

Many nuances of housing need are lost when data is aggregated into regional, county and statewide totals. For example, housing needs in rural communities are often distorted when reported at the county level because the large population of metropolitan areas can skew the data and mask the needs of the rural areas. Whenever possible, rural data is considered separately from urban data.

Reliable data available on the condition of the housing stock, the homeless population and the housing needs of special needs populations are very limited.

Major data sources include the decennial Census, the Comprehensive Housing Affordability Strategy (CHAS) and the American Community Survey.

The CHAS database is developed by the U.S. Department of Housing and Urban Development (HUD) and classifies households into five relative income categories based on reported household income, the number of people in each household and geographic location. These income categories are used to reflect income limits that define eligibility for HUD's major assistance programs, as well as for other housing programs, such as the Housing Tax Credit Program. Households are classified into income groups by comparing reported household income to HUD-Area Median Family Income (HAMFI). When analyzing CHAS data, the term area median income (AMFI) will refer to HAMFI. The income classifications are 0-30 percent of AMFI (extremely low income), 31-50 percent of AMFI (very low income), 51-80 percent of AMFI (low income), 81-100 percent of AMFI (moderate income) and above 100 percent of AMFI. Unit affordability compares housing cost to local area AMFI. Affordable units are defined as units for which a household would not pay more than 30 percent of its income for rent and no more than two and one-half times its annual income to purchase.

A "rural area" is defined in 2306.004(28a) as "an area that is located:

- (A) outside the boundaries of a primary metropolitan statistical area or a metropolitan statistical area; or
- (B) within the boundaries of a primary metropolitan statistical area or a metropolitan statistical area, if the statistical area has a population of 25,000 or less and does not share a boundary with an urban area.

For the purposes of analysis in the SLIHP, urban and rural designations will be determined by counties' characteristics. County-level data allows the needs factors in the *Housing Analysis* chapter

to be compared accurately to the *Annual Report* chapter data. The *Annual Report* chapter is based on county-level data because of the reporting requirements of the programs.

The definition of rural in 2306.004(28a) requires the investigation into the location of Metropolitan Statistical Areas (MSAs). The U.S. Office of Management and Budget (OMB) determines which counties are within each MSA. During the OMB's 2013 update of MSA, it became apparent that some MSA counties have no urban places per 2306.004(36) (i.e. the MSA county had no places over 25,000, nor any places touching a boundary of a place with 25,000). Therefore, the following analysis will refer to "MSA counties with urban places" and "Non-MSA counties and counties with only rural places". The data for "MSA counties with urban places" will be counted as "urban" and the data for "Non-MSA counties and counties with only rural places" will be counted as "rural".

Counting urban and rural areas as described above is a change from 2011-2013 SLIHPs, which designated the data for counties within an MSA as urban and the data in counties outside an MSA as rural. Compared to the 2013 SLIHP, the 2014 SLIHP (this document) has 9 counties that changed from rural or urban and 3 counties changed from urban to rural. This was a result of counting MSA counties with urban places toward urban areas and Non-MSA counties and counties with no urban places toward the rural areas.

The needs assessment data is augmented with additional information from the perspective of local Texans, when available.

Organization of this chapter is as follows:

#### State of Texas Demographic Trends

- Comparison of demographic data over time.

#### Special Needs Analysis

- Description of the housing needs for people with special needs and statewide estimates of the number of persons with special needs.

#### Poverty, Income and Affordable Housing

- Economic demographics and its relationship to the cost of housing.

#### For-Market and Subsidized Housing Availability

- Type and size of market-rate and subsidized-units available.

#### Local Assessment of Need

- Analysis of request for assistance from TDHCA.

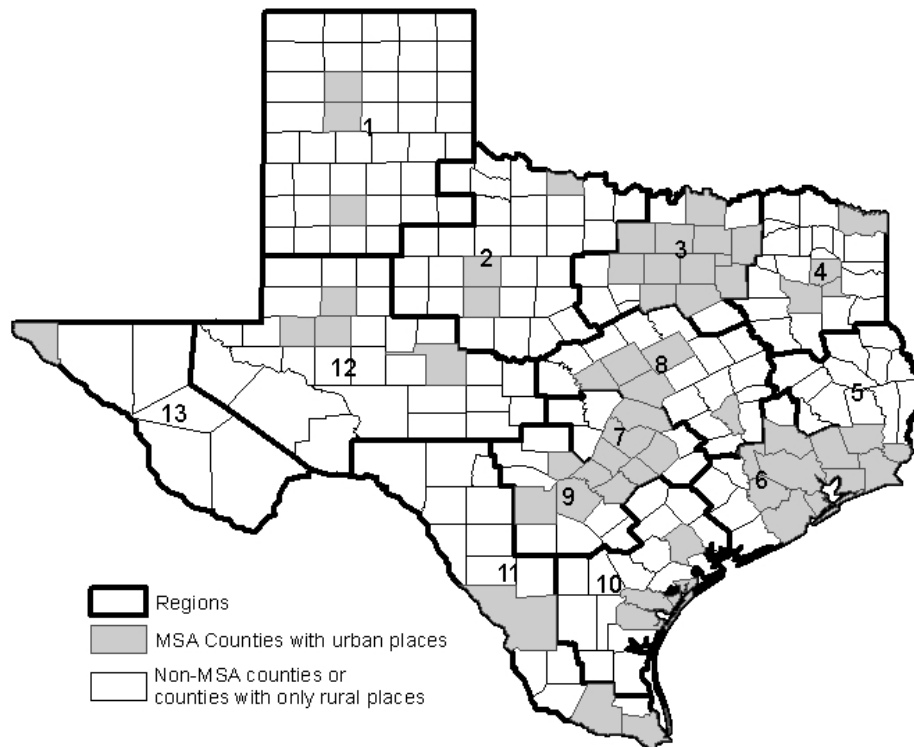
#### Regional Analysis

- Statewide data divided by region.

## STATE OF TEXAS

The state-level housing analysis includes information on demographics, special-needs populations and affordable-housing need indicators. In order for the information to be more applicable on a local level, analysis is also conducted by region, as depicted on below.

### TDHCA Regions



The Department's plans reflect this statewide information as well as the consideration of affordable housing assistance from various sources.

### DEMOGRAPHIC CHARACTERISTICS

By using the census data from 2007-2011, it is possible to analyze population trends compared to the nation as a whole and its implication for housing need.

- Texas has approximately 24,774,187 people, which is about 8.1 percent of the US population.
- Texas mirrors the US closely in terms of percentages of races in the population. Texas has 73.0% of its population as White Alone, while the US has 74.1 percent, a difference of only 1.1%. The percentage differences in population between Texas and the US vary less than 1% for Black or African American Alone, American Indian or Alaskan Native Alone, Asian Alone, Native Hawaiian and Other Pacific Island Alone, and Two or More Races. For Some Other Race Alone, Texas' population is 8.7 percent and the US' population is 5.1 percent. This 3.9 percent difference could be the result of Hispanic population including their ethnicity with their race (U.S. Census Bureau, Population Estimates Program, n.d.).
- The percentage of Hispanics in Texas is 21.1 percent higher in Texas compared to the US population. Texas has 37.2 percent of its people who identify as Hispanic, while the US has 16.1 percent.

- Texas has a greater percentage of children under 18 and persons over 65 than the US as a whole. Texas has 17.0 percent of its population as people under 18 years old, compared to 14.3 percent for the nation. Persons over 65 make up 11.4 percent of the Texas population, while this population makes up 9.4 percent of the population for the nation.

Expected housing demand is linked to the demographic makeup of Texas. The current racial and ethnic makeup is significant because of the substantial differences between the race and ethnicities in terms of income level. According to 2007-2011 American Community Survey, the number of people in poverty varied dramatically by race and ethnicity. In Texas, White (non-Hispanic) had a poverty rate of 8.7 percent; Blacks or African Americans had a poverty rate of 23.6 percent; the Hispanic population had a poverty rate of 25.9 percent; and Asians had a poverty rate of 11.8 percent. Lower incomes often lead to greater housing challenges.

The elderly face unique housing challenges that will become more prevalent as the population ages. The incidences of disability increase with age. From 2009-2011, 10.0 percent of persons between 18-64 years old have a disability, while 40.7 percent of persons 65 and older have a disability. In addition, older householders tend to live in older homes: in 2010, 65.2 percent of householders aged 50 years and older lived in housing stock built before 1970 (Harrell and Houser, 2011). These factors will increase the need for housing modifications for accessibility and home repair.

**Urban and Rural Population, Texas**

State	Rural	Urban	Total
Total	3,368,398	21,405,789	24,774,187

Source: MSA defined by Office of Management and Budget, 2013. Population from 2007-2011 American Community Survey, Table B01003



## ***STATEWIDE SPECIAL NEEDS***

Section 2306.0721 of the Texas Government Code requires the Department to include the housing needs of individuals with special needs. The Department identifies special needs as colonia residents, elderly and frail elderly persons, homeless persons, migrant farm workers, persons with alcohol and drug abuse, persons with disabilities, persons with HIV/AIDS and their families, public housing residents, victims of domestic violence, veterans and youth aging out of foster care.

Throughout the Housing Analysis chapter, whenever possible the special need populations in each region are broken down by the proportion of the population residing in urban areas, defined in this document as metropolitan statistical area (MSA) counties and the population residing in rural areas, defined as non-MSA counties.

### ***COLONIA RESIDENTS***

According to Section 2306.581 of the Texas Government Code:

“Colonia” means a geographic area located in a country some part of which is within 150 miles of the international border of this state, consists of 11 or more dwellings that are located in close proximity to each other in an area that may be described as a community or neighborhood and

- has a majority population composed of individuals and families of low income and very low income, based on the federal Office of Management and Budget poverty index and meets the qualifications of an economically distressed area under Section 17.921, Water Code; or
- has the physical and economic characteristics of a colonia, as determined by the department.

Classic border colonias are located along the border region and usually beyond the city limits. The classic colonias have reduced infrastructure and very poor housing, including self-built homes on a slab, trailers or manufactured homes, or hybrid arrangements in which a camper or a trailer melds with a self-help extension. Since 1995, colonias are required to have infrastructure per the State’s model subdivision rules. These post-1995 colonias are often larger subdivisions, though they share some of the worst housing characteristics in common with the colonias expansion of the 1980s. (Ward, Way and Wood, 2012).

Though the Texas Attorney General is working to update their 2000 colonia estimates with the Office of the State Demographer, current statewide estimates are not available.

### ***ELDERLY PERSONS AND FRAIL ELDERLY***

HUD defines frail elderly as an elderly person who is unable to perform at least three “activities of daily living, such as eating, bathing, grooming, dressing or home management (U.S. Department of Housing and Urban Development, n.d). According to a recently-released, long-term study of elderly persons in their last 24 months of life, the prevalence of disability increased from 28% two years before death to 56% in the last month of life. Those who died at the oldest ages were much more likely to have disability 2 years before death (ages 50-69 years, 14%; 70-79 years, 21%; 80-89 years, 32%; 90 years or more, 50%). Disability was more common in women 2 years before death (32%) than men (21%), even after adjustment for older age at death. (Smith et al., 2013). The growing rate of disabilities leads to the need for barrier removal, such as ramps for wheelchairs.

According to the chart below, of elderly Texans, approximately 81.3 percent live in urban areas. Persons who are elderly are more likely to be living in urban areas due to the close proximity to health related and other services and supports (Cruz, 2010).

### Elderly Persons (aged 65 years old and over), Texas

State	Rural Elderly Persons	Urban Elderly Persons	Total Elderly Persons	Total Population	Percent Elderly of Statewide Population
Total	533,980	2,009,610	2,543,590	24,774,187	10.3%

Source: 2007-2011 American Community Survey, Table DP05

### HOMELESS PERSONS

U.S. Department of Housing and Urban Development's (HUD) definition of "homeless," that for persons sleeping in emergency shelters, in transitional housing, on the streets, in campsites, under bridges, in abandoned lots and in other places not intended for human habitation. According to the most recent HUD Annual Assessment Report to Congress, most homeless Americans (62 percent) were homeless as individuals and 38 percent were homeless as persons in families. Homelessness has remained stable since January 2011, but has declined by 5.7 percent since 2007. Homelessness among individuals has declined by 1.4 percent since 2011 and by 6.8 percent since 2007. Homelessness among persons in families has increased by 1.4 percent since 2011, but has declined by 3.7 percent since 2007. Five states accounted for nearly half of the nation's total homeless population in 2012, including 5.4 percent of the national total coming from Texas. In 2012, 99,894 people were chronically homeless, representing just fewer than 16 percent of all homeless people. Chronic homelessness has declined by 19.3 percent since 2007. 62,619 veterans were homeless on a single night in 2012. Homelessness among veterans has declined by 7.2 percent since 2011 and by 17.2 percent since 2009 (Annual Assessment Report to Congress, 2012).

Because the American Community Survey is address-based, it is not suitable for homeless statistics. Therefore, a uniform dataset for the regions is not available.

### Homeless Populations, Texas

Homeless Subpopulations	Sheltered	Unsheltered	Total
Chronically Homeless	1,860	4,255	6,115
Severely Mentally Ill	3,590	3,905	7,495
Chronic Substance Abuse	3,764	4,705	8,469
Veterans	1,884	2,480	4,364
Persons with HIV/AIDS	415	505	920
Victims of Domestic Violence	3,333	4,556	7,889
Unaccompanied Youth (Under 18)	303	772	1,075

Source: Continuum of Care Point in Time Counts, 2012

### MIGRANT SEASONAL FARMWORKERS

Texas is in the top 5 of agricultural producing states. With an estimated 12,439 agricultural employers, Texas leads the nation in the number of farms and ranches, with 247,000 covering over 130 million acres. The 2011 drought in Texas resulted in a \$7.62 billion loss for Texas agriculture, but many agricultural employers still face challenges in finding enough laborers (Texas Workforce Commission, 2012). A 2012 study found that in rural areas, stakeholders report that persons earning 30% or less than AMFI have the most difficulty accessing safe, affordable and decent housing. This group includes farmworkers (Bowen National Research, September 2012).

### Migrant Seasonal Farmworker Population Estimates, Texas

State	Total
Total	289,600

Source: Texas Workforce Commission, 2012

#### ***PERSONS WITH ALCOHOL AND SUBSTANCE ABUSE DISORDERS***

Alcohol or substance abuse can lead to homelessness or can be a result of homelessness. Of the homeless population, it is estimated that approximately 38 percent of homeless people are dependent on alcohol and 26 percent abused other drugs (National Coalition for the Homeless, 2009b). Furthermore, it is estimated that nearly half of all individuals experiencing homelessness and 70 percent of Veterans experiencing homelessness, suffer from substance abuse disorders. A majority of those with substance abuse disorders also suffer from moderate to severe mental illness. (United States Interagency Council on Homelessness). There are emerging types of housing, such as Housing First or Permanent Supportive Housing, that are tailored for hard-to-serve populations such as persons with alcohol and substance abuse issues. Without secure housing, persons with alcohol or substance abuse disorders can cycle through more costly options such as emergency room care, the criminal justice system and other service providers (U.S. Department of Housing and Urban Development, 2011a). Supportive housing programs needed for persons with alcohol and/or other substance abuse issues range from short-term, in-patient services to long-term, drug-free residential housing environments for recovering addicts. Better recovery results may be obtained by placing individuals in stable living environments.

Estimates from the *National Survey on Drug Use and Health* show slightly lower rates of illicit drug dependence or abuse in Texas from 2009-2010 (2.41 percent) to 2010-2011 (2.32 percent). Both of these percentages are lower than the nation as a whole which was 2.46 percent from 2010-2011. The survey shows that, in Texas from 2010-2011, 417,000 people over the age of 18 were dependent or abusive of illicit drugs and 1,462 people over the age of 18 were dependent or abusive on alcohol. Approximately 1,571,000 people in Texas needed treatment but did not receive it (Substance Abuse and Mental Health Services Administration, 2012).

#### ***PERSONS WITH DISABILITIES (MENTAL, PHYSICAL AND DEVELOPMENTAL)***

A significant number of persons with disabilities face extreme housing needs. The incidence of poverty is much higher for persons ages 25 to 64 with a severe disability (27%) or non-severe disability (12%) as compared to no disability (9%) (National Council on Disability, 2010). In fact, HUD's Office of Policy Development and Research reported that almost two-thirds of unassisted very low-income renter households with disabilities have worst-case housing needs (Hartman et al, 2010).

According to the chart below, of those Texans with disabilities, approximately 86.5 percent live in urban areas. Persons with disabilities are more likely to be living in urban areas due to the ability to access transportation and the close proximity to health related and other services and supports (Cruz, 2010).

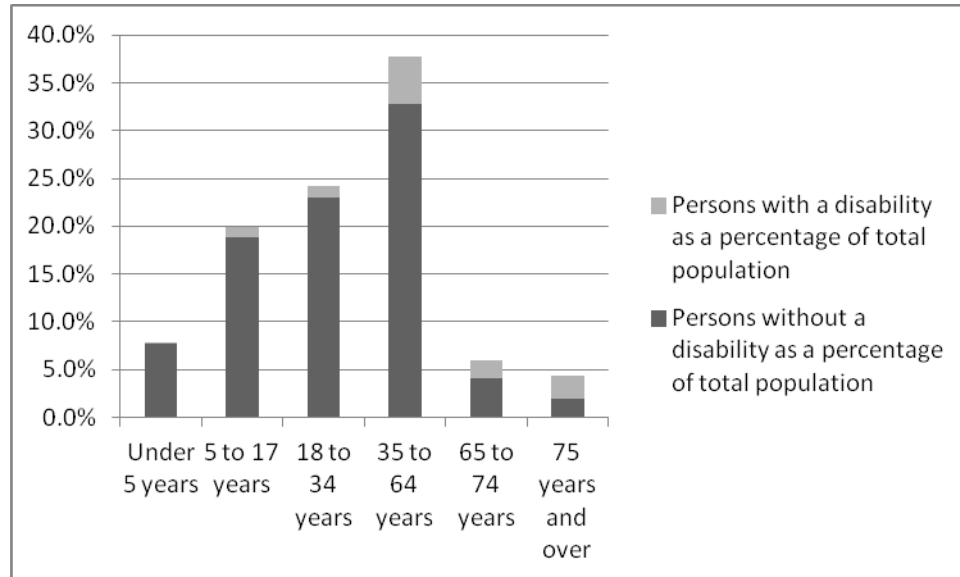
**Persons with Disabilities, Texas**

State	Rural	Urban	Total
Total	359,637	2,306,909	<b>2,666,546</b>

Source: 2009-2011 American Community Survey, Table C18101

Note: The American Community Survey changed the definition in the measurement of disability in 2008. Therefore, the 3-year estimate is the most recent data source for persons with disabilities. This dataset only includes 119 of the 254 counties in Texas.

**Persons with Disabilities graph as a percentage of Total Population, Texas**



**Persons with Disabilities table as a percentage of Total Population, Texas**

Age	Population	Persons without a disability as a percentage of total population	Persons with a disability as a percentage of total population
Under 5 years	1,938,250	7.8%	0.1%
5 to 17 years	4,925,955	18.8%	1.1%
18 to 34 years	6,005,166	22.9%	1.3%
35 to 64 years	9,347,507	32.8%	4.9%
65 to 74 years	1,468,964	4.2%	1.8%
75 years and over	1,073,609	1.9%	2.4%
Total	24,759,451	88%	12%

Source: 2009-2011 American Community Survey, Table C18101

***PERSONS LIVING WITH HIV/AIDS AND THEIR FAMILIES***

The 2011 Texas HIV/STD Statewide Prevention Plan shows that HIV transmission has reached a crossroads. It states: “Advances in treatment now allow persons with HIV to live longer, healthier lives, but the number people living with HIV in Texas continues to rise” (Schield & Beets, 2011, p. 1). In addition, there has been a decrease in cases of HIV and AIDS. Between 2009 and 2012, the case

rate of HIV and AIDS diagnoses fell by 6.8% and 14.8%, respectively (Texas Department of State Health Services, 2013).

The 2008-2010 Texas Statewide Coordinated Statement of Need (2008) found that housing was the second largest allocation category, with \$14,765,131 in Ryan White, Housing Opportunities for Persons with AIDS (HOPWA) and State Services and Medication funding in 2007. However, the Statement of Need also reported affordable housing as one of the two most frequent gaps in services identified by clients in six of the seven HIV Service Delivery Areas assessed in Texas. Many HIV-positive women with children who have had access to stable housing through Ryan White funds will lose this benefit once their children turn 18 and leave the home. Also, through informant interviews, the Statement of Need found that reimbursement rates for housing are below fair market rates, which can place clients into housing in high crime/low income areas which may lead to substance abuse issues, crime and other factors that are known to affect access and maintenance in care.

### Persons with HIV/AIDS, Texas

State	Persons with HIV/AIDS - Rural	Persons with HIV/AIDS - Urban	Total Persons with HIV/AIDS*	2007-2011 Total Population	Percent of Persons with HIV/AIDS to Statewide Population
Total	3,474	65,841	72,932	24,774,187	0.3%

\*The 3,617 people counted through the Texas Department of Criminal Justice System are not attributed to a geographic area.

Source: Texas Department of State Health Services, 2012 HIV Surveillance Report.

Note: Figures do not include those unaware of their HIV infection or those who tested HIV positive solely through an anonymous HIV test.

### ***PUBLIC HOUSING RESIDENTS***

Public housing authorities administer a variety of programs for low-income families, the elderly and persons with disabilities. These programs range from public housing construction and rehabilitation to Section 8 Housing Choice Voucher (HCV) administration. Section 8 HCV allows very low-income families to choose and lease or purchase safe, decent and affordable privately-owned rental housing (HUD, n.d. 2). Public housing residents often have low educational attainment, poor mental and physical health and limited access to social networks that facilitate job access and physical isolation from opportunity (Urban Institute, 2013). The number of public housing authority units can be found below.

### Public Housing Authority Units, Texas

State	Rural	Urban	Total Units
Total	15,701	46,019	61,720

Source: U.S. Department of Housing and Urban Development, 2013.

### ***VETERANS***

Veterans face a host of challenges when transitioning back to civilian life. Nationwide, about 1.4 million veterans live in poverty. Veterans are often overrepresented in the homeless population. Although about 10 percent of the population consists of veterans, 17 percent of the homeless population consists of veterans. The housing issues can be compounded by service-connected

disabilities, such as traumatic brain injury, substance abuse problems and mental illness (National Housing Conference and Center for Housing Policy, 2013).

### Veterans, Texas

State	Rural Veterans	Urban Veterans	Total Veterans	2007-2011 Population over 18 years	Percent Veterans of Population Over 18 Years
Total	269,435	1,348,978	1,618,413	1,7893,673	9.0%

Source: 2007-2011 American Community Survey, Table S2101

### ***VICTIMS OF DOMESTIC VIOLENCE***

The Texas State Plan: A Blueprint for Domestic Violence Interventions in Texas states:

The complexity of services needed by victims became apparent in the statewide planning process. Participants discussed the increasing complexity around fulfilling physical, emotional, financial and legal needs in domestic violence cases, also noting the multi-layered nature of victims' problems. As one participant said:

They are not just coming in with domestic violence, but with every problem you can imagine. They need a protective order, the children are not signed up for health insurance and they are unemployed and about to be homeless. It just goes on and on. (Texas Council on Family Violence, 2002).

The table below shows total victims of domestic violence in Texas, but it must be noted that victims could be double counted based on the number of domestic violence incidents reported during the year from the same victim. However, the numbers below will not reflect the severity of the problem. It is estimated that only one quarter of physical assaults, one fifth of rapes and one half of stalking are reported to the police (National Coalition Against Domestic Violence, n.d.)

### Domestic Violence Victims, Texas

Area	Total Incidents in 2012	Total Population, 2007-2011	Percent of Incidents to Population
Rural	24,108	3,368,398	0.7%
Urban	174,396	21,405,789	0.8%
Texas	198,504	24,774,187	0.7%

Source: Crime in Texas, 2012. FBI Uniform Crime Reports; 2007-2011 ACS

### ***YOUTH AGING OUT OF FOSTER CARE***

A Guide for Those "Aging Out" of Foster Care in Texas addresses youth leaving the foster care system: "You probably have many questions about leaving foster care, like 'Where will I live? Can I go to college? How will I pay for school? What if college isn't for me? What type of job do I want? How will I pay bills?'" (Texas Foster Youth Justice Project, 2010). These questions can be overwhelming for youth aging out of foster care. Studies have found that these youth are less likely than their peers who have not been in foster care to graduate high school or a post-secondary school or be employed at a job that can support their basic necessities. Youth aging out of foster care are more likely to experience violence, homelessness, mental illness, incarceration, substance abuse and early parenthood out of wedlock (Casey Family Programs, 2008).

These factors combine to make homelessness a real possibility for many youth that age out of foster care. Foster care alumni may most benefit from housing tied with other services, such as educational, financial literacy and services to facilitate connections for emotional support.

### Youth Aging Out of Foster Care, Texas

State	Rural	Urban	Total
Total	239	1,124	1,363

Source: Emancipated Foster Youth, Calendar Year 2012, Department of Family and Protective Services.

## STATEWIDE POVERTY AND INCOME

A majority of the Department's programs that use the poverty line as an income eligibility threshold to receive services use 125% of poverty instead of 100% of poverty. The 2013 poverty line for a family of 4 is \$23,550. A family of 4 at 125% poverty would make approximately \$29,437.50 per year.

According to the 2007-2011 American Community Survey, 5,455,061 individuals in Texas live below 125% of the poverty line. The total number of individuals below 125% of poverty is one of the need indicators for some of the Department's programs. Urban areas have higher numbers of people below 125% of poverty, but a lower rate than rural areas.

### Individuals Below 125% of Poverty, Texas

Individuals	Rural	Urban	Texas
Individuals below 125% of poverty	795,021	4,660,040	5,455,061
% Individuals below 125% of poverty	25.0%	22.2%	22.6%
<b>Total</b>	<b>3,185,828</b>	<b>20,987,297</b>	<b>24,173,125</b>

Source: 2007-2011 American Community Survey, Table S1701

To provide a more detailed breakdown of the population by income level, this report will use the five income groups designated by HUD. Households are classified into these groups by comparing reported households incomes to HUD-Area Median Family Incomes (HAMFI). When analyzing CHAS data, the term area median family income (AMFI) is interchangeable with HAMFI. The income level definitions are as follows:

- Extremely Low Income: At or below 30 percent of AMFI
- Very Low Income: Between 31 percent and 50 percent of AMFI
- Low Income: between 51 percent and 80 percent of AMFI
- Moderate Income: Between 81 percent and 100 percent of AMFI
- Above 100+ percent of AMFI



**Households by Income Group, Texas**

<b>Area</b>	<b>Statewide households at 0 to 30% AMFI</b>	<b>Statewide households at &gt;30 to 50% AMFI</b>	<b>Statewide Households at &gt;50 to 80% AMFI</b>	<b>Statewide Households at &gt;80 to 100% AMFI</b>	<b>Statewide Households at &gt;100% + AMFI</b>
Urban	894,278	854,490	1,201,440	716,838	3,676,050
Rural	149,449	159,172	209,194	120,541	557,689
<b>Total</b>	<b>1,043,727</b>	<b>1,013,662</b>	<b>1,410,634</b>	<b>837,379</b>	<b>4,233,739</b>

Source: 2006-2010 CHAS, Table 1

A total of 40.6 percent of all households are in the low-income range (0 to 80 percent of AMFI). Meeting the needs of this large portion of the State's households is TDHCA's primary focus.

**STATEWIDE AFFORDABLE HOUSING NEED**

When analyzing local housing markets and developing strategies for meeting housing problems, HUD suggests the consideration of several factors. These factors include how much a household spends on housing costs (also called Housing Cost Burden), the physical condition of the housing and whether or not the unit is overcrowded. The following table reveals the number and percentage of households with at least one housing need by income category and household type.

**Households with One or More Housing Problems, Texas**

Income Categories	Renter At least one problem	Renter Total Households	Renter Percent with at least once problem	Owner At least one problem	Owner Total Households	Owner Percent with at least one problem	Total Households
0 to 30% AMFI	529,465	671886	78.8%	285,438	371,841	76.8%	1,043,727
>30 to 50% AMFI	441,029	534479	82.5%	291,262	479,183	60.8%	1,013,662
>50 to 80% AMFI	319,914	631171	50.7%	364,029	779,463	46.7%	1,410,634
>80 to 100% AMFI	72,494	318446	22.8%	178,774	518,933	34.5%	837,379
>100% + AMFI	71,295	845935	8.4%	371,365	3,387,804	11.0%	4,233,739
<b>Total</b>	<b>1,434,197</b>	<b>3,001,917</b>	<b>47.8%</b>	<b>1,490,868</b>	<b>5,537,224</b>	<b>26.9%</b>	<b>8,539,141</b>

Source: 2006-2010 CHAS, Table 1.

Of renter households, those at 31-50% AMFI are the most likely to have at least one housing problem. Of owner households, those at 0-30% AMFI are the most likely to have at least one housing problem.

**PHYSICAL INADEQUACY (LACK OF KITCHEN AND PLUMBING FACILITIES)**

The measure of physical inadequacy available from the CHAS database tabulation is the number of units lacking complete kitchen and/or plumbing facilities. While this is not a complete measure of physical inadequacy, the lack of plumbing and/or kitchen facilities can serve as a strong indication of one type of housing inadequacy. The following table demonstrates that among the physically inadequate housing units, 33.0 percent are occupied by extremely low-income households.

**Number of Units Lacking Kitchen and/or Plumbing by Income Category, Texas**

Income Categories	Renter Households lacking kitchen or plumbing	Total Renter Households*	% of renters lacking kitchen/plumbing in income category	Owner Households Lacking Kitchen or Plumbing	Total Owner Households*	% of owner lacking kitchen/plumbing in income category
0 to 30% AMFI	17,959	671,902	2.7%	8,756	371,798	2.4%
>30 to 50% AMFI	10,598	534,514	2.0%	6,822	479,152	1.4%
>50 to 80% AMFI	10,338	631,178	1.6%	6,780	779,466	0.9%
>80 to 100% AMFI	4,862	318,438	1.5%	3,919	518,882	0.8%
>100% + AMFI	10,708	845,888	1.3%	15,230	3,387,833	0.5%
Total	54,465	3,001,920	1.8%	41,607	5,537,131	0.8%

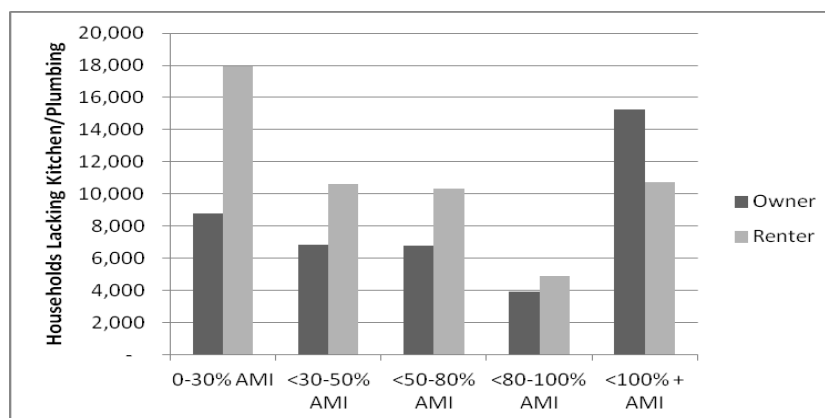
Source: 2006-2010 CHAS, Table 3.

\*The total number of households will vary slightly in each CHAS category of need based on margins of error.

The state defines “standard condition” of housing as properties that meet the federal Housing Quality Standards, or the state Colonia Housing Standards, as applicable. “Substandard condition but suitable for rehabilitation” refers to properties that do not meet the above standards but are not sufficiently deteriorated to justify demolition or replacement. These definitions refer to the condition of properties prior to the receipt of assistance.

The bar chart below shows that a greater number of renters in the 0-80% income categories lack kitchen or plumbing compared to owners, while a greater number of owners over 80% lack kitchen or plumbing compared to renters.

**Number of Renters/Owners Lacking Kitchen or Plumbing, Texas**



Source: 2006-2010 CHAS, Table 3.

**HOUSING COST BURDEN**

A cost burden is identified when a household pays more than 30 percent of its gross income for housing costs. When so much is spent on housing, other basic household needs may suffer. As the following table shows, the renter households in the lowest two income categories, totaling 818,466 households, compose the largest number of households in any income categories that are burdened by paying more than 30% of income toward housing. This is much greater than in the highest income category, above 100 percent AMFI, where only 31,923 households experience the problem.

**Number of Households with Housing Cost Burden by Income Category, Texas**

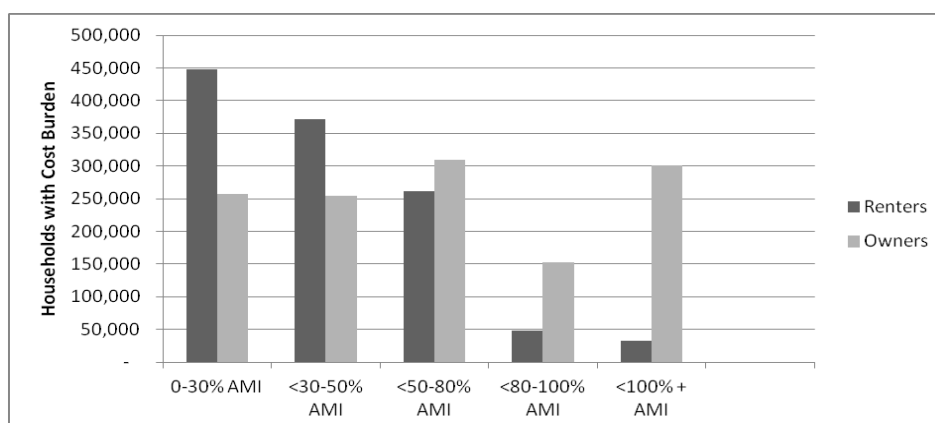
Income Categories	Renters with Cost Burden	Total Renter Households*	% of Renter Households with Cost Burden	Owners with Cost Burden	Total Owner Households*	% of Owners with cost burden
0 to 30% AMFI	447,260	671,902	66.6%	256,775	371,798	69.1%
>30 to 50% AMFI	371,206	534,514	69.4%	254,704	479,152	53.2%
>50 to 80% AMFI	260,807	631,178	41.3%	309,943	779,466	39.8%
>80 to 100% AMFI	47,913	318,438	15.0%	152,268	518,882	29.3%
>100% + AMFI	31,923	845,888	3.8%	300,939	3,387,833	8.9%
<b>Total</b>	<b>1,159,109</b>	<b>3,001,920</b>	<b>38.6%</b>	<b>1,274,629</b>	<b>5,537,131</b>	<b>23.0%</b>

Source: 2006-2010 CHAS, Table 3.

\*The total number of households will vary slightly in each CHAS category of need based on margins of error.

The bar chart below shows that there are more renters with cost burden in the lower-income categories, but more owners with cost burden in the middle-to-high income categories. This could possibly be because more households in the higher income categories are able to enter the housing market and become owners, creating a larger number of owners in the higher income brackets and a greater exposure to cost burden problems.

**Renters/Owners with Housing Cost Burden, Texas**



Source: 2006-2010 CHAS, Table 3.

**OVERCROWDING**

Overcrowded housing conditions occur when a residence accommodates more than one person per each room in the dwelling. Overcrowding may indicate a general lack of affordable housing in a community where households have been forced to share space, either because other housing units are not available or because the units available are too expensive.

Lower-income renter households experience overcrowded conditions more frequently than higher-income renter households. Lower-income owners experience a higher percentage of overcrowding than higher-income owners. The chart shows the percentage of households experiencing overcrowding in each income category.

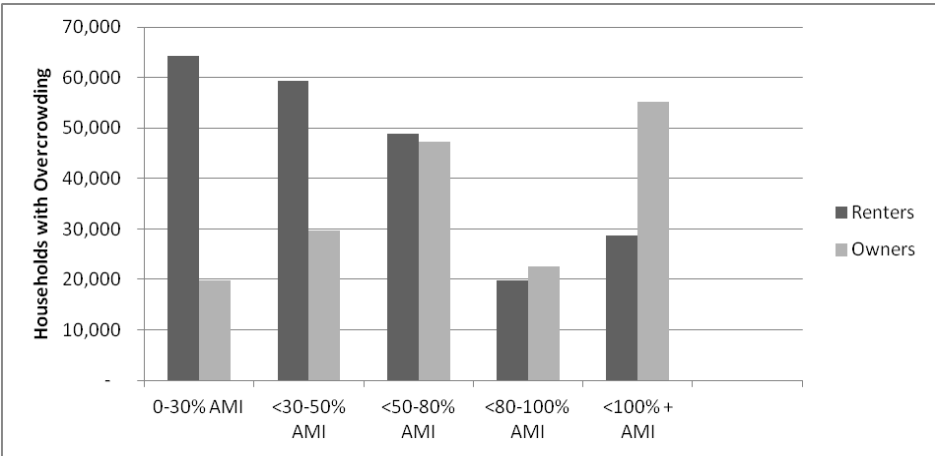
**Number of Households Experiencing Overcrowding by Income Group, Texas**

Income Categories	Over-crowded Renters	Total Renter Households*	% of Renters with Overcrowding	Over-crowded Owners	Total Owner Households*	% of Owners with Overcrowding
0 to 30% AMFI	64,262	671,902	9.6%	19,864	371,798	5.3%
>30 to 50% AMFI	59,260	534,514	11.1%	29,705	479,152	6.2%
>50 to 80% AMFI	48,776	631,178	7.7%	47,309	779,466	6.1%
>80 to 100% AMFI	19,711	318,438	6.2%	22,536	518,882	4.3%
>100% + AMFI	28,617	845,888	3.4%	55,225	3,387,833	1.6%
Total	220,626	3,001,920	7.3%	174,639	5,537,131	3.2%

Source: 2006-2010 CHAS, Table 3.

\*The total number of households will vary slightly in each CHAS category of need based on margins of error.

**Renters/Owners with Overcrowding, Texas**



Source: 2006-2010 CHAS, Table 3.

## **STATEWIDE HOUSING AVAILABILITY AND AFFORDABILITY**

### **HOUSING SUPPLY**

Approximately 68.2 percent of occupied units in Texas were single-family homes. Approximately 24.0 percent of housing units were within multifamily structures: 2.0 percent were in developments of 2 units; 3.2 percent were in developments with 3 or 4 units; 11.4 percent were within 5 to 19 units; and 7.4 percent were in developments of over 20 units. The remaining 7.8 percent of units were manufactured homes and other units such as boats.

#### **Physical Housing Characteristics for Occupied Units, Texas**

<b>Housing Characteristics</b>	<b>Rural Units</b>	<b>Urban Units</b>	<b>Total Units</b>	<b>Percent of Total</b>
1, detached	1,112,485	5,616,806	6,729,291	68.2%
2 apartments	30,476	170,246	200,722	2.0%
3 or 4 apartments	33,536	278,849	312,385	3.2%
5 to 19 apartments	40,871	1,088,462	1,129,333	11.4%
20+ apartments	20,787	710,079	730,866	7.4%
Mobile home	268,325	482,031	750,356	7.6%
Other type of housing	3,773	12,513	16,286	0.2%
<b>Total</b>	<b>1,510,253</b>	<b>8,358,986</b>	<b>9,869,239</b>	<b>100.0%</b>

Source: 2007-2011 American Community Survey, Table DP04.

\*The "Housing Units, Other" category is for any living quarters occupied as a housing unit that do not fit in the previous categories. Examples that fit in the "other" category are houseboats, railroad cars, campers and vans.

The chart below shows occupied and vacant housing. Rural areas experienced lower levels of occupancy than urban areas. The statewide occupancy rate was 87.8 percent.

#### **Housing Occupancy, Texas**

<b>State</b>	<b>Occupied Housing Units</b>	<b>Vacant Housing Units</b>	<b>Percent of Occupied Units</b>
Rural	1,195,851	314,402	79.2%
Urban	7,471,956	887,030	89.4%
<b>Total</b>	<b>8,667,807</b>	<b>1,201,432</b>	<b>87.8%</b>

Source: 2007-2011 American Community Survey, Table DP04.

### **STATEWIDE ASSISTED HOUSING INVENTORY**

The following table shows the number of multifamily units in Texas financed through state and federal sources, including TDHCA, the U.S. Department of Housing and Urban Development (HUD), public housing authorities, Section 8 Housing Choice Vouchers and the United States Department of Agriculture (USDA). The table also includes local housing finance corporations (HFCs), a category which encompasses the Texas State Affordable Housing Corporation (TSAHC). Please note that because some developments layer funding from multiple sources, there may be double counting.

Because this is a count of subsidized units, the unit total only includes those units that have income restrictions and does not include market-rate units that may have affordable rents available in some developments. TDHCA units represent the active multifamily units as taken from TDHCA's internal



Central Database. Section 8 Housing Choice Vouchers and public housing authority data was obtained from HUD's Housing Authority website: <https://pic.hud.gov/pic/haprofiles/haprofilelist.asp>. HUD unit data was obtained from HUD's Multifamily Assistance and Section 8 Contracts database available at <http://www.hud.gov/offices/hsg/mfh/exp/mfhdiscl.cfm>. The USDA subsidized units was taken from its online database at [http://rdmfhrentals.sc.egov.usda.gov/RDMFHRentals/select\\_state.jsp](http://rdmfhrentals.sc.egov.usda.gov/RDMFHRentals/select_state.jsp).

HFC data, including TSAHC data, was obtained from the Housing Finance Corporation Annual Report that HFCs are required to submit to TDHCA annually. The figure below describes the total units financed by the HFCs through June 2012 and does not specify assisted units, so these unit totals will also include market-rate units in the area. Because the majority of HFC-financed developments also receive housing tax credits from TDHCA, these units are not included in the final total.

### Subsidized Multifamily Units, Texas 2013

Multifamily Units	State	Percent of State Inventory
THDCA Units	208,280	44.6%
HUD Units	57,728	12.3%
Public Housing Authority Units	61,720	13.2%
Section 8 Vouchers	162,534	34.8%
USDA Units	14,802	3.2%
HFC Units*	100,730	
Total	505,067	

\*Because HFC developments report total units and do not specify assisted units and that the majority of HFC-financed developments also receive housing tax credits from TDHCA, these units are not included in the total.

### FORECLOSURES

Foreclosures can be a measure of availability and affordability of local housing stocks. The following data is from RealtyTrac and represents the number of notices announcing public auction of properties, which is one of the final steps in the foreclosure process. The highest number of notices of public auction was in Quarter 1 of State Fiscal Year 2013, September 2012-November 2012.

### Foreclosures in Texas

State	Quarter 1	Quarter 2	Quarter 3	Quarter 4	Total
Rural	248	199	163	120	730
Urban	13,130	10,439	10,961	9,495	44,025
Total	13,378	10,638	11,124	9,615	44,755

Source: RealtyTrac, State Fiscal Year 2013

### HOUSING AFFORDABILITY

The following figures compare demand and supply of affordable housing by looking at the number of households and housing units in different affordability categories. Because higher income households often reside in units that could be affordable to the lowest income households, there are fewer units available at a cost that is affordable to lower income households. For example, 835,156 renter households with income greater than 80 percent AMFI occupy units that would be affordable

to households at 0-80 percent AMFI (see tables below). Households in this category can afford units in any of the defined affordability categories. Therefore, households that are not low-income often limit the supply of affordable housing units available to low-income households.

The tables below describe the housing market interaction of various income groups and housing costs. The tables illustrate the housing market mismatch between housing units and income groups. For example, very low-income owner households (0-30 percent of AMFI) account for only about 11.7 percent of all the owner occupants of housing that is affordable to them. Additionally, 49.6 percent of low-income renter households (0-80 percent AMFI) are residing in homes that are only affordable to renters with higher income categories, implying a cost burden.

**Occupied Affordable Housing Units by Income Group of Renter, Texas**

Units	Renter Households making 30% AMFI or less	Renter Households making <30%-50% AMFI	Renter Households making <50-80% AMFI	Renter Households making <80%-100% AMFI	Renter Households making <100% AMFI	Total units
Units Affordable at 0-30% AMFI	151,504	58,655	47,763	19,428	48,597	325,947
Units Affordable at >30-50% AMFI	178,536	149,070	132,593	48,542	80,537	589,278
Units Affordable at >50-80% AMFI	271,210	273,192	367,606	192,865	422,303	1,527,176
Units Affordable at >80% AMFI	52,622	42,994	72,894	52,777	283,719	505,006
Total Units	653,872	523,911	620,856	313,612	835,156	2,947,407

**Percent of Affordable Housing Units by Income Group of Renter, Texas**

Units	% of Renter Households making 30% AMFI or less	% of Renter Households making <30%-50% AMFI	% of Renter Households making <50-80% AMFI	% of Renter Households making <80%-100% AMFI	% of Renter Households making <100% AMFI
Units Affordable 0-at 30% AMFI	23.2%	11.2%	7.7%	6.2%	5.8%
Units Affordable at >30-50% AMFI	27.3%	28.5%	21.4%	15.5%	9.6%
Units Affordable at >50-80% AMFI	41.5%	52.1%	59.2%	61.5%	50.6%
Units Affordable at >80% AMFI	8.0%	8.2%	11.7%	16.8%	34.0%
Total Units	100.0%	100.0%	100.0%	100.0%	100.0%

Source: 2006-2010 CHAS, Table 15C.

**Occupied Housing Units by Home Value and Income Group of Homeowner, Texas**

Units	Owner Households making 30% AMFI or less	Owner Households making <30%-50% AMFI	Owner Households making <50-80% AMFI	Owner Households making <80%-100% AMFI	Owner Households making <100% AMFI	Total units
Home Value 0-50% AMFI	235,215	304,254	439,120	245,863	790,382	2,014,834
Home Value >50-80% AMFI	76,760	110,945	224,300	180,727	1,185,370	1,778,102
Home Value >80-100% AMFI	18,203	22,803	43,488	35,617	437,233	557,344
Home Value >100% AMFI	32,791	34,323	65,732	52,839	959,608	1,145,293
<b>Total Units</b>	<b>362,969</b>	<b>472,325</b>	<b>772,640</b>	<b>515,046</b>	<b>3,372,593</b>	<b>5,495,573</b>

**Percent of Housing Units by Home Value and Income Group of Homeowner, Texas**

Units	% of Owner Households making 30% AMFI or less	% of Owner Households making <30%-50% AMFI	% of Owner Households making <50-80% AMFI	% of Owner Households making <80%-100% AMFI	% of Owner Households making <100% AMFI
Home Value 0-30% AMFI	64.8%	64.4%	56.8%	47.7%	23.4%
Home Value >30-50% AMFI	21.1%	23.5%	29.0%	35.1%	35.1%
Home Value >50-80% AMFI	5.0%	4.8%	5.6%	6.9%	13.0%
Home Value >80% AMFI	9.0%	7.3%	8.5%	10.3%	28.5%
<b>Total Units</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Source: 2006-2010 CHAS, Table 15 A, 15 B.

## **LOCAL ASSESSMENT OF NEED**

TDHCA acknowledges that the greatest understanding of housing needs is found at the local level. TDHCA continuously strives to improve the methods used to identify regional affordable housing needs.

### ***PUBLIC ASSISTANCE REQUEST INVENTORY***

TDHCA compiled a Public Assistance Request Inventory, which consists of communication from members of the general public using the following contact methods:

- calls made to TDHCA's Automated Call Distribution line (800-525-0657);
- emails sent to TDHCA's general mailbox (info@tdhca.state.tx.us);
- letters mailed to the agency's mailing address (PO Box 13941, Austin, TX 78711); and
- web requests for assistance from <http://www.tdhca.state.tx.us/texans.htm>.

The first three methods of contact require TDHCA staff to assist individually. The fourth method is automated and does not entail individual attention for the requestor. The numbers below do not encompass the entire range of requests for assistance; if a geographic location was not specified by the individual seeking assistance, it could not be included in the Inventory.

Below are explanations of types of requests received:

1. **Barrier Removal:** modifications to improve accessibility for people with disabilities.
2. **Emergency Assistance:** short-term rental payments, often used to prevent eviction and various social services for poverty-level households.
3. **Foreclosure Prevention:** problems with banks or servicers or problems making mortgage payments. This type of request was only captured through calls, emails or direct mail and not through web requests. (Please note that TDHCA does not provide mediation with banks or servicers or mortgage assistance payments.)
4. **Homebuyer Assistance:** down payment assistance, low-interest loans and mortgage credit certificates.
5. **Homebuyer Education:** education for first-time homebuyers on the process for buying a home.
6. **Legal Assistance:** landlord/tenant disputes, contract for deeds issuances and other legal matters. This type of request was only captured through calls, emails or direct mail and not through web requests. (Please note that TDHCA does not provide legal assistance to the public.)
7. **Other Housing-Related Assistance:** referrals to realtors, sewers connections, homeowners associations and other general questions about housing. This type of request was only

captured through calls, emails or direct mail and not through web requests. (Please note that TDHCA does not have jurisdiction over the issues in “Other Housing-Related Assistance”).

8. Rental Assistance: longer-term rental assistance, such as subsidized rent in a market-rate apartment or lower rents in reduced-rent apartments.
9. Repair Assistance: owner-occupied home repairs.
10. Utility Assistance: utility payment needs, possibly to prevent utilities from being disconnected.
11. Weatherization: weatherization to decrease utility use.

For all requests except Legal Assistance and Other Housing-Related Assistance, TDHCA usually responds by referring the requestor to local agencies funded through TDHCA that provide help with these services. For Legal Assistance and Other Housing-Related Assistance, staff refers the public to local Legal Aids, nonprofits or other state agencies. While majority of TDHCA’s programs do not serve individuals directly, there is one exception: the Section 8 HCV program run by TDHCA in limited areas of the State. For Other Housing-Related Assistance, most requests are referred to other State agencies.

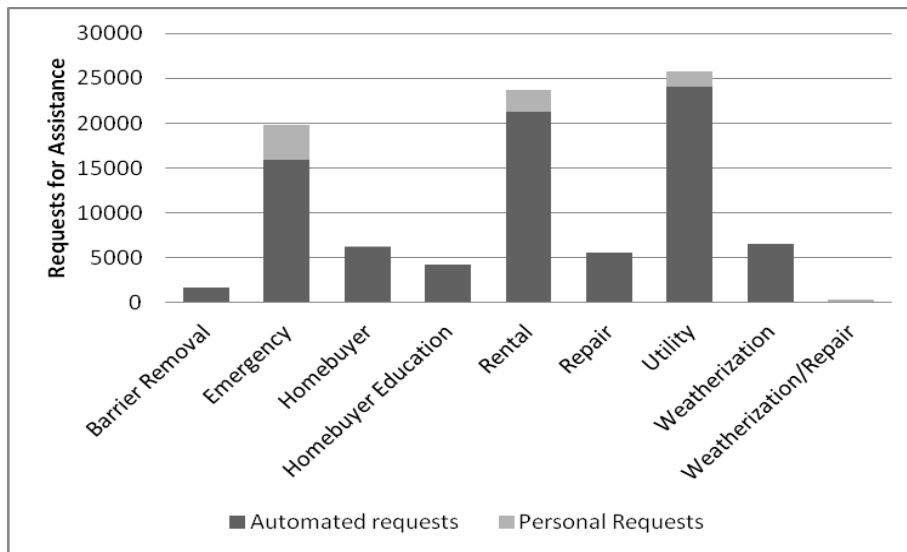
#### Public Assistance Requests

Type of Requests	Personal Requests for Assistance	Automated requests for assistance	Total
Barrier Removal	n/a	1,662	1,662
Emergency	3,847	15,923	19,770
Foreclosure	65	n/a	65
Homebuyer Assistance	95	6,152	6,247
Homebuyer Education	n/a	4,203	4,203
Legal	176	n/a	176
Other	34	n/a	34
Rental Assistance	2,406	21,307	23,713
Repair	n/a	5,592	5,592
Utility	1,775	24,024	25,799
Weatherization	n/a	6,596	6,596
Weatherization/Repair	380	0	380
<b>Total</b>	<b>8,778</b>	<b>85,459</b>	<b>94,237</b>

Source: Public Assistance Inventory, SFY 2013.

Notes: n/a indicates that this type of category is not recorded in the database. Often TDHCA provides Emergency Assistance referrals and Utility Assistance referrals to the same requester.

**Public Assistance Requests**



Source: Public Assistance Inventory, SFY 2013.  
 Requests under 100 were not included in the graph.

Overall, the most common requests are for utility assistance, followed by rental assistance and then emergency assistance. For requests that require personal contact with TDHCA staff, the most common requests are emergency assistance, followed by rental assistance and then utility assistance.

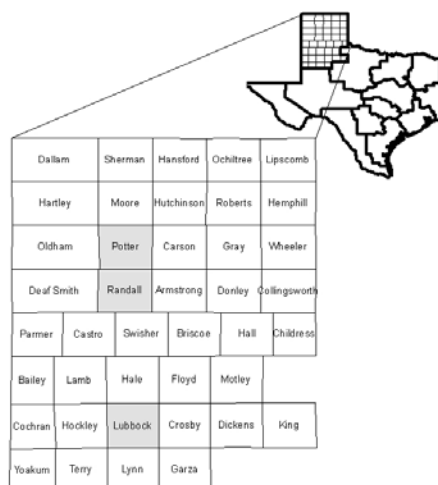
## REGION 1

This 41-county region in the northwest corner of Texas encompasses over 39,500 square miles of the Panhandle. Region 1 has approximately 3.4 percent of Texas' population.

### Region 1 Population

Region 1	Rural	Urban	Total
Population	317,009	513,979	830,988

Source: 2007-11 American Community Survey, Tbl B01003



Approximately 61.9 percent of the Region 1 residents live in the urban areas, including Amarillo and Lubbock and the rest live in rural areas of the region. In the map of Region 1 (right), the shaded counties are MSAs with urban places, as defined by OMB and 2306.004(36). In the latest OMB update, Lynn newly became part of Lubbock MSA and Oldham newly became part of Amarillo MSA, but these counties have no urban places so they are counted as rural.

In addition, Armstrong and Carson are part of the Lubbock MSA and Crosby is part of the Lubbock MSA, but these counties have no urban places so they are counted as rural.

The table below depicts the number of individuals living below 125% of the poverty line in Region 1. Of the 184,865 individuals living below 125% of poverty, approximately 61.7 percent live in urban areas and the remaining 38.3 percent live in rural areas. However, the percentage of total rural residents below 125% poverty is slightly higher than the percentage of total urban residents that are below 125% of the poverty line. According to the Texas Comptroller's *Texas In Focus* report (2008a), the majority of occupations with high job growth in Region 1 are low paying and do not require a post-secondary education.

### Region 1 Persons at 125% of Poverty

Region 1	Persons at 125% Poverty	Regional Population	Persons at 125% Poverty to Regional Population	Statewide Persons at 125% Poverty	Regional Percent of Statewide Persons at 125% Poverty
Rural	71,878	299,247	24.0%	795,021	9.0%
Urban	115,987	495,686	23.4%	4,660,040	2.5%
Total	187,865	794,933	23.6%	5,455,061	3.4%

Source: 2007-2011 American Community Survey, Table S1701

The table below depicts the income breakdown of the households in the region. Region 1 has a lower percentage of extremely low-income rural households than the State as a whole, but a higher percentage of extremely low-income urban households than the State as a whole.

### Region 1 Household Incomes

Household (HH) Incomes	Urban HH Region 1	% of Urban HH in Region	% of Urban HH in State	Rural Region 1	% of Rural HH in Region	% of Rural HH in State
0 to 30% AMFI	24,995	13.2%	12.2%	11,463	10.6%	12.5%
>30 to 50% AMFI	23,380	12.3%	11.6%	14,501	13.4%	13.3%
>50 to 80% AMFI	32,040	16.9%	16.4%	18,606	17.1%	17.5%
>80 to 100% AMFI	19,565	10.3%	9.8%	11,446	10.5%	10.1%
>100% + AMFI	89,615	47.3%	50.1%	52,490	48.4%	46.6%

Source: 2006-2010 CHAS, Table 1



## REGION 1 SPECIAL NEEDS POPULATIONS

Some data for persons with special needs is only available at the state level. For example, numbers of persons with alcohol and substance abuse are not available at the county level, so analysis could only be done at the state level. In addition, the regional number of public housing units, in which public housing residents live, is not included in the Special Needs Population section of each regional analysis because it is included in the Assisted Housing Inventory at the end of each regional analysis.

### ***ELDERLY PERSONS***

Region 1 elderly persons make up 12.3 percent of the region's population, compared to statewide elderly population which makes up 10.3 percent the State's total population. Elderly persons in Region 1 make up 4.0 percent of the statewide total elderly population.

#### **Region 1 Elderly Persons**

Region 1	Elderly Persons	Regional Population	% of Elderly Persons to Regional Population	Statewide Elderly Persons	Regional % of Statewide Elderly Population
Rural	43,939	317,009	13.9%	533,980	8.2%
Urban	58,115	513,979	11.3%	2,009,610	2.9%
Total	102,054	830,988	12.3%	2,543,590	4.0%

Source: 2007-2011 American Community Survey, Table DP05

### ***PERSONS WITH DISABILITIES***

According to the 2009-2011 ACS three-year estimates, persons with disabilities account for approximately 12.4 percent of the population in Region 1. Of this total, approximately 80.2 percent are residing in urban areas, with the remaining 19.8 percent in rural areas.

#### **Region 1 Persons With and Without Disabilities**

Region 1	Persons with disabilities	Persons without disabilities	Total
Rural	15,534	104,697	120,231
Urban	63,037	450,227	513,264
Total	78,571	554,924	633,495

Source: 2009-2011 American Community Survey, Table C18101

### ***PERSONS WITH HIV/AIDS***

The number of people with HIV/AIDS as compared to Region 1's population is 0.1 percent, which is lower than the statewide percentage of 0.3 percent.

#### **Region 1 Persons Living with HIV/AIDS**

Region 1	Persons with HIV/AIDS	Regional Population	Percent of Persons with HIV/AIDS to Regional Population
Rural	188	317,009	0.1%
Urban	681	513,979	0.1%
Total	869	830,988	0.1%

Source: Texas Department of State Health Services, 2012 HIV Surveillance Report.

**VETERANS**

Veterans in Region 1 constitute 8.5 percent of the population over age 18. Veterans in Region 1 make up 3.2 percent of the statewide total veteran population.

**Region 1 Veteran Population**

Region 1	Veteran Population	Non-Veteran Population 18 years and older	% of Veterans to Total Population 18 and older	Regional % of Statewide Veteran Population
Rural	18,790	209,162	8.2%	7.0%
Urban	33,463	350,863	8.7%	2.5%
Total	52,253	560,025	8.5%	3.2%

Source: 2007-2011 American Community Survey, Table S2101

**VICTIMS OF DOMESTIC VIOLENCE**

In Region 1, victims of violence comprise 1.1 percent of the region's population, compared to the statewide average of 0.7 percent. Victims of violence in Region 1 make up 4.7 percent of the statewide total.

**Region 1 Victims of Domestic Violence**

Region 1	Total Victims	Percent of Victims to Regional Population	Regional Percent of Statewide Victims of Violence
Rural	1,801	0.6%	7.5%
Urban	7,473	1.5%	4.3%
Total	9,274	1.1%	4.7%

Source: Crime in Texas, 2012. FBI Uniform Crime Reports.

**YOUTH AGING OUT OF FOSTER CARE**

In Region 1, 66.4 percent of youth aging out of foster care live in urban areas, while the remaining 33.6 percent live in rural areas. Region 1 has 8.5 percent of the statewide number of youth aging out of foster care.

**Region 1 Youth Aging Out of Foster Care – Texas**

Region 1	Youth Aging Out of Foster Care	Regional Percent of Statewide Youth Aging Out of Foster Care
Rural	39	16.3%
Urban	77	6.9%
Total	116	8.5%

Source: Emancipated Foster Children, Calendar Year 2012, Department of Family and Protective Services.

## LOCAL REQUESTS FOR HOUSING ASSISTANCE

According to the TDHCA Public Request Assistance Inventory, the agency received 1,834 public assistance requests from Region 1, which accounted for 1.9 percent of total requests.

### Region 1 Public Assistance Request Inventory

Types of Requests	Urban	Rural	Total
Barrier Removal	22	17	39
Emergency	252	67	319
Foreclosure	2	-	2
Homebuyer Assistance	114	32	146
Homebuyer Education	32	8	40
Legal	3	-	3
Other	-	1	1
Rental Assistance	352	64	416
Repair	103	71	174
Utility	339	188	527
Weatherization	98	64	162
Weatherization/Repair	3	2	5
Total	1,320	514	1,834

Source: Public Request Inventory, SFY 2013.

## REGION 1 HOUSING ASSESSMENT

A housing assessment includes the current housing supply and the housing needs and the availability of subsidized housing.

### *HOUSING SUPPLY*

According to the 2007-2011 American Community Survey, 81.8 percent of the housing units in rural areas are occupied and 90.0 percent of housing units in urban areas are occupied in Region 1. Of the total housing stock, approximately 74.8 percent are one unit; 3.0 percent are two units; 13.8 percent are three or more units; 8.2 percent are manufactured homes; and the rest are boats and RVs.

### Region 1 Housing Supply

Housing Supply	Rural	Urban	Total
Housing units, 1 unit	108,690	149,569	258,259
Housing units, 2 units	2,847	7,445	10,292
Housing units, 3 to 4 units	3,134	6,898	10,032
Housing units, 5 to 19 units	3,350	17,961	21,311
Housing units, 20 to 49 units	1,393	15,044	16,437
Housing units, mobile home	13,107	15,275	28,382
Housing units, other	200	320	520
Total housing units	132,721	212,512	345,233

Source: 2007-2011 American Community Survey, Table DP04

**ASSISTED HOUSING INVENTORY**

This region's total number of assisted multifamily units compared to regional population is 1.9 percent, which is lower than the statewide average of 2.0 percent.

**Region 1 Assisted Multifamily Units**

Multifamily Units	Region Total	% of assisted units in Region	% of units to State Total
TDHCA Units	5,568	35.0%	2.7%
HUD Units	2,006	12.6%	3.5%
Public housing authority Units	1,572	9.9%	2.5%
Section 8 Vouchers	5,711	35.9%	3.5%
USDA Units	1,073	6.7%	7.2%
HFC Units*	1,607		
<b>Total</b>	<b>15,930</b>	<b>3.0%</b>	<b>3.2%</b>

\*HFC units are not included in the final total, because HFC developments report total units rather than specifying assisted units and because the majority of HFC-financed developments also receive housing tax credits from TDHCA.

**HOUSING NEED**

Of all households in Region 1 with housing problems, 83.1% are cost burdened, 3.7% are substandard and 13.2% are overcrowded. Additionally, households at or below 30% of AMFI are the largest income category with housing problems, comprising 31.7% of all households.

**Urban Region 1 Households with Housing Problems**

Households	0 to 30% AMFI	>30 to 50% AMFI	>50 to 80% AMFI	>80 to 100% AMFI	>100% + AMFI	Region Total
Cost Burden	17,690	15,235	11,675	3,540	4,585	52,725
Lacking Kitchen and/or Plumbing	630	445	205	235	610	2,125
Overcrowding	1,369	1,145	1,600	920	1,610	6,644

**Rural Region 1 Households with Housing Problems**

Households	0 to 30% AMFI	>30 to 50% AMFI	>50 to 80% AMFI	>80 to 100% AMFI	>100% + AMFI	Region Total
Cost Burden	7,207	6,281	4,004	1,076	1,712	20,280
Lacking Kitchen and/or Plumbing	267	283	153	102	336	1,141
Overcrowding	662	972	1,110	845	1,337	4,926

Source: 2006-2010 CHAS Database, Table 3.

**FORECLOSURES**

One measure of affordability and availability is the number of foreclosures in the region. Region 1 has 1.1% of the State's number total of homeowners who received notices of public auction.

**Region 1 Notices of Public Auction**

Region 1	Quarter 1	Quarter 2	Quarter 3	Quarter 4	Total
Rural	17	10	11	4	42
Urban	197	141	42	67	447
Total	214	151	53	71	489

Source: RealtyTrac, State Fiscal Year 2013.

## REGION 2

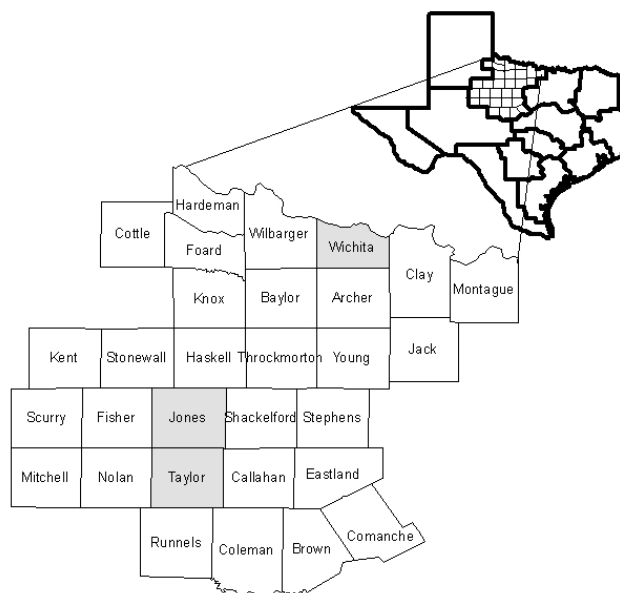
Region 2 surrounds the metropolitan areas of Wichita Falls and Abilene. Region 2 has 2.2% of the State's population.

### Region 2 Population

Region 2	Rural	Urban	Total
Population	266,555	281,438	547,993

Source: 2007-11 American Community Survey, Tbl B01003

Approximately 51.4 percent of Region 2 residents live in urban areas. In the map of Region 2 (above), the shaded counties have urban places as defined by §2306.004(36). Archer and Clay are part of the Wichita MSA and Callahan is part of the Abilene MSA, but these counties have no urban places and so are counted as rural. The table below depicts the number of individuals living below 125% of the poverty line in Region 2. Compared to the State as a whole, Region 2 has the lowest share (2.0%) of the number of persons living at 125% poverty out of all 13 regions.



### Region 2 Persons at 125% of Poverty, 2007-2011

Region 2	Persons at 125% Poverty	Regional Population	Persons at 125% Poverty Compared to Regional Population	Statewide Persons at 125% Poverty	Regional Percent of Statewide Persons at 125% Poverty
Rural	58,529	252,971	23.1%	795,021	7.4%
Urban	52,656	257,012	20.5%	4,660,040	1.1%
Total	111,185	509,983	21.8%	5,455,061	2.0%

Source: 2007-2011 American Community Survey, Table S1701

The table below depicts the income breakdown of Region 2. Region 2's urban areas have a smaller percentage of extremely low-income households than the State as a whole, but the region closely mirrors the State's income distribution in the rural areas.

### Region 2 Household Incomes

Household (HH) Incomes	Urban HH Region 2	% of Urban HH in Region	% of Urban HH in State	Rural Region 2	% of Rural HH in Region	% of Rural HH in State
0 to 30% AMFI	11,010	10.5%	12.2%	12,247	12.0%	12.5%
>30 to 50% AMFI	12,525	12.0%	11.6%	13,376	13.1%	13.3%
>50 to 80% AMFI	18,080	17.3%	16.4%	17,809	17.5%	17.5%
>80 to 100% AMFI	11,395	10.9%	9.8%	10,237	10.1%	10.1%
>100% + AMFI	51,385	49.2%	50.1%	48,075	47.3%	46.6%

Source: 2006-2010 CHAS, Table 1

## REGION 2 SPECIAL NEEDS POPULATIONS

Some data for persons with special needs is only available at the state level. For example, numbers of persons with alcohol and substance abuse are not available at the county level, so analysis could only be done at the state level. In addition, the regional number of public housing units, in which public housing residents live, is not included in the Special Needs Population section of each regional analysis because it is included in the Assisted Housing Inventory at the end of each regional analysis.

### ***ELDERLY PERSONS***

Elderly persons in Region 2 account for 15.5 percent of the population, which ties with Region 4 for the highest percentage of elderly persons compared to the region's population. Elderly persons in Region 2 make up 3.3 percent of the statewide total elderly population.

**Region 2 Elderly Persons, 2007-2011**

Region 2	Elderly Persons	Regional Population	Percent of Elderly Persons to Regional Population	Statewide Elderly Persons	Regional Percent of Statewide Elderly Population
Rural	48,247	266,555	18.1%	533,980	9.0%
Urban	36,731	281,438	13.1%	2,009,610	1.8%
Total	84,978	547,993	15.5%	2,543,590	3.3%

Source: 2007-2011 American Community Survey, Table DP05

### ***PERSONS WITH DISABILITIES***

According to the 2009-2011 ACS three-year estimates, of the total population in Region 2, persons with disabilities account for approximately 15.1 percent of the population. Of this total, approximately 89.6 percent are residing in urban areas, with the remaining 10.4 percent in rural areas.

**Region 2 Persons With and Without Disabilities**

Region 2	Persons with disabilities	Persons without disabilities	Total
Rural	4,643	32,130	36,773
Urban	39,911	219,236	259,147
Total	44,554	251,366	295,920

Source: 2009-2011 American Community Survey, Table C18101

### ***PERSONS WITH HIV/AIDS***

Region 2 has the smallest number of persons with HIV/AIDS compared to the other regions. The number of people with HIV/AIDS as compared to Region 2's population is 0.1 percent, which is lower than the statewide percentage of 0.3 percent.

**Region 2 Persons Living with HIV/AIDS**

Region 2	Persons with HIV/AIDS	Regional Population	Percent of Persons with HIV/AIDS to Regional Population
Rural	185	266,555	0.1%
Urban	305	281,438	0.1%
Total	490	547,993	0.1%

Source: Texas Department of State Health Services, 2012 HIV Surveillance Report.

**VETERANS**

Of the population over 18 in Region 2, 12.2 percent are veterans. Region 2 has 3.1 percent of the statewide veteran population.

**Region 2 Veteran Population**

Region 2	Veteran Population	Non-Veteran Population 18 years and older	Percent of Veterans to Total Population 18 and older	Regional Percent of Statewide Veteran Population
Rural	23,195	180,438	11.4%	8.6%
Urban	26,517	178,337	12.9%	2.0%
Total	49,712	358,775	12.2%	3.1%

Source: 2007-2011 American Community Survey, Table S2101

**VICTIMS OF DOMESTIC VIOLENCE**

In Region 2, victims of violence comprise 1.0 percent of the region's population, compared to statewide average of 0.7 percent. Victims of violence in Region 2 make up 2.8 percent of the statewide total.

**Region 2 Victims of Domestic Violence**

Region 2	Total Victims	Percent of Victims to Regional Population	Regional Percent of Statewide Victims of Violence
Rural	1,604	0.6%	6.7%
Urban	3,941	1.4%	2.3%
Total	5,545	1.0%	2.8%

Source: Crime in Texas, 2012. FBI Uniform Crime Reports.

**YOUTH AGING OUT OF FOSTER CARE**

In Region 2, 56.8 percent of youth aging out of foster care live in urban areas, while the remaining 43.2 percent live in rural areas. Region 2 has 3.2 percent of the statewide number of youth aging out of foster care.

**Region 2 Youth Aging out of Foster Care**

Region 2	Youth Aging Out of Foster Care	Regional Percent of Statewide Youth Aging Out of Foster Care
Rural	19	7.9%
Urban	25	2.2%
Total	44	3.2%

Source: Foster Children Who Aged Out of DFPS Conservatorship, FY 2012, Department of Family and Protective Services.

## LOCAL REQUESTS FOR HOUSING ASSISTANCE

According to the TDHCA Public Request Assistance Inventory, the agency received 2,081 public assistance requests from Region 2, which accounted for 2.2 percent of total requests.

### Region 2 Public Assistance Request Inventory

Types of Requests	Urban	Rural	Total
Barrier Removal	10	25	35
Emergency	200	107	307
Foreclosure	0	0	0
Homebuyer Assistance	70	38	108
Homebuyer Education	35	18	53
Legal	7	6	13
Other	0	0	0
Rental Assistance	182	148	330
Repair	87	115	202
Utility	387	371	758
Weatherization	105	156	261
Weatherization/Repair	7	7	14
<b>Total</b>	<b>1,090</b>	<b>991</b>	<b>2,081</b>

Source: Public Request Inventory, SFY 2013

## REGION 2 HOUSING ASSESSMENT

### *HOUSING SUPPLY*

According to the 2007-2011 American Community Survey, 75.5 percent of the housing units in rural areas are occupied and 87.3 percent of housing units in urban areas are occupied in Region 2. Of the total housing stock, approximately 77.9 percent are one unit; 2.5 percent are two units; 9.7 percent are three or more units; 9.6 percent are manufactured homes; and the rest are boats and RVs.

### Region 2 Housing Supply

Housing Supply	Rural	Urban	Total
Housing units, 1 unit	106,175	90,248	196,423
Housing units, 2 units	3,361	2,992	6,353
Housing units, 3 to 4 units	2,218	3,898	6,116
Housing units, 5 to 19 units	2,575	9,265	11,840
Housing units, 20 to 49 units	1,542	5,058	6,600
Housing units, mobile home	17,399	6,800	24,199
Housing units, other	328	186	514
<b>Total housing units</b>	<b>133,598</b>	<b>118,447</b>	<b>252,045</b>

Source: 2007-2011 American Community Survey, Table DP04



**ASSISTED HOUSING INVENTORY**

This region's total number of assisted multifamily units compared to regional population is 2.5 percent, which is higher than the statewide average of 2.0 percent.

**Region 2 Assisted Multifamily Units**

Multifamily Units	Region Total	% of assisted units in Region	% of units to State Total
TDHCA Units	3,904	28.4%	1.9%
HUD Units	1,401	10.2%	2.4%
Public housing authority Units	3,907	28.4%	6.3%
Section 8 Vouchers	3,432	25.0%	2.1%
USDA Units	1,106	8.0%	7.5%
HFC Units*	359		
<b>Total</b>	<b>13,750</b>	<b>2.6%</b>	<b>2.7%</b>

\*HFC units are not included in the final total, because HFC developments report total units rather than specifying assisted units and because the majority of HFC-financed developments also receive housing tax credits from TDHCA.

**HOUSING NEED**

Of all households in Region 2 with housing problems, 86.2% are cost burdened, 4.2% are substandard and 9.6% are overcrowded. Additionally, households between 30% and 50% of AMFI are the largest income category with housing problems, comprising 29% of all households.

**Urban Region 2 Households with Housing Problem**

Households	0 to 30% AMFI	>30 to 50% AMFI	>50 to 80% AMFI	>80 to 100% AMFI	>100% + AMFI	Region Total
Cost Burden	7,715	8,040	6,475	2,175	3,064	27,469
Lacking Kitchen and/or Plumbing	354	170	200	55	224	1,003
Overcrowding	213	640	910	290	594	2,647

**Rural Region 2 Households with Housing Problems**

Households	0 to 30% AMFI	>30 to 50% AMFI	>50 to 80% AMFI	>80 to 100% AMFI	>100% + AMFI	Region Total
Cost Burden	7,517	6,567	4,245	1,067	1,433	20,829
Lacking Kitchen and/or Plumbing	319	167	239	158	440	1,323
Overcrowding	282	643	699	261	852	2,737

Source: 2006-2010 CHAS Database, Table 3.

**FORECLOSURES**

One measure of affordability and availability is the number of foreclosures in the region. Region 2 has 0.1% of the State's total number of homeowners who received notices of public auction.

**Region 2 Notices of Public Auction**

Region 2	Quarter 1	Quarter 2	Quarter 3	Quarter 4	Total
Rural	13	11	5	1	30
Urban	11	8	10	4	33
<b>Total</b>	<b>24</b>	<b>19</b>	<b>15</b>	<b>5</b>	<b>63</b>

Source: RealtyTrac, State Fiscal Year 2013.

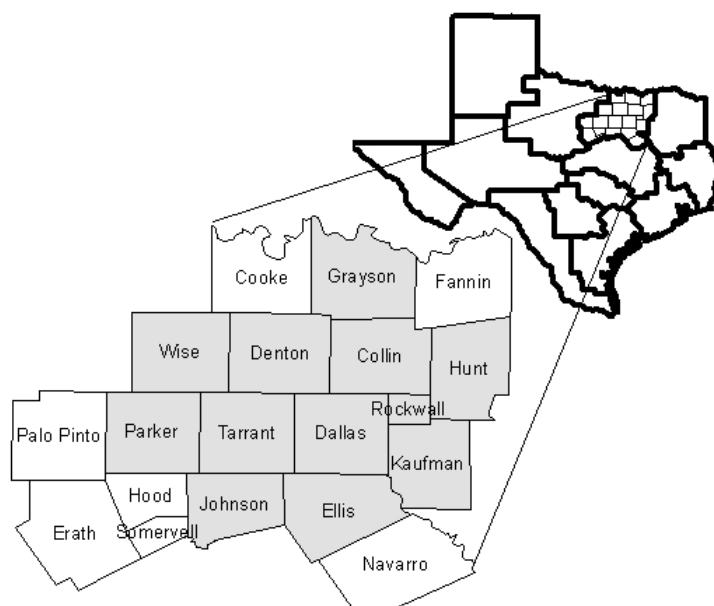
## REGION 3

Region 3, which encompasses the metropolitan areas of Dallas, Fort Worth, Arlington, Sherman and Denison, has 26.8% of the State's population. It is the most populous region in Texas.

### Region 3 Population

Region 3	Rural	Urban	Total
Population	244,209	6,395,326	6,639,535

Source: 2007-11 American Community Survey, Tbl B01003



Approximately 96.3 percent of Region 3 residents reside in urban areas. In the map of Region 3 (right), the shaded counties have urban places as defined by §2306.004(36). In the latest OMB update, Hood and Somervell both became part of the Dallas-Fort Worth-Arlington MSA, but neither of these counties have urban places so they are counted as rural. The table below depicts the number of individuals living below 125% of the poverty line in Region 3. Of the 1,233,165 individuals below 125% of poverty, approximately 95.8 percent live in urban areas and the remaining 4.2 percent in rural areas. However, the percentage of total rural residents below 125% of poverty is higher than the percentage of total urban residents below 125% of poverty.

### Region 3 Persons at 125% of Poverty

Region 3	Persons at 125% Poverty	Regional Population	Persons at 125% Poverty Compared to Regional Population	Statewide Persons at 125% Poverty	Regional Percent of Statewide Persons at 125% Poverty
Rural	51,612	236,541	21.8%	795,021	6.5%
Urban	1,181,553	6,301,468	18.8%	4,660,040	25.4%
Total	1,233,165	6,538,009	18.9%	5,455,061	22.6%

Source: 2007-2011 American Community Survey, Table S1701

The table below depicts the income breakdown Region 3. Region 3 has a lower percentage of extremely-low households and a higher percentage of households at the higher income levels than the State as a whole.

### Region 3 Household Incomes

Household (HH) Incomes	Urban HH Region 3	% of Urban HH in Region	% of Urban HH in State	Rural Region3	% of Rural HH in Region	% of Rural HH in State
0 to 30% AMFI	241,470	10.7%	12.2%	10,543	11.6%	12.5%
>30 to 50% AMFI	245,015	10.9%	11.6%	10,865	11.9%	13.3%
>50 to 80% AMFI	359,590	16.0%	16.4%	15,430	16.9%	17.5%
>80 to 100% AMFI	224,045	10.0%	9.8%	9,745	10.7%	10.1%
>100% + AMFI	1,180,630	52.5%	50.1%	44,515	48.9%	46.6%

Source: 2006-2010 CHAS, Table 1

## REGION 3 SPECIAL NEEDS POPULATIONS

Some data for persons with special needs is only available at the state level. For example, numbers of persons with alcohol and substance abuse are not available at the county level, so analysis could only be done at the state level. In addition, the regional number of public housing units, in which public housing residents live, is not included in the Special Needs Population section of each regional analysis because it is included in the Assisted Housing Inventory at the end of each regional analysis.

### *ELDERLY PERSONS*

Region 3 elderly persons make up 9.0 percent of the region's population, compared to statewide elderly population which makes up 10.3 percent the State's total population. Elderly persons in Region 3 make up 23.6 percent of the statewide total elderly population, which is the biggest share of elderly households in the State.

#### Region 3 Elderly Persons

Region 3	Elderly Persons	Regional Population	Percent of Elderly Persons to Regional Population	Statewide Elderly Persons	Regional Percent of Statewide Elderly Population
Rural	39,220	244,209	16.1%	533,980	7.3%
Urban	561,570	6,395,326	8.8%	2,009,610	27.9%
Total	600,790	6,639,535	9.0%	2,543,590	23.6%

Source: 2007-2011 American Community Survey, Table DP05

### *PERSONS WITH DISABILITIES*

According to the 2009-2011 ACS three-year estimates, of the total population in Region 3, persons with disabilities account for approximately 9.5 percent of the population. Of this total, approximately 94.4 percent are residing in urban areas, with the remaining 5.6 percent in rural areas.

#### Region 3 Persons With and Without Disabilities

Region 3	Persons with disabilities	Persons without disabilities	Total
Rural	35,899	196,462	232,361
Urban	601,629	5,860,519	6,462,148
Total	637,528	6,056,981	6,694,509

Source: 2009-2011 American Community Survey, Table C18101

### *PERSONS WITH HIV/AIDS*

There are 22,678 persons living with HIV/AIDS in Region 3. Region 3 has the second largest number of persons with HIV/AIDS and the region's percentage of persons in with HIV/AIDS compared to total population (0.3 percent) is the same as the statewide percentage of persons with HIV/AIDS compared to population.

#### Region 3 Persons Living with HIV/AIDS

Region 3	Persons with HIV/AIDS	Regional Population	Percent of Persons with HIV/AIDS to Regional Population
Rural	232	244,209	0.1%
Urban	22,446	6,395,326	0.4%
Total	22,678	6,639,535	0.3%

Source: Texas Department of State Health Services, 2012 HIV Surveillance Report.

**VETERANS**

Of the population over 18 in Region 3, 8.4 percent are veterans. Region 3 has the highest share of veterans statewide, at 24.9 percent.

**Region 3 Veteran Population**

Region 3	Veteran Population	Non-Veteran Population 18 years and older	Percent of Veterans to Total Population 18 and older	Regional Percent of Statewide Veteran Population
Rural	22,169	163,234	12.0%	8.2%
Urban	380,195	4,231,365	8.2%	28.2%
Total	402,364	4,394,599	8.4%	24.9%

Source: 2007-2011 American Community Survey, Table S2101

**VICTIMS OF DOMESTIC VIOLENCE**

Region 3 has a similar percent of victims of domestic violence compared to regional population (0.7 percent) compared to the statewide percentage of victims of domestic violence (0.7 percent). Incidents of violence in Region 3 make up 24.8 percent of the statewide total incidents of violence.

**Region 3 Victims of Domestic Violence**

Region 3	Total Victims	Percent of Victims to Regional Population	Regional Percent of Statewide Victims of Violence
Rural	1,534	0.6%	6.4%
Urban	47,711	0.7%	27.4%
Total	49,245	0.7%	24.8%

Source: Crime in Texas, 2012. FBI Uniform Crime Reports.

**YOUTH AGING OUT OF FOSTER CARE**

In Region 3, 91.3 percent of youth aging out of foster care live in urban areas, while the remaining 8.7 percent live in rural areas. Region 3 has the second highest number of youth aging out of foster care compared to the other regions, second only to Region 6.

**Region 3 Youth Aging Out of Foster Care**

Region 3	Youth Aging Out of Foster Care	Regional Percent of Statewide Youth Aging Out of Foster Care
Rural	22	9.2%
Urban	232	20.6%
Total	254	18.6%

Source: Emancipated Foster Children, Calendar Year 2012, Department of Family and Protective Services.

## LOCAL REQUESTS FOR HOUSING ASSISTANCE

According to the TDHCA Public Request Assistance Request Inventory, the agency received 32,293 public assistance requests from Region 3, which accounted for 34.3 percent of total requests.

### Region 3 Public Assistance Request Inventory

Types of Requests	Urban	Rural	Total
Barrier Removal	403	15	418
Emergency	7928	131	8059
Foreclosure	20	0	20
Homebuyer Assistance	1824	41	1865
Homebuyer Education	1141	21	1162
Legal	57	1	58
Other	7	1	8
Rental Assistance	9078	171	9249
Repair	1432	70	1502
Utility	7602	236	7838
Weatherization	1918	108	2026
Weatherization/Repair	80	8	88
Total	31,490	803	32,293

Source: Public Request Inventory, SFY 2013

## REGION 3 HOUSING ASSESSMENT

A housing assessment includes the current housing supply and the housing needs and the availability of subsidized housing.

### *HOUSING SUPPLY*

According to the 2007-2011 American Community Survey, 83.4 percent of the housing units in rural areas are occupied and 90.7 percent of housing units in urban areas are occupied in Region 3. Rural areas of Region 3 have the second highest rural occupancy rate, second only to Region 9. Of the total housing stock, 67.1 percent are one unit; 1.5 percent are two units; 26.7 percent are three or more units; 4.7 are manufactured homes; and the rest are boats and RVs.

### Region 3 Housing Supply

Housing Supply	Rural	Urban	Total
Housing units, 1 unit	78,820	1,688,279	1,767,099
Housing units, 2 units	2,206	36,719	38,925
Housing units, 3 to 4 units	2,512	82,324	84,836
Housing units, 5 to 19 units	3,321	375,979	379,300
Housing units, 20 to 49 units	2,319	236,681	239,000
Housing units, mobile home	21,272	102,615	123,887
Housing units, other	352	2,010	2,362
Total housing units	110,802	2,524,607	2,635,409

Source: 2007-2011 American Community Survey, Table DP04

**ASSISTED HOUSING INVENTORY**

This region's total number of assisted multifamily units compared to regional population is 1.9 percent, which is lower than the statewide average of 2.0 percent.

**Region 3 Assisted Multifamily Units**

Multifamily Units	Region Total	% of assisted units in Region	% of units to State Total
TDHCA Units	57,161	44.8%	27.4%
HUD Units	10,673	8.4%	18.5%
Public housing authority Units	9,636	7.5%	15.6%
Section 8 Vouchers	47,837	37.5%	29.4%
USDA Units	2,394	1.9%	16.2%
HFC Units*	21,552		
<b>Total</b>	<b>127,701</b>	<b>24.2%</b>	<b>25.3%</b>

\*HFC units are not included in the final total, because HFC developments report total units rather than specifying assisted units and because the majority of HFC-financed developments also receive housing tax credits from TDHCA.

**HOUSING NEED**

Of all households in Region 3 with housing problems, 85.9% are cost burdened, 2.6% are substandard and 11.5% are overcrowded. Additionally, households at or below 30% and between 30% and 50% of AMFI are roughly tied for the largest income category with housing problems, each comprising 24.7% of all households.

**Urban Region 3 Households with Housing Problems**

Households	0 to 30% AMFI	>30 to 50% AMFI	>50 to 80% AMFI	>80 to 100% AMFI	>100% + AMFI	Region Total
Cost Burden	172,775	171,255	166,759	63,924	112,790	687,503
Lacking Kitchen and/or Plumbing	4,539	3,400	4,193	2,113	5,568	19,813
Overcrowding	18,859	22,352	23,184	9,963	17,248	91,606

**Rural Region 3 Households with Housing Problems**

Households	0 to 30% AMFI	>30 to 50% AMFI	>50 to 80% AMFI	>80 to 100% AMFI	>100% + AMFI	Region Total
Cost Burden	7,285	5,630	5,279	1,550	2,569	22,313
Lacking Kitchen and/or plumbing	210	303	219	239	435	1,406
Overcrowding	434	638	736	364	959	3,131

Source: 2006-2010 CHAS Database, Table 3.

**FORECLOSURES**

One measure of affordability and availability is the number of foreclosures in the region. Region 3 has 37.6% of the State's total number of homeowners who received notices of public auction.

**Region 3 Notices of Public Auction**

Region 3	Quarter 1	Quarter 2	Quarter 3	Quarter 4	Total
Rural	51	28	31	29	139
Urban	4,633	3,859	4,373	3,825	16,690
<b>Total</b>	<b>4,684</b>	<b>3,887</b>	<b>4,404</b>	<b>3,854</b>	<b>16,829</b>

Source: RealtyTrac, State Fiscal Year 2013.

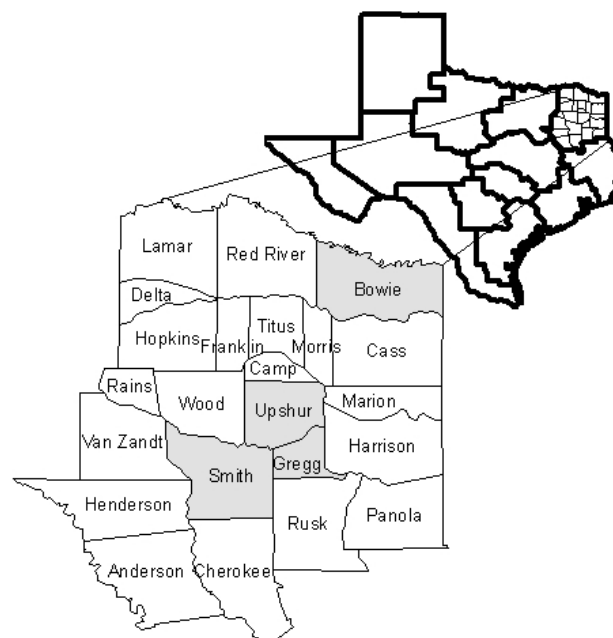
## REGION 4

Region 4, located in the northeast corner of the state, surrounds the urban areas of Texarkana, Longview-Marshall and Tyler. It has 4.5% of the State's population.

### Region 4 Population

Region 4	Rural	Urban	Total
Population	644,919	458,526	1,103,445

Source: 2007-11 American Community Survey, Tbl B01003



Region 4 is mainly rural; 58.4% of the population lives in rural areas. In the map of Region 4 (right), the shaded counties have urban places as defined by §2306.004(36). Although Rusk is part of the Longview MSA, the county has no urban places and is counted as rural. Delta County was part of the Dallas/Fort Worth/Arlington MSA but has been removed in the latest OMB update. As seen in the table below, the percentage of rural residents below 125% of poverty is slightly higher than the urban residents below 125% of poverty. This may be due to the region's rural counties lagging behind the Longview and Tyler MSAs in recent and expected job creation (Texas Comptroller of Public Accounts, 2008c).

### Region 4 Persons at 125% of Poverty

Region 4	Persons at 125% Poverty	Regional Population	Persons at 125% Poverty Compared to Regional Population	Statewide Persons at 125% Poverty	Regional Percent of Statewide Persons at 125% Poverty
Rural	140,063	614,507	22.8%	795,021	17.6%
Urban	95,821	444,510	21.6%	4,660,040	2.1%
Total	235,884	1,059,017	22.3%	5,455,061	4.3%

Source: 2007-2011 American Community Survey, Table S1701

According to the table below, approximately Region 4 has a lower percentage of households with extremely low incomes and low-incomes compared to the State as a whole. Per the Texas Comptroller's *Texas In Focus* report (2008c), Region 4 exceeds the State's 2007 per capita income level of \$37,187, with 171 occupations paying more than this amount.

### Region 4 Household Incomes

Household (HH) Incomes	Urban HH Region 4	% of Urban HH in Region	% of Urban HH in State	Rural Region 4	% of Rural HH in Region	% of Rural HH in State
0 to 30% AMFI	20,425	12.0%	12.2%	27,384	11.8%	12.5%
>30 to 50% AMFI	20,350	12.0%	11.6%	29,090	12.5%	13.3%
>50 to 80% AMFI	28,940	17.1%	16.4%	40,240	17.3%	17.5%
>80 to 100% AMFI	16,435	9.7%	9.8%	25,019	10.7%	10.1%
>100% + AMFI	83,390	49.2%	50.1%	111,114	47.7%	46.6%

Source: 2006-2010 CHAS, Table 1



## REGION 4 SPECIAL NEEDS POPULATIONS

Some data for persons with special needs is only available at the state level. For example, numbers of persons with alcohol and substance abuse are not available at the county level, so analysis could only be done at the state level. In addition, the regional number of public housing units, in which public housing residents live, is not included in the Special Needs Population section of each regional analysis because it is included in the Assisted Housing Inventory at the end of each regional analysis.

### *ELDERLY PERSONS*

Elderly persons in Region 4 account for 15.5 percent of the population, which ties with Region 2 for the highest percentage of elderly persons compared to the region's population. Elderly persons in Region 4 make up 6.7 percent of the statewide total elderly population.

#### Region 4 Elderly Persons

Region 4	Elderly Persons	Regional Population	Percent of Elderly Persons to Regional Population	Statewide Elderly Persons	Regional Percent of Statewide Elderly Population
Rural	106,298	644,919	16.5%	533,980	19.9%
Urban	64,599	458,526	14.1%	2,009,610	3.2%
Total	170,897	1,103,445	15.5%	2,543,590	6.7%

Source: 2007-2011 American Community Survey, Table DP05

### *PERSONS WITH DISABILITIES*

According to the 2009-2011 ACS three-year estimates, of the total population in Region 4, persons with disabilities account for approximately 16.3 percent of the population. Of this total, approximately 42.1 percent are residing in urban areas, with the remaining 57.9 percent in rural areas.

#### Region 4 Persons With and Without Disabilities

Region 4	Persons with disabilities	Persons without disabilities	Total
Rural	94,805	453,449	548,254
Urban	68,861	385,980	454,841
Total	163,666	839,429	1,003,095

Source: 2009-2011 American Community Survey, Table C18101

### *PERSONS WITH HIV/AIDS*

There are 1,619 persons living with HIV/AIDS in Region 4. The number of people with HIV/AIDS as compared to Region 4's population is 0.2 percent, which is lower than the statewide percentage of 0.3 percent.

#### Region 4 Persons Living with HIV/AIDS

Region 4	Persons with HIV/AIDS	Regional Population	Percent of Persons with HIV/AIDS to Regional Population
Rural	740	644,919	0.1%
Urban	879	458,526	0.2%
Total	1,619	1,103,445	0.2%

Source: Texas Department of State Health Services, 2012 HIV Surveillance Report.



**VETERANS**

Of the population over 18 in Region 4, 11.3 percent are veterans. Region 4 has 5.8 percent of the statewide veteran population.

**Region 4 Veteran Population**

Region 4	Veteran Population	Non-Veteran Population 18 years and older	Percent of Veterans to Total Population 18 and older	Regional Percent of Statewide Veteran Population
Rural	57,235	433,460	11.7%	21.2%
Urban	37,166	305,022	10.9%	2.8%
Total	94,401	738,482	11.3%	5.8%

Source: 2007-2011 American Community Survey, Table S2101

**VICTIMS OF DOMESTIC VIOLENCE**

In Region 4, victims of violence are 1 percent of the region's population, compared to statewide average of 0.7 percent. Victims of violence in Region 4 make up 5.6 percent of the statewide total.

**Region 4 Victims of Domestic Violence**

Region 4	Total Victims	Percent of Victims to Regional Population	Regional Percent of Statewide Victims of Violence
Rural	7,050	1.1%	29.2%
Urban	4,065	0.9%	2.3%
Total	11,115	1.0%	5.6%

Source: Crime in Texas, 2012. FBI Uniform Crime Reports.

**YOUTH AGING OUT OF FOSTER CARE**

In Region 4, 44.0 percent of youth aging out of foster care live in urban areas, while the remaining 56.0 percent live in rural areas. Region 4 has 5.0 percent of the statewide number of youth aging out of foster care.

**Region 4 Youth Aging out of Foster Care**

Region 4	Youth Aging Out of Foster Care	Regional Percent of Statewide Youth Aging Out of Foster Care
Rural	37	15.5%
Urban	31	2.8%
Total	68	5.0%

Source: Emancipated Foster Children, Calendar Year 2012, Department of Family and Protective Services.

## LOCAL REQUESTS FOR HOUSING ASSISTANCE

According to the TDHCA Public Request Assistance Inventory, the agency received 4,935 public assistance requests from Region 4, which accounted for 5.2 percent of total requests.

### Region 4 Public Assistance Request Inventory

Types of Requests	Urban	Rural	Total
Barrier Removal	37	80	117
Emergency	467	372	839
Foreclosure	2	0	2
Homebuyer Assistance	114	136	250
Homebuyer Education	41	39	80
Legal	5	2	7
Other	2	1	3
Rental Assistance	595	533	1,128
Repair	158	256	414
Utility	637	889	1,526
Weatherization	208	329	537
Weatherization/Repair	11	21	32
<b>Total</b>	<b>2,277</b>	<b>2,658</b>	<b>4,935</b>

Source: Public Request Inventory, SFY 2013

## REGION 4 HOUSING ASSESSMENT

A housing assessment includes the current housing supply and the housing needs and the availability of subsidized housing.

### *HOUSING SUPPLY*

According to the 2007-2011 American Community Survey, 81.8 percent of the housing units in rural areas are occupied and 89.9 percent of housing units in urban areas are occupied in Region 4. Of the total housing stock, 71.7 percent are one unit; 2.2 percent are two units; 8.7 percent are three or more units; 17.2 are manufactured homes; and the rest are boats and RVs.

### Region 4 Housing Supply

Housing Supply	Rural	Urban	Total
Housing units, 1 unit	206,959	134,118	341,077
Housing units, 2 units	4,771	5,653	10,424
Housing units, 3 to 4 units	5,655	5,445	11,100
Housing units, 5 to 19 units	6,852	13,772	20,624
Housing units, 20 to 49 units	3,138	6,748	9,886
Housing units, mobile home	57,202	24,486	81,688
Housing units, other	742	433	1,175
<b>Total housing units</b>	<b>285,319</b>	<b>190,655</b>	<b>475,974</b>

Source: 2007-2011 American Community Survey, Table DP04

## ASSISTED HOUSING INVENTORY

This region's total number of assisted multifamily units compared to regional population is 2.0 percent, which is the same as the statewide average of 2.0 percent.

### Region 4 Assisted Multifamily Units

Multifamily Units	Region Total	Percent of assisted units in Region	Percent of units to State Total
TDHCA Units	7,073	32.4%	3.4%
HUD Units	3,051	14.0%	5.3%
Public housing authority Units	3,293	15.1%	5.3%
Section 8 Vouchers	6,575	30.1%	4.0%
USDA Units	1,849	8.5%	12.5%
HFC Units*	1,173		
<b>Total</b>	<b>21,841</b>	<b>3.9%</b>	<b>4.3%</b>

\*HFC units are not included in the final total, because HFC developments report total units rather than specifying assisted units and because the majority of HFC-financed developments also receive housing tax credits from TDHCA.

## HOUSING NEED

Of all households in Region 4 with housing problems, 82.8% are cost burdened, 4.9% are substandard and 12.3% are overcrowded. Additionally, households at or below 30% of AMFI are the largest income category with housing problems, comprising 31.1% of all households.

### Urban Region 4 Households with Housing Problems

Households	0 to 30% AMFI	>30 to 50% AMFI	>50 to 80% AMFI	>80 to 100% AMFI	>100% + AMFI	Region Total
Cost Burden	13,845	12,000	9,600	2,620	4,195	42,260
Lacking Kitchen and/or Plumbing	595	445	310	195	435	1,980
Overcrowding	960	1,315	1,555	738	1,255	5,823

### Rural Region 4 Households with Housing Problems

Households	0 to 30% AMFI	>30 to 50% AMFI	>50 to 80% AMFI	>80 to 100% AMFI	>100% + AMFI	Region Total
Cost Burden	17,385	14,020	10,440	4,191	4,700	50,736
Lacking Kitchen and/or Plumbing	1,128	557	548	429	962	3,624
Overcrowding	1,022	1,484	1,847	1,129	2,350	7,832

Source: 2006-2010 CHAS Database, Table 3.

## FORECLOSURES

One measure of affordability and availability is the number of foreclosures in the region. Region 4 has 0.3% of the State's total number of homeowners who received notices of public auction.

### Region 4 Notices of Public Auction

Region 4	Quarter 1	Quarter 2	Quarter 3	Quarter 4	Total
Rural	27	25	12	7	71
Urban	22	23	18	12	75
<b>Total</b>	<b>49</b>	<b>48</b>	<b>30</b>	<b>19</b>	<b>146</b>

Source: RealtyTrac, State Fiscal Year 2013.

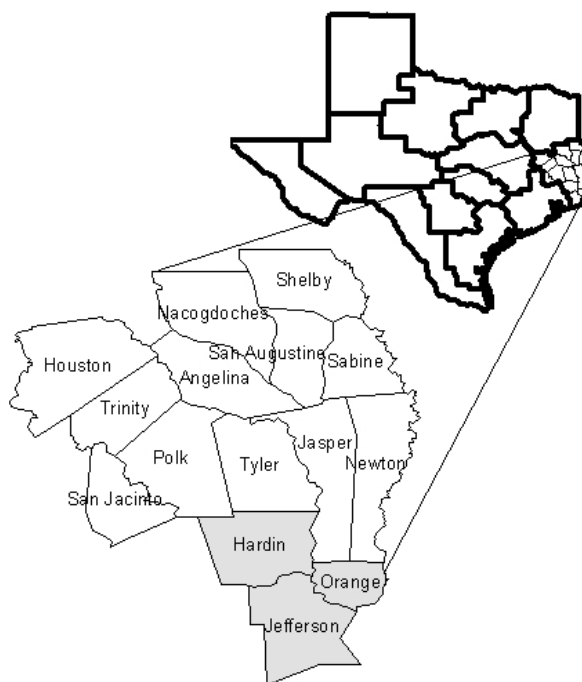
## REGION 5

Region 5 encompasses a 15-county area in east Texas including the urban areas of Beaumont and Port Arthur. This region has 3.1% of the State's population.

### Region 5 Population

Region 5	Rural	Urban	Total
Population	376,586	386,882	763,468

Source: 2007-11 American Community Survey, Tbl B01003



Approximately 50.7 percent of Region 5 residents live in urban areas. In the map of Region 5 (above), the shaded counties have urban places as defined by §2306.004(36). Per the latest OMB update, Newton County is newly part of the Beaumont/Port Arthur MSA but has no urban places, so is counted as a rural area. Also, San Jacinto is no longer part of the Houston/Sugar Land/Baytown MSA. The table below

depicts the number of individuals living below 125% of the poverty line in Region 5. Of the 176,670 individuals living below 125% of poverty, approximately 45.4 percent live in urban areas and the remaining 54.6 percent live in rural areas. Additionally, the percentage of total rural residents below 125% of poverty is much higher than the percentage of total urban residents below 125% of poverty.

### Region 5 Persons at 125% of Poverty

Region 5	Persons at 125% Poverty	Regional Population	Persons at 125% Poverty Compared to Regional Population	Statewide Persons at 125% Poverty	Regional Percent of Statewide Persons at 125% Poverty
Rural	96,416	356,307	27.06%	795,021	12.1%
Urban	80,254	368,226	21.79%	4,660,040	1.7%
Total	176,670	724,533	24.38%	5,455,061	3.2%

Source: 2007-2011 American Community Survey, Table S1701

The table below depicts the income breakdown of Region 5. Region 5's rural areas have a higher percentage of extremely low-income households and a lower percentage of higher-income households than the State as a whole.

### Region 5 Household Incomes

Household (HH) Incomes	Urban HH Region 5	% of Urban HH in Region	% of Urban HH in State	Rural Region 5	% of Rural HH in Region	% of Rural HH in State
0 to 30% AMFI	16,680	11.8%	12.2%	18,335	13.3%	12.5%
>30 to 50% AMFI	16,605	11.7%	11.6%	18,955	13.8%	13.3%
>50 to 80% AMFI	21,485	15.2%	16.4%	25,290	18.4%	17.5%
>80 to 100% AMFI	13,480	9.5%	9.8%	14,098	10.2%	10.1%
>100% + AMFI	73,390	51.8%	50.1%	61,065	44.3%	46.6%

Source: 2006-2010 CHAS, Table 1

## REGION 5 SPECIAL NEEDS POPULATIONS

Some data for persons with special needs is only available at the state level. For example, numbers of persons with alcohol and substance abuse are not available at the county level, so analysis could only be done at the state level. In addition, the regional number of public housing units, in which public housing residents live, is not included in the Special Needs Population section of each regional analysis because it is included in the Assisted Housing Inventory at the end of each regional analysis.

### *ELDERLY PERSONS*

Region 5 elderly persons make up 14.7 percent of the region's population, compared to statewide elderly population which makes up 10.3 percent the State's total population. Elderly persons in Region 5 make up 4.4 percent of the statewide total elderly population.

#### Region 5 Elderly Persons

Region 5	Elderly Persons	Regional Population	Percent of Elderly Persons to Regional Population	Statewide Elderly Persons	Regional Percent of Statewide Elderly Population
Rural	61,188	376,586	16.25%	533,980	11.5%
Urban	50,671	386,882	13.10%	2,009,610	2.5%
Total	111,859	763,468	14.65%	2,543,590	4.4%

Source: 2007-2011 American Community Survey, Table DP05

### *PERSONS WITH DISABILITIES*

According to the 2009-2011 ACS three-year estimates, of the total population in Region 5, persons with disabilities account for approximately 17.5 percent of the population. Of this total, approximately 51.4 percent are residing in urban areas, with the remaining 48.6 percent in rural areas.

#### Region 5 Persons With and Without Disabilities

Region 5	Persons with disabilities	Persons without disabilities	Total
Rural	58,895	258,757	317,652
Urban	62,261	310,530	372,791
Total	121,156	569,287	690,443

Source: 2009-2011 American Community Survey, Table C18101

### *PERSONS WITH HIV/AIDS*

There are 1,476 persons living with HIV/AIDS in Region 5. The number of people with HIV/AIDS as compared to Region 5's population is 0.2 percent, which is lower than the statewide percentage of 0.3 percent.

#### Region 5 Persons with HIV/AIDS

Region 5	Persons with HIV/AIDS	Regional Population	Percent of Persons with HIV/AIDS to Regional Population
Rural	551	376,586	0.2%
Urban	925	386,882	0.2%
Total	1,476	763,468	0.2%

Source: Texas Department of State Health Services, 2012 HIV Surveillance Report.

**VETERANS**

Of the population over 18 in Region 5, 10.8 percent are veterans. Region 5 has 3.8 percent of the statewide veteran population.

**Region 5 Veteran Population**

Region 5	Veteran Population	Non-Veteran Population 18 years and older	Percent of Veterans to Total Population 18 and older	Regional Percent of Statewide Veteran Population
Rural	32,656	254,056	11.4%	12.1%
Urban	29,510	261,901	10.1%	2.2%
Total	62,166	515,957	10.8%	3.8%

Source: 2007-2011 American Community Survey, Table S2101

**VICTIMS OF DOMESTIC VIOLENCE**

In Region 5, victims of violence make up 1.1 percent of the region's population, compared to a statewide average of 0.7 percent. Victims of violence in Region 5 make up 4.3 percent of the statewide total.

**Region 5 Victims of Domestic Violence**

Region 5	Total Victims	Percent of Victims to Regional Population	Regional Percent of Statewide Victims of Violence
Rural	3,148	0.8%	13.1%
Urban	5,475	1.4%	3.1%
Total	8,623	1.1%	4.3%

Source: Crime in Texas, 2012. FBI Uniform Crime Reports.

**YOUTH AGING OUT OF FOSTER CARE**

In Region 5, 44.0 percent of youth aging out of foster care live in urban areas, while the remaining 256.0 percent live in rural areas. Region 5 has the lowest number of youth aging out of foster care compared to the other regions.

**Region 5 Youth Aging out of Foster Care**

Region 5	Youth Aging Out of Foster Care	Regional Percent of Statewide Youth Aging Out of Foster Care
Rural	14	5.9%
Urban	11	1.0%
Total	25	1.8%

Source: Emancipated Foster Children, Calendar Year 2012, Department of Family and Protective Services.

## LOCAL REQUESTS FOR HOUSING ASSISTANCE

According to the TDHCA Public Request Assistance Inventory, the agency received 2,916 public assistance requests from Region 5, which accounted for 3.1 percent of total requests.

### Region 5 Public Assistance Request Inventory

Types of Requests	Urban	Rural	Total
Barrier Removal	41	48	89
Emergency	333	173	506
Foreclosure	0	1	1
Homebuyer Assistance	89	100	189
Homebuyer Education	58	24	82
Legal	2	1	3
Other	2	1	3
Rental Assistance	403	218	621
Repair	142	116	258
Utility	448	412	860
Weatherization	113	167	280
Weatherization/Repair	13	11	24
<b>Total</b>	<b>1,644</b>	<b>1,272</b>	<b>2,916</b>

Source: Public Request Inventory, SFY 2013

## REGION 5 HOUSING ASSESSMENT

A housing assessment includes the current housing supply and the housing needs and the availability of subsidized housing.

### *HOUSING SUPPLY*

According to the 2007-2011 American Community Survey, 77.1 percent of the housing units in rural areas are occupied and 88.5 percent of housing units in urban areas are occupied in Region 5. Of the total housing stock, 70.6 percent are one unit; 1.7 percent are two units; 10.3 percent are three or more units; and 17.2 percent are manufactured homes. Boats and RVs make up the rest of the housing stock.

### Region 5 Housing Supply

Housing Supply	Rural	Urban	Total
Housing units, 1 unit	120,017	119,791	239,808
Housing units, 2 units	3,462	2,180	5,642
Housing units, 3 to 4 units	3,315	4,153	7,468
Housing units, 5 to 19 units	4,730	13,726	18,456
Housing units, 20 to 49 units	3,250	5,872	9,122
Housing units, mobile home	43,094	15,292	58,386
Housing units, other	504	253	757
<b>Total housing units</b>	<b>178,372</b>	<b>161,267</b>	<b>339,639</b>

Source: 2007-2011 American Community Survey, Table DP04

**ASSISTED HOUSING INVENTORY**

Region 5 has the highest percentage of total number of assisted multifamily units compared to regional population (3.2 percent), which is higher than the statewide average of 2.0 percent.

**Region 5 Assisted Multifamily Units**

Multifamily Units	Region Total	Percent of assisted units in Region	Percent of units to State Total
TDHCA Units	7,616	30.8%	3.7%
HUD Units	4,309	17.5%	7.5%
Public housing authority Units	3,200	13.0%	5.2%
Section 8 Vouchers	8,625	34.9%	5.3%
USDA Units	940	3.8%	6.4%
HFC Units*	1,289		
<b>Total</b>	<b>24,690</b>	<b>4.7%</b>	<b>4.9%</b>

\*HFC units are not included in the final total, because HFC developments report total units rather than specifying assisted units and because the majority of HFC-financed developments also receive housing tax credits from TDHCA.

**HOUSING NEED**

Of all households in Region 4 with housing problems, 83.2% are cost burdened, 4.4% are substandard and 12.4% are overcrowded. Additionally, households at or below 30% of AMFI are the largest income category with housing problems, comprising 33.6% of all households.

**Urban Region 5 Households with Housing Problems**

Households	0 to 30% AMFI	>30 to 50% AMFI	>50 to 80% AMFI	>80 to 100% AMFI	>100% + AMFI	Region Total
Cost Burden	11,695	8,510	6,500	2,119	2,885	31,709
Lacking Kitchen and/or Plumbing	320	215	175	225	645	1,580
Overcrowding	695	714	734	484	1,660	4,287

**Rural Region 5 Households with Housing Problems**

Households	0 to 30% AMFI	>30 to 50% AMFI	>50 to 80% AMFI	>80 to 100% AMFI	>100% + AMFI	Region Total
Cost Burden	11,739	9,664	6,841	1,668	2,343	32,255
Lacking Kitchen and/or Plumbing	447	290	387	135	549	1,808
Overcrowding	923	1,038	1,285	537	1,452	5,235

Source: 2006-2010 CHAS Database, Table 3.

**FORECLOSURES**

One measure of affordability and availability is the number of foreclosures in the region. Region 5 has 1.3% of the State's total number of homeowners who received notices of public auction.

**Region 5 Notices of Public Auction**

Region 5	Quarter 1	Quarter 2	Quarter 3	Quarter 4	Total
Rural	4	8	8	1	21
Urban	183	154	111	100	548
<b>Total</b>	<b>187</b>	<b>162</b>	<b>119</b>	<b>101</b>	<b>569</b>

Source: RealtyTrac, State Fiscal Year 2013.



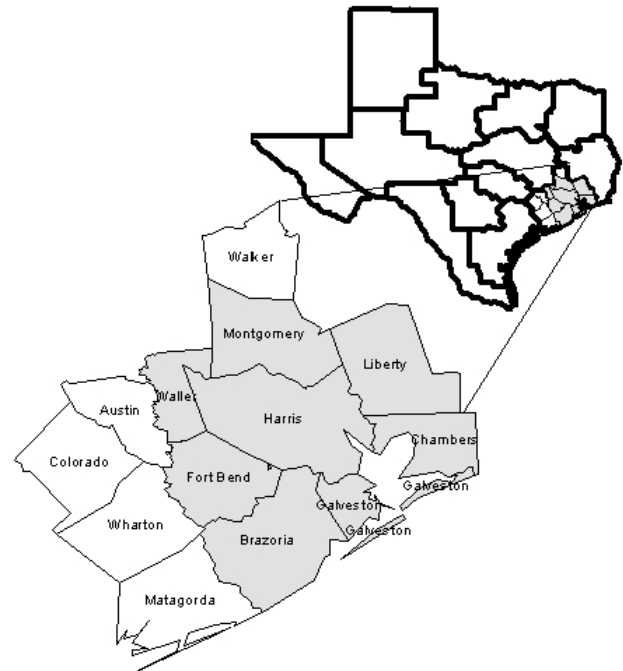
## REGION 6

Region 6 includes the urban area of Houston, Brazoria and Galveston. This region has 24.1% of the State's population, second only to Region 3.

### Region 6 Population

Region 6	Rural	Urban	Total
Total	193,520	5,782,472	5,975,992

Source: 2007-11 American Community Survey, Tbl B01003



Region 6 is mainly urban with 96.8% population located in urban areas. In the map of Region 6 (right), the shaded counties have urban places as defined by §2306.004(36). Although Austin County is part of the Houston/The Woodlands MSA, the county has no urban places and is counted as rural. According to the table below, the percentage of total rural residents below 125% of poverty is higher than the percentage of total urban residents below 125% of poverty. This may be due to the region's rural counties lagging behind the Houston MSA in recent and expected job creation (Texas Comptroller of Public Accounts, 2010).

### Region 6 Persons at 125% of Poverty

Region 6	Persons at 125% Poverty	Regional Population	Persons at 125% Poverty Compared to Regional Population	Statewide Persons at 125% Poverty	Regional Percent of Statewide Persons at 125% Poverty
Rural	39,582	171,455	23.1%	533,980	7.4%
Urban	1,172,423	5,704,590	20.6%	2,009,610	58.3%
Total	1,212,005	5,876,045	20.6%	2,543,590	47.6%

Source: 2007-2011 American Community Survey, Table S1701

According to the table below, Region 6 has more households with higher incomes than the State as a whole. Per the Texas Comptroller's Texas In Focus report (2010), many Region 6 jobs exceed the state's per capita income level of \$37,774, with 376 occupations paying more than this amount.

### Region 6 Household Incomes

Household (HH) Incomes	Urban HH Region 6	% of Urban HH in Region	% of Urban HH in State	Rural Region 6	% of Rural HH in Region	% of Rural HH in State
0 to 30% AMFI	228,900	11.8%	12.2%	9,534	14.2%	12.5%
>30 to 50% AMFI	229,590	11.8%	11.6%	8,620	12.8%	13.3%
>50 to 80% AMFI	312,415	16.0%	16.4%	11,240	16.7%	17.5%
>80 to 100% AMFI	182,414	9.4%	9.8%	6,495	9.7%	10.1%
>100% + AMFI	993,850	51.0%	50.1%	31,255	46.5%	46.6%

Source: 2006-2010 CHAS, Table 1

## REGION 6 SPECIAL NEEDS POPULATIONS

Some data for persons with special needs is only available at the state level. For example, numbers of persons with alcohol and substance abuse are not available at the county level, so analysis could only be done at the state level. In addition, the regional number of public housing units, in which public housing residents live, is not included in the Special Needs Population section of each regional analysis because it is included in the Assisted Housing Inventory at the end of each regional analysis.

### *ELDERLY PERSONS*

Elderly persons in Region 6 account for 8.6 percent of the total regional population, which is the lowest percentage of all regions. Elderly persons in Region 6 make up 20.2 percent of the statewide total elderly population, which is the second highest share of this population in the State. The highest share of elderly households is in Region 3.

#### Region 6 Elderly Persons

Region 6	Elderly Persons	Regional Population	Percent of Elderly Persons to Regional Population	Statewide Elderly Persons	Regional Percent of Statewide Elderly Population
Rural	26,258	193,520	13.6%	533,980	4.9%
Urban	487,956	5,782,472	8.4%	2,009,610	24.3%
Total	514,214	5,975,992	8.6%	2,543,590	20.2%

Source: 2007-2011 American Community Survey, Table DP05

### *PERSONS WITH DISABILITIES*

According to the 2009-2011 ACS three-year estimate, of the total population in Region 6, persons with disabilities account for approximately 9.3 percent of the population. Of this total, approximately 96.0 percent are residing in urban areas, with the remaining 4.0 percent in rural areas.

#### Region 6 Persons With and Without Disabilities

Region 6	Persons with disabilities	Persons without disabilities	Total
Rural	22,571	152,990	175,561
Urban	541,820	5,323,028	5,864,848
Total	564,391	5,476,018	6,040,409

Source: 2009-2011 American Community Survey, Table C18101

### *PERSONS WITH HIV/AIDS*

Region 6 has the largest number of persons with HIV/AIDS and the region's percentage of persons with HIV/AIDS compared to total population (0.4 percent) is slightly higher than the statewide percentage of persons with HIV/AIDS compared to population (0.3 percent).

#### Region 6 Persons Living with HIV/AIDS

Region 6	Persons with HIV/AIDS	Regional Population	Percent of Persons with HIV/AIDS to Regional Population
Rural	288	193,520	0.2%
Urban	23,964	5,782,472	0.4%
Total	24,252	5,975,992	0.4%

Source: Texas Department of State Health Services, 2012 HIV Surveillance Report.

**VETERANS**

Region 6 has the second lowest percentage of veterans compared to population for all the regions, second only to Region 11. However, because it has such a large population, Region 6 has the second highest share of the statewide veterans, second only to Region 3. Of the population over 18 in Region 6, 7.3 percent are veterans. Region 6 has 19.4 percent of the statewide veteran population.

**Region 6 Veteran Population**

Region 6	Veteran Population	Non-Veteran Population 18 years and older	Percent of Veterans to Total Population 18 and older	Regional Percent of Statewide Veteran Population
Rural	13,859	135,818	9.3%	5.1%
Urban	299,955	3,857,667	7.2%	22.2%
Total	313,814	3,993,485	7.3%	19.4%

Source: 2007-2011 American Community Survey, Table S2101

**VICTIMS OF DOMESTIC VIOLENCE**

In Region 6, victims of violence are 0.9 percent of the region's population. Victims of violence in Region 6 make up 26.4 percent of the statewide total.

**Region 6 Victims of Domestic Violence**

Region 6	Total Victims	Percent of Victims to Regional Population	Regional Percent of Statewide Victims of Violence
Rural	1,185	0.6%	4.9%
Urban	51,130	0.9%	29.3%
Total	52,315	0.9%	26.4%

Source: Crime in Texas, 2012. FBI Uniform Crime Reports.

**YOUTH AGING OUT OF FOSTER CARE**

In Region 6, 97.6 percent of youth aging out of foster care live in urban areas, while the remaining 2.4 percent live in rural areas. Region 6 has the highest percentage of the statewide population of youth aging out of foster care.

**Region 6 Youth Aging out of Foster Care**

Region 6	Youth Aging Out of Foster Care	Regional Percent of Statewide Youth Aging Out of Foster Care
Rural	7	2.9%
Urban	281	25.0%
Total	288	21.1%

Source: Emancipated Foster Children, Calendar Year 2012, Department of Family and Protective Services.

## LOCAL REQUESTS FOR HOUSING ASSISTANCE

According to the TDHCA Public Request Assistance Inventory, the agency received 21,790 public assistance requests from Region 6, which accounted for 23.1 percent of total requests.

### Region 6 Public Assistance Request Inventory

Types of Requests	Urban	Rural	Total
Barrier Removal	318	28	346
Emergency	4,157	136	4,293
Foreclosure	15	1	16
Homebuyer Assistance	1,595	42	1,637
Homebuyer Education	1,503	17	1,520
Legal	28	2	30
Other	3	0	3
Rental Assistance	5,074	204	5,278
Repair	1,012	96	1,108
Utility	5,989	224	6,213
Weatherization	1,240	45	1,285
Weatherization/Repair	49	12	61
<b>Total</b>	<b>20,983</b>	<b>807</b>	<b>21,790</b>

Source: Public Request Inventory, SFY 2013

## REGION 6 HOUSING ASSESSMENT

A housing assessment includes the current housing supply and the housing needs and the availability of subsidized housing.

### *HOUSING SUPPLY*

According to the 2007-2011 American Community Survey, 80.4 percent of the housing units in rural areas are occupied and 88.3 percent of housing units in urban areas are occupied in Region 6. Of the total housing stock, 65.7 percent are one unit; 1.2 percent are two units; 27.7 percent are three or more units; 5.3 percent are manufactured homes; and the rest are RVs and boats.

### Region 6 Housing Supply

Housing Supply	Rural	Urban	Total
Housing units, 1 unit	56,663	1,474,778	1,531,441
Housing units, 2 units	1,165	27,518	28,683
Housing units, 3 to 4 units	2,489	59,365	61,854
Housing units, 5 to 19 units	6,090	336,864	342,954
Housing units, 20 to 49 units	2,665	237,712	240,377
Housing units, mobile home	13,704	110,295	123,999
Housing units, other	168	2,679	2,847
<b>Total housing units</b>	<b>82,944</b>	<b>2,249,211</b>	<b>2,332,155</b>

Source: 2007-2011 American Community Survey, Table DP04

**ASSISTED HOUSING INVENTORY**

This region's total number of assisted multifamily units compared to regional population is 1.8 percent, which is lower than the statewide average of 2.0 percent.

**Region 6 Assisted Multifamily Units**

Multifamily Units	Region Total	Percent of assisted units in Region	Percent of units to State Total
TDHCA Units	56,727	53.8%	27.2%
HUD Units	13,951	13.2%	24.2%
Public housing authority Units	4,934	4.7%	8.0%
Section 8 Vouchers	28,383	26.9%	17.5%
USDA Units	1,530	1.4%	10.3%
HFC Units*	40,753		
Total	105,525	21.8%	20.9%

\*HFC units are not included in the final total, because HFC developments report total units rather than specifying assisted units and because the majority of HFC-financed developments also receive housing tax credits from TDHCA.

**HOUSING NEED**

Of all households in Region 6 with housing problems, 82.7% are cost burdened, 2.5% are substandard and 14.8% are overcrowded. Additionally, households at or below 30% of AMFI are the largest income category with housing problems, comprising 26.2% of all households.

**Urban Region 6 Households with Housing Problems**

Households	0 to 30% AMFI	>30 to 50% AMFI	>50 to 80% AMFI	>80 to 100% AMFI	>100% + AMFI	Region Total
Cost Burden	155,895	150,365	138,750	51,345	88,580	584,935
Lacking Kitchen and/or Plumbing	4,225	2,889	3,709	1,435	5,574	17,832
Overcrowding	23,624	24,879	25,379	10,808	19,989	104,679

**Rural Region 6 Households with Housing Problems**

Households	0 to 30% AMFI	>30 to 50% AMFI	>50 to 80% AMFI	>80 to 100% AMFI	>100% + AMFI	Region Total
Cost Burden	6,660	4,665	3,375	1,379	1,250	17,329
Lacking Kitchen and/or Plumbing	204	149	115	80	179	727
Overcrowding	180	689	574	218	889	2,550

Source: 2006-2010 CHAS Database, Table 3.

**FORECLOSURES**

One measure of affordability and availability is the number of foreclosures in the region. Region 6 has 30.6% of the State's total number of homeowners who received notices of public auction.

**Region 6 Notices of Public Auction**

Region 6	Quarter 1	Quarter 2	Quarter 3	Quarter 4	Total
Rural	7	8	2	1	18
Urban	4,340	3,366	3,288	2,693	13,687
Total	4,347	3,374	3,290	2,694	13,705

Source: RealtyTrac, State Fiscal Year 2013.

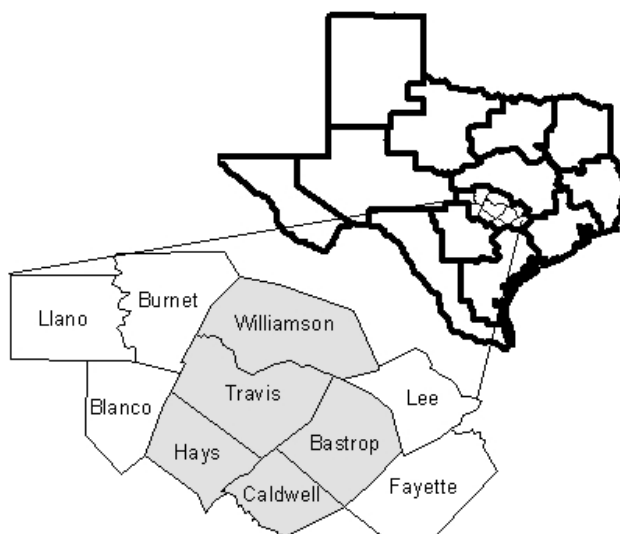
## REGION 7

The urban area of Austin-San Marcos is at the center of Region 7. This region has 7.2% of the State's population.

### Region 7 Population

Region 7	Rural	Urban	Total
Total	112,968	1,681,167	1,794,135

Source: 2007-11 American Community Survey, Tbl B01003



Approximately 93.7 percent of Region 7 residents live in urban areas. In the map of Region 7 (right), the shaded counties have urban places as defined by §2306.004(36). The table below depicts the number of individuals living below 125% of the poverty line in Region 7. The percentage of persons at 125% of poverty compared to the regional population (18.4%) is the lowest in Region 7 out of the 13 regions. The State percentage of persons at 125% of poverty is 22.6%.

### Region 7 Persons at 125% of Poverty

Region 7	Persons at 125% Poverty	Regional Population	Persons at 125% Poverty Compared to Regional Population	Statewide Persons at 125% Poverty	Regional Percent of Statewide Persons at 125% Poverty
Rural	19,770	110,045	18.0%	795,021	2.5%
Urban	303,202	1,646,630	18.4%	4,660,040	6.5%
Total	322,972	1,756,675	18.4%	5,455,061	5.9%

Source: 2007-2011 American Community Survey, Table S1701

The table below depicts the income breakdown of Region 7. Rural areas of Region 7 have a greater percentage of higher-income households than the State as a whole.

### Region 7 Household Incomes

Household (HH) Incomes	Urban HH Region 7	% of Urban HH in Region	% of Urban HH in State	Rural Region 7	% of Rural HH in Region	% of Rural HH in State
0 to 30% AMFI	75,650	12.2%	12.2%	4,499	9.9%	12.5%
>30 to 50% AMFI	65,080	10.5%	11.6%	5,435	12.0%	13.3%
>50 to 80% AMFI	104,075	16.8%	16.4%	9,160	20.2%	17.5%
>80 to 100% AMFI	65,440	10.6%	9.8%	4,504	9.9%	10.1%
>100% + AMFI	309,830	50.0%	50.1%	21,800	48.0%	46.6%

Source: 2006-2010 CHAS, Table 1

## REGION 7 SPECIAL NEEDS POPULATIONS

Some data for persons with special needs is only available at the state level. For example, numbers of persons with alcohol and substance abuse are not available at the county level, so analysis could only be done at the state level. In addition, the regional number of public housing units, in which public housing residents live, is not included in the Special Needs Population section of each regional analysis because it is included in the Assisted Housing Inventory at the end of each regional analysis.

### ***ELDERLY PERSONS***

Elderly persons in Region 7 account for 8.8 percent of the regional population, which is the second lowest percentage of all regions. Elderly persons in Region 7 make up 6.2 percent of the statewide total elderly population.

#### **Region 7 Elderly persons**

Region 7	Elderly Persons	Regional Population	Percent of Elderly Persons to Regional Population	Statewide Elderly Persons	Regional Percent of Statewide Elderly Population
Rural	23,507	112,968	20.8%	533,980	4.4%
Urban	133,734	1,681,167	8.0%	2,009,610	6.7%
Total	157,241	1,794,135	8.8%	2,543,590	6.2%

Source: 2007-2011 American Community Survey, Table DP05

### ***PERSONS WITH DISABILITIES***

According to the 2009-2011 ACS three-year estimate, of the total population in Region 7, persons with disabilities account for approximately 9.1 percent of the population. Of this total, approximately 93.7 percent are residing in urban areas, with the remaining 6.3 percent in rural areas.

#### **Region 7 Persons With and Without Disabilities, 2009-2011**

Region 7	Persons with disabilities	Persons without disabilities	Total
Rural	10,209	56,096	66,305
Urban	152,194	1,563,087	1,715,281
Total	162,403	1,619,183	1,781,586

Source: 2009-2011 American Community Survey, Table C18101

### ***PERSONS WITH HIV/AIDS***

There are 5,185 persons living with HIV/AIDS in Region 7. The number of people with HIV/AIDS as compared to Region 7's population is 0.3 percent, which is the same as the statewide percentage of 0.3 percent.

#### **Region 7 Persons Living with HIV/AIDS**

Region 7	Persons with HIV/AIDS	Regional Population	Percent of Persons with HIV/AIDS to Regional Population
Rural	101	112,968	0.1%
Urban	5,084	1,681,167	0.3%
Total	5,185	1,794,135	0.3%

Source: Texas Department of State Health Services, 2012 HIV Surveillance Report.



**VETERANS**

Of the population over 18 in Region 7, 9.0 percent are veterans. Region 7 has 7.5 percent of the statewide veteran population.

**Region 7 Veteran Population**

Region 7	Veteran Population	Non-Veteran Population 18 years and older	Percent of Veterans to Total Population 18 and older	Regional Percent of Statewide Veteran Population
Rural	12,349	75,774	14.0%	4.6%
Urban	108,457	1,145,106	8.7%	8.0%
Total	120,806	1,220,880	9.0%	7.5%

Source: 2007-2011 American Community Survey, Table S2101

**VICTIMS OF DOMESTIC VIOLENCE**

In Region 7, victims of violence are 0.7 percent of the region's population, compared to statewide average of 0.7 percent. Victims of violence in Region 7 make up 6.7 percent of the statewide total.

**Region 7 Victims of Domestic Violence**

Region 7	Total Victims	Percent of Victims to Regional Population	Regional Percent of Statewide Victims of Violence
Rural	554	0.5%	2.3%
Urban	12,824	0.8%	7.4%
Total	13,378	0.7%	6.7%

Source: Crime in Texas, 2012. FBI Uniform Crime Reports.

**YOUTH AGING OUT OF FOSTER CARE**

In Region 7, 90.4 percent of youth aging out of foster care live in urban areas, while the remaining 9.6 percent live in rural areas. Region 7 has 6.1 percent of the statewide number of youth aging out of foster care.

**Region 7 Youth Aging out of Foster Care**

Region 7	Youth Aging Out of Foster Care	Regional Percent of Statewide Youth Aging Out of Foster Care
Rural	8	3.3%
Urban	75	6.7%
Total	83	6.1%

Source: Emancipated Foster Children, Calendar Year 2012, Department of Family and Protective Services.



## LOCAL REQUESTS FOR HOUSING ASSISTANCE

According to the TDHCA Public Request Assistance Inventory, the agency received 8,117 public assistance requests from Region 7, which accounted for 8.6 percent of total requests.

### Region 7 Public Assistance Request Inventory

Types of Requests	Urban	Rural	Total
Barrier Removal	92	6	98
Emergency	1,832	58	1,890
Foreclosure	10	0	10
Homebuyer Assistance	668	20	688
Homebuyer Education	613	9	622
Legal	21	0	21
Other	2	0	2
Rental Assistance	2,080	96	2,176
Repair	324	25	349
Utility	1,760	84	1,844
Weatherization	335	42	377
Weatherization/Repair	38	2	40
<b>Total</b>	<b>7,775</b>	<b>342</b>	<b>8,117</b>

Source: Public Request Inventory, SFY 2013

## REGION 7 HOUSING ASSESSMENT

A housing assessment includes the current housing supply and the housing needs and the availability of subsidized housing.

### *HOUSING SUPPLY*

According to the 2007-2011 American Community Survey, 73.9 percent of the housing units in rural areas are occupied and 91.8 percent of housing units in urban areas are occupied in Region 7. Urban areas of Region 7 have the second highest urban occupancy rate and rural areas have the second lowest occupancy rate, second only to Region 13. Of the total housing stock, 63.6 percent are one unit; 3.3 percent are two units; 26.7 percent are three or more units; 6.2 are manufactured homes; and the rest are boats and RVs.

### Region 7 Housing Supply

Housing Supply	Rural	Urban	Total
Housing units, 1 unit	44,549	435,887	480,436
Housing units, 2 units	1,455	23,355	24,810
Housing units, 3 to 4 units	1,552	23,166	24,718
Housing units, 5 to 19 units	1,801	92,525	94,326
Housing units, 20 to 49 units	528	82,371	82,899
Housing units, mobile home	11,313	35,905	47,218
Housing units, other	73	1,018	1,091
<b>Total housing units</b>	<b>61,271</b>	<b>694,227</b>	<b>755,498</b>

Source: 2007-2011 American Community Survey, Table DP04

## ASSISTED HOUSING INVENTORY

This region's total number of assisted multifamily units compared to regional population is 2.0 percent, which is the same as the statewide average of 2.0 percent.

### Region 7 Assisted Multifamily Units

Multifamily Units	Region Total	Percent of assisted units in Region	Percent of units to State Total
TDHCA Units	19,933	55.3%	9.6%
HUD Units	3,067	8.5%	5.3%
Public housing authority Units	3,422	9.5%	5.5%
Section 8 Vouchers	8,968	24.9%	5.5%
USDA Units	656	1.8%	4.4%
HFC Units*	8,559		
<b>Total</b>	<b>36,046</b>	<b>7.5%</b>	<b>7.1%</b>

\*HFC units are not included in the final total, because HFC developments report total units rather than specifying assisted units and because the majority of HFC-financed developments also receive housing tax credits from TDHCA.

### HOUSING NEED

Of all households in Region 7 with housing problems, 87.8% are cost burdened, 2.5% are substandard and 9.7% are overcrowded. Additionally, households at or below 30% of AMFI are the largest income category with housing problems, comprising 28% of all households.

#### Urban Region 7 Households with Housing Problems

Households	0 to 30% AMFI	>30 to 50% AMFI	>50 to 80% AMFI	>80 to 100% AMFI	>100% + AMFI	Region Total
Cost Burden	56,815	46,395	49,630	17,645	29,245	199,730
Lacking Kitchen and/or Plumbing	1,635	865	920	495	1,295	5,210
Overcrowding	5,150	5,265	5,674	1,884	3,789	21,762

#### Rural Region 7 Households with Housing Problems

Households	0 to 30% AMFI	>30 to 50% AMFI	>50 to 80% AMFI	>80 to 100% AMFI	>100% + AMFI	Region Total
Cost Burden	2,940	2,854	2,374	850	1,733	10,751
Lacking Kitchen and/or Plumbing	273	54	227	45	215	814
Overcrowding	235	274	411	270	195	1,385

Source: 2006-2010 CHAS Database, Table 3.

### FORECLOSURES

One measure of affordability and availability is the number of foreclosures in the region. Region 7 has 7.9% of the State's total number of homeowners who received notices of public auction.

#### Region 7 Notices of Public Auction

Region 7	Quarter 1	Quarter 2	Quarter 3	Quarter 4	Total
Rural	19	30	28	21	98
Urban	1,080	705	921	735	3,441
<b>Total</b>	<b>1,099</b>	<b>735</b>	<b>949</b>	<b>756</b>	<b>3,539</b>

Source: RealtyTrac, State Fiscal Year 2013.

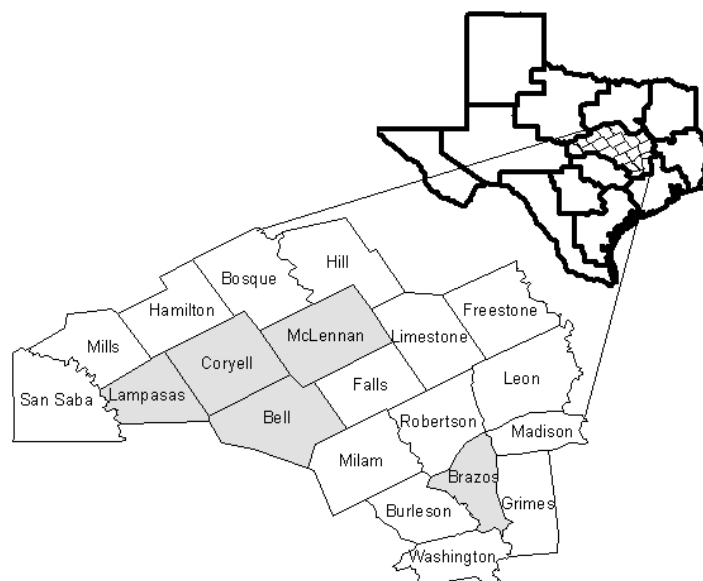
## REGION 8

Region 8, located in the center of the State, surrounds the urban areas of Waco, Bryan, College Station, Killeen and Temple. This region has 4.4 percent of the State's population.

### Region 8 Population

Region 8	Rural	Urban	Total
Total	281,790	819,910	1,101,700

Source: 2007-11 American Community Survey, Tbl B01003



Approximately 74.4 percent of Region 8 residents live in urban areas. In the map of Region 8 (right), the shaded counties have urban places as defined by §2306.004(36). While Burleson and Robertson are part of the College Station/Bryan MSA and Falls newly became part of the Waco MSA, these counties have no urban places and are counted as rural. According to the table below, the percentage of rural residents below 125% of poverty is lower than the percentage of urban residents below 125% of poverty. However, the rural counties lag behind the Bryan-College Station and Killeen MSAs in expected job creation, which may result in more residents below poverty in the future (Texas Comptroller of Public Accounts, 2009a).

### Region 8 Persons at 125% of Poverty

Region 8	Persons at 125% Poverty	Regional Population	Persons at 125% Poverty to Regional Population	Statewide Persons at 125% Poverty	Regional Percent of Statewide Persons at 125% Poverty
Rural	63,363	264,236	24.0%	795,021	8.0%
Urban	193,975	774,678	25.0%	4,660,040	4.2%
Total	257,338	1,038,914	24.8%	5,455,061	4.7%

Source: 2007-2011 American Community Survey, Table S1701

According to the table below, Region 8's urban areas have a higher percentage of extremely-low income households than the State but the region's rural areas have a higher percentage of high-income households than the State. Per the Texas Comptroller's *Texas In Focus* report (2009a), many Region 8 jobs exceed the State's 2007 per capita income level of \$37,187, with 265 occupations paying more than this amount.

### Region 8 Household Incomes

Household (HH) Incomes	Urban HH Region 8	% of Urban HH in Region	% of Urban HH in State	Rural Region 8	% of Rural HH in Region	% of Rural HH in State
0 to 30% AMFI	38,534	13.8%	12.2%	12,127	11.9%	12.5%
>30 to 50% AMFI	30,735	11.0%	11.6%	13,985	13.8%	13.3%
>50 to 80% AMFI	44,700	16.1%	16.4%	18,065	17.8%	17.5%
>80 to 100% AMFI	27,989	10.1%	9.8%	9,517	9.4%	10.1%
>100% + AMFI	136,355	49.0%	50.1%	47,809	47.1%	46.6%

Source: 2006-2010 CHAS, Table 1

## REGION 8 SPECIAL NEEDS POPULATIONS

Some data for persons with special needs is only available at the state level. For example, numbers of persons with alcohol and substance abuse are not available at the county level, so analysis could only be done at the state level. In addition, the regional number of public housing units, in which public housing residents live, is not included in the Special Needs Population section of each regional analysis because it is included in the Assisted Housing Inventory at the end of each regional analysis.

### *ELDERLY PERSONS*

Region 8 elderly persons make up 11.5 percent of the region's population, compared to statewide elderly population which makes up 10.3 percent the State's total population. Elderly persons in Region 8 make up 5.0 percent of the statewide total elderly population.

#### Region 8 Elderly Persons

Region 8	Elderly Persons	Regional Population	Percent of Elderly Persons to Regional Population	Statewide Elderly Persons	Regional Percent of Statewide Elderly Population
Rural	49,387	281,790	17.5%	533,980	9.2%
Urban	77,750	819,910	9.5%	2,009,610	3.9%
Total	127,137	1,101,700	11.5%	2,543,590	5.0%

Source: 2007-2011 American Community Survey, Table DP05

### *PERSONS WITH DISABILITIES*

According to the 2009-2011 ACS three-year estimate, of the total population in Region 8, persons with disabilities account for approximately 12.5 percent of the population. Of this total, approximately 80.1 percent are residing in urban areas, with the remaining 19.9 percent in rural areas.

#### Region 8 Persons With and Without Disabilities

Region 8	Persons with disabilities	Persons without disabilities	Total
Rural	22,997	113,723	136,720
Urban	92,700	694,883	787,583
Total	115,697	808,606	924,303

Source: 2009-2011 American Community Survey, Table C18101

### *PERSONS WITH HIV/AIDS*

There are 1,573 persons living with HIV/AIDS in Region 8. The number of people with HIV/AIDS as compared to Region 8's population is 0.1 percent, which is lower than the statewide percentage of 0.3 percent.

#### Region 8 Persons Living with HIV/AIDS

Region 8	Persons with HIV/AIDS	Regional Population	Percent of Persons with HIV/AIDS to Regional Population
Rural	304	281,790	0.1%
Urban	1,269	819,910	0.2%
Total	1,573	1,101,700	0.1%

Source: Texas Department of State Health Services, 2012 HIV Surveillance Report.

**VETERANS**

Region 8 has the second highest percentage of veterans compared to regional population. Of the population over 18 in Region 8, 13.2 percent are veterans. Region 8 has 6.5 percent of the statewide veteran population.

**Region 8 Veteran Population**

Region 8	Veteran Population	Non-Veteran Population 18 years and older	Percent of Veterans to Total Population 18 and older	Regional Percent of Statewide Veteran Population
Rural	24,683	190,625	11.5%	9.2%
Urban	80,049	498,110	13.8%	5.9%
Total	104,732	688,735	13.2%	6.5%

Source: 2007-2011 American Community Survey, Table S2101

**VICTIMS OF DOMESTIC VIOLENCE**

In Region 8, victims of violence are 0.8 percent of the region's population, compared to a statewide average of 0.7 percent. Victims of violence in Region 8 make up 4.2 percent of the statewide total.

**Region 8 Victims of Domestic Violence**

Region 8	Total Victims	Percent of Victims to Regional Population	Regional Percent of Statewide Victims of Violence
Rural	1,369	0.5%	5.7%
Urban	7,049	0.9%	4.0%
Total	8,418	0.8%	4.2%

Source: Crime in Texas, 2012. FBI Uniform Crime Reports.

**YOUTH AGING OUT OF FOSTER CARE**

In Region 8, 78.6 percent of youth aging out of foster care live in urban areas, while the remaining 21.4 percent live in rural areas. Region 8 has 6.2 percent of the statewide number of youth aging out of foster care.

**Region 8 Youth Aging out of Foster Care**

Region 8	Youth Aging Out of Foster Care	Regional Percent of Statewide Youth Aging Out of Foster Care
Rural	18	7.5%
Urban	66	5.9%
Total	84	6.2%

Source: Emancipated Foster Children, Calendar Year 2012, Department of Family and Protective Services.

## LOCAL REQUESTS FOR HOUSING ASSISTANCE

According to the TDHCA Public Request Assistance Request Inventory, the agency received 5,303 public assistance requests from Region 8, which accounted for 5.6 percent of total requests.

### Region 8 Public Assistance Request Inventory

Types of Requests	Urban	Rural	Total
Barrier Removal	51	39	90
Emergency	1010	145	1155
Foreclosure	4	1	5
Homebuyer Assistance	188	63	251
Homebuyer Education	98	11	109
Legal	5	6	11
Other	1	3	4
Rental Assistance	1275	176	1451
Repair	200	105	305
Utility	1154	334	1488
Weatherization	292	108	400
Weatherization/Repair	24	10	34
<b>Total</b>	<b>4,302</b>	<b>1,001</b>	<b>5,303</b>

Source: Public Request Inventory, SFY 2013

## REGION 8 HOUSING ASSESSMENT

A housing assessment includes the current housing supply and the housing needs and the availability of subsidized housing.

### *HOUSING SUPPLY*

According to the 2007-2011 American Community Survey, 75.5 percent of the housing units in rural areas are occupied and 85.8 percent of housing units in urban areas are occupied in Region 8. Urban areas of Region 8 have the second lowest urban occupancy rate, second only to Region 11. Of the total housing stock, 67.5 percent are one unit; 4.7 are two units; 17.0 percent are three or more units; 10.7 percent are manufactured homes; and the rest are boats and RVs.

### Region 8 Housing Supply

Housing Supply	Rural	Urban	Total
Housing units, 1 unit	98,168	212,704	310,872
Housing units, 2 units	2,565	19,083	21,648
Housing units, 3 to 4 units	2,043	19,468	21,511
Housing units, 5 to 19 units	2,559	37,907	40,466
Housing units, 20 to 49 units	1,250	15,051	16,301
Housing units, mobile home	26,076	23,164	49,240
Housing units, other	412	211	623
<b>Total housing units</b>	<b>133,073</b>	<b>327,588</b>	<b>460,661</b>

Source: 2007-2011 American Community Survey, Table DP04

## ASSISTED HOUSING INVENTORY

This region's total number of assisted multifamily units compared to regional population is 2.0 percent, which is the same as the statewide average of 2.0 percent.

### Region 8 Assisted Multifamily Units

Multifamily Units	Region Total	Percent of assisted units in Region	Percent of units to State Total
TDHCA Units	6,863	29.5%	3.3%
HUD Units	2,453	10.6%	4.2%
Public housing authority Units	4,186	18.0%	6.8%
Section 8 Vouchers	8,132	35.0%	5.0%
USDA Units	1,610	6.9%	10.9%
HFC Units*	536		
<b>Total</b>	<b>23,244</b>	<b>4.2%</b>	<b>4.6%</b>

\*HFC units are not included in the final total, because HFC developments report total units rather than specifying assisted units and because the majority of HFC-financed developments also receive housing tax credits from TDHCA.

## HOUSING NEED

Of all households in Region 8 with housing problems, 87.4% are cost burdened, 3.2% are substandard and 9.4% are overcrowded. Additionally, households at or below 30% of AMFI are the largest income category with housing problems, comprising 30.7% of all households.

### Urban Region 8 Households with Housing Problems

Households	0 to 30% AMFI	>30 to 50% AMFI	>50 to 80% AMFI	>80 to 100% AMFI	>100% + AMFI	Region Total
Cost Burden	27,490	21,750	20,319	6,459	9,459	85,477
Lacking Kitchen and/or Plumbing	849	350	429	203	650	2,481
Overcrowding	1,330	1,758	2,299	819	2,323	8,529

### Rural Region 8 Households with Housing Problems

Households	0 to 30% AMFI	>30 to 50% AMFI	>50 to 80% AMFI	>80 to 100% AMFI	>100% + AMFI	Region Total
Cost Burden	7,679	7,239	5,068	1,386	2,124	23,496
Lacking Kitchen and/or Plumbing	415	363	321	152	200	1,451
Overcrowding	541	581	724	378	1,015	3,239

Source: 2006-2010 CHAS Database, Table 3.

## FORECLOSURES

One measure of affordability and availability is the number of foreclosures in the region. Region 8 has 3.9% of the State's total number of homeowners who received notices of public auction.

### Region 8 Notices of Public Auction

Region 8	Quarter 1	Quarter 2	Quarter 3	Quarter 4	Total
Rural	14	11	11	7	43
Urban	410	395	477	417	1,699
<b>Total</b>	<b>424</b>	<b>406</b>	<b>488</b>	<b>424</b>	<b>1,742</b>

Source: RealtyTrac, State Fiscal Year 2013.



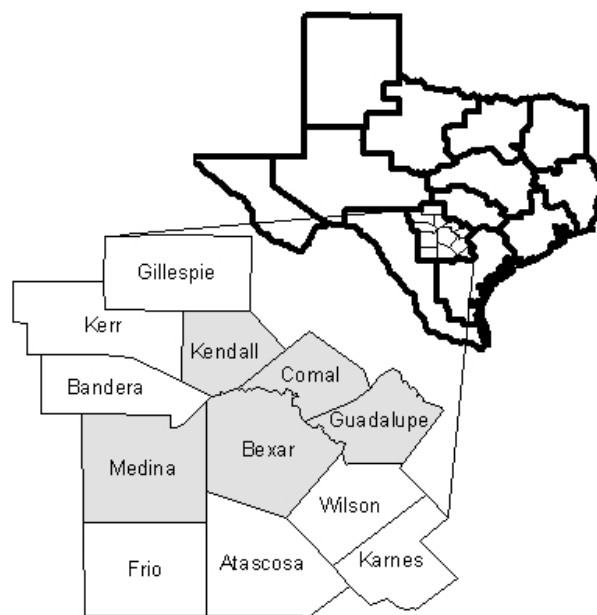
## REGION 9

San Antonio is the main metropolitan area in Region 9. This region has 8.9 percent of the State's population.

### Region 9 Population

Region 9	Rural	Urban	Total
Total	212,902	1,998,263	2,211,165

Source: 2007-11 American Community Survey, Tbl B01003



Approximately 90.4 percent of Region 9 residents live in urban areas. In the map of Region 9 (above), the shaded counties have urban places as defined by §2306.004(36). Although Atascosa, Bandera and Wilson are part of San Antonio/New Braunfels MSA, these counties have no urban places and so are counted as rural. According to the table below, the percentage of rural residents below 125% of poverty is slightly lower than the percentage of urban residents below 125% of poverty. This may be due to findings revealing that the region's rural counties are projected to outpace job growth of the State and the region as a whole from 2003 to 2013 (Texas Comptroller of Public Accounts, 2009c)

### Region 9 Persons at 125% of Poverty

Region 9	Persons at 125% Poverty	Regional Population	Persons at 125% Poverty Compared to Regional Population	Statewide Persons at 125% Poverty	Regional Percent of Statewide Persons at 125% Poverty
Rural	41,264	202,715	20.4%	795,021	5.2%
Urban	420,429	1,953,011	21.5%	4,660,040	9.0%
Region 9 Total	461,693	2,155,726	21.4%	5,455,061	8.5%

Source: 2007-2011 American Community Survey, Table S1701

According to the table below, Region 9's rural areas have a lower percentage of households in the lower income categories than the State as a whole. Per the Texas Comptroller's *Texas In Focus* report (2009c), many Region 9 jobs exceed the State's 2008 per capita income level of \$38,575, with 228 occupations paying more than this amount.

### Region 9 Household Incomes

Household (HH) Incomes	Urban HH Region 9	% of Urban HH in Region	% of Urban HH in State	Rural Region 9	% of Rural HH in Region	% of Rural HH in State
0 to 30% AMFI	88110	12.8%	12.2%	8,334	10.7%	12.5%
>30 to 50% AMFI	77,715	11.3%	11.6%	9,115	11.8%	13.3%
>50 to 80% AMFI	115100	16.7%	16.4%	13,365	17.2%	17.5%
>80 to 100% AMFI	66975	9.7%	9.8%	7,515	9.7%	10.1%
>100% + AMFI	341,190	49.5%	50.1%	39,200	50.6%	46.6%

Source: 2006-2010 CHAS, Table 1



## REGION 9 SPECIAL NEEDS POPULATIONS

Some data for persons with special needs is only available at the state level. For example, numbers of persons with alcohol and substance abuse are not available at the county level, so analysis could only be done at the state level. In addition, the regional number of public housing units, in which public housing residents live, is not included in the Special Needs Population section of each regional analysis because it is included in the Assisted Housing Inventory at the end of each regional analysis.

### *ELDERLY PERSONS*

Region 9 elderly persons make up 11.4 percent of the region's population, compared to statewide elderly population which makes up 10.3 percent the State's total population. Elderly persons in Region 9 make up 9.9 percent of the statewide total elderly population.

#### Region 9 Elderly Persons

Region 9	Elderly Persons	Regional Population	Percent of Elderly Persons to Regional Population	Statewide Elderly Persons	Regional Percent of Statewide Elderly Population
Rural	37,537	212,902	17.6%	533,980	7.0%
Urban	214,454	1,998,263	10.7%	2,009,610	10.7%
Total	251,991	2,211,165	11.4%	2,543,590	9.9%

Source: 2007-2011 American Community Survey, Table DP05

### *PERSONS WITH DISABILITIES*

According to the 2009-2011 ACS three-year estimate, of the total population in Region 9, persons with disabilities account for approximately 13.5 percent of the population. Of this total, approximately 89.4 percent are residing in urban areas, with the remaining 10.6 percent in rural areas.

#### Region 9 Persons With and Without Disabilities

Region 9	Persons with disabilities	Persons without disabilities	Total
Rural	31,158	149,371	180,529
Urban	262,472	1,730,492	1,992,964
Total	293,630	1,879,863	2,173,493

Source: 2009-2011 American Community Survey, Table C18101

### *PERSONS WITH HIV/AIDS*

There are 5,515 persons living with HIV/AIDS in Region 9. The number of people with HIV/AIDS as compared to Region 9's population is 0.2 percent, which is lower than the statewide percentage of 0.3 percent.

#### Region 9 Persons Living with HIV/AIDS

Region 9	Persons with HIV/AIDS	Regional Population	Percent of Persons with HIV/AIDS to Regional Population
Rural	218	212,902	0.1%
Urban	5,297	1,998,263	0.3%
Total	5,515	2,211,165	0.2%

Source: Texas Department of State Health Services, 2012 HIV Surveillance Report.

**VETERANS**

Region 9 has the highest percent of veterans compared to population than any region in Texas. Of the population over 18 in Region 9, 13.3 percent are veterans. Region 9 has 13.1 percent of the statewide veteran population.

**Region 9 Veteran Population**

Region 9	Veteran Population	Non-Veteran Population 18 years and older	Percent of Veterans to Total Population 18 and older	Regional Percent of Statewide Veteran Population
Rural	22,715	139,665	14.0%	8.4%
Urban	188,907	1,245,141	13.2%	14.0%
Total	211,622	1,384,806	13.3%	13.1%

Source: 2007-2011 American Community Survey, Table S2101

**VICTIMS OF DOMESTIC VIOLENCE**

Victims of violence make up 0.3 percent of the region's population, compared to statewide average of 0.7 percent. Victims of violence in Region 9 make up 3.0 percent of the statewide total.

**Region 9 Victims of Domestic Violence**

Region 9	Total Victims	Percent of Victims to Regional Population	Regional Percent of Statewide Victims of Violence
Rural	928	0.4%	3.8%
Urban	4,961	0.2%	2.8%
Total	5,889	0.3%	3.0%

Source: Crime in Texas, 2012. FBI Uniform Crime Reports.

**YOUTH AGING OUT OF FOSTER CARE**

In Region 9, 89.1 percent of youth aging out of foster care live in urban areas, while the remaining 10.9 percent live in rural areas. Region 9 has 14.7 percent of the statewide number of youth aging out of foster care.

**Region 9 Youth Aging out of Foster Care**

Region 9	Youth Aging Out of Foster Care	Regional Percent of Statewide Youth Aging Out of Foster Care
Rural	22	9.2%
Urban	179	15.9%
Total	201	14.7%

Source: Emancipated Foster Children, Calendar Year 2012, Department of Family and Protective Services.

## LOCAL REQUESTS FOR HOUSING ASSISTANCE

According to the TDHCA Public Assistance Request Inventory, the agency received 5,900 public assistance requests from Region 9, which accounted for 6.3 percent of total requests.

### Region 9 Public Assistance Request Inventory

Types of Requests	Urban	Rural	Total
Barrier Removal	143	22	165
Emergency	1,165	95	1,260
Foreclosure	5	0	5
Homebuyer Assistance	444	28	472
Homebuyer Education	275	19	294
Legal	12	0	12
Other	1	0	1
Rental Assistance	1,285	151	1,436
Repair	457	54	511
Utility	1,240	141	1,381
Weatherization	295	41	336
Weatherization/Repair	26	1	27
Total	5,348	552	5,900

Source: Public Request Inventory, SFY 2013

## REGION 9 HOUSING ASSESSMENT

A housing assessment includes the current housing supply and the housing needs and the availability of subsidized housing.

### HOUSING SUPPLY

According to the 2007-2011 American Community Survey, 84.6 percent of the housing units in rural areas are occupied and 90.0 percent of housing units in urban areas are occupied in Region 9. Rural areas of Region 9 have the highest rural occupancy rate of the State. Of the total housing stock, 70.6 percent are one unit; 1.8 percent are two units; 20.4 percent are three or more units; 7.1 percent are manufactured homes and the rest are boats and RVs.

### Region 9 Housing Supply

Housing Supply	Rural	Urban	Total
Housing units, 1 unit	64,417	552,790	617,207
Housing units, 2 units	1,574	14,084	15,658
Housing units, 3 to 4 units	2,294	26,944	29,238
Housing units, 5 to 19 units	1,958	98,334	100,292
Housing units, 20 to 49 units	807	48,234	49,041
Housing units, mobile home	21,467	40,225	61,692
Housing units, other	460	672	1,132
Total housing units	92,977	781,283	874,260

Source: 2007-2011 American Community Survey, Table DP04

**ASSISTED HOUSING INVENTORY**

This region's total number of assisted multifamily units compared to regional population is 2.2 percent, which is higher than the statewide average of 2.0 percent.

**Region 9 Assisted Multifamily Units**

Multifamily Units	Region Total	Percent of assisted units in Region	Percent of units to State Total
TDHCA Units	17,466	35.8%	8.4%
HUD Units	5,652	11.6%	9.8%
Public housing authority Units	8,419	17.3%	13.6%
Section 8 Vouchers	16,788	34.4%	10.3%
USDA Units	454	0.9%	3.1%
HFC Units*	22,524		
Total	48,779	10.1%	9.7%

\*HFC units are not included in the final total, because HFC developments report total units rather than specifying assisted units and because the majority of HFC-financed developments also receive housing tax credits from TDHCA.

**HOUSING NEED**

Of all households in Region 9 with housing problems, 84.8% are cost burdened, 3.3% are substandard and 11.9% are overcrowded. Additionally, households at or below 30% of AMFI are the largest income category with housing problems, comprising 28.7% of all households.

**Urban Region 9 Households with Housing Problems**

Households	0 to 30% AMFI	>30 to 50% AMFI	>50 to 80% AMFI	>80 to 100% AMFI	>100% + AMFI	Region Total
Cost Burden	58,365	47,795	46,769	15,015	25,085	193,029
Lacking Kitchen and/or Plumbing	1,645	1,395	949	689	2,660	7,338
Overcrowding	5,039	5,654	6,880	3,110	5,875	26,558

**Rural Region 9 Households with Housing Problems**

Households	0 to 30% AMFI	>30 to 50% AMFI	>50 to 80% AMFI	>80 to 100% AMFI	>100% + AMFI	Region Total
Cost Burden	5,405	4,414	3,730	1,450	2,150	17,149
Lacking Kitchen and/or Plumbing	269	143	109	105	213	839
Overcrowding	352	568	719	293	973	2,905

Source: 2006-2010 CHAS Database, Table 3.

**FORECLOSURES**

One measure of affordability and availability is the number of foreclosures in the region. Region 9 has 11.9% of the State's total number of homeowners who received notices of public auction.

**Region 9 Notices of Public Auction**

Region 9	Quarter 1	Quarter 2	Quarter 3	Quarter 4	Total
Rural	64	56	47	41	208
Urban	1,506	1,189	1,238	1,191	5,124
Total	1,570	1,245	1,285	1,232	5,332

Source: RealtyTrac, State Fiscal Year 2013.

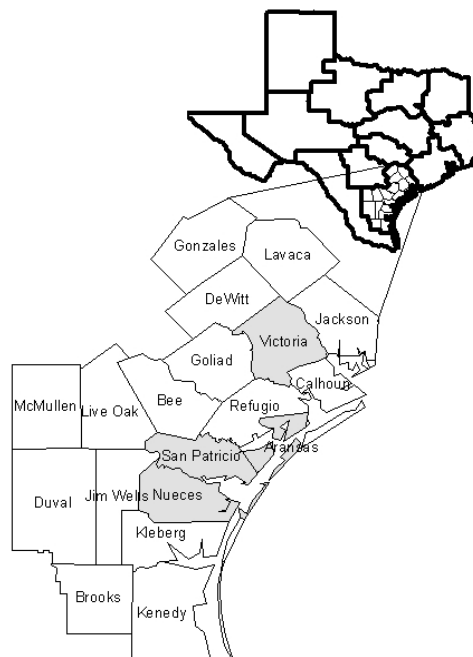
## REGION 10

Region 10, including the urban areas of Corpus Christi and Victoria, is located in the south eastern part of the State on the Gulf of Mexico. This region has 3.1% of the State's population.

### Region 10 Population

Region 10	Rural	Urban	Total
Total	245,067	512,483	757,550

Source: 2007-11 American Community Survey, Tbl B01003



For Region 10, a majority of the population (67.7 percent) live in urban areas. In the map of Region 10 (right), the shaded counties have urban places as defined by §2306.004(36). Since the latest OMB update, Calhoun County is no longer part of the Victoria MSA. In addition, though Goliad County is part of Victoria MSA, this county has no urban places so it is counted as rural. According to the table below, the percentage of rural residents below 125% of poverty is higher than the percentage of urban residents below 125% of poverty. However, studies reveal that the rural counties are projected to outpace job growth of the state from 2002 to 2012, while the Corpus Christi MSA is growing slower than the State and region as a whole (Texas Comptroller of Public Accounts, 2010).

### Region 10 Persons at 125% of Poverty

Region 10	Persons at 125% Poverty	Regional Population	Persons at 125% Poverty Compared to Regional Population	Statewide Persons at 125% Poverty	Regional Percent of Statewide Persons at 125% Poverty
Rural	61,058	227,565	26.8%	795,021	7.7%
Urban	122,694	504,039	24.3%	4,660,040	2.6%
Total	183,752	731,604	25.1%	5,455,061	3.4%

Source: 2007-2011 American Community Survey, Table S1701

According to the table below, Region 10's rural areas have a higher percentage of extremely low-income households than the State. Per the *Texas In Focus* report (2010), the top five occupations with high projected job growth are low paying (average annual wage of \$16,103) and do not require a post-secondary education. However, Region 10's urban areas have a higher percentage of higher-income households than the State as a whole.

### Region 10 Household Incomes

Household (HH) Incomes	Urban HH Region 10	% of Urban HH in Region	% of Urban HH in State	Rural Region 10	% of Rural HH in Region	% of Rural HH in State
0 to 30% AMFI	21745	11.7%	12.2%	11,261	13.3%	12.5%
>30 to 50% AMFI	21,480	11.6%	11.6%	11,693	13.8%	13.3%
>50 to 80% AMFI	29450	15.9%	16.4%	14,266	16.8%	17.5%
>80 to 100% AMFI	17285	9.3%	9.8%	7,803	9.2%	10.1%
>100% + AMFI	95,670	51.5%	50.1%	39,905	47.0%	46.6%

Source: 2006-2010 CHAS, Table 1

## REGION 10 SPECIAL NEEDS POPULATIONS

Some data for persons with special needs is only available at the state level. For example, numbers of persons with alcohol and substance abuse are not available at the county level, so analysis could only be done at the state level. In addition, the regional number of public housing units, in which public housing residents live, is not included in the Special Needs Population section of each regional analysis because it is included in the Assisted Housing Inventory at the end of each regional analysis.

### *ELDERLY PERSONS*

Region 10 elderly persons make up 13.5 percent of the region's population, compared to statewide elderly population which makes up 10.3 percent the State's total population. Elderly persons in Region 10 make up 4.0 percent of the statewide total elderly population.

#### Region 10 Elderly Persons

Region 10	Elderly Persons	Regional Population	Percent of Elderly Persons to Regional Population	Statewide Elderly Persons	Regional Percent of Statewide Elderly Population
Rural	36,870	245,067	15.0%	533,980	6.9%
Urban	65,054	512,483	12.7%	2,009,610	3.2%
Total	101,924	757,550	13.5%	2,543,590	4.0%

Source: 2007-2011 American Community Survey, Table DP05

### *PERSONS WITH DISABILITIES*

According to the 2009-2011 ACS three-year estimate, of the total population in Region 10, persons with disabilities account for approximately 17.7 percent of the population. Of this total, approximately 78.1 percent are residing in urban areas, with the remaining 21.9 percent in rural areas.

#### Region 10 Persons With and Without Disabilities

Region 10	Persons with disabilities	Persons without disabilities	Total
Rural	24,924	110,032	134,956
Urban	88,754	419,719	508,473
Total	113,678	529,751	643,429

Source: 2009-2011 American Community Survey, Table C18101

### *PERSONS WITH HIV/AIDS*

There are 919 persons living with HIV/AIDS in Region 10. The number of people with HIV/AIDS as compared to Region 10's population is 0.1 percent, which is lower than the statewide percentage of 0.3 percent.

#### Region 10 Persons Living with HIV/AIDS

Region 10	Persons with HIV/AIDS	Regional Population	Percent of Persons with HIV/AIDS to Regional Population
Rural	187	245,067	0.1%
Urban	732	512,483	0.1%
Total	919	757,550	0.1%

Source: Texas Department of State Health Services, 2012 HIV Surveillance Report.

**VETERANS**

Of the population over 18 in Region 10, 11.0 percent are veterans. Region 10 has 3.8 percent of the statewide veteran population.

**Region 10 Veteran Population**

Region 10	Veteran Population	Non-Veteran Population 18 years and older	Percent of Veterans to Total Population 18 and older	Regional Percent of Statewide Veteran Population
Rural	17,812	165,292	9.7%	6.6%
Urban	43,440	331,523	11.6%	3.2%
Total	61,252	496,815	11.0%	3.8%

Source: 2007-2011 American Community Survey, Table S2101

**VICTIMS OF DOMESTIC VIOLENCE**

In Region 10, victims of violence make up .27 percent of the region's population, compared to statewide average of 0.7 percent. Victims of violence in Region 10 make up 5.0 percent of the statewide total incidents of violence.

**Region 10 Victims of Domestic Violence**

Region 10	Total Victims	Percent of Victims to Regional Population	Regional Percent of Statewide Victims of Violence
Rural	2,229	0.9%	9.2%
Urban	6,625	1.3%	3.8%
Total	8,854	1.2%	4.5%

Source: Crime in Texas, 2012. FBI Uniform Crime Reports.

**YOUTH AGING OUT OF FOSTER CARE**

In Region 10, 75.0 percent of youth aging out of foster care live in urban areas, while the remaining 25.0 percent live in rural areas. Region 10 has 3.2 percent of the statewide number of youth aging out of foster care.

**Region 10 Youth Aging out of Foster Care**

Region 10	Youth Aging Out of Foster Care	Regional Percent of Statewide Youth Aging Out of Foster Care
Rural	11	4.6%
Urban	33	2.9%
Total	44	3.2%

Source: Emancipated Foster Children, Calendar Year 2012, Department of Family and Protective Services.

## LOCAL REQUESTS FOR HOUSING ASSISTANCE

According to the TDHCA Public Request Assistance Inventory, the agency received 2,221 public assistance requests from Region 10, which accounted for 2.4 percent of total requests.

### Region 10 Public Assistance Request Inventory

Types of Requests	Urban	Rural	Total
Barrier Removal	45	29	74
Emergency	217	59	276
Foreclosure	0	0	0
Homebuyer Assistance	124	25	149
Homebuyer Education	59	8	67
Legal	2	3	5
Other	2	1	3
Rental Assistance	274	83	357
Repair	151	69	220
Utility	555	240	795
Weatherization	182	74	256
Weatherization/Repair	16	3	19
Total	1,627	594	2,221

Source: Public Request Inventory, SFY 2013

## REGION 10 HOUSING ASSESSMENT

A housing assessment includes the current housing supply and the housing needs and the availability of subsidized housing.

### *HOUSING SUPPLY*

According to the 2007-2011 American Community Survey, 77.9 percent of the housing units in rural areas are occupied and 86.0 percent of housing units in urban areas are occupied in Region 10. Of the total housing stock, 71.6 percent are one unit; 2.5 percent are two units; 15.9 percent are three or more units; 9.6 percent are manufactured homes; and the rest are boats and RVs.

### Region 10 Housing Supply

Housing Supply	Rural	Urban	Total
Housing units, 1 unit	81,519	151,798	233,317
Housing units, 2 units	2,427	5,632	8,059
Housing units, 3 to 4 units	3,007	11,419	14,426
Housing units, 5 to 19 units	3,375	21,768	25,143
Housing units, 20 to 49 units	1,376	10,975	12,351
Housing units, mobile home	16,829	14,532	31,361
Housing units, other	297	873	1,170
Total housing units	108,830	216,997	325,827

Source: 2007-2011 American Community Survey, Table DP04



**ASSISTED HOUSING INVENTORY**

This region's total number of assisted multifamily units compared to regional population is 2.5 percent, which is higher than the statewide average of 2.0 percent.

**Region 10 Assisted Multifamily Units**

Multifamily Units	Region Total	Percent of assisted units in Region	Percent of units to State Total
TDHCA Units	5,933	31.2%	2.8%
HUD Units	3,803	20.0%	6.6%
Public housing authority Units	4,446	23.3%	7.2%
Section 8 Vouchers	4,081	21.4%	2.5%
USDA Units	778	4.1%	5.3%
HFC Units*	975		
<b>Total</b>	<b>19,041</b>	<b>3.9%</b>	<b>3.8%</b>

\*HFC units are not included in the final total, because HFC developments report total units rather than specifying assisted units and because the majority of HFC-financed developments also receive housing tax credits from TDHCA.

**HOUSING NEED**

Of all households in Region 10 with housing problems, 80.7% are cost burdened, 5.4% are substandard and 13.9% are overcrowded. Additionally, households at or below 30% of AMFI are the largest income category with housing problems, comprising 28.2% of all households.

**Urban Region 10 Households with Housing Problems**

Households	0 to 30% AMFI	>30 to 50% AMFI	>50 to 80% AMFI	>80 to 100% AMFI	>100% + AMFI	Region Total
Cost Burden	14,980	13,265	13,300	4,565	8,305	54,415
Lacking Kitchen and/or Plumbing	885	760	440	400	970	3,455
Overcrowding	1,340	1,510	1,830	894	2,265	7,839

**Rural Region 10 Households with Housing Problems**

Households	0 to 30% AMFI	>30 to 50% AMFI	>50 to 80% AMFI	>80 to 100% AMFI	>100% + AMFI	Region Total
Cost Burden	6,443	4,642	2,888	1,011	1,332	16,316
Lacking Kitchen and/or Plumbing	408	266	349	98	197	1,318
Overcrowding	681	743	1,150	487	1,202	4,263

Source: 2006-2010 CHAS Database, Table 3.

**FORECLOSURES**

One measure of affordability and availability is the number of foreclosures in the region. Region 10 has 1.6% of the State's total number of homeowners who received notices of public auction.

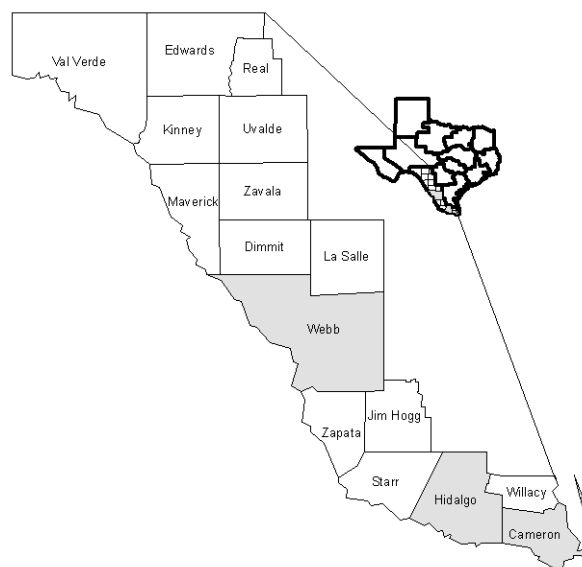
**Region 10 Notices of Public Auction**

Region 10	Quarter 1	Quarter 2	Quarter 3	Quarter 4	Total
Rural	13	5	5	4	27
Urban	227	168	145	144	684
<b>Total</b>	<b>240</b>	<b>173</b>	<b>150</b>	<b>148</b>	<b>711</b>

Source: RealtyTrac, State Fiscal Year 2013.

## REGION 11

Region 11 is a 16-county area along the border of Mexico. The main urban areas in the region are Brownsville-Harlingen, McAllen-Edinburg, Del Rio and Laredo. This region has 6.7 percent of the State's population.



### Region 11 Population Figures

Region 11	Rural	Urban	Total
Total	267,086	1,403,547	1,670,633

Source: 2007-11 American Community Survey, Tbl B01003

In Region 11, 84.0 percent of the population lives in urban areas. In the map of Region 11 (right), the shaded counties have urban places as defined by §2306.004(36). The table below shows the number of people at 125% of poverty. Region 11 has the highest percentage of persons at 125% of poverty compared to the regional population. The statewide share (27.4%) of persons at 125% of poverty is the second highest of all 13 regions; only Region 6's share (47.6%) is higher. According to the Texas Comptroller's *Texas In Focus* report (2008b), the per capital income in South Texas was only 57.6 percent of the state average, at \$20,300 to \$35,200 respectively.

### Region 11 Persons at 125% of Poverty

Region 11	Persons at 125% Poverty	Regional Population	Persons at 125% Poverty Compared to Regional Population	Statewide Persons at 125% Poverty	Regional Percent of Statewide Persons at 125% Poverty
Rural	105,486	260,640	40.5%	533,980	19.8%
Urban	592,014	1,389,251	42.6%	2,009,610	29.5%
Region 11 Total	697,500	1,649,891	42.3%	2,543,590	27.4%

Source: 2007-2011 American Community Survey, Table S1701

According to the table below, Region 11 has a higher percentage of extremely-low income households than the State as a whole. Correspondingly, Region 11 has a lower percentage of high-income households than the State.

### Region 11 Household Incomes

Household (HH) Incomes	Urban HH Region 11	% of Urban HH in Region	% of Urban HH in State	Rural Region 11	% of Rural HH in Region	% of Rural HH in State
0 to 30% AMFI	75730	19.7%	12.2%	15,306	19.7%	12.5%
>30 to 50% AMFI	60,395	15.7%	11.6%	14,418	18.5%	13.3%
>50 to 80% AMFI	69315	18.0%	16.4%	14,027	18.0%	17.5%
>80 to 100% AMFI	34100	8.9%	9.8%	7,527	9.7%	10.1%
>100% + AMFI	144,690	37.7%	50.1%	26,599	34.2%	46.6%

Source: 2006-2010 CHAS, Table 1

## REGION 11 SPECIAL NEEDS POPULATIONS

Some data for persons with special needs is only available at the state level. For example, numbers of persons with alcohol and substance abuse are not available at the county level, so analysis could only be done at the state level. In addition, the regional number of public housing units, in which public housing residents live, is not included in the Special Needs Population section of each regional analysis because it is included in the Assisted Housing Inventory at the end of each regional analysis.

### *ELDERLY PERSONS*

Region 11 elderly persons make up 10.0 percent of the region's population, compared to statewide elderly population which makes up 10.3 percent the State's total population. Elderly persons in Region 11 make up 6.5 percent of the statewide total elderly population.

#### Region 11 Elderly Persons

Region 11	Elderly Persons	Regional Population	Percent of Elderly Persons to Regional Population	Statewide Elderly Persons	Regional Percent of Statewide Elderly Population
Rural	32,451	267,086	12.2%	533,980	6.1%
Urban	134,005	1,403,547	9.5%	2,009,610	6.7%
Total	166,456	1,670,633	10.0%	2,543,590	6.5%

Source: 2007-2011 American Community Survey, Table DP05

### *PERSONS WITH DISABILITIES*

According to the 2009-2011 ACS three-year estimate, of the total population in Region 11, persons with disabilities account for approximately 13.5 percent of the population. Of this total, approximately 85.5 percent are residing in urban areas, with the remaining 14.5 percent in rural areas.

#### Region 11 Persons With and Without Disabilities

Region 11	Persons with disabilities	Persons without disabilities	Total
Rural	31,949	175,583	207,532
Urban	188,584	1,239,287	1,427,871
Total	220,533	1,414,870	1,635,403

Source: 2009-2011 American Community Survey, Table C18101

### *PERSONS WITH HIV/AIDS*

There are 2,304 persons living with HIV/AIDS in Region 11. The number of people with HIV/AIDS as compared to Region 11's population is 0.1 percent, which is lower than the statewide percentage of 0.3 percent.

#### Region 11 Persons Living with HIV/AIDS

Region 11	Persons with HIV/AIDS	Regional Population	Percent of Persons with HIV/AIDS to Regional Population
Rural	271	267,086	0.1%
Urban	2,033	1,403,547	0.1%
Total	2,304	1,670,633	0.1%

Source: Texas Department of State Health Services, 2012 HIV Surveillance Report.

**VETERANS**

Of the population over 18 in Region 11, 5.3 percent are veterans, which is the smallest percentage of veterans compared to regional population out of all 13 regions. Region 11 has 3.6 percent of the statewide veteran population.

**Region 11 Veteran Population**

Region 11	Veteran Population	Non-Veteran Population 18 years and older	Percent of Veterans to Total Population 18 and older	Regional Percent of Statewide Veteran Population
Rural	10,820	171,601	5.9%	4.0%
Urban	47,314	872,653	5.1%	3.5%
Total	58,134	1,044,254	5.3%	3.6%

Source: 2007-2011 American Community Survey, Table S2101

**VICTIMS OF DOMESTIC VIOLENCE**

In Region 11, victims of violence comprise 0.7 percent of the region's population, compared to the statewide average of 0.7 percent. Victims of violence in Region 11 make up 6.2 percent of the statewide total.

**Region 11 Victims of Domestic Violence**

Region 11	Total Victims	Percent of Victims to Regional Population	Regional Percent of Statewide Victims of Violence
Rural	1,338	0.5%	5.6%
Urban	10,870	0.8%	6.2%
Total	12,208	0.7%	6.2%

Source: Crime in Texas, 2012. FBI Uniform Crime Reports.

**YOUTH AGING OUT OF FOSTER CARE**

In Region 11, 73.3 percent of youth aging out of foster care live in urban areas, while the remaining 26.7 percent live in rural areas. Region 11 has 5.5 percent of the statewide number of youth aging out of foster care.

**Region 11 Youth Aging Out of Foster Care**

Region 11	Youth Aging Out of Foster Care	Regional Percent of Statewide Youth Aging Out of Foster Care
Rural	20	8.4%
Urban	55	4.9%
Total	75	5.5%

Source: Emancipated Foster Children, Calendar Year 2012, Department of Family and Protective Services.

## LOCAL REQUESTS FOR HOUSING ASSISTANCE

According to the TDHCA Public Assistance Inventory, the agency received 4,153 public assistance requests from Region 11, which accounted for 4.4 percent of total requests.

### Region 11 Public Assistance Request Inventory

Types of Requests	Urban	Rural	Total
Barrier Removal	89	32	121
Emergency	349	52	401
Foreclosure	1	1	2
Homebuyer Assistance	199	40	239
Homebuyer Education	73	10	83
Legal	3	0	3
Other	2	0	2
Rental Assistance	571	62	633
Repair	256	67	323
Utility	1434	417	1851
Weatherization	393	81	474
Weatherization/Repair	11	10	21
<b>Total</b>	<b>3,381</b>	<b>772</b>	<b>4,153</b>

Source: Public Request Inventory, SFY 2013

## REGION 11 HOUSING ASSESSMENT

A housing assessment includes the current housing supply and the housing needs and the availability of subsidized housing.

### *HOUSING SUPPLY*

According to the 2007-2011 American Community Survey, 78.4 percent of the housing units in rural areas are occupied and 84.8 percent of housing units in urban areas are occupied in Region 11. Urban areas of Region 11 have the lowest urban occupancy rate of the State. Of the total housing stock, 69.1 percent are one unit, 3.3 percent are two units, 13.6 percent are three or more units, 13.5 percent are manufactured homes and the rest are boats and RVs.

### Region 11 Housing Supply

Housing Supply	Rural	Urban	Total
Housing units, 1 unit	75,765	310,580	386,345
Housing units, 2 units	2,829	15,445	18,274
Housing units, 3 to 4 units	3,518	22,332	25,850
Housing units, 5 to 19 units	2,309	30,544	32,853
Housing units, 20 to 49 units	1,043	16,230	17,273
Housing units, mobile home	13,389	61,922	75,311
Housing units, other	150	3,350	3,500
<b>Total housing units</b>	<b>99,003</b>	<b>460,403</b>	<b>559,406</b>

Source: 2007-2011 American Community Survey, Table DP04

## ASSISTED HOUSING INVENTORY

This region's total number of assisted multifamily units compared to regional population is 2.3 percent, which is higher than the statewide average of 2.0 percent.

### Region 11 Assisted Multifamily Units

Multifamily Units	Region Total	Percent of assisted units in Region	Percent of units to State Total
TDHCA Units	10,919	28.6%	5.2%
HUD Units	3,643	9.5%	6.3%
Public housing authority Units	7,171	18.8%	11.6%
Section 8 Vouchers	14,661	38.4%	9.0%
USDA Units	1,754	4.6%	11.8%
HFC Units*	323		
<b>Total</b>	<b>38,148</b>	<b>7.9%</b>	<b>7.6%</b>

\*HFC units are not included in the final total, because HFC developments report total units rather than specifying assisted units and because the majority of HFC-financed developments also receive housing tax credits from TDHCA.

## HOUSING NEED

Of all households in Region 11 with housing problems, 65.7% are cost burdened, 6.3% are substandard and 28% are overcrowded. Additionally, households at or below 30% of AMFI are the largest income category with housing problems, comprising 36.5% of all households.

### Urban Region 11 Households with Housing Problems

Households	0 to 30% AMFI	>30 to 50% AMFI	>50 to 80% AMFI	>80 to 100% AMFI	>100% + AMFI	Region Total
Cost Burden	40,785	28,290	21,665	6,740	10,240	107,720
Lacking Kitchen and/or Plumbing	4,610	2,120	1,445	510	1,425	10,110
Overcrowding	13,870	9,570	10,055	4,180	9,135	46,810

### Rural Region 11 Households with Housing Problems

Households	0 to 30% AMFI	>30 to 50% AMFI	>50 to 80% AMFI	>80 to 100% AMFI	>100% + AMFI	Region Total
Cost Burden	8,059	5,028	3,214	640	1,235	18,176
Lacking Kitchen and/or Plumbing	852	464	249	68	254	1,887
Overcrowding	1,678	1,805	1,554	691	1,128	6,856

Source: 2006-2010 CHAS Database, Table 3.

## FORECLOSURES

One measure of affordability and availability is the number of foreclosures in the region. Region 11 has 2.4% of the State's total number of homeowners who received notices of public auction.

### Region 11 Notices of Public Auction

Region 11	Quarter 1	Quarter 2	Quarter 3	Quarter 4	Total
Rural	9	4	0	4	17
Urban	344	294	225	196	1,059
<b>Total</b>	<b>353</b>	<b>298</b>	<b>225</b>	<b>200</b>	<b>1,076</b>

Source: RealtyTrac, State Fiscal Year 2013.

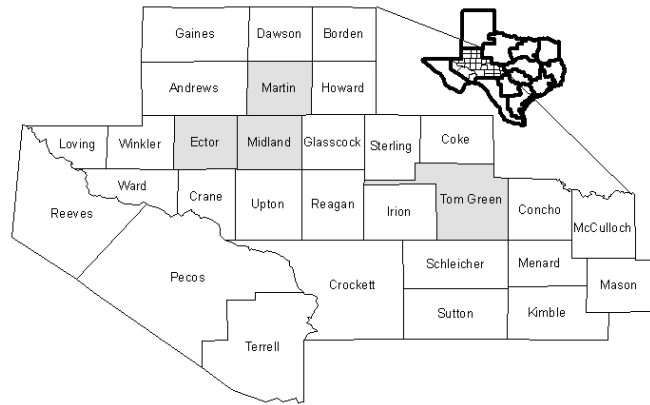
**REGION 12**

Region 12 in west Texas surrounds the urban areas of Odessa-Midland and San Angelo. This region has 2.3 percent of the State's population.

**Region 12 Population**

Region 12	Rural	Urban	Total
Total	180,773	384,386	565,159

Source: 2007-11 American Community Survey, Tbl B01003



Approximately 68.0 percent of Region 12 residents live in urban areas. In the map of Region 12 (right), the shaded counties have urban places as defined by §2306.004(36). In the latest OMB update, Martin became part of the Midland MSA. Even though Irion is part of the San Angelo MSA, the county has no urban places and is counted as rural. The table below depicts the number of individuals living below 125% of the poverty line in Region 12. Compared to the State as a whole, Region 12 has the second lowest share (2.1%) of persons living at 125% poverty out of all 13 regions. Region 2 has the lowest share (2.0%).

**Region 12 Persons at 125% of Poverty**

Region 12	Persons at 125% Poverty	Regional Population	Persons at 125% Poverty Compared to Regional Population	Statewide Persons at 125% Poverty	Regional Percent of Statewide Persons at 125% Poverty
Rural	38,914	165,186	23.6%	795,021	4.9%
Urban	72,972	374,861	19.5%	4,660,040	1.6%
Region 12 Total	111,886	540,047	20.7%	5,455,061	2.1%

Source: 2007-2011 American Community Survey, Table S1701

The table below depicts the income breakdown of Region 12. Region 12 has a lower percentage of extremely low-income households and a higher percentage of urban high-income households than the State as a whole.

**Region 12 Household Incomes**

Household (HH) Incomes	Urban HH Region 12	% of Urban HH in Region	% of Urban HH in State	Rural Region 12	% of Rural HH in Region	% of Rural HH in State
0 to 30% AMFI	14,454	10.3%	12.2%	6,756	11.2%	12.5%
>30 to 50% AMFI	16,650	11.9%	11.6%	7,865	13.1%	13.3%
>50 to 80% AMFI	23,870	17.1%	16.4%	9,981	16.6%	17.5%
>80 to 100% AMFI	13,930	10.0%	9.8%	5,622	9.3%	10.1%
>100% + AMFI	70,825	50.7%	50.1%	29,944	49.8%	46.6%

Source: 2006-2010 CHAS, Table 1



## REGION 12 SPECIAL NEEDS POPULATIONS

Some data for persons with special needs is only available at the state level. For example, numbers of persons with alcohol and substance abuse are not available at the county level, so analysis could only be done at the state level. In addition, the regional number of public housing units, in which public housing residents live, is not included in the Special Needs Population section of each regional analysis because it is included in the Assisted Housing Inventory at the end of each regional analysis.

### *ELDERLY PERSONS*

Region 12 elderly persons make up 12.3 percent of the region's population, compared to statewide elderly population which makes up 10.3 percent the State's total population. Of the total elderly population in Texas, only 2.7% live in Region 12; all the other regions have a larger share (e.g. a higher percentage) of the statewide elderly population.

#### Region 12 Elderly Persons

Region 12	Elderly Persons	Regional Population	Percent of Elderly Persons to Regional Population	Statewide Elderly Persons	Regional Percent of Statewide Elderly Population
Rural	24,850	180,773	13.7%	533,980	4.7%
Urban	44,427	384,386	11.6%	2,009,610	2.2%
Total	69,277	565,159	12.3%	2,543,590	2.7%

Source: 2007-2011 American Community Survey, Table DP05

### *PERSONS WITH DISABILITIES*

According to the 2009-2011 ACS three-year estimates, of the total population in Region 12, persons with disabilities account for approximately 14.3 percent of the population. Of this total, approximately 89.6 percent are residing in urban areas, with the remaining 10.4 percent in rural areas.

#### Region 12 Persons With and Without Disabilities

Region 12	Persons with disabilities	Persons without disabilities	Total
Rural	6,053	23,247	29,300
Urban	52,080	326,431	378,511
Total	58,133	349,678	407,811

Source: 2009-2011 American Community Survey, Table C18101

### *PERSONS WITH HIV/AIDS*

There are 592 persons living with HIV/AIDS in Region 12. Region 12 has the second smallest number of persons with HIV/AIDS, second only to Region 2.

#### Region 12 Persons Living with HIV/AIDS

Region 12	Persons with HIV/AIDS	Regional Population	Percent of Persons with HIV/AIDS to Regional Population
Rural	190	180,773	0.1%
Urban	402	384,386	0.1%
Total	592	565,159	0.1%

Source: Texas Department of State Health Services, 2012 HIV Surveillance Report.



**VETERANS**

Of the population over 18 in Region 12, 9.2 percent are veterans. Region 12 has 2.3 percent of the statewide veteran population. Region 12 has the lowest percentage of veterans compared to the statewide population of veterans.

**Region 12 Veteran Population**

Region 12	Veteran Population	Non-Veteran Population 18 years and older	Percent of Veterans to Total Population 18 and older	Regional Percent of Statewide Veteran Population
Rural	11,443	122,776	8.5%	4.2%
Urban	26,260	250,328	9.5%	1.9%
Total	37,703	373,104	9.2%	2.3%

Source: 2007-2011 American Community Survey, Table S2101

**VICTIMS OF DOMESTIC VIOLENCE**

In Region 12, victims of violence comprise 1.3 percent of the region's population, compared to the statewide average of 0.7 percent. Victims of violence in Region 12 make up 3.6 percent of the statewide total.

**Region 12 Victims of Domestic Violence**

Region 12	Total Victims	Percent of Victims to Regional Population	Regional Percent of Statewide Victims of Violence
Rural	1,291	0.7%	5.4%
Urban	5,926	1.5%	3.4%
Total	7,217	1.3%	3.6%

Source: Crime in Texas, 2012. FBI Uniform Crime Reports.

**YOUTH AGING OUT OF FOSTER CARE**

In Region 12, 60.9 percent of youth aging out of foster care live in urban areas, while the remaining 39.1 percent live in rural areas. Region 12 has 3.4 percent of the statewide population of youth aging out of foster care.

**Region 12 Youth Aging out of Foster Care**

Region 12	Youth Aging Out of Foster Care	Regional Percent of Statewide Youth Aging Out of Foster Care
Rural	18	7.5%
Urban	28	2.5%
Total	46	3.4%

Source: Emancipated Foster Children, Calendar Year 2012, Department of Family and Protective Services.

## LOCAL REQUESTS FOR HOUSING ASSISTANCE

According to the TDHCA Public Request Assistance Inventory, the agency received 1,436 public assistance requests from Region 12, which accounted for 1.5 percent of total requests.

### Region 12 Public Assistance Request Inventory

Types of Requests	Urban	Rural	Total
Barrier Removal	19	18	37
Emergency	192	38	230
Foreclosure	0	0	0
Homebuyer Assistance	119	26	145
Homebuyer Education	38	3	41
Legal	6	2	8
Other	1	0	1
Rental Assistance	236	51	287
Repair	57	50	107
Utility	310	151	461
Weatherization	66	45	111
Weatherization/Repair	1	7	8
Total	1,045	391	1,436

Source: Public Request Inventory, SFY 2013

## REGION 12 HOUSING ASSESSMENT

A housing assessment includes the current housing supply and the housing needs and the availability of subsidized housing.

### *HOUSING SUPPLY*

According to the 2007-2011 American Community Survey, 77.1 percent of the housing units in rural areas are occupied and 91.0 percent of housing units in urban areas are occupied in Region 12. Of the total housing stock, 72.5 percent are one unit, 1.6 percent are two units, 14.3 percent are three or more units, 11.4 percent are manufactured homes and the rest are boats and RVs.

### Region 12 Housing Supply

Housing Supply	Rural	Urban	Total
Housing units, 1 unit	61,476	107,222	168,698
Housing units, 2 units	1,429	2,307	3,736
Housing units, 3 to 4 units	1,541	3,004	4,545
Housing units, 5 to 19 units	1,578	17,963	19,541
Housing units, 20 to 49 units	1,340	7,856	9,196
Housing units, mobile home	10,413	16,081	26,494
Housing units, other	69	288	357
Total housing units	77,846	154,721	232,567

Source: 2007-2011 American Community Survey, Table DP04

## ASSISTED HOUSING INVENTORY

Region 12 has the lowest percentage of assisted units compared to the region's population (1.7 percent), which is lower than the statewide average (2.0 percent).

### Region 12 Assisted Multifamily Units

Multifamily Units	Region Total	Percent of assisted units in Region	Percent of units to State Total
TDHCA Units	3,277	33.3%	1.6%
HUD Units	1,850	18.8%	3.2%
Public housing authority Units	1,231	12.5%	2.0%
Section 8 Vouchers	3,056	31.1%	1.9%
USDA Units	418	4.3%	2.8%
HFC Units*	26		
<b>Total</b>	<b>9,832</b>	<b>1.8%</b>	<b>1.9%</b>

\*HFC units are not included in the final total, because HFC developments report total units rather than specifying assisted units and because the majority of HFC-financed developments also receive housing tax credits from TDHCA.

## HOUSING NEED

Of all households in Region 12 with housing problems, 76.6% are cost burdened, 6.3% are substandard and 17.1% are overcrowded. Additionally, households at or below 30% of AMFI are the largest income category with housing problems, comprising 30% of all households.

### Urban Region 12 Households with Housing Problems

Households	0 to 30% AMFI	>30 to 50% AMFI	>50 to 80% AMFI	>80 to 100% AMFI	>100% + AMFI	Region Total
Cost Burden	9,760	9,030	7,595	2,144	2,675	31,204
Lacking Kitchen and/or Plumbing	530	600	495	174	785	2,584
Overcrowding	850	763	1,209	748	1,490	5,060

### Rural Region 12 Households with Housing Problems

Households	0 to 30% AMFI	>30 to 50% AMFI	>50 to 80% AMFI	>80 to 100% AMFI	>100% + AMFI	Region Total
Cost Burden	4,073	3,023	2,002	548	521	10,167
Lacking Kitchen and/or Plumbing	94	123	108	127	392	844
Overcrowding	353	333	483	271	848	2,288

Source: 2006-2010 CHAS Database, Table 3.

## FORECLOSURES

One measure of affordability and availability is the number of foreclosures in the region. Region 12 has 0.9% of the State's total number of homeowners who received notices of public auction.

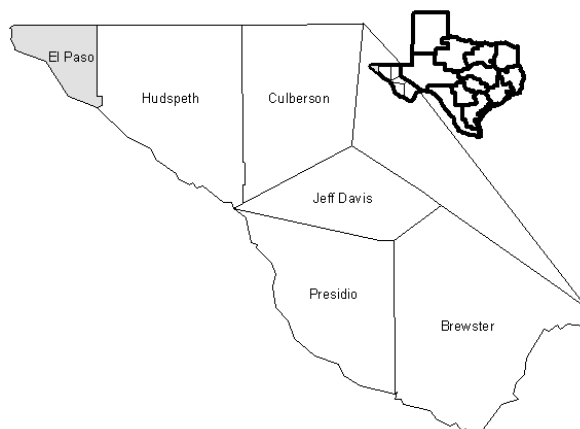
### Region 12 Notices of Public Auction

Region 12	Quarter 1	Quarter 2	Quarter 3	Quarter 4	Total
Rural	8	3	3	0	14
Urban	126	93	84	79	382
<b>Total</b>	<b>134</b>	<b>96</b>	<b>87</b>	<b>79</b>	<b>396</b>

Source: RealtyTrac, State Fiscal Year 2013.

## REGION 13

El Paso is the main urban area in Region 13. The region spreads along the Texas-Mexico border in the southwestern tip of the state. This region has 3.3 percent of the State's population.



### Region 13 Population

Region 13	Rural	Urban	Total
Total	2,5014	787,410	812,424

Source: 2007-11 American Community Survey, Tbl B01003

Approximately 96.9 percent of Region 13 residents live in the urban area of El Paso. In the map of Region 13 (above), the shaded counties have urban places as defined by §2306.004(36). The latest OMB update shows that Hudspeth is now part of the El Paso MSA, but the county has no urban places so it is counted as rural. The table below depicts the number of individuals living below 125% of the poverty line in Region 13. Of the 196,192 individuals living below 125% of poverty, approximately 97.3 percent live in urban areas and the remaining 2.7 percent live in rural areas. Additionally, the percentage of total rural residents that are below 125% of poverty is slightly lower than the percentage of total urban residents below 125% of poverty. According to the Texas Comptroller's *Texas In Focus* report (2009b), the top ten occupations with high projected job growth in Region 13 are low paying (median annual wage of \$16,769) and eight of the ten do not require a post-secondary education.

### Region 13 Persons at 125% of Poverty

Region 13	Persons at 125% Poverty	Regional Population	Persons at 125% Poverty Compared to Regional Population	Statewide Persons at 125% Poverty	Regional Percent of Statewide Persons at 125% Poverty
Rural	7,086	24,413	29.0%	795,021	0.9%
Urban	256,060	773,335	33.1%	4,660,040	5.5%
Total	263,146	797,748	33.0%	5,455,061	4.8%

Source: 2007-2011 American Community Survey, Table S1701

The table below depicts the income breakdown of Region 13. Region 13 has a higher percentage of extremely low-income households than the State as a whole. According to the Texas Comptroller's *Texas In Focus* report (2009b), the top ten occupations with high projected job growth in Region 13 are low paying (median annual wage of \$16,769) and eight of the ten do not require a post-secondary education.

### Region 13 Household Incomes

Household (HH) Incomes	Urban HH Region 13	% of Urban HH in Region	% of Urban HH in State	Rural Region 13	% of Rural HH in Region	% of Rural HH in State
0 to 30% AMFI	36,575	15.1%	12.2%	1,660	17.4%	36575
>30 to 50% AMFI	34,970	14.4%	11.6%	1,254	13.1%	34,970
>50 to 80% AMFI	42380	17.4%	16.4%	1,715	17.9%	42380
>80 to 100% AMFI	23785	9.8%	9.8%	1,013	10.6%	23785
<100% + AMFI	105,230	43.3%	50.1%	3,918	41.0%	105,230

Source: 2006-2010 CHAS, Table 1

## REGION 13 SPECIAL NEEDS POPULATIONS

Some data for persons with special needs is only available at the state level. For example, numbers of persons with alcohol and substance abuse are not available at the county level, so analysis could only be done at the state level. In addition, the regional number of public housing units, in which public housing residents live, is not included in the Special Needs Population section of each regional analysis because it is included in the Assisted Housing Inventory at the end of each regional analysis.

### ***ELDERLY PERSONS***

Region 13 elderly persons make up 10.4 percent of the region's population, compared to the statewide elderly population of 10.3 percent. Elderly persons in Region 13 make up 3.3 percent of the statewide total elderly population.

#### Region 13 Elderly Persons

Region 13	Elderly Persons	Regional Population	Percent of Elderly Persons to Regional Population	Statewide Elderly Persons	Regional Percent of Statewide Elderly Population
Rural	4,228	25,014	16.9%	533,980	0.8%
Urban	80,544	787,410	10.2%	2,009,610	4.0%
Total	84,772	812,424	10.4%	2,543,590	3.3%

Source: 2007-2011 American Community Survey, Table DP05

### ***PERSONS WITH DISABILITIES***

According to the 2009-2011 ACS three-year estimates, of the total population in Region 13, persons with disabilities account for approximately 13.5 percent of the population. Due to the unavailability of data on the rural counties within Region 13, all persons reported are in urban counties.

#### Region 13 Persons With and Without Disabilities

Region 13	Persons with disabilities	Persons without disabilities	Total
Rural*	unavailable	unavailable	unavailable
Urban	92,606	688,236	780,842

Source: 2009-2011 American Community Survey, Table C18101

\*Because this data is based on a 3-year estimate from the American Community Survey, not all the counties are available.

### ***PERSONS WITH HIV/AIDS***

There are 1,843 persons living with HIV/AIDS in Region 13. The number of people with HIV/AIDS as compared to Region 13's population is 0.2 percent, which is lower than the statewide percentage of 0.3 percent.

#### Region 13 Persons Living with HIV/AIDS

Region 13	Persons with HIV/AIDS	Regional Population	Percent of Persons with HIV/AIDS to Regional Population
Rural	19	25,014	0.1%
Urban	1,824	787,410	0.2%
Total	1,843	812,424	0.2%

Source: Texas Department of State Health Services, 2012 HIV Surveillance Report.

**VETERANS**

Of the population over 18 in Region 13, 8.9 percent are veterans. Region 13 has 3.1 percent of the statewide veteran population, which is the second lowest percentage. Region 12 has the lowest percentage of the statewide population of veterans.

**Region 13 Veteran Population**

Region 13	Veteran Population	Non-Veteran Population 18 years and older	Percent of Veterans to Total Population 18 and older	Regional Percent of Statewide Veteran Population
Rural	1,709	17,322	9.0%	0.6%
Urban	47,745	488,021	8.9%	3.5%
Total	49,454	505,343	8.9%	3.1%

Source: 2007-2011 American Community Survey, Table S2101

**VICTIMS OF DOMESTIC VIOLENCE**

In Region 13, victims of violence comprise 0.8 percent of the region's population, compared to the statewide average of 0.7 percent. Victims of violence in Region 13 make up 3.2 percent of the statewide total.

**Region 13 Victims of Domestic Violence**

Region 13	Total Victims	Percent of Victims to Regional Population	Regional Percent of Statewide Victims of Violence
Rural	77	0.3%	0.3%
Urban	6,346	0.8%	3.6%
Total	6,423	0.8%	3.2%

Source: Crime in Texas, 2012. FBI Uniform Crime Reports.

**YOUTH AGING OUT OF FOSTER CARE**

In Region 13, 88.6 percent of youth aging out of foster care live in urban areas, while the remaining 11.4 percent live in rural areas. Region 13 has 2.6 percent of the statewide number of youth aging out of foster care.

**Region 13 Youth Aging out of Foster Care**

Region 13	Youth Aging Out of Foster Care	Regional Percent of Statewide Youth Aging Out of Foster Care
Rural	4	1.7%
Urban	31	2.8%
Total	35	2.6%

Source: Emancipated Foster Children, Calendar Year 2012, Department of Family and Protective Services.

## LOCAL REQUESTS FOR HOUSING ASSISTANCE

According to the TDHCA Public Request Assistance Inventory, the agency received 1,258 public assistance requests from Region 13, which accounted for 1.3 percent of total requests.

### Region 13 Public Assistance Request Inventory

Types of Requests	Urban	Rural	Total
Barrier Removal	32	1	33
Emergency	234	1	235
Foreclosure	2	0	2
Homebuyer Assistance	104	4	108
Homebuyer Education	0	50	50
Legal	1	1	2
Other	3	0	3
Rental Assistance	342	9	351
Repair	113	6	119
Utility	227	30	257
Weatherization	85	6	91
Weatherization/Repair	7	0	7
<b>Total</b>	<b>1,150</b>	<b>108</b>	<b>1,258</b>

Source: Public Request Inventory, SFY 2013

## REGION 13 HOUSING ASSESSMENT

A housing assessment includes the current housing supply and the housing needs and the availability of subsidized housing.

### *HOUSING SUPPLY*

According to the 2007-2011 American Community Survey, 71.1 percent of the housing units in rural areas are occupied and 92.6 percent of housing units in urban areas are occupied in Region 13. Urban areas of Region 13 have the highest occupancy rate of any other urban area and rural areas of Region 13 have the lowest occupancy rate of any other rural area in the State. Of the total housing stock, 70.7 percent are one unit, 2.9 percent are two units, 19.7 percent are three or more units, 6.6 percent are manufactured homes and the rest are boats and RVs.

### Region 13 Housing Supply

Housing Supply	Rural	Urban	Total
Housing units, 1 unit	9,267	189,042	198,309
Housing units, 2 units	385	7,833	8,218
Housing units, 3 to 4 units	258	10,433	10,691
Housing units, 5 to 19 units	373	21,854	22,227
Housing units, 20 to 49 units	136	22,247	22,383
Housing units, mobile home	3,060	15,439	18,499
Housing units, other	18	220	238
<b>Total housing units</b>	<b>13,497</b>	<b>267,068</b>	<b>280,565</b>

Source: 2007-2011 American Community Survey, Table DP04

## ASSISTED HOUSING INVENTORY

This region's total number of assisted multifamily units compared to regional population is 2.5 percent, which is higher than the statewide average of 2.0 percent.

### Region 13 Assisted Multifamily Units

Multifamily Units	Region Total	Percent of assisted units in Region	Percent of units to State Total
TDHCA Units	5,840	28.4%	2.8%
HUD Units	1,869	9.1%	3.2%
Public housing authority Units	6,303	30.7%	10.2%
Section 8 Vouchers	6,285	30.6%	3.9%
USDA Units	240	1.2%	1.6%
HFC Units*	1,054	-	-
<b>Total</b>	<b>20,537</b>	<b>4.4%</b>	<b>4.1%</b>

\*HFC units are not included in the final total, because HFC developments report total units rather than specifying assisted units and because the majority of HFC-financed developments also receive housing tax credits from TDHCA.

## HOUSING NEED

Of all households in Region 13 with housing problems, 80% are cost burdened, 3.5% are substandard and 16.5% are overcrowded. Additionally, households at or below 30% of AMFI are the largest income category with housing problems, comprising 29.9% of all households.

### Urban Region 13 Households with Housing Problems

Households	0 to 30% AMFI	>30 to 50% AMFI	>50 to 80% AMFI	>80 to 100% AMFI	>100% + AMFI	Region Total
Cost Burden	22,965	19,465	17,975	5,005	8,419	73,829
Lacking Kitchen and/or Plumbing	895	570	555	275	670	2,965
Overcrowding	3,400	3,580	3,390	1,625	3,305	15,300

### Rural Region 13 Households with Housing Problems

Households	0 to 30% AMFI	>30 to 50% AMFI	>50 to 80% AMFI	>80 to 100% AMFI	>100% + AMFI	Region Total
Cost Burden	868	488	278	69	233	1,936
Lacking Kitchen and/or Plumbing	117	34	69	39	55	314
Overcrowding	84	52	94	40	104	374

Source: 2006-2010 CHAS Database, Table 3.

## FORECLOSURES

One measure of affordability and availability is the number of foreclosures in the region. Region 13 has 0.4% of the State's total number of homeowners who received notices of public auction.

### Region 13 Notices of Public Auction

Region 13	Quarter 1	Quarter 2	Quarter 3	Quarter 4	Total
Rural	2	0	0	0	2
Urban	51	44	29	32	156
<b>Total</b>	<b>53</b>	<b>44</b>	<b>29</b>	<b>32</b>	<b>158</b>

Source: RealtyTrac, State Fiscal Year 2013.



### **SECTION 3: ANNUAL LOW-INCOME HOUSING REPORT**

The Annual Report required by §2306.072 of the Texas Government Code includes the following sections:

- The Texas Department of Housing and Community Affairs (TDHCA, Department) has its Operating and Financial Statements
- *Statement of Activities*: Describes TDHCA activities during the preceding year that worked to address housing and community service needs
- *Statement of Activities by Region*: Describes TDHCA activities by region
- *Housing Sponsor Report*: Describes fair housing opportunities offered by TDHCA's multifamily development inventory
- *Analysis of the Distribution of Tax Credits*: Provides an analysis of the sources, uses and geographic distribution of housing tax credits
- *Average Rents Reported by County*: Provides a summary of the average rent reported by the TDHCA multifamily inventory

#### **OPERATING AND FINANCIAL STATEMENTS**

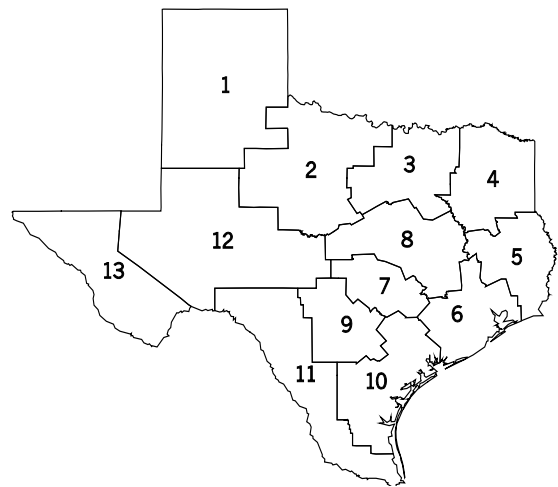
TDHCA's Operating Budgets and Basic Financial Statements are prepared and maintained by the Financial Administration Division. For copies of these reports, visit: <http://www.tdhca.state.tx.us/finan.htm>.

## STATEMENT OF ACTIVITIES

The Department has many programs that provide an array of services. This section of the Plan highlights TDHCA's activities and achievements during the preceding fiscal year through a detailed analysis of the following:

- TDHCA's performance in addressing the housing needs of low-, very low- and extremely low-income households
- TDHCA's progress in meeting its housing and community service goals

This analysis is provided at the State level and within each of the 13 service regions TDHCA uses for planning and allocation purposes (see Figure 2.1). For general information about each region, including housing needs and housing supply, please see the *Housing Analysis* chapter of this document.



**Figure 2.1 State Service Regions**

## FUNDING COMMITMENTS AND HOUSEHOLDS SERVED BY ACTIVITY AND PROGRAM

For the state and for each region, a description of funding allocations, amounts committed, target numbers and actual number of persons or households served for each program is provided. Along with the summary performance information, data on the following activity subcategories is provided.

### Renter

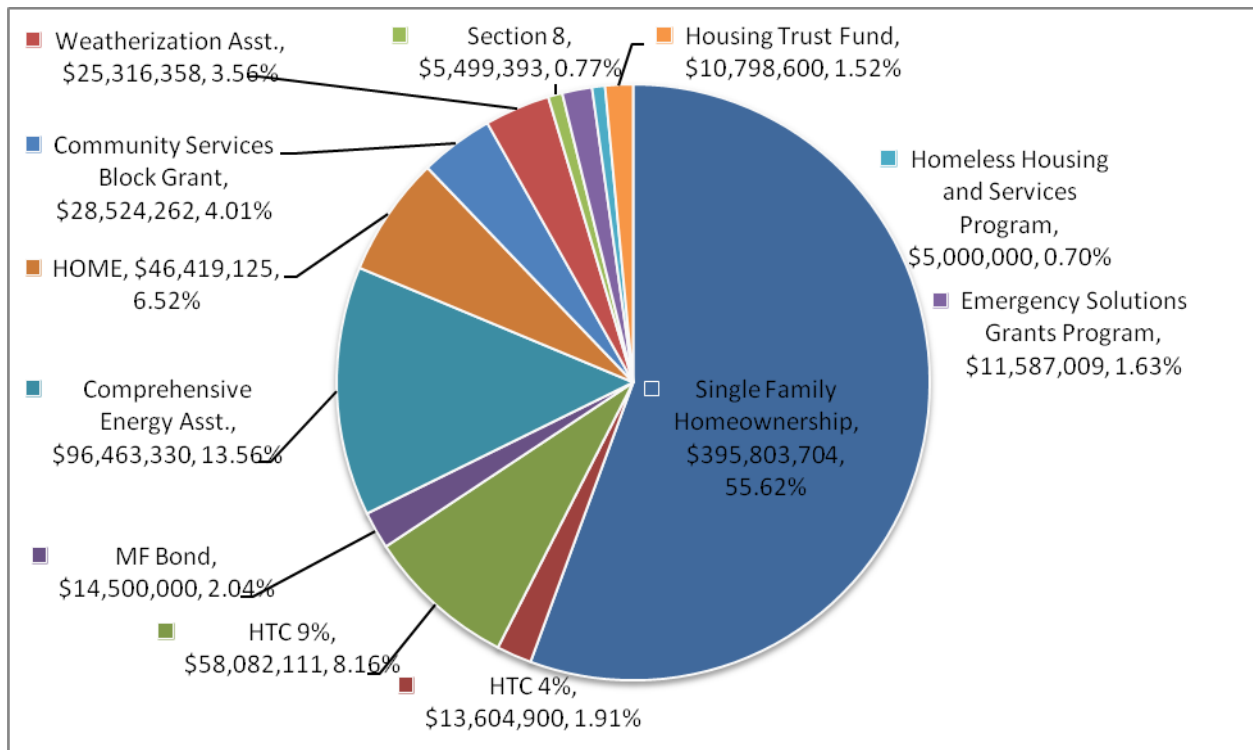
- New construction activities support multifamily development.
- Rehabilitation construction activities support the acquisition, rehabilitation and preservation of multifamily units.
- Tenant-based assistance supports low-income Texans through direct rental payment assistance.

### Owner

- Single-family development includes funding for housing developers, nonprofits, or other housing organizations to support the development of single-family housing.
- Single-family financing and homebuyer assistance helps households purchase a home through such activities as mortgage financing and down payment assistance.
- Single-family owner-occupied assistance helps existing homeowners who need home rehabilitation and reconstruction assistance.
- Community services include supportive services, energy assistance and homeless assistance activities.

In FY 2013, TDHCA committed \$711,598,793 in total funds and tax credit assistance. Almost all of this funding and assistance, approximately 98 percent, came from federal sources. TDHCA committed funding and assistance for activities that predominantly benefited extremely low-, very low- and low-income individuals. The chart below displays the distribution of this funding and assistance by program.

**Total Funding By Program FY 2013**  
**Total Funds Committed: \$711,598,793**



Activity	Funds	Percent
Single Family Homeownership Program	\$395,803,704	55.62%
Housing Tax Credits 4%	\$13,604,900	1.91%
Housing Tax Credits 9%	\$58,082,111	8.16%
Multifamily Bond	\$14,500,000	2.04%
Comprehensive Energy Assistance Program	\$96,463,330	13.56%
HOME Investment Partnerships Program	\$46,419,125	6.52%
Community Services Block Grant	\$28,524,262	4.01%
Weatherization Assistance Program	\$25,316,358	3.56%
Section 8	\$5,499,393	0.77%
Emergency Solutions Grants Program	\$11,587,009	1.63%
Homeless Housing and Services Program	\$5,000,000	0.70%
Housing Trust Fund	\$10,798,600	1.52%
<b>Total</b>	<b>\$711,598,793</b>	<b>100.00%</b>

**FUNDING AND HOUSEHOLDS/PERSONS SERVED BY ACTIVITY, FY 2013, ALL ACTIVITIES**

<b>Activity</b>	<b>Committed Funds</b>	<b>Number of Households/ Individuals Served</b>	<b>% of Total Committed Funds</b>	<b>% of Total Households/ Individuals Served</b>
Rental Assistance	\$10,731,392	1,454	1.5%	0.2%
Renter New Construction	\$87,233,060	6,317	12.3%	0.9%
Renter Rehab Construction	\$13,186,007	3,101	1.9%	0.5%
Owner Financing & Down Payment	\$411,754,741	3,525	59.9%	0.5%
Owner Rehabilitation Assistance	\$21,802,634	352	1.0%	0.1%
Homeless Services	\$16,587,009	61,610	2.3%	9.0%
Energy Related Services	\$121,779,688	217,580	17.1%	31.9%
Supportive Services	\$28,524,262	388,388	4.0%	56.9%
<b>Total</b>	<b>\$711,598,793</b>	<b>682,327</b>	<b>100.0%</b>	<b>100.0%</b>

## FUNDING AND HOUSEHOLDS (HH) SERVED/UNITS BY HOUSING PROGRAM, FY 2013

Program	SF Home-ownership Funds	SF Home-ownership HH	HOME Funds <sup>1</sup>	HOME HH <sup>1</sup>	HTF Funds <sup>1</sup>	HTF HH <sup>1</sup>	9% HTC Funds <sup>2</sup>	9% HTC HH <sup>2</sup>	4% HTC Funds <sup>2</sup>	4% HTC HH <sup>2</sup>	MF Bond Funds	MF Bond HH	Section 8 Funds <sup>3</sup>	Section 8 HH <sup>3</sup>
Rental Assistance	\$0	-	\$4,964,757	483	\$267,242	25	\$0	-	\$0	-	-	-	\$5,499,393	946
Rental New <sup>4</sup> Construction	\$0	-	\$14,232,056	188	\$0	-	\$51,016,217	4,118	\$7,484,787	1,769	\$14,500,000	242	\$0	-
Rental <sup>4</sup> Rehabilitation	\$0	-	\$0	-	\$0	-	\$7,065,894	853	\$6,120,113	2,248	-	-	\$0	-
Owner Financing & Down Pmt. <sup>5</sup>	\$395,803,704	2,952	\$9,703,014	161	\$6,248,023	234	\$0	-	-	-	-	-	\$0	-
Owner Rehab. Asst <sup>6</sup>	\$0	-	\$17,519,299	288	\$4,283,335	242	\$0	-	\$0	-	-	-	\$0	-
<b>Total</b>	<b>\$395,803,704</b>	<b>2,952</b>	<b>\$46,419,125</b>	<b>1,120</b>	<b>\$10,798,600</b>	<b>501</b>	<b>\$58,082,111</b>	<b>4,971</b>	<b>\$13,604,900</b>	<b>4,017</b>	<b>\$14,500,000</b>	<b>242</b>	<b>\$5,499,393</b>	<b>946</b>

<sup>1</sup>HOME and HTF funds and households reflect activities closed during the fiscal year and associated total funding for each household served through closed activities. These figures do not correspond to performance measures submitted to the Legislative Budget Board (LBB) for these programs.

<sup>2</sup>9% HTCs refer to the annual per capita allocation of tax credits Texas receives from the IRS. In addition to this annual per capital allocation, the IRS allows states to provide tax credits with a somewhat lesser value to developments financed with Private Activity Bonds (PABs) if the PAB developments meet HTC requirements; these tax credits are referred to as 4% HTCs.

<sup>3</sup>Does not include funding and households served through Project Access. In SFY 2013, TDHCA served 212 households through Project Access vouchers, totaling \$107,020 in rental assistance.

<sup>4</sup>Most HOME-funded rental development units also receive tax credits so are also reflected in the 9% HTC or 4% HTC households served. All MF Bond funded units also receive tax credit and are also included in the 4% HTC household served.

<sup>5</sup>In additional to traditional down payment assistance, HOME data under this category include Contract for Deed Assistance, homebuyer assistance combined with barrier removal, and single-family development. Likewise HTF data under this category include the Texas Bootstrap Program.

<sup>6</sup>HTF data under this category include the Amy Young Barrier Removal Program.

**Funding and Households (HH) /Individuals (IND) Served by Community Affairs Programs, FY 2013**

<b>Program</b>	<b>ESG<sup>1</sup> Funds</b>	<b>ESG<sup>1</sup> Ind</b>	<b>CSBG<sup>1,2</sup> Funds</b>	<b>CSBG<sup>1,2,3</sup> Ind</b>	<b>CEAP<sup>2</sup> Funds</b>	<b>CEAP<sup>2</sup> HH</b>	<b>WAP<sup>2</sup> Funds</b>	<b>WAP HH</b>	<b>HHSP Funds</b>	<b>HHSP Ind<sup>4</sup></b>
Homeless Services	\$11,587,009	47,889	\$0	0	\$0	0	\$0	0	5,000,000	13,721
Energy Related	\$0	0	\$0	0	\$96,463,330	212,497	\$25,316,358	5,083	0	0
Supportive Services	\$0	0	\$28,524,262	388,388	\$0	0	\$0	0	0	0
<b>Total</b>	<b>\$11,587,009</b>	<b>47,889</b>	<b>\$28,524,262</b>	<b>388,388</b>	<b>\$96,463,330</b>	<b>212,497</b>	<b>\$25,316,358</b>	<b>5,083</b>	<b>5,000,000</b>	<b>13,721</b>

<sup>1</sup>For these programs, funds and households served reflect different 12-month periods.

<sup>2</sup>ESG, CSBG and HHSP programs represent individuals served, not households.

<sup>3</sup>Reflects persons served directly through CSBG funding. This figure does not correspond to performance measures submitted to the Legislative Budget Board (LBB) for this program; the performance measures includes persons that indirectly benefitted from CSBG support of poverty programs.

<sup>4</sup> This figure does not correspond to performance measures submitted to the Legislative Budget Board (LBB) for this program Due to timing issues, performance measures do not include the final month of FY 2013.

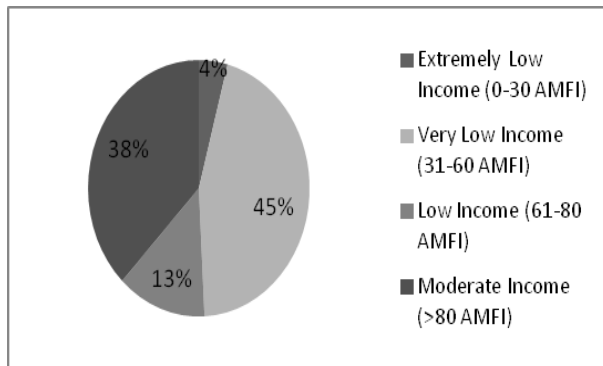
**FUNDING COMMITMENTS AND HOUSEHOLDS SERVED BY INCOME GROUP**

The SLIHP uses the following subcategories to refer to the needs of households or persons within specific income groups.

- Extremely Low Income (ELI): 0% to 30% Area Median Family Income (AMFI)
- Very Low Income (VLI): 31% to 60% AMFI
- Low Income (LI): 61% to 80% AMFI
- Moderate Income and Up (MI): >80% AMFI

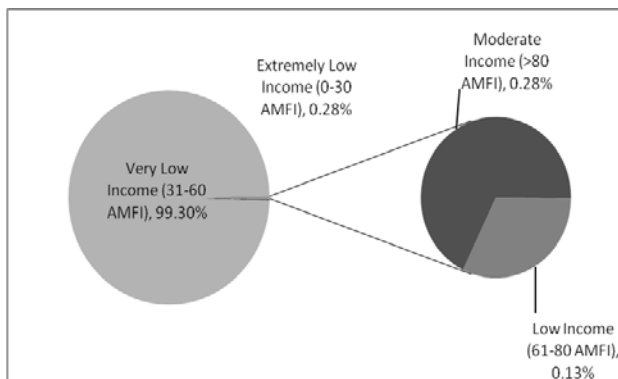
The vast majority of households and individuals served through CEAP, WAP, HHSP and ESG earn less than 30 percent of the AMFI. However, tracking of assistance from CEAP and WAP are based on poverty guidelines, which do not translate easily to an AMFI equivalent. For conservative reporting purposes, assistance in these programs is reported in the VLI category.

**Total Funding by Income Level, FY 2013**



Type	Percent
Extremely Low Income (0-30 AMFI)	4%
Very Low Income (30-60 AMFI)	45%
Low Income (61-80 AMFI)	13%
Moderate Income (>80 AMFI)	38%

**Total Households and Individuals Served by Income Level, FY 2013**



Type	Percent
Extremely Low Income (0-30 AMFI)	0.28%
Very Low Income (31-60 AMFI)	99.30%
Low Income (61-80 AMFI)	0.13%
Moderate Income (>80 AMFI)	0.28%

**FUNDING AND HOUSEHOLDS/PERSONS SERVED BY INCOME CATEGORY, FY 2013****All Activities**

Activity	Committed Funds	Number of Households/ Individuals Served	% of Total Committed Funds	% of Total Households/ Individuals Served
Extremely Low Income (0-30 AMFI)	\$29,730,447	1,929,000	4%	0.28%
Very Low Income (31-60 AMFI)	\$320,280,851	677,564,000	45%	99.30%
Low Income (61-80 AMFI)	\$92,369,496	907,000	13%	0.13%
Moderate Income (>80 AMFI)	\$269,217,999	1,927,000	38%	0.28%
<b>Total</b>	<b>\$711,598,793</b>	<b>682,327,000</b>	<b>100%</b>	<b>100.00%</b>

**Housing Activities**

Income	SF Home-ownership Funds	SF Home-ownership HH	HOME Funds	HOME HH	HTF Funds	HTF HH	HTC Funds 9%	HTC 9% HH	HTC Funds 4%	HTC 4% HH	MF Bond Funds	MF Bond HH	Section 8 Funds	Section 8 HH
Extremely Low Income (0-30 AMFI)	\$326,282	4	\$16,308,081	472	\$1,660,163	96	\$7,010,514	600	\$286,656	84	0	0	\$4,138,751	673
Very Low Income (31-60 AMFI)	\$38,803,598	338	\$26,537,323	544	\$7,945,124	329	\$51,071,597	4,371	\$13,318,244	3,933	14,500,000	242	\$1,214,006	229
Low Income (61-80 AMFI)	\$87,455,825	683	\$3,573,722	104	\$1,193,314	76	\$0	0	\$0	0	0	0	\$146,636	44
Moderate Income (>80 AMFI)	\$269,217,999	1,927	\$0	0	\$0	0	\$0	0	\$0	0	0	0	\$0	0
<b>Total</b>	<b>\$395,803,704</b>	<b>2,952</b>	<b>\$46,419,125</b>	<b>1,120</b>	<b>\$10,798,600</b>	<b>501</b>	<b>\$58,082,111</b>	<b>4,971</b>	<b>\$13,604,900</b>	<b>4,017</b>	<b>14,500,000</b>	<b>242</b>	<b>\$5,499,393</b>	<b>946</b>



## Community Affairs Activities

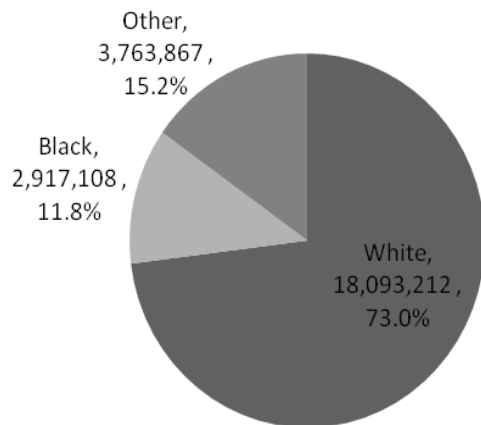
Income	ESG* Funds	ESG* Ind	CSBG* Funds	CSBG* Ind	CEAP Funds	CEAP HH	WAP Funds	WAP HH	HHSP* Funds	HHSP* Ind
Extremely Low Income (0-30 AMFI)	\$0	-	\$0	-	\$0	-	\$0	-	-	-
Very Low Income (31-60 AMFI)	\$11,587,009	47,889	\$28,524,262	388,388	\$96,463,330	212,497	\$25,316,358	5,083	5,000,000	13,721
Low Income (61- 80 AMFI)	\$0	-	\$0	-	\$0	-	-	-	-	-
Moderate Income (>80 AMFI)	\$0	-	\$0	-	\$0	-	\$0	-	-	-
<b>Total</b>	<b>\$11,587,009</b>	<b>47,889</b>	<b>\$28,524,262</b>	<b>388,388</b>	<b>\$96,463,330</b>	<b>212,497</b>	<b>\$25,316,358</b>	<b>5,083</b>	<b>5,000,000</b>	<b>13,721</b>

\*These programs report by individuals served rather than households served.

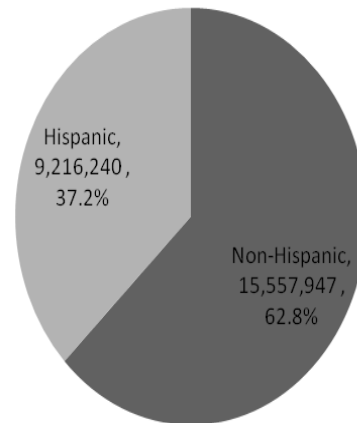
**RACIAL AND ETHNIC COMPOSITION OF HOUSEHOLDS RECEIVING ASSISTANCE**

As required by Texas Government Code §2306.072(C)(5), TDHCA reports on the racial and ethnic composition of individuals and families receiving assistance. These demographic categories are delineated according to the standards set by the U.S. Census. Accordingly, “race” is broken down into three sub-classifications: White, Black and Other. “Other” includes races other than White and Black as well as individuals with two or more races. As ethnic origin is considered to be a separate concept from racial identity, the Hispanic population is represented in a separate chart. Persons of Hispanic origin may fall under any of the racial classifications. Households assisted through each TDHCA program or activities have been delineated according to these categories. Regional analyses of this racial data are included in the Statement of Activities by Region section that follows. Note that the State population racial composition charts examine individuals, while the many program racial composition charts examine households.

**Racial Composition of the State of Texas**



**Ethnic Composition of the State of Texas**



Race	People	Percent
White	18,093,212	73.0%
Black	2,917,108	11.8%
Other	3,763,867	15.2%
Total	24,774,187	100.0%

Ethnicity	People	Percent
Non-Hispanic	15,557,947	62.8%
Hispanic	9,216,240	37.2%
Total	24,774,187	100.0%

Source: 2007-2011 American Community Survey, Table DP05.

## HOUSING PROGRAMS

Racial and ethnic data on housing programs is presented below using two general categories: Renter Programs and Homeowner Programs.

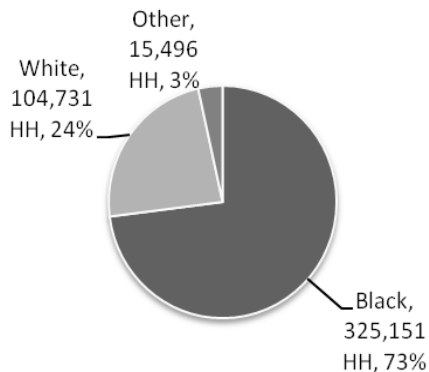
### RENTER PROGRAMS

The following charts depict the racial and ethnic composition of households receiving assistance from all TDHCA renter programs. Included in this category are households participating in TDHCA's Tenant-Based Rental Assistance (TBRA) Program and Section 8 Housing Choice Voucher Program, as well as households residing in TDHCA-funded or assisted multifamily properties.

Multifamily properties have received funding or assistance through one or more of the following TDHCA programs: the Housing Tax Credit (HTC) Program, Housing Trust Fund (HTF), HOME Investment Partnership Program (HOME) and Multifamily Bond (MFB) Program. Data for these programs is collected from the Housing Sponsor Report, which is gathered each year from TDHCA-funded and assisted housing developments. The report includes information about each property, including the racial composition of the tenant population as of December 31 of the given year. Accordingly, the 2013 report is a snapshot of property characteristics on December 31, 2012.

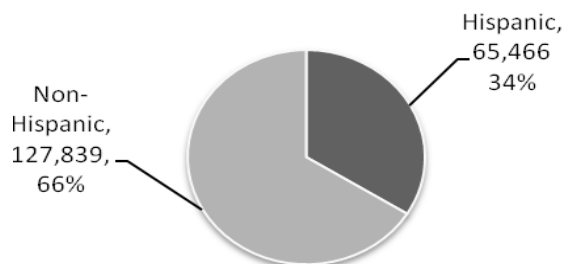
It should be noted that the Housing Sponsor Report does not report on or represent all units financed or assisted by TDHCA. Some submitted reports describe properties under construction which do not yet have occupied units. Some properties did not submit a report and still others did not fill out the report accurately. Therefore, TDHCA is left with usable data for only a portion of existing multifamily units. As a result, the following charts present a picture of race and ethnicity based on samples and may not represent actual percentages.

#### Racial Composition of TDHCA- Assisted Renter Households



Race	Households (HH)	Percent
Black	325,151	73%
White	104,731	24%
Other	15,496	3%

#### Assisted Renter Households Ethnic Composition of TDHCA

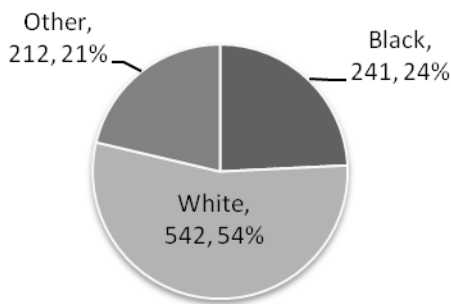


Ethnicity	Households	Percent
Hispanic	65,466	34%
Non-Hispanic	127,839	66%

**HOMEOWNER PROGRAMS**

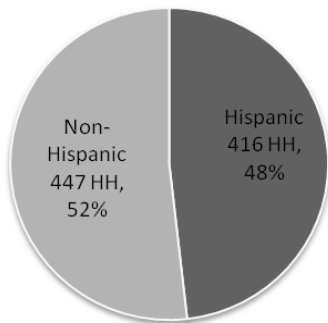
The following charts depict the racial and ethnic composition of households receiving assistance from all TDHCA homeowner programs. TDHCA homeowner assistance comes through several divisions: The Texas Homeownership Division, the HOME Division and the Office of Colonia Initiatives. The Texas Homeownership Division offers the First Time Homebuyer Program, My First Texas Home and Mortgage Credit Certificate Programs. The HOME Division offers HOME Homeowner Rehabilitation Program, HOME Homebuyer Assistance Program and Contract for Deed Conversions. The Office of Colonia Initiatives programs offers Texas Bootstrap Program loans. Due to the data reporting techniques of the Texas Homeownership Division, race and ethnicity are combined into one category.

**Racial Composition of HOME Program Owner Households**



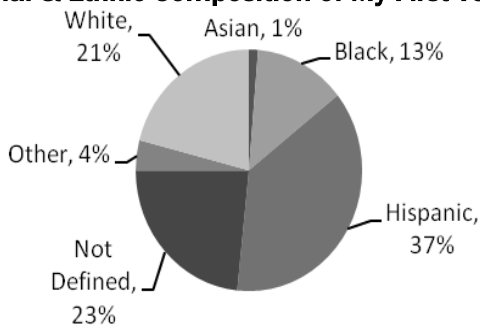
Race	Households	Percent
Black	241	24%
White	542	54%
Other	212	21%

**Ethnic Composition of HOME Program Owner Households**



Ethnicity	Households	Percent
Hispanic	416	48%
Non-Hispanic	447	52%

**Racial & Ethnic Composition of My First Texas Home Program Owner Households**



Ethnicity	Race	Households	Percent
Hispanic	-	1,102	37%
-	White	619	21%
-	Other	120	4%
-	Black	385	13%
-	Unknown	688	23%
-	Asian	38	1%

The available data demonstrates that TDHCA serves higher percentages of minority populations compared to the general racial and ethnic composition of the State of Texas. This is accurate even though racial composition charts on the State of Texas population report by individuals and TDHCA's

programs report by household. For instance, TDHCA programs that serve renters and HOME's homeowner programs serve higher percentages of Black and Hispanic households than the percentage of those populations in the State of Texas.

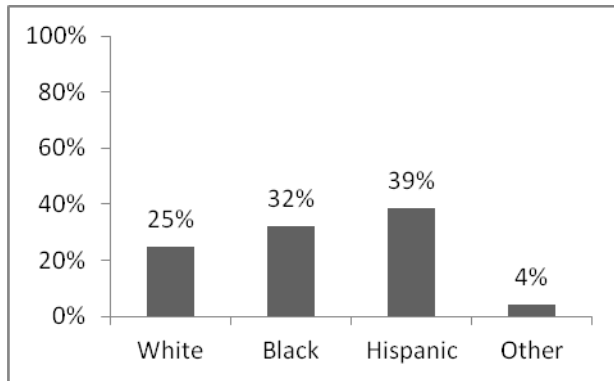
**COMMUNITY AFFAIRS PROGRAMS**

The Community Affairs programs allocate funding to subrecipient entities with service areas that span across two or more uniform state service regions, so racial data for these programs is reported by entity rather than region. Due to the data reporting techniques of the Weatherization Assistance Program (WAP), Comprehensive Energy Assistance Program (CEAP) and Community Service Block Grant (CSBG) Program, race and ethnicity are combined into one category. The Emergency Solutions Grant (ESG) reports race and ethnicity as two separate categories.

**WEATHERIZATION ASSISTANCE PROGRAM**

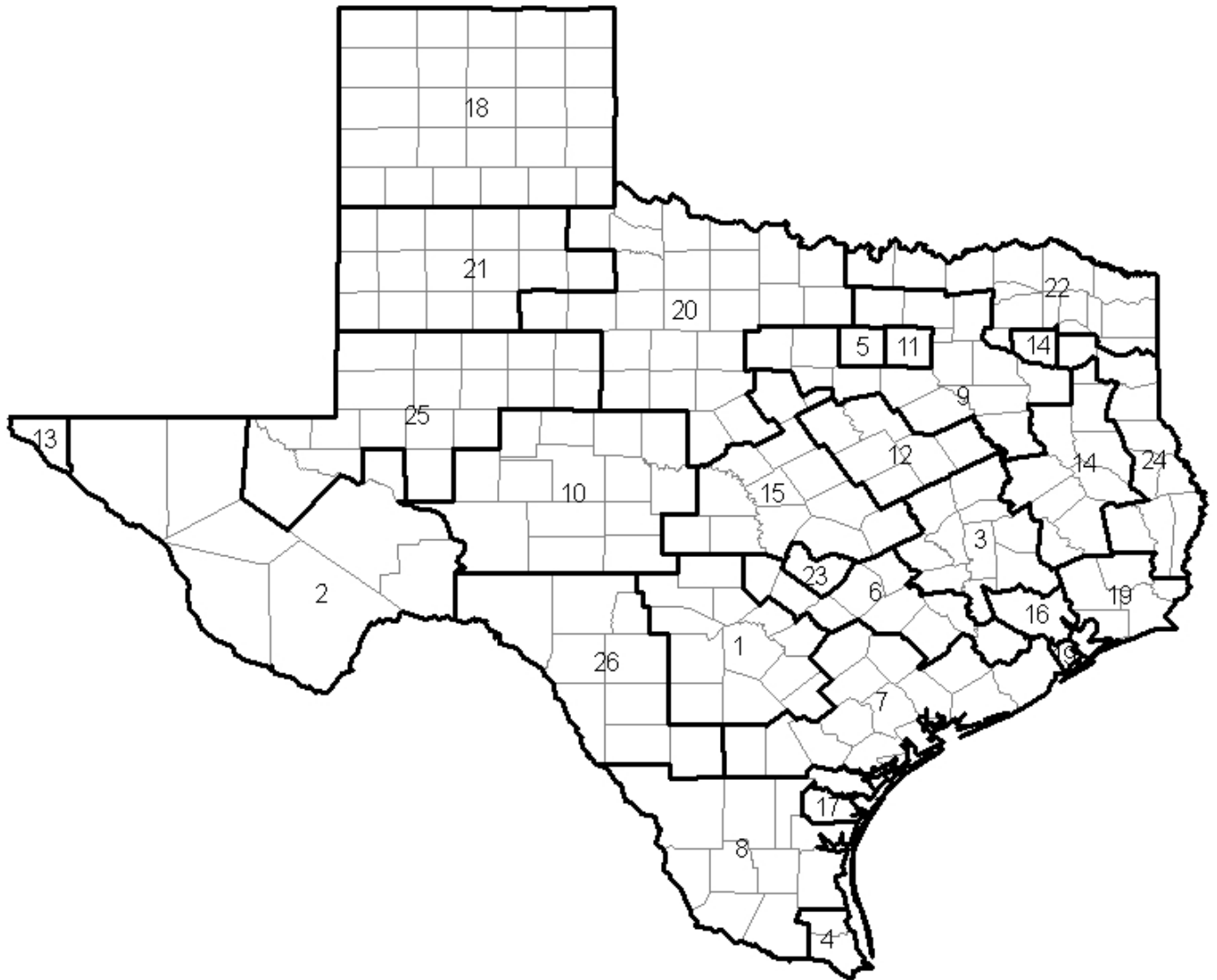
The WAP funds a network of subrecipient organizations, some of which have a service area that spans across two or more regions. Because of this, WAP racial composition data for FY 2013 is listed according to subcontractor. A map is provided in order to locate subrecipient service areas. Racial and ethnic composition for the state is available, but because this data does not fit into regional boundaries, regional data is not available.

**Racial and Ethnic Composition of WAP Assisted Households, Statewide, 2013**



Ethnicity	Race	Percent
Hispanic	-	39%
-	Other	4%
-	White	25%
-	Black	32%

WAP Subrecipient Service Areas, Program Year (PY) 2012



**Racial and Ethnic Composition of Households Receiving WAP Assistance  
by Subrecipient, Statewide, PY 2012 used in SFY 2013**

# on Map	Contractor	WAP Counties Served	PY 2012 Allocations	HH Served (SFY2013)	White	Black	Hispanic	Other
1	Alamo Area Council of Governments	Atascosa, Bandera, Bexar, Comal, Frio, Gillespie, Guadalupe, Karnes, Kendall, Kerr, Medina, Wilson	\$1,839,032	224	56	16	144	8
2	Big Bend Community Action Committee, Inc.	Brewster, Crane, Culberson, Hudspeth, Jeff Davis, Pecos, Presidio, Terrell	\$371,902	44	1	0	43	0
3	Brazos Valley Community Action Agency, Inc.	Brazos, Burleson, Grimes, Leon, Madison, Montgomery, Robertson, Walker, Waller, Washington	\$906,393	115	45	56	12	2
4	Cameron and Willacy Counties Community Projects, Inc.	Cameron, Willacy	\$834,997	117	7	0	110	0
5	City of Fort Worth	Tarrant	\$1,347,226	259	42	115	68	34
6	Combined Community Action, Inc.	Austin, Bastrop, Blanco, Caldwell, Colorado, Fayette, Fort Bend, Hays, Lee	\$586,244	96	33	32	31	0
7	Community Action Committee of Victoria, Texas	Aransas, Bee, Brazoria, Calhoun, De Witt, Goliad, Gonzales, Jackson, Lavaca, Live Oak, Matagorda, McMullen, Refugio, Victoria, Wharton	\$817,715	155	49	25	70	11
8	Community Action Corporation of South Texas	Brooks, Duval, Hidalgo, Jim Hogg, Jim Wells, Kenedy, Kleberg, San Patricio, Starr, Webb, Zapata	\$2,109,161	358	5	0	353	0
9	Community Services Inc.	Anderson, Denton, Collin, Ellis, Henderson, Hood, Hunt, Johnson, Kaufman, Navarro, Palo Pinto, Parker, Rockwall, Smith, Van Zandt	\$1,604,550	302	183	94	18	7
10	Concho Valley Community Action Agency	Coke, Coleman, Concho, Crockett, Irion, Kimble, McCulloch, Menard, Reagan, Runnels, Schleicher, Sterling, Sutton, Tom Green	\$484,566	86	17	0	69	0
11	Dallas County Department of Health and Human Services	Dallas	\$1,771,226	514	77	270	151	16
12	Economic Opportunities Advancement Corporation of PR XI	Bosque, Falls, Freestone, Hill, Limestone, McLennan	\$514,509	83	34	42	5	2
13	El Paso Community Action Program, Project Bravo, Inc.	El Paso	\$1,251,716	351	2	0	349	0

Annual Housing Report

Statement of Activities

# on Map	Contractor	WAP Counties Served	PY 2012 Allocations	HH Served (SFY2013)	White	Black	Hispanic	Other
14	Greater East Texas Community Action Program (GETCAP)	Angelina, Cherokee, Gregg, Houston, Nacogdoches, Polk, Rusk, San Jacinto, Trinity, Wood	\$786,275	118	40	76	2	0
15	Hill Country Community Action Association, Inc.	Bell, Burnet, Coryell, Erath, Hamilton, Lampasas, Llano, Mason, Milam, Mills, San Saba, Somervell, Williamson	\$731,061	146	104	19	21	2
16	Neighborhood Centers Inc.	Harris	\$2,864,663	859	49	618	133	59
17	Nueces County Community Action Agency	Nueces	\$432,301	86	18	11	50	7
18	Panhandle Community Services	Armstrong, Briscoe, Carson, Castro, Collingsworth, Dallam, Deaf Smith, Donley, Gray, Hall, Hansford, Hartley, Hemphill, Hutchinson, Lipscomb, Moore, Ochiltree, Oldham, Parmer, Potter, Randall, Roberts, Sherman, Swisher, Wheeler, Childress	\$745,096	175	76	31	68	0
19	Programs for Human Services, Inc	Chambers, Galveston, Hardin, Jefferson, Liberty, Orange	\$806,593	279	141	85	14	39
20	Rolling Plains Management Corporation	Archer, Baylor, Brown, Callahan, Clay, Comanche, Cottle, Eastland, Foard, Hardeman, Haskell, Jack, Jones, Kent, Knox, Montague, Shackelford, Stephens, Stonewall, Taylor, Throckmorton, Wichita, Wilbarger, Wise, Young	\$1,023,237	169	116	20	29	4
21	South Plains Community Action Association, Inc.	Bailey, Cochran, Crosby, Dickens, Floyd, Garza, Hale, Hockley, King, Lamb, Lubbock, Lynn, Motley, Terry, Yoakum	\$673,477	144	16	11	102	15
22	Texoma Council of Governments	Bowie, Camp, Cass, Cooke, Delta, Fannin, Franklin, Grayson, Hopkins, Lamar, Marion, Morris, Rains, Red River, Titus	\$806,060	119	81	33	4	1
23	Travis County	Travis	\$823,394	76	22	23	28	3
24	Tri-County Community Action, Inc.	Harrison, Jasper, Newton, Panola, Sabine, San Augustine, Shelby, Tyler, Upshur	\$448,044	69	21	48	0	0
25	West Texas Opportunities, Inc.	Andrews, Borden, Dawson, Ector, Fisher, Gaines, Glasscock, Howard, Loving, Martin, Midland, Mitchell, Nolan, Reeves, Scurry, Upton, Ward, Winkler	\$736,920	139	36	12	84	7
<b>Grand Total</b>		-	<b>\$25,316,358</b>	<b>5,083</b>	<b>1,271</b>	<b>1,637</b>	<b>1,958</b>	<b>217</b>

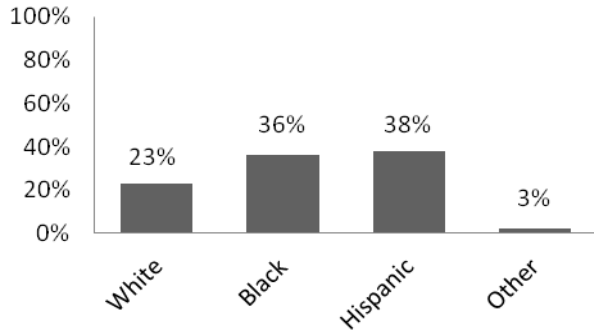
Note: Number 26 on the map above is "No WAP Provider". It is not reflected in the table on this page.



**COMPREHENSIVE ENERGY ASSISTANCE PROGRAM**

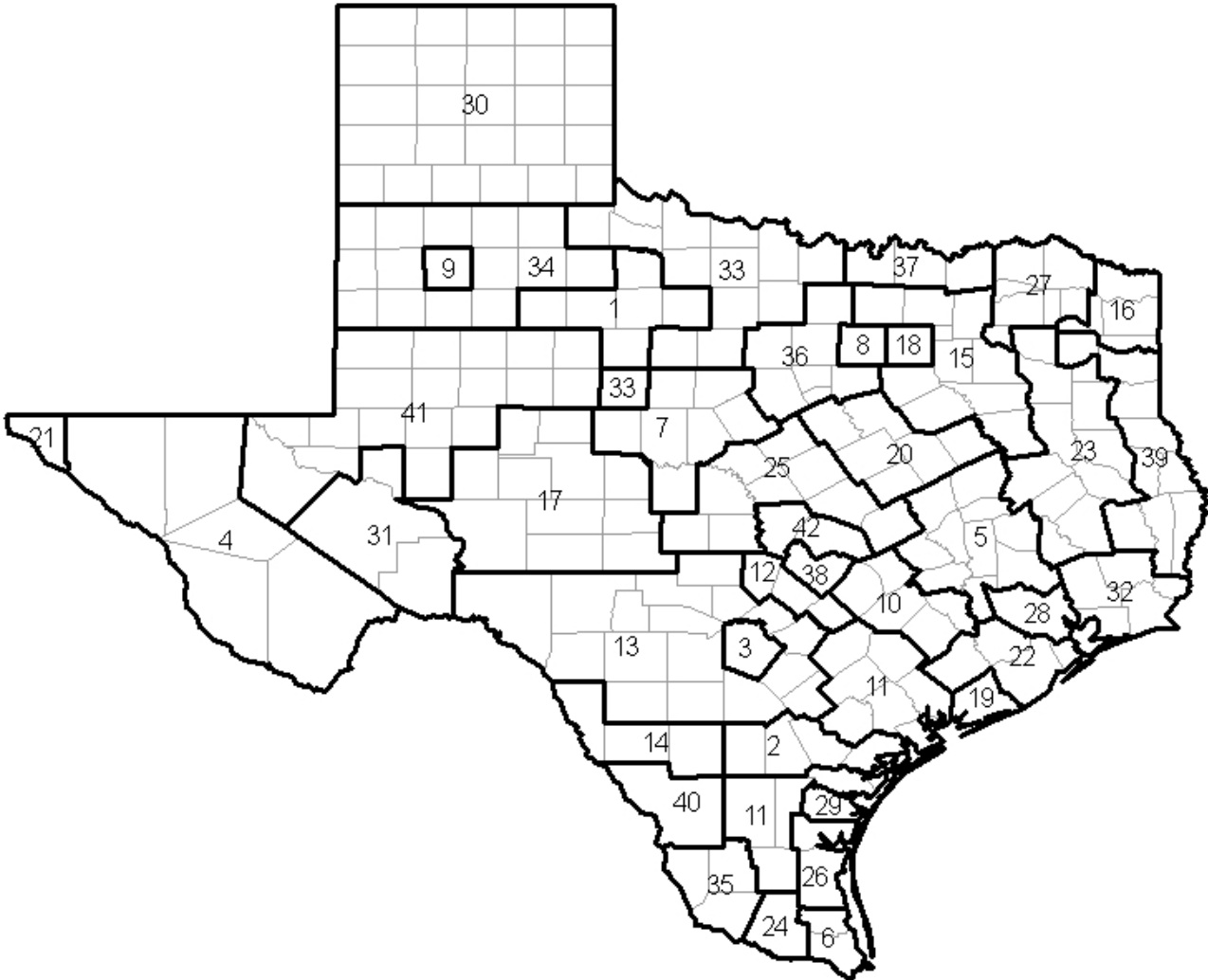
The CEAP funds a network of subrecipient organizations, some of which have a service area that spans across two or more regions. Because of this, CEAP racial composition data for FY 2013 is listed according to subcontractor. A map is provided in order to locate subcontractor service area. Racial composition for the state is available, but because this data does not fit into regional boundaries, regional data is not available.

**Racial and Ethnic Composition of CEAP Assisted Households, Statewide, PY 2013**



<b>Ethnicity</b>	<b>Race</b>	<b>Percent</b>
Hispanic	-	38%
-	Other	3%
-	White	23%
-	Black	36%

CEAP Subrecipient Service Areas, PY 2013



**Racial and Ethnic Composition of Households Receiving CEAP Assistance  
By Subrecipient, Statewide, PY 2013 used in SFY 2013**

# on Map	Subrecipient	Counties Served	Allocation (PY 2013)	Beneficiaries (SFY2013)	White	Black	Hispanic	Other
1	Aspermont Small Business Development Center, Inc.	Jones, Kent, Haskell, Knox, Stonewall, Throckmorton	\$674,358.00	796	370	131	291	4
2	Bee Community Action Agency	Bee, Live Oak, McMullen, Refugio	\$ 646,994.00	991	104	59	817	11
3	Bexar County Community Resources	Bexar	\$6,372,737.00	14,813	1,062	1,997	11,467	287
4	Big Bend Community Action Committee, Inc.	Brewster, Culberson, Hudspeth, Jeff Davis, Presidio	\$ 789,076.00	1,449	181	4	1,249	15
5	Brazos Valley Community Action Agency, Inc.	Brazos, Burleson, Grimes, Leon, Madison, Robertson, Walker, Waller, Washington, Montgomery	\$3,191,073.00	5,411	1,541	3,166	637	67
6	Cameron and Willacy Counties Community Projects, Inc.	Cameron, Willacy	\$2,939,252.00	6,586	84	16	6,455	31
7	Central Texas Opportunities, Inc.	Brown, Callahan, Coleman, Comanche, Eastland, Mcculloch, Runnels	\$1,040,858.00	2,519	2,040	128	235	116
8	City of Fort Worth	Tarrant	\$4,745,930.00	8,889	1,937	5,396	1,406	150
9	City of Lubbock	Lubbock	\$1,115,754.00	2,302	412	781	1,078	31
10	Combined Community Action, Inc.	Austin, Bastrop, Colorado, Fayette, Lee	\$704,272.00	1,722	640	895	184	3
11	Community Action Committee of Victoria, Texas	Aransas, Calhoun, De Witt, Goliad, Gonzales, Jackson, Lavaca, Victoria	\$1,137,608.00	3,401	778	850	1,738	35
12	Community Action Corporation of South Texas	Brooks, Jim Wells, San Patricio, Duval	\$904,976.00	1,607	546	17	1,036	8
13	Community Action Inc. of Central Texas	Blanco, Caldwell, Hays	\$664,797.00	1,473	652	207	588	26
14	Community Council of South Central Texas, Inc.	Dimmit, La Salle, Maverick, Edwards, Kinney, Real, Uvalde, Val Verde, Zavala, Atascosa, Bandera, Comal, Frio, Gillespie, Guadalupe, Karnes, Kendall, Kerr, Medina, Wilson	\$2,835,196.00	5,229	1,443	183	3,569	34
15	Community Services of Northeast Texas, Inc.	Camp, Cass, Marion, Morris, Bowie	\$1,104,594.00	2,502	898	1,533	45	26

Annual Housing Report

Statement of Activities

# on Map	Subrecipient	Counties Served	Allocation (PY 2013)	Beneficiaries (SFY2013)	White	Black	Hispanic	Other
16	Community Services, Inc.	Anderson, Collin, Denton, Ellis, Henderson, Hunt, Kaufman, Navarro, Rockwall, Van Zandt	\$4,044,689.00	6,700	3,114	2,780	630	176
17	Concho Valley Community Action Agency	Coke, Concho, Crockett, Irion, Kimble, Menard, Reagan, Schleicher, Sterling, Sutton, Tom Green	\$1,322,093.00	3,648	1,245	279	2,082	42
18	Dallas County Department of Health and Human Services	Dallas	\$7,803,021.00	7,852	762	6,270	697	123
19	Economic Action Committee of The Gulf Coast	Matagorda	\$208,391.00	662	172	311	169	10
20	Economic Opportunities Advancement Corporation of PR XI	Bosque, Falls, Freestone, Hill, Limestone, McLennan	\$1,808,867.00	6,776	1,927	4,113	659	77
21	El Paso Community Action Program, Project Bravo, Inc.	El Paso	\$4,409,056.00	17,364	638	383	16,110	233
22	Galveston County Community Action Council, Inc.	Brazoria, Fort Bend, Galveston, Wharton	\$2,442,596.00	5,977	957	3,773	1,051	196
23	Greater East Texas Community Action Program (GETCAP)	Angelina, Cherokee, Gregg, Houston, Nacogdoches, Polk, Rusk, San Jacinto, Smith, Trinity, Wood	\$3,504,656.00	6,215	2,119	3,713	318	65
24	Hidalgo County, Texas-County of Hidalgo Community Service Agency	Hidalgo	\$4,580,520.00	7,248	71	12	7,144	21
25	Hill Country Community Action Association, Inc.	Bell, Coryell, Hamilton, Lampasas, Llano, Mason, Milam, Mills, San Saba	\$1,649,010.00	3,825	2,029	988	739	69
26	Kleberg County Human Services	Kenedy, Kleberg	\$530,902.00	858	45	58	743	12
27	N.E.T. Opportunities, Inc.	Delta, Franklin, Hopkins, Lamar, Rains, Red River, Titus	\$966,584.00	1,272	646	588	26	12
28	Neighborhood Centers Inc.	Harris	\$12,414,242.00	32,313	2,167	23,482	4,243	2,421
29	Nueces County Community Action Agency	Nueces	\$1,518,911.00	2,057	95	352	1,605	5

Annual Housing Report

Statement of Activities

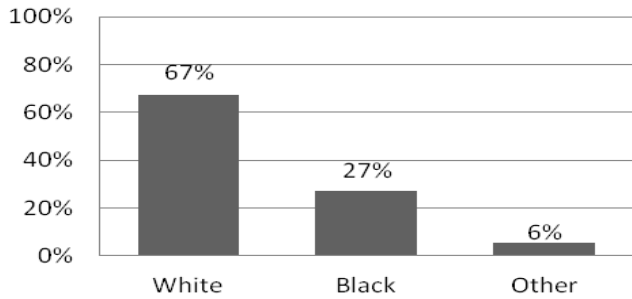
# on Map	Subrecipient	Counties Served	Allocation (PY 2013)	Beneficiaries (SFY2013)	White	Black	Hispanic	Other
30	Panhandle Community Services	Armstrong, Briscoe, Carson, Castro, Childress, Collingsworth, Dallam, Deaf Smith, Donley, Gray, Hall, Hansford, Hartley, Hemphill, Hutchinson, Lipscomb, Moore, Ochiltree, Oldham, Parmer, Potter, Randall, Roberts, Sherman, Swisher, Wheeler	\$2,622,161.00	7,326	5,950	1,165	207	4
31	Pecos County Community Action Agency	Crane, Pecos, Terrell	\$518,001.00	877	96	6	763	12
32	Programs for Human Services, Inc	Chambers, Hardin, Jefferson, Liberty, Orange	\$1,979,397.00	7,213	1,718	5,037	134	324
33	Rolling Plains Management Corporation	Archer, Baylor, Clay, Cottle, Foard, Hardeman, Jack, Montague, Shackelford, Stephens, Taylor, Wichita, Wilbarger, Young	\$2,165,912.00	5,383	2,671	1,246	1,269	197
34	South Plains Community Action Association, Inc.	Bailey, Cochran, Crosby, Dickens, Floyd, Garza, Hale, Hockley, King, Lamb, Lynn, Motley, Terry, Yoakum	\$1,255,005.00	4,502	761	447	3,237	57
35	South Texas Development Council	Jim Hogg, Starr, Zapata	\$816,730.00	1,516	1,516	-	-	-
36	Texas Neighborhood Services	Erath, Hood, Johnson, Palo Pinto, Parker, Somervell, Wise	\$1,233,458.00	2,198	1,841	89	218	50
37	Texoma Council of Governments	Cooke, Fannin, Grayson	\$768,411.00	1,682	1,147	353	72	110
38	Travis County	Travis	\$2,898,329.00	6,073	1,137	2,877	1,890	169
39	Tri-County Community Action, Inc.	Harrison, Jasper, Newton, Panola, Sabine, San Augustine, Shelby, Tyler, Upshur	\$1,574,437.00	3,581	1,343	2,174	59	5
40	Webb County Community Action Agency	Webb	\$1,297,326.00	2,882	-	2	2,880	-
41	West Texas Opportunities, Inc.	Andrews, Borden, Dawson, Ector, Fisher, Gaines, Glasscock, Howard, Martin, Midland, Mitchell, Nolan, Scurry, Upton, Loving, Reeves, Ward, Winkler	\$2,593,327.00	4,987	1,221	679	3,022	65
42	Williamson-Burnet County Opportunities, Inc.	Williamson, Burnet	\$669,823.00	1,820	990	374	428	28

**COMMUNITY SERVICES BLOCK GRANT PROGRAM**

The CSBG Program funds a network of subcontractor organizations, some of which have a service area that spans across two or more regions. In addition, some CSBG subcontractors have been awarded funding for special projects that overlap existing service areas. Because of this, CSBG racial composition data for FY 2013 is listed according to subcontractor. Racial composition for the state is available, but because this data does not fit into regional boundaries, regional data is not available.

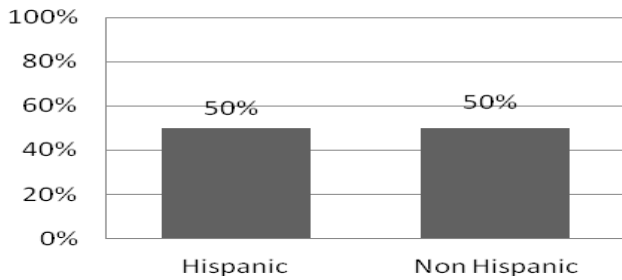
**Racial and Ethnic Composition of Individuals Receiving CSBG Assistance, Statewide, FY 2013**

**Racial Composition**



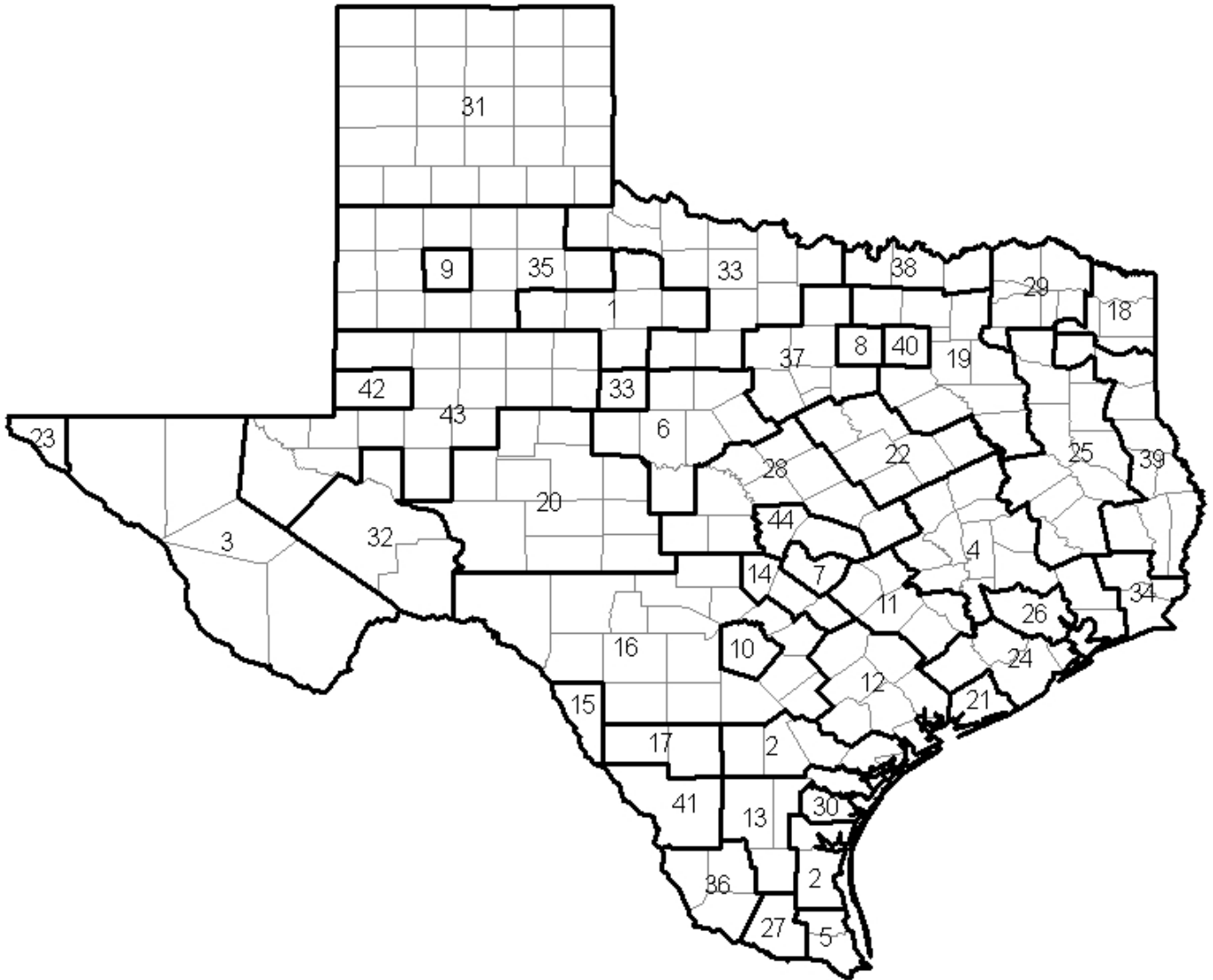
Race	Percent
Other	6%
White	67%
Black	27%

**Ethnic Composition**



Ethnicity	Percent
Hispanic	50%
Non-Hispanic	50%

CSBG Subrecipient Service Areas, PY 2013



Note: Subcontractors in the chart below that received discretionary funds were not included in the map.

**Racial Composition of Individuals Receiving CSBG Assistance by Subcontractor,  
Statewide, PY 2013 used in SFY 2013**

# on map	Contractor	Counties Served	PY 2013 CSBG Allocation	Individuals Served (2013)	Black	White	Other	Hispanic or Latino	Non Hispanic or Latino
1	Aspermont Small Business Development Center	Haskell, Jones, Kent, Knox, Stonewall, Throckmorton	\$150,000	282	35	92	155	153	129
2	Bee Community Action Agency	Aransas, Bee, Kenedy, Kleberg, Live Oak, McMullen, Refugio	\$215,915	3,182	142	2,935	105	2,597	585
3	Big Bend Community Action Committee, Inc.	Brewster, Culberson, Hudspeth, Jeff Davis, Presidio	\$150,000	2,771	15	2,742	14	2,459	312
4	Brazos Valley Community Action Agency, Inc.	Brazos, Burleson, Chambers, Grimes, Leon, Liberty, Madison, Montgomery, Robertson, Walker, Waller, Washington	\$934,330	39,093	22,609	15,508	976	6,188	32,905
5	Cameron and Willacy Counties Community Projects, Inc.	Cameron, Willacy	\$878,066	10,784	31	10,753	0	10,669	115
6	Central Texas Opportunities, Inc.	Brown, Callahan, Coleman, Comanche, Eastland, McCulloch, Runnels	\$187,608	4,518	239	3,861	418	1,293	3,225
7	City of Austin, Health and Human Services Dept	Travis	\$978,657	4,679	1,654	2,829	196	2,413	2,266
8	City of Fort Worth	Tarrant	\$1,477,768	22,612	11,674	10,361	577	6,570	16,042
9	City of Lubbock	Lubbock	\$345,899	6,358	1,974	3,979	405	3,153	3,205
10	City of San Antonio, The Department of Human Services	Bexar	\$1,722,267	38,113	3,999	25,332	8,782	30,108	8,005
11	Combined Community Action, Inc.	Austin, Bastrop, Colorado, Fayette, Lee	\$180,828	3,284	1,446	1,820	18	674	2,610
12	Community Action Committee of Victoria, Texas	Calhoun, De Witt, Goliad, Gonzales, Jackson, Lavaca, Victoria	\$236,163	6,972	1,530	5,340	102	4,184	2,788
13	Community Action Corporation of South Texas	Brooks, Duval, Jim Wells, San Patricio	\$200,019	3,493	54	3,423	16	3,261	232
14	Community Action Inc. of Central Texas	Blanco, Caldwell, Hays	\$223,199	3,437	458	2,850	129	2,025	1,412
15	Community Action Social Services & Education, Inc.	Maverick	\$157,023	1,072	3	1,067	2	1,063	9



**Annual Housing Report**

*Statement of Activities*

# on map	Contractor	Counties Served	PY 2013 CSBG Allocation	Individuals Served (2013)	Black	White	Other	Hispanic or Latino	Non Hispanic or Latino
16	Community Council of South Central Texas, Inc.	Atascosa, Bandera, Comal, Frio, Gillespie, Guadalupe, Karnes, Kendall, Kerr, Medina, Wilson	\$603,795	11,333	421	10,827	85	7,739	3,594
17	^Community Services Agency of South Texas	Dimmit, La Salle	\$150,000	0	0	0	0	0	0
18	Community Services of Northeast Texas, Inc.	Bowie, Cass, Marion, Morris, Camp	\$221,811	4,393	2,499	1,608	286	152	4,241
19	Community Services, Inc.	Anderson, Collin, Denton, Ellis, Henderson, Hunt, Kaufman, Navarro, Rockwall, Van Zandt	\$1,207,088	13,617	5,665	7,470	482	1,923	11,694
20	Concho Valley Community Action Agency	Coke, Concho, Crockett, Irion, Kimble, Menard, Reagan, Schleicher, Sterling, Sutton, Tom Green	\$223,212	4,730	365	4,294	71	3,001	1,729
n/a	*Dallas Inter-Tribal Center	Collin, Dallas, Denton, Ellis, Hood, Johnson, Kaufman, Parker, Rockwall, Tarrant, Wise	\$125,000	118	8	1	109	48	70
21	Economic Action Committee of The Gulf Coast	Matagorda	\$150,000	1,364	510	820	34	550	814
22	Economic Opportunities Advancement Corporation of PR XI	Bosque, Falls, Freestone, Hill, Limestone, McLennan	\$433,555	5,264	2,944	2,141	179	968	4,296
23	El Paso Community Action Program, Project Bravo, Inc.	El Paso	\$1,245,091	37,368	760	36,227	381	35,389	1,979
n/a	*Family Services Association of San Antonio	Bexar	\$125,000	292	14	268	10	254	38
24	Galveston County Community Action Council, Inc.	Brazoria, Fort Bend, Galveston, Wharton	\$783,812	13,543	8,142	4,599	802	3,410	10,133
25	Greater East Texas Community Action Program (GETCAP)	Angelina, Cherokee, Gregg, Houston, Nacogdoches, Polk, Rusk, San Jacinto, Smith, Trinity, Wood	\$802,835	15,630	8,547	6,802	281	1,351	14,279
26	Gulf Coast Community Services Association	Harris	\$4,160,465	4,639	3,298	1,253	88	1,036	3,603

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Statement of Activities

# on map	Contractor	Counties Served	PY 2013 CSBG Allocation	Individuals Served (2013)	Black	White	Other	Hispanic or Latino	Non Hispanic or Latino
n/a	*Haven for Hope of Bexar County	Bexar	\$466,940	1,081	236	801	44	427	654
27	**Hidalgo County, Texas-County of Hidalgo Community Service Agency	Hidalgo	\$1,552,505	15,244	20	15,160	64	15,024	220
28	Hill Country Community Action Association, Inc.	Hamilton, Lampasas, Llano, Mason, Milam, Mills, San Saba, Bell, Coryell	\$444,502	6,243	1,610	4,394	239	1,264	4,979
29	N.E.T. Opportunities, Inc.	Delta, Franklin, Hopkins, Lamar, Rains, Red River, Titus	\$215,626	2,546	1,173	1,267	106	190	2,356
30	Nueces County Community Action Agency	Nueces	\$443,379	4,145	582	3,459	104	2,362	783
31	Panhandle Community Services	Armstrong, Briscoe, Carson, Castro, Childress, Collingsworth, Dallam, Deaf Smith, Donley, Gray, Hall, Hansford, Hartley, Hemphill, Hutchinson, Lipscomb, Moore, Ochiltree, Oldham, Parmer, Potter, Randall, Roberts, Sherman, Swisher, Wheeler	\$517,515	17,579	2,647	14,268	664	7,612	9,967
32	Pecos County Community Action Agency	Crane, Pecos, Terrell	\$150,000	1,338	11	1,310	17	1,178	160
33	Rolling Plains Management Corporation	Archer, Baylor, Clay, Cottle, Foard, Hardeman, Jack, Montague, Shackelford, Stephens, Taylor, Wichita, Wilbarger, Young	\$410,394	11,915	2,534	5,409	3,972	3,670	8,245
34	South East Texas Regional Planning Commission	Hardin, Jefferson, Orange	\$422,097	2,702	1,664	836	202	213	2,489
n/a	*South Plains Community Action Association, Inc.	Bailey, Cochran, Crosby, Dickens, Floyd, Garza, Hale, Hockley, King, Lamb, Lynn, Motley, Terry, Yoakum	\$125,000	304	5	292	7	282	22
35	South Plains Community Action Association, Inc.	Bailey, Cochran, Garza, Hockley, Lamb, Lynn, Terry, Yoakum, Crosby, Dickens, Floyd, Hale, King, Motley	\$251,780	9,765	757	8,783	225	7,656	2,109
36	South Texas Development Council	Jim Hogg, Starr, Zapata	\$218,651	4,049	2	4,047	0	4,015	34
n/a	*Texas Association of Community Action Agencies	Statewide	\$125,000	0	0	0	0	0	0

Annual Housing Report

Statement of Activities

# on map	Contractor	Counties Served	PY 2013 CSBG Allocation	Individuals Served (2013)	Black	White	Other	Hispanic or Latino	Non Hispanic or Latino
n/a	*Texas Homeless Network	Statewide	\$125,000	0	0	0	0	0	0
37	Texas Neighborhood Services	Erath, Hood, Johnson, Palo Pinto, Somervell, Wise, Parker	\$376,098	5,432	246	5,007	179	752	4,680
38	Texoma Council of Governments	Cooke, Fannin, Grayson	\$211,761	4,484	1,061	3,281	142	304	4,180
39	Tri-County Community Action, Inc.	Harrison, Jasper, Newton, Panola, Sabine, San Augustine, Shelby, Tyler, Upshur	\$302,115	7,179	4,016	2,829	334	216	6,363
40	Urban League of Greater Dallas	Dallas	\$2,613,033	10,441	7,335	2,879	227	1,586	8,855
41	Webb County Community Action Agency	Webb	\$457,741	5,413	10	5,403	0	5,362	51
43	West Texas Opportunities, Inc.	Mitchell, Nolan, Scurry, Upton, Loving, Reeves, Ward, Winkler, Andrews, Borden, Dawson, Ector, Fisher, Gaines, Glasscock, Howard, Martin, Midland	\$566,536	11,039	1,403	9,383	253	7,153	3,886
44	Williamson-Burnet County Opportunities, Inc.	Burnet, Williamson	\$259,183	4,548	919	3,474	155	1,686	2,862
<b>Total</b>	-	-	<b>\$28,524,262</b>	<b>388,388</b>	<b>105,267</b>	<b>261,484</b>	<b>21,637</b>	<b>193,583</b>	<b>193,205</b>

\*These contractors received CSBG discretionary funds for specialized activities.

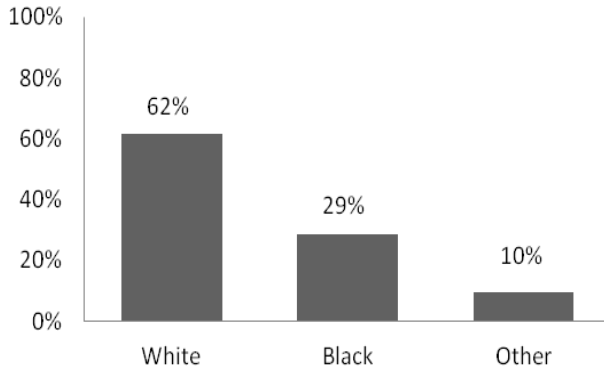
\*\*These contractors received CSBG annual allocation for their service area and discretionary funds for specialized activities.

^ Community Service Agency of Southwest Texas was granted access to funds late in PY 2013 and began to recruit and train case workers for the implementation of the TDHCA funded Programs. It is anticipated that Community Service Agency of Southwest Texas will commence serving clients during the PY 2014 contracts.

**EMERGENCY SOLUTIONS GRANTS PROGRAM**

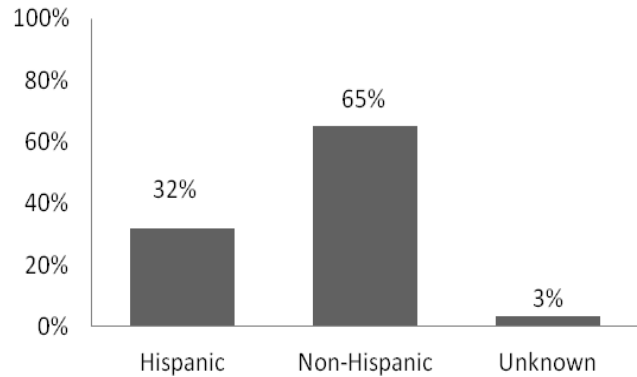
The ESG program competitively funds a network of subrecipient organizations, some of which have service areas that span across two or more regions or multiple subrecipients serving the same area. Because of this, ESG racial composition data for FY 2013 is listed according to subrecipient. Racial composition for the state is available, but unavailable at the regional level.

**Racial Composition of Individuals Receiving ESG Assistance, Statewide, FY 2013**



Race	Percent
Other	10%
White	62%
Black	29%

**Ethnic Composition of Individuals Receiving ESG Assistance, Statewide, FY 2013**



Ethnicity	Percent
Hispanic	32%
Non-Hispanic	65%
Unknown	3%

**Racial and Ethnic Composition of Individuals Receiving ESG Assistance  
By Subrecipient, Statewide, FY 2013**

<b>Contractor</b>	<b>County Service Area</b>	<b>Award</b>	<b>Total Individuals</b>	<b>White</b>	<b>Black</b>	<b>Other</b>	<b>Hispanic</b>	<b>Non-Hispanic</b>	<b>Unknown</b>
Advocacy Outreach	Bastrop, Colorado, Fayette, Lee, Travis	\$343,236	507	322	139	46	129	378	0
Advocacy Resource Center for Housing	Hidalgo	\$150,000	139	137	2	0	121	18	0
Bay Area Homeless Services, Inc.	Chambers, Harris, Liberty	\$245,245	450	237	192	21	83	367	0
Bay Area Turning Point, Inc.	Brazoria, Harris, Galveston	\$65,444	489	264	176	49	131	358	0
Bridge Over Troubled Waters, Inc., The	Harris	\$82,066	120	83	30	7	53	67	0
Career and Recovery Resources, Inc.	Harris	\$452,685	137	24	113	0	4	133	0
Caritas of Austin	Travis	\$105,557	186	133	49	4	27	159	0
Catholic Charities of the Archdiocese of Galveston-Houston	Austin, Brazoria, Chambers, Fort Bend, Galveston, Harris, Liberty, Montgomery, Waller	\$149,949	190	76	106	8	46	144	0
Child Crisis Center of El Paso	El Paso	\$63,935	385	326	51	8	303	82	0
City of Amarillo	Potter	\$401,028	7406	4772	1562	1072	1295	6111	0
City of Denton	Denton	\$472,140	2425	1656	609	160	588	1835	2
Corpus Christi Hope House, Inc.	Nueces	\$102,970	308	238	54	16	189	119	0
Corpus Christi Metro Ministries, Inc.	Nueces	\$150,000	126	102	19	5	72	54	0
Covenant House Texas	Harris	\$105,265	383	88	242	53	46	337	0
East Texas Crisis Center, Inc.	Henderson, Rains, Smith, Van Zandt, Wood	\$114,748	497	248	114	135	115	382	0
El Paso County	El Paso	\$105,557	191	172	17	2	163	28	0
El Paso Human Services, Inc.	El Paso	\$104,547	39	35	2	2	32	7	0
Faith Mission and Help Center, Inc.	Washington	\$105,312	179	72	95	12	24	155	0
Families In Crisis, Inc.	Bell	\$149,995	714	279	328	107	162	552	0
Family Abuse Center, Inc.	Bosque, Falls, Freestone, Hill, Limestone, McLennan, Navarro	\$284,143	1018	503	441	74	156	862	0

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**Statement of Activities**

<b>Contractor</b>	<b>County Service Area</b>	<b>Award</b>	<b>Total Individuals</b>	<b>White</b>	<b>Black</b>	<b>Other</b>	<b>Hispanic</b>	<b>Non-Hispanic</b>	<b>Unknown</b>
Family Crisis Center, Inc.	Cameron, Willacy	\$271,105	1399	1361	31	7	1111	288	0
Family Place, The	Dallas	\$452,685	1720	720	912	88	402	1315	3
Family Violence Prevention Services, Inc.	Bexar, Medina, Atascosa, Guadalupe, Wilson, Comal	\$150,000	1522	1159	271	92	955	567	0
Fort Bend County Women's Center	Fort Bend, Harris, Montgomery, Wharton	\$639,919	506	260	216	30	235	271	0
Friendship of Women, Inc.	Cameron	\$298,892	971	953	10	8	906	65	0
Grapevine Relief And Community Exchange	Tarrant	\$79,854	14	3	7	4	6	8	0
Grayson County Juvenile Alternatives Inc	Cooke, Grayson, Fannin	\$602,685	773	556	168	49	70	703	0
Harmony House, Inc.	Harris	\$105,557	92	37	52	3	4	88	0
Harris County	Harris	\$105,557	22	2	19	1	0	22	0
Highland Lakes Family Crisis Center, Inc.	Blanco, Burnet, Llano, Lampasas	\$63,935	172	145	11	16	61	111	0
Houston Area Women's Center	Harris	\$255,557	1531	678	764	89	431	1100	0
Johnson County Family Crisis Center	Johnson	\$100,000	150	126	11	13	19	131	0
La Posada Providencia	Cameron, Frio, Hidalgo, Webb	\$280,282	962	613	258	91	789	173	0
Love I.N.C. of Nacogdoches	Nacogdoches	\$150,000	647	214	407	26	79	568	0
Memorial Assistance Ministries	Harris	\$105,557	82	41	40	1	28	54	0
Mid-Coast Family Services, Inc.	Calhoun, De Witt, Goliad, Gonzales, Jackson, Lavaca, Victoria	\$150,000	343	295	46	2	212	131	0
Opportunity Center for the Homeless	El Paso	\$366,480	2015	1739	237	39	1210	805	0

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Statement of Activities

Contractor	County Service Area	Award	Total Individuals	White	Black	Other	Hispanic	Non-Hispanic	Unknown
Panhandle Crisis Center, Inc.	Hansford, Lipscomb, Ochiltree	\$75,102	87	80	0	7	62	25	0
Port Cities Rescue Mission Ministries	Jefferson	\$105,557	325	139	186	0	41	284	0
Project Vida	Culberson, El Paso, Hudspeth	\$153,685	605	581	20	4	563	42	0
Randy Sams' Outreach Shelter, Inc.	Bowie	\$104,515	826	455	344	27	62	764	0
Sabine Valley Regional MHMR Center	Bowie, Cass, Gregg, Harrison, Marion, Panola, Red River, Rusk, Upshur	\$54,944	15	8	6	1	0	15	0
SafeHaven of Tarrant County	Tarrant	\$201,514	1711	742	681	288	511	1200	0
Salvation Army Fort Worth Mabee Center	Tarrant	\$100,000	900	402	452	46	104	796	0
Salvation Army of Abilene	Callahan, Jones, Nolan, Runnels, Taylor	\$150,000	602	454	148	0	129	473	0
Salvation Army of Kerrville	Gillespie, Kerr	\$105,553	528	498	27	3	95	433	0
Salvation Army of Lubbock	Lubbock	\$105,557	2933	1671	1037	225	1492	1441	0
Salvation Army of McAllen	Hidalgo	\$150,000	511	481	17	13	412	99	0
Salvation Army of Odessa	Ector	\$128,490	508	431	77	0	176	332	0
Salvation Army of Texarkana	Bowie, Cass	\$150,000	430	154	251	25	7	423	0
Salvation Army of Waco	McLennan	\$105,557	385	208	163	14	18	367	0
San Antonio Family Endeavors, Inc.	Bexar	\$97,653	364	254	89	21	192	172	0
San Antonio Metropolitan Ministry, Inc.	Bexar	\$602,685	2,996	1696	551	749	841	2155	0

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Statement of Activities

Contractor	County Service Area	Award	Total Individuals	White	Black	Other	Hispanic	Non-Hispanic	Unknown
Service of the Emergency Aid Resource Center for the Homeless	Harris	\$452,685	1,880	718	1114	48	182	1698	0
Shelter Agencies For Families In East Texas, Inc.	Camp, Delta, Franklin, Hopkins, Lamar, Morris, Red River, Titus	\$149,380	480	250	202	28	58	422	0
The Women's Home	Harris	\$100,510	132	84	36	12	43	89	0
Wellsprings Village, Inc.	Harris	\$105,557	66	25	38	3	2	64	0
Williamson-Burnet County Opportunities, Inc.	Burnet, Williamson	\$63,935	56	41	15	0	17	39	0
Women's Shelter of East Texas, Inc.	Angelina, Houston, Nacogdoches, Polk, Sabine, San Augustine, San Jacinto, Shelby, Trinity	\$75,000	561	299	173	89	128	433	0
Women's Shelter of South Texas	Kenedy, Kleberg, Live Oak, McMullen, Nueces, Refugio, San Patricio, Aransas, Bee, Brooks, Duval, Jim Wells	\$105,552	1,297	1,016	186	95	760	537	0
Youth and Family Alliance dba Lifeworks	Travis	\$211,690	881	540	196	145	424	457	0
<b>Total</b>	-	<b>\$11,587,009</b>	<b>47,889</b>	<b>29,896</b>	<b>13,810</b>	<b>4,183</b>	<b>16,576</b>	<b>31,308</b>	<b>5</b>

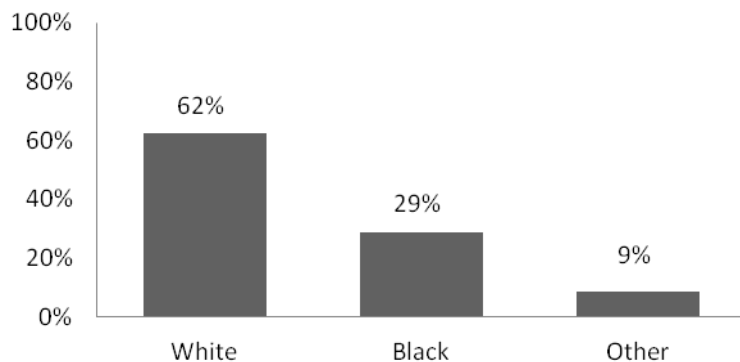


**HOMELESS HOUSING AND SERVICES PROGRAM**

The Homeless Housing and Services Program (HHSP) assists large metropolitan areas to provide services to homeless individuals and families, including case management, housing placement and retention, and construction. Beginning in 2010, TDHCA distributed these funds to be administered in the eight largest cities with populations larger than 285,500 persons, per the latest U.S. Census data. Cities may either use these funds themselves or may elect to subcontract some or all of the funds to one or more organizations serving their community whose mission includes serving homeless individuals and families with appropriate services targeted towards eliminating or preventing the condition of homelessness.

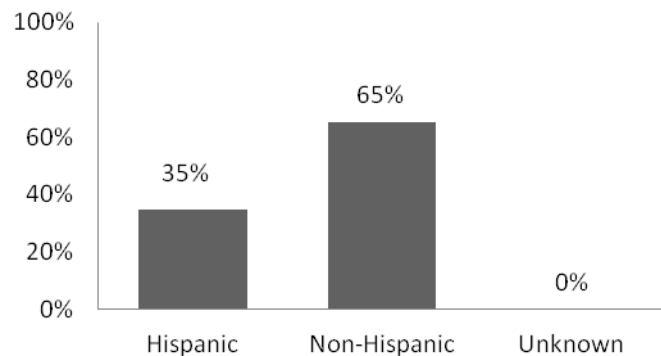
HHSP racial and ethnic composition data is listed according to subrecipient. Racial and ethnic composition of those assisted by the program areas are provided below.

**Racial Composition of Individuals Receiving HHSP Assistance, Statewide**



Race	Percent
Other	9%
White	62%
Black	29%

**Ethnic Composition of Individuals Receiving HHSP Assistance, Statewide**



Ethnicity	Percent
Hispanic	35%
Non-Hispanic	65%
Unknown	0%

**Racial and Ethnic Composition of Individuals Receiving HHSP Assistance  
By Subrecipient, Statewide for SFY 2013**

<b>Contractor</b>	<b>County Service Area</b>	<b>2012 Award</b>	<b>Ind Served</b>	<b>White</b>	<b>Black</b>	<b>Other</b>	<b>Hispanic</b>	<b>Non-Hispanic</b>	<b>Unknown</b>
City of Arlington	Tarrant	\$287,533	394	96	253	45	59	335	0
City of Austin, Health and Human Services Dept	Travis	\$495,865	492	232	232	28	205	266	21
City of Dallas	Dallas	\$746,202	3165	1168	1916	81	281	2874	10
City of El Paso	El Paso	\$425,371	1129	1005	72	52	976	133	20
City of Houston Housing and Community Development Department	Harris	\$1,423,646	638	228	387	23	224	402	12
Haven for Hope of Bexar County	Bexar	\$925,559	2171	1617	472	82	833	1311	27
Mother Teresa Shelter, Inc.	Nueces	\$225,833	5717	4383	873	461	2216	3496	5
United Way of Tarrant County	Tarrant	\$469,991	15	7	8	0	-	15	0
<b>Grand Total</b>	-	<b>\$5,000,000</b>	<b>13,721</b>	<b>8,736</b>	<b>4,213</b>	<b>772</b>	<b>4,794</b>	<b>8,832</b>	<b>95</b>

## PROGRESS IN MEETING TDHCA HOUSING AND COMMUNITY SERVICE GOALS

The goals established in the Department's Legislative Appropriations Request, the Riders from the General Appropriations Act and Texas state statute collectively guide TDHCA's annual activities, either through the establishment of objective performance measures or reporting requirements.

The following five goals are established by the Department's performance measures:

1. Increase and preserve the availability of safe, decent and affordable housing for very low-, low- and moderate-income persons and families.
2. Promote improved housing conditions for extremely low-, very low- and low-income households by providing information and technical assistance.
3. Improve living conditions for the poor and homeless and reduce the cost of home energy for very low-income Texans.
4. Ensure compliance with the TDHCA's federal and state program mandates.
5. Protect the public by regulating the manufactured housing industry in accordance with state and federal laws.

The following four goals are established by the Department's Riders and statutory obligations:

Rider 5: Target TDHCA's housing finance programs resources for assistance to extremely low-income households.

Rider 5: Target TDHCA's housing finance resources for assistance to very low-income households.

Rider 6: Provide contract for deed conversions for families who reside in a colonia and earn 60 percent or less of the applicable AMFI.

HOME Statute: Work to address the housing needs and increase the availability of affordable and accessible housing for persons with special needs through funding opportunities. Dedicate 5 percent of the HOME project allocation for benefits of persons with disabilities who live in any area of this state.

Progress made towards meeting the goals listed above, the upcoming year's goals and information on TDHCA's actual performance in satisfying FY 2013 goals and objectives is provided in *Section 4: Action Plan* on page 194.

Beyond these established reporting goals, the Department sets policy initiatives and efforts to address special needs populations and incorporates recommendations on how to improve the coordination of the Department services, also described in *Section 4: Action Plan* on page 206.

## PERFORMANCE IN ADDRESSING HOUSING NEEDS

The true need for safe, affordable housing for low-income Texans can be difficult to succinctly quantify. The U.S. Department of Housing and Urban Development (HUD) provides a snapshot of that need, as shown in the *Section 2 Housing Analysis*. HUD indicates that there are approximately

1,290,405 low-income (0-80% AMFI) renter households with housing problems and 940,729 low-income home owners with housing problems, such as a cost burden, lack of kitchen or plumbing and overcrowding. This would equate to approximately 26.1 percent of households in Texas.

It should be noted that TDHCA's programs do not always result in a reduction in households with housing needs as defined by HUD. For example, homeowner rehabilitation for barrier removal may be critical for a person with disabilities to live independently but is conducted in homes that do not lack kitchens or plumbing. Even though a service was provided, there was no reduction in the amount of housing that lacks kitchen or plumbing.

For all TDHCA programs that have to do with housing assistance, TDHCA was able to serve or commit to serve approximately 11.3 percent of persons with a need for safe, affordable housing in Texas the past year, of which 9.5 percent is provided by CEAP in the form of utility payment assistance. When CEAP assistance is removed from this calculation, only 1.4 percent of persons with a need for safe, affordable housing in Texas are served. This small percentage shows the magnitude of need in Texas.

## STATEMENT OF ACTIVITIES BY UNIFORM STATE SERVICE REGION

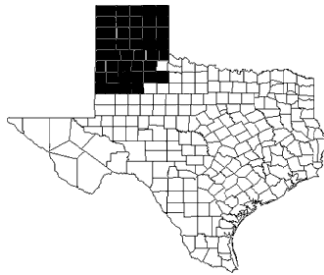
This section describes TDHCA's FY 2013 activities by Uniform State Service region. The regional tables do not include information for WAP, CEAP, ESG, CSBG and HHSP because data is not available for these programs at the regional level. Additionally, for purposes of reporting, Office of Colonia Initiatives data does not appear as an independent category, but rather the data is grouped under their respective funding sources. For example, most Contracts for Deed Conversion are reported under the HOME Homebuyer Assistance Program.

As required by Texas Government Code §2306.072(C)(5), TDHCA reports on the racial composition of individuals and families receiving assistance. Because TDHCA does not accept applications directly from individuals for a majority of its programs, we are unable to report on the racial and ethnic composition of households applying for assistance. The racial and ethnic composition reflects actual households served in FY 2013. Single Family Homeownership and Section 8 program awards are the same as the actual households served in the same fiscal year. HOME, HTC, HTF and MFB program awards represent a commitment made in FY 2013 to serve households. Racial and ethnic data for the latter programs represent households served in FY 2013 with previous years' awards. Therefore, the racial and ethnic pie charts will not correlate with the tables on subsequent pages for the HOME, HTC, HTF and MFB programs.

Regional information has been organized into two broad categories of housing activity type: Renter Programs and Homeowner Programs. For more information on the housing activity types and racial reporting categories, please see "Racial and Ethnic Composition of Households Receiving Assistance" under the Statement of Activities section on page 108.

Statement of Activities by Region

**REGION 1**

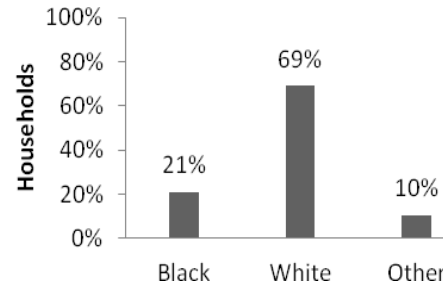


These charts represent the racial and ethnic composition of households served in FY 2013.

Note:

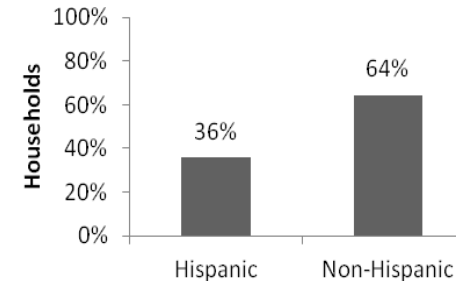
Because the Department's loan servicer does not record race and ethnicity data separately, data for the Single-Family Homeownership program is presented in one combined chart.

**RENTER PROGRAMS**  
PERCENT OF COMMITTED FUNDS BY RACE



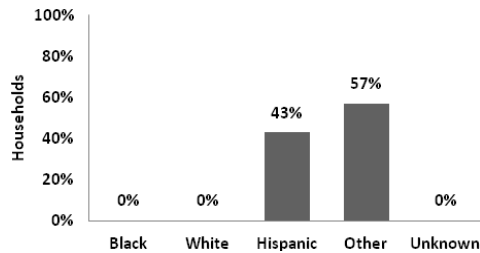
Race	Households	Percent
Black	1,074	21%
White	3,578	69%
Other	536	10%

**RENTER PROGRAMS**  
PERCENT OF COMMITTED FUNDS BY ETHNICITY



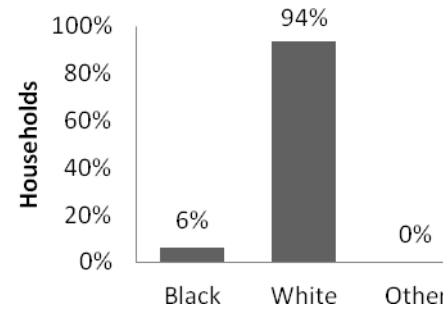
Ethnicity	Households	Percent
Hispanic	1,932	36%
Non-Hispanic	3,470	64%

**SINGLE FAMILY HOMEOWNERSHIP PROGRAM**  
PERCENT OF COMMITTED FUNDS BY RACE AND ETHNICITY



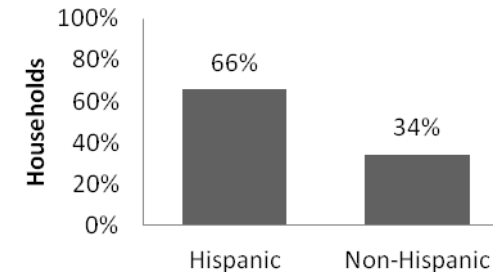
Race	Ethnicity	Households	Percent
Black		0	0%
White		0	0%
	Hispanic	6	43%
Other		8	57%
Unknown		0	0%

**HOME PROGRAM OWNER PROGRAMS**  
PERCENT OF COMMITTED FUNDS BY RACE



Race	Households	Percent
Black	2	6%
White	30	94%
Other	0	0%

**HOME PROGRAM OWNER PROGRAMS**  
PERCENT OF COMMITTED FUNDS BY ETHNICITY



Ethnicity	Households	Percent
Hispanic	21	66%
Non-Hispanic	11	34%

**FUNDING AND HOUSEHOLDS SERVED/TO BE SERVED, BY ACTIVITY AND HOUSING PROGRAM TYPE, REGION 1**

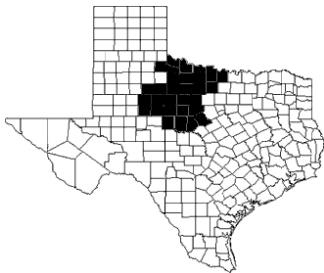
Activity	SF Home-ownership Funds	SF Home-ownership HH	HOME Funds	HOME HH	HTF Funds	HTF HH	HTC Funds 9%	HTC HH 9%	HTC Funds 4%	HTC HH 4%	MF Bond Funds	MF Bond HH	Section 8 Funds	Section 8 HH
Homeowner Programs	\$1,799,106	14	\$1,989,819	24	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Renter Programs	\$0	0	\$356,266	11	\$0	0	\$3,298,981	281	\$0	0	\$0	0	\$0	0
Total	\$1,799,106	14	\$2,346,085	35	\$0	0	\$3,298,981	281	\$0	0	\$0	0	\$0	0

**FUNDING AND HOUSEHOLDS SERVED/TO BE SERVED, BY INCOME CATEGORY AND HOUSING PROGRAM, REGION 1**

Income Level	SF Home-ownership Funds	SF Home-ownership HH	HOME Funds	HOME HH	HTF Funds	HTF HH	HTC Funds 9%	HTC HH 9%	HTC Funds 4%	HTC HH 4%	MF Bond Funds	MF Bond HH	Section 8 Funds	Section 8 HH
Extremely Low Income (0-30 AMFI)	\$0	0	\$319,290	11	\$0	0	\$316,984	27	\$0	0	\$0	0	\$0	0
Very Low Income (31-60 AMFI)	\$0	0	\$2,026,795	24	\$0	0	\$2,981,997	254	\$0	0	\$0	0	\$0	0
Low Income (61-80 AMFI)	\$137,464	1	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Moderate Income (>80 AMFI)	\$1,661,642	13	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Total	\$1,799,106	14	\$2,346,085	35	\$0	0	\$3,298,981	281	\$0	0	\$0	0	\$0	0

TDHCA allocated \$7,444,172 in Region 1 during FY 2013. Homeowner programs accounted for the largest segment of this total and the very low-income households group (31-60% AMFI) was the most served income group.

**REGION 2**

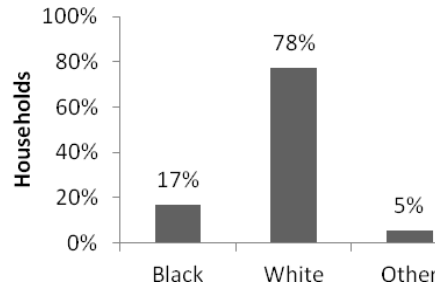


These charts represent the racial and ethnic composition of households served in FY 2013.

Note: Because the Department's loan servicer does not record race and ethnicity data separately, data for the Single Family Homeownership program is presented in one combined chart.

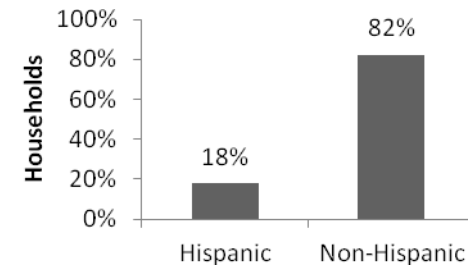
*Statement of Activities by Region*

**RENTER PROGRAMS**  
PERCENT OF COMMITTED FUNDS BY RACE



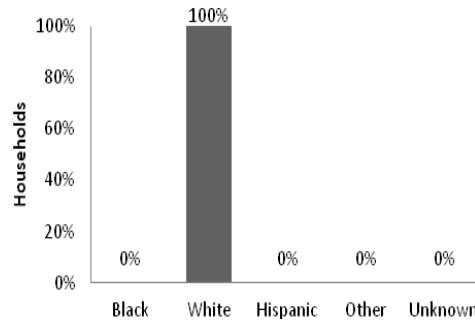
Race	Households	Percent
Black	574	17%
White	2,613	78%
Other	184	5%

**RENTER PROGRAMS**  
PERCENT OF COMMITTED FUNDS BY ETHNICITY



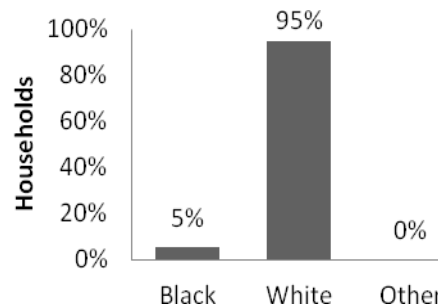
Ethnicity	Households	Percent
Hispanic	603	18%
Non-Hispanic	2,807	82%

**SINGLE FAMILY HOMEOWNERSHIP PROGRAM**  
PERCENT OF COMMITTED FUNDS BY RACE AND ETHNICITY



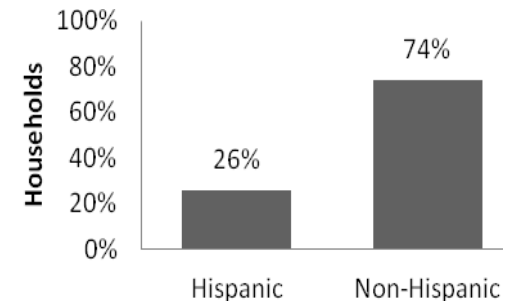
Race	Ethnicity	Households	Percent
Black		0	0%
White		5	100%
	Hispanic	0	0%
Other		0	0%
Unknown		0	0%

**HOME PROGRAM OWNER PROGRAMS**  
PERCENT OF COMMITTED FUNDS BY RACE



Race	Households	Percent
Black	2	5%
White	36	95%
Other	0	0%

**HOME PROGRAM OWNER PROGRAMS**  
PERCENT OF COMMITTED FUNDS BY ETHNICITY



Ethnicity	Households	Percent
Hispanic	10	26%
Non-Hispanic	29	74%

**FUNDING AND HOUSEHOLDS SERVED/TO BE SERVED, BY ACTIVITY AND HOUSING PROGRAM TYPE, REGION 2**

Activity	SF Home-ownership Funds	SF Home-ownership HH	HOME Funds	HOME HH	HTF Funds	HTF HH	HTC Funds 9%	HTC HH 9%	HTC Funds 4%	HTC HH 4%	MF Bond Funds	MF Bond HH	Section 8 Funds	Section 8 HH
Homeowner Programs	\$466,197	5	\$1,517,806	18	\$99,363	7	\$0	0	\$0	0	\$0	0	\$0	0
Renter Programs	\$0	0	\$1,500,000	18	\$0	0	\$1,005,912	74	\$456,477	180	\$0	0	\$48,815	17
<b>Total</b>	<b>\$466,197</b>	<b>5</b>	<b>\$3,017,806</b>	<b>36</b>	<b>\$99,363</b>	<b>7</b>	<b>\$1,005,912</b>	<b>74</b>	<b>\$456,477</b>	<b>180</b>	<b>\$0</b>	<b>0</b>	<b>\$48,815</b>	<b>17</b>

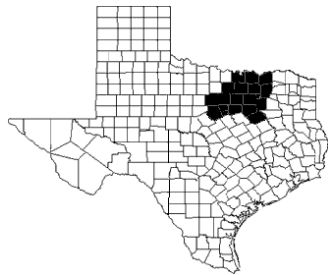
**FUNDING AND HOUSEHOLDS SERVED/TO BE SERVED, BY INCOME CATEGORY AND HOUSING PROGRAM, REGION 2**

Income Level	SF Home-ownership Funds	SF Home-ownership HH	HOME Funds	HOME HH	HTF Funds	HTF HH	HTC Funds 9%	HTC HH 9%	HTC Funds 4%	HTC HH 4%	MF Bond Funds	MF Bond HH	Section 8 Funds	Section 8 HH
Extremely Low Income (0-30 AMFI)	\$0	0	\$710,072	8	\$0	0	\$95,154	7	\$0	0	\$0	0	\$31,744	12
Very Low Income (31-60 AMFI)	\$0	0	\$1,952,698	24	\$56,779	4	\$910,758	67	\$456,477	180	\$0	0	\$17,071	5
Low Income (61-80 AMFI)	\$73,150	1	\$355,036	4	\$42,584	3	\$0	0	\$0	0	\$0	0	\$0	0
Moderate Income (>80 AMFI)	\$393,047	4	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
<b>Total</b>	<b>\$466,197</b>	<b>5</b>	<b>\$3,017,806</b>	<b>36</b>	<b>\$99,363</b>	<b>7</b>	<b>\$1,005,912</b>	<b>74</b>	<b>\$456,477</b>	<b>180</b>	<b>\$0</b>	<b>0</b>	<b>\$48,815</b>	<b>17</b>

TDHCA allocated \$5,094,570 in Region 2 during FY 2013. Renter programs accounted for the largest segment of this total and the very low-income households group (31-60% AMFI) was the most served income group.



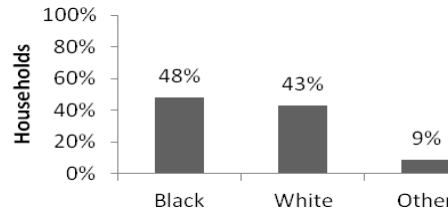
### REGION 3



These charts represent the racial and ethnic composition of households served in FY 2013.

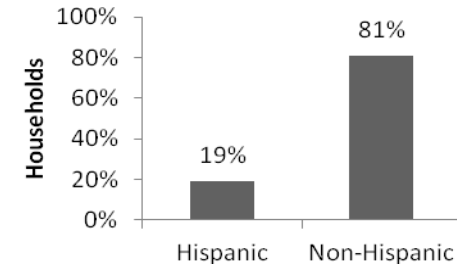
Note: Because the Department's loan servicer does not record race and ethnicity data separately, data for the Single Family Homeownership program is presented in one combined chart.

**RENTER PROGRAMS**  
PERCENT OF COMMITTED FUNDS BY RACE



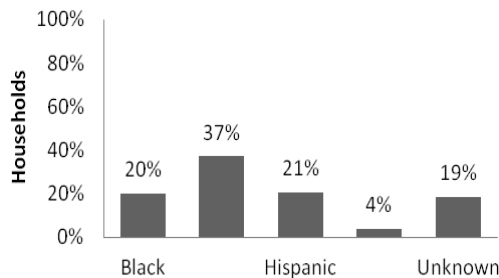
Race	Households	Percent
Black	26,009	48%
White	23,349	43%
Other	4,793	9%

**RENTER PROGRAMS**  
PERCENT OF COMMITTED FUNDS BY ETHNICITY



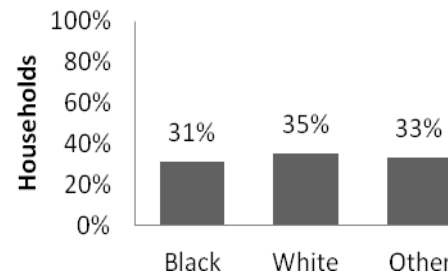
Ethnicity	Households	Percent
Hispanic	10,314	19%
Non-Hispanic	43,573	81%

**SINGLE FAMILY HOMEOWERSHIP PROGRAM**  
PERCENT OF COMMITTED FUNDS BY RACE AND ETHNICITY



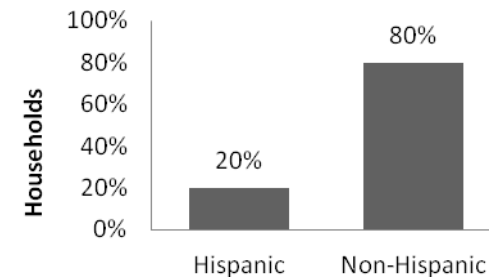
Race	Ethnicity	Households	Percent
Black		104	20%
White		194	37%
	Hispanic	108	21%
Other		20	4%
Unknown		97	19%

**HOME PROGRAM OWNER PROGRAMS**  
PERCENT OF COMMITTED FUNDS BY RACE



Race	Households	Percent
Black	31	31%
White	35	35%
Other	33	33%

**HOME PROGRAM OWNER PROGRAMS**  
PERCENT OF COMMITTED FUNDS BY ETHNICITY



Ethnicity	Households	Percent
Hispanic	12	20%
Non-Hispanic	48	80%

**AND HOUSEHOLDS SERVED/TO BE SERVED, BY ACTIVITY AND HOUSING PROGRAM TYPE, REGION 3**

Activity	SF Home-ownership Funds	SF Home-ownership HH	HOME Funds	HOME HH	HTF Funds	HTF HH	HTC Funds 9%	HTC HH 9%	HTC Funds 4%	HTC HH 4%	MF Bond Funds	MF Bond HH	Section 8 Funds	Section 8 HH
Homeowner Programs	\$69,970,819	523	\$2,174,179	47	\$1,439,197	49	\$0	0	\$0	0	\$0	0	\$0	0
Renter Programs	\$0	0	\$4,088,096	145	\$0	0	\$13,795,764	1,053	\$599,692	232	\$0	0	\$1,779,086	310
<b>Total</b>	<b>\$69,970,819</b>	<b>523</b>	<b>\$6,262,275</b>	<b>192</b>	<b>\$1,439,197</b>	<b>49</b>	<b>\$13,795,764</b>	<b>1053</b>	<b>\$599,692</b>	<b>232</b>	<b>\$0</b>	<b>0</b>	<b>\$1,779,086</b>	<b>310</b>

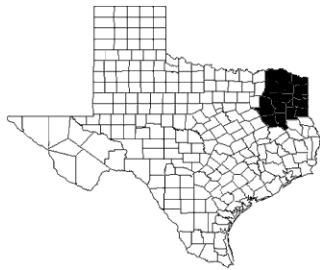
**FUNDING AND HOUSEHOLDS SERVED/TO BE SERVED, BY INCOME CATEGORY AND HOUSING PROGRAM, REGION 3**

Income Level	SF Home-ownership Funds	SF Home-ownership HH	HOME Funds	HOME HH	HTF Funds	HTF HH	HTC Funds 9%	HTC HH 9%	HTC Funds 4%	HTC HH 4%	MF Bond Funds	MF Bond HH	Section 8 Funds	Section 8 HH
Extremely Low Income (0-30 AMFI)	\$0	0	\$3,065,905	95	\$45,000	1	\$1,414,950	108	\$0	0	\$0	0	\$1,368,083	225
Very Low Income (31-60 AMFI)	\$6,469,178	56	\$2,609,281	79	\$1,286,952	35	\$12,380,814	945	\$599,692	232	\$0	0	\$355,574	70
Low Income (61-80 AMFI)	\$15,021,337	117	\$587,088	18	\$107,245	13	\$0	0	\$0	0	\$0	0	\$55,429	15
Moderate Income (>80 AMFI)	\$48,480,304	350	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
<b>Total</b>	<b>\$69,970,819</b>	<b>523</b>	<b>\$6,262,275</b>	<b>192</b>	<b>\$1,439,197</b>	<b>49</b>	<b>\$13,795,764</b>	<b>1,053</b>	<b>\$599,692</b>	<b>232</b>	<b>\$0</b>	<b>0</b>	<b>\$1,779,086</b>	<b>310</b>

TDHCA allocated \$93,921,833 in Region 3 during FY 2013. Homeowner programs accounted for the largest segment of this total and the very low-income households group (31-60% AMFI) was the most served income group.

Statement of Activities by Region

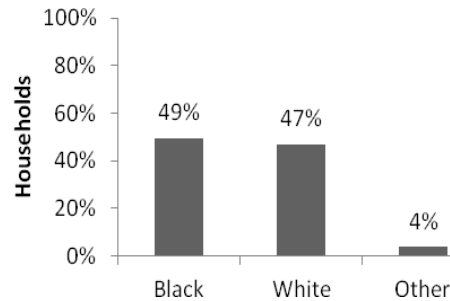
**REGION 4**



These charts represent the racial and ethnic composition of households served in FY 2013.

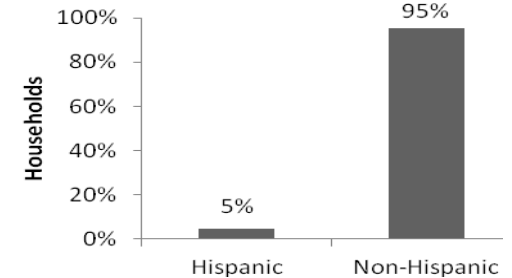
Note: Because the Department's loan servicer does not record race and ethnicity data separately, data for the Single Family Homeownership program is presented in one combined chart.

**RENTER PROGRAMS**  
PERCENT OF COMMITTED FUNDS BY RACE



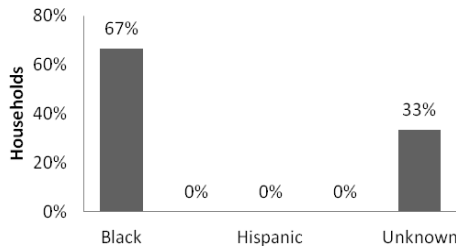
Race	Households	Percent
Black	3,004	49%
White	2,871	47%
Other	224	4%

**RENTER PROGRAMS**  
PERCENT OF COMMITTED FUNDS BY ETHNICITY



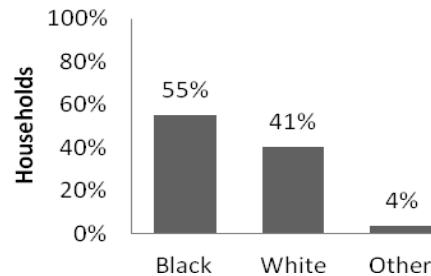
Ethnicity	Households	Percent
Hispanic	276	5%
Non-Hispanic	5,772	95%

**SINGLE FAMILY HOMEOWNERSHIP PROGRAM**  
PERCENT OF COMMITTED FUNDS BY RACE



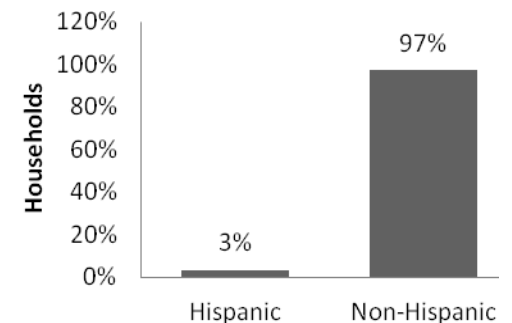
Race	Ethnicity	Households	Percent
Black		2	67%
White		0	0%
	Hispanic	0	0%
Other		0	0%
Unknown		1	33%

**HOME PROGRAM OWNER PROGRAMS**  
PERCENT OF COMMITTED FUNDS BY RACE



Race	Households	Percent
Black	56	55%
White	41	41%
Other	4	4%

**HOME PROGRAM OWNER PROGRAMS**  
PERCENT OF COMMITTED FUNDS BY ETHNICITY



Ethnicity	Households	Percent
Hispanic	3	3%
Non-Hispanic	98	97%

**FUNDING AND HOUSEHOLDS SERVED/TO BE SERVED, BY ACTIVITY AND HOUSING PROGRAM TYPE, REGION 4**

Activity	SF Home-ownership Funds	SF Home-ownership HH	HOME Funds	HOME HH	HTF Funds	HTF HH	HTC Funds 9%	HTC HH 9%	HTC Funds 4%	HTC HH 4%	MF Bond Funds	MF Bond HH	Section 8 Funds	Section 8 HH
Home-owner Programs	\$401,019	3	\$5,252,358	65	\$402,335	21	\$0	\$0	\$0	0	\$0	0	\$0	0
Renter Programs	\$0	0	\$0	-	\$0	0	\$4,781,818	\$500	\$0	0	\$0	0	\$12,927	3
Total	\$401,019	3	\$5,252,358	65	\$402,335	21	\$4,781,818	500	\$0	0	\$0	0	\$12,927	3

**FUNDING AND HOUSEHOLDS SERVED/TO BE SERVED, BY INCOME CATEGORY AND HOUSING PROGRAM, REGION 4**

Income Level	SF Homeownership Funds	SF Homeownership HH	HOME Funds	HOME HH	HTF Funds	HTF HH	HTC Funds 9%	HTC HH 9%	HTC Funds 4%	HTC HH 4%	MF Bond Funds	MF Bond HH	Section 8 Funds	Section 8 HH
Extremely Low Income (0-30 AMFI)	\$0	0	\$1,777,721	22	\$135,611	8	\$554,691	58	\$0	0	\$0	0	\$12,927	3
Very Low Income (31-60 AMFI)	\$0	0	\$2,989,804	37	\$232,821	11	\$4,227,127	442	\$0	0	\$0	0	\$0	0
Low Income (61-80 AMFI)	\$0	0	\$484,833	6	\$33,903	2	\$0	0	\$0	0	\$0	0	\$0	0
Moderate Income (>80 AMFI)	\$401,019	3	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Total	\$401,019	3	\$5,252,358	65	\$402,335	21	\$4,781,818	500	\$0	0	\$0	0	\$12,927	3

TDHCA allocated \$10,850,457 in Region 4 during FY 2013. Homeowner programs accounted for the largest segment of this total and the very low-income households group (31-60% AMFI) was the most served income group.

**REGION 5**

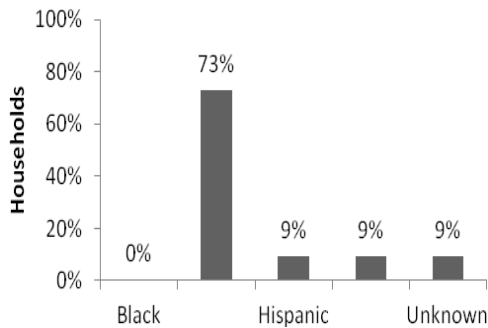


These charts represent the racial and ethnic composition of households served in FY 2013.

Note: Because the Department's loan servicer does not record race and ethnicity data separately, data for the Single Family Homeownership program is presented in one combined chart.

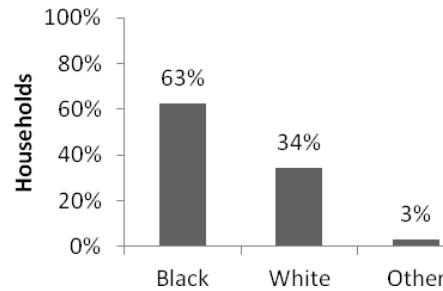
**SINGLE FAMILY HOMEOWNERSHIP PROGRAM**

PERCENT OF COMMITTED FUNDS BY RACE



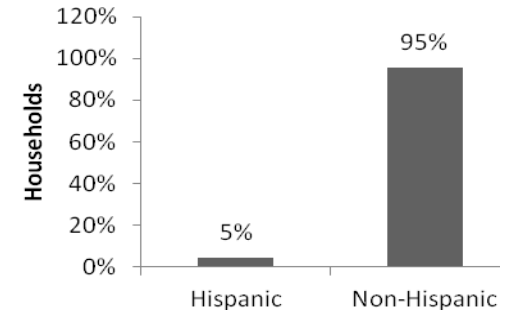
Race	Ethnicity	Households	Percent
Black		0	0%
White		8	73%
	Hispanic	1	9%
Other		1	9%
Unknown		1	9%

**RENTER PROGRAMS**  
PERCENT OF COMMITTED FUNDS BY RACE



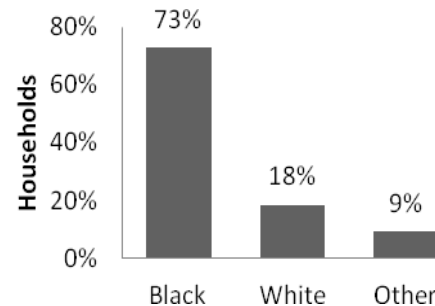
Race	Households	Percent
Black	4,014	63%
White	2,197	34%
Other	201	3%

**RENTER PROGRAMS**  
PERCENT OF COMMITTED FUNDS BY ETHNICITY



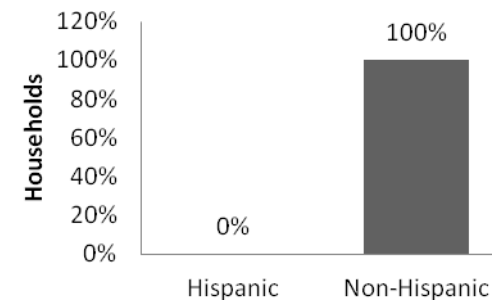
Ethnicity	Households	Percent
Hispanic	291	5%
Non-Hispanic	6,133	95%

**HOME PROGRAM OWNER PROGRAMS**  
PERCENT OF COMMITTED FUNDS BY RACE



Race	Households	Percent
Black	8	73%
White	2	18%
Other	1	9%

**HOME PROGRAM OWNER PROGRAMS**  
PERCENT OF COMMITTED FUNDS BY ETHNICITY



Ethnicity	Households	Percent
Hispanic	0	0%
Non-Hispanic	6	100%

**FUNDING AND HOUSEHOLDS SERVED/TO BE SERVED, BY ACTIVITY AND HOUSING PROGRAM TYPE, REGION 5**

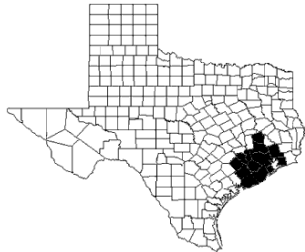
Activity	SF Home-ownership Funds	SF Home-ownership HH	HOME Funds	HOME HH	HTF Funds	HTF HH	HTC Funds 9%	HTC HH 9%	HTC Funds 4%	HTC HH 4%	MF Bond Funds	MF Bond HH	Section 8 Funds	Section 8 HH
Home-owner Programs	\$1,193,690	11	\$252,671	6	\$173,000	5	\$0	0	\$0	0	\$0	0	\$0	0
Renter Programs	\$0	0	\$643,634	63	\$0	0	\$3,812,208	370	\$650,946	232	\$0	0	\$0	0
<b>Total</b>	<b>\$1,193,690</b>	<b>11</b>	<b>\$896,305</b>	<b>69</b>	<b>\$173,000</b>	<b>5</b>	<b>\$3,812,208</b>	<b>370</b>	<b>\$650,946</b>	<b>232</b>	<b>\$0</b>	<b>0</b>	<b>\$0</b>	<b>0</b>

**FUNDING AND HOUSEHOLDS SERVED/TO BE SERVED, BY INCOME CATEGORY AND HOUSING PROGRAM, REGION 5**

Income Level	SF Home-ownership Funds	SF Home-ownership HH	HOME Funds	HOM E HH	HTF Funds	HTF HH	HTC Funds 9%	HTC HH 9%	HTC Funds 4%	HTC HH 4%	MF Bond Funds	MF Bond HH	Section 8 Funds	Section 8 HH
Extremely Low Income (0-30 AMFI)	\$0	-	\$792,386	61	\$0	0	\$1,308,515	127	\$0	0	\$0	0	\$0	0
Very Low Income (31-60 AMFI)	\$85,914	1	\$90,929	7	\$173,000	5	\$2,503,693	243	\$650,946	232	\$0	0	\$0	0
Low Income (61-80 AMFI)	\$83,460	1	\$12,990	1	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Moderate Income (>80 AMFI)	\$1,024,316	9	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
<b>Total</b>	<b>\$1,193,690</b>	<b>11</b>	<b>\$896,305</b>	<b>69</b>	<b>\$173,000</b>	<b>5</b>	<b>\$3,812,208</b>	<b>370</b>	<b>\$650,946</b>	<b>232</b>	<b>\$0</b>	<b>0</b>	<b>\$0</b>	<b>0</b>

TDHCA allocated \$6,726,149 in Region 5 during FY 2013. Renter programs accounted for the largest segment of this total and the very low-income households group (31-60% AMFI) was the most served income group.

**REGION 6**

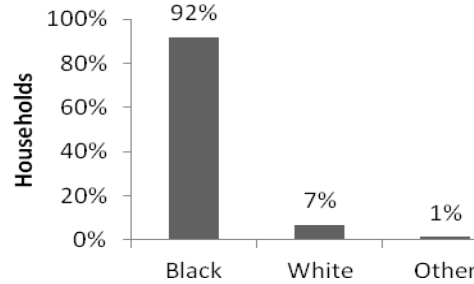


These charts represent the racial and ethnic composition of households served in FY 2013.

Note: Because

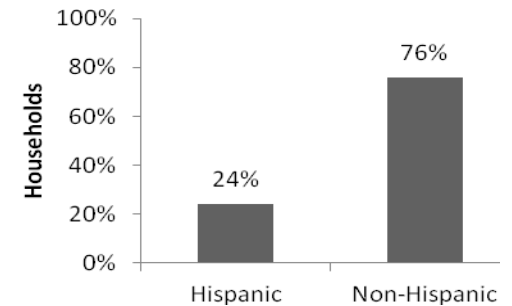
the Department's loan servicer does not record race and ethnicity data separately, data for the Single Family Homeownership program is presented in one combined chart.

**RENTER PROGRAMS**  
PERCENT OF COMMITTED FUNDS BY RACE



Race	Households	Percent
Black	280,156	92%
White	21,390	7%
Other	4,242	1%

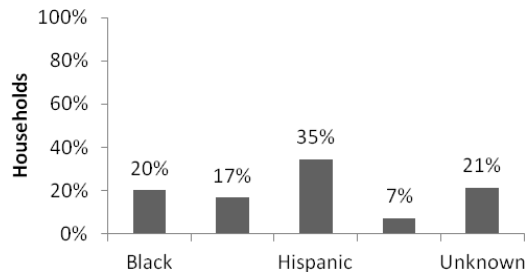
**RENTER PROGRAMS**  
PERCENT OF COMMITTED FUNDS BY ETHNICITY



Ethnicity	Households	Percent
Hispanic	12,981	24%
Non-Hispanic	40,727	76%

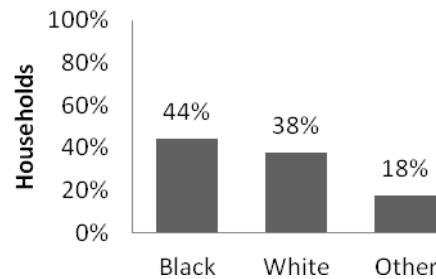
**SINGLE FAMILY HOMEOWNERSHIP PROGRAM**

PERCENT OF COMMITTED FUNDS BY RACE



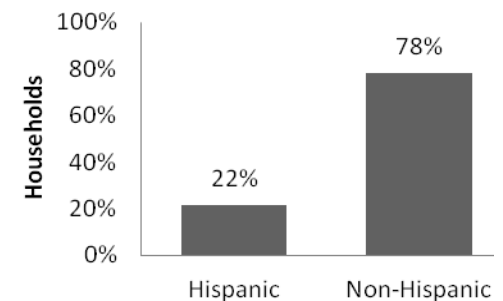
Race	Ethnicity	Households	Percent
Black		237	20%
White		197	17%
	Hispanic	407	35%
Other		85	7%
Unknown		249	21%

**HOME PROGRAM OWNER PROGRAMS**  
PERCENT OF COMMITTED FUNDS BY RACE



Race	Households	Percent
Black	35	44%
White	30	38%
other	14	18%

**HOME PROGRAM OWNER PROGRAMS**  
PERCENT OF COMMITTED FUNDS BY ETHNICITY



Ethnicity	Households	Percent
Hispanic	13	22%
Non-Hispanic	47	78%

**FUNDING AND HOUSEHOLDS SERVED/TO BE SERVED, BY ACTIVITY AND HOUSING PROGRAM TYPE, REGION 6**

Activity	SF Home-ownership Funds	SF Home-ownership HH	HOME Funds	HOM E HH	HTF Funds	HT F HH	HTC Funds 9%	HTC HH 9%	HTC Funds 4%	HTC HH 4%	MF Bond Funds	MF Bond HH	Section 8 Funds	Section 8 HH
Home-owner Programs	\$153,363,073	1,175	\$1,434,123	28	\$714,140	45	\$0	\$0	\$0	0	\$0	0	\$0	0
Renter Programs	\$0	0	\$144,176	20	\$0	-	\$9,879,854	779	\$2,494,523	922	\$0	0	\$3,054,166	474
<b>Total</b>	<b>\$153,363,073</b>	<b>1,175</b>	<b>\$1,578,299</b>	<b>48</b>	<b>\$714,140</b>	<b>45</b>	<b>\$9,879,854</b>	<b>779</b>	<b>\$2,494,523</b>	<b>922</b>	<b>\$0</b>	<b>0</b>	<b>\$3,054,166</b>	<b>474</b>

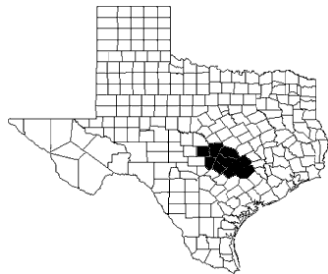
**FUNDING AND HOUSEHOLDS SERVED/TO BE SERVED, BY INCOME CATEGORY AND HOUSING PROGRAM, REGION 6**

Income Level	SF Home-ownership Funds	SF Home-ownership HH	HOME Funds	HOME HH	HTF Funds	HTF HH	HTC Funds 9%	HTC HH 9%	HTC Funds 4%	HTC HH 4%	MF Bond Funds	MF Bond HH	Section 8 Funds	Section 8 HH
Extremely Low Income (0-30 AMFI)	\$220,239	3	\$756,268	23	\$70,871	4	\$989,254	78	\$0	0	\$0	0	\$2,207,907	325
Very Low Income (31-60 AMFI)	\$15,359,084	139	\$526,100	16	\$441,703	23	\$8,890,600	701	\$2,494,523	922	\$0	0	\$757,588	124
Low Income (61-80 AMFI)	\$37,175,576	299	\$295,931	9	\$201,566	18	\$0	0	\$0	0	\$0	0	\$88,671	25
Moderate Income (>80 AMFI)	\$100,608,174	734	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
<b>Total</b>	<b>\$153,363,073</b>	<b>1175</b>	<b>\$1,578,299</b>	<b>48</b>	<b>\$714,140</b>	<b>45</b>	<b>\$9,879,854</b>	<b>779</b>	<b>\$2,494,523</b>	<b>922</b>	<b>\$0</b>	<b>0</b>	<b>\$3,054,166</b>	<b>474</b>

TDHCA allocated \$171,084,055 in Region 6 during FY 2013. Homeowner programs accounted for the largest segment of this total and the very low-income households group (31-60% AMFI) was the most served income group.



**REGION 7**

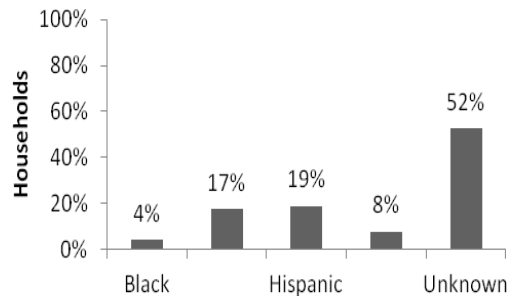


These charts represent the racial and ethnic composition of households served in FY 2013.

Note: Because the Department's loan servicer does not record race and ethnicity data separately, data for the Single Family Homeownership program is presented in one combined chart.

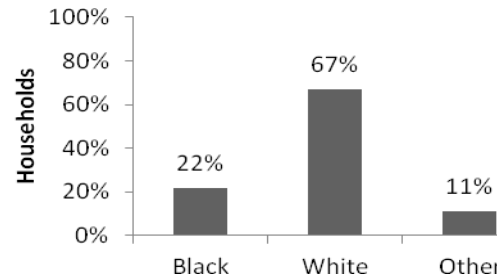
**SINGLE FAMILY HOMEOWNERSHIP PROGRAM**

PERCENT OF COMMITTED FUNDS BY RACE



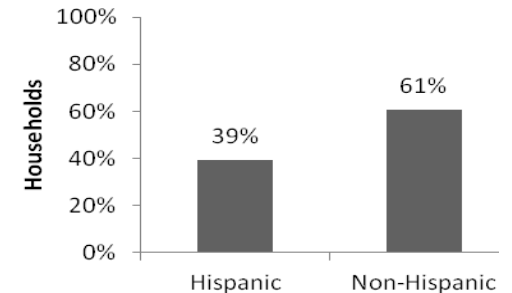
Race	Ethnicity	Households	Percent
Black		22	4%
White		97	17%
	Hispanic	104	19%
Other		43	8%
Unknown		293	52%

**RENTER PROGRAMS**  
PERCENT OF COMMITTED FUNDS BY RACE



Race	Households	Percent
Black	3,735	22%
White	11,362	67%
Other	1,880	11%

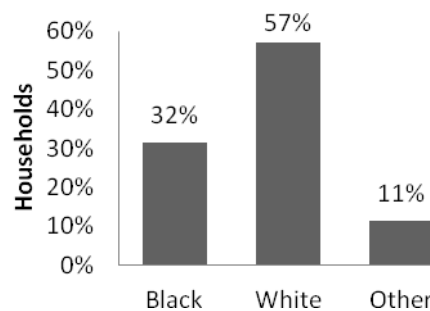
**RENTER PROGRAMS**  
PERCENT OF COMMITTED FUNDS BY ETHNICITY



Ethnicity	Households	Percent
Hispanic	6,547	39%
Non-Hispanic	10,394	61%

**HOME PROGRAM OWNER PROGRAMS**

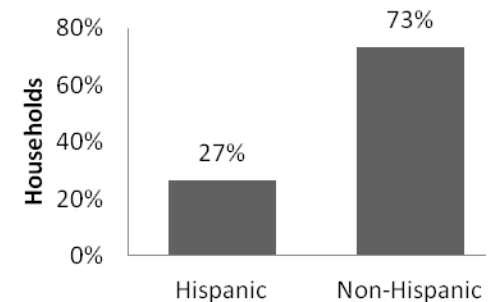
PERCENT OF COMMITTED FUNDS BY RACE



Race	Households	Percent
Black	53	32%
White	96	57%
Other	19	11%

**HOME PROGRAM OWNER PROGRAMS**

PERCENT OF COMMITTED FUNDS BY ETHNICITY



Ethnicity	Households	Percent
Hispanic	43	27%
Non-Hispanic	118	73%

**FUNDING AND HOUSEHOLDS SERVED/TO BE SERVED, BY ACTIVITY AND HOUSING PROGRAM TYPE, REGION 7**

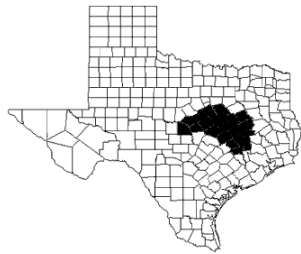
Activity	SF Home-ownership Funds	SF Home-ownership HH	HOME Funds	HOME HH	HTF Funds	HTF HH	HTC Funds 9%	HTC HH 9%	HTC Funds 4%	HTC HH 4%	MF Bond Funds	MF Bond HH	Section 8 Funds	Section 8 HH
Homeowner Programs	\$85,703,025	559	\$1,403,794	72	\$2,000,010	108	\$0	0	\$0	0	\$0	0	\$0	0
Renter Programs	\$0	0	\$5,096,777	133	\$48,680	3	\$4,967,947	458	\$7,830,368	1,967	\$14,500,000	242	\$299,903	64
<b>Total</b>	<b>\$85,703,025</b>	<b>559</b>	<b>\$6,500,571</b>	<b>205</b>	<b>\$2,048,690</b>	<b>111</b>	<b>\$4,967,947</b>	<b>458</b>	<b>\$7,830,368</b>	<b>1,967</b>	<b>\$14,500,000</b>	<b>242</b>	<b>\$299,903</b>	<b>64</b>

**FUNDING AND HOUSEHOLDS SERVED/TO BE SERVED, BY INCOME CATEGORY AND HOUSING PROGRAM, REGION 7**

Income Level	SF Home-ownership Funds	SF Home-ownership HH	HOME Funds	HOME HH	HTF Funds	HTF HH	HTC Funds 9%	HTC HH 9%	HTC Funds 4%	HTC HH 4%	MF Bond Funds	MF Bond HH	Section 8 Funds	Section 8 HH
Extremely Low Income (0-30 AMFI)	\$0	0	\$772,678	46	\$776,355	41	\$498,964	46	\$83,598	21	\$0	0	\$263,531	49
Very Low Income (31-60 AMFI)	\$11,768,208	88	\$4,921,621	111	\$1,029,087	53	\$4,468,983	412	\$7,746,770	1946	\$14,500,000	242	\$34,424	13
Low Income (61-80 AMFI)	\$21,741,306	150	\$806,272	48	\$243,247	17	\$0	0	\$0	0	\$0	0	\$1,948	2
Moderate Income (>80 AMFI)	\$52,193,511	321	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
<b>Total</b>	<b>\$85,703,025</b>	<b>559</b>	<b>\$6,500,571</b>	<b>205</b>	<b>\$2,048,690</b>	<b>111</b>	<b>\$4,967,947</b>	<b>458</b>	<b>\$7,830,368</b>	<b>1967</b>	<b>\$14,500,000</b>	<b>242</b>	<b>\$299,903</b>	<b>64</b>

TDHCA allocated \$107,850,504 in Region 7 during FY 2013. Homeowner programs accounted for the largest segment of this total and the very low-income households group (31-60% AMFI) was the most served income group.

**REGION 8**



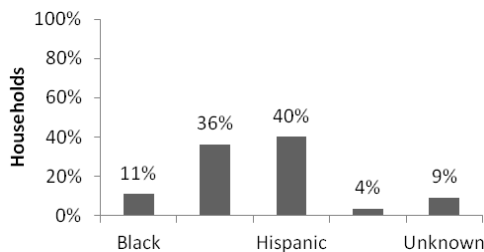
These charts represent the racial and ethnic composition of households served in FY

2013.

Note: Because the Department's loan servicer does not record race and ethnicity data separately, data for the Single Family Homeownership program is presented in one combined chart.

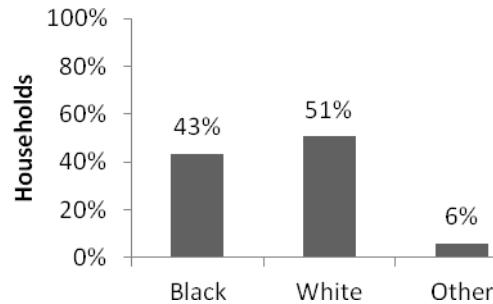
**SINGLE FAMILY HOMEOWNERSHIP PROGRAM**

PERCENT OF COMMITTED FUNDS BY RACE



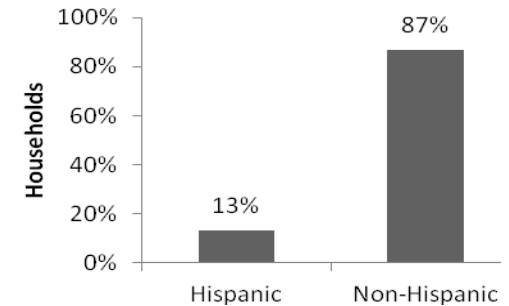
Race	Ethnicity	Households	Percent
Black		6	11%
White		20	36%
	Hispanic	22	40%
Other		2	4%
Unknown		5	9%

**RENTER PROGRAMS**  
PERCENT OF COMMITTED FUNDS BY RACE



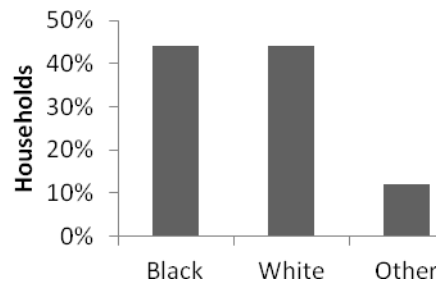
Race	Households	Percent
Black	2,446	43%
White	2,843	51%
Other	337	6%

**RENTER PROGRAMS**  
PERCENT OF COMMITTED FUNDS BY ETHNICITY



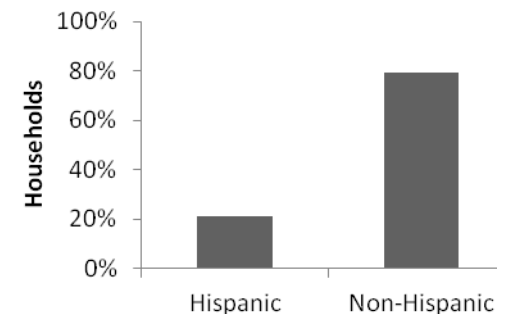
Ethnicity	Households	Percent
Hispanic	732	13%
Non-Hispanic	4,809	87%

**HOME PROGRAM OWNER PROGRAMS**  
PERCENT OF COMMITTED FUNDS BY RACE



Race	Households	Percent
Black	11	44%
White	11	44%
Other	3	12%

**HOME PROGRAM OWNER PROGRAMS**  
PERCENT OF COMMITTED FUNDS BY ETHNICITY



Ethnicity	Households	Percent
Hispanic	5	21%
Non-Hispanic	19	79%

**FUNDING AND HOUSEHOLDS SERVED/TO BE SERVED, BY ACTIVITY AND HOUSING PROGRAM TYPE, REGION 8**

Activity	SF Home-ownership Funds	SF Home-ownership HH	HOME Funds	HOME HH	HTF Funds	HTF HH	HTC Funds 9%	HTC HH 9%	HTC Funds 4%	HTC HH 4%	MF Bond Funds	MF Bond HH	Section 8 Funds	Section 8 HH
Homeowner Programs	\$5,920,894	55	\$975,798	14	\$566,124	14	\$0	0	\$0	0	\$0	0	\$0	0
Renter Programs	\$0	0	\$0	0	\$0	0	\$2,291,123	210	\$544,596	232	\$0	0	\$138,009	39
<b>Total</b>	<b>\$5,920,894</b>	<b>55</b>	<b>\$975,798</b>	<b>14</b>	<b>\$566,124</b>	<b>14</b>	<b>\$2,291,123</b>	<b>210</b>	<b>\$544,596</b>	<b>232</b>	<b>\$0</b>	<b>0</b>	<b>\$138,009</b>	<b>39</b>

**FUNDING AND HOUSEHOLDS SERVED/TO BE SERVED, BY INCOME CATEGORY AND HOUSING PROGRAM, REGION 8**

Income Level	SF Home-ownership Funds	SF Home-ownership HH	HOME Funds	HOME HH	HTF Funds	HTF HH	HTC Funds 9%	HTC HH 9%	HTC Funds 4%	HTC HH 4%	MF Bond Funds	MF Bond HH	Section 8 Funds	Section 8 HH
Extremely Low Income (0-30 AMFI)	\$0	0	\$209,100	3	\$0	0	\$218,202	20	\$0	\$0	\$0	0	\$111,165	28
Very Low Income (31-60 AMFI)	\$352,822	4	\$557,599	8	\$320,928	8	\$2,072,921	190	\$544,596	\$232	\$0	0	\$26,438	10
Low Income (61-80 AMFI)	\$785,976	8	\$209,100	3	\$245,196	6	\$0	0	\$0	\$0	\$0	0	\$406	1
Moderate Income (>80 AMFI)	\$4,782,096	43	\$0	0	\$0	0	\$0	0	\$0	\$0	\$0	0	\$0	0
<b>Total</b>	<b>\$5,920,894</b>	<b>55</b>	<b>\$975,798</b>	<b>14</b>	<b>\$566,124</b>	<b>14</b>	<b>\$2,291,123</b>	<b>210</b>	<b>\$544,596</b>	<b>232</b>	<b>\$0</b>	<b>0</b>	<b>\$138,009</b>	<b>39</b>

TDHCA allocated \$10,436,544 in Region 8 during FY 2013. Homeowner programs accounted for the largest segment of this total and the very-low income households group (31-60% AMFI) was the most served income group.

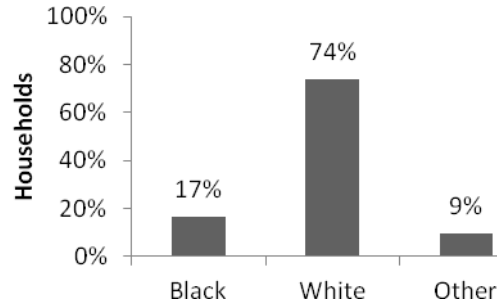
**REGION 9**



These charts represent the racial and ethnic composition of households served in FY 2013.

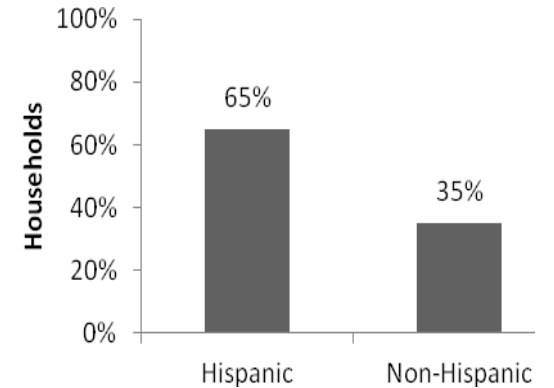
Note: Because the Department's loan servicer does not record race and ethnicity data separately, data for the Single Family Homeownership program is presented in one combined chart.

**RENTER PROGRAMS**  
PERCENT OF COMMITTED FUNDS BY RACE



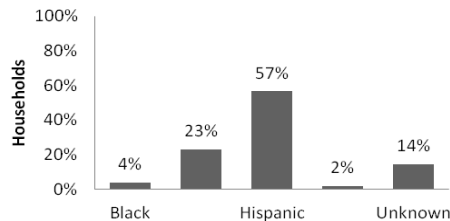
Race	Households	Percent
Black	2,941	17%
White	13,032	74%
Other	1,658	9%

**RENTER PROGRAMS**  
PERCENT OF COMMITTED FUNDS BY ETHNICITY



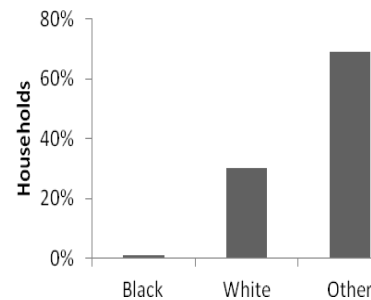
Ethnicity	Households	Percent
Hispanic	11,513	65%
Non-Hispanic	6,188	35%

**SINGLE FAMILY HOMEOWNERSHIP PROGRAM**  
PERCENT OF COMMITTED FUNDS BY RACE



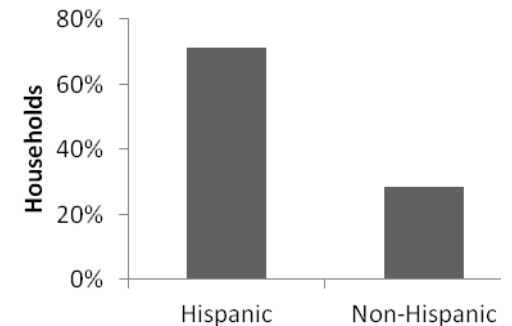
Race	Ethnicity	Households	Percent
Black		10	4%
White		58	23%
Other	Hispanic	142	57%
Unknown		36	14%

**HOME PROGRAM OWNER PROGRAMS**  
PERCENT OF COMMITTED FUNDS BY RACE



Race	Households	Percent
Black	1	1%
White	27	30%
Other	62	69%

**HOME PROGRAM OWNER PROGRAMS**  
PERCENT OF COMMITTED FUNDS BY ETHNICITY



Ethnicity	Households	Percent
Hispanic	40	71%
Non-Hispanic	16	29%

**FUNDING AND HOUSEHOLDS SERVED/TO BE SERVED, BY ACTIVITY AND HOUSING PROGRAM TYPE, REGION 9**

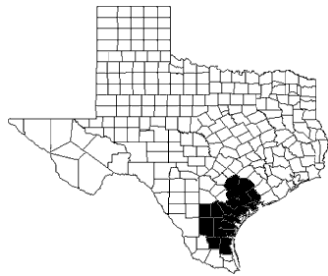
Activity	SF Home-ownership Funds	SF Home-ownership HH	HOME Funds	HOME HH	HTF Funds	HTF HH	HTC Funds 9%	HTC HH 9%	HTC Funds 4%	HTC HH 4%	MF Bond Funds	MF Bond HH	Section 8 Funds	Section 8 HH
Home-owner Programs	\$34,393,224	251	\$444,193	6	\$2,204,982	91	\$0	0	\$0	0	\$0	0	\$0	0
Renter Programs	\$0	0	\$3,613,188	182	\$0	0	\$3,664,736	319	\$1,028,298	252	\$0	0	\$148,315	36
<b>Total</b>	<b>\$34,393,224</b>	<b>251</b>	<b>\$4,057,381</b>	<b>188</b>	<b>\$2,204,982</b>	<b>91</b>	<b>\$3,664,736</b>	<b>319</b>	<b>\$1,028,298</b>	<b>252</b>	<b>\$0</b>	<b>0</b>	<b>\$148,315</b>	<b>36</b>

**FUNDING AND HOUSEHOLDS SERVED/TO BE SERVED, BY INCOME CATEGORY AND HOUSING PROGRAM, REGION 9**

Income Level	SF Home-ownership Funds	SF Home-ownership HH	HOME Funds	HOME HH	HTF Funds	HTF HH	HTC Funds 9%	HTC HH 9%	HTC Funds 4%	HTC HH 4%	MF Bond Funds	MF Bond HH	Section 8 Funds	Section 8 HH
Extremely Low Income (0-30 AMFI)	\$106,043	1	\$0	92	\$163,989	8	\$436,552	38	\$257,075	63	\$0	0	\$125,222	28
Very Low Income (31-60 AMFI)	\$2,209,059	20	\$1,586,219	92	\$1,975,050	77	\$3,228,184	281	\$771,224	189	\$0	0	\$22,911	7
Low Income (61-80 AMFI)	\$6,900,268	54	\$2,471,162	4	\$65,943	6	\$0	0	\$0	0	\$0	0	\$182	1
Moderate Income (>80 AMFI)	\$25,177,854	176	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
<b>Total</b>	<b>\$34,393,224</b>	<b>251</b>	<b>\$4,057,381</b>	<b>188</b>	<b>\$2,204,982</b>	<b>91</b>	<b>\$3,664,736</b>	<b>319</b>	<b>\$1,028,298</b>	<b>252</b>	<b>\$0</b>	<b>0</b>	<b>\$148,315</b>	<b>36</b>

TDHCA allocated \$45,496,936 in Region 9 during FY 2013. Homeowner programs accounted for the largest segment of this total and the very low-income households group (31-60% AMFI) was the most served income group.

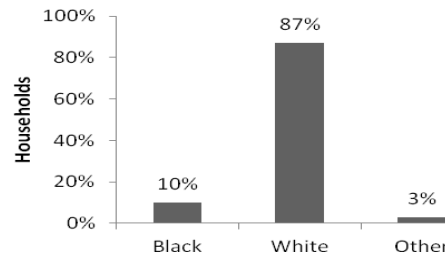
**REGION 10**



These charts represent the racial and ethnic composition of households served in FY 2013.

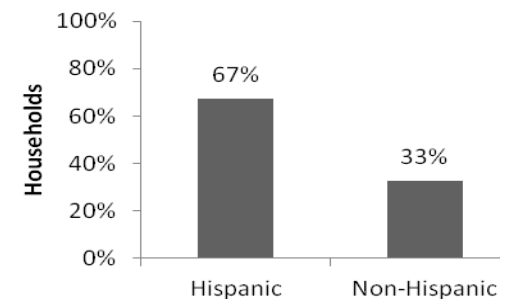
Note: Because the Department's loan servicer does not record race and ethnicity data separately, data for the Single Family Homeownership program is presented in one combined chart.

**RENTER PROGRAMS**  
PERCENT OF COMMITTED FUNDS BY RACE



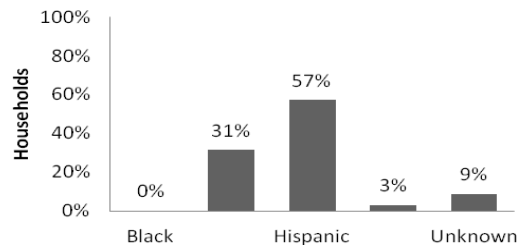
Race	Households	Percent
Black	547	10%
White	4,743	87%
Other	153	3%

**RENTER PROGRAMS**  
PERCENT OF COMMITTED FUNDS BY ETHNICITY



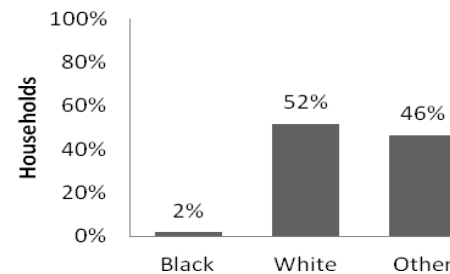
Ethnicity	Households	Percent
Hispanic	3,723	67%
Non-Hispanic	1,793	33%

**SINGLE FAMILY HOMEOWNERSHIP PROGRAM**  
PERCENT OF COMMITTED FUNDS BY RACE



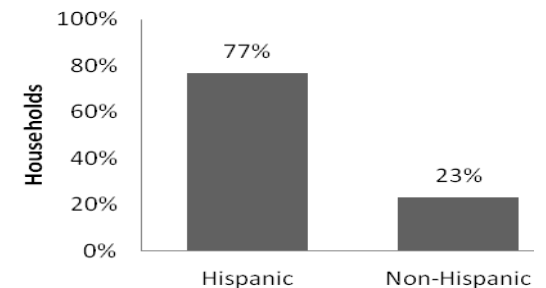
Race	Ethnicity	Households	Percent
Black		0	0%
White		11	31%
	Hispanic	20	57%
Other		1	3%
Unknown		3	9%

**HOME PROGRAM OWNER PROGRAMS**  
PERCENT OF COMMITTED FUNDS BY RACE



Race	Households	Percent
Black	2	2%
White	56	52%
Other	50	46%

**HOME PROGRAM OWNER PROGRAMS**  
PERCENT OF COMMITTED FUNDS BY RACE



Ethnicity	Households	Percent
Hispanic	50	77%
Non-Hispanic	15	23%

**FUNDING AND HOUSEHOLDS SERVED/TO BE SERVED, BY ACTIVITY AND HOUSING PROGRAM TYPE, REGION 10**

Activity	SF Home-ownership Funds	SF Home-ownership HH	HOME Funds	HOME HH	HTF Funds	HT F HH	HTC Funds 9%	HTC HH 9%	HTC Funds 4%	HTC HH 4%	MF Bond Funds	MF Bond HH	Section 8 Funds	Section 8 HH
Home-owner Programs	\$4,284,362	35	\$1,312,331	15	\$255,501	12	\$0	0	\$0	0	\$0	0	\$0	0
Renter Programs	\$0	0	\$278,185	27	\$0	0	\$2,248,707	218	\$0	0	\$0	0	\$6,691	1
<b>Total</b>	<b>\$4,284,362</b>	<b>35</b>	<b>\$1,590,516</b>	<b>42</b>	<b>\$255,501</b>	<b>12</b>	<b>\$2,248,707</b>	<b>218</b>	<b>\$0</b>	<b>0</b>	<b>\$0</b>	<b>0</b>	<b>\$6,691</b>	<b>1</b>

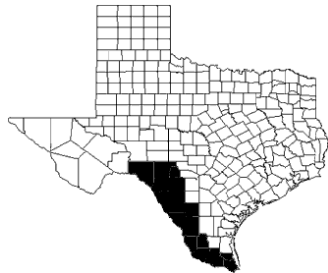
**FUNDING AND HOUSEHOLDS SERVED/TO BE SERVED, BY INCOME CATEGORY AND HOUSING PROGRAM, REGION 10**

Income Level	SF Home-ownership Funds	SF Home-ownership HH	HOME Funds	HOME HH	HTF Funds	HTF HH	HTC Funds 9%	HTC HH 9%	HTC Funds 4%	HTC HH 4%	MF Bond Funds	MF Bond HH	Section 8 Funds	Section 8 HH
Extremely Low Income (0-30 AMFI)	\$0	0	\$1,211,822	32	\$49,402	3	\$216,619	21	\$0	0	\$0	0	\$6,691	1
Very Low Income (31-60 AMFI)	\$162,010	2	\$378,694	10	\$188,205	8	\$2,032,088	197	\$0	0	\$0	0	\$0	0
Low Income (61-80 AMFI)	\$703,003	6	\$0	0	\$17,894	1	\$0	0	\$0	0	\$0	0	\$0	0
Moderate Income (>80 AMFI)	\$3,419,349	27	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
<b>Total</b>	<b>\$4,284,362</b>	<b>35</b>	<b>\$1,590,516</b>	<b>42</b>	<b>\$255,501</b>	<b>12</b>	<b>\$2,248,707</b>	<b>218</b>	<b>\$0</b>	<b>0</b>	<b>\$0</b>	<b>0</b>	<b>\$6,691</b>	<b>1</b>

TDHCA allocated \$8,835,777 in Region 10 during FY 2013. Homeowner programs accounted for the largest segment of this total and the very low-income households group (31-60% AMFI) was the most served income group.



**REGION 11**

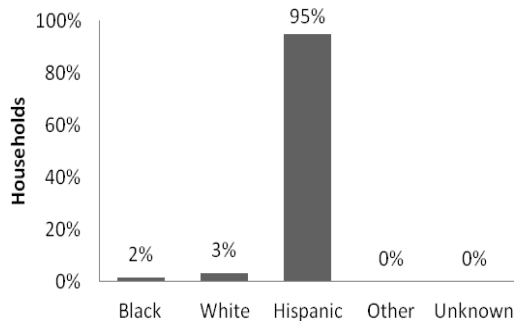


These charts represent the racial and ethnic composition of households served in FY 2013.

Note: Because the Department's loan servicer does not record race and ethnicity data separately, data for the Single Family Homeownership program is presented in one combined chart.

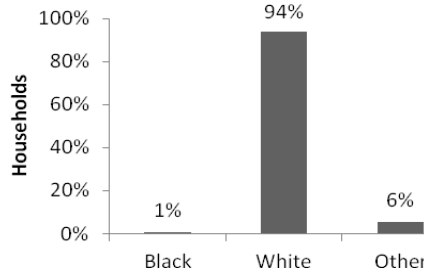
**SINGLE FAMILY HOMEOWNERSHIP PROGRAM**

PERCENT OF COMMITTED FUNDS BY RACE



Race	Ethnicity	Households	Percent
Black		1	2%
White		2	3%
	Hispanic	57	95%
Other		0	0%
Unknown		0	0%

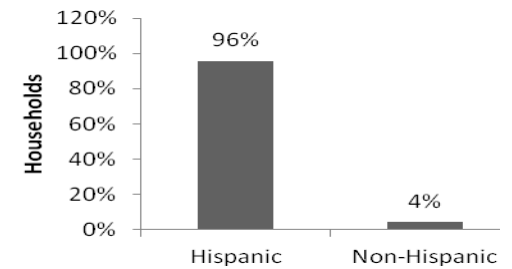
**RENTER PROGRAMS**  
PERCENT OF COMMITTED FUNDS BY RACE



Race	Households	Percent
Black	54	1%
White	9,552	94%
Other	563	6%

Statement of Activities by Region

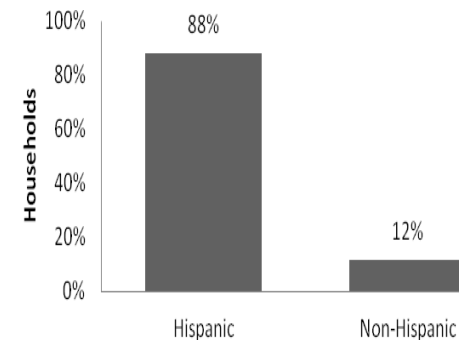
**RENTER PROGRAMS**  
PERCENT OF COMMITTED FUNDS BY ETHNICITY



Ethnicity	Households	Percent
Hispanic	9,828	96%
Non-Hispanic	430	4%

**HOME PROGRAM OWNER PROGRAMS**

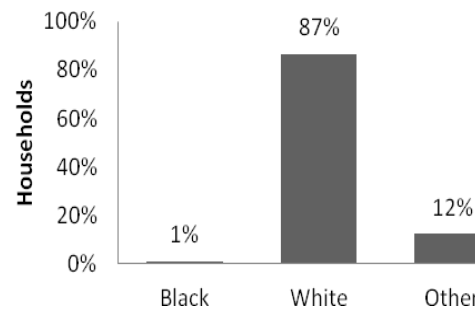
PERCENT OF COMMITTED FUNDS BY RACE



Ethnicity	Households	Percent
Hispanic	163	88%
Non-Hispanic	22	12%

**HOME PROGRAM OWNER PROGRAMS**

PERCENT OF COMMITTED FUNDS BY RACE



Race	Households	Percent
Black	2	1%
White	176	87%
Other	25	12%

**FUNDING AND HOUSEHOLDS SERVED/TO BE SERVED, BY ACTIVITY AND HOUSING PROGRAM TYPE, REGION 11**

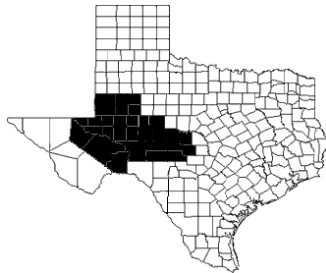
Activity	SF Home-ownership Funds	SF Home-ownership HH	HOME Funds	HOME HH	HTF Funds	HTF HH	HTC Funds 9%	HTC HH 9%	HTC Funds 4%	HTC HH 4%	MF Bond Funds	MF Bond HH	Section 8 Funds	Section 8 HH
Home-owner Programs	\$6,112,787	60	\$5,560,981	99	\$1,814,990	89	\$0	0	\$0	0	\$0	0	\$0	0
Renter Programs	\$0	0	\$39,374	7	\$218,562	22	\$5,368,000	428	\$0	0	\$0	0	\$0	0
<b>Total</b>	<b>\$6,112,787</b>	<b>60</b>	<b>\$5,600,355</b>	<b>106</b>	<b>\$2,033,552</b>	<b>111</b>	<b>\$5,368,000</b>	<b>428</b>	<b>\$0</b>	<b>0</b>	<b>\$0</b>	<b>0</b>	<b>\$0</b>	<b>0</b>

**FUNDING AND HOUSEHOLDS SERVED/TO BE SERVED, BY INCOME CATEGORY AND HOUSING PROGRAM, REGION 11**

Income Level	SF Home-ownership Funds	SF Home-ownership HH	HOME Funds	HOME HH	HTF Funds	HTF HH	HTC Funds 9%	HTC HH 9%	HTC Funds 4%	HTC HH 4%	MF Bond Funds	MF Bond HH	Section 8 Funds	Section 8 HH
Extremely Low Income (0-30 AMFI)	\$0	0	\$1,320,838	25	\$383,053	26	\$539,308	43	\$0	0	\$0	0	\$0	0
Very Low Income (31-60 AMFI)	\$492,157	6	\$3,804,015	72	\$1,528,393	75	\$4,828,692	385	\$0	0	\$0	0	\$0	0
Low Income (61-80 AMFI)	\$682,996	7	\$475,502	9	\$122,106	10	\$0	0	\$0	0	\$0	0	\$0	0
Moderate Income (>80 AMFI)	\$4,937,634	47	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
<b>Total</b>	<b>\$6,112,787</b>	<b>60</b>	<b>\$5,600,355</b>	<b>106</b>	<b>\$2,033,552</b>	<b>111</b>	<b>\$5,368,000</b>	<b>428</b>	<b>\$0</b>	<b>0</b>	<b>\$0</b>	<b>0</b>	<b>\$0</b>	<b>0</b>

TDHCA allocated \$19,114,694 in Region 11 during FY 2013. Homeownership programs accounted for the largest segment of this total and the very low-income households group (31-60% AMFI) was the most served income group.

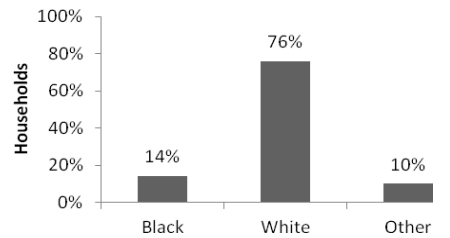
**REGION 12**



These charts represent the racial and ethnic composition of households served in FY 2013.

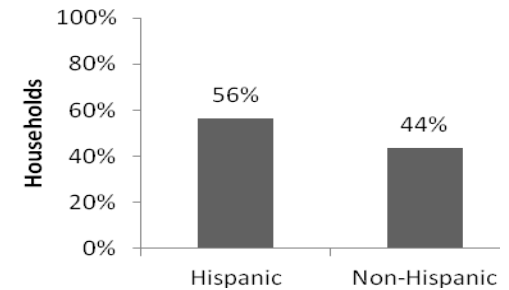
Note: Because the Department's loan servicer does not record race and ethnicity data separately, data for the Single Family Homeownership program is presented in one combined chart.

**RENTER PROGRAMS  
PERCENT OF COMMITTED FUNDS BY RACE**



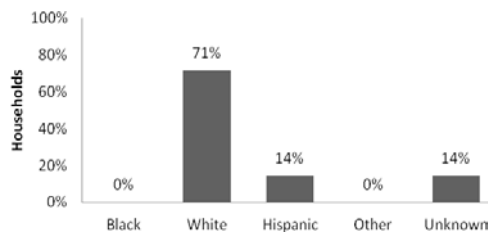
Race	Households	Percent
Black	408	14%
White	2,214	76%
Other	291	10%

**RENTER PROGRAMS  
PERCENT OF COMMITTED FUNDS BY ETHNICITY**



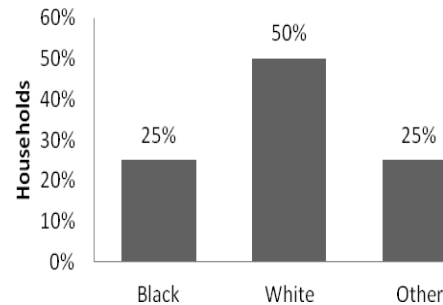
Ethnicity	Households	Percent
Hispanic	1,627	56%
Non-Hispanic	1,258	44%

**SINGLE FAMILY HOMEOWNERSHIP PROGRAM  
PERCENT OF COMMITTED FUNDS BY RACE**



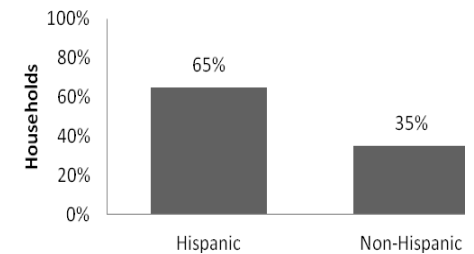
Race	Ethnicity	Households	Percent
Black		0	0%
White		5	71%
	Hispanic	1	14%
Other		0	0%
Unknown		1	14%

**HOME PROGRAM OWNER PROGRAMS  
PERCENT OF COMMITTED FUNDS BY RACE**



Race	Households	Percent
Black	1	25%
White	1	25%
Other	2	50%

**HOME PROGRAM OWNER PROGRAMS  
PERCENT OF COMMITTED FUNDS BY ETHNICITY**



Ethnicity	Households	Percent
Hispanic	24	65%
Non-Hispanic	13	35%

**FUNDING AND HOUSEHOLDS SERVED/TO BE SERVED, BY ACTIVITY AND HOUSING PROGRAM TYPE, REGION 12**

Activity	SF Home-ownership Funds	SF Home-ownership HH	HOME Funds	HOME HH	HTF Funds	HTF HH	HTC Funds 9%	HTC HH 9%	HTC Funds 4%	HTC HH 4%	MF Bond Funds	MF Bond HH	Section 8 Funds	Section 8 HH
Home-owner Programs	\$952,350	7	\$1,431,689	18	\$32,871	2	\$0	0	\$0	0	\$0	0	\$0	0
Renter Programs	\$0	0	\$3,437,117	65	\$0	0	\$1,239,061	133	\$0	0	\$0	0	\$0	0
<b>Total</b>	<b>\$952,350</b>	<b>7</b>	<b>\$4,868,806</b>	<b>83</b>	<b>\$32,871</b>	<b>2</b>	<b>\$1,239,061</b>	<b>133</b>	<b>\$0</b>	<b>0</b>	<b>\$0</b>	<b>0</b>	<b>\$0</b>	<b>0</b>

**FUNDING AND HOUSEHOLDS SERVED/TO BE SERVED, BY INCOME CATEGORY AND HOUSING PROGRAM, REGION 12**

Income Level	SF Homeownership Funds	SF Homeownership HH	HOME Funds	HOME HH	HTF Funds	HTF HH	HTC Funds 9%	HTC HH 9%	HTC Funds 4%	HTC HH 4%	MF Bond Funds	MF Bond HH	Section 8 Funds	Section 8 HH
Extremely Low Income (0-30 AMFI)	\$0	0	\$2,229,092	38	\$16,436	1	\$121,111	13	\$0	0	\$0	0	\$0	0
Very Low Income (31-60 AMFI)	\$0	0	\$2,522,393	43	\$16,436	1	\$1,117,950	120	\$0	0	\$0	0	\$0	0
Low Income (61-80 AMFI)	\$0	0	\$117,321	2	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Moderate Income (>80 AMFI)	\$952,350	7	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
<b>Total</b>	<b>\$952,350</b>	<b>7</b>	<b>\$4,868,805</b>	<b>83</b>	<b>\$32,871</b>	<b>2</b>	<b>\$1,239,061</b>	<b>133</b>	<b>\$0</b>	<b>0</b>	<b>\$0</b>	<b>0</b>	<b>\$0</b>	<b>0</b>

TDHCA allocated \$7,093,088 in Region 12 during FY 2013. Renter programs accounted for the largest segment of this total and the very low-income households group (31-60% AMFI) was the most served income group.

**REGION 13**

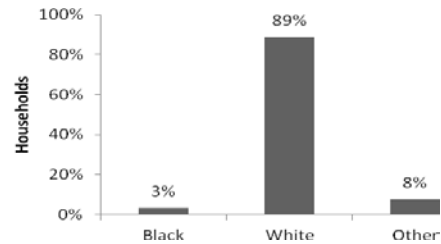


These charts represent the racial and ethnic composition of households served in FY 2013.

Note: Because

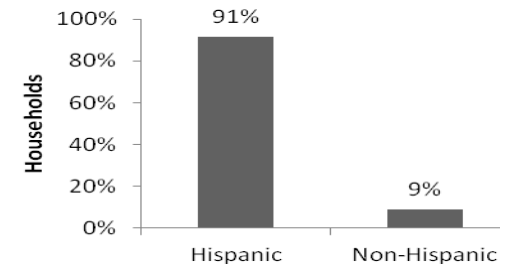
the Department's loan servicer does not record race and ethnicity data separately, data for the Single Family Homeownership program is presented in one combined chart.

**RENTER PROGRAMS**  
PERCENT OF COMMITTED FUNDS BY RACE



Race	Households	Percent
Black	189	3%
White	4,987	89%
Other	434	8%

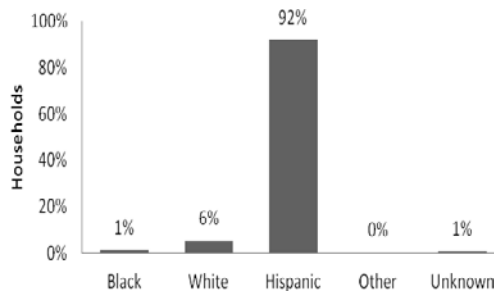
**RENTER PROGRAMS**  
PERCENT OF COMMITTED FUNDS BY ETHNICITY



Ethnicity	Households	Percent
Hispanic	5,099	91%
Non-Hispanic	485	9%

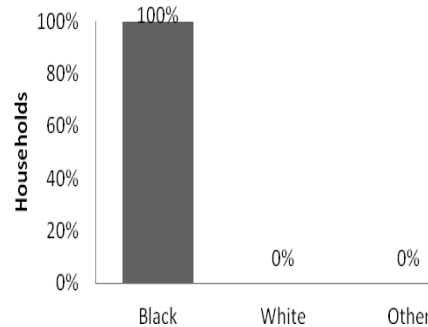
**SINGLE FAMILY HOMEOWNERSHIP PROGRAM**

PERCENT OF COMMITTED FUNDS BY RACE



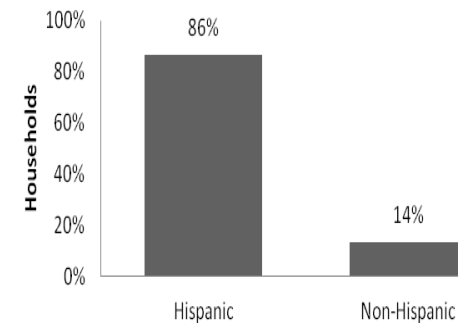
Race	Ethnicity	Households	Percent
Black		3	1%
White		14	6%
	Hispanic	234	92%
Other		1	0%
Unknown		2	1%

**HOME PROGRAM OWNER PROGRAMS**  
PERCENT OF COMMITTED FUNDS BY RACE



Race	Households	Percent
Black	37	100%
White	0	0%
Other	0	0%

**HOME PROGRAM OWNER PROGRAMS**  
PERCENT OF COMMITTED FUNDS BY RACE



Ethnicity	Households	Percent
Hispanic	32	86%
Non-Hispanic	5	14%

**FUNDING AND HOUSEHOLDS SERVED/TO BE SERVED, BY ACTIVITY AND HOUSING PROGRAM TYPE, REGION 13**

Activity	SF Home-ownership Funds	SF Home-ownership HH	HOME Funds	HOME HH	HTF Funds	HTF HH	HTC Funds 9%	HTC HH 9%	HTC Funds 4%	HTC HH 4%	MF Bond Funds	MF Bond HH	Section 8 Funds	Section 8 HH
Home-owner Programs	\$31,243,158	254	\$3,472,572	37	\$828,845	33	\$0	0	\$0	0	\$0	0	\$0	0
Renter Programs	\$0	0	\$0	0	\$0	0	\$1,728,000	148	\$0	0	\$0	0	\$11,481	2
<b>Total</b>	<b>\$31,243,158</b>	<b>254</b>	<b>\$3,472,572</b>	<b>37</b>	<b>\$828,845</b>	<b>33</b>	<b>\$1,728,000</b>	<b>148</b>	<b>\$0</b>	<b>0</b>	<b>\$0</b>	<b>0</b>	<b>\$11,481</b>	<b>2</b>

**FUNDING AND HOUSEHOLDS SERVED/TO BE SERVED, BY INCOME CATEGORY AND HOUSING PROGRAM, REGION 13**

Income Level	SF Home-ownership Funds	SF Home-ownership HH	HOME Funds	HOME HH	HTF Funds	HTF HH	HTC Funds 9%	HTC HH 9%	HTC Funds 4%	HTC HH 4%	MF Bond Funds	MF Bond HH	Section 8 Funds	Section 8 HH
Extremely Low Income (0-30 AMFI)	\$0	0	\$1,501,653	16	\$66,493	4	\$163,459	14	\$0	0	\$0	0	\$11,481	2
Very Low Income (31-60 AMFI)	\$1,905,166	22	\$1,970,919	21	\$762,352	29	\$1,564,541	134	\$0	0	\$0	0	\$0	0
Low Income (61-80 AMFI)	\$4,151,289	39	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Moderate Income (>80 AMFI)	\$25,186,703	193	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
<b>Total</b>	<b>\$31,243,158</b>	<b>254</b>	<b>\$3,472,572</b>	<b>37</b>	<b>\$828,845</b>	<b>33</b>	<b>\$1,728,000</b>	<b>148</b>	<b>\$0</b>	<b>0</b>	<b>\$0</b>	<b>0</b>	<b>\$11,481</b>	<b>2</b>

TDHCA allocated \$37,284,056 in Region 13 during FY 2013. Homeowner programs accounted for the largest segment of this total and the very low-income households group (31-60% AMFI) was the most served income group.

## **HOUSING SPONSOR REPORT ANALYSIS**

TDHCA requires that housing developments of 20 units or more which receive financial assistance from TDHCA submit an annual housing sponsor report. This report includes the contact information for each property, the total number of units, the number of accessible units, the rents for units by type, the racial composition information for the property, the number of units occupied by individuals receiving supported housing assistance, the number of units occupied delineated by income group and a statement as to whether a fair housing agency or federal court found fair housing violations at the property. This information depicts the property data as of December 31 of each year.

Because of the extensive nature of the information, TDHCA has elected to provide this report under a separate publication: the TDHCA Housing Sponsor Report (HSR). The HSR includes an analysis of the collected information, as well as the information submitted by each property. In addition, in fulfillment of §2306.072(c)(8), the HSR contains a list of average rents sorted by Texas county based on housing sponsor report responses from TDHCA-funded properties.

For more information and a copy of this report, please contact the TDHCA Housing Resource Center at (512) 936-7803 or visit <http://www.tdhca.state.tx.us/housing-center/pubs.htm>.

## GEOGRAPHIC DISTRIBUTION OF HOUSING TAX CREDITS

Section 2306.111(d) of the Texas Government Code requires that TDHCA use a Regional Allocation Formula (RAF) to allocate its 9% HTC to the Uniform State Service Regions it uses for planning purposes. Because of the level of funding and the impact of this program in financing the multifamily development of affordable housing, this section of the Plan discusses the geographical distribution of HTCs.

The Department allocated \$58,082,111 in HTCs through the Competitive HTC application process from the 2013 ceiling credits. Information on these awards, as well as the entire HTC inventory, can be found on the HTC Program's webpage at <http://www.tdhca.state.tx.us/multifamily/htc/>. The map on the following page displays the geographic distribution of the FY 2013 9% and 4% awards.

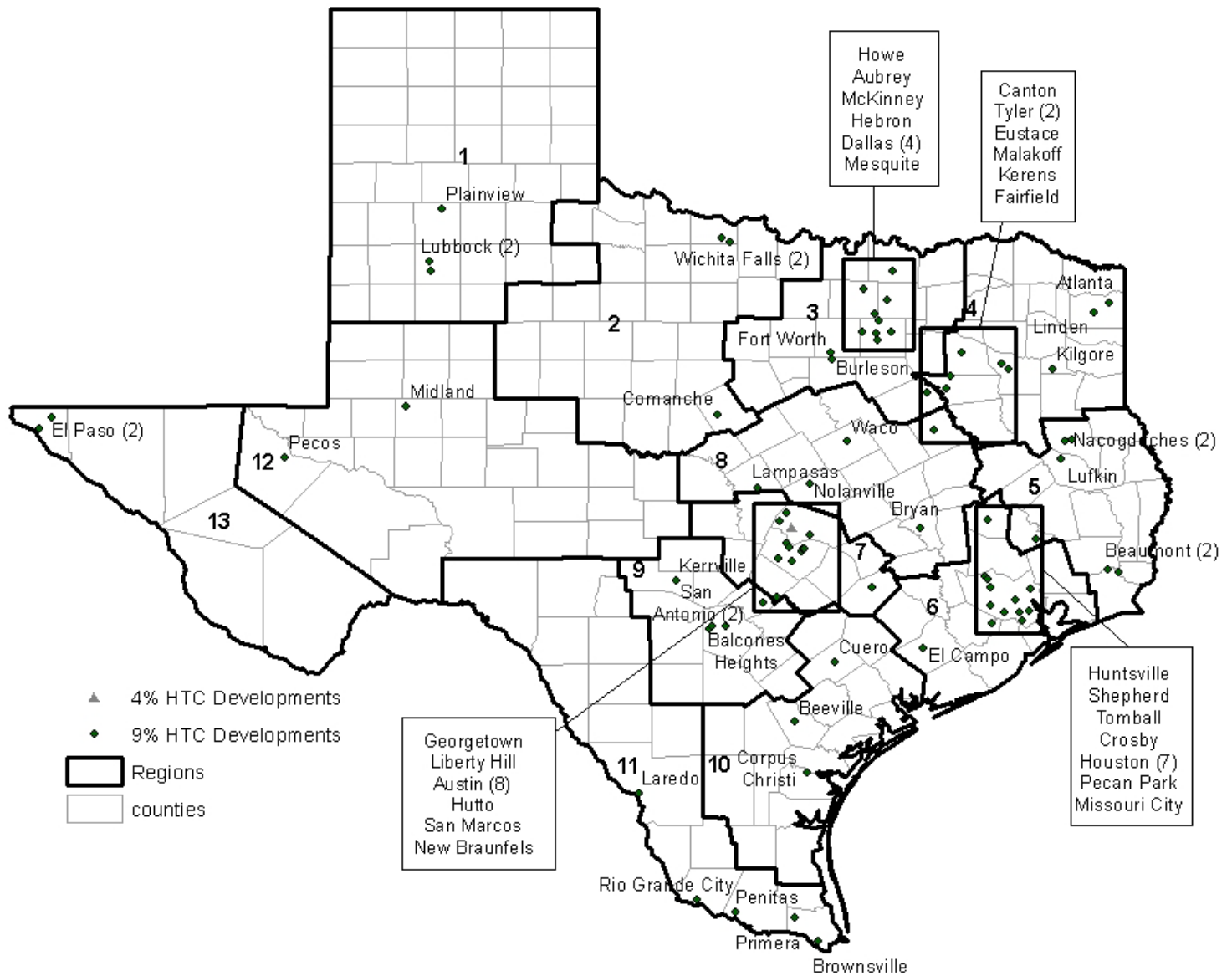
### REGIONAL ALLOCATION FORMULA

The table below shows the funding distribution of FY 2013 awards by region and includes the variations between the actual distribution and the 9% HTC RAF targets. The Department plans the credit distributions to match the HTC RAF targets as closely as possible; the RAF targets apply to the 9% HTC program. To that end, as many whole awards as possible are made in each Uniform State Service Region's urban and rural sub-regions based on the RAF target for each. The total remainder in each region is then collapsed into 13 regional pools. The sub-region with the highest original target percentage is determined within each region and, if possible, additional awards are made in these sub-regions out of the region's pool. If a region does not have enough qualified applications to meet its regional credit distribution target, then those credits will be apportioned to the other regions from a statewide pool of remaining credits.

Region	All HTCs	% of all HTCs	4% HTCs	% of all 4% HTCs	9% HTCs	% of all 9% HTCs	Targeted 9% dist. under RAF	Diff. between actual & targeted
1	\$3,298,981	4.60%	\$0	0.00%	\$3,298,981	5.68%	3.62%	2.06%
2	\$1,462,389	2.04%	\$456,477	3.36%	\$1,005,912	1.73%	2.18%	-0.45%
3	\$14,395,456	20.08%	\$599,692	4.41%	\$13,795,764	23.75%	21.60%	2.15%
4	\$4,781,818	6.67%	\$0	0.00%	\$4,781,818	8.23%	4.93%	3.30%
5	\$4,463,154	6.23%	\$650,946	4.78%	\$3,812,208	6.56%	3.43%	3.13%
6	\$12,374,377	17.26%	\$2,494,523	18.34%	\$9,879,854	17.01%	19.82%	-2.81%
7	\$12,798,315	17.85%	\$7,830,368	57.56%	\$4,967,947	8.55%	7.76%	0.79%
8	\$2,835,719	3.96%	\$544,596	4.00%	\$2,291,123	3.94%	4.18%	-0.24%
9	\$4,693,034	6.55%	\$1,028,298	7.56%	\$3,664,736	6.31%	9.02%	-2.71%
10	\$2,248,707	3.14%	\$0	0.00%	\$2,248,707	3.87%	3.42%	0.45%
11	\$5,368,000	7.49%	\$0	0.00%	\$5,368,000	9.24%	11.70%	-2.46%
12	\$1,239,061	1.73%	\$0	0.00%	\$1,239,061	2.13%	2.52%	-0.39%
13	\$1,728,000	2.41%	\$0	0.00%	\$1,728,000	2.98%	5.83%	-2.85%
<b>Total</b>	<b>\$71,687,011</b>	<b>100.00%</b>	<b>\$13,604,900</b>	<b>100.00%</b>	<b>\$58,082,111</b>	<b>100.00%</b>	<b>100.00%</b>	<b>0.00%</b>



9% and 4% HTC Distribution by Place, Awarded in FY 2013



Note: Numbers after the name of awarded place indicate the number of HTC awards in that place.

## **SECTION 4: ACTION PLAN**

In response to the needs identified in the Housing Analysis, this Plan outlines TDHCA's course of action designed to meet those underserved needs. This section discusses the following:

- **TDHCA Programs**
  - Description of TDHCA's programs, including funding source, administrator, purpose, targeted population, budget and contact information
- **Housing Support Continuum**
  - Activities undertaken by each TDHCA program that address the different possible needs in a low-income household's life
- **Goals and Objectives**
  - Program performance based upon measures developed with the State's Legislative Budget Board and the Governor's Office of Budget, Planning and Policy.
- **Regional Allocation Plans**
  - Distribution of TDHCA's resources across the 13 State Service Regions
- **Policy Initiatives**
  - Community Involvement: Interagency collaboration and engagement of stakeholders on specific issues
  - Fair Housing: Provide assistance without regard to race, color, religion, sex, disability, familial status or national origin and affirmatively market housing opportunities
- **Special Needs Populations**
  - Populations that have unique needs related to housing

### **TDHCA PROGRAMS**

TDHCA's programs govern the use of available resources in meeting the housing needs of low-income Texans. Program descriptions include information on the funding source, recipients, targeted beneficiaries, set-asides and special initiatives. Details of each program's activities are located in the Housing Support Continuum in the following segment.

Additional funding for some programs was provided by the Housing and Economic Recovery Act of 2008 (HERA), American Recovery and Reinvestment Act of 2009 (ARRA) and other federal funds provided to stimulate the economy. When a program was funded or created as a result of these sources, the words "Stimulus Program" will appear in the title. Additional detail on programs provided by federal economic stimulus funds will be provided in *Section 5: Stimulus Programs*.

A list of TDHCA programs, organized by their Division, follows:

### **Community Affairs Division**

- Community Service Block Grant Program
- Comprehensive Energy Assistance Program
- Emergency Solutions Grants Program
- Homeless Housing and Services Program
- Section 8 Housing Choice Voucher Program
- Weatherization Assistance Program

### **HOME Division**

- Contract for Deed Conversion Program
- Single Family Development
- Tenant-Based Rental Assistance
- Homebuyer Assistance Program
- Homeowner Rehabilitation Assistance Program

### **Housing Trust Fund/Office of Colonia Initiatives Division**

- Amy Young Barrier Removal and Rehabilitation Program
- Colonia Self-Help Center Program
- Contract for Deed Conversion Program Assistance Grants
- Texas Bootstrap Loan Program

### **Manufactured Housing Division**

### **Multifamily Finance Division**

- Housing Tax Credit Program
- Multifamily Bond Program
- HOME Multifamily Rental Housing Development

### **Neighborhood Stabilization Program Division**

- Neighborhood Stabilization Program 1 (Stimulus Program)
- Neighborhood Stabilization Program 3 (Stimulus Program)

### **Texas Homeownership Division**

- My First Texas Home Program
- Mortgage Credit Certificate Program
- National Foreclosure Mitigation Counseling Program (Stimulus Program)
- Texas Statewide Homebuyer Education Program

## COMMUNITY AFFAIRS DIVISION

The Community Affairs Division offers the Community Services Block Grant Program (CSBG), Comprehensive Energy Assistance Program (CEAP), Emergency Solutions Grants Program (ESG), Homeless Housing and Services Program (HHSP), Section 8 Housing Choice Voucher Program (Section 8) and Weatherization Assistance Program (WAP).

### COMMUNITY SERVICES BLOCK GRANT PROGRAM

CSBG receives funds from the U.S. Department of Health and Human Services (USHHS) for CSBG-eligible entities and activities that support the intent of the CSBG Act. TDHCA provides administrative support funds to Community Action Agencies (CAAs) and other human service delivery organizations that offer emergency and poverty-related programs to income-eligible persons.

Ninety-percent of the funds must be provided to eligible entities defined under Section 673 of the CSBG Act to provide services to low-income individuals. These agencies must be private nonprofit entities or units of local government and are each designated by the Governor as an eligible entity. Persons with incomes at or below 125 percent of the current federal income poverty guidelines issued by USHHS are eligible for the program.

CSBG provides administrative support to 43 CSBG-eligible entities. Five percent of the State's CSBG allocation is used for discretionary activities, including to (1) provide emergency disaster relief assistance to persons impacted by a natural or man-made disaster; (2) support statewide initiative from national organizations that represent CSBG funded entities to coordinate reports and provide training and technical assistance to CSBG-eligible entities and (3) support a statewide initiative to provide training and technical assistance to organizations providing services to homeless persons and persons at-risk of homelessness and, to provide training and technical assistance to agencies administering the CSBG funds. If funds are available, the Department may use CSBG State discretionary funds to support innovative projects that address the causes of poverty, promote client self-sufficiency for projects operated by organizations serving Native Americans, projects that serve migrant or seasonal farmworkers and to other eligible discretionary activities as authorized by the Department's Board. No more than five percent of the CSBG allocation may be used for administrative purposes by the state.

Allocations to the CSBG-eligible entities are based on two factors: (1) the number of persons living in poverty within the designated service delivery area for each organization and (2) a calculation of population density. Poverty population is given 98 percent weight and the ration of inverse population density is given 2 percent weight.

CSBG funding for FY 2014 is estimated at \$28,230,378. The exact 2014 allocation is not known at this time; however, it is anticipated that CSBG funding will be reduced.



*ESG funds help organizations that provide services to homeless persons.*

**CONTACT:** For assistance, individuals should contact the local CAA, which can be found online at <http://www.tdhca.state.tx.us/texans.htm> by selecting “Emergency and Homeless Services” or by calling the Housing Resource Center at 800-525-0657. Program administrators who need more information can call Rita Gonzales-Garza, Community Affairs Division, at (512) 475-3905.

**ONLINE DOCUMENTS:** The CSBG State Plan and other documents may be accessed at the TDHCA website at <http://www.tdhca.state.tx.us/community-services/csbg>.

**FUNDING SOURCE:** USHHS

**TYPE OF ASSISTANCE:** Grants

**RECIPIENTS:** CAAs and other eligible entities

**TARGETED BENEFICIARIES:** Persons at or below 125 percent of the federal poverty guidelines

## COMPREHENSIVE ENERGY ASSISTANCE PROGRAM

CEAP is funded by the USHHS’ Low Income Home Energy Assistance Program. The purpose of CEAP is to provide energy assistance to income-eligible households. TDHCA administers the program through a network of 44 CEAP subrecipients. The subrecipients consist of CAAs, nonprofit entities and units of local government. The targeted beneficiaries of CEAP in Texas are households with an income at or below 125 percent of federal poverty guidelines, with priority given to the elderly; persons with disabilities; families with young children; households with the highest energy costs or needs in relation to income (highest home energy burden); and households with high energy consumption.

The allocation formula for CEAP uses the following five factors and corresponding weights to distribute its funds by county; non-elderly poverty household factor (40 percent); elderly poverty household factor (40 percent); inverse poverty household density factor (5 percent); median income variance factor (5 percent); and weather factor (10 percent).

CEAP funding for FY 2014 is unknown at this time and will depend on federal funding levels.

**CONTACT:** To connect to the local CEAP provider, persons needing assistance may go online at <http://www.tdhca.state.tx.us/texans.htm> or call 1-877-399-8939 from a landline phone. Program administrators can call Cate Taylor, Community Affairs Division, at 512-475-1435.

**ONLINE DOCUMENTS:** The Energy Assistance Plans and Rules may be accessed online at <http://www.tdhca.state.tx.us/community-affairs/ceap/>.

**FUNDING SOURCE:** USHHS’ Low Income Home Energy Assistance Program grant

**TYPE OF ASSISTANCE:** Grants

**RECIPIENTS:** CAAs, nonprofits and local governments

**TARGETED BENEFICIARIES:** Households with income at or below 125 percent of federal poverty guidelines

## EMERGENCY SOLUTIONS GRANTS PROGRAM

ESG, previously known as the Emergency Shelter Grants Program (ESGP), receives funding from the U.S. Department of Housing and Urban Development (HUD) and awards grants to units of local government and private nonprofit entities that provide homeless persons, as well as those at risk of homelessness, the services necessary to quickly regain stability in permanent housing after experiencing a housing crisis and/or homelessness. ESG funds may also be used for renovation and rehabilitation of existing shelters.

ESG funds are allocated according to the percentage of poverty population identified in each of the 13 Uniform State Service Regions and funds are dispersed according to a Regional Allocation Formula. For the 2013 ESG application cycle, the top scoring applications in each region were recommended for funding, based on the amount of funds available for that region. The Department received 71 applications and funded 23 entities for a total of \$6,683,899.

ESG anticipated funding for state FY 2014 is \$6,944,311.

**CONTACT:** Individuals seeking assistance may search for providers in their area online at <http://www.tdhca.state.tx.us/> or by calling the Housing Resource Center at 800-525-0657. Program administrators may call Sharon Gamble, Community Affairs Division, at (512) 475-0471.

**ONLINE DOCUMENTS:** See the *State of Texas Consolidated Plan: One Year Action Plan* at <http://www.tdhca.state.tx.us/housing-center/pubs-plans.htm#consolidated> for further details on ESG.

**FUNDING SOURCE:** HUD

**TYPE OF ASSISTANCE:** Grants

**RECIPIENTS:** Local governments and nonprofit entities

**TARGETED BENEFICIARIES:** Homeless persons or those at risk of homelessness, with incomes less than 30 percent AMFI

## HOMELESS HOUSING AND SERVICES PROGRAM

HHSP was established by the 81<sup>st</sup> Texas Legislature and codified in statute by the 82nd Legislature. HHSP funds are for the purpose of assisting major urban areas identified in statute in providing services to homeless individuals and families, including services such as case management and housing placement and retention.

The 83rd Legislature identified \$10 million in General Revenue funds for the 2014-2015 biennium. Five million will be allocated to the designated urban areas in PY 2014. The second \$5 million will be available to a designated urban area after the beginning of PY 2015 and after the area has expended all PY 2014 funds.

**CONTACT:** HHSP Sub-grantees can be found by calling the Housing Resource Center at 800-525-0657. Program administrators can call

Gideon Agboola, Community Affairs Division, at (512) 475-3809.

**ONLINE DOCUMENTS:** More HHSP information may be accessed online at <http://www.tdhca.state.tx.us/community-affairs/hhsp/>.

**FUNDING SOURCE:** General Revenue Funds

**TYPE OF ASSISTANCE:** GRANTS.

**RECIPIENTS:** Local governments and nonprofit entities in the State's eight largest cities: Arlington, Austin, Corpus Christi, Dallas, El Paso, Fort Worth, Houston and San Antonio.

**TARGETED BENEFICIARIES:** Homeless persons or those at risk of homelessness, 50 percent AMFI.

## SECTION 8 HOUSING CHOICE VOUCHER PROGRAM

TDHCA received funding for the Section 8 Program from HUD for counties included in TDHCA's public housing authority's allocation. The Section 8 Program provides rental assistance payments on behalf of low-income individuals and families, including the elderly and persons with disabilities. The Section 8 Program in some cases contracts with units of local governments, CAAs and public housing authorities to assist with the administration of approximately 1,000 housing choice vouchers. The Department administers vouchers in 22 counties.

The TDHCA Section 8 Program specifically serves households in small cities and rural communities that are not served by similar local or regional housing voucher programs. Eligible households have a gross income that does not exceed 50 percent of HUD's median income guidelines. HUD requires 75 percent of all new households admitted to the program be at or below 30 percent of the area median family income (AMFI). Eligibility is based on several factors, including the household's income, size and composition, citizenship status, assets and medical and childcare expenses. Additionally, a portion of TDHCA's Section 8 vouchers are utilized for the Project Access Program, which assists low-income persons with disabilities in transitioning from institutions into the community by providing access to affordable housing.

Projected Section 8 Program funding for FY 2014 is unknown at this time and will depend on federal funding levels.

**CONTACT:** Individuals needing assistance can find a local Section 8 provider online at <http://www.tdhca.state.tx.us/texans.htm> by selecting "Rent Help" or by calling the Housing Resource Center at 800-525-0657. The Community Affairs Division can be reached at (512) 475-3884 or 1-800-237-6500.

**ONLINE DOCUMENTS:** Additional documentation, including the Section 8 Plan, may be accessed at the TDHCA website at <http://www.tdhca.state.tx.us/section-8/>.

**FUNDING SOURCE:** HUD

**TYPE OF ASSISTANCE:** Rental subsidy

**RECIPIENTS:** Households at or below 50 percent AMFI

## WEATHERIZATION ASSISTANCE PROGRAM

WAP is funded by the U.S. Department of Energy (DOE) and USHHS' Low Income Home Energy Assistance Program. WAP allocates funding to help low-income households control energy costs through the installation of weatherization (energy-efficient) measures and energy conservation education. The Department administers WAP through a network of 26 WAP subrecipients. The subrecipients consist of CAAs, nonprofit entities and units of local government. The targeted beneficiaries of WAP in Texas are households with an income at or below 125 percent of federal poverty with priority given to the elderly; persons with disabilities; families with young children; households with the highest energy costs or needs in relation to income (highest home energy burden); and households with high energy consumption.

The allocation formula for WAP uses the following five factors and corresponding weights to allocate its funds by county; non-elderly poverty household factor (40 percent); elderly poverty household factor (40 percent); inverse poverty household density factor (5 percent)' median income variance factor (5 percent); and weather factor (10 percent).

Projected WAP funding for FY 2014 is unknown at this time and will depend on federal funding levels.

**CONTACT:** To connect directly to a local WAP provider, call 211 or 1-888-606-8889, or go online <http://www.tdhca.state.tx.us/texans.htm>. Program administrators can call Cate Taylor, Community Affairs Division at 512-475-1435.

**ONLINE DOCUMENTS:** The Energy Assistance Plans and Rules may be accessed from the TDHCA website at <http://www.tdhca.state.tx.us/community-affairs/wap/>.

**FUNDING SOURCE:** DOE WAP and USHHS' Low Income Energy Assistance Program

**TYPE OF ASSISTANCE:** Grants

**RECIPIENTS:** CAAs, nonprofits and local governments

**TARGETED BENEFICIARIES:** Households with income at or below 125 percent of federal poverty guidelines.

## WEATHERIZATION ASSISTANCE PROGRAM ARRA (STIMULUS PROGRAM)

Through ARRA, TDHCA received over \$326,975,732 in additional funding for WAP. ARRA WAP ended on September 30, 2013. See the *Stimulus Programs* chapter in this document for more details on WAP funded through the ARRA.

**CONTACT:** To contact a local WAP provider, call 211 or 1-888-606-8889, or go online <http://www.tdhca.state.tx.us/texans.htm>. Program administrators can call Cate Taylor at 512-475-1435.

**FUNDING SOURCE:** DOE's WAP and the USHHS' Low Income Home Energy Assistance Program

**TYPE OF ASSISTANCE:** Grants.

**RECIPIENTS:** CAAs, nonprofits and local governments



**TARGETED BENEFICIARIES:** Households with income at or below 200 percent of federal poverty guidelines.

## HOME DIVISION

The HOME Division offers Contract for Deed Conversion, Homebuyer Assistance, Homeowner Rehabilitation Assistance, Single Family Development, Tenant-Based Rental Assistance and other specialty programs within these activities, including Community Housing Development Organization (CHDO) Set-Aside funds.

The HOME Investment Partnerships (HOME) Program is authorized under the Cranston-Gonzalez National Affordable Housing Act (42 USC Section 12701 et. seq.) and receives funding from HUD.

The purpose of the HOME Program is to expand the supply of decent, safe and affordable housing for extremely low-, very low- and low-income households and to alleviate the problems of excessive rent burdens, homelessness and deteriorating housing stock. HOME strives to meet both the short-term goal of increasing the supply and the availability of affordable housing and the long-term goal of building partnerships between state and local governments and private and nonprofit organizations in order to strengthen their capacity to meet the housing needs of lower income Texans. To achieve this purpose, the HOME Program provides loans and grants through units of general local government, public housing authorities, CHDOs, nonprofit organizations and other eligible entities. HOME funds awarded under this plan are made available on a regional basis according to the Regional Allocation Formula (RAF). The HOME RAF can be found in the TDHCA Allocation Plan section of this *Action Plan*. TDHCA provides technical assistance to all recipients of the HOME Program to ensure that all participants meet and follow state implementation guidelines and federal regulations.

According to §2306.111, Texas Government Code, in administering federal housing funds provided to the state under the Cranston-Gonzalez National Affordable Housing Act (Act), the Department shall expend 95 percent of these funds for the benefit of non-participating jurisdictions that do not qualify to receive funds under the Act directly from HUD. This directs HOME funds into rural Texas. As established in Section 2306.111(c) of the Texas Government Code and subject to the submission of qualified applications, 5 percent of the annual HOME Program allocation shall be allocated for applications serving persons with disabilities living in any part of the state. Additionally, federal regulations require a minimum of 15 percent of the annual HOME allocation be reserved for CHDOs. CHDO set-aside projects are owned, developed, or sponsored by the CHDO and result in the development of rental units or single-family homeownership. In energy efficiency efforts, the HOME Program requires awardees to adhere to the statewide energy code requirements.

### CONTRACT FOR DEED CONVERSION PROGRAM

The Contract for Deed Conversion Program provides funds to convert an eligible contract for deed to a warranty deed financed by a mortgage loan secured by a deed of trust. These funds are awarded as specified in published Notices of Funding Availability.



*The HOME Homebuyer Program provides down payment and closing cost assistance.*

## **SINGLE FAMILY DEVELOPMENT**

Single Family Development is a CHDO set-aside activity. CHDOs activities include acquisition, new construction, rehabilitation, or reconstruction of single family housing which must be sold to households at or below 80 percent AMFI. CHDOs can also apply for homebuyer assistance if their organization is the owner or developer of the single family housing project. These funds are awarded as specified in published Notice of Funding Availability.

## **TENANT-BASED RENTAL ASSISTANCE**

Tenant-Based Rental Assistance provides rental subsidy, security and utility deposit assistance. This program allows the assisted tenant to move and to live in any dwelling unit with a right to continued assistance, in accordance with written tenant selection policies, for a period not to exceed 24 months, except for special circumstances for which 36 months may be allowed. A tenant may also be eligible for an additional 24 months of assistance, for a period of assistance not to exceed 60 months cumulatively, if the tenant is currently on the waiting list for the Section 8 Program through a local public housing authority.

A participating tenant must also participate in a self-sufficiency program. This program can also be used to address housing issues arising from disasters, including state- or federally-declared disasters. These funds are awarded as specified in published NOFAs.

## **HOMEBUYER ASSISTANCE PROGRAM**

The Homebuyer Assistance Program includes down payment and closing cost assistance and is provided to homebuyers for the acquisition of affordable single-family housing, including new manufactured housing. Funds may also be made available to perform accessibility modifications. This program can also be used to address housing issues arising from disasters, including state- or federally-declared disasters. This program can also be used to address housing issues arising from state- or federally-declared disasters. These funds are awarded as specified in published Notice of Funding Availability.

## **HOMEOWNER REHABILITATION ASSISTANCE PROGRAM**

The Homeowner Rehabilitation Assistance Program offers rehabilitation or reconstruction cost assistance to homeowners for the repair or reconstruction of their existing home, which must be the principal residence of the homeowner. Funds may also be made available to refinance existing mortgage debt to increase affordability if the refinance takes place in conjunction with substantial rehabilitation. This program can also be used to address housing issues arising from disasters, including state- or federally-declared disasters. These funds are awarded as specified in published NOFAs.

## **SUMMARY OF HOME PROGRAM FUNDING FOR FISCAL YEAR 2014**

The HOME Program anticipates receiving an estimated \$24,000,000 in federal HOME allocated funds and \$3,000,000 in multifamily and single-family program income for a total of \$27,000,000 funding available for distribution.

**CONTACT:** Individuals seeking assistance may search for local providers in their area online at <http://www.tdhca.state.tx.us/> or by calling the Housing Resource Center at 800-525-0657. Program administrators can call the HOME Division at (512) 463-8921.

**ONLINE DOCUMENTS:** See the *State of Texas Consolidated Plan: One Year Action Plan* at <http://www.tdhca.state.tx.us/housing-center/pubs.htm> for further details on the HOME Program. The HOME Program Rule may be accessed from the TDHCA website at <http://www.tdhca.state.tx.us/home-division/>.

**FUNDING SOURCE:** HUD

**TYPE OF ASSISTANCE:** Loans and grants

**RECIPIENTS:** Local service providers: units of local government, public housing authorities, CHDOs and other eligible entities.

**TARGETED BENEFICIARIES:** AMFI levels are set by program NOFAs and will vary from 30% AMFI to 80% AMFI, depending on the program

## HOUSING TRUST FUND/OFFICE OF COLONIA INITIATIVES DIVISION

One division administers both Housing Trust Fund (HTF) programs and Office of Colonia Initiatives (OCI) programs. For the 2014/2015 biennium, the HTF offers the Amy Young Barrier Removal Program and Contract for Deed Conversion Program Assistance Grants. For the same biennium, OCI offers the colonia Self-Help Center (SHC) Program and the Texas Bootstrap Loan Program.

### HOUSING TRUST FUND PROGRAMS

The HTF Program receives general revenue appropriations funding from the State of Texas, including the use of loan repayments from previous projects funded with HTF allocations. The HTF is the only State-funded affordable housing program. Funding is awarded as loans or grants to nonprofits, units of local government, councils of government, local mental health authorities, public agencies and public housing authorities. The targeted beneficiaries of the program are low-, very low- and extremely low-income households. The HTF funding level of \$11,825,000 (including program income) for SFY 2014-2015 was programmed with the 2014-2015 Housing Trust Fund Biennial Plan and NOFAs were released in accordance with the Plan. According Rider 16 of the General Appropriations Act (83<sup>rd</sup> Regular Legislative Session), 10 percent of the annual allocation is transferred to the Texas Veteran's Commission for the purpose of administering a Veterans Housing Assistance Program.



*The HTF's Amy Young Barrier Removal Program allows accessibility modifications and the elimination of hazardous housing conditions for persons with disabilities.*

#### *Amy Young Barrier Removal Program*

The Amy Young Barrier Removal Program provides a one-time grant of up to \$20,000 to people with disabilities at or below 80 percent AMFI for accessibility modifications and the elimination of hazardous housing conditions. Modifications may include, but are not limited to installing handrails; ramps, buzzing or flashing devices; accessible door and faucet handles; shower grab bars and shower wands; accessible showers, toilets and sinks; and door widening and counter adjustments.

#### *Contract for Deed Conversion Program Assistance Grants*

The Contract for Deed Conversion Program Assistance Grants provides capacity building grants to nonprofit organizations providing training and technical assistance to colonia residents at or below 60% AMFI that are under a contract for deed. This program will convert contracts for deeds into deeds that convey title and are financed by mortgage loans secured by deed of trust liens.

**CONTACT:** Individuals seeking assistance may search for providers in their area online at <http://www.tdhca.state.tx.us/> or call 800-525-0657. Program administrators can call Glynis Laing, HTF Division, at (512) 936-7800 or [HTF@tdhca.state.tx.us](mailto:HTF@tdhca.state.tx.us).

**ONLINE DOCUMENTS:** The HTF Rule and Funding Plan may be accessed from the TDHCA website at <http://www.tdhca.state.tx.us/htf>.

**FUNDING SOURCE:** Appropriations from the State of Texas, unencumbered fund balances and public and private gifts or grants

**TYPE OF ASSISTANCE:** Loans and grants

**RECIPIENTS:** Local service providers including units of local government and non-profit organizations

**TARGETED BENEFICIARIES:** AMFI levels are set by program NOFA and will vary from 30% AMFI to 80% AMFI, depending on the program activity.

## OFFICE OF COLONIA INITIATIVES PROGRAMS

### *Colonia Self-Help Center Program*

Colonia SHCs were established in Cameron/Willacy, El Paso, Hidalgo, Starr and Webb counties per Texas Government Code §2306.582. Maverick and Val Verde also received colonia SHCs because these counties were designated as economically distressed. The operation of the colonia SHCs is funded through a 2.5% set-aside of the Community Development Block Grant (CDBG) Program, a federal entitlement program administered by the Texas Department of Agriculture. The colonia SHC program also allows the Department to establish a colonia SHC in any other county if the county is designated as an economically distressed area. Operation of the colonia SHCs is managed by local nonprofit organizations, CAAs or local housing authorities that have demonstrated capacity to operate a colonia SHC.

These colonia SHCs provide concentrated on-site technical assistance to low- and very low-income individuals and families in a variety of ways including housing, community development activities, infrastructure improvements, outreach and education.

Colonia SHC estimated funding for PY 2012 is \$1,488,450. The funding for PY 2013 is currently unavailable.

More detail can be found in *Section 7: Colonia Action Plan*.

**CONTACT:** The OCI can be contacted at 1-800-462-4251. For more information, contact Will Gudeman, OCI, at (512) 475-4828 or [will.gudeman@tdhca.state.tx.us](mailto:will.gudeman@tdhca.state.tx.us).

**ONLINE DOCUMENTS:** Additional information may be access at the TDHCA website at <http://www.tdhca.state.tx.us/oci/centers>.

**FUNDING SOURCE:** HUD

**TYPE OF ASSISTANCE:** Grants and forgivable loans

**RECIPIENTS:** Units of local government, nonprofit organizations, public housing authorities and CAAs

**TARGETED BENEFICIARIES:** Households at or below 80% AMFI within targeted colonias

***Texas Bootstrap Loan Program (Owner-Builder)***

The Texas Bootstrap Loan Program provides loans through certified nonprofit organizations for self-help housing initiatives. Identified as the Owner-Builder Loan Program in Texas Government Code 2306.751, the Texas Bootstrap Loan Program promotes and enhances homeownership for very low-income Texans by providing funds to purchase or refinance real property on which to build new residential housing, construct new residential housing or improve existing residential housing throughout Texas. This program is funded through the HTF. At least two-thirds of loans made in each fiscal year must be made to borrowers whose property is in a census tract that has a median household income that is not greater than 75 percent of AMFI.

Texas Bootstrap Loan Program funding for FY 2014 is \$3,000,000.

More detail can be found in *Section 7: Colonia Action Plan*.

**CONTACT:** Individuals and program administrators can call OCI at 1-800-462-4251 or go online at <http://www.tdhca.state.tx.us/oci>.

**ONLINE DOCUMENTS:** Additional information may be accessed at the TDHCA website at <http://www.tdhca.state.tx.us/oci/bootstrap.jsp>.

**FUNDING SOURCE:** HTF, which consists of appropriations from the State of Texas, unencumbered fund balances and public and private gifts or grants

**TYPE OF ASSISTANCE:** Zero percent repayable loans

**RECIPIENTS:** Local service providers: nonprofit organizations and/or SHC

**TARGETED BENEFICIARIES:** Households at or below 60 percent AMFI

## MANUFACTURED HOUSING DIVISION

The Manufactured Housing Division regulates the manufactured housing industry in Texas by ensuring that manufactured homes are well constructed, safe and correctly installed. This division provides consumers with fair and effective remedies; and provides economic stability to manufacturers, retailers, installers and brokers. The Manufactured Housing Division licenses manufactured housing professionals and maintains records of the ownership, location, real or personal property status and lien status (on personal property homes) on manufactured homes. It also records tax liens on manufactured homes. Because of its regulatory nature, the Manufactured Housing Division has its own governing board and executive director.



*The Manufactured Housing Division licenses manufactured housing developers, maintains ownership records, and inspects manufactured properties throughout the state.*

Relying on a team of trained inspectors stationed throughout Texas, the Division inspects manufactured homes for warranty issues, habitability and proper installation statewide. Additionally, the Manufactured Housing Division works collectively with TDHCA by inspecting properties for the Compliance and Asset Oversight Divisions and by inspecting and licensing Migrant Labor Housing Facilities. The Manufactured Housing Division handles over 94,000 incoming calls per year in its customer service center and investigates approximately 500 consumer complaints a year.

**CONTACT:** Texas Department of Housing and Community Affairs

Manufactured Housing Division

PO Box 12489

Austin, TX 78711-2489

(512) 475-2200

1-800-500-7074

[www.tdhca.state.tx.us/mh](http://www.tdhca.state.tx.us/mh)



## MULTIFAMILY FINANCE DIVISION

The Multifamily Finance Division administers the Housing Tax Credit (HTC) Program, the Multifamily Bond Program and the HOME Multifamily Rental Housing Development Program.

### HOUSING TAX CREDIT PROGRAM

The HTC Program receives authority from the U.S. Treasury Department to provide tax credits to nonprofits organizations or for-profit developers. The equity generated through the use of tax credits allows units in HTC developments to be leased to qualified households at rents that correspond with a household's income level. The targeted beneficiaries of the program are very low-income and extremely low-income families at or below 60 percent of the AMFI. The HTC Program was created by the Tax Reform Act of 1986 and is governed by the Internal Revenue Code of 1986 (Code), as amended, 26 USC Section 42. There are two different housing tax credit programs: the 9% Competitive HTC Program and the 4% Non-competitive HTC Program. Under the Competitive HTC Program, the Code authorizes tax credits in the amount of \$2.25 per capita of the state population (which changes annually based on inflation). TDHCA is the only entity in the state with the authority to allocate HTCs under these programs. As required by the Code the TDHCA develops the HTC Program Qualified Allocation Plan (QAP) which establishes the procedures and requirements relating to an allocation of housing tax credits. Pursuant to Section 2306.6724(c) of the Texas Government Code, the Governor shall approve, reject, or modify and approve the Board-approved QAP not later than December 1 of each year.



TDHCA's HTC and HOME Program provided funding for the development of Sunflower Estates in La Feria.

The distribution of the housing tax credits under the state ceiling are allocated on a regional basis according to the Regional Allocation Formula (RAF) pursuant to Section 2306.111(d)(3) and 2306.1115 of the Texas Government Code. The HTC RAF can be found in the TDHCA Allocation Plan section of this *Action Plan*. These credits are awarded regionally through a competitive application process where each application is scored based on certain selection criteria reflected in the QAP. Moreover, there are eligibility and threshold requirements that must be met pursuant to the QAP and Uniform Multifamily Rules. Once reviews of the applications have been completed, the Board considers the recommendations of TDHCA staff and determines a final award list. The 9% Competitive HTC Program has an annual application cycle with pre-applications submitted in January, full applications submitted in March and awards made in July.

The estimated HTC state housing credit ceiling amount for FY 2014 is approximately \$58,633,207.

Under the 4% Non-competitive program, HTCs are awarded to developments that use tax-exempt bonds as a key component of their financing. These tax credits are made independent of the annual state housing credit ceiling and are not subject to the RAF. The applications are subject to the eligibility and threshold requirements pursuant to the QAP and Uniform Multifamily Rules; however, because the credits associated with these applications do not come from the state housing credit ceiling, the application process is considered non-competitive and the selection criteria identified in the QAP are not applicable. Applications under this program are accepted throughout the year.

Eligible activities under the HTC Program include the new construction, reconstruction or rehabilitation of residential units that will be required to maintain affordable rents for an extended period of time. Rehabilitation developments must meet a minimum threshold for rehabilitation costs per unit. The minimum threshold varies depending on the HTC Program applied under and are further identified in Chapter 10 of the Uniform Multifamily Rules, Section 10.101(b)(3).

In an effort to promote greater energy efficiency, the HTC Program requires developments to adhere to the statewide energy code and provide Energy Star Rated appliances. There are also additional threshold and/or selection application points for the use of energy-efficient alternative construction materials including R-15 wall and R-30 ceiling insulation, 14 SEER or greater (seasonal energy efficiency ratio) cooling units and numerous green building initiatives.

## MULTIFAMILY BOND PROGRAM

The TDHCA issues tax-exempt and taxable multifamily bonds under its Private Activity Bond Program (PAB) to provide loans for the development of affordable rental housing to nonprofit and for-profit developers who assist very low- to moderate-income Texans. The authority to issue PAB's is derived from the Internal Revenue Code and the state's PAB program is administered by the Texas Bond Review Board (BRB). Pursuant to Section 1372 of the Texas Government Code, approximately 22 percent of the annual private activity volume cap is set aside for multifamily developments and available to various issuers to finance multifamily developments. Of this amount, 20 percent, or approximately \$109 million, will be made available exclusively to TDHCA. On August 15 of each year, any allocations in the sub-ceilings of the PAB program that have not been reserved collapse into one allocation pool. This is an opportunity for TDHCA to apply for additional allocation which allows TDHCA to issue multifamily bonds in excess of the set-aside of \$109 million.

Issuers may submit applications on behalf of development owners to the BRB, utilizing the lottery process or through the waiting list established by the issuer. Eligible bond issuers in the state include TDHCA, TSAHC and various local issuers that comprise the thirteen state service regions. Applications submitted to TDHCA under the PAB program will be scored based on scoring criteria identified in the Multifamily Housing Revenue Bond Rules and ranked based on the following priority designations pursuant to Chapter 1372 of the Texas Government Code. The priority designation is elected by the Owner and establishes the income level the development will serve.

- **Priority 1:**
  - Set aside 50 percent of units rent capped at 30 percent of 50 percent AMFI and the remaining 50 percent of units rents capped at 30 percent of 60 percent of AMFI; or
  - Set aside 15 percent of units rent capped at 30 percent of 30 percent of AMFI and the remaining 85 percent of units rent capped at 30 percent of 60 percent of AMFI; or
  - Set aside 100 percent of units rent capped at 30 percent of 60 percent of AMFI for developments located in a census tract with median income that is higher than the median income of the county, Metropolitan Statistical Area (MSA) or Primary Metropolitan Statistical Area (PMSA) in which the census tract is located.
- **Priority 2:**
  - Set aside 80 percent of units rent capped at 30 percent of 60 percent of AMFI

- Up to 20 percent of the units can be market rate
- **Priority 3:**
  - Any qualified residential rental development

The TDHCA accepts applications throughout the year. Developments that receive 50 percent or more of their funding from the proceeds of tax-exempt bonds under the PAB program are also eligible to apply for 4% Non-competitive HTCs.

In line with the Department's energy efficiency efforts, the Multifamily Bond Program requires applicants to adhere to the statewide energy code and provide Energy Star Rated appliance. Moreover, the scoring criteria in the Multifamily Housing Revenue Bond Rules offers points for the use of energy-efficient alternative construction materials including R-15 wall and R-30 ceiling insulation, 14 SEER or greater (seasonal energy efficiency ratio) cooling units and green building initiatives.

### HOME MULTIFAMILY RENTAL HOUSING DEVELOPMENT

The Multifamily Finance Division awards HOME Program Multifamily Rental Housing Development funds to eligible applicants for the development of affordable rental housing. Owners are required to make the units available to extremely low-, very low- and low-income families and must meet long-term rent restrictions as defined by HUD. These funds are awarded as specified in the published NOFAs and are available to CHDOs.

The Tax Credit Assistance Program (TCAP) was a program created through the American Recovery and Reinvestment Act of 2009, successfully completed and with full reports in the 2013 SLIHP. TCAP Program Income (PI) accrued through the end of SFY 2013 have been approved by the Board for internal workouts with various HOME MF troubled developments by the Asset Management Division, though this funding has not been expended as of this writing. Reporting on TCAP PI and any potential new program that uses TCAP PI will take place in the 2015 SLIHP.

**CONTACT:** For a list of HTC, PAB and HOME properties funded through the TDHCA contact TDHCA by phone at 1-800-525-0657 or online at <http://www.tdhca.state.tx.us/multifamily/housing-tax-credits-4pct/index.htm>. For a list of apartment vacancies in your area, contact TDHCA by phone at 1-800-525-0657 or online at <http://tdhca.state.tx.us/texans.htm>. Program administrators can contact the HTC, Multifamily Bond and HOME Multifamily programs at (512) 475-3340.

**ONLINE DOCUMENTS:** The HTC Program QAP and other applicable rules may be accessed from the TDHCA website at <http://www.tdhca.state.tx.us/multifamily/htc>. The Multifamily Housing Revenue Bond Rules may be accessed from the TDHCA website at <http://www.tdhca.state.tx.us/multifamily/bond>.

**FUNDING SOURCE:** U.S. Internal Revenue Service and HUD.

**TYPE OF ASSISTANCE:** HTCs, PABs and HOME loans.

**RECIPIENTS:** For-profit entities, non-profit organizations and CHDOs.

**TARGETED BENEFICIARIES:** Households at or below 60% AMFI

## NEIGHBORHOOD STABILIZATION PROGRAM DIVISION

The Neighborhood Stabilization Program (NSP) Division administers the Texas Neighborhood Stabilization Program. HUD has made NSP in three separate offerings. TDHCA received NSP 1 and NSP 3 funding. More information on NSP, including reporting, can be found in the Stimulus Chapter, since this is not an annually-renewing program.

### NEIGHBORHOOD STABILIZATION PROGRAM, (NSP 1 AND NSP 3)

The purpose of the program is to redevelop abandoned, foreclosed and vacant properties into affordable housing and remove blight in areas that are documented to have the greatest potential for declining property values as a result of foreclosures. Units of local governments and nonprofit entities were eligible to apply for these funds. Homes will be sold or rented to eligible low-to-moderate income households.



NSP funded the development of the Guadalupe-Saldaña Net Zero Subdivision.

For more information on NSP 1 and NSP 3, see the *Stimulus Programs* chapter.

**CONTACT:** The organizations administering NSP can be found online at <http://www.tdhca.state.tx.us/nsp/>. For questions about NSP, contact Marni Holloway, NSP Division, at (512) 475-3726.

**FUNDING SOURCE:** HUD

**TYPE OF ASSISTANCE:** Loans and grants

**RECIPIENTS:** Local service providers: units of local government and entities that are approved by the local government

**TARGETED BENEFICIARIES:** Households at or below 120 percent AMFI

## TEXAS HOMEOWNERSHIP DIVISION

The Homeownership Division offers the My First Texas Home Program, Mortgage Credit Certificate Program (MCC), the National Foreclosure Mitigation Counseling Program (NFMC) and the Texas Statewide Homebuyer Education Program.

### MY FIRST TEXAS HOME PROGRAM

Previously, the Department had funded new home ownership activity under the First Time Homebuyer Program through the sale of tax-exempt mortgage revenue bonds. As a result of unusual market conditions, the program has been replaced by the My First Texas Home Program which is funded through the sale of mortgage backed securities directly into the secondary market, a market where investors purchase securities or assets from other investors rather than from issuing companies themselves.



2013 Lender of the Year award recipients with TDHCA ED, Tim Irvine (far left) and TDHCA Board Chair, J. Paul Oxeer (far right)

As a result of this new Taxable Mortgage Program (TMP), program guidelines will differ slightly from those previously required of a tax-exempt mortgage revenue bond program. The program will continue to be offered through a network of participating lenders. The program will also continue to provide homeownership opportunities by offering competitive interest rate mortgage loans and down payment assistance for qualified individuals and families whose gross annual household income does not exceed 115 percent of AMFI limitations, based on IRS adjusted income limits, or 140 percent of AMFI limitations if in a targeted area. The purchase price of the home must not exceed stipulated maximum purchase price limits. A minimum of 30 percent of program funds are made available to assist Texans earning 80 percent or less of program income limits.

Income limits for the program will continue to be in line with those set by the IRS Tax Code (1980) which governed the First Time Homebuyer Program because it used tax exempt bonds as its funding source. These limits are based on income categories determined by HUD. The first-time homebuyer restriction will continue to apply to anyone who has not owned a home within the last three years. Certain exceptions to the first-time homebuyer restriction, income ceiling and maximum purchase price limitation apply in targeted areas. Targeted areas are defined as qualified census tracts in which 70 percent or more of the families have an income of 80 percent or less of the statewide median income and/or are areas of chronic economic distress as designated by the state and approved by the Secretaries of Treasury and HUD, respectively.

Projected My First Texas Home Program funding for FY 2014: \$300,000,000.

New rules for the TMP were published and approved by the Department to reflect the alternative funding source used to fund the program and to remove specific references to the Internal Revenue Tax Code that no longer are applicable.

**CONTACT:** For individuals seeking assistance, call 1-800-792-1119 to request a My First Texas Home Program information packet or go to [www.myfirsttexashome.com](http://www.myfirsttexashome.com) to view Frequently Asked Questions, use the mortgage qualifier tool and search for participating lenders.

Mortgage Companies or Banks interested in becoming a participating lender should call the Texas Homeownership Division at 512-475-0277.

**ONLINE DOCUMENTS:** The TMP Rules may be accessed from the TDHCA website at <http://www.tdhca.state.tx.us/homeownership>.

**FUNDING SOURCE:** Sale of Mortgage Backed Securities into the secondary market.

**TYPE OF ASSISTANCE:** 30-year fixed-rate mortgage loan financing at competitive interest rates, with down payment assistance in a second lien.

**ADMINISTRATORS:** Participating mortgage lenders.

**RECIPIENTS:** Households up to 115 percent AMFI who meet program guidelines or 140 percent AMFI who meet program guidelines in a targeted area and are able to qualify for a mortgage loan

## MORTGAGE CREDIT CERTIFICATE PROGRAM

TDHCA has the ability to issue MCCs through its bond authority. The program is offered through a network of approved lenders. An MCC provides a tax credit up to \$2,000 annually that reduces the borrower's federal income tax liability. The credit cannot be greater than the annual federal income tax liability, after all other credits and deductions have been taken into account. MCC tax credits in excess of a borrower's current year tax liability may, however, be carried forward for use during the subsequent three years.

The MCC Program provides homeownership opportunities for qualified individuals and families whose gross annual household income does not exceed 115 percent of AMFI limitations, based on IRS adjusted income limits, or 140 percent of AMFI limitations if in a targeted area. In order to participate in the MCC Program, homebuyers must meet certain eligibility requirements and obtain a mortgage loan through a participating lender. The mortgage loan used in conjunction with the MCC Program may be underwritten utilizing FHA, VA, RHS or Conventional guidelines at prevailing market rates.

The MCC Program may now be combined with the My First Texas Home Program since the My First Texas Home Program is not funded through the sale of tax-exempt mortgage revenue bonds. Borrowers must continue to meet the eligibility requirements of the MCC Program. However, only government loans such as FHA, VA or RHS are allowed under the My First Texas Home Program.

Projected MCC funding for FY 2014: \$150,000,000

**CONTACT:** Call 1-800-792-1119 to request additional program information or visit the website at: [www.myfirsttexashome.com](http://www.myfirsttexashome.com). Mortgage Companies or Banks interested in becoming a participating lender should call the Texas Homeownership Division at 512-475-0277.

**ONLINE DOCUMENTS:** For more information go to [http://www.tdhca.state.tx.us/homeownership/fthb/mort\\_cred\\_certificate.htm](http://www.tdhca.state.tx.us/homeownership/fthb/mort_cred_certificate.htm).

**FUNDING SOURCE:** Tax-exempt and taxable Mortgage Revenue Bonds.

**TYPE OF ASSISTANCE:** Individual tax credit that offsets federal income tax liability.

**ADMINISTRATORS:** Participating mortgage lenders.

**RECIPIENTS:** Households up to 115 percent AMFI who meet program guidelines or 140 percent AMFI who meet program guidelines in a targeted area and are able to qualify for a mortgage loan.

### NATIONAL FORECLOSURE MITIGATION COUNSELING PROGRAM (STIMULUS PROGRAM)

NFMC funds are federal funds available through NeighborWorks America for foreclosure intervention counseling, training and administration. The purpose of the program is to expand and supplement foreclosure counseling. TDHCA applied for and received NFMC Round 2, Round 3, Round 4, Round 5, Round 6 and Round 7. TDHCA is in the process of administering NFMC Round 7, which is anticipated to be the last round of NFMC funding that TDHCA will apply for and administer. For more information on NFMC, see the *Stimulus Programs* chapter.

**CONTACT:** Homeowners can call 800-569-4287 or go online at [www.findaforeclosurecounselor.org](http://www.findaforeclosurecounselor.org) for a local HUD-approved housing counselor. For more information about NFMC for program administrators, contact the Housing Resource Center at 800-525-0657.

**FUNDING SOURCE:** NFMC, as stated in the FY 2013 Federal Appropriations Bill

**TYPE OF ASSISTANCE:** Counseling for the homeowner, which may include contact with the lenders, investors and servicers.

**RECIPIENTS AND TARGETED BENEFICIARIES:** Homeowners at risk of foreclosure at any AMFI level.

### TEXAS STATEWIDE HOMEBUYER EDUCATION PROGRAM

The 75th Texas Legislature passed HB 2577, which in part charged TDHCA with the development and implementation of a statewide homebuyer education program to provide information and counseling to prospective homebuyers. In 1999, TDHCA created the Texas Statewide Homebuyer Education Program to fulfill this mandate. The program aims to bring comprehensive homebuyer education to all 254 Texas counties and promote the uniform quality of homebuyer education provided throughout the state.

TDHCA, in conjunction with its Governing Board, made the decision to transfer the day to day administration of the program to the Texas State Affordable Housing Corporation (TSAHC) effective September 1, 2012. TDHCA will continue to provide a portion of the funding for the program and will remain engaged and provide oversight on an on-going basis. A list of certified homebuyer education providers along with pertinent program information will continue to be made available and periodically updated on TDHCA's website for any consumer seeking counseling services.

Projected Texas Statewide Homebuyer Education Program funding for FY 2014: \$50,000

**CONTACT:** Individuals seeking homebuyer classes may search for providers in their area online at <http://www.texasfinancialtoolbox.com/>. For more information on TSHEP workshops or to become a certified homebuyer counselor, call the TSAHC at 512-220-1171.

**ONLINE DOCUMENTS:** For more information go to <http://www.tsahc.org/homeownership/for-housing-counselors>.

**FUNDING SOURCE:** State funds

**TYPE OF ASSISTANCE:** Training and referral services

**RECIPIENTS:** Local nonprofit homebuyer education providers or prospective providers

**TARGETED BENEFICIARIES:** No AMFI limits



## HOUSING SUPPORT CONTINUUM

The Housing Support Continuum consists of a series of phases that income-eligible households may experience at different times of their lives and the assistance provided through the network of TDHCA-funded service providers in regard to each phase. The Housing Support Continuum has six phases: (1) Poverty and Homelessness Prevention, (2) Rental Assistance and Multifamily Development, (3) Homebuyer Assistance and Single-Family Development, (4) Rehabilitation and Weatherization, (5) Foreclosure Mitigation and (6) Disaster Relief.

### (1) POVERTY AND HOMELESSNESS PREVENTION

For Texans who struggle with poverty or are currently homeless, TDHCA offers several programs that provide essential services to assist with basic necessities.

#### A. POVERTY PREVENTION

##### COMMUNITY SERVICES BLOCK GRANT PROGRAM

CSBG activities can be instrumental in preventing homelessness in the lowest-income populations. Activities for CSBG program include: access to child care; health and human services; nutrition; transportation; job training and employment services; education services; activities designed to make better use of available income; housing services; emergency assistance; activities to achieve greater participation in the affairs of the community; youth development programs; information and referral services; activities to promote self-sufficiency; and other related services.

##### COMPREHENSIVE ENERGY ASSISTANCE PROGRAM

For those income-eligible Texans who have housing, subsidizing or reducing the energy costs may help keep that housing affordable and prevent homelessness. An applicant seeking energy assistance applies to the local CEAP subrecipient for assistance. The subrecipient determines income eligibility, priority group status (this includes a review of billing history to determine energy burden and consumption as well as family attributes such as elderly, persons with disabilities, households with young children) and determines which benefit level is most appropriate for the eligible applicant. If the CEAP applicant is eligible, the CEAP subrecipient makes the energy payment to an energy company through a vendor agreement with energy providers. Additionally, some households qualify for repair, replacement or retrofit of portable heating and cooling appliances.

Utility Assistance and Household Crisis Assistance benefits for an eligible household are the two CEAP assistance components, determined on a sliding scale based on income, household size and Federal Poverty Income levels. The Household Crisis Component is designed to provide one-time energy assistance to households during a period of extreme temperatures or an energy supply shortage. A utility disconnection notice may constitute a Household Crisis. In some instances, Household Crisis funds can be used to assist victims of natural disasters.

## **B. HOMELESSNESS PREVENTION**

### **EMERGENCY SOLUTIONS GRANT PROGRAM**

The ESG program's focus is to assist people to quickly regain stability in permanent housing after experiencing a housing crisis and/or homelessness. ESG funds can be utilized for the rehabilitation or conversion of buildings for use as emergency shelter for the homeless; the payment of certain expenses related to operating emergency shelters; essential services related to emergency shelters and street outreach for the homeless; and, homelessness prevention and rapid re-housing assistance such as rental and utility assistance.

### **HOMELESS HOUSING AND SERVICES PROGRAM**

HHSP was created for the purpose of assisting large urban areas to provide services to homeless individuals and families, including the construction of shelter facilities, direct services related to housing placement, homelessness prevention, housing retention and rental assistance.

## **(2) RENTAL ASSISTANCE AND MULTIFAMILY DEVELOPMENT**

For low-income Texans who have difficulty affording rent, TDHCA offers two main types of support; rental subsidies for low-income Texans and rental development subsidies for developers who, in turn, produce housing with reduced rents for low-income Texans.

### **A. RENTAL ASSISTANCE**

#### **SECTION 8 HOUSING CHOICE VOUCHER PROGRAM**

The Section 8 Program provides rental subsidies for decent, safe and sanitary housing to eligible households. TDHCA pays approved rent amounts directly to property owners. Qualified households may select the best available housing through direct negotiations with landlords to ensure accommodations that meet their needs. A specialized program within the Section 8 Program is the Project Access vouchers, used to assist persons with disabilities in exiting institutions into housing in the community.

#### **TENANT-BASED RENTAL ASSISTANCE PROGRAM**

The HOME Program's Tenant-Based Rental Assistance provides rental subsidy, security and utility deposit assistance. This program allows the assisted tenant to move and to live in any dwelling unit with a right to continued assistance, in accordance with written tenant selection policies, for a period not to exceed 24 months, except for certain circumstances which allow for 36 months of assistance. A tenant may also be eligible for an additional 24 months of assistance, for a period of assistance not to exceed 60 months cumulatively, if the tenant is currently on the waiting list for a Section 8 Program through a local public housing authority. The tenant must also participate in a self-sufficiency program.

**B. MULTIFAMILY DEVELOPMENT****HOUSING TAX CREDIT PROGRAM, MULTIFAMILY BOND PROGRAM, HOME MULTIFAMILY RENTAL HOUSING DEVELOPMENT PROGRAM**

The HTC, Multifamily Bond and Multifamily HOME Rental Housing Development programs serve extremely low-, very low-, low- and moderate-income households and must meet long-term rent restrictions. These programs are designed to provide a source of financing for the development of affordable housing, maximize the number of affordable units added to the state's housing supply, ensure that the state's affordable housing supply is well maintained and operated, serve as a credit to the communities in which affordable housing is constructed and operated and prevent losses in the state's supply of affordable housing. Owners that receive funding for the construction, acquisition or rehabilitation of multifamily properties are required to offer a variety of tenant supportive services designed to meet the needs of the residents of the development.

**(3) HOMEBUYER EDUCATION, ASSISTANCE AND SINGLE-FAMILY DEVELOPMENT**

After a low-income household has become self-sufficient, the household may be ready for homeownership. Homeownership may help a low-income household to build equity, raise the household out of the low-income financial category and promote self-sufficiency. An asset-development approach to addressing poverty emphasizes the use of public assistance to facilitate long-term investments rather than incremental increases in income. TDHCA works to ensure that potential homeowners understand the responsibilities of homeownership by offering homeownership education courses as well as providing financial tools to make homeownership more attainable.

**A. HOMEBUYER EDUCATION****COLONIA SELF-HELP CENTER PROGRAM**

The Colonia SHC Program provides outreach, education and technical assistance to colonia residents. Colonia SHCs provide technical assistance in credit and debt counseling, housing finance, contract for deed conversions, capital access for mortgages, as well as in grant writing, housing rehabilitation, new construction, surveying and platting, construction skills training, solid waste removal, tool library access for self-help construction and infrastructure construction and access.

**TEXAS STATEWIDE HOMEBUYER EDUCATION PROGRAM**

To ensure uniform quality of the homebuyer education provided throughout the state, TSAHC will contract with training professionals to teach local nonprofit organizations including Texas Agriculture Extension Agents, units of local government, faith-based organizations, CHDOs, community development corporations, community-based organizations and other organizations with a proven interest in community building the principles and applications of comprehensive pre- and post-purchase homebuyer education. The training professionals and TSAHC will also certify the participants as homebuyer education providers.

## **B. HOMEBUYER ASSISTANCE**

### **CONTRACT FOR DEED CONVERSION PROGRAM**

HOME's Contract for Deed Conversion Program provides funds to convert an eligible contract for deed into a traditional mortgage. This is achieved by offering assistance to eligible colonia residents for the acquisition or the acquisition and rehabilitation, new construction or reconstruction of properties. All conversions must be used for families that reside in a colonia and earn up to 60 percent AMFI.

### **CONTRACT FOR DEED CONVERSION PROGRAM ASSISTANCE GRANTS**

The HTF's Contract for Deed Conversion Program Assistance Grants supports nonprofits and units of local government in assisting eligible colonia households to convert their contracts for deeds to warranty deeds. All conversions must be used for families that reside in a colonia and earn up to 60 percent AMFI.

### **MY FIRST TEXAS HOME PROGRAM – NON-TARGETED FUNDS**

The Texas Homeownership Division's My First Texas Home Program non-targeted funds may offer eligible homebuyers below-market interest rate loans and down payment assistance through a network of participating lenders. The program is available on a first-come, first-served basis to individuals or families up to 115 percent AMFI who meet income and home purchase requirements and have not owned a home as their primary residence in the past three (3) years.

### **MY FIRST TEXAS HOME PROGRAM – TARGETED FUNDS**

The Texas Homeownership Division's My First Texas Home Program targeted funds may offer eligible homebuyers below-market interest rate loans and down payment assistance through a network of participating lenders in areas of chronic economic distress. The program is available on a first-come, first-served basis to individuals or families up to 140 percent AMFI who meet income and home purchase requirements. The first time homebuyer requirement is waived for borrower's purchasing properties located in targeted areas.

### **HOME - HOMEBUYER ASSISTANCE PROGRAM**

HOME's Homebuyer Assistance includes down payment and closing cost assistance and is provided to homebuyers for the acquisition for affordable single-family housing, including manufactured housing. Homebuyer Assistance with Rehabilitation offers down payment and closing cost assistance and also includes construction costs associated with architectural barrier removal for homebuyers with disabilities.

### **MORTGAGE CREDIT CERTIFICATE PROGRAM – NON-TARGETED FUNDS**

The Texas Homeownership Division's MCC provides a tax credit that effectively reduces the borrower's federal income tax liability. The amount of the annual tax credit currently equals 40 percent of the annual interest paid on a mortgage loan; however, the maximum amount of the credit cannot exceed \$2,000 per year. This tax savings may also provide a family with more available income to qualify for a loan and meet mortgage payment requirements. This program is available to qualifying households that make up to 115 percent AMFI.

## **MORTGAGE CREDIT CERTIFICATE PROGRAM – TARGETED FUNDS**

The Texas Homeownership Division's MCC provides a tax credit that effectively reduces the borrower's federal income tax liability. The amount of the annual tax credit currently equals 40 percent of the annual interest paid on a mortgage loan; however, the maximum amount of the credit cannot exceed \$2,000 per year. This tax savings may also provide a family with more available income to qualify for a loan and meet mortgage payment requirements. This program is available to qualifying households that make up to 140 percent AMFI who will live in a home purchased in areas of chronic economic distress.

## **NEIGHBORHOOD STABILIZATION PROGRAM (STIMULUS PROGRAM)**

Financing mechanisms will allow homebuyers who earn 50 percent or less of AMFI to qualify for 100% financing through the Department at 0 percent interest for 30 years and will also allow homebuyers who earn 120 percent or less of AMFI to qualify for up to \$30,000 in homebuyer assistance in the form of a deferred, forgivable loan. This assistance is limited to those properties that have satisfied particular NSP thresholds relating to an area's prior foreclosure risks.

### ***C. SINGLE-FAMILY DEVELOPMENT***

#### **SINGLE FAMILY DEVELOPMENT**

The HOME Programs' Single Family Development activity provides funding to CHDOs that can apply for loans to develop single-family affordable housing for households at or below 80 percent AMFI. CHDOs can also apply for homebuyer assistance if their organization is the owner or developer of the single family housing project.

#### **TEXAS BOOTSTRAP LOAN PROGRAM**

The Office of Colonia Initiative's Texas Bootstrap Loan Program provides funds to purchase or refinance real property on which to build new residential housing, construct new residential housing or improve existing residential housing. For more detailed information, see *Section 6: Colonia Action Plan*.

#### **NEIGHBORHOOD STABILIZATION PROGRAM**

NSP provides funds to nonprofit organizations and local governments for the acquisition and construction or rehabilitation of affordable housing on properties that were previously foreclosed, vacant or abandoned. NSP investments in single family development may remain with the property in the form of homebuyer assistance or permanent financing for eligible households.

## **(4) REHABILITATION AND WEATHERIZATION**

In the course of homeownership, there may come a time when substantial rehabilitation or reconstruction needs to take place. Persons with disabilities may also need accessibility modifications in order to be able to stay in their home. In addition, by providing minor repairs and weatherization to owned or rental housing, the energy costs associated with housing will be reduced. TDHCA offers both these services.

### **A. REHABILITATION and BARRIER REMOVAL**

#### **AMY YOUNG BARRIER REMOVAL PROGRAM**

The HTF's Amy Young Barrier Removal Program provides a one-time grant up to \$20,000 to people with disabilities at or below 80 percent AMFI for accessibility modifications to their housing units and the elimination of hazardous housing conditions. Modifications may include, but are not limited to installing handrails; ramps, buzzing or flashing devices; accessible door and faucet handles; shower grab bars and shower wands; accessible showers, toilets and sinks; and door widening and counter adjustments.

#### **HOMEOWNER REHABILITATION ASSISTANCE PROGRAM**

HOME's Homeowner Rehabilitation Assistance Program provides rehabilitation or reconstruction cost assistance to homeowners for the repair or reconstruction of their existing home, which must be their principal residence. At the completion of the assistance, all properties must meet, as applicable, the Texas Minimum Construction Standards, the International Residential Code (IRC) and local building codes. If a home is reconstructed, the applicant must also ensure compliance with the universal design features in new construction, established by §2306.514, Texas Government Code.

### **B. WEATHERIZATION**

#### **WEATHERIZATION ASSISTANCE PROGRAM**

The purpose of Community Affairs' WAP is to provide cost-effective weatherization measures to improve the energy efficiency of income-eligible client households. In order to provide weatherization measures for a dwelling, the household must meet income-eligibility criteria and the measures must meet specific energy-savings goals. Typical weatherization measures include attic and wall insulation, weather-stripping and air sealing measures, heating and cooling unit repair and/or replacement, replacement of inefficient appliances such as refrigerators and minor repairs to allow energy efficient measures to be installed in the household. WAP also provides energy conservation education to empower clients to continue to reduce their energy burden.

### **(5) FORECLOSURE MITIGATION**

In a proactive response to the national foreclosure crisis, TDHCA has undertaken several programs to mitigate foreclosures.

#### **A. FORECLOSURE PREVENTION**

##### **NATIONAL FORECLOSURE MITIGATION COUNSELING (STIMULUS PROGRAM)**

The purpose of the Texas Homeownership Division's National Foreclosure Mitigation Counseling (NFMC) Program is to reimburse HUD-Approved foreclosure counseling agencies for foreclosure mitigation counseling. Foreclosure mitigation counseling includes, but is not limited to, financial analysis of the client's situation, research to determine the current value of the home and a review of options available to the client, such as financial restructuring. While the most desirable outcome is to help homeowners obtain a mortgage they can afford, the purpose of the programs is to prevent foreclosure and, in some instances, they only way to successfully cure a default may be to sell the home.

**B. POST-FORECLOSURE MITIGATION****NEIGHBORHOOD STABILIZATION PROGRAM**

NSP1 and NSP3 provides funds to local units of government and nonprofit entities to provide clearance for blight removal or redevelopment, financing mechanisms for eligible purchasers of foreclosed properties, acquisition of real property for rehabilitation or new construction and creation of land banks to prevent foreclosed properties from creating downward pressure on local housing markets and allow for future redevelopment of affordable housing.

**(6) DISASTER RELIEF**

When natural and man-made disasters strike, low-income households are often the most dramatically affected. TDHCA is committed to quickly, efficiently and responsibly locating funds and developing programs and initiatives to assist the affected households and communities.

**COMMUNITY SERVICES BLOCK GRANT**

The Department reserves a portion of the State's annual CSBG discretionary funds to provide emergency disaster relief to income-eligible persons who live in communities impacted by a natural or man-made disaster. The CSBG emergency disaster relief funds are distributed to CSBG-eligible entities and are to be utilized to provide persons with emergency shelter, food, clothing, pharmaceutical supplies, bedding, cleaning supplies, personal hygiene items and replacement of essential appliances including stoves, refrigerators and water heaters.

**HOME PROGRAM – DISASTER RELIEF**

In accordance with the Texas Administrative Code, Title 10, part 1 Chapter 1, subchapter A §1.19 and Texas Government Code §2306.111, the HOME Program utilizes deobligated and available funds for disaster relief through Homeowner Rehabilitation Assistance, Homebuyer Assistance and Tenant-Based Rental Assistance programs in communities that are not designated as participating jurisdictions. HOME disaster funds are designed specifically to assist eligible homeowners who are affected by the natural disaster, with emphasis on assisting those who have no other means of assistance, or as gap financing after any other federal assistance. Assisted homeowners must have an income that is at or below 80 percent AMFI.

## **TDHCA GOALS AND OBJECTIVES**

The Strategic Plan goals reflect program performance based upon measures developed with the State's Legislative Budget Board and the Governor's Office of Budget, Planning and Policy. The goals are also based upon Riders attached to the Department's appropriations bill. The Department believes that the goals and objectives for the various TDHCA programs should be consistent with its mandated performance requirements.

The State's Strategic Planning and Performance Budgeting System is a goal-driven, results-oriented system. The system has three major components including strategic planning, performance budgeting and performance monitoring. As an essential part of the system, performance measures are part of TDHCA's strategic plan, are used by decision makers in allocating resources, are intended to focus the Department's efforts on achieving goals and objectives and are used as monitoring tools providing information on accountability. Performance measures are reported quarterly to the Legislative Budget Board.

The State's Strategic Planning and Performance Budgeting System is based on a two-year cycle: goals and targets are revisited each biennium. The targets reflected in this document are based on the Department's current goals and targets as approved by the LBB for FY 2014-2015.

Because all applicants for funding are encouraged to apply for and leverage funds from multiple agency programs, HUD funds are frequently leveraged along with funds from other federal and State sources. TDHCA HOME Program funds may be used in conjunction with other TDHCA programs, however, each program area reports its performance separately.

### ***AFFORDABLE HOUSING GOALS AND OBJECTIVES***

The following goals address performance measures established by the 83rd Texas Legislature. Refer to program-specific statements outlined in the *Action Plan* portion of this document for strategies that will be used to accomplish the goals and objectives listed below. Included for each strategy are the target numbers of the 2013 goal, the 2013 actual performance and the goal for 2014. Targets for 2014 and 2015 were updated through the FY2014-2015 Legislative Appropriations Request unless otherwise noted.

Goals one through five are established through interactions between TDHCA, the Legislative Budget Board and the Legislature. They are referenced in the General Appropriations Act enacted during the most recent legislative session.

**GOAL 1: TDHCA WILL INCREASE AND PRESERVE THE AVAILABILITY OF SAFE, DECENT AND AFFORDABLE HOUSING FOR VERY LOW-, LOW- AND MODERATE-INCOME PERSONS AND FAMILIES.**



**Strategy 1.1**

Provide federal mortgage loans and Mortgage Credit Certificates (MCCs), through the Single-Family Mortgage Revenue Bond Program

Strategy Measure	2013 Target	2013 Actual	% of Goal	2014 Target
Number of households assisted through the My First Texas Home Program	2,002	2,972	146.2%	2,144

Explanation of Variance: Restrictions on downpayment assistance (DPA) programs in non-government assisted loans, including a prohibition against seller-funded DPA, have made TDHCA assisted loans and MCC programs more attractive.

**Strategy 1.2**

Provide federal housing loans and grants through the HOME Investment Partnership (HOME) Program for affordable single family housing

Strategy Measure	2013 Target	2013 Actual	% of Goal	2014 Target
Number of households assisted with Single Family HOME Funds	580	928	160%	351

Explanation of Variance: Reservation System usage combined with the use of deobligated fund balances have increased the number of single family households served. It is not expected that the resources will support the program continuing to exceed the target in 2014.

**Strategy 1.3**

Provide funding through the Housing Trust Fund for affordable single family housing

Strategy Measure	2013 Target	2013 Actual	% of Goal	2014 Target
Number of single-family households assisted through the Housing Trust Fund Program	206	460	223.30%	200

Explanation of Variance: The Housing Trust Fund has exceeded quarterly and annual target measures due to high-demand in the Amy Young Barrier Removal Program and the Homebuyer Assistance Program, plus increased availability of funds through deobligations for the Bootstrap Loan and Amy Young Barrier Removal programs. It is not expected that the resources will support the program being able to continue to exceed the target in 2014.

**Strategy 1.4**

Provide federal rental assistance through Section 8 certificates and vouchers

Strategy Measure	2013 Target	2013 Actual	% of Goal	2014 Target
Number of households assisted through Statewide Housing Assistance Payments Program	1,100	1,151	104.64%	1,098

Explanation of Variance: None needed.

**Strategy 1.5**

Provide federal tax credits to develop rental housing for very low income and low income households

Strategy Measure	2013 Target	2013 Actual	% of Goal	2014 Target
Number of multifamily households assisted through the Housing Tax Credit Program	6,031	9,238	153.18%	6,400

Explanation of Variance: The fourth quarter reflected the annual Competitive HTC awards. The figure for 9% credits is higher than expected due to staff's ability to disperse the credits more efficiently and thereby fund more developments. The 4% credits have also seen an unexpected increase in usage with the HUD 221(d)(4) program which has been the most attractive financing tool available to developers.

**Strategy 1.6**

Provide federal mortgage loans through the Multifamily Mortgage Revenue Bond Program

Strategy Measure	2013 Target	2013 Actual	% of Goal	2014 Target
Number of households assisted with the Multifamily Mortgage Revenue Bond Program	1000	242	24.20%	1,150

Explanation of Variance: Economic conditions in the bond markets have made it difficult for developers to submit a financially feasible application for 4% credits and private activity bonds in 2013. Equity markets have seen favorable pricing; however, the economic conditions in the bond markets have not resulted in financing terms that would yield beneficial results. Moreover, the lack of available soft funds as an additional funding source, the low applicable percentage, and the limited qualification for the increase in eligible basis create a gap in financing for 4% HTC developments.

**GOAL 2: TDHCA WILL PROMOTE IMPROVED HOUSING CONDITIONS FOR EXTREMELY LOW-, VERY LOW- AND LOW-INCOME HOUSEHOLDS BY PROVIDING INFORMATION AND TECHNICAL ASSISTANCE.**

**Strategy 2.1**

Provide information and technical assistance to the public through the Housing Resource Center

Strategy Measure	2013 Target	2013 Actual	% of Goal	2014 Target
Number of information and technical assistance requests completed	5,000	7,919	158.38%	7,000

Explanation of Variance: The number of informational and technical assistance requests handled by the Housing Resource Center (HRC) varies based on economic conditions across the state. Throughout SFY2012 and into SFY2013, the HRC has experienced a higher volume of phone requests than usual due in large part to the slow economic recovery.

**Strategy 2.2**

To assist colonias, border communities, and nonprofits through field offices, Colonia Self-Help Centers, and Department programs.

Strategy Measure	2013 Target	2013 Actual	% of Goal	2014 Target
Number of technical assistance contacts and visits conducted by the field offices	900	1,207	134.11%	1,200

**Explanation of Variance:** The Office of Colonia Initiatives (OCI) exceeded quarterly and annual targeted performance measures for on-site technical assistance visits due to high demand stimulated by the Department's first-come, first-served Reservation System model. A higher demand for the program has led to a subsequent increase in need for Technical Assistance amongst local governments and non-profit agencies.

**GOAL 3: TDHCA WILL IMPROVE LIVING CONDITIONS FOR THE POOR AND HOMELESS AND REDUCE THE COST OF HOME ENERGY FOR VERY LOW-INCOME TEXANS.**

**Strategy 3.1**

Administer homeless and poverty-related funds through a network of community action agencies and other local organizations so that poverty-related services are available to very low-income persons throughout the state.

Strategy Measure #1	2013 Target	2013 Actual	% of Goal	2014 Target
Number of persons assisted through homeless and poverty related funds	599,032	743,926	124.19%	652,055

**Explanation of Variance:** With many households experiencing unemployment or underemployment, there is an increasing demand for services.

Strategy Measure #2	2013 Target	2013 Actual	% of Goal	2014 Target
Number of persons assisted that achieve incomes above poverty level.	1,200	1,345	112.08%	1,100

**Explanation of Variance:** More CSBG subrecipients, as compared to last fiscal year, have assisted persons in transitioning out of poverty. Also, some subrecipients have had an increase in the number of persons transitioned out of poverty.

## Strategy 3.2

Administer the state energy assistance programs by providing grants to local organizations for energy related improvements to dwellings occupied by very low-income persons and for assistance to very low-income households for heating and cooling expenses and energy-related emergencies.

Strategy Measure #1	2013 Target	2013 Actual	% of Goal	2014 Target
Number of Households Receiving Energy Assistance	146,545	212,497	445.93%	146,545

Explanation of Variance: The subrecipient network for the CEAP program, which provides utility payment assistance, has seen an increased number of CEAP applications and households served due to economic hardships in the eligible population and increased availability of funds.

Strategy Measure#2	2013 Target	2013 Actual	% of Goal	2014 Target
Number of dwelling units weatherized through Weatherization Assistance Program	2,594	5,315	204.90%	2,822

Explanation of Variance: The Department exceeded the FY 2013 target due to more efficient use of weatherization program resources and the availability of unexpended ARRA WAP funds in Q3 and Q4.

**GOAL 4: TDHCA WILL ENSURE COMPLIANCE WITH THE TEXAS DEPARTMENT OF HOUSING AND COMMUNITY AFFAIRS' FEDERAL AND STATE PROGRAM MANDATES.**

## Strategy 4.1

The Compliance Division will monitor and inspect for Federal and State housing program requirements.

Strategy Measure	2013 Target*	2013 Actual	% of Goal	2014 Target
Total number of onsite reviews conducted.	825	1,554	188.36%	825

Explanation of Variance: When the targets for this measure were projected, it was anticipated that file review and UPCS physical inspections would occur for a property in the same quarter, which is not the case. Because reviews and inspections may occur in different quarters, they would be reported separately; therefore, the numbers above are reflective of nonduplicative reviews in each quarter (i.e. Property A had a file review and a UPCS inspection in Q3, so it would be counted only once; whereas, Property B has a file review in Q3 and a UPCS inspection in Q4, so it would be counted in both Q3 and Q4).

*\*In accordance with HB1 of the 82<sup>nd</sup> Legislature, the Community Development Block Grant Disaster Recovery funding program previously administered by TDHCA was transferred to the Texas General Land Office (GLO). As a result of this program transfer, the performance measure targets for Strategy 4.1 were revised in November 2011 and therefore deviate from the agency's FY2012-2013 LAR.*

**Strategy 4.2**

The Compliance Division will administer and monitor federal and state subrecipient contracts for programmatic and fiscal requirements.

Strategy Measure	2013 Target*	2013 Actual	% of Goal	2014 Target
Total number of contract monitoring reviews conducted.	150	155	103.33%	183

Explanation of Variance: None needed.

*\*In accordance with HB1 of the 82<sup>nd</sup> Legislature, the Community Development Block Grant Disaster Recovery funding program previously administered by TDHCA was transferred to the Texas General Land Office (GLO). As a result of this program transfer, the performance measure targets for Strategy 4.2 were revised in November 2011 and therefore deviate from the agency's FY2012-2013 LAR.*

**GOAL 5: TO PROTECT THE PUBLIC BY REGULATING THE MANUFACTURED HOUSING INDUSTRY IN ACCORDANCE WITH STATE AND FEDERAL LAWS.**

**Strategy 5.1**

Provide services for Statement of Ownership and Location and Licensing in a timely and efficient manner.

Strategy Measure	2013 Target	2013 Actual	% of Goal	2014 Target
Number of manufactured housing statements of ownership and location issued	70,000	68,590	97.99%	70,000

Explanation of Variance: None needed.

**Strategy 5.2**

Conduct inspection of manufactured homes in a timely manner.

Strategy Measure	2013 Target	2013 Actual	% of Goal	2014 Target
Number of installation reports received	11,000	12,947	117.70%	10,000

Explanation of Variance: There was an increase in the number of installation reports received and processed.

## Strategy 5.3

To process consumer complaints, conduct investigations and take administrative actions to protect the general public and consumers.

Strategy Measure #1	2013 Target	2013 Actual	% of Goal	2014 Target
Number of complaints resolved	600	479	79.83%	500

Explanation of Variance: The Department has received fewer complaints than targeted, resulting in fewer complaints needing resolution.

Strategy Measure #2	2013 Target	2013 Actual	% of Goal	2014 Target
Average time for complaint resolution	180	103	57.22%	180

Explanation of Variance: The average time for resolution of complaints is lower than the targeted projection, which is desirable.

Strategy Measure #3	2013 Target	2013 Actual	% of Goal	2014 Target
Number of jurisdictional complaints received	550	429	78.00%	450

Explanation of Variance: This measure is lower than the targeted projection due to the receipt of fewer complaints than projected.

RIDERS 5 & 6 ARE ESTABLISHED IN STATE LAW, AS FOUND IN THE GENERAL APPROPRIATIONS ACT.

Rider 5 (a): TDHCA will target its housing finance programs resources for assistance to extremely low-income households.

The housing finance divisions shall adopt an annual goal to apply \$30,000,000 of the divisions' total housing funds toward housing assistance for individuals and families earning less than 30 percent of AMFI.

Rider 5 (a)	2013 Target	2013 Actual	% of Goal	2014 Target
Amount of housing finance division funds applied towards housing assistance for individuals and families earning less than 30 percent of median family income	\$30,000,000	\$50,672,983	168.91%	\$30,000,000

Explanation of Variance: The performance is higher than expected because the Rider 5 report captures actual incomes of households served by TDHCA and not projected income groups.

Note: For more information, see Rider 5 of TDHCA's Appropriations as found in HB 1 (General Appropriations Act), 82<sup>nd</sup> Legislature, Regular Session.

Rider 5 (b): TDHCA will target its housing finance resources for assistance to very low-income households.

The housing finance divisions shall adopt an annual goal to apply no less than 20 percent of the division's total housing funds toward housing assistance for individuals and families earning between 31 percent and 60 percent AMFI.

Rider 5 (b)	2013 Target	2013 Actual	% of Goal	2014 Target
Percent of housing finance division funds applied towards housing assistance for individuals and families earning between 31 percent and 60 percent of median family income	20%	59.57%	297.83%	20%

Explanation of Variance: The majority of TDHCA housing programs serve households under 60% of median family income. The Rider 5 Report includes Section 8, HOME Single Family, HOME Multifamily, Housing Trust Fund Single Family, Housing Trust Fund Multifamily and Housing Tax Credit Programs.

Note: For more information, see Rider 5 of TDHCA's Appropriations as found in HB 1 (General Appropriations Act), 82<sup>nd</sup> Legislature, Regular Session.

Rider 6: TDHCA will provide contract for deed conversions for families who reside in a colonia and earn 60 percent or less of the applicable AMFI.

Help colonia residents become property owners by converting their contracts for deed into traditional mortgages.

Strategy Measure	2013 Target	2013 Actual	% of Goal	2014 Target
Amount of TDHCA funds applied toward contract for deed conversions for colonia families earning less than 60 percent of median family income.	100	0	0%	100

Explanation of Variance: The creation of Housing Trust Fund's Contract for Deed Conversion Program Assistance Grants will result in contract for deed conversions funded through the HOME Program for the first Quarter of State Fiscal Year 2014. The process of creating and rolling out the new Contract for Deed Conversion Program Assistance initiative during State Fiscal Year 2013 resulted in no conversions during that year.

Note: For more information, see Rider 6 of TDHCA's Appropriations as found in HB 1 (General Appropriations Act), 82<sup>nd</sup> Legislature, Regular Session.

The following TDHCA-designated goal addresses the housing needs of person with special needs.

**HOME PROGRAM STATUTE REQUIREMENT: TDHCA WILL WORK TO ADDRESS THE HOUSING NEEDS AND INCREASE THE AVAILABILITY OF AFFORDABLE AND ACCESSIBLE HOUSING FOR PERSONS WITH SPECIAL NEEDS.**

Dedicate 5 percent of the HOME project allocation for benefits of persons with disabilities who live in any area of this state.

Strategy Measure	2013 Target	2013 Actual	% of Goal	2014 Target
Amount of HOME project allocation awarded to applicants that target persons with disabilities.	\$1,201,497*	\$2,885,756	240.1%	\$1,201,497

**Explanation of Variance:** These include funds from the Persons with Disabilities Set-Aside and HOME general funds that were used to assist households with person with disabilities. It is important to note that while funds from the set-aside may be used anywhere in the state, HOME general funds may only be utilized in non-participating jurisdictions, those communities that do not receive funds directly from HUD. The goal was exceeded by Administrators accessing HOME Persons with Disabilities as well as general funds to serve households with a person with disabilities.

*\*The 2013 target was adjusted from \$1,350,000 to \$1,201,497 because of the reduction in HOME funding from HUD. The 2014 target will be adjusted to reflect the 5% of the actual allocation of 2014 funds from HUD.*



## **TDHCA ALLOCATION PLANS**

The Department has developed allocation formulas for many TDHCA programs in order to target available housing resources to the neediest households in each uniform state service region. These formulas are based on objective measures of need ensuring an equitable distribution of funding.

### ***2013 REGIONAL ALLOCATION FORMULA***

Texas Government Code §§2306.111(d) and 2306.1115 require that TDHCA use a Regional Allocation Formula (RAF) to allocate its HOME, HTC and HTF funding. This RAF objectively measures the affordable housing need and available resources in 13 State Service Regions used for planning purposes. Section 2306.111(d) of the Texas Government Code requires that the TDHCA RAF consider rural and urban areas in its distribution of program funding. Because of this, allocations for the HOME, HTC and HTF programs are allocated by rural and urban areas within each region.

As a dynamic measure of need, the RAF is revised annually to reflect updated demographic and resource data; respond to public comment; and better assess regional housing needs and available resources. The RAF is submitted annually for public comment. Slightly modified versions of the RAF are used for HOME, HTC and HTF because the programs have different eligible activities, households and geographical service area, as explained under the program subheadings below.

The RAF used the following data from the Census Bureau to calculate this regional need and availability distribution:

- Need factors:
  - 200% of Poverty: Number of persons in the region who live at or under 200% of the poverty line.
  - Cost Burden: Number of households with a ratio of monthly gross rent or mortgage payment to monthly household income that exceeds 30 percent.
  - Overcrowded Units: Number of occupied units with more than one person per room.
- Availability factor:
  - Unoccupied Housing Units: Vacant units for rent or for sale.

### ***HOME PROGRAM REGIONAL ALLOCATION FORMULA***

The HOME RAF is specific to HOME's activities. First, because HOME assists both homeowners and renters, both homeowner data and renter data is used in the RAF for the need and availability factors. Second, state law (Texas Government Code §2306.111) dictates that the Department shall expend 95 percent of its HOME funds for the benefit of non-Participating Jurisdictions that do not qualify to receive funds directly from HUD. Therefore, housing need and availability in the cities and counties that are Participating Jurisdictions are not included in the State's RAF. The 2014 RAF distributes funding for all HOME-funded activities with some exceptions for federal and state mandated set-asides including CHDO Operating Expenses, Housing Programs for Persons with Disabilities and the Contract for Deed Conversion Program. The following table demonstrates the

combined regional funding distribution for all of the HOME activities distributed under the RAF, such as the CHDO developments, rental housing development and various single family activities.

#### HOME Program 2014 RAF

Region	Large MSA within Region for Geographical Reference	Regional Funding Amount	Regional Funding %	Rural Funding Amount	Urban Funding Amount
1	Lubbock	\$916,230	5%	\$708,530	\$207,699
2	Abilene	\$593,198	3%	\$530,797	\$62,401
3	Dallas/Fort Worth	\$3,769,300	21%	\$584,243	\$3,185,056
4	Tyler	\$2,184,800	12%	\$1,516,956	\$667,844
5	Beaumont	\$1,239,626	7%	\$906,440	\$333,187
6	Houston	\$1,194,950	7%	\$385,211	\$809,739
7	Austin/Round Rock	\$2,149,674	12%	\$208,026	\$1,941,648
8	Waco	\$975,654	5%	\$573,993	\$401,661
9	San Antonio	\$1,118,577	6%	\$492,954	\$625,623
10	Corpus Christi	\$948,211	5%	\$507,401	\$440,810
11	Brownsville/Harlingen	\$1,663,843	9%	\$956,777	\$707,066
12	San Angelo	\$803,784	4%	\$383,096	\$420,688
13	El Paso	\$687,378	4%	\$48,593	\$638,785
	Total	\$18,245,225	100%	\$7,803,016	\$10,442,209

For more information on the RAF and further description of the formula, please contact the Housing Resource Center at (512) 475-3976.

#### **HOUSING TRUST FUND PROGRAM REGIONAL ALLOCATION FORMULA**

According to Texas Government Code §2306.111(d-1)(3), the RAF does not apply to activities with less than \$3,000,000 of funding. While the Bootstrap Loan Program (Owner Builder) and Contract for Deed Conversion Program would have their funds run through the RAF, neither of these programs received more than \$3,000,000. To be prepared in the event funding increases, the 2014 HTF RAF takes into account the activities of these two programs. Because these programs deal with the homebuyer population, only homebuyer data is used for the HTF RAF.

According to Texas Government Code §2306.111(d-1)(2) also dictates that the RAF does not apply to activities primarily designed to serve persons with disabilities. Therefore the Amy Young Barrier Removal Program is exempt from the RAF. However, a modified RAF may be utilized when providing access to the reservation system for the Amy Young Barrier Removal Program.

No HTF funds will be subject to the RAF for SFY 2014.

**HOUSING TAX CREDIT REGIONAL ALLOCATION FORMULA**

In accordance with Texas Government Code §§2306.111(d) and 2306.1115, TDHCA allocates HTC Program funds to each region using a need-based formula developed by the Department. For HTC, because the program only assists renters, only renter data was used in the RAF.

The HTC RAF provides for a minimum of \$500,000 in each rural and urban state service region and ensures that a minimum of 20 percent of the state's tax credit amount is awarded to rural areas. Furthermore, TDHCA and the Office of Rural Affairs established within the Texas Department of Agriculture administer the HTC Program's rural regional allocation. Texas Department of Agriculture assists in developing criteria for rural regional allocation. Texas Department of Agriculture also participates in the evaluation and site inspection of rural developments proposed under the rural allocation.

**HTC Program 2014 RAF**

Estimated amount of \$58,633,207 to be distributed

Region	Place for Geographical Reference	Regional Funding Amount	Regional Funding %	Rural Funding Amount	Urban Funding Amount
1	Lubbock	\$2,128,947	4%	\$792,350	\$1,336,597
2	Abilene	\$1,220,617	2%	\$646,715	\$573,902
3	Dallas/Fort Worth	\$13,054,218	22%	\$657,486	\$12,396,731
4	Tyler	\$2,891,492	5%	\$1,654,000	\$1,237,492
5	Beaumont	\$1,945,500	3%	\$1,035,676	\$909,824
6	Houston	\$11,426,543	19%	\$500,000	\$10,926,543
7	Austin/Round Rock	\$4,725,739	8%	\$500,000	\$4,225,739
8	Waco	\$2,324,062	4%	\$679,715	\$1,644,348
9	San Antonio	\$5,185,946	9%	\$517,646	\$4,668,300
10	Corpus Christi	\$1,989,152	3%	\$605,708	\$1,383,445
11	Brownsville/Harlingen	\$7,002,182	12%	\$1,035,798	\$5,966,384
12	San Angelo	\$1,369,015	2%	\$500,000	\$869,015
13	El Paso	\$3,369,795	6%	\$500,000	\$2,869,795
<b>Total</b>		<b>\$58,633,207</b>	<b>100%</b>	<b>\$9,625,094</b>	<b>\$49,008,113</b>

*Allocation and distribution for Stimulus Programs can be found in the Stimulus Programs chapter.*

## POLICY INITIATIVES

TDHCA's mission is to help Texans achieve an improved quality of life through the development of better communities. In addition to the goals established by the Legislative Appropriations Request, the Riders in the General Appropriations Act and state law, TDHCA continues to search for new ways to meet its mission. The following are policy initiatives for TDHCA.

- Community Involvement
  - Interagency collaboration and engagement of stakeholders on specific issues
- Fair Housing
  - Provide assistance without regard to race, color, religion, sex, disability, familial status or national origin and affirmatively market housing opportunities

### *Community Involvement*

TDHCA's participation in numerous committees, workgroups and councils allow the Department to stay apprised of other resources for affordable housing. Relationships with other federal and state departments and local governments are vital to ensure that Texas agencies coordinate housing and services to most efficiently and effectively serve all Texans. This collaboration results in recommendations on how to improve the coordination of the department services to serve special needs populations. These recommendations are addressed and incorporated as appropriate throughout the year. Furthermore, the recommendations incorporated in TDHCA's programs are consistent with the planning documents, such as the Consolidated Plan, submitted to HUD. In addition to this collaboration, TDHCA's involvement in the community allows the Department to closely monitor and proactively pursue available federal funding opportunities to ensure that Texas can access additional affordable housing funds.

TDHCA has staff committed to several State advisory workgroups and committees. Many of these committees and workgroups include members from the public and private sectors. These groups include, but are not limited to:

<b>Workgroup/Committees</b>	<b>Lead agency</b>
Community Reinvestment Workgroup	Texas Comptroller
Community Resource Coordination Groups (CRCG)	Health and Human Services Commission
Colonia Residents Advisory Committee (C-RAC)	TDHCA
Faith and Community Based Initiative	One Star Foundation
Disability Advisory Workgroup	TDHCA
Governor's Commission for Women	Governor's Office
Housing and Health Services Coordination Council	TDHCA
The Council for Advising and Planning (CAP) for the Prevention and Treatment of Mental and Substance Use Disorders	Department of State Health Services

<b>Workgroup/Committees</b>	<b>Lead agency</b>
Money Follows the Person Demonstration Project (MFTP)	Department of Aging and Disability Services
Promoting Independence Advisory Committee (PIAC)	Department of Aging and Disability Services
Reentry Task Force	Department of Criminal Justice
Interagency Coordinating Commission for Building Healthy Families (ICC)	Department of Family Protective Services
Interagency Workgroup on Border Issues	Secretary of State
Texas Interagency Council on the Homeless	TDHCA
Texas Foreclosure Prevention Task Force	Texas State Affordable Housing Corporation
Texas State Independent Living Council (SILC)	Department of Assistive and Rehabilitative Services
Texas Coordinating Council for Veteran Services	Texas Veterans Commission
WAP Planning Advisory Committee (PAC)	TDHCA

TDHCA is also involved in numerous national organizations that focus on housing or public administration. Some of these organizations include the Council of State Community Development Agencies, National Council of State Housing Agencies, National Center for Housing Management and others. Participation in these national organizations keeps TDHCA abreast of federal regulation updates and allows TDHCA to effectively respond to changes in federal funding and programs.

TDHCA's workgroups and coordination groups for which it is the lead agency are discussed below, listed alphabetically.

#### *Colonia Residents Advisory Committee*

C-RAC is a committee of colonia residents appointed by the TDHCA Governing Board which advises the Department regarding the needs of colonia residents and the types of programs and activities which should be undertaken by the colonia SHCs. The Department designates a geographic area to receive the services provided by the colonia SHCs based upon funding proposals submitted by each county. In consultation with C-RAC and the appropriate unit of local government, the Department designates up to five colonias in each service area to receive concentrated attention from the colonia SHCs. Each county nominates two colonia residents (one Primary and one Alternate) to serve on the committee. The Department's Governing Board appoints the C-RAC members. The C-RAC meets thirty days before a contract is scheduled to be considered for award by the Board. During this meeting, members of the C-RAC review the proposal and may make recommendations for the Board's consideration.

#### *Disability Advisory Workgroup*

TDHCA believes that consultation with community advocates, funding recipients and potential applicants for funding is an essential prerequisite to the development of effective policies, programs and rules. In order to augment TDHCA's formal public comment process, a workgroup is utilized, affording staff the opportunity to interact more informally and in greater detail with various stakeholders and to get feedback on designing more successful programs. Providing services and housing to persons with disabilities presents unique challenges and opportunities. TDHCA

maintains the Disability Advisory Workgroup to provide ongoing guidance to the Department on how TDHCA's programs can most effectively serve persons with disabilities. These meetings are open attendance and advertised through TDHCA website and email lists.

#### *Housing and Health Services Coordination Council*

The Housing and Health Services Coordination Council is codified in Texas Government Code §2306.1091. The Council's duties are to:

- Develop and implement policies to coordinate and increase state efforts to offer service-enriched housing;
- Identify barriers preventing or slowing service-enriched housing efforts, including barriers attributable to regulatory requirements, administrative limitations, limitations of funding and limited coordination;
- Develop a system to cross-educate staff in state housing and health services agencies to increase the number of staff with expertise in both areas;
- Identify opportunities for state housing and health service agencies to provide technical assistance and training to local housing and health services entities;
- Develop performance measures to track the progress of barrier elimination, coordination between housing and health services staff and the provision of technical assistance;
- Develop a biennial plan to implement the goals described; and
- Deliver a report of the Council's findings and recommendations to the governor and LBB by August 1st of each even-numbered year.

During the 83rd Regular Legislative session, House Bill 736 expanded the membership of this Council from 16 members to 17 members by adding a representative from the Texas Veterans Commission. Members include: the Executive Director of TDHCA; eight members appointed by the Governor; and eight members appointed by State Agencies. TDHCA provides clerical and advisory support. The Biennial Plans are available to the public on the TDHCA website at <http://www.tdhca.state.tx.us/hhsc>.

#### *Promoting Independence Advisory Committee*

TDHCA is actively involved with the PIAC. The PIAC assists the Health and Human Services Commission in creating options for those with disabilities to live in the community through the biannual Promoting Independence Plan. In keeping with the Olmstead decision, in which the U.S. Supreme Court held that, under the ADA, the State of Georgia could not keep those with mental illness in institutional isolation, this plan highlights the State's efforts to assist those individuals desirous of community placement, appropriate for community placement as determined by the state's treatment professionals and that do not require a fundamental alteration in the state's services, to live in the community. TDHCA participates in PIAC meetings.

TDHCA's Section 8 Program administers the Project Access program to assist low-income persons with disabilities in transitioning from institutions into the community by providing access to affordable housing. TDHCA's Project Access partners with the Department of Aging and Disability Services to coordinate with the Money Follows the Person Program, which provides community-based alternatives to individuals living in institutions. For 2013, the Project Access program will continue a pilot that serves an additional Olmstead population, those exiting state psychiatric hospitals, through partnership with the Department of State Health Services.

#### *Texas Interagency Council for the Homeless*

The Texas Interagency Council for the Homeless was created in 1989 to coordinate the State's homeless resources and services. This Council consists of representatives from eleven state agencies that serve persons experiencing or at risk of homelessness. Membership also includes representatives appointed by the office of the governor, the lieutenant governor and the speaker of the house. The council receives no funding and has no full-time staff, but receives facilitation and advisory support from TDHCA. The Council's major mandates include:

- evaluating and helping coordinate the delivery of services for the homeless in Texas;
- increasing the flow of information among service providers and appropriate authorities;
- providing technical assistance to TDHCA in assessing the need for housing for people with special needs;
- developing, in coordination with TDHCA and the Health and Human Services Commission, a strategic plan to address the needs of the homeless; and
- maintaining a central resource and information center for the homeless.

The Texas Interagency Council for the Homeless has four committees: Housing and Supportive Services; Homelessness Prevention; Data, Research and Analysis; and State Infrastructure. Each committee is currently working to update one section of the 2013 Annual Report.

In addition, the Texas Interagency Council for the Homeless has been meeting during 2013 with the Continuums of Care (CoCs) to coordinate homeless services. These efforts are reinforced by the 2011 update to HUD's 24 CFR §91 that require ESG recipients to expand consultation with community partners and CoCs in the formation of consolidated planning documents. The consultation must address the allocation of resources; development of performance standards and evaluation; and development of funding, policy and procures for operating state-required Homeless Management Information Systems (HMIS).

#### *Weatherization Assistance Program Planning Advisory Committee*

The WAP PAC is comprised of a broad representation of organizations and agencies and provides balance, background and sensitivity with respect to solving the problems of income-eligible persons, including the weatherization and energy conservation problems. At the present time, the PAC consists of six members. Any additions to the Policy Advisory Council will be reviewed by the Department's Governing Board.

Historically, the PAC has met annually after the public hearing for the DOE plan. One member of the PAC is from the Texas Department of Aging and Disability Services that is the state agency charged with providing a comprehensive array of aging and disability services, supports and opportunities that are easily accessed in local communities. Other representatives include weatherization providers, energy providers and consumer-related groups.

### **811 Team**

In partnership with the Department of Aging and Disability Services, TDHCA was awarded a \$330,000 Real Choice Systems Grant from the Centers for Medicare and Medicaid Services in September 2011. This grant ended September 29, 2013, and therefore the 811 Team will no longer be active in 2014 and is not listed in the chart above. The 811 Team was an advisory team to the Real Choice Systems Grant. As part of the grant, the Department of Aging and Disability Services and TDHCA partnership successfully completed the following activities: 1) applied for the HUD Section 811 Project Rental Assistance (PRA) Demonstration Program, 2) created and implemented a Housing and Services Partnership (HSP) Academy and 3) built the Housing and Services for Persons with Disabilities Online Clearinghouse.

The HSP Academy was held May 14-15, 2013, in Dallas with 16 local community teams participating, with over 70 total participants. The grant paid for the Center and their subcontractors to assist with the implementation of the Academy. The goal of the Academy was to provide local communities with education and technical assistance to create affordable housing for people with disabilities in their communities.

The Housing and Services for Persons with Disabilities Clearinghouse is now available on the 2-1-1 Texas.org website. The Clearinghouse was released as a draft for public comment with an online survey. Based on the public comment, the Clearinghouse was finalized and made live on the 2-1-1 Texas.org website in September 2013. To access the site, go to [www.211texas.org](http://www.211texas.org) and click on Disability Services on the Search tab at the top of 211texas.org. This Clearinghouse augments what information is available to people with disabilities when contacting 211.

Additionally, TDHCA was notified in February 2013 that Texas was one of 13 states awarded a Section 811 PRA demonstration grant. TDHCA received the maximum grant amount of \$12 million. This grant will provide project-based affordable housing for extremely low income persons with disabilities, in seven MSAs in Texas. The clients must meet one of the following target populations: 1) Persons Exiting Institutions, not including incarceration; 2) Youth Exiting Foster Care with Disabilities; and 3) Persons with Serious Mental Illness. TDHCA anticipates being able to fund between 20 and 40 properties for a total of an estimated 385 units. At this time HUD has not provided the Department with a contractual document for this program.

### **FAIR HOUSING**

Through education, outreach and monitoring, TDHCA works to ensure that housing programs benefit individuals without regard to race, color, religion, sex, disability, familial status or national origin. Complaints involving all forms of housing discrimination are referred to the Texas Workforce Commission Civil Human Rights Division, which oversees the Texas Fair Housing Act.

The Texas Fair Housing Act of 1989 enables the State to remedy discriminatory actions affecting housing affordability and access. The Act prohibits discrimination against individuals in their pursuit



of homeownership or rental housing opportunities based on race, color, national origin, sex, religion, familial status and disabilities.

**Policy-Driven Action:** The Department has updated its Analysis of Impediments to Fair Housing (AI). The AI is being completed in two parts: referred to as Phase 1 and Phase 2. The Phase 1 AI involved all areas within the geographic area defined as eligible for CDBG disaster recovery assistance relating to Hurricane Ike and Hurricane Dolly. The Phase 2 AI evaluates all areas of the State to include all 254 counties, but Phase 1 will remain in place. The Phase 1 AI was approved by HUD on May 13, 2011. Texas contracted with a qualified vendor to prepare the State of Texas' updated Analysis of Impediments to Fair Housing Choice (Phase 2 AI). The updated AI for the entire state is currently in draft form and was submitted to HUD on November 8, 2013 for review. Public comment was accepted during the summer months of 2013 and five Public Hearings were held across the State. Reporting on both phases of the AI is conducted in the in Consolidated Plan Annual Performance Report submitted to HUD in May of each year. These reports can be found on TDHCA's website at <http://www.tdhca.state.tx.us/housing-center/pubs.htm>.

State activities and current ongoing objectives relating to fair housing are discussed below:

- State agencies including TDHCA, the General Land Office (GLO) and the Texas Department of Agriculture have begun to implement Action Steps recommended in the Phase 1 AI.
- TDHCA developed educational materials and a webpage dedicated to fair housing issues and fair housing choice.
- The Civil Rights Division of the Texas Workforce Commission and TDHCA have entered into a memorandum of understanding to directly address public grievances related to fair housing.
- TDHCA's compliance division monitors housing developments for compliance with the Design and Construction requirements of the Fair Housing Act.
- Additionally, consistent with federal law and guidance from federal funding agencies and the Department of Justice, it is the policy of TDHCA to not require its nonprofit recipients of funds to verify, as a condition of receiving federal or state funds, the citizenship or immigration status of applicants for funds. The overall policy of legal residency verification is subject to revision and will be made to conform to the Department of Justice rule currently under review when it is adopted in a final form, or state statutory changes if enacted.

The Compliance Rules adopted by the TDHCA Board also promote fair housing compliance. Some of the highlights include requirements related to tenant selection criteria. TDHCA's Compliance Rule prohibit policies, practices, procedures and/or screening criteria that have the effect of excluding applicants because they have a Section 8 voucher or certificate or other comparable federal or state rental assistance.

In addition, the Compliance Rules require Tenant Selection Criteria to:

- (1) State that the Development will comply with state and federal fair housing and antidiscrimination laws;

- (2) Apply screening criteria uniformly (rental, credit and/or criminal history), including employment policies and in a manner consistent with the Texas and Federal Fair Housing Acts, program guidelines and the Department's rules;
- (3) Be reasonably related to program eligibility and the applicant's ability to perform the obligations of the lease; and
- (4) For all elderly Developments, must specify age requirements and demonstrate a commitment to operate the Development as Housing for Older Persons. Units in a Development as Housing for Older Persons may not lease units to households not meeting the criteria of qualified elderly except as expressly permitted by written guidance from HUD.

**Current Litigation:** The Department is involved in significant litigation styled *Inclusive Communities Project (ICP) vs. TDHCA et al.* Although this lawsuit is currently pending before the Fifth Circuit Court of Appeals, the Office of the Solicitor General, on behalf of the Department and other named state defendants, has filed a notice of appeal. In this lawsuit, Plaintiff alleges that TDHCA perpetuates housing segregation by disproportionately allocating Low Income Housing Tax Credits (LIHTC) for proposed developments in low-income, predominantly minority areas and denying tax credits for proposed developments in higher-income, predominantly Caucasian areas. Plaintiff alleges that with regard to the Department's allocation of LIHTC in the Dallas metropolitan area, the Department intentionally discriminated based on race, in violation of the Equal Protection Clause of the Fourteenth Amendment and 42 U.S.C. § 1982, or in the alternative, that the Department's allocation decisions had a disparate racial impact, in violation of §§ 3604(a) and 3605(a) of the Fair Housing Act (FHA). The Department denied Plaintiff's allegations and vigorously defended against the lawsuit.

On March 20, 2012, the Court issued a Memorandum Opinion and Order, finding that the Plaintiff failed to prove that the Department intentionally discriminated in the allocation of LIHTC's, but did find that, while unintentional, the allocation of LIHTC's in the Dallas area resulted in a disparate (discriminatory) impact. The Order required the TDHCA to submit a proposed "remedial plan" within 60 days of issuance of the Order, which was timely submitted. On August 7, 2012, the Court issued a Judgment together with a Memorandum Opinion and Order specifying the remedial actions to be taken by TDHCA. On September 4, 2012, TDHCA filed a Motion to Alter or Amend Judgment or, in the Alternative, for a New Trial. On November 8, 2012, the Court issued a Memorandum Opinion and Order in which a new trial was not granted and certain additional guidance as to the implementation of the August 7, 2012, Memorandum Opinion and order was provided.

In December 2012, the Department and other named state defendants represented by the Office of the Solicitor General filed a Notice of Appeal with the Court. Oral argument for the Appeal has been set for December 2013.

## SPECIAL NEEDS POPULATIONS

In addition to the policy initiatives described above, TDHCA addresses special needs populations in a variety of ways, as described below. The special needs populations discussed below were designated by HUD, designated by TDHCA or included in the SLIHP Texas Government Code. Each program addresses special needs populations uniquely. Some programs, such as HOME, establish funding levels for certain special needs populations and other programs, such as the HTC Program, include point incentives in their scoring criteria for serving certain special needs populations. Specifics about the priorities and strategies to provide housing for persons with special needs population in each state service region are below.

Special Needs Populations include:

- Colonia Residents (TDHCA)
- Elderly and Frail Elderly Populations (§2306.0721(c)(1) and HUD)
- Homeless Populations (§2306.0721(c)(1) and HUD)
- Farmworkers (§2306.0721(c)(1))
- Persons with Alcohol and Substance Abuse Issues (HUD)
- Persons with Disabilities (mental, physical, developmental) (HUD)
- Persons with HIV/AIDS and Their Families (HUD)
- Public Housing Residents (HUD)
- Veterans (§2306.0721(c)(1))
- Victims of Domestic Violence (TDHCA)
- Youth Aging Out of Foster Care (§2306.0721(c)(1))

### COLONIA RESIDENTS

Colonias are substandard housing developments mainly found along the Texas-Mexico border. These developments lack basic services, such as drinking water and sewage treatments. While the Office of Attorney General is working to prevent the new colonias from being established, several state agencies, including TDHCA, are working to remedy the existing colonia conditions (Attorney General of Texas, 2013).

*Policy-Driven Action:* The OCI, HOME, HTF and HTC Credit programs provide incentives to serve or prioritize the special needs of colonia residents.

In 1996, in an effort to place more emphasis on addressing the needs of colonias, the OCI at TDCHA was created and charged with the responsibility of coordinating all Departments and legislative initiatives involving border and colonia issues and managing a portion of the Department's existing programs targeted at colonias. The fundamental goal of the OCI is to improve the living conditions and lives of border and colonia residents and to educate the public

regarding the services that the Department has to offer. As part of its plan to improve the living conditions in colonias, OCI offers OCI Border Field Offices. The three OCI Border Field Offices are located in Edinburg, Laredo and El Paso, Texas to provide technical assistance to border counties, colonia SHCs and Bootstrap Program participants.

The HOME Program administers the Contract for Deed Conversion Program to assist households in the colonias. Contract for Deed Conversion facilitates homeownership by converting contracts for deed into traditional mortgages and providing funds for the rehabilitation or reconstruction of substandard units. The HTF also administers a Contract for Deed Conversion Program Assistance Grants to provide capacity building grants to nonprofit organizations providing training and technical assistance to homeowner colonia residents at or below 60% AMFI to convert contracts for deeds into deeds that convey title.

The HTC QAP offers points in the scoring criteria for developments that propose to set aside 5 percent of the units for persons with special needs. One of the nine special needs categories for the HTC Program is Colonia residents.

## ELDERLY AND FRAIL ELDERLY POPULATIONS

Elderly populations have a range of unique housing needs. Cost burden (expenditures including housing and utilities that exceed 30 percent of income) is the most common housing problem for households with people aged 65 and older. Between 1985 and 2009, cost burden increased from 31 to 40 percent for older households, while for other households the increase was from 24 to 36 percent (Federal Interagency Forum on Aging Related Statistics, 2012). Other housing needs are described in the Housing Analysis chapter.

*Policy-Driven Action:* The CSBG Program, CEAP, WAP, HOME Program, HTC Program and Multifamily Bond Program require owners to provide tenant supportive services for the benefit of the residents. In addition, TDHCA plays an active role in the Housing and Health Service Coordination Council, which works to increase the amount of service-enriched housing for seniors and people with disabilities. A description of this Council is included under “Policy Initiatives” above.

CSBG-eligible entities operate programs targeting the elderly. Such programs include Meals-on-Wheels, congregate meal programs, senior activity centers and home care services.

The Department’s CEAP and WAP give preference to the elderly as well as other special needs and priority populations. Subrecipients must conduct outreach activities for these special needs populations.

Homeowner Rehabilitation Assistance, offered through the HOME Program provides funds for the repair and rehabilitation of homes owned by low-income households and many of the assisted households are elderly.

A Qualified Elderly Development is an eligible development type under the HTC and Multifamily Bond programs provided it meets the requirements of the FHA.

## HOMELESS POPULATION

Homeless is defined in a variety of ways. While the definition of homelessness is intricate and varied, in general the HEARTH Act of 2009 expanded the definition of homelessness from persons

lacking a nighttime residence to persons who will imminently lose their housing and has no subsequent residence identified.

*Policy-Driven Action:* The first phase of the Housing Support Continuum is “(1) Poverty and Homelessness Prevention” and includes the CSBG Program, CEAP, ESG Program and HHSP. In addition, other programs not specifically created for homelessness prevention nevertheless include several activities to address this population’s special needs. For instance, the HTC Program can be used to assist homeless populations. Finally, TDHCA provides facilitation and advisory support to the Texas Interagency Council for the Homeless, described under “Policy Initiatives” above.

While the HTC Program is well-known and primarily used for the construction, acquisition and/or rehabilitation of housing that serves the general population or elderly populations, it can also be used to develop transitional housing and permanent supportive housing for homeless populations. Moreover, the HTC Program QAP offers points in the scoring criteria for developments that propose to set aside 5 percent of the units for persons with special needs; One of the nine special needs categories for the HTC Program is homeless populations.

## MIGRANT FARMWORKERS

Migrant farm labor helps to support very large industries in the U.S. For example, the fruit and vegetable industry is a 26 billion dollar industry. However, farmworker housing is often substandard or non-existent and the wages of the farmworker are usually low (National Center for Farmworker Health, Inc, 2012).

*Policy-Driven Action:* TDHCA addresses farmworker issues by licensing and inspecting migrant farmworker housing and conducting periodic studies on farmworker needs. In addition, the CSBG and HTC programs serve or prioritize funding for migrant farmworkers.

In HB 1099, the 79<sup>th</sup> Texas Legislative Session transferred the license and inspection of migrant farmworker housing facilities from the Texas Health and Human Service Commission to TDHCA. Additionally, the bill directed TDHCA to complete a study on quantity, availability, need and quality of migrant farm labor housing facilities in Texas. See <http://www.tdhca.state.tx.us/housing-center/pubs-special.htm> for a copy of the report.

Additionally, TDHCA set aside a portion of its FY2013 CSBG state discretionary funds to fund organizations serving migrant seasonal farmworkers. The Family Service Association of San Antonio, Inc. was awarded \$100,000 for the Migrant Seasonal Farmworker Homelessness Initiative. The Department also awarded \$100,000 to Urban Inter-Tribal Center of Texas for the Native American Homelessness Initiative. The Department’s CSBG State Plan approved by USHHS includes Native Americans and migrant farmworker populations as special populations eligible for CSBG state discretionary funds.

The HTC Program QAP offers points in the scoring criteria for developments that propose to set aside 5 percent of the units for persons with special needs. One of the nine special needs categories for the HTC Program is migrant farmworkers.

## PERSONS WITH ALCOHOL AND SUBSTANCE ABUSE ISSUES

Alcohol and substance abuse issues can be linked to housing problems, including homelessness. Several studies have found that approximately 41-84% of homeless adults have a substance use disorder (Tsai, Kaspro and Rosenheck, 2013).

**Policy-Driven Action:** TDHCA addresses the needs of persons with alcohol and substance abuse issues through the HTC and ESG programs.

The HTC Program QAP offers points in the scoring criteria for developments that propose to set aside 5 percent of the units for persons with special needs. One of the nine special needs categories for the HTC Program is persons with alcohol and substance abuse issues.

Additionally, ESG subrecipients may choose to prioritize certain subpopulations to serve with their ESG state funds. In the 2013 ESG competition, TDHCA awarded more points to applicants whose ESG programs would serve subpopulations that typically have higher barriers to obtaining and maintaining housing, including: persons with serious mental illness; persons recently released from an institution (prison, jail, mental health institutions, hospitals and treatment facilities); and persons with substance use disorders.

### **PERSONS WITH DISABILITIES (Mental, Physical and Developmental)**

According to HUD, mental, physical and developmental disabilities can include “hearing, mobility and visual impairments, chronic alcoholism, chronic mental illness, AIDS, AIDS Related Complex and mental retardation that substantially limits one or more major life activities. Major life activities include walking, talking, hearing, seeing, breathing, learning, performing manual tasks and caring for oneself” (U.S. Department of Housing and Urban Development, n.d.) The Olmstead Supreme Court decision maintained that unnecessary segregation and institutionalization of people with disabilities is unlawful discrimination under the Americans with Disabilities Act (ADA). Furthermore, the Fair Housing Act, Section 504 of the Rehabilitation Act, ADA and Section 2306.514 of the Texas Government Code all provide mandates for accessible residential housing for persons with disabilities. Housing developers may also choose to provide “adaptive design” or “universal access” housing, which promotes basic, uniform standards in the design, construction and alteration of structures that include accessibility or simple modification for individuals with a disability. While an “adaptable” unit may not be fully accessible at time of occupancy, it can easily and inexpensively be modified to meet the needs of any resident. Another option is to equip homes with special features designed for persons with disabilities, including ramps, extra-wide doors and hallways, hand rails and grab bars, raised toilets and special door levers.

Advocates for the elderly and persons with disabilities continue to stress the importance that these populations have the ability to live independently and remain in their own homes and communities. Advocates consider access to rehabilitation funds for accessibility modifications of single-family housing a priority. The rehabilitation funds perform minor physical modifications such as extra handrails, grab bars, wheelchair-accessible bathrooms, kitchens and ramps, thus making existing units livable and providing a cost-effective and consumer-driven alternative to institutionalization. Likewise, the availability of rental vouchers that provide options beyond institutional settings is a high priority. Another recognized need for people with disabilities is deeply affordable rents.

**Policy-Driven Action:** The CEAP, WAP, HOME Program, HTC Program, Multifamily Bond Program, NSP, HTF Program, Section 8 Program and new 811 Project Rental Assistance Program all have specific measures to address the needs of people with disabilities. Furthermore, the Integrated Housing Rule, as implemented by TDHCA, works to meet the needs of people with disabilities. In addition, TDHCA plays an active role in the Housing and Health Services Coordination Council, Promoting Independence Advisory Committee and the Disability Advisory Workgroup, all of which collaborate with groups representing people with disabilities, described under “Policy Initiatives” above.

Priority for energy assistance through CEAP and WAP are given to persons with disabilities as well as other special needs and prioritized groups. Local providers must implement special outreach efforts for these special needs populations.

As established in Section 2306.111(c) of the Texas Government Code and subject to the submission of qualified applications, five percent of the annual HOME Program allocation shall be allocated for applications serving persons with disabilities living in any part of the state. The 2012 Single Family HOME NOFA allows administrators to provide tenant based rental assistance, homebuyer assistance and homeowner rehabilitation assistance under the Persons with Disabilities Set-Aside. Furthermore, the HOME Homebuyer Assistance with Rehabilitation activity provides down payment and closing cost assistance as well as construction costs associated with architectural barrier removal to assist homebuyers with disabilities.

HOME Program, HTC Program, Multifamily Bond Program and NSP's rental developments that are new construction must conform to Section 504 standards, which require that at least five percent of the development's units be accessible for person with physical disabilities and at least two percent of the units be accessible for person with hearing and visual impairments.

The HTC Program QAP offers points in the scoring criteria for developments that propose to set aside 5 percent of the units for persons with special needs; One of the nine special needs categories for the HTC Program is persons with disabilities.

The HTF's Amy Young Barrier Removal Program provides a one-time grant up to \$20,000 to people with disabilities at or below 80 percent AMFI for accessibility modifications and the elimination of hazardous housing conditions. Modifications may include, but are not limited to installing handrails; ramps, buzzing or flashing devices; accessible door and faucet handles; shower grab bars and shower wands; accessible showers, toilets and sinks; and door widening and counter adjustments.

Additionally, ESG subrecipients may choose to prioritize certain subpopulations to serve with their ESG state funds. In the 2013 ESG competition, TDHCA awarded more points to applicants whose ESG programs would serve subpopulations that typically have higher barriers to obtaining and maintaining housing, including: persons with serious mental illness; persons recently released from an institution (prison, jail, mental health institutions, hospitals and treatment facilities); and persons with substance use disorders.

TDHCA's Section 8 Program administers the Project Access Program to assist low-income persons with disabilities in transitioning from institutions into the community by providing access to affordable housing. The program serves those transitioning into the community from a nursing facility, intermediate care facility, board and care facility, as defined by HUD, or state psychiatric hospitals. Based on increased demand, the number of Project Access vouchers administered by the Department has increased incrementally since the program began with 35 vouchers in 2002, to authority for up to 140 vouchers allocated to the program in 2013.

In August 2012 the Department submitted an application to HUD for the Section 811 PRA Demonstration Program. TDHCA was notified in February 2013 that Texas was one of 13 states awarded funds for the Section 811 program. TDHCA received the maximum grant amount of \$12 million. This grant will provide project based affordable housing for extremely low income persons with disabilities, in seven MSAs in Texas. The clients must meet one of the following target populations: 1) Persons Exiting Institutions, not including incarceration; 2) Youth Exiting Foster Care with Disabilities; and 3) Persons with Serious Mental Illness. The purpose of this program is to provide long-term project-based rental assistance contracts for affordable housing units set aside

for extremely low-income persons with disabilities. TDHCA entered into an Inter-Agency Agreement with Texas Health and Human Services Commission, which was a requirement of the Section 811 PRA grant application. The Inter-Agency Agreement outlines the targeted populations for the Section 811 program, methods of outreach and referral and commitments of availability of services from the Health and Human Service Agencies. The next step in this grant process is to negotiate a cooperative agreement between TDHCA and HUD; draft documents were provided to TDHCA in November 2013 to initiate those negotiations.

### *Integrated Housing Rule*

Advocates for persons with disabilities engaged with the Department's policies promote that affordable housing for persons with disabilities should be integrated into the community. Integrated housing, as defined by SB 367 and passed by the 77<sup>th</sup> Texas Legislature, is "housing in which a person with a disability resides or may reside that is found in the community but that is not exclusively occupied by persons with disabilities and their care providers." The Department, with the assistance of the TDHCA Disability Advisory Workgroup, developed an integrated housing rule to address this concern. The Integrated Housing Rule, for use by all Department housing programs, is found at 10 TAC 1.15 and is summarized as follows:

A housing development may not restrict occupancy solely to people with disabilities or people with disabilities in combination with other special needs populations.

- Large housing developments (50 units or more) shall provide no more than 18 percent of the units of the development set aside exclusively for people with disabilities. The units must be dispersed throughout the development.
- Small housing developments (less than 50 units) shall provide no more than 36 percent of the units of the development set aside exclusively for people with disabilities. These units must be dispersed throughout the development.
- Set-aside percentages outlined above refer only to the units that are to be solely restricted for persons with disabilities. This section does not prohibit a property from having a higher percentage of occupants that are disabled.
- Property owners may not market a housing development entirely, nor limit occupancy to, persons with disabilities.

Exceptions to the above rule include (1) scattered site development and tenant-based rental assistance; (2) transitional housing that is time limited with a clear and convincing plan for permanent integrated housing upon exit from the transitional situation; (3) housing developments designed exclusively for the elderly; (4) housing developments designed for other special needs populations; and (5) TDHCA Board waivers of this rule to further the purposes or policies of Chapter 2306, Texas Government Code, or for other good cause.

### **PERSONS WITH HIV/AIDS AND THEIR FAMILIES**

Human Immunodeficiency Virus (HIV) is the virus that causes Acquired Immunodeficiency Syndrome (AIDS). HIV infects cells and attacks the immune system, which weakens the body and makes it especially susceptible to other infections and diseases. In 2012, there were 72,932 Texans living with HIV/AIDS (Texas Department of State Health Services, 2013). Because of



increased medical costs or the loss of the ability to work, people with HIV/AIDS may be at risk of losing their housing arrangements.

The Texas Department of State Health Services (DSHS) addresses the unmet housing and supportive services needs of persons living with HIV and their families in Texas by providing emergency short-term rent, mortgage and utility assistance; tenant-based rental assistance; and supportive services to income-eligible individuals. The DSHS Housing Opportunities for Persons with AIDS (HOPWA) formula program, which is a federal program funded by HUD, is integrated with the larger Ryan White Program both in administration and service delivery, which in turn is integrated into the larger, multi-sectoral system for delivering treatment and care to these clients. The goals of the DSHS HOPWA program are to help low-income HIV-positive clients establish or maintain affordable and stable housing, to reduce the risk of homelessness and to improve access to health care and supportive services. In addition to the DSHS statewide program, the cities of Austin, Dallas, Fort Worth, Houston and San Antonio receive HOPWA funds directly from HUD.

*Policy-Driven Action:* The HTC Program QAP offers points in the scoring criteria for developments that propose to set aside 5 percent of the units for persons with special needs; One of the nine special needs categories for the HTC Program is persons with HIV/AIDS.

## PUBLIC HOUSING RESIDENTS

According to HUD, there are 61,720 low-rent units of public housing in Texas. TDHCA believes that the future success of Public Housing Authorities will center on ingenuity in program design, maximizing resources, emphasis on resident participation towards economic self-sufficiency and partnerships with other organizations to address the needs of this population. While TDHCA does not have any direct or indirect jurisdiction over the management or operations of public housing authorities, it is important to maintain a relationship with these service providers and Public Housing Authorities can access HOME funding for single family activities including Homebuyer Assistance, Homeowner Rehabilitation Assistance and Tenant-Based Rental Assistance.

*Policy-Driven Action:* TDHCA works with executives from several large Public Housing Authorities in the state as well as the Texas Housing Association and the Texas chapter of the National Association of Housing and Redevelopment Officials, which represent the public housing authorities of Texas. TDHCA has worked to promote programs that will repair substandard housing and develop additional affordable housing units. In addition, the HTC Program may also be used for the redevelopment of public housing authority property.

## VETERANS

In a recent study of homeless veterans, 60 percent had a substance use disorder (Tsai, Kaspro and Rosenheck, 2013). In addition, as much as two-thirds of homeless veterans of the Iraq and Afghanistan wars had post-traumatic stress disorder (DeAngelis, 2013). These factors may affect veteran's ability to acquire stable housing.

*Policy-Driven Action:* The HTF's Texas Veterans Rental Assistance Program provided rental and utility subsidies to low-income veterans through the Veterans Rental Assistance Program from 2008 to 2011. The 82nd Texas Legislature transferred funds for this program to the Texas Veteran's Commission in 2011 and this was continued by the 83rd Legislature. The Texas Veterans Commission provides a diverse array of services for veterans in Texas, including the Housing4TexasHeroes Program. This program provides temporary housing to low-income or homeless veterans and permanent housing, such as new home construction or housing modification for veterans requiring such modification due to a physical disability or injury.

The HTC Program QAP offers points in the scoring criteria for developments that propose to set aside 5 percent of the units for persons with special needs; One of the nine special needs categories for the HTC Program is veterans and wounded warriors.

## VICTIMS OF DOMESTIC VIOLENCE

Victims of domestic violence may stay in a dangerous situation because of fear of the abuser, belief that the abuser will take the children involved, self-blame and limited financial options (The National Center for Victims of Crime, 2008). Services which may help victims of domestic violence move to safety include physical protection services, legal protection of his or herself and any children involved, counseling and employment assistance.

**Policy-Driven Action:** The Texas Health and Human Services Commission Family Violence Program funds for domestic violence victims that offer various services including temporary emergency shelter, hotline services, information and referral, counseling, assistance in obtaining medical care and employment and transportation services. Some shelters have transitional living centers, which allow victims to stay for an extended period and offer additional services.

Additionally, ESG subrecipients may choose to prioritize certain subpopulations to serve with their ESG program. The State ESG program typically funds a number of programs serving victims of domestic violence because many shelters in Texas serve that subpopulation and in the competition for funds, their applications have scored high.

Finally, the HTC Program QAP offers points in the scoring criteria for developments that propose to set aside 5 percent of the units for persons with special needs; One of the nine special needs categories for the HTC Program is persons protected by the Violence Against Women Act (domestic violence, dating violence, sexual assault and stalking).

## YOUTH AGING OUT OF FOSTER CARE

In Texas, youth in the foster care system in Texas age out at 18 years old. In state fiscal year 2012, 1,363 youth were emancipated from foster care with some youth receiving assistance and services to help them transition to adulthood and some youth that do not want continued contact with the child welfare system once they leave foster care. Nationwide, as many as one out of every four youth who age out of care experience homelessness for at least one night (Casey Family Programs, 2008).

**Policy-Driven Action:** The Department of Family Protective Services has several programs that help meet the needs of youth aging out of foster care. The Preparation for Adult Living (PAL) Program offers a transitional living allowance that helps youth transition from foster care to adulthood and provides payments for limited services, such as rent or room deposits. The PAL aftercare room and board assistance is available for qualified young adults up to age 21 to help prevent or alleviate homelessness by providing rent and/or utility deposits, rent and/or utility payments and other essential services.

Department of Family Protective Services' Extended Foster Care program allows a young adult to stay in foster care up to his/her 21<sup>st</sup> or 22<sup>nd</sup> birthday in order to finish high school, attend college or other education institutions, obtain employment, or use the program if the young adult has a qualifying medical condition. The Education and Training Voucher Program allows qualifying youth to participate in post-secondary and vocational or technical programs. A component of Extended Foster Care includes a Supervised Independent Living program which allows young adults to live independently under a minimally supervised living arrangement. Living arrangements may include

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*Special Needs Populations*

apartments, non-college and college dorm settings, shared housing and host homes. The Education and Training Voucher Program provides up to \$5,000 per year to qualifying youth and young adults to attend post-secondary and vocational or technical programs in an effort to achieve their educational goals. This program can be used for residential housing and utilities, room and board, books, tuition fees and other services related to success in the educational program.

Finally, Department of Family Protective Services' Youth Transition Centers are located in every region in Texas and individually operated and supported by their local communities, partnerships with the Texas Workforce Commission and Department of Family Protective Services. These Centers provide youth and young adults a comprehensive array of services such as transitional living services, case management, employment assistance and housing assistance.

Public housing authorities can compete for Family Unification Vouchers by HUD. Family Unification Vouchers can be used for youth at least 18 years old and not more than 21 years old who left foster care at age 16 or older who lack adequate housing. Housing assistance under family unification vouchers is limited to 18 months.

Under the HTC Program, full-time students are eligible to live in a tax credit property if he or she was previously under the care and placement of a foster care agency.

In February 2013, the Department was notified by HUD that Texas was one of 13 states awarded funds for the Section 811 PRA Demonstration Program. The purpose of this program is to provide long term project-based rental assistance for extremely low-income persons with disabilities. Youth exiting foster care with disabilities is one of the target populations for this grant. HUD has notified grantees that the next step in this grant process is to negotiate a cooperative agreement. TDHCA has been told to expect the cooperative agreement in the fall of 2013.

## **SECTION 5: STIMULUS PROGRAMS**

The economic downturn, which began in 2007, did not affect Texas as severely as it did the rest of the country. As the Texas Comptroller illustrates, from 2001-2010 the US gross domestic product grew by 16.8 percent while Texas' real gross domestic product grew by 23.5 percent, outpacing the US by a large margin (Texas Comptroller of Public Accounts, n.d). While a Texas Workforce Commission reported that Texas regained its pre-recession levels of jobs in 2011, the outlook in 2008-2009 was not as bright as Texas lost approximately 427,600 jobs during that time period (Texas Comptroller of Public Accounts, n.d2).

Congress passed a series of bills designed to alleviate the negative economic trend starting in 2008. Beginning with the Housing and Economic Recovery Act (HERA) of 2008, the federal government began to address the high rates of foreclosures. The American Recovery and Reinvestment Act (ARRA) of 2009 followed and the federal government set a goal of creating new jobs as well as saving existing ones; spurring economic activity and investing in long-term economic growth; and requiring greater accountability and transparency in government spending. ARRA's impact in Texas was significant, namely helping to bolster the financing of low-income housing tax credits and propping up a struggling industry. The end result was the construction or rehabilitation of 16,361 units which may not have occurred without the legislation. Additionally, some temporary programs were not created through either of the recovery acts, but were created to address economic conditions on a national level. Programs created to address such matters are included in this chapter.

TDHCA administered several programs created by the funds meant to stimulate the economy. These programs are grouped and discussed in their own chapter rather than the *Annual Report and Action Plan* because of their temporary nature; most of them concluded in two to three years. In addition, these programs are based on a multiyear model, not a fiscal year model. The reporting for these programs is from the beginning of each program to the fall of 2013. However, temporary programs are mentioned in the *Action Plan's* Housing Support Continuum for clarity because of their administration through the Department and their creation to serve the needs of low- to moderate-income Texans.

The following table provides summary information about the Department's programs funded through the stimulus that are currently active.

### **TEXAS DEPARTMENT OF HOUSING AND COMMUNITY AFFAIRS OPEN STIMULUS PROGRAMS**

<b>Program</b>	<b>Funding</b>
National Foreclosure Mitigation Counseling Program (NFMC): <ul style="list-style-type: none"> <li>• NFMC Round 6</li> <li>• NFMC Round 7</li> </ul>	NFMC Round 6: \$366,712.50 NFMC Round 7: \$327,088.50
Neighborhood Stabilization Program (NSP): <ul style="list-style-type: none"> <li>• NSP 1</li> <li>• NSP 3</li> </ul>	NSP 1: \$91,323,273.28 NSP 3: \$7,284,978
Weatherization Assistance Program ARRA	\$326,975,732

*In addition to the programs listed above, the Community Services Block Grant Program ARRA, the Homebuyer Tax Credit Programs (90-Day Down Payment Assistance Program and Mortgage Advantage Program), the Homelessness Prevention and Rapid Re-Housing Program, the Housing Tax Credit Exchange Program, the Tax Credit Assistance Program and NFMC Round 2, Round 3, Round 4, and Round 5 were completed and their final reports are in previous State Low Income Housing Plan and Annual Reports.*

## NATIONAL FORECLOSURE MITIGATION COUNSELING PROGRAM

The Department applied for and received funds from the National Foreclosure Mitigation Counseling (NFMC) Program, Rounds 2, 3, 4, 5, 6 and 7. NFMC Rounds 2-5 were reported in previous SLIHPs.

Note for NFMC Round 5: While the 2013 SLIHP stated that the final report for NFMC Round 5 was submitted in August 2012, during the audit process NeighborWorks America determined that 15 Level One and 14 Level Two files submitted under Round 5 were ineligible for funding. As a result, in January 2013 \$8,191.50 was de-obligated, which included \$6,450 in counseling funds, \$1,290 in program related support and \$451.50 in operational oversight. The Austin/Round Rock MSA had 17 fewer households served through NFMC as a result of this finding. The counseling agency that submitted the ineligible sessions reimbursed the Department for the ineligible costs.

### ***NFMC ROUND 6***

#### **PROGRAM DESCRIPTION**

The Consolidated and Further Continuing Appropriations Act of 2012 continued the NFMC Program, Round 6. The purpose of the program is to expand and supplement foreclosure counseling. All funds are targeted to “areas of greatest need” which are defined as areas experiencing a high rate of subprime lending, delinquent loans and foreclosure starts.

The three NFMC funding categories are Counseling Funds, Program-Related Support and Operational Oversight. Counseling funds are used to provide financial counseling to homeowners in danger of foreclosure. Program-Related Support are funds used to support the direct costs associated with increasing effectiveness and efficiency of the foreclosure programs, such as funding outreach to delinquent clients, collecting data and uploading quarterly reports. Operational Oversight is only available for intermediaries and state housing finance agencies and is for the administration of the program.

Matching funding categories were designed similarly to NFMC funds, with Counseling Match and Program-Related Support Match awarded based on subgrantee performance.

#### **IMPLEMENTATION AND ALLOCATION**

In January 2012, TDHCA partnered with 11 HUD-approved foreclosure mitigation counseling organizations to submit an application for NFMC Round 6 to NeighborWorks America. In June 2012, TDHCA entered into a Grant Agreement with NeighborWorks America to administer \$366,712.50 for NFMC Round 6, divided as follows: \$288,750.00 for Counseling, \$20,212.50 for Operational Oversight, and \$57,750.00 as Program-Related Support. As a result of the award, \$73,342.50 was required from the State as match. For matching funds, \$25,000 in Counseling Match was made available by from TDHCA. TSAHC provided \$48,342.50 in match through the procurement of a grant which supports foreclosure prevention counseling in Texas.

TDHCA jointly administered the program with the TSAHC. An additional \$28,875 in Program-Related Support was allocated to TSAHC for data collection and submission of quarterly reports.

In July 2012, TDHCA sent contracts to the eleven HUD-approved foreclosure mitigation counseling agencies that participated in the application to NeighborWorks America in order to partner with them as subgrantees. For NFMC Round 6, 50 percent of the funds will be targeted to low-income or

minority homeowners and 15 percent of the funds will be targeted to low-income and minority neighborhoods.

Program-Related Support was provided up to \$5,000 based on percentage complete by November 20, 2012. The top three subgrantees received \$5,000, the middle four subgrantees received \$2,000 and the bottom four subgrantees received \$500.

## STATUS OF FUNDS

### NFMC Round 6 Funding as of October 2013

Agency	Metropolitan Statistical Areas Served	NFMC Funding Allocated	NFMC Funding Drawn
Austin Habitat for Humanity, Inc.	Austin/Round Rock, San Antonio/New Braunfels	\$11,223.94	\$10,959.47
Business and Community Lenders of Texas	Austin/Round Rock, Dallas/Fort Worth/Arlington, San Antonio/New Braunfels	\$11,583.94	\$11,319.47
Project Bravo, Inc.	El Paso	\$39,121.58	\$38,205.79
Credit Coalition	Beaumont/Port Arthur, Houston/Sugar Land/Baytown, Austin/Round Rock, Longview, Tyler	\$23,657.38	\$23,108.69
CCCS of Greater Dallas	Austin/Round Rock, Dallas/Fort Worth/Arlington, Houston/Sugar Land/Baytown, Longview, Tyler, Wichita Falls, Amarillo, Beaumont/Port Arthur, San Antonio/New Braunfels, Rural	\$117,255	\$114,611.25
Frameworks Community Development Corporation	Austin/Round Rock, Rural	\$32,847.64	\$32,121.32
Fifth Ward Community Redevelopment Corporation	Houston/Sugar Land/Baytown	\$1,397.36	\$1,373.68
Gulf Coast Community Services Association	Houston/Sugar Land/Baytown	\$11,183.70	\$10,946.85
Novadebt	Dallas/Fort Worth/Arlington, Houston/Sugar Land/Baytown, San Antonio/New Braunfels	\$7,810.26	\$7,632.63
North Texas Housing Coalition	Dallas/Fort Worth/Arlington, Rural	\$45,697.10	\$44,651.05
Our Casas Resident Council, Inc.	San Antonio/New Braunfels, El Paso	\$15,847.10	\$15,476.05
Texas Department of Housing and Community Affairs	N/A - Grantee	\$12,500.00	\$12,187.50
Texas State Affordable Housing Corporation	N/A - Administrator	\$36,587.50	\$36,394.69
<b>Total</b>	-	<b>\$366,712.50</b>	<b>\$358,988.44</b>

\*The final 2.5% of Counseling and Operational Oversight funding will be released once the final audit review by NeighborWorks America is complete. Nothing more is required of the sub-grantees or TDHCA.

### Round 6 NFMC Households Served as of October 2013, Final Amounts

MSA/ Location	House- holds (HH) Served	Counseling Ending in Foreclosure	HHs <50% AMFI	HHs 50- 79% AMFI	HHs 80- 100% AMFI	HHs >100% AMFI	White	Black or African American	Other	No Res- ponse	Hispanic
Amarillo	21	0	7	10	2	2	17	1	3	0	3
Austin/Round Rock	204	0	102	65	22	15	153	38	12	1	93
Beaumont/Port Arthur	7	1	5	0	0	2	3	4	0	0	0
Dallas/Fort Worth/Arlington	547	3	169	164	69	145	286	181	67	13	150
El Paso	149	4	110	28	9	2	18	1	130	0	144
Houston/Sugar Land/Baytown	-	-	-	-	-	-	-	-	14	-	-
Longview	15	0	3	5	2	5	8	7	0	0	0
San Antonio	61	2	30	16	5	10	46	8	6	1	41
Rural - Texas	21	0	6	6	3	6	14	6	1	0	3
Tyler	22	0	7	9	1	5	12	8	1	1	3
Wichita Falls	16	0	2	7	2	5	11	2	0	3	2
<b>Total</b>	<b>1,222</b>	<b>12</b>	<b>491</b>	<b>366</b>	<b>144</b>	<b>221</b>	<b>632</b>	<b>334</b>	<b>234</b>	<b>22</b>	<b>484</b>

### Round 6 NFMC Counseling Outcomes as of October 2013, Final Amounts

Round 6 Counseling Outcomes	Households
Bankruptcy	18
Brought mortgage current (with or without rescue funds)	77
Counseled and referred for legal assistance	14
Counseled and referred to another social service or emergency assistance agency	5
Counseled on debt management or referred to debt management agency	1
Currently in negotiation with servicer; outcome unknown	389
Executed a deed-in-lieu	7
Foreclosure put on hold or in moratorium; final outcome unknown	4
Homeowners sold property (not short sale)	0
Initiated Forbearance Agreement/Repayment Plan	71
Mortgage foreclosed	12
Mortgage modified	98
Mortgage refinanced	139
Obtained partial claim loan from FHA lender	7
Other**	194
Pre-foreclosure/short sale	2
Received second mortgage	0
Referred homeowner to servicer with Action Plan	171
Withdrew from counseling	13
<b>Total</b>	<b>1,222</b>

\*\*"Other" includes counseling sessions submitted to the NFMC data collection system with an outcome designated as "other".

### NFMC Round 6 Counseling/Program-Related Support Match Funding\*

Counseling Agency	Metropolitan Statistical Areas Served	Matching Funds Allocated	% Match Drawn
Austin Habitat for Humanity, Inc.	Austin/Round Rock, San Antonio/New Braunfels	\$5,000.00	9%
Business and Community Lenders of Texas	Austin/Round Rock, Dallas/Fort Worth/Arlington, San Antonio/New Braunfels	\$5,000.00	9%
Project Bravo, Inc.	El Paso	\$2,000.00	3.5%
Credit Coalition	Beaumont/Port Arthur, Houston/Sugar Land/Baytown, Austin/Round Rock, Longview, Tyler	\$2,000.00	3.5%
CCCS of Greater Dallas	Austin/Round Rock, Dallas/Fort Worth/Arlington, Houston/Sugar Land/Baytown, Longview, Tyler, Wichita Falls, Amarillo, Beaumont/Port Arthur, San Antonio/New Braunfels, Rural	\$26,400.00	47.5%
Frameworks Community Development Corporation	Austin/Round Rock, Rural	\$500.00	1%
Fifth Ward Community Redevelopment Corporation	Houston/Sugar Land/Baytown	\$500.00	1%
Gulf Coast Community Services Association	Houston/Sugar Land/Baytown	\$2,000.00	3.5%
Novadebt	Dallas/Fort Worth/Arlington, Houston/Sugar Land/Baytown, San Antonio/New Braunfels	\$5,000.00	9%
North Texas Housing Coalition	Dallas/Fort Worth/Arlington, Rural	\$4,400.00	8%
Our Casas Resident Council, Inc.	San Antonio/New Braunfels, El Paso	\$500.00	1%
City of San Antonio Department of Human Services	San Antonio/New Braunfels	\$2,200.00	4%
<b>Total</b>		<b>\$55,500.00**</b>	<b>100%</b>

\*Allocated to Subgrantees, as of October 2013

\*\*TSAHC and TDHCA provided a total of \$73,342.50 in matching funds. After the Counseling and Program-Related Support match was distributed, the remaining amount in match was used for marketing the Texas Financial Toolbox and funding for a foreclosure prevention counseling class through the Texas Statewide Homebuyer Education Program.



### NFMC Round 6 Counseling Match Households Served, as of October 2013

MSA/Location	Households (HH) Served	Counseling Ending in Foreclosure	HHs <50% AMFI	HHs 50-79% AMFI	HHs 80-100% AMFI	HHs >100% AMFI	White	Black or African American	Other	No Response	Hispanic
Amarillo	11	0	4	3	2	2	6	3	2	0	3
Austin/Round Rock	17	0	8	3	5	1	7	3	3	4	5
Brownsville/Harlingen	5	0	0	3	0	2	2	0	2	1	5
Bryan/College Station	1	0	0	1	0	0	1	0	0	0	0
Corpus Christi	1	0	0	0	0	1	0	0	1	0	0
Dallas/Fort Worth/Arlington	132	3	66	37	11	18	85	28	12	7	60
Houston Sugar Land/Baytown	35	0	12	12	4	7	18	10	5	2	11
Killeen/Temple/Fort Hood	1	0	1	0	0	0	1	0	0	0	0
Laredo	2	0	0	1	0	1	1	0	1	0	2
Longview	2	0	0	1	1	0	1	1	0	0	0
Lubbock	1	0	0	1	0	0	0	0	1	0	1
McAllen	5	0	0	1	1	3	1	0	3	1	4
Rural-Texas	34	0	12	7	8	7	19	5	5	5	6
San Antonio	27	0	5	8	10	4	17	4	2	4	20
Sherman/Denison	2	0	0	1	0	1	2	0	0	0	0
Tyler	4	0	0	0	0	4	1	3	0	0	0
Wichita Falls	1	0	0	0	0	1	1	0	0	0	0
Waco	1	0	0	1	0	0	0	1	0	0	0
<b>Total</b>	<b>282</b>	<b>3</b>	<b>108</b>	<b>80</b>	<b>42</b>	<b>52</b>	<b>163</b>	<b>58</b>	<b>37</b>	<b>24</b>	<b>117</b>

### NFMC Round 6 Counseling Match Outcomes as of October 2013

Round 6 Counseling Outcomes	HH
Bankruptcy	1
Brought mortgage current (with or without rescue funds)	9
Counseled and referred for legal assistance	2
Counseled and referred to another social service or emergency assistance agency	0
Counseled on debt management or referred to debt management agency	0
Currently in negotiation with servicer; outcome unknown	29
Executed a deed-in-lieu	0
Foreclosure put on hold or in moratorium; final outcome unknown	0
Homeowners sold property (not short sale)	0
Initiated Forbearance Agreement/Repayment Plan	41
Mortgage foreclosed	3
Mortgage modified	0
Mortgage refinanced	58
Obtained partial claim loan from FHA lender	4
Other**	126
Pre-foreclosure/short sale	1

Round 6 Counseling Outcomes	HH
Received second mortgage	0
Referred homeowner to servicer with Action Plan	6
Withdrew from counseling	2
<b>Total</b>	<b>282</b>

\*\*"Other" includes counseling sessions submitted to the NFMC data collection system with an outcome designated as "other".

## NFMC Round 7

### PROGRAM DESCRIPTION

The Continuing Resolution on which the federal government is operating pending Fiscal Year 2013 Appropriations Bills, is expected to continue the NFMC Program, Round 7. The purpose of the program is the same as previous rounds.

### IMPLEMENTATION AND ALLOCATION

In November 2012, TDHCA sent out an invitation to all HUD-approved housing counselors, with contact information found on HUD's website at <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>. TDHCA partnered with 10 interested HUD-approved Housing Counselors and was awarded \$327,088.50 in NFMC funding. The Grant Agreement between NeighborWorks and TDHCA was executed on May 31, 2013. In Round 7, Sub-grantees were required to provide in-kind or cash match in proportion to their awards.

### ADDITIONAL RESOURCES

Homeowners in danger of foreclosure can find a HUD-approved foreclosure counselor at <http://www.findaforeclosurecounselor.org>. For additional information on the NFMC program, see the NeighborWorks America website at <http://www.nw.org/network/nfmcp/>.

### STATUS OF FUNDS

#### NFMC Round 7 Funding as of October 2013

Agency	Metropolitan Statistical Areas Served	NFMC Funding Allocated	NFMC Funding Drawn	Percent of NFMC Funding Drawn
Austin Habitat for Humanity, Inc.	Austin/Round Rock	\$10,890.00	\$3,393.00	31.2%
Business and Community Lenders of Texas	Austin/Round Rock	\$15,180.00	\$3,366.00	22.2%
Project Bravo, Inc.	El Paso	\$53,790.00	\$15,873.00	29.5%
Credit Coalition	Beaumont/Port Arthur, Houston/Sugar Land/Baytown	\$19,305.00	\$7,078.50	36.7%
CCCS of Greater Dallas	Austin/Round Rock, Dallas/Fort Worth/Arlington, Longview, Tyler, Wichita Falls, Amarillo, Rural	\$73,260.00	\$20,112.00	27.5%
Frameworks Community Development Corporation	Austin/Round Rock	\$25,740.00	\$8,688.00	33.8%

Agency	Metropolitan Statistical Areas Served	NFMC Funding Allocated	NFMC Funding Drawn	Percent of NFMC Funding Drawn
Gulf Coast Community Services Association	Houston/Sugar Land/Baytown	\$10,560.00	\$1,872.00	17.8%
Novadebt	Dallas/Fort Worth/Arlington, Houston/Sugar Land/Baytown, San Antonio/New Braunfels	\$6,930.00	\$2,091.00	30.2%
North Texas Housing Coalition	Dallas/Fort Worth/Arlington	\$46,695.00	\$16,021.50	34.4%
Our Casas Resident Council, Inc.	San Antonio/New Braunfels	\$20,955.00	\$6,133.50	29.3%
Texas Department of Housing and Community Affairs	N/A - Grantee	\$16,196.00	\$5,668.60	35.0%
Texas State Affordable Housing Corporation	N/A - Administrator	\$27,587.5	\$18,669.88	67.7%
<b>Total</b>	-	<b>\$327,088.50</b>	<b>\$108,966.98</b>	<b>33.4%</b>

**Round 7 Match Commitment/Funding by Subgrantees as of October 2013**

Counseling Agency	Metropolitan Statistical Areas Served	Matching Funds Committed*	Matching Funds Verified as Expended or In-Kind
Austin Habitat for Humanity	Austin/Round Rock	\$2,514.60	100%
Business and Community Lenders of Texas	Austin/Round Rock	\$3,505.20	100%
El Paso Community Action Agency, Project Bravo	El Paso	\$12,420.60	100%
Credit Coalition	Beaumont/Port Arthur, Houston/Sugar Land/Baytown	\$4,457.70	100%
CCCS of Greater Dallas	Austin/Round Rock, Dallas/Fort Worth/Arlington, Longview, Tyler, Wichita Falls, Amarillo, Rural	\$16,916.40	100%
Frameworks Community Development Corporation	Austin/Round Rock	\$5,943.60	100%
Garden State Consumer Credit Counseling, Inc.	Dallas/Fort Worth/Arlington, Houston/Sugar Land/Baytown, San Antonio/New Braunfels	\$1,600.20	100%
Gulf Coast Community Services Association	Houston/Sugar Land/Baytown	\$2,438.40	100%
North Texas Housing Coalition	Dallas/Fort Worth/Arlington	\$10,782.30	100%
Our Casas Residents Council	San Antonio/New Braunfels	\$4,838.70	100%
<b>Total</b>	-	<b>\$65,417.70</b>	<b>100%</b>

## NEIGHBORHOOD STABILIZATION PROGRAM

The Neighborhood Stabilization Program (NSP) is a HUD-funded program. TDHCA received funding allocations through NSP 1 and NSP 3. While TDHCA has received program income on NSP 1, these funds have not yet been programmed and will be reported in the 2015 SLIHP.

### ***NSP 1***

#### PROGRAM DESCRIPTION

The purpose of the program is to redevelop into affordable housing or acquire and hold abandoned and foreclosed properties in areas that are documented to have the greatest potential for declining property values as a result of excessive foreclosures. Units of local governments and nonprofit affordable housing providers are eligible to apply for these funds.

NSP 1 was authorized by HERA as a supplemental allocation to the Community Development Block Grant Program through an amendment to the existing *2008 State of Texas Consolidated Plan One-Year Action Plan*.

According to the *NSP 1 Action Plan Substantial Amendment*, each subgrantee will be required to set aside at least 35% of their non-administrative allocation to benefit households with incomes less than or equal to 50% AMFI. The balance of the award will be used by the subgrantee to purchase the abandoned or foreclosed properties to rehabilitate and sell to households earning 120% AMFI or below.

In energy efficiency efforts, the Neighborhood Stabilization Program requires applicants for multifamily developments to adhere to the statewide energy code and provide Energy Star Rated appliances.

#### IMPLEMENTATION AND ALLOCATION

TDHCA assumed administration of all NSP funds on August 31, 2011, through a Memorandum of Understanding and Assignment of Contracts with the former Texas Department of Rural Affairs, now the Texas Department of Agriculture per Senate Bill 1 of the 82nd Texas Legislative Session. TDHCA continues to work with subgrantee organizations to complete projects and close on homebuyer re-sales.

#### STATUS OF FUNDS

The following tables show the allocated amounts of the NSP program as of September 30, 2013. NSP will continue to publish updated obligations through the HUD Quarterly reporting process, as published on its website as funds are re-allocated.

**NSP 1 Households Served, as of September 30, 2013**

Activities	Female Head	White	Black	Asian	Hispanic/Latino
Homebuyer Financing	7	8	4	1	2
Homebuyer Financing Set-aside (benefits households at or below 50% AMFI)	4	5	2	1	3
Purchase and Rehabilitation	14	20	6	1	13
Purchase and Rehabilitation Set-aside (benefits households at or below 50% AMFI)	37	62	4	2	56
Redevelopment	14	19	4	0	18
Redevelopment Set-aside (benefits households at or below 50% AMFI)	26	35	8	1	34
<b>Totals</b>	<b>102</b>	<b>149</b>	<b>28</b>	<b>6</b>	<b>126</b>

The subsequent tables show the allocated amounts of the NSP program as of September 30, 2013. NSP will continue to publish updated obligations through the HUD Quarterly reporting process, as published on its website as funds are re-allocated.

**NSP 1 Subgrantee contracts, as of September 30, 2013**

Subgrantee	Obligation Amount
Abilene Neighborhoods in Progress	\$5,000
Affordable Homes South Texas	\$1,544,404
Affordable Homes South Texas (Land Bank)	\$2,073,760
Austin Habitat	\$1,341,020
Brownsville Housing Authority	\$3,116,443
Builders of Hope	\$1,907,342
CDC Brownsville	\$3,012,341
Central Dallas CDC	\$5,400
City of Austin	\$2,320,726
City of Beaumont	\$1,183,534
City of Bryan	\$271,009
City of El Paso	\$230,848
City of Galveston	\$1,115,127
City of Garland	\$1,505,659
City of Harlingen	\$479,597
City of Houston	\$1,292
City of Huntsville	\$1,533,609
City of Irving	\$3,612,000
City of Kilgore	\$202,523
City of Laredo	\$2,127,102
City of Lubbock	\$1,197
City of Odessa	\$1,496,249
City of Port Arthur	\$1,797,296
City of San Angelo	\$317,648
City of San Marcos	\$365,701
City of Seguin	\$1,193,691
City of Terrell	\$49,554

Subgrantee	Obligation Amount
City of Waelder	\$800,887
Covenant Community	\$5,796,000
Enterprise Community Partners (NCT HFC)	\$593,928
FC Austin	\$7,260,289
Frazier Revitalization	\$430,637
Ft Worth Affordability (Carlyle)	\$4,974,901
Ft Worth Affordability (Cobb Park)	\$6,863,850
Guadalupe Neighborhood Development Corporation	\$323,000
Housing and Community Services, Inc.	\$2,953,125
Hidalgo County Housing Authority	\$1,324,786
Housing Authority San Benito	\$515,720
Inclusive Communities Project (Collin County)	\$335,870
Midland County Housing Authority	\$1,009,449
Pepper Tree	\$3,852,000
Plano Housing Corporation	\$5,069
San Antonio Alternative Housing	\$3,947,558
Tarrant County Housing Partnerships (Beaty)	\$24,860
Tarrant County Housing Partnerships (Greystoke)	\$2,193,353
Tarrant County Housing Partnerships Single Family	\$1,688,810
Texas State Affordable Housing Corp	\$5,353,808
Travis County HFC	\$391,472
UPCDC TEXAS, Inc.	\$1,871,100
<b>Total</b>	<b>\$85,320,546</b>

### NSP 1 Activity Funding, as of September 30, 2013

Activities	Total Funds
Homebuyer Financing	\$372,205
Homebuyer Financing Set-aside (benefits households at or below 50% AMFI)	\$695,861
Purchase and Rehabilitation	\$7,706,991
Purchase and Rehabilitation Set-aside (benefits households at or below 50% AMFI)	\$38,231,372
Land Bank	\$9,877,205
Clearance and Demolition	\$2,449,311
Redevelopment	\$6,145,372
Redevelopment Set-aside (benefits households at or below 50% AMFI)	\$17,251,357
Administration	\$8,473,048
<b>Total</b>	<b>\$91,202,723</b>

### ADDITIONAL RESOURCES

The NSP 1 Substantial Amendment and the Notice of Funding Availability (NOFA) may be accessed from the TDHCA website at <http://www.tdhca.state.tx.us/nsp>. For more information, contact Marni Holloway, NSP Director, at (512) 475-3726.

**NSP 3****PROGRAM DESCRIPTION**

The purpose and eligible uses of funds under NSP3 duplicate those of NSP1, with an additional requirement to focus on rental housing.

**IMPLEMENTATION AND ALLOCATION**

The NSP3 allocation of funds is provided under the Wall Street Reform and Consumer Protection Act of 2010 (Dodd-Frank Act) through substantial amendment to the *2010 State of Texas Consolidated Plan – One Year Action Plan*. The third NSP3 Substantial Amendment was approved by the TDHCA Governing Board and submitted to HUD on May 10, 2012. Projects included in the Substantial Amendment receive underwriting approval prior to contract. The *NSP3 Action Plan Substantial Amendment* includes an application scoring criteria weighted for rental projects serving households at or below 50% AMFI, as required by statute.

**STATUS OF FUNDS**

The national allocation formula provides \$18,038,242 of Neighborhood Stabilization funds to the State of Texas. An amount of \$10,753,264 will be granted directly to communities impacted by the foreclosure crisis and TDHCA will receive \$7,284,978 to be distributed statewide. Because NSP3 is a multi-year program, most funds have not yet reached households. As NSP3 projects reach full completion, information on households will become available. Unlike NSP1, there is no federally required benchmark by which the totality of NSP3 funding must be obligated. Award recommendations were made to the Board on February 16, 2012. The following tables show the awarded amounts.

**NSP 3 Obligations, as of February 16, 2012**

Subrecipient	Obligation Amount
CDC Brownsville	\$2,930,818.20
LifeWorks CDC	\$3,625,662.00

**NSP 3 Activity Funding, as of September 2013**

Activities	Total Funds
Redevelopment Set-aside (benefits households at or below 50% AMFI)	\$4,446,291.09
Redevelopment (benefits households at or below 120% AMFI)	\$2,110,189.11
Administration	\$728,497.80

**ADDITIONAL RESOURCES**

The NSP 3 information may be accessed on the TDHCA website at <http://www.tdhca.state.tx.us/nsp>. For more information, contact Marni Holloway, NSP Director, at (512) 475-3726.

## WEATHERIZATION ASSISTANCE PROGRAM ARRA

### DESCRIPTION OF PROGRAM

The Weatherization Assistance Program (WAP) ARRA was funded through the U.S. Department of Energy (DOE). ARRA expanded the Department's existing WAP, which was previously funded approximately \$13,000,000 per year through the DOE and the U.S. Health and Human Services' Low Income Home Energy Program. The Department received \$326,975,732 in WAP ARRA Funds. In 2012, the Department was given the opportunity to expend the balance of the WAP ARRA funds of approximately \$2,000,000 by September 30, 2013. WAP ARRA is administered through the Community Affairs Division.

WAP ARRA allocates funding to help households control energy costs through the installation of weatherization measures and through energy conservation education. Activities include measures to reduce air infiltration, repairing of holes and caulking; installation of ceiling, wall and floor insulation; replacement of energy inefficient appliances and heating and cooling units; and energy education to help families reduce their energy consumption.

The DOE WAP ARRA program was able to benefit from the success of the pre-existing program. The Recovery Act allowed the Department to increase of the income limit for households served from 125 percent to 200 percent of federal poverty guidelines. This income limit increase resulted in the eligibility of more households in Texas. The Recovery Act increased the maximum percentage of funds that can be used for training and technical assistance from 10 to 20 percent of the total award amount. ARRA also raised the monetary cap (WAP funds only) that may be spent on each household from \$3,044 in 2009 to \$6,500. Priority households include the elderly, persons with disabilities, families with young children, households with the highest energy costs or needs in relation to income (highest home energy burden) and households with high energy consumption.

### IMPLEMENTATION AND ALLOCATION

The Department submitted a plan for WAP ARRA funds to DOE on March 23, 2009. DOE approved the Department's WAP ARRA plan and the release of half the total funds on July 10, 2009 and the remaining half on September 9, 2010.

The allocation formula for WAP ARRA used the following five factors and corresponding weights to allocate funds to all 254 counties in Texas through the existing network of providers: non-elderly poverty household factor (40 percent); elderly poverty household factor (40 percent); inverse poverty household density factor (5 percent); median income variance factor (5 percent); and weather factor (10 percent).

The WAP ARRA was administered by the existing subrecipient network comprised of 26 agencies that provide weatherization services to all 254 counties in Texas. Moreover, 11 cities were temporarily added to the existing network because of the significant increase in Recovery Act WAP funding compared to the historical WAP funding and the short timeframe for expenditure.

The Recovery Act WAP award was \$326,975,732, which weatherized 56,075 units. Note that WAP ARRA is a one-time multiyear funding award.

The TDHCA Weatherization Training Academy was an educational service of TDHCA which provided training for WAP ARRA. The TDHCA Weatherization Training Academy was funded by the U.S. Department of Energy and ARRA. TDHCA established the Training Academy with the purpose of



providing quality training and technical assistance to the members of the WAP subrecipient network. To be eligible to attend and receive training and technical assistance, individuals must have been members of the TDHCA subrecipient network or an authorized subcontractor of the TDHCA WAP subrecipient network. The Training Academy was not available to the general public. Training Academy courses included Basic and Advanced Weatherization, Weatherization Program Management, Lead Safe Renovator, Multifamily Weatherization, NEAT/MHEA Weatherization Audit, Mobile Home Weatherization, HVAC Weatherization and International Residential Code.

The WAP Training Academy provided a total of 219 classes, trained a total of 3,123 students and provided a total of 458 days of technical assistance. The final Academy class was completed on November 18, 2011.

#### STATUS OF FUNDS

The following tables show the allocated amounts per region and the awarded amounts from the beginning of ARRA WAP program to the September 30, 2013 deadline. After meeting the September deadline, the Department expended approximately 99.9 percent of ARRA WAP funds.

#### WAP ARRA Funding for Subrecipients

Funding Category	Amount
Subrecipients Program	\$309,884,820
Subrecipients Training and Technical Assistance	\$1,748,287
Subs. Total	\$311,633,108

#### WAP ARRA Funding for TDHCA

Funding Category	Amount
State Administrative funds	\$7,696,472
State Training and Technical Assistance	\$7,646,152 (\$6,123,280 used for training academy)
State Total	\$15,342,624

#### WAP ARRA Funding, Total

Funding Category	Amount
Grand Total	\$326,975,732

**Total WAP ARRA Expenditures, Grant Period April 2009 – September 2013**

#	Subrecipient	Service Area	Total Funds Expended	Total Units Weatherized	Anglo	Black	Hispanic
1	Alamo Area Council of Governments	Atascosa, Bandera, Bexar, Comal, Frio, Gillespie, Guadalupe, Karnes, Kendall, Kerr, Medina, Wilson	\$14,096,822	2,971	237	184	604
2	Arlington, City of	Tarrant	\$2,272,750	406	71	35	28
3	Austin, City of	Travis	\$9,603,659	1,886	46	57	79
4	Beaumont, City of	Jefferson	\$2,367,617	469	7	55	1
5	Bee Community Action Agency	Bee, Live Oak, McMullen, Refugio	\$757,192	99	2	13	22
6	Big Bend Community Action Council	Brewster, Crane, Culberson, Hudspeth, Jeff Davis, Pecos, Presidio, Terrell	\$1,752,908	223	7	0	96
7	Brazos Valley Community Action Agency	Brazos, Burleson, Grimes, Leon, Madison, Montgomery, Robertson, Walker, Waller, Washington	\$7,286,008	1,109	87	59	20
8	Brownsville, City of	Cameron	\$2,285,127	308	2	0	133
9	Cameron-Willacy Counties Community Projects	Cameron, Willacy	\$5,748,508	1,073	4	0	213
10	City of Lubbock	Lubbock	\$3,330,154	695	92	31	75
11	Combined Community Action Agency	Austin, Bastrop, Blanco, Caldwell, Colorado, Fayette, Fort Bend, Hays, Lee	\$6,069,080	866	127	45	45
12	Community Action Committee of Victoria Texas	Aransas, Brazoria, Calhoun, De Witt, Goliad, Gonzales, Jackson, Lavaca, Matagorda, Victoria, Wharton	\$4,766,485	1,103	91	37	75
13	Community Action Corporation of South Texas	Brooks, Hidalgo, Jim Wells, Kenedy, Kleberg, San Patricio	\$16,273,095	2,952	83	9	694
14	Community Action Program, Inc.	Brown, Callahan, Comanche, Eastland, Haskell, Jones, Kent, Knox, Shackelford, Stephens, Stonewall, Taylor, Throckmorton	\$452,808	42	38	7	11
15	Community Council of Reeves County	Loving, Reeves, Ward, Winkler	\$608,884	83	3	3	42
16	Community Services Agency of South Texas	Dimmit, Edwards, Kinney, La Salle, Maverick, Real, Uvalde, Val Verde, Zavala	\$1,469,516	219	9	0	80

Stimulus Programs

#	Subrecipient	Service Area	Total Funds Expended	Total Units Weatherized	Anglo	Black	Hispanic
17	Community Services, Inc.	Anderson, Collin, Denton, Ellis, Henderson, Hood, Hunt, Kaufman, Johnson, Navarro, Palo Pinto, Parker, Rockwall, Smith, Van Zandt	\$9,783,931	2,140	289	108	43
18	Concho Valley Community Action Agency	Coke, Coleman, Concho, Crocket, Irion, Kimble, McCulloch, Menard, Reagan, Runnels, Schleicher, Sterling, Sutton, Tom Green	\$4,513,684	685	15	16	133
19	Corpus Christi, City of	Nueces	\$2,580,835	721	23	21	314
20	Dallas County Health & Human Services	Dallas	\$28,320,740	4,475	201	519	700
21	Dallas, City of	Dallas	\$7,080,257	974	19	246	60
22	El Paso Community Action Program, Project Bravo	El Paso	\$8,958,628	1,651	5	2	338
23	El Paso, City of	El Paso	\$7,170,063	1,127	41	181	177
24	Economic Opportunities Advancement Corporation of PR XI	Bosque, Falls, Freestone, Hill, Limestone, McLennan	\$6,764,952	1,024	82	188	20
25	Fort Worth, City of	Tarrant	\$14,959,810	2,438	233	296	75
26	Greater East Texas Community Action Program	Angelina, Cherokee, Gregg, Houston, Nacogdoches, Polk, Rusk, San Jacinto, Trinity, Wood	\$8,637,602	1,513	148	127	10
27	Hill Country Community Action Agency, Inc.	Bell, Burnet, Coryell, Erath, Hamilton, Lampasas, Llano, Mason, Milam, Mills, San Saba, Somervell, Williamson	\$4,940,978	630	160	17	52
28	Houston, City of	Harris	\$25,596,279	5,111	63	293	201
29	Institute of Rural Development	Duval	\$139,450	27	0	0	25
30	Laredo, City of	Webb	\$1,294,530	200	0	0	38
31	Nueces County Community Action Agency	Nueces	\$5,149,171	828	17	49	114
32	Odessa, City of	Ector	\$1,075,265	157	9	3	29
33	Panhandle Community Services, Inc.	Armstrong, Briscoe, Carson, Castro, Childress, Collingsworth, Dallam, Deaf Smith, Donley, Gray, Hall, Hansford, Hartley, Hemphill, Hutchinson, Lipscomb, Moore, Ochiltree, Oldham, Parmer, Potter, Randall, Roberts, Sherman, Swisher, Wheeler	\$4,297,955	795	213	17	51

#	Subrecipient	Service Area	Total Funds Expended	Total Units Weatherized	Anglo	Black	Hispanic
34	Programs for Human Services	Chambers, Galveston, Hardin, Jefferson, Liberty, Orange	\$9,864,910	1,456	190	301	25
35	Rolling Plains Management Corporation	Archer, Baylor, Cottle, Clay, Foard, Hardeman, Jack, Montague, Wichita, Wilbarger, Wise, Young	\$5,093,913	904	171	33	36
36	San Antonio, City of	Bexar	\$17,332,109	3,320	200	120	657
37	Sheltering Arms Senior Services, Inc.	Harris	\$31,899,533	6,619	170	1,425	268
38	South Plains Community Action Agency	Bailey, Cochran, Crosby, Dickens, Floyd, Garza, Hale, Hockley, Jim Hogg, King, Lamb, Lynn, Motley, Starr, Terry, Yoakum, Zapata	\$4,938,181	719	80	25	108
39	South Texas Development Council	Jim Hogg, Starr, Zapata	\$1,327,855	276	0	0	51
40	Texoma Council of Governments	Bowie, Camp, Cass, Cooke, Delta, Fannin, Franklin, Grayson, Hopkins, Lamar, Marion, Morris, Rains, Red River, Titus	\$7,023,111	1,300	236	89	6
41	Travis County Health & Human Services Department	Travis	\$7,136,208	1,443	21	24	188
42	Tri-County Community Action Agency	Harrison, Jasper, Newton, Panola, Sabine, San Augustine, Shelby, Tyler, Upshur	\$439,858	49	4	7	0
43	Webb County Community Action Agency	Webb	\$408,689	51	0	0	15
44	West Texas Opportunities, Inc.	Andrews, Borden, Dawson, Ector, Fisher, Gaines, Glasscock, Howard, Martin, Midland, Mitchell, Nolan, Scurry, Upton	\$5,763,998	938	187	74	188
Totals			\$311,633,108	56,075	3,683	4,716	6,140

Note: Some subrecipients were awarded multiple ARRA WAP contracts on behalf of cities within their service area that opted to not participate in the program.

#### ADDITIONAL RESOURCES

See the Department plan approved by DOE; U. S. Department of Energy State Plan, ARRA; and Weatherization Assistance Program for Low-Income Persons posted on the TDHCA website at <http://www.tdhca.state.tx.us/recovery/detail-wap.htm>

## **SECTION 6: PUBLIC PARTICIPATION**

TDHCA strives to include the public in policy, program and resource allocation decisions that concern the Department. This section outlines how the public is involved with the preparation of the Plan and includes information about the public comment process.

- *Participation in TDHCA Programs:* Discusses efforts to ensure that individuals of low income and their community-based institutions participate in TDHCA programs
- *Citizen Participation in Program Planning:* Discusses affirmative efforts to ensure the involvement of individuals of low income and their community-based institutions in the allocation of funds and the planning process

### **PARTICIPATION IN TDHCA PROGRAMS**

Texas is an economically, regionally and demographically diverse state. The Department recognizes this by establishing criteria to distribute funds based on the priorities established in TDHCA's governing statute. It is incumbent upon TDHCA to increase the public's awareness of available funding opportunities so that its funds will reach those in need across the State.

Below are the approaches taken by TDHCA to achieve this end:

- Throughout the year, the TDHCA staff reaches out to interested parties at informational workshops, roundtables, conferences and property opening events across the State to share information about TDHCA programs. Organizations interested in becoming affordable housing providers are actively encouraged to contact TDHCA for further technical assistance in accessing TDHCA programs.
- The Department's External Affairs Division is responsible for media relations, including press releases, interviews and tracking the frequency in which the Department is mentioned by name or program in news reports and articles; conference exhibit presence and information sharing; program marketing; and speaking engagement coordination. The External Affairs division implemented a social media presence for TDHCA, specifically through Twitter and Facebook, through which those interested in affordable housing and community services programs in Texas can keep up to date with the Department.
- The Help for Texans online database provides a statewide resource for individuals. The *Help for Texans* online database provides contact information for housing and housing-related programs operated by TDHCA.
- The TDHCA website, through its provision of timely information to consumers, is one of TDHCA's most successful marketing tools as well as a key resource for affordable housing and community services programs.
- TDHCA also operates a voluntary membership email lists, where subscribed individuals and entities can receive email updates on TDHCA information, announcements and trainings.
- TDHCA uses online forums to encourage topical discussions and gather feedback on proposed policies, rules, plans, reports, or other activities. Forums have been used for the

Housing Tax Credit Program's Qualified Allocation Plan, the Regional Allocation Formula and a variety of rules.

- TDHCA is involved with a wide variety of committees and workgroups, which serve as valuable resources to gather input from people working at the local level. These groups share information on affordable housing needs and available resources and help TDHCA to prioritize these needs. A list of these groups can be found in the *Policy Initiatives* section of the Action Plan.

## **CITIZEN PARTICIPATION IN PROGRAM PLANNING**

The Department values and relies on community input to direct resources to meet its goal and objectives. In an effort to provide the public with an opportunity to more effectively give input on the Department's policies, rules, planning documents and programs, the Department has consolidated its public hearings into four hearings for program area Rules. In addition to these annual public hearings, individual program sections hold various hearings and program workshops throughout the year. Furthermore, the TDHCA Board accepts public comment on programmatic and related policy agenda items at monthly Board Meetings.

The Department ensures that all programs follow the citizen participation and public hearing requirements as outlined in the Texas Government Code. Hearing locations are accessible to all who choose to attend and are held at times accessible to both working and non-working persons. The Department maintains a voluntary membership email list which it uses to notify all interested parties of public hearing and public comment periods. Additionally, pertinent information is posted as an announcement in the *Texas Register*, on TDHCA's website, Twitter feed and Facebook page. The Department ensures the involvement of individuals of low incomes in the allocation of funds and in the planning process by regular meetings that include community-based institutions and consumers, workgroups and councils listed in the Action Plan. Participation and comments are encouraged and can be submitted either at a public hearing or in writing via mail, fax, or email.

## **PREPARATION OF THE PLAN**

Section 2306.0722 of the Texas Government Code mandates that the Department meet with various organizations concerning the prioritization and allocation of the Department's housing resources prior to preparation of the Plan. As this is a working document, there is no time at which the Plan is static. Throughout the year, research was performed to analyze housing needs across the State, focus meetings were held to discuss ways to prioritize funds to meet specific needs and public comment was received at program-level public hearing as well as at every Governing Board Meetings.

The Department met with various organizations concerning the prioritization and allocation of the Department's resources and all forms of public input were taken into account in its preparation. Several program areas conducted workgroups and public hearings in order to receive input that impacted policy and shaped the direction of TDHCA programs.

## **PUBLIC COMMENT PERIOD AND PUBLIC HEARING**

The public comment period for the SLIHP was held from Friday, January 3, 2014 to Monday, February 4, 2014. A public hearing was held on Thursday, January 16, 2014 in Austin.

## PUBLIC COMMENTS

The Department received six comments from two sources: International AIDS Empowerment (IAE) and City of Houston.

**Comment 1:** IAE commented that the data for the HIV/AIDS population in the Housing Analysis chapter was from 2010 and suggested that this data be updated to 2012. The 2012 HIV/AIDS surveillance data is available from the Texas Department of State Health Services (DSHS).

Department Response: The Department agrees with the commenter and has made the suggested changes. The Department had been working since October 2013 to obtain a copy of the 2012 HIV/AIDS surveillance data from DSHS, but formatting issues were impeding the data transfer. TDHCA was able to obtain the 2012 HIV/AIDS surveillance data in the required format for the final version of the SLIHP.

**Comment 2:** IAE suggests the Housing Opportunities for Persons with AIDS/HIV (HOPWA) Program be reported in the SLIHP in order to illustrate the U.S. Department of Housing and Urban Development's (HUD) short term and long term housing efforts for the HIV/AIDS population.

Department Response: The Department disagrees with the statement and no changes have been made to the SLIHP in response. The SLIHP is a document required by the State of Texas and is not required by HUD. The SLIHP legislation in Texas Government Code chapter 2306 does not require reporting on the HOPWA Program. The reporting for HOPWA is already accomplished in the Consolidated Annual Performance and Evaluation Report (CAPER), which is required yearly by HUD. The 2013 CAPER is currently available at <http://www.tdhca.state.tx.us/housing-center/pubs-plans.htm> and the 2014 CAPER will be available for public comment in early April.

**Comment 3:** IAE suggests that the Department work with DSHS to create a workgroup, similar to the workgroups listed in Action Plan's Community Involvement section, to target the needs of the persons with HIV/AIDS in Texas.

Department Response: The Department participates in over 10 workgroups which have been created through legislative requirements or formed to provide ongoing guidance on how TDHCA's programs can be most effective. TDHCA and DSHS already work closely to create HUD's Consolidated Planning documents, which include serving persons with HIV/AIDS, and do not believe there is sufficient agenda to warrant the creation of a new workgroup at this time.

**Comment 4:** IAE has requested that the list showing cities that receive funding directly for HOPWA from HUD include El Paso. El Paso has been receiving HOPWA funding since 2009.

Department Response: The Department agrees with the commenter and El Paso will be listed as a city with HOPWA to correct the oversight.

**Comment 5:** IAE commented that the policy driven action for people with HIV/AIDS is wholly inadequate and needs to be more formidable.

Department Response: While almost all of TDHCA programs have incentives for providers to serve persons with special needs, only the Housing Tax Credit Program incentivizes serving persons with HIV/AIDS. In order to expand the number of programs which incentivize serving people with HIV/AIDS, proposed changes need to be suggested during the annual update of the programs' rules or during the public comment during the draft of the Notice of Funding Availability for each program. In addition, the description of DSHS' efforts to address unmet housing need for persons living with HIV and their families represents a significant portion of the State's efforts to serve this population.

**Comment 6:** The City of Houston commented that the “greater than” sign (<) was accidentally reversed throughout the Housing Analysis chapter.

**Department Response:** The Department agrees with the comment and will make the appropriate changes.



## **SECTION 7: 2014-2015 COLONIA ACTION PLAN**

### **POLICY GOALS**

In 1996, TDHCA established the Office of Colonia Initiatives (OCI) to administer and coordinate efforts to enhance living conditions in colonias along the 150 mile Texas-Mexico border region. OCI's fundamental goal is to improve the living conditions of colonia residents and to educate the public regarding the services offered by the Department.

The OCI was created to do the following:

- Expand housing opportunities to colonia residents living along the Texas-Mexico border.
- Increase knowledge and awareness of programs and services available through the Department and its border field offices.
- Implement initiatives that promote improving the quality of life of colonia residents and border communities.
- Train and increase the capacity of organizations that serve the targeted colonia population.
- Develop cooperative working relationships between other state, federal and local organizations to leverage resources and exchange information.
- Promote comprehensive planning of communities along the Texas-Mexico border to meet current and future community needs.

### **OVERVIEW**

The US-Mexico border region is dotted with hundreds of rural subdivisions called colonias, which are characterized by high levels of poverty and substandard living conditions. Several different definitions of colonias are used by various funding sources and agencies due to differing mandates. Generally, these definitions include the concepts that colonias are rural and lacking services such as public water and wastewater systems, paved streets, drainage and safe and sanitary housing. Colonias are mostly unincorporated communities located along the US-Mexico border in the states of California, Arizona, New Mexico and Texas, with the vast majority located in Texas.

Many colonias have been in existence for over 50 years. A few colonia developments began as small communities of farm laborers employed by a single rancher or farmer while others originated as town sites established by land speculators as early as the 1900s. A majority of the colonias, however, emerged in the 1950s as developers discovered a large market of aspiring homebuyers who could not afford to purchase in cities or who did not have access to conventional financing mechanisms.

### **POPULATION AND POVERTY**

Data updated in 2010 by the Texas Office of the Attorney General recorded 2,300 colonias in 40 counties within 150 miles of the Texas-Mexico border. However, approximately 1,800 of those colonias are concentrated in just seven counties directly abutting the US-Mexico border.

It should be noted that these figures represent only the documented colonias. There may be many small, rural colonias that have not yet been recorded. Currently, Hidalgo County has the largest number of colonias, with over 900. The 13 counties running along the Texas-Mexico have an average Hispanic or Latino population of 74.2 percent, as compared to the statewide average of 34.6 percent.

Between 2000 and 2005 many Texas border counties experienced rapid population growth. El Paso, Maverick, Webb, Zapata, Starr, Hidalgo and Cameron counties have shown an average increase in population of 12.3 percent, surpassing the state average increase of 9.6 percent. Simultaneously, a 5.4 percent average decrease in population has actually occurred in several counties that are adjacent to the border counties over the same time period. Counties experiencing large decreases include Hudspeth, Reeves, Pecos, Terrell, Edwards, Kinney, Duval, Jim Hogg and Brooks.

The American Community Survey's 2006-2010 data placed the median household income for Texas at \$49,646, while the median household income for the Texas-Mexico border counties range between \$21,707 and \$36,684, depending on county. Zavala County, near the border, posted the lowest median household income at \$21,707. In the larger border-region cities El Paso, McAllen, Brownsville, Corpus Christi and Laredo, the average median values of owner-occupied housing units in 2000 was \$69,640. Laredo had the highest home values at \$77,900 (U.S. Census Bureau, 2011).

The particular need for affordable housing in the border region can be largely attributed to the poverty level of the rapidly growing population. Counties along the Texas-Mexico border shoulder some of the highest poverty rates in the state. According to 2007-2011 American Community Survey, the poverty level in the State of Texas stood at 17.0 percent, while the four counties with the greatest number of colonias (Hidalgo, El Paso, Starr and Cameron) had poverty rates of 35.4 percent, 25.0 percent, 41.2 percent and 34.9 percent respectively. Of these counties, all but El Paso had poverty rates that were double the state's rate.

## HOUSING

According to a review completed by the Texas Comptroller's Office, most homebuilders would have a difficult time constructing houses for a sale price of less than \$60,000 to \$70,000. Housing in this price range would typically be affordable to workers earning \$12 to \$14 an hour (assuming a housing debt to income ratio of 33 percent with no additional debts). Some builders indicate that it is difficult to build lower-priced homes because many of the construction costs, including the cost of acquisition and site development, are fixed, regardless of the size of the home (Texas Comptroller of Public Accounts, 1998). Land acquisition and development can add \$10,000 to \$20,000 to the cost of a house.

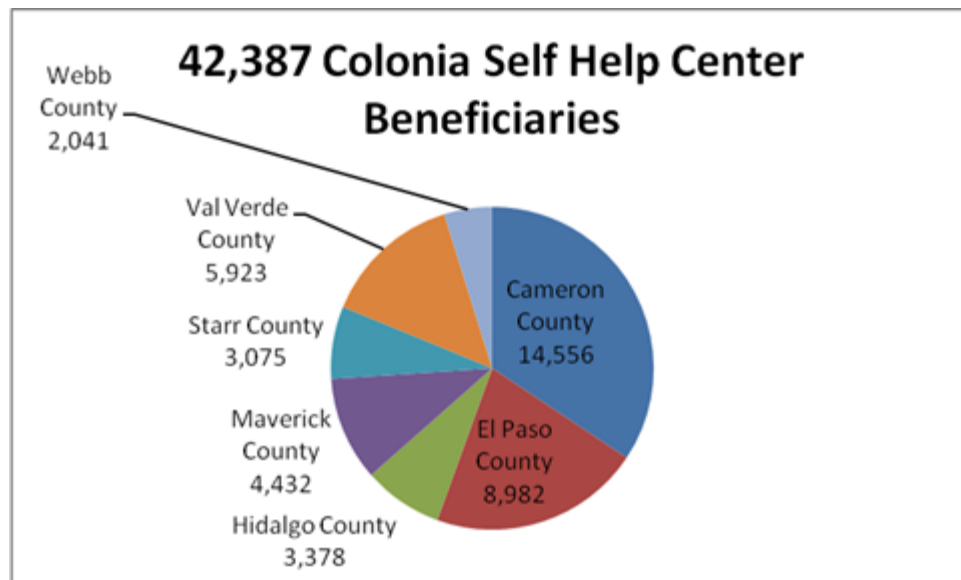
Owner-builder construction in colonias can face additional significant obstacles. First, federal rules, such as those that govern the HOME Program, prohibit the use of affordable housing funds to acquire land unless the affordable structure is built within 12 months. Second, lenders are typically reluctant to lend funds for owner-builder construction because these borrowers may have little or no collateral. Third, owner-builders may not be sufficiently skilled and may end up building substandard housing without appropriate supervision or guidance.

**COLONIA BENEFICIARIES**

The following table displays the total number of beneficiaries served by the Department's colonia SHC Program for open contracts as of December 2013. This data is reported by the participating counties as part of their colonia needs assessments and provides a representation of the acute need for housing-related assistance in these communities. Each county conducts its own needs assessments, holds a public hearing and establishes the activities to be performed under the colonia SHC program. Approximately 89% beneficiaries are of low to moderate income. OCI anticipates that the number of beneficiaries served in the table below will be similar for the 2014/2015 biennium.

**Colonia Self-Help Centers Open Contracts as of December 2013**

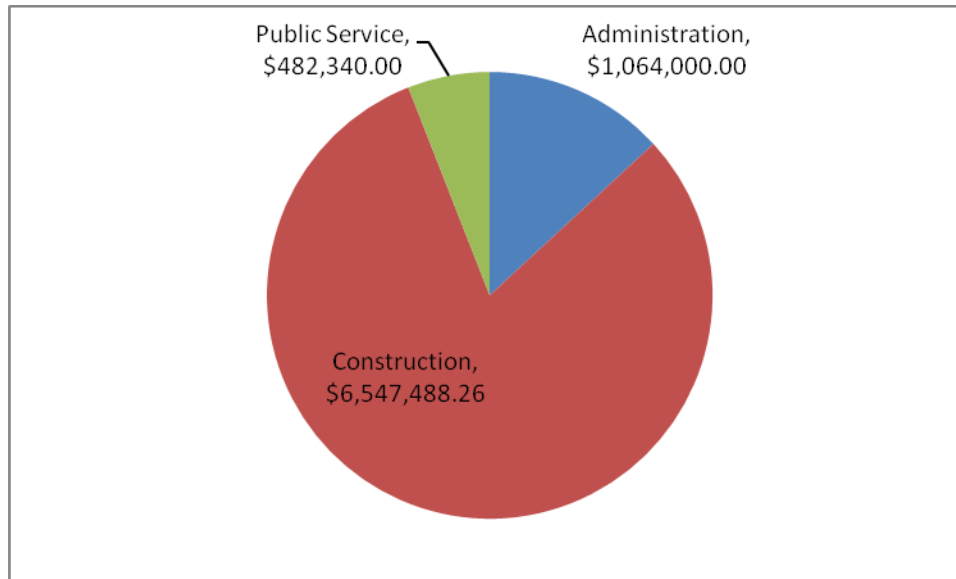
County	Total Population Beneficiaries	Total Low- to Moderate-Income Beneficiaries
Cameron/Willacy	14,556	11,994
El Paso	8,982	8,533
Hidalgo	3,378	2,533
Maverick	4,432	3,546
Starr	3,075	3,075
Val Verde	5,923	5,923
Webb	2,041	1,938
<b>Total</b>	<b>42,387</b>	<b>37,542</b>



The activities performed under the colonia SHC contracts include homeownership classes, operating a tool lending library, construction skills classes, solid waste cleanup campaign, technology access, utility connections, rehabilitation, self-help small repair, reconstruction and new construction. OCI anticipates that the percentages of funding by activity in the table below will be similar during the 2014/2015 biennium.

**Colonia Self-Help Center Activities for Open Contracts as of December 2013**

Activity	Funding	Percentage
Administration	\$1,064,000.00	13%
Construction	\$6,547,488.26	81%
Public Service	\$482,340.00	6%
Total	\$8,093,828.26	100%



TDHCA, through its OCI, administers various programs designed to improve the lives of colonia residents. This action plan outlines how various initiatives and programs will be implemented for 2014 and 2015.

**FY 2014 and 2015 Office of Colonia Initiatives Funding**

Programs	Available Funding for FY 2014	Estimated Available Funding for FY 2015
Texas Bootstrap Loan Program	\$3,000,000	\$3,000,000
Colonia Self-Help Centers	\$1,600,000	\$1,600,000
<b>TOTAL</b>	<b>\$6,845,858</b>	<b>\$6,845,858</b>

**COLONIA SELF-HELP CENTERS**

Texas Government Code §§2306.581 - §2306.591 directed TDHCA to establish colonia self-help centers (SHCs) in Cameron/Willacy, Hidalgo, Starr, Webb and El Paso counties. This program also allows the Department to establish a colonia SHC in a county designated as an economically distressed area. Maverick and Val Verde Counties also operate a colonia SHC. Each county identifies five colonias to receive concentrated assistance. The operation of the colonia SHCs may be managed by a local nonprofit organization, local community action agency, or local public housing authority that has demonstrated the capacity to operate a center.

The colonia SHCs provide concentrated on-site technical assistance to low- and very low-income individuals and families. Assistance includes housing, community development, infrastructure improvements, outreach and education housing rehabilitation; new construction; surveying and platting; construction skills training; tool library access for self-help construction; housing finance; credit and debt counseling; infrastructure constructions and access; contract for deed conversions; and capital access for mortgages to improve the quality of life for colonia residents. The OCI provides technical assistance to the counties and colonia SHCs through the three border field offices.

The colonia SHC program serves 35 colonias. The total number of beneficiaries for all SHCs is approximately 42,387 residents. The Department contracts with the counties, who subcontract with nonprofit organizations to administer the colonia SHC program or specific activities offered under the program. The counties oversee the implementation of contractual responsibilities and ensure accountability. County officials conduct a needs assessment to prioritize needed services within the colonias and then publish a Request for Proposal (RFP) to provide these services.

The Department designates a geographic area to receive the services provided by the colonia SHCs based upon funding proposals submitted by each county. In consultation with the Colonia Residents Advisory Committee (C-RAC) and the appropriate unit of local government, the Department designates up to five colonias in each service area to receive concentrated attention from the colonia SHCs. The C-RAC is a committee of colonia residents appointed by the TDHCA Governing Board which advises the Department regarding the needs of colonia residents and the types of programs and activities which should be undertaken by the colonia SHCs. Each county nominates a primary and alternate colonia resident to serve on the committee. The Department's Governing Board appoints the C-RAC members. The C-RAC meets thirty days before a contract is scheduled to be considered for award by the Board. During this meeting, members of the C-RAC review the proposal and may make recommendations for the Board's consideration.

The operations of the colonia SHCs are funded by HUD through the Texas Community Development Block Grant Program (CDBG) 2.5 percent set-aside, which is approximately \$1.4 million per year. The CDBG funds are transferred to the Department through a memorandum of understanding with the Texas Department of Agriculture. CDBG funds can only be provided to eligible units of general local governments. Therefore, the Department must enter into a contract with each participating county government. The Department provides administrative and general oversight to ensure programmatic and contract compliance. In addition, colonia SHCs are encouraged to seek funding from other sources to help them achieve their goals and performance measures.

### **BORDER FIELD OFFICES**

OCI manages three border field offices located in Edinburg, El Paso and Laredo. These border field offices act as a liaison between nonprofit organizations and units of local government and administer, at the local level, various OCI programs and services, provide technical assistance to nonprofits, for profits, units of general local government, community organizations and colonia residents along the 150 mile Texas-Mexico border region. The border field offices are partially funded from General Revenue, Appropriated Receipts and the CDBG program. OCI will continue to maintain these three border field offices.

The border field offices anticipate approximately 1,200 technical assistance outreach efforts to nonprofit organizations and units of local government in 2014 and 2015. The technical assistance may include providing guidance on program rules, reviewing financial draw submittals, testing policies and procedures, conducting workshops and trainings, inspections,

draw processing, loan application reviews, file testing, technical assistance and general compliance. In addition, The border field offices anticipate approximately 1,200 technical assistance informational efforts to colonia residents and may include referrals to housing programs, social services, manufactured housing, debt and financial counseling, legal, homeownership and directory assistance to other local, state and national programs. It is projected that the border field offices and the colonia SHC programs will provide 1,200 targeted technical assistance to individual colonia residents through the Colonia SHCs.

### **TEXAS BOOTSTRAP LOAN PROGRAM**

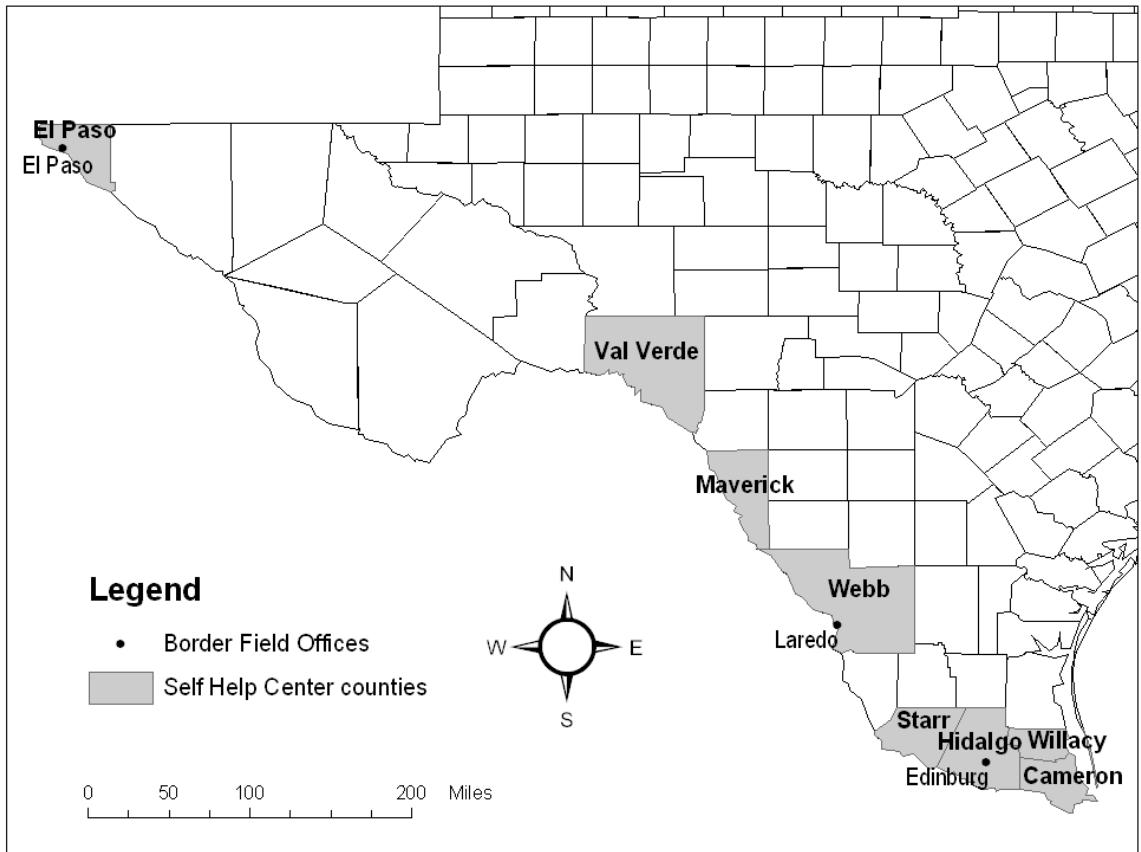
The Texas Bootstrap Loan Program is a statewide program that provides funds to colonia SHCs or certified non-profit organizations to enable owner-builders to purchase real estate and construct or renovate a home. In 2011 the 82<sup>nd</sup> Legislature amended this program under Senate Bill 992 with a legislative directive requiring TDHCA under Section 2306.753(d) of the Texas Government Code, to set aside two-thirds of the available funds for owner-builders whose property is in a census tract that has a median household income that is not greater than 75% of the median state household income for the most recent year for which statistics are available.

The Texas Bootstrap program promotes and enhances homeownership for very low-income Texans by providing funds to purchase or refinance real property on which to build new residential housing, construct new residential housing or improve existing residential housing throughout Texas. Participating owner-builders must provide a minimum of sixty-five percent (65%) of the labor required to build or rehabilitate the home. Section 2306.753(a) of the Texas Government Code directs TDHCA to establish a priority in directing funds to Owner-Builders with an annual income of less than \$17,500. The maximum loan amount using TDHCA funds may not exceed \$45,000 per Owner-Builder. The total amount of loans made with TDHCA and any other funding source may not exceed a combined \$90,000 per household.

TDHCA is required under Section 2306.7581 (a-1) of the Texas Government Code, to make available at least \$3,000,000 each state fiscal year for mortgage loans to very low-income families (60% Area Median Family Income) not to exceed \$45,000 per unit. The FY 2014 and 2015 allocation of \$3,000,000 per year will be made available under the 2014/2015 Notice of Funding Availability (NOFA).

In an effort to disseminate Texas Bootstrap funds across a broader network of providers and increase the Department's ability to efficiently assist households and expend funds, the OCI implemented a reservation system in 2008. The reservation system is a "ready to proceed" model that allows program funds to be expended rapidly and efficiently. Under the reservation system, participating nonprofit organization must be a colonia SHC or certified by TDHCA as a Nonprofit Owner-Builder Housing Program (NOHP) in accordance with §2306.755 of the Texas Government Code and must execute a Loan Origination Agreement with the Department in order to assure full compliance with program rules and guidelines. After being certified to participate in the program, the NOHP will then be able to submit individual loan applications to TDHCA on behalf of the owner-builder applicant on a first-come, first-served basis. A nonprofit is allowed to reserve up to \$450,000 in total reservations at any given time regardless of the set-aside allocation. The reservations are for twelve months and nonprofits are required to complete construction and close the mortgage loan with the owner-builder applicant within that time period in order to retain the funding.

**Border Field Office and Colonia Self Help Centers**



## **SECTION 8: TEXAS STATE AFFORDABLE HOUSING CORPORATION ANNUAL ACTION PLAN**

### ***INTRODUCTION***

This plan is prepared in accordance with Texas Government Code, Section 2306.566, which requires the Texas State Affordable Housing Corporation (“Corporation”) to develop a plan to address the state’s housing needs. According to Section 2306.0721(g), the Corporation’s Annual Action Plan must be included in the 2013 State Low Income Housing Plan (“SLIHP”) prepared by the Texas Department of Housing and Community Affairs (“TDHCA”).

### ***CORPORATION OVERVIEW***

The Texas State Affordable Housing Corporation, created in 1994 at the direction of the Texas State Legislature, is a self-sustaining non-profit entity whose mission is to serve the housing needs of low, very low and extremely low-income Texans and other underserved populations who do not have comparable access to housing options through conventional financial channels. The Corporation’s enabling legislation can be found in Texas Government Code, Chapter 2306, Subchapter Y, Sections 2306.551 et seq.

The Corporation’s office is located in Austin, Texas. A five-member volunteer Board of Directors, appointed by the Governor, oversees the policies and business of the Corporation. In addition, the Corporation has a 10-member volunteer Advisory Council appointed by the Board of Directors. The Advisory Council assists with fundraising activities and reviews and recommends to the Board the funding of grant applications under the Texas Foundations Fund program. None of the Corporation’s programs and operations are funded through the State’s appropriations budget process.

The Corporation is statutorily authorized to issue mortgage revenue bonds and other private activity bonds to finance the purchase and creation of affordable housing. Over the course of its history, the Corporation has utilized over \$920 million in single family bonding authority and approximately \$180 million in multifamily bonding authority. Bond issuances are used to finance the creation and preservation of affordable multifamily housing and the following homebuyer programs:

- Homes for Texas Heroes Home Loan Program
- Home Sweet Texas Home Loan Program
- Mortgage Credit Certificate Program

Using its mission as guidance, the Corporation has developed the following additional programs and activities to help meet the needs for affordable housing in Texas:

- Direct Lending
- Affordable Communities of Texas
- Single Family Rental
- Texas Foundations Fund



- Homebuyer Education & Foreclosure Prevention
- Asset Oversight and Compliance

### ***CORPORATION OBJECTIVE***

Since its inception, the Texas State Affordable Housing Corporation's mission has been to serve the housing needs of low, very low and extremely low-income Texans and other underserved populations, such as people with disabilities and people living in rural areas of the state where access to services and programs is limited.

In 2014, the Corporation's objective is to continue to implement innovative approaches to serving the housing needs of low-income and underserved populations while maintaining the outstanding success of its current programs.

### ***PROGRAM DESCRIPTIONS AND IMPLEMENTATION PLANS***

#### **HOMEOWNERSHIP PROGRAMS**

Over the last decade research has consistently shown that homeownership has a positive impact on the socioeconomic status of a household and their community. We often see lower crime rates, better educational outcomes for children and significant rates of community involvement in areas with high rates of homeownership. One study found that children in a stable environment, provided by living in an owner-occupied home, exhibit lower high school dropout rates and an increased likelihood of college attendance.<sup>1</sup>

The Corporation currently administers the Homes for Texas Heroes and Home Sweet Texas Home Loan Programs which help low and moderate-income individuals and families purchase a home. These programs are single family mortgage revenue bond programs and subject to oversight by the Texas Bond Review Board.

Prior to 2013, the Corporation also administered the Professional Educators Home Loan Program. As a result of legislation passed by the 83<sup>rd</sup> Texas Legislature in 2013, all professions previously eligible under the Professional Educators Home Loan Program are now eligible under the Homes for Texas Heroes Home Loan Program. In addition, the legislation also makes U.S. veterans eligible for the Homes for Texas Heroes Home Loan Program.

The Homes for Texas Heroes Home Loan Program, established by the Legislature in 2003, is allocated 10 percent of the State's Private Activity Bond Cap for the purpose of making mortgage loans to:

- Full-time Classroom Teachers, Teacher Aides, School Librarians, School Nurses or School Counselors employed by a public school district in the state of Texas; Full time faculty members of either an undergraduate or graduate professional Nursing or Allied Health Program in the State of Texas;
- Full-time, paid Firefighters, Emergency Medical Services Personnel, Peace Officers, Corrections Officers, Juvenile Corrections Officers, County Jailers, Veterans, or a

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<sup>1</sup> Source: Richard K. Green and Gary Painter, "Measuring the Benefits of Homeownership: Effects on Children Redux" Research Institute for Housing America-University of Southern California, August 2012

### Public Security Officers working in the State of Texas.

Since 2006, the Corporation has funded the Home Sweet Texas Loan Program with mortgage revenue bond (MRB) cap not used by other bond issuers by an annual deadline set by the Legislature. The Home Sweet Texas Loan Program is available statewide to those with incomes at or below 80 percent of the area median family income.

A recent Pew Research Center study found that from 2007 to 2011, the percentage of young households who own their own homes decreased from 40% to 34%.<sup>2</sup> Research has shown that the lack of down payment is often the single issue preventing many from purchasing a home. To help bridge this gap, TSAHC's homeownership programs allow eligible borrowers to apply for a 30-year fixed-rate mortgage loan and receive down payment assistance in the form of a grant that does not require repayment.

TSAHC's homeownership programs are available statewide on a first-come, first-served basis to homebuyers who wish to purchase a newly constructed or existing home. Homebuyers must meet income and purchase price limits set by federal guidelines, while meeting standard mortgage underwriting requirements and demonstrating creditworthiness. Homebuyers must also occupy the purchased home as their primary residence. The programs are accessible to eligible borrowers by directly contacting a participating mortgage lender.

In 2008 the Corporation established the Mortgage Credit Certificate (MCC) Program as another option for eligible first-time homebuyers. The MCC Program is made possible under IRS rules allowing the conversion of Single Family Mortgage Revenue Bond cap into mortgage credit certificates. The Corporation's MCC Program serves the same populations eligible for the Homes for Texas Heroes and Home Sweet Texas Home Loan Programs. Under the MCC Program, the qualified homebuyer can take a portion of the annual interest paid on the mortgage as a special tax credit, up to \$2,000 each year that they occupy the home as their principal residence. An MCC has the potential of saving the homebuyer thousands of dollars over the life of the loan. And although the MCC Program is not a home loan program, the homebuyer is required to have a fixed-rate mortgage loan.

Since their inception, demand for these programs has increased. To date, the Corporation has served over 8,600 households under our home loan/down payment and MCC programs.

In addition to meeting the program eligibility requirements, every homebuyer who utilizes one of the Corporation's homeownership programs must complete a homebuyer education course prior to closing on the purchase of their home. Several studies show that pre-purchase counseling can significantly reduce the mortgage payment delinquency rate for homeowners who participate as well as improve their financial decision-making over time.<sup>3</sup> Specifically, a study conducted by Neil Mayer and Associates in collaboration with Experian found that clients receiving homebuyer education prior to purchasing a home are one-third less likely to become 90 or more days delinquent over the two years after receiving their loan as compared to borrowers who do not receive that pre-purchase education or counseling.<sup>4</sup>

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<sup>2</sup> Source: "Young Adults After the Recession: Fewer Homes, Fewer Cars, Less Debt" Pew Research Center, February 2013

<sup>3</sup> Source: Steven P. Hornburg, "Strengthening the Case for Homeownership Counseling: Moving Beyond A Little Bit of Knowledge," Joint Center for Housing Studies, Harvard University, December 2004.

<sup>4</sup> Source: Mayer, Neil S. and Kenneth Temkin, "Pre-Purchase Counseling Impacts on Mortgage Performance: Empirical Analysis of NeighborWorks America's Experience," Neil Mayer and Associates on behalf of NeighborWorks America, March 2013.

## **2014 IMPLEMENTATION PLAN**

Historically, the Corporation has funded its home loan/down payment assistance programs through the tax-exempt bond market by issuing mortgage revenue bonds (MRBs) available under its statutory authority. Because the interest income from the bonds was exempt from federal income taxes, investors were willing to purchase the bonds at lower interest rates.

These lower borrowing costs allowed the Corporation to use bond proceeds to make mortgage loans with down payment assistance grants to homebuyers at or below market rates.

In the past few years financial market conditions have created an unusual environment in which taxable bond mortgage rates are lower than tax-exempt bond rates. As a result the Corporation's cost of borrowing in the tax-exempt bond market is higher than the rate at which the Corporation could competitively offer mortgage loans and down payment assistance grants to homebuyers.

To continue to fulfill its mission of providing mortgage loans and down payment assistance, in early 2012 the Corporation began utilizing Mortgage Backed Securities (MBS) instead of tax-exempt bonds to fund its home loan/down payment assistance programs. This funding mechanism remained in place in 2013 and, barring any change in tax-exempt bond market conditions, the Corporation plans to continue this approach in 2014.

Although the funding mechanism for these programs changed, very little has changed for the homebuyer and for the lenders participating in the programs. When the programs were funded with the issuance of tax-exempt bonds, the Corporation was required to offer the programs only to first-time homebuyers. That restriction does not exist under the current funding mechanism, and as a result the Corporation began offering its home loan/down payment assistance programs to homebuyers who meet all the program requirements but are not first-time homebuyers.

And, to provide even more options to qualifying homebuyers, the Corporation now offers two different interest rate and down payment assistance options – a standard interest rate option with a down payment assistance grant equal to 5% of the loan amount or a lower interest rate option with a down payment assistance grant equal to 3% of the loan amount. In addition, either form of assistance can be used to purchase a home or refinance an existing current mortgage.

Furthermore, given the success and demand for the MCC Program, which is still funded by converting single family mortgage revenue bond cap into Mortgage Credit Certificates, the Corporation will continue to provide this program to homebuyers. The funding mechanism for the MCC Program, tax-exempt bonds, does dictate that the homebuyer must be a first-time homebuyer. However, first-time homebuyers have the unique benefit of being able to utilize both the MCC Program and the home loan/down payment assistance programs.

Above and beyond the statutory requirements of the programs, the Corporation will work to broaden the reach of the programs through the recruitment of additional lenders, especially in areas of the state with low utilization of the programs.

## **HOME BUYER EDUCATION AND FORECLOSURE PREVENTION**

In 2010, the Corporation created an online educational tool called the Texas Mortgage Calculator ([http://www.tsahc.org/Mortgage\\_Calculator](http://www.tsahc.org/Mortgage_Calculator)) that provides step-by-step information on the home buying process, information about mortgage rates, and a glossary of mortgage terms in both

English and Spanish. This tool also estimates the potential interest rate a homebuyer can expect based on their FICO score.

In 2012, the Corporation expanded its online resources by creating the Texas Financial Toolbox ([www.texasfinancialtoolbox.com](http://www.texasfinancialtoolbox.com)). The Texas Financial Toolbox is an online resource that gives consumers an easy way to find nonprofit organizations or government entities that can help them achieve their financial and homeownership goals. Whether consumers want to learn how to better manage their money, find out if they're ready for homeownership, understand the home buying process and the programs that are available to help buy a home, or learn how to avoid foreclosure, the Texas Financial Toolbox is a great place to start. Information about homebuyer programs, homebuyer education classes, financial education, foreclosure prevention and related events is available, all searchable by city. This is a tool that was not previously available in Texas, and the Corporation believes it is providing valuable information to Texas consumers.

The Corporation has been active in foreclosure prevention in Texas since 2008 when it joined federal and state government agencies, financial institutions, consumer advocates and housing counselors to create the Texas Foreclosure Prevention Task Force. The Corporation has been involved in outreach activities to delinquent homeowners in Texas who can find themselves losing their home in as little as 41 days once the foreclosure process begins. These outreach initiatives include producing and distributing to housing counselors the Texas Foreclosure Intervention Resource Guide, providing funding to support local foreclosure prevention workshops, and administering a loan modification scam alert campaign to help homeowners identify and avoid mortgage loan modification scams.

One of the most important things a homeowner facing foreclosure can do is contact a U.S. Department of Housing and Urban Development (HUD) approved housing counselor for foreclosure prevention counseling. Statistics collected on the effectiveness of foreclosure prevention counseling show that counseling is an important tool in helping homeowners avoid foreclosure. A study released in early 2011 by the Urban Institute concludes that homeowners who receive counseling are 70% more likely to avoid foreclosure than homeowners who don't.

Housing counselors are trained to help homeowners navigate through the options available to them based on their particular circumstance. To support the efforts of the housing counselors the Corporation has raised over \$1 million from private funders to provide outreach activities and reimburse housing counseling agencies for foreclosure prevention counseling they provide struggling homeowners.

In addition, since 2009 the Corporation has partnered with TDHCA to administer the State of Texas' National Foreclosure Mitigation Counseling (NFMC) Program. The NFMC Program is a federal program that provides funding for foreclosure counseling services. The NFMC Program has provided nearly \$2.3 million to housing counseling organizations helping homeowners avoid foreclosure. A combination of private and NFMC funding has allowed participating housing counseling agencies to increase their capacity and ensure counseling services remain free for the homeowners who need them. And since 2009, housing counseling agencies have provided foreclosure prevention counseling to over 7,350 Texas homeowners at risk of foreclosure.

## **2014 IMPLEMENTATION PLAN**

For many years the Corporation has promoted and supported successful homeownership by supporting the Texas Statewide Homebuyer Education Program (TSHEP), which provides continuing education to housing counselors who provide homebuyer education to consumers, most of them low-income. TSHEP has historically been administered by the Texas Department of Housing and

Community Affairs (TDHCA). Effective September 1, 2012, the Corporation entered into an agreement with TDHCA to administer TSHEP.

In 2013 housing counselors across the state had the opportunity to attend two separate, weeklong trainings that furthered their skills and certified many of the participants as homebuyer education providers. TSAHC contracted with NeighborWorks America, the selected education provider, to teach housing counselors the principles and applications of comprehensive pre- and post-purchase homebuyer education, lending basics, financial coaching, and foreclosure intervention. To support the increased demand for training, the Corporation, with support from private funders and sponsors, anticipates conducting three weeklong trainings in 2014.

To date close to 700 housing counselors have been certified as homebuyer education providers as a result of training they received through the Texas Statewide Homebuyer Education Program.

Since the financial crisis began in 2008, approximately 4.5 million foreclosures have been completed across the nation. However, we have seen a 34% decrease in national foreclosures from August 2012 to August 2013.<sup>5</sup> According to a publication by the Federal Reserve Bank of Dallas the share of seriously delinquent mortgages—those loans 90 or more days delinquent or in the process of foreclosure—continues to decline in Texas. The publication goes on to say that Texas' share of delinquent mortgages at 3.8 percent is almost half that of the national average of 6.6%.<sup>6</sup> Despite foreclosures slowly decreasing, the effects of foreclosure are still very real for some Texas families. And the effects of foreclosure on families and communities can be devastating.

A recent Center for Housing Policy study indicates that families in foreclosure are more likely to experience mental and physical health issues.<sup>7</sup> Foreclosures often lead to higher crime rates and lower property values for surrounding homes. The Center for Responsible Lending estimates that each home foreclosure leads to property value decreases of \$7,200 for each surrounding home.

In response to these troubling statistics, the Corporation plans to continue to support foreclosure prevention counseling and other foreclosure prevention activities in Texas. The Corporation will continue to partner with housing counseling agencies and elected officials to hold community outreach events when requested. In addition, the Corporation will continue its efforts to directly reach homeowners facing foreclosure through direct mail and marketing online resources such as [www.texasfinancialtoolbox.com](http://www.texasfinancialtoolbox.com), as well as stressing the importance of homebuyer education prior to considering purchasing a home.

## **DIRECT LENDING PROGRAMS**

The Corporation's Direct Lending Program provides financing to developers for the construction or redevelopment of housing that serves low, very low and extremely low-income families and individuals. The program provides developers with revolving lines of credit to acquire and redevelop single family homes or rental units, permanent long-term loans for rental developments, and lines of credit for gap financing. The Corporation funds this program utilizing its own funds and program-related investments granted to the Corporation by Wells Fargo and The Meadows Foundation. The Corporation is also an originator of permanent loans to tax credit developments through the Community Development Trust, a national affordable housing investment fund.

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<sup>5</sup> Source: "CoreLogic National Foreclosure Report", CoreLogic, August 2013.

<sup>6</sup> Source: Peterson, D'Ann and Christina Daly, "Texas Housing Recovery Gains Momentum", The Federal Reserve Bank of Dallas, Second Quarter 2013.

<sup>7</sup> Source: Dawn Alley, University of Maryland School of Medicine - Center for Housing Policy, October 2011

The Corporation awarded no new lines of credit in 2013; however it had 5 open revolving lines of credit under the ICAP program. For calendar year 2013 five homes were rehabilitated or constructed by local partners using these lines of credit. The total amount of credit extended under the ICAP program increased to \$3.1 million.

No new multifamily rental properties were funded in 2013 using the Corporation's Direct Lending Program. Although the construction of large multifamily developments (larger than 100 units) has increased in many urban markets over the past year the Corporation's direct lending program generally targets small development in rural areas and underserved communities. Smaller developments generally depend on federal subsidies from USDA and HUD, though access to these funds has been very limited in the past year. Our average loan size for multifamily developments is \$580,000 with the average number of units being 72.

<b>Loan Production</b>	<b>2013</b>	<b>Total</b>
Loans Made	0	20
# of Single Family Homes	5	86
# of Rental Units	0	1901
Total Amount of Loan Funds Approved	\$0	\$11,906,287
Total Value of Constructed Properties	\$234,920	\$152,983,847
Estimated Jobs Created	2.50	1627.49

## **2014 IMPLEMENTATION PLAN**

The Corporation expects demand for its Direct Lending Program to increase in 2014. Though construction and rehabilitation of housing continues to grow in sectors, the need for affordable housing is particularly high in Texas' urban centers and regions with expanding oil and gas production. The need for small (\$250k to \$500k) revolving lines of credit will be particularly important for nonprofit builders to continue neighborhood stabilization efforts and infill projects, as federal funding continues to shrink. The Corporation will continue to seek additional program-related investments from private funders to meet the growing need for its lending programs.

## **AFFORDABLE COMMUNITIES OF TEXAS PROGRAM**

The Corporation created the Affordable Communities of Texas (ACT) Program, a land bank and land trust program, to help stabilize communities experiencing high rates of foreclosure. The Corporation works in partnership with nonprofit and government agencies across the state to acquire and redevelop foreclosed homes, vacant land and tax foreclosed properties and then sell or rent the homes to low-income families.

The ACT program, partnering with more than 20 organizations, has grown to include more than 500 properties across a diverse geographic region. The ACT program's activities can be broken down into five unique initiatives based on source of funding and targeted use of properties:

- **ACT Land Banking** – This is the Corporation's general land banking program that includes both Properties are either purchased by the Corporation or and donated to the Corporation. Properties are primarily redeveloped for affordable housing. If a property is not suitable for redevelopment (i.e. poor location, high cost of redevelopment or other extenuating circumstances), the property will be sold and the funds returned to the ACT Program.
- **ACT Land Trust** – Properties acquired are intended to be held in perpetuity by the Corporation. Homes built or redeveloped on land trust sites may be rented or sold to qualified low income households.
- **Veterans Initiative** – This initiative is a partnership with Bank of America. The Corporation accepts higher value homes through donations from Bank of America that will be redeveloped and sold at a minimum 25% discount to qualified U.S. military veterans in Texas.
- **Buyer's Agent** – The Corporation allows our local partners to purchase homes directly from a "first look" foreclosure listing we receive on a weekly basis as a result of our partnership with the National Community Stabilization Trust. Homes recorded under this category are paid for by and transferred directly to our partners.
- **Texas NSP** – this category includes only those homes and properties that were acquired using Texas National Community Stabilization funding.

The ACT Program has acquired 560 over the life of the program and has a current portfolio of 470 lots and homes.

<b>Program/Initiative</b>	<b>Acquisitions 2013</b>	<b>Sales 2013</b>	<b>Current Portfolio</b>	<b>Current Asset Value</b>
ACT Land Banking	27	21	99	\$1,286,496
ACT Land Trust			60	\$650,000.00
Veterans Initiative	34.00	35	39	\$3,362,640
Texas NSP		11	268	\$5,116,337
<b>Totals</b>	<b>61</b>	<b>67</b>	<b>464</b>	<b>\$10,415,473</b>



## **2014 IMPLEMENTATION PLAN**

The ACT program continues to be a very active program. In 2013 foreclosed homes and lots acquired by the Corporation were almost entirely obtained through donations. Sales of the homes and lots to low and moderate income homebuyers has also increased, most notably through the Veteran's Initiative.

The number of donations from banks and mortgage companies is anticipated to slow in 2014. The Corporation intends to assist cities and counties with large numbers of tax foreclosures that are not being redeveloped. However, the Corporation plans to focus the majority of its efforts in working with local partners to redevelop and sell existing properties.

## **MULTIFAMILY BOND PROGRAMS**

The Corporation uses its authority to issue tax-exempt multifamily private activity bonds (PAB) to help affordable housing developers construct or preserve multifamily rental units that fulfill specific housing needs identified each year by the Corporation's Board of Directors. In 2013 those housing needs were:

- Preservation and rehabilitation of at-risk affordable multifamily housing;
- Rental housing in rural and smaller urban markets;
- Senior or service enriched housing; and
- Disaster relief affordable multifamily housing.

As a conduit issuer, the Corporation is allocated 10 percent of Texas' multifamily PAB cap each year. The Corporation makes available to developers its multifamily PAB allocation each year through a Request for Proposal application process.

In 2013, the Corporation issued \$11.5 million in multifamily PABs for the construction of 180 new affordable rental homes in Georgetown, Texas.

## **2014 IMPLEMENTATION PLAN**

Market conditions for the development of affordable multifamily housing using PABs continue to improve. Occupancy rates in most urban markets continue to be very strong and average 97% statewide. However multifamily unit production did decrease 12.64 percent in the first 8 months of 2013, when compared to the same time frame in 2012, despite continued high demand.

The Corporation's Board of Directors approved new program policies and a request for proposal in December 2013. The Corporation anticipates continued interest and growth in our PAB program due to improved PAB market conditions, increased demand for affordable multifamily housing and the Corporation's flexible application process and reasonable underwriting requirements.

## **ASSET OVERSIGHT AND COMPLIANCE**

Asset oversight and compliance monitoring of multifamily properties financed through multifamily tax-exempt bonds is required by many bond issuers, including the Corporation. In addition, the Corporation requires asset oversight and compliance monitoring of multifamily properties financed



through its Direct Lending Program. We believe these important reviews are one of the best ways to ensure properties are providing safe and decent affordable housing to their residents.

Through the activity of asset oversight, the Corporation monitors the financial and physical health of a property and provides suggestions for improvement to property owners and managers. Asset oversight staff conducts an annual on-site inspection of each property and issues an annual report on each property. Reports are submitted to property owners, managers, and other stakeholders and are available online on the Corporation's website: [www.tsaahc.org](http://www.tsaahc.org).

Compliance monitoring ensures that property owners and managers are providing the required number of affordable units to income-eligible households and that quality resident services are being provided to all residents of the property. To assist property staff in finding affordable and quality resident services the Corporation has compiled and posted an online database of free or low-cost resident service providers in 15 cities throughout the state. The Corporation has an online reporting system that allows each property manager to complete the Certificate of Continuing Program Compliance and report resident services activities monthly. Annual on-site inspections and resident file reviews of affordable units ensure that federal requirements relating to the tax-exempt status of the bonds used to finance the properties are followed.

In 2013, the Corporation conducted asset oversight and compliance reviews for 31 bond-financed properties and 1 direct lending property, which totaled 5,906 units.

## **2014 IMPLEMENTATION PLAN**

The Corporation will continue to provide asset oversight and compliance monitoring services to the properties in its current bond and direct lending portfolio. In 2014 the Corporation anticipates adding a minimum of 6 properties (1444 units) to the portfolio of bond-financed properties monitored by the Corporation's staff.

The Corporation will continue to review and update its policies and procedures as industry trends and changes in policy dictate. The Corporation will continue to closely monitor the financial health and physical condition of properties in its portfolio and offer specific strategies for improvement. In addition, the Corporation plans to continue to market its asset oversight and compliance capabilities to other housing organizations and public agencies.

## **SINGLE FAMILY RENTAL PROGRAM**

The cost of housing in Austin and surrounding areas has increased dramatically in recent years. A recent study released by the Economic Policy Institute found that Austin has the highest cost of living in Texas<sup>8</sup>. The Corporation created the Single Family Rental Program in 2013 as a pilot to provide affordable rental housing to low-income families in and around Austin who are not ready for homeownership.

The program aims to assist individuals and families that earn 80% of the area median income or less by providing them with the opportunity to rent a home at 60% area median income rents in neighborhoods with significantly higher market rate rents. The goal is to allow individuals and families to live in neighborhoods they would otherwise not be able to afford. The program targets homes in good school districts, near public transportation and other necessities such as grocery stores.

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<sup>8</sup> Source: "What Families Need to Get By" Economic Policy Institute, July 2013

The Corporation's multifamily oversight staff manages the purchase of the homes and the rental process. At the end of 2013 the Corporation had purchased and was renting three homes in the Austin area to low-income families.

### **2014 IMPLEMENTATION PLAN**

The Corporation plans to continue to expand the Single Family Rental Program in the Austin area by purchasing an additional 6-7 homes and offering them as rental homes to low-income families.

### **TEXAS FOUNDATIONS FUND**

The Corporation created the Texas Foundations Fund to improve housing conditions for very low-income Texas households, with a particular emphasis on assisting persons with disabilities and rural communities. The Corporation defines very low-income households as households earning at or below 50% of the area median family income.

Through the Texas Foundations Fund, the Corporation partners with non-profit organizations and rural government entities across Texas to support quality programs that address the critical housing needs of very low-income families and individuals. Selected partners receive grants of up to \$50,000 to support their housing services. The following housing services are eligible for support through the Texas Foundations Fund:

- The rehabilitation and/or critical repair of owner-occupied, single family homes to remedy unsafe living conditions. Critical repairs may also include accessibility modifications to assist household members with a disability. The Corporation will support the critical repair of single family rental homes only if the homes are owned and operated by the non-profit or government entity receiving funding and if the repairs enhance accessibility for renting households with an individual with a disability.
- The provision of on-site supportive housing services for residents of housing units owned by the applicant receiving funding. The services supported by the Texas Foundations Fund must help individuals and families at risk of homelessness or unnecessary institutionalization gain and/or maintain their housing stability. Eligible supportive housing services include, but are not limited to: the provision of alcohol and drug counseling, adult education and/or job training, mental health counseling, case management and services provided by a health care provider.

The Corporation funds its Texas Foundations Fund awards by blending private donations with earned revenue from its affordable housing programs. Prior to each funding round, the Corporation's Board of Directors determines the amount available for grants based on revenue and private funding received. The Corporation then publishes the Texas Foundations Fund Guidelines and Application Requirements for public comment, giving stakeholders the opportunity to provide feedback prior to submitting a funding proposal.

Partners are then selected through a competitive application process. Applications for funding are first considered by the Corporation's Advisory Council, whose members are appointed by the Corporation's Board of Directors, with final approval of selected partners determined by the Board of Directors. Since 2008 the Corporation has awarded over \$1.5 million in grants.

## **2014 IMPLEMENTATION PLAN**

The Corporation anticipates accepting applications for the next Texas Foundations Fund award cycle beginning in mid-2014. Prior to the start of the application process, program staff and Advisory Council members will review feedback from stakeholders received during the previous funding round to determine if any changes should be made to the Texas Foundations Fund Guidelines and Application Requirements. This process helps the Corporation ensure that the Texas Foundations Fund continues to fulfill its purpose to address the critical housing needs of very low-income households in communities across Texas. In 2014, the Corporation will continue to explore the feasibility of creating a sustainable funding source, such as an endowment, for the Texas Foundations Fund.

The Corporation's Advisory Council continues to play a vital role in identifying and cultivating prospective donors to support the Texas Foundations Fund. The Advisory Council is comprised of 10 community leaders who possess fundraising experience, who demonstrate commitment to affordable housing programs, and who represent geographic diversity within Texas. With support from the Advisory Council, the Corporation plans to increase the amount of funding available for Texas Foundations Fund awards in 2014.

## **Section 9: APPENDIX**

### **Appendix A: Legislative Requirements for the State Of Texas Low Income Housing Plan and Annual Report**

#### **SEC. 2306.072. ANNUAL LOW INCOME HOUSING REPORT**

- (a) Not later than March 18 of each year, the director shall prepare and submit to the board an annual report of the department's housing activities for the preceding year.
- (b) Not later than the 30<sup>th</sup> day after the date the board receives and approves the report, the board shall submit the report to the governor, lieutenant governor, speaker of the house of representatives, and member of any legislative oversight committee.
- (c) The report must include:
  - (1) a complete operating and financial statement of the department;
  - (2) a comprehensive statement of the activities of the department during the preceding year to address the needs identified in the state low income housing plan prepared as required by Section 2306.0721, including:
    - (A) a statistical and narrative analysis of the department's performance in addressing the housing needs of individuals and families of low and very low income;
    - (B) the ethnic and racial composition of individuals and families applying for and receiving assistance from each housing-related program operated by the department;
    - (C) the department's progress in meeting the goals established in the previous housing plan, including goals established with respect to the populations described by Section 2306.0721(c)(1); and
    - (D) recommendations on how to improve the coordination of department services to the populations described by Section 2306.0721(c)(1);
  - (3) an explanation of the efforts made by the department to ensure the participation of individuals of low income and their community-based institutions in department programs that affect them;
  - (4) a statement of the evidence that the department has made an affirmative effort to ensure the involvement of individuals of low income and their community-based institutions in the allocation of funds and the planning process;
  - (5) a statistical analysis, delineated according to each ethnic and racial group served by the department, that indicates the progress made by the department in implementing the state low income housing plan in each of the uniform state service regions;
  - (6) an analysis, based on information provided by the fair housing sponsor reports required under Section 2306.0724 and other available data, of fair housing opportunities in each housing development that receives financial assistance from the department that includes the following information for each housing development that contains 20 or more living units:
    - (A) the street address and municipality or county in which the property is located;
    - (B) the telephone number of the property management or leasing agent
    - (C) the total number of units, reported by bedroom size;
    - (D) the total number of units, reported by bedroom size, designed for individuals who are physically challenged or who have special needs and the number of these individuals served annually;
    - (E) the rent for each type of rental unit, reported by bedroom size;
    - (F) the race or ethnic makeup of each project;
    - (G) the number of units occupied by individuals receiving government-supported housing assistance and the type of assistance received;
    - (H) the number of units occupied by individuals and families of extremely low income, very low income, low income, moderate income, and other levels of income;
    - (I) a statement as to whether the department has been notified of a violation of the fair housing law that has been filed with the United States Department of Housing and Urban Development, the Commission on Human Rights, or the United States Department of Justice; and
    - (J) a statement as to whether the development has any instances of material noncompliance with bond indentures or deed restrictions discovered through the normal monitoring activities and

- procedures that include meeting occupancy requirement or rent restrictions imposed by deed restriction or financing agreements;
- (7) a report on the geographic distribution of low income housing tax credits, the amount of unused low income housing tax credits, and the amount of low income housing tax credits received from the federal pool of unused funds from other states; and
  - (8) a statistical analysis, based on information provided by the fair housing sponsor reports required by Section 2306.0724 and other available data, of average rents reported by county.

#### **SEC. 2306.0721. LOW INCOME HOUSING PLAN**

- (a) Not later than March 18 of each year, the director shall prepare and submit to the board an integrated state low income housing plan for the next year.
- (b) Not later than the 30<sup>th</sup> day after the date the board receives and approves the plan, the board shall submit the plan to the governor, lieutenant governor, and the speaker of the house of representatives.
- (c) The plan must include:
  - (1) an estimate and analysis of the size and the different housing needs of the following populations in each uniform state service region:
    - (A) individuals and families of moderate, low, very low, and extremely low income;
    - (B) individuals with special needs;
    - (C) homeless individuals;
    - (D) veterans;
    - (E) farmworkers;
    - (F) youth who are aging out of foster care; and
    - (G) elderly individuals;
  - (2) a proposal to use all available housing resources to address the housing needs of the populations described by Subdivision (1) by establishing funding levels for all housing-related programs;
  - (3) an estimate of the number of federally assisted housing units available for individuals and families of low and very low income and individuals with special needs in each uniform state service region;
  - (4) a description of state programs that govern the use of all available housing resources;
  - (5) a resource allocation plan that targets all available housing resources to individuals and families of low and very low income and individuals with special needs in each uniform state service region;
  - (6) a description of the department's efforts to monitor and analyze the unused or underused federal resources of other state agencies for housing-related services and services for homeless individuals and the department's recommendations to ensure the full use by the state of all available federal resources for those services in each uniform state service region;
  - (7) strategies to provide housing for individuals and families with special needs in each uniform state service region;
  - (8) a description of the department's efforts to encourage in each uniform state service region the construction of housing units that incorporate energy efficient construction and appliances;
  - (9) an estimate and analysis of the housing supply in each uniform state service region
  - (10) an inventory of all publicly and, where possible, privately funded housing resources, including public housing authorities, housing finance corporations, community housing development organizations, and community action agencies;
  - (11) strategies for meeting rural housing needs;
  - (12) a biennial action plan for colonias that:
    - (A) addresses current policy goals for colonia programs, strategies to meet the policy goals, and the projected outcomes with respect to the policy goals;
    - (B) includes information on the demand for contract-for-deed conversions, services from self-help centers, consumer education, and other colonia resident services in counties some part of which is within 150 miles of the international border of the state;
  - (13) a summary of public comments received at a hearing under this chapter or from another source that concern the demand for colonia resident services described by Subdivision (12); and

- (13-a) information regarding foreclosures of residential property in this state, including the number and geographic location of those foreclosures.
- (d) The priorities and policies in another plan adopted by the department must be consistent to the extent practical with the priorities and policies established in the state low income housing plan.
  - (e) To the extent consistent with federal law, the preparation and publication of the state low income housing plan shall be consistent with the filing and publication deadlines required of the department for the consolidated plan.
  - (f) The director may subdivide the uniform state serve regions as necessary for purposes of the state low income housing plan.
  - (g) The department shall include the plan developed by the Texas State Affordable Housing Corporation under Section 2306.566 in the department's resource allocation plan under Subsection (c)(5).

#### **SEC. 2306.0722. PREPARATION OF PLAN AND REPORT**

- (a) Before preparing the annual low income housing report under Section 2306.072 and the state low income housing plan under Section 2306.0721, the department shall meet with regional planning commissions created under Chapter 391, Local Government Code, representatives of groups with an interest in low income housing, nonprofit housing organizations, managers, owners, and developers of affordable housing, local government officials, residents of low income housing, and members of the Colonia Resident Advisory Committee. The department shall obtain the comments and suggestions of the representatives, officials, residents, and members about the prioritization and allocation of the department's resources in regard to housing.
- (b) In preparing the annual report under Section 2306.072 and the state low income housing plan under Section 2306.0721, the director shall:
  - (1) coordinate local, state, and federal housing resources, including tax exempt housing bond financing and low income housing tax credits;
  - (2) set priorities for the available housing resources to help the neediest individuals;
  - (3) evaluate the success of publicly supported housing programs
  - (4) survey and identify the unmet housing needs of individuals the department is required to assist;
  - (5) ensure that housing programs benefit an individual without regard to the individual's race, ethnicity, sex, or national origin;
  - (6) develop housing opportunities for individuals and families of low and very low income and individuals with special housing needs;
  - (7) develop housing programs through an open, fair, and public process;
  - (8) set priorities for assistance in a manner that is appropriate and consistent with the housing needs of the populations described by Section 2306.0721(c)(1);
  - (9) incorporate recommendations that are consistent with the consolidated plan submitted annually by the state to the United States Department of Housing and Urban Development;
  - (10) identify the organizations and individuals consulted by the department in preparing the annual report and state low income housing plan and summarize and incorporate comments and suggestions provided under Subsection (a) as the board determines to be appropriate;
  - (11) develop a plan to respond to changes in federal funding and programs for the provision of affordable housing;
  - (12) use the following standardized categories to describe the income of program applicants and beneficiaries:
    - i. 0 to 30 percent of area median income adjust for family size;
    - ii. more than 30 to 60 percent of area median income adjusted for family size;
    - iii. more than 60 to 80 percent of area median income adjusted for family size;
    - iv. more than 80 to 115 percent of area median income adjusted for family size; or
    - v. more than 115 percent of area median income adjusted for family size;
  - (13) use the most recent census data combined with existing data from local housing and community service providers in the state, including public housing authorities, housing finance corporations, community housing development organizations, and community action agencies; and

- (14) provide the needs assessment information compiled for report and plan to the Texas State Affordable Housing Corporation.

**SEC. 2306.0723. PUBLIC PARTICIPATION REQUIREMENTS**

The Department shall consider the annual low income housing report to be a rule and in developing the report shall follow rulemaking procedures required by Chapter 2001.

**SEC. 2306.0724. FAIR HOUSING SPONSOR REPORT**

- (a) The Department shall require the owner of each housing development that receives financial assistance from the Department and that contains 20 or more living units to submit an annual fair housing sponsor report. The report must include the relevant information necessary for the analysis required by Section 2306.072(c)(6). In compiling the information for the report, the owner of each housing development shall use data current as of January 1 of the reporting year.
- (b) The Department shall adopt rules regarding the procedure for filing the report.
- (c) The Department shall maintain the reports in electronic and hard-copy formats readily available to the public at no cost.
- (d) A housing sponsor who fails to file a report in a timely manner is subject to the following sanctions, as determined by the Department:
  - (1) denial of a request for additional funding; or
  - (2) an administrative penalty in an amount not to exceed \$1,000, assessed in the manner provided for an administrative penalty under Section 2306.6023.

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## Appendix C: Acronyms

ACRONYM	NAME
ADA	American with Disabilities Act
AI	Analysis of Impediments to Fair Housing Choice
AMFI	Area Median Family Income
ARRA	American Recovery and Reinvestment Act
BRB	Bond Review Board
CAA	Community Action Agencies
CDBG	Community Development Block Grants
CEAP	Comprehensive Energy Assistance Program
CHDO	Community Housing Development Organization
CoC	Continuum of Care
CSBG	Community Service Block Grants
DADS	Texas Department of Aging and Disability Services
DARS	Texas Department of Assistive and Rehabilitative Services
DAW	Disability Advisory Workgroup
DFPS	Texas Department of Family Protective Services
DOE	United States Department of Energy
DSHS	Texas Department of State Health Services'
ESG	Emergency Solutions Grant Program
ESGP	Emergency Shelter Grant Program
FFY	Federal Fiscal Year (10/1-9/30)
FHA	Fair Housing Act
HERA	Housing and Economic Recovery Act
HHSP	Homeless Housing and Services Program
HMIS	Homeless Management Information Systems
HOME	HOME Investment Partnerships Program
HRC	Housing Resource Center
HSP	Housing and Services Partnerships
HTC	Housing Tax Credit Program
HTF	Housing Trust Fund
HUD	U.S. Department of Housing and Urban Development
HVC	Housing Choice Voucher
LEP	Limited English Proficiency
LIHTC	Low Income Housing Tax Credit
MCC	Mortgage Credit Certificate
MSA	Metropolitan Statistical Areas
NFMC	National Foreclosure Mitigation Counseling

ACRONYM	NAME
NOFA	Notice of Funding Availability
NSP	Neighborhood Stabilization Program
OCI	Office of Colonia Initiatives
PAB	Private Activity Bond
PAL	Preparation for Adult Living
PJ	Participating Jurisdiction
PRA	Project Rental Assistance
PWD	Persons with Disabilities
PY	HUD Program Year (2/1 - 1/31)
QAP	Qualified Allocation Plan
RAF	Regional Allocation Formula
SHC	Self-Help Centers
SLIHP	State Low Income Housing Plan and Annual Report
TCAP	Tax Credit Assistance Program
TDHCA	Texas Department of Housing and Community Affairs
THN	Texas Homeless Network
TMP	Taxable Mortgage Program
TSAHC	Texas State Affordable Housing Corporation
USHHS	United States Health and Human Services
WAP	Weatherization Assistance Program



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