

State of Texas Low Income Housing Plan and Annual Report

2024

Texas Department of Housing
and Community Affairs





Texas Department of Housing and Community Affairs

The Texas Department of Housing and Community Affairs is the state agency responsible for affordable housing, community and energy assistance programs, colonia activities, and regulation of the state's manufactured housing industry. The Department currently administers \$2 billion through for-profit, nonprofit, and local government partnerships to deliver local housing and community-based opportunities and assistance to Texans in need. The overwhelming majority of the Department's resources are derived from mortgage revenue bond financing and refinancing, federal grants, and federal tax credits.

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

TDHCA also serves as a financial and administrative resource that helps provide essential services and affordable housing opportunities to Texans who qualify for this assistance based on their income level. Additionally, the Department is a resource for educational materials and technical assistance for housing, housing related, and community services matters.

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SECTION 1: INTRODUCTION

The Texas Department of Housing and Community Affairs (TDHCA or the Department) is the State of Texas' lead agency responsible for affordable housing, community and energy assistance programs, colonia activities, homelessness activities and regulation of the state's manufactured housing industry. TDHCA offers a range of housing assistance programs for lower income Texans with services ranging from homelessness prevention to homeownership.

This section is organized as follows:

- Institutional Structure
- Agency Mission and Charge
- Administrative Structure
- 2024 State of Texas Low Income Housing Plan and Annual Report (SLIHP) Overview

INSTITUTIONAL STRUCTURE

In 1991, the 72nd Texas Legislature created the Texas Department of Housing and Community Affairs. The Department's enabling statute, Tex. Gov't Code Chapter 2306, combined programs from the Texas Housing Agency, the Texas Department of Community Affairs, and the Community Development Block Grant (CDBG) 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). LIHEAP remains at the Department, but ENTERP was discontinued in 2006. Effective September 1, 1995, in accordance with House Bill 785 from the 74th Texas Legislature, the regulation of manufactured housing was transferred to the Department. In accordance with House Bill 7 from the 77th Texas Legislature, effective September 1, 2002, the CDBG and Local Government Services programs were transferred to the newly-created Office of Rural Community Affairs, now the Trade and Business Development Division, within the Texas Department of Agriculture (TDA). TDHCA, through an interagency agreement with TDA, administers 2.5% of the CDBG funds to be used for colonia Self-Help Centers (SHCs) along the Texas-Mexico border. Effective September 1, 2002, in accordance with Senate Bill 322 from the 77th Texas Legislature, the Manufactured Housing Division became an independent entity that is administratively attached to TDHCA. Effective July 1, 2011, the CDBG Disaster Recovery Programs were transferred from TDHCA to the Texas General Land Office. In 2020, the Department was designated by Governor Greg Abbott to serve as the recipient agency for CDBG funds under the Coronavirus Aid, Relief, and Economic Security (CARES) Act. In 2021, TDHCA received significant COVID pandemic response funding through existing programs, as well as several new programs, which are outlined in Section 5.

AGENCY MISSION AND CHARGE

The mission of TDHCA is to administer its assigned programs efficiently, transparently, and lawfully, to invest its resources strategically, and to 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 either Area Median Family Income (AMFI), Area Median Income (AMI), or the federal poverty level. A major function of TDHCA is to act as a conduit for federal resources and grant funds for housing and community services, including serving as a Public Housing Authority (PHA). Since several major housing programs require the participation of private investors and private lenders, TDHCA also operates as a Housing Finance Agency (HFA). With a few limited exceptions, TDHCA does not assist individuals or households directly with its permanent programs (several of TDHCA's larger pandemic programs have assisted households directly). Rather, TDHCA awards funds and other assistance to local organizations, who utilize this assistance to meet local housing needs in accordance with applicable state and federal laws, rules, and regulations and contractual terms.

More specific policy directives are provided in Tex. Gov't Code §2306.002:

(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.

Agencies that provide the Department funds to meet legislative goals include: the U.S. Department of Housing and Urban Development (HUD), U.S. Department of the Treasury (Treasury), U.S. Department of Health and Human Services (USHHS), U.S. Department of Energy (DOE), and State of Texas General Revenue funds. TDHCA administers two federal Low Income Housing Tax Credit (LIHTC) programs, a competitive 9% Housing Tax Credit (HTC) Program and a non-competitive 4% HTC Program paired with Private Activity Bonds (PAB). TDHCA utilizes private sector financing mechanisms to assist in the acquisition, construction and rehabilitation of multifamily development across the state. With these resources, TDHCA strives to promote sound housing policies by leveraging state and local resources to ensure the stability and continuity of services through a fair, nondiscriminatory, and open process. TDHCA ensures that any programs it administers that are subject to the requirement to affirmatively further fair housing remain in compliance with applicable regulations. Due to the great amount of need in proportion to the federal and state funding

available, the Department strives to provide the most benefit to the people of Texas by effectively managing limited resources.

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

ADMINISTRATIVE STRUCTURE

Department programs are grouped into the following divisions:

- The Community Affairs Division administers the Community Services Block Grant (CSBG) Program, the Comprehensive Energy Assistance Program (CEAP), the Weatherization Assistance Program (WAP), and the Low Income Household Water Assistance Program (LIHWAP).
- The Community Development Block Grant Division (CDBG) was established in 2020 in response to the CDBG CARES Act (CDBG-CV) funds being directed to TDHCA for administration. CDBG has administered and successfully implemented the Texas Emergency Rental Assistance Program (TERAP), the Texas Emergency Mortgage Assistance Program (TEMAP), Food Bank Reimbursement Assistance (FBRA), Relief to Providers of Assistance for Persons with Disabilities, and the Legal Services for Persons with Disabilities. The only program activity still being administered is the Community Resiliency Program (CRP).
- The HOME American Rescue Plan (HOME-ARP) Division was established in 2021 to administer HOME-ARP funds to assist individuals or households who are homeless, at-risk of homelessness, and other vulnerable populations.
- The Housing Stability Services Division (HSS) was established in 2021 in response to the COVID-19 pandemic and administers the Housing Stabilization Services (HSS) Program. The program is funded by the U.S. Department of Treasury through the Emergency Rental Assistance (ERA1 and ERA2) which allows a portion of the funds to be utilized for housing stability services.
- The Manufactured Housing Division administers the Texas Manufactured Housing Standards Act. The Manufactured Housing Division is administratively attached to TDHCA, although it operates independently with its own executive director and governing board.
- The Multifamily Finance Division administers two federal Low Income Housing Tax Credit (LIHTC) programs, the competitive 9% Housing Tax Credit (HTC) Program and the 4% HTC program in conjunction with the Bond Finance Division. In addition, the division operates the Multifamily Direct Loan (MF Direct Loan) programs.
- The Multifamily Bond Division administers the 4% HTC Program and the Multifamily Bond Program.

- The Section 811 Project Rental Assistance (Section 811 PRA) Program administers the Section 811 PRA Program which provides project-based rental assistance to multifamily properties for them to serve low-income persons with disabilities. .
- The Single Family and Homeless Programs Division (SFHP) administers Single Family HOME Investment Partnerships (HOME) Program activities, including Contract for Deed (CFD), Single Family Development (SFD), Tenant-Based Rental Assistance (TBRA), Homeowner Reconstruction Assistance (HRA), and Homebuyer Assistance with New Construction (HANC). The SFHP Division also administers the Texas Housing Trust Fund (Texas HTF) programs, the Office of Colonia Initiatives (OCI) Colonia Self-Help Centers (CSHC) program, and the Neighborhood Stabilization Program (NSP). Texas HTF programs include the Amy Young Barrier Removal (AYBR) Program and the Texas Bootstrap Loan (Bootstrap) Program. The Division, through the OCI, includes a Border Field Officer (BFO) and the Administrator of the OCI, who act as liaisons between the Department and the nonprofit organizations and units of local government that administer the CSHC Program and other Department programs along the Texas-Mexico border, and may work in field offices. The OCI provides technical assistance to nonprofits, for-profits, units of local government, community organizations, and colonia residents along the 150-mile Texas-Mexico border region. Homelessness programs administered by this division include the Emergency Solutions Grants (ESG) Program, the Homeless Housing and Services Program (HHSP), and the Ending Homelessness Fund (EH Fund). Pandemic related supplemental funding administered by the Division includes funding authorized under the CARES Act for ESG (ESG CARES). The SFHP Division oversees TDHCA's public housing authority, which receives funding for the Housing Choice Voucher (HCV) Program from HUD for counties included in TDHCA's Public Housing Authority (PHA) Plan. The HCV Program provides rental assistance payments on behalf of low-income individuals and families, including older Texans and persons with disabilities. TDHCA's allocation of Emergency Housing Vouchers (EHV) are also overseen in this area.
- The Homeowner Assistance Fund Program (HAF) Division was established in 2021 to administer the HAF funds for preventing mortgage delinquencies, defaults, foreclosures, loss of utilities and displacement.
- The Homeowner Assistance Fund (HAF) Subrecipient Activities Division was established in 2022 in response to the COVID-19 pandemic, and administers a portion of the HAF funds that are provided to local organizations for intake centers, housing counseling, and legal services.
- The Texas Homeownership Division offers the My First Texas Home (MFTH) Program, My Choice Texas Home (MCTH) Program, Texas Mortgage Credit Certificate (TX MCC) Program, Texas Statewide Homebuyer Education Program (TSHEP), and Texas Homebuyer U (TXHBU).
- The Texas Rent Relief Program (TRR) was established in 2021 in response to the COVID-19 pandemic and administers the majority of Treasury Emergency Rental Assistance (ERA) funds for the State of Texas. TRR provided rental and utility assistance to qualifying applicants to prevent housing instability, potential eviction, and financial hardships for tenants and landlords as a result of the COVID-19 pandemic.

TDHCA administers most of its programs and services through a network of local governments, organization administrators, property owners, and developers across Texas and, until the COVID-19 pandemic, generally had not provided assistance directly to individuals. Exceptions included the HCV and Section 811 PRA programs. Since the receipt of significant pandemic funds, the HAF and Texas Rent Relief Programs, also serve households directly. Detailed descriptions of these programs including eligibility information are available in Section 4, Action Plan and Section 5, Pandemic Response.

Additionally, several Divisions within TDHCA are involved in supporting program requirements and in the administration of the Department as a whole, but do not administer specific programs:

- The Asset Management Division is responsible for monitoring and processing all post-award activities for multifamily developments funded by the Department. The Asset Management Division also works with owners and with other divisions within the Department to resolve regulatory and financial issues on those properties.
- The Bond Finance Division finances the activities of the Texas Homeownership Division through the issuance of single family mortgage revenue bonds, and the forward sale of mortgage-backed securities.
- The Compliance Division monitors properties and subrecipients to ensure compliance with federal and state regulations by using various oversight measures including onsite monitoring visits and desk reviews. Key compliance monitoring requirements for housing activities include ensuring that units are leased to income qualified households, that rents are properly restricted and that developments funded through the Department are accessible to persons with disabilities and in compliance with property condition standards. Compliance on non-housing activities (such as CEAP) include ensuring household eligibility, adherence to program regulations, and appropriate expenditure of funds.
- The Division of Policy and Public Affairs disseminates Department information to the public and serves as the Department's liaison with industry stakeholders, advocacy groups, and the executive and legislative branches of local, state, and federal government.
- The Housing Resource Center is established by the Department's governing statute. The division assists the general public in locating appropriate service providers in their community. The division is also responsible for plans and reports that TDHCA is required to submit to receive funding from both the state and federal government. These policy documents are integral components of the strategic planning process that determines the direction of housing policy for the State of Texas. Fair Housing activities are coordinated and administered under the Housing Resource Center as well as the coordination of activities of the Texas Interagency Council for the Homeless and Housing and Health Services Coordination Council.
- The Loan Servicing Division performs loan servicing functions and provides support functions to other areas related to the Department's single family and multifamily loan portfolios. The Loan Servicing Division also performs loss mitigation functions related to

the single-family loan portfolio, excluding those loans originated through the Texas Homeownership Division.

- The Program Services Section is responsible for the adherence, processing and completion of cross-cutting federal and departmental requirements for programs administered by the Department, including environmental clearances, single-family loan closing, multifamily loan closing, and the commitment and disbursement of state and federal funds.
- The Real Estate Analysis Division provides the TDHCA Board and staff with comprehensive analytical reports necessary to make well-informed financial decisions for funding of affordable multifamily housing developments.
- Other divisions that are involved in TDHCA's internal management include Financial Administration, Human Resources, Information Systems, Internal Audit, and Legal. Additionally, the Department is responsible for the licensing of Migrant Labor Housing Facilities and performs this work in collaboration with the Texas Workforce Commission.

2024 STATE OF TEXAS LOW INCOME HOUSING PLAN AND ANNUAL REPORT OVERVIEW

The 2024 State of Texas Low Income Housing Plan and Annual Report (SLIHP) is prepared annually in accordance with Tex. Gov't Code §§2306.072-2306.0724, which require 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 annually in 10 Texas Administrative Code (TAC) §1.23. The SLIHP offers policy makers, affordable housing providers, and local communities a comprehensive reference on statewide housing needs and housing resources. The format is intended to help these entities measure housing needs, understand general housing issues, formulate policies and identify available resources. As such, the SLIHP 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 SLIHP is organized into eight sections and appendices:

- Section 1: Introduction - An overview of TDHCA and the SLIHP;
- Section 2: Housing Analysis - An analysis of statewide and regional demographic information, housing characteristics, and housing needs;
- Section 3: Annual Housing Report - A comprehensive statement of activities for State Fiscal Year (SFY) 2023, including 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: Pandemic Response and Other Initiatives - An overview of the federal funds allocated and corresponding TDHCA programs developed in order to prepare for and respond to the COVID-19 pandemic;
- Section 6: Public Participation - Information on the SLIHP preparation and a summary of public comment;
- Section 7: Colonia Action Plan - A biennial plan for 2024-2025 which discusses housing and community development needs in the colonias, 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 residents of colonias;
- Section 8: Texas State Affordable Housing Corporation (TSAHC) Plan - This section outlines TSAHC's plans and programs for 2023 and is included in accordance with Tex. Gov't Code §2306.0721(g);
- Appendix A: TDHCA's enabling statute and Tex. Gov't Code Chapter 2306;
- Appendix B: Housing Analysis Regional Tables;
- Appendix C: Subrecipient Tables for Community Affairs Programs and Homelessness Programs;
- Appendix D: Bibliography; and
- Appendix E: Acronyms.

Tex. Gov't Code §§2306.072(c)(6), 2306.072(c)(8), and 2306.0 is fulfilled through TDHCA's annually produced Housing Sponsor Report that provides property and occupant profiles of developments that have received assistance from

Tex. Gov't Code §2306.072(c)(1) is fulfilled through Basic Financial Statements and Operating Budget produced by TDHCA's Financial Administration Division.

Tex. Gov't Code §§2306.0721(c)(4) and 2306.0721(c)(10) is fulfilled via Help for Texans online database which offers a description of TDHCA's housing programs and other state and federal housing and housing-related programs.



SECTION 2: HOUSING ANALYSIS

This section of the SLIHP contains an overview of the affordable housing needs in the State and an estimate and analysis of the housing need in each of the state's thirteen service regions.

This section of the SLIHP includes the following information per Tex. Gov't Code §2306.0721:

- An estimate and analysis of the size and the different housing needs of special populations in each uniform service region as required by Tex. Gov't Code §2306.0721(c)(1)(A-G).
- 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 as required by Tex. Gov't Code §2306.0721(c)(3).
- An estimate and analysis of the housing supply in each uniform state service region as required by Tex. Gov't Code §2306.0721(c)(9).
- Information regarding foreclosures of residential property in this state, including the number and geographic location of those foreclosures as required by Tex. Gov't Code §2306.0721(c)(13-a).

This section is organized as follows:

- Data Sources and Limitations
- State of Texas Demographic Overview
- Special Needs Populations
- Housing Assessment
- Local Assessment of Need

DATA SOURCES AND LIMITATIONS

Major data sources for the SLIHP include the U.S. Census Bureau's decennial Census and American Community Survey (ACS) as well as the U.S. Department of Housing and Urban Development's (HUD) Comprehensive Housing Affordability Strategy (CHAS) data. The SLIHP also cites reliable, publicly accessible plans and reports to capture specific housing needs across the state's 13 uniform service regions. The following subsection discusses the advantages and limitations of using these data sources.

The decennial census, which is mandated by the U.S. Constitution, conducts a direct count of everyone in the United States every 10 years. Unlike the decennial census, the ACS derives demographic, social, housing, and economic estimates from a sample population, which represents only a fraction of the total US population. ACS 5-Year Estimates aggregate survey data from US households over a 5 year period. This increases the survey's sample size, which reduces the margin of error (the difference between an estimate and its upper or lower confidence bounds) for ACS estimates. By sampling the US population over five continuous years, the ACS 5-Year Estimates reflect recent, although not immediate, changes in the characteristics of various geographic areas.

The Census Bureau also conducts ACS 1-Year Estimates for each calendar year. Although ACS 1-Year Estimates more accurately predict year-to-year demographic changes, they also have larger margins of error due to smaller sample sizes. In order to eliminate large margins of error, the Census Bureau only publishes 1-Year estimates for geographic areas with a population of 65,000 or more. According to the 2017-2021 ACS 5-Year Estimates, 200 of Texas' 254 counties have a population less than 65,000 people, making them ineligible for ACS 1-Year Estimates. Since the SLIHP requires reliable, statewide housing data, ACS 5-Year Estimates provide the best method for approximating comparable demographic changes in the state of Texas.

The latest ACS 5-Year estimates cover the years from 2017-2021, while the latest 1-Year estimates cover the year 2022. For this reason, neither 5-Year nor 1-Year estimates reflect recent demographic and economic changes in relation to the COVID-19 pandemic. To address the possible effects of the COVID-19 pandemic on TDHCA's special populations, the SLIHP will cite additional reports from reputable public sources where appropriate.

Every year, HUD utilizes ACS 5-Year and ACS 1-Year Estimates to produce CHAS data. This data classifies ACS survey households into five relative income categories based on HUD Area Median Family Income (HAMFI). HUD develops HAMFI by estimating Median Family Income (MFI) for metropolitan areas and non-metropolitan counties (as defined by HUD). HUD then adjusts HAMFI figures to account for factors such as family size, rental rates, and high median incomes for each income classification. This new, adjusted measure is referred to simply as Area Median Family Income (AMFI). The five income classifications based on this measure are:

- Extremely Low Income (ELI): At or below 30% AMFI;
- Very Low Income (VLI): 31-50% AMFI;
- Low Income (LI): 51-80% AMFI;
- Moderate Income (MI): 81-100% AMFI; and
- Above 100% AMFI.

HUD uses these income levels to develop income limits which determine eligibility for HUD assisted housing programs, including the Section 8 Housing Choice Voucher (HCV) Program and Section 811 Project Rental Assistance (Section 811 PRA) Program. Some non-HUD housing assistance programs, such as the Internal Revenue Service's Low Income Housing Tax Credit (LIHTC or HTC) Program, also utilize HUD income limits to determine eligibility. Note that each program incorporates its own guidelines and adjustments to HUD income limits. Exact income limits may vary amongst different programs even when operated in the same geographic area.

HUD income limits not only provide a national reference for housing eligibility, they also establish a reliable, uniform method for estimating local and regional housing affordability. Generally, affordability is measured by comparing local housing cost to AMFI. HUD defines affordable housing as housing for which a household does not pay more than 30% of its income for gross housing costs including utilities. It is also important to compare the housing costs of families at each income level to determine where the state's housing resources should be utilized. Since CHAS contains micro-data, at the household level, on incomes and housing cost, it facilitates geographic comparisons of various housing trends.

Due to rounding required by the Census Bureau, some totals presented in tables using CHAS data may not match the sum of all rows or columns. HUD suggests using the largest geographies and summary levels where possible to ensure accuracy, so total lines may come from a higher level summary. For example, in a table reporting the breakdown of Texas households by CHAS AMFI income categories, the total number of households may be a pre-summed and pre-rounded figure supplied by HUD, whereas the figures for each AMFI category may be summed individually. The pre-summed and pre-rounded figures supplied by HUD may not match the sum of the income category figures.

The information provided in this section should be considered within the context of its limitations. For example, the most reliable data available on persons experiencing homelessness, particularly those who are unsheltered, is the annual Point in Time (PIT) count. The PIT count is conducted by Continuum of Care (CoC) Program organizations funded by HUD. Each CoC organization counts the number of persons experiencing homelessness (sheltered and unsheltered) within its assigned locality on a single night in January. CoC organizations that provide beds and housing units for persons experiencing homelessness gather data on the sheltered homeless population; however, to gather data on the unsheltered population, the PIT count relies on volunteers locating and interviewing or observing persons experiencing homelessness. This methodology may exclude individuals who do not wish to speak with volunteers or those who find informal shelter, such as staying on a friend's couch. In addition, PIT count data are not available at the county level. This is a common issue in regards to special needs populations. County level data are similarly not available for persons experiencing substance use disorders, and residents of colonias. For these populations, analysis is only available at the state or local level.

Many facets of housing need, especially those tied to localized conditions, are not captured when data are aggregated into statewide, regional, or even county totals. The Department recognizes that the most accurate assessment of housing need can best be found at the local level based on the direct experience of local households and those who work to assist low- and moderate-income households. Alternative methods, such as detailed on-location assessments by professionals skilled at reviewing such matters, might be used, but the Department lacks the resources to obtain such data through third parties or to compile it directly.

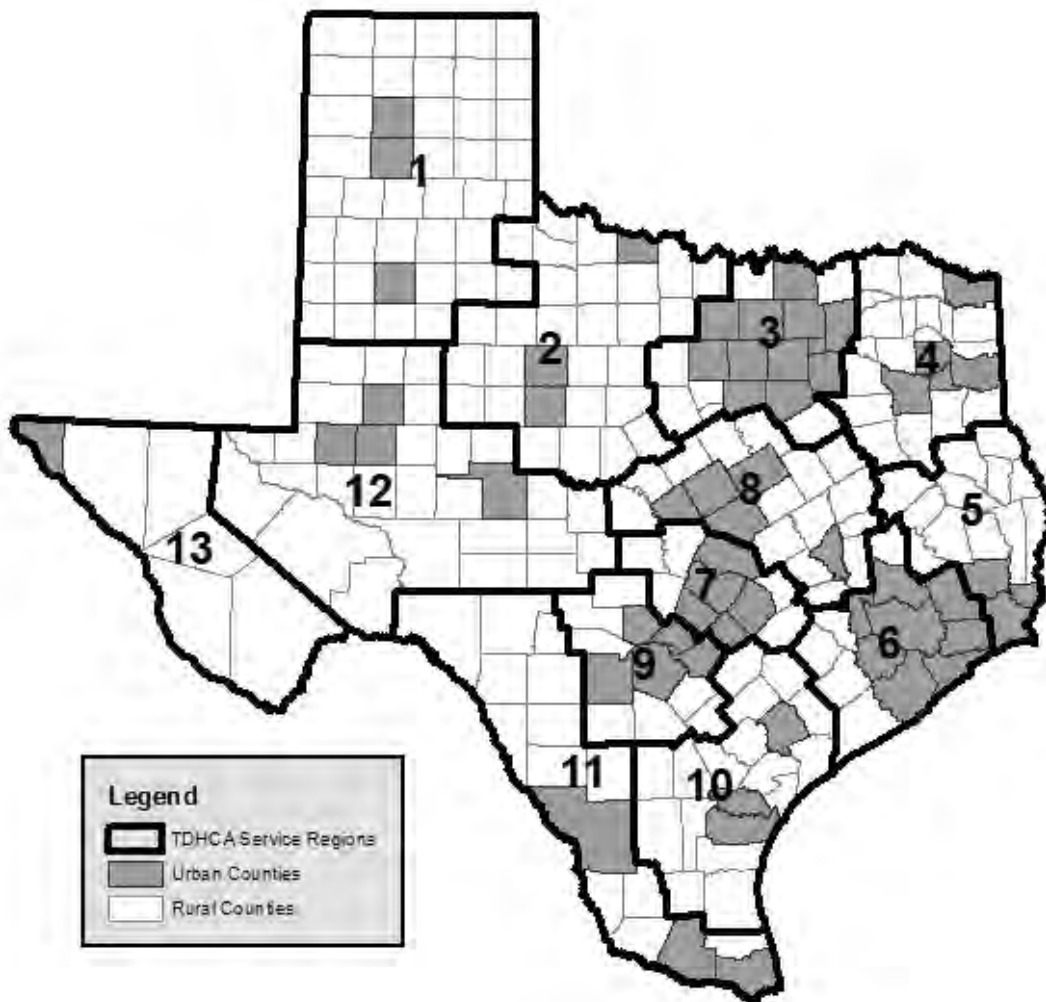
Rural areas also present challenges regarding data accuracy and reliability. In counties with a small population, the margin of error in ACS datasets can be very high. For example, according to the 2017-2021 ACS 5-Year Estimates, Loving County has a population of 83, but a margin of error of 48. This means that there is a 90% certainty that the population of Loving County is between 7 and 159. None of the counties with a population over 7,500 (181 counties) have a margin of error in the 2017-2021 ACS 5-Year Estimates total population figures, meaning those estimates are more precise.

Margins of error are less of a concern when analyzing data for larger geographies, such as county-level as opposed to census tract or place-level data. However, this can also distort the housing needs of rural communities. If a small, rural community has a particularly high rate of substandard housing (e.g. housing lacking plumbing or kitchen facilities), but a larger urban community in the same county has a particularly low rate of substandard housing, the need of the smaller, rural community could be masked when looking at the county level.

TDHCA SERVICE REGIONS AND URBAN/RURAL DESIGNATIONS

For the purposes of analysis in the SLIHP, urban and rural designations will be determined at the county level. County level data allow the affordable housing need data in the Housing Analysis chapter to be compared accurately to the Department's program reporting in the Annual Housing Report chapter. The Annual Housing Report chapter is based on county level data due to the reporting requirements of the Department's programs. In addition, county-level analysis aligns with TDHCA's 13 State Service Regions (regions). Each region is split into its rural and urban counties to create 26 urban and rural subregions.

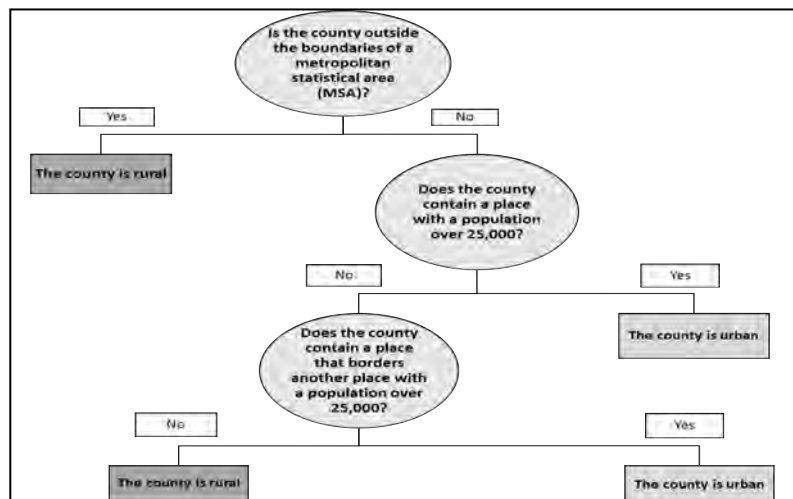
TDHCA Service Regions with 2023 Urban and Rural Counties



Source: U.S. Census Bureau, TIGER Data

Disclaimer: This map is not a survey product, boundaries, distances, and scale are approximate only

Urban counties are defined as counties within Metropolitan Statistical Areas (MSAs) determined by the U.S. Office of Management and Budget (OMB) that also contain urban places. Rural counties are defined as counties that are non-MSA counties or MSA counties that contain only rural places per Tex. Gov't Code §2306.004(28-a). The Census Bureau defines a place as a concentration of population which has a name, is locally recognized, and is not part of any other place. This includes both incorporated places, which are legally defined, and Census Designated Places, which have recognizable names but no legal definition. For further detail regarding urban and rural definitions, please see the Regional Allocation Formula Methodology posted to the TDHCA public Web site's Annual or Biennial Plans and Reports page, available here: <https://www.tdhca.texas.gov/housing-resource-center-plans-and-reports>.



*The flowchart above depicts the process in which a county is designated as being either rural or urban

STATE OF TEXAS DEMOGRAPHIC CHARACTERISTICS

Urban and Rural Poverty

By using the Census Bureau's 2017-2021 ACS 5-Year Estimates, it is possible to compare statewide and national population trends. This can help determine how housing need across the state may differ or correspond with housing need across the country. Currently, Texas has approximately 28,862,581 people, which is about 8.8% of the US population. Texas' population primarily resides in urban counties (25,545,018 people), with the remaining people residing in rural counties. For additional context, the 2020 Decennial Census lists Texas' population as 29,145,505.

Population Residing in Rural and Urban Counties, Texas

State	Rural	Urban	Total
Total	3,317,563	25,545,018	28,862,581
Percent	11.49%	88.51%	100%

Source: Population from 2017-2021 American Community Survey, Table DP05. 2023 RAF Urban-Rural Counties.

Population differences between the state’s urban and rural counties also affect the relative location of economic need. Currently, it is estimated that there are 3,965,117 Texans living under the federal poverty line of \$26,500 for a family of four. After accounting for ACS ineligible populations, the state’s poverty rate (persons in poverty/total population) equals 14.0%. Meanwhile, the poverty rate in the United States currently is 12.63% (40,661,636 people in poverty). In the state’s rural counties, there are 502,373 people under the poverty line for a rural poverty rate of 13.78%; there are 3,462,744 people living under the poverty line in the state’s urban counties for an urban poverty rate of 12.7%. Taken together, this indicates that, while a vast majority (87.3%) of Texans living under the poverty line reside in urban counties, rural Texans are still more likely to live under the poverty line than urban Texans.

Population under the Poverty Line in Urban and Rural Counties, Texas

State	Rural		Urban		Total	
Total	502,373	12.67%	3,462,744	87.33%	3,965,117	100%
Poverty Rate	15.9%		13.8%		14.0%	

Source: 2017-2021 American Community Survey, Table DP05. 2023 RAF Urban-Rural Counties.

* Poverty Rate calculated using ACS population for which poverty status is determined. The above poverty rate should not be compared to raw or total population estimates.

Race, Ethnicity, and Poverty Status

Texas mirrors the US closely in terms of racial demographics, but differs according to ethnicity. The Census Bureau defines race as self-identification with one or more of 5 groups (white, Black or African American, American Indian and Alaskan Native, Asian, and Native Hawaiian and Other Pacific Islander), while ethnicity is self-identification as Hispanic or Latino. The following table shows the racial breakdown of the Texas population compared with the US population.

Texas and US Population by Race

Race	Texas Population	% of Texas Population	US Population	% of US Population
White alone	18,566,027	64.3%	224,789,109	68.2%
Black or African American alone	3,499,862	12.1%	41,393,012	12.6%
American Indian and Alaskan Native alone	147,892	0.5%	2,722,661	0.8%
Asian alone	1,452,713	5.0%	18,782,924	5.7%
Native Hawaiian and Other Pacific Islander alone	24,608	0.1%	615,557	0.2%
Some Other Race alone	2,019,394	7.0%	18,382,796	5.6%
Two or More Races	3,152,085	10.9%	23,039,422	7.0%
Total	28,862,581	100.0%	329,725,481	100.0%

Source: 2017-2021 American Community Survey, Table DP05.

Texas and US Population by Ethnicity

Ethnicity	Texas Population	% of Texas Population	US Population	% of US Population
Hispanic or Latino	11,479,932	39.8%	60,806,969	18.4%
Not Hispanic or Latino	17,382,649	60.2%	268,918,512	81.6%
Total	28,862,581	100.0%	329,725,481	100.0%

Source: 2017-2021 American Community Survey, Table DP05.

Texas diverges from national trends in terms of ethnicity. While 18.4% of Americans identify as ethnically Hispanic, that percentage reaches to 39.8% of Texans, a 21.4% difference. In fact, Texans account for 18.9% of the Hispanic population in the United States. This is mirrored in the percentage of Non-Hispanic, White only persons in the U.S. and Texas; where 59.4% of Americans identify as Non-Hispanic and White, 40.7% of Texans identify as Non-Hispanic White, 18.8% fewer. Persons identifying as White only and Non-Hispanic are not the majority in Texas, which is the case in only Maryland (49.4% Non-Hispanic White); Texas (40.7%); New Mexico (36.0%); Nevada (47.2%); California (35.8%); and Hawaii (21.3%).

According to 2017-2021 ACS Estimates, poverty status varies significantly between ethnic and racial groups. In Texas, 57.0% of persons below the poverty line are white, while 55.6% of Americans below the poverty line are white. However, since White individuals make up a significant majority of the population in both Texas and the United States, this percentage is lower than would be expected if poverty rates were equal amongst all races. Similarly, Black or African American individuals comprise 21.2% of persons below the poverty line in the United States and 15.8% of persons below the poverty line in Texas, but since Black or African American individuals make up 12.3% of the US population and 11.9% of the Texas population these poverty numbers are disproportionately high. This shows that Black or African American individuals are more likely than White individuals to live below the poverty line in both Texas and the United States. Except for White and Asian Texans, this trend also occurs across all other racial groups in Texas, as the poverty percentage for each racial group outpaces the group's proportion to the general population.

For this reason, the poverty rate within each racial and ethnic group more clearly demonstrates inequalities in income. This rate (total individuals in poverty of group/total individuals in group) shows how some racial and ethnic groups are more likely to experience poverty than others. The poverty rates for each racial and ethnic group in Texas can be found in the tables below. In Texas, Non-white Hispanic individuals and individuals who identified as Some Other Race were most likely to live below the poverty line, while Asian individuals and White, Non-Hispanic individuals were the least likely to live below the poverty line.

Percentage of Each Racial Demographic in Poverty (Poverty Rate)

Race	Texas Population	US Population	Difference
White (alone)	12.4%	10.3%	2.1%
Black or African American (alone)	18.6%	21.7%	-3.1%
American Indian and Alaska Native (alone)	14.8%	23.4%	-8.6%
Asian (alone)	9.7%	10.3%	-0.6%
Native Hawaiian and Other Pacific Islander (alone)	17.9%	6.9%	10.9%
Some Other Race (alone)	20.0%	19.1%	1.0%
Two or More Races	16.6%	14.9%	1.7%

2017-2021 American Community Survey, Table DP05.

Percentage of Each Ethnic Demographic in Poverty (Poverty Rate)

Ethnicity	Texas Population	US Population	Difference
Hispanic or Latino	19.6%	17.7%	1.9%
Not Hispanic or Latino	10.4%	11.5%	-1.1%
Not Hispanic or Latino - White Alone	8.2%	9.2%	-1.0%

2017-2021 American Community Survey, Table DP05.

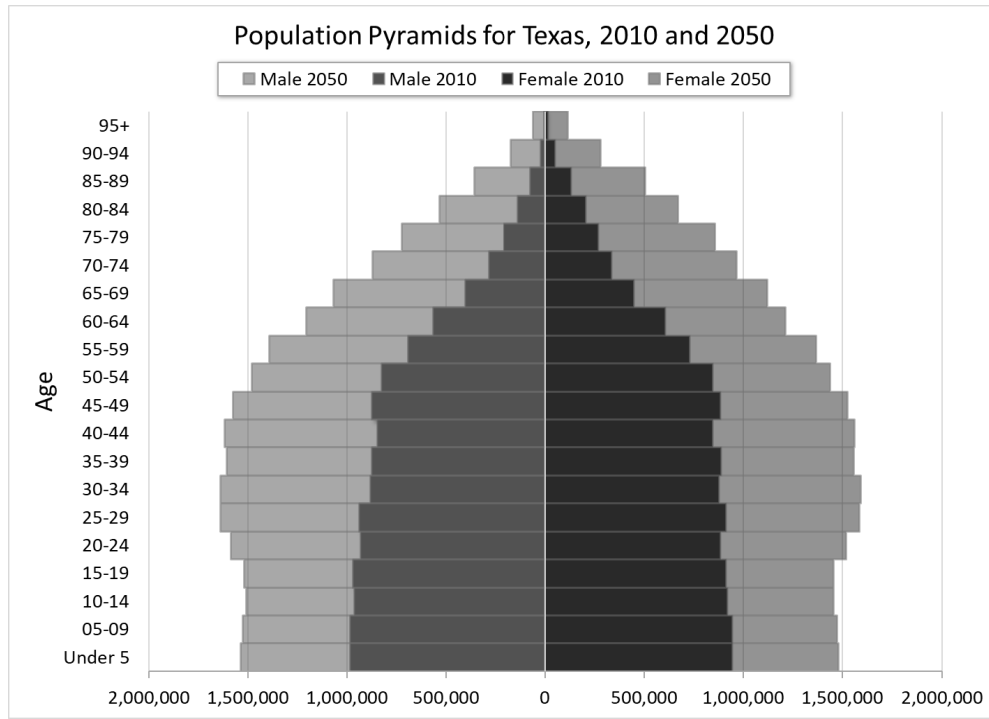
Within group poverty rates are important to note because housing challenges are both a cause and an effect of poverty (Public and Affordable Housing Research Corporation 2019). Lack of adequate housing can exacerbate existing economic inequalities between racial/ethnic groups. Research from the Department of Housing and Urban Development suggests that access to safe, affordable homes can lead to numerous positive outcomes for families, including improved health, education, incomes, and inter-generational wealth (HUD 2016). This means that access to adequate housing may help lessen the high rates of poverty experienced by certain racial and ethnic groups.

Age and Housing Need

Age is an important factor in the planning and construction of low-income housing. New families increase the demand for housing space, so an influx of young to midcareer adults could create housing shortages. Conversely, an aging population could both increase demand for senior living facilities and increase the supply of housing as older individuals move out of conventional housing units. Therefore, it is important to note that Texas has a larger percentage of children under 18 and a smaller percentage of persons over age 65 than the US as a whole. 25.8% of Texans are under 18 years old, compared with 22.5% for all Americans. While 16.0% of Americans are over age 65, only 12.5% of Texans fall into this age group. These demographic factors contribute to a median age of 35.0 years in Texas, while the median age of the national population is 38.4 years, a difference of 3.4 years.

As the baby boomer generation moves into retirement and the large millennial generation comes of age, Texas will serve as a prime example of wider demographic trends. With greater demand for housing and urban housing prices increasing, the Harvard Joint Center for Housing Studies predicts that households will struggle to find affordable housing in the nation's largest metro areas (Harvard Joint Center for Housing Studies 2019). Since Texas contains three of the United States' ten most populous cities, the Texas Tribune reports that Texas will face a similar housing affordability crisis in

the coming years (Formby, Cameron, and Essig 2018). The following population pyramid of Texas shows that midcareer adults will outpace all other population groups by 2050, putting a strain on existing housing stocks.



Source: 2019 Texas Population Projections, Texas Demographic Center

SPECIAL NEEDS POPULATIONS

Tex. Gov't Code §2306.0721(c)(1) requires the Department to include in the SLIHP an estimate and analysis of the size and the different housing needs of the following populations in each uniform state service region:

- Individuals and families of moderate, low, very low, and extremely low income;
- Individuals with special needs;
- Homeless individuals;
- Veterans;
- Farmworkers;
- Youth who are aging out of foster care;
- Homeless youth, as defined by Section 2306.1101, and other individuals older than 18 years of age and younger than 25 years of age who are homeless; and
- Elderly individuals.

“Individual with special needs” is defined by §2306.511 as an individual who:

1. Is considered to be an individual having a disability under a state or federal law;
2. Is elderly;
3. Is designated by the board as experiencing a unique need for decent, safe housing that is not being met adequately by private enterprise; or
4. Is legally responsible for caring for an individual described by Subdivision (1), (2), or (3) and meets the income guidelines established by the board.

Following these guidelines, this section will provide the required population estimate and analysis of housing needs of Department-identified special needs populations as follows:

- elderly persons;
- farmworkers;
- Individuals and families of moderate, low, very low, and extremely low income;
- persons experiencing homelessness;
- youth experiencing homelessness (<25 years of age);
- persons living with HIV/AIDS and their families;
- persons with disabilities (mental, physical, and developmental);
- persons with substance use disorders;

- persons with Violence Against Women Act (VAWA) protections;
- residents of Colonias;
- residents of public housing;
- veterans and wounded warriors; and
- youth aging out of foster care.

As discussed in the Data Sources and Limitations subsection, some data for persons with special needs are only available at the state level, while others can only be assembled from local organizations. Like any data source, scale of analysis will affect what conclusions can be drawn from these sources. For information regarding TDHCA activities and programs addressing special needs populations, see the Action Plan section (Section 4).

Elderly Persons

For HUD programs, HUD defines an “elderly person,” according to 24 CFR §5.100, as an individual who is at least 62 years of age. Additionally, HUD’s Section 202 program defines “frail elderly” in 24 CFR §891.205 as a person who is 62 years of age or more and unable to perform at least three “activities of daily living, comprising of eating, bathing, grooming, dressing or home management activities.”

The Harvard Joint Center for Housing Studies predicts that the percentage of US households age 65 and over will grow from 26% percent in 2018 to 34% in 2038. This growth will also increase the number of households age 75-79 from 8.9 million to 10.7 million (Harvard Joint Center for Housing Studies 2019). This growth could have wide-ranging effects on the U.S. housing market, as aging homeowners increasingly choose to reside in their homes, rather than move to a multi-family unit or assisted living facility. In 2018, this phenomenon, referred to as ‘aging-in-place,’ kept about 1.6 million houses off the market, accounting for more than 60% of the United States’ current long-term shortfall of 2.5 million housing units (Freddie Mac, 2019). With the cost of new homes increasing and the supply of existing homes dwindling, many young adults have chosen to forego home ownership due to the high outstanding costs, creating a demographic inversion (meaning more housing stock is owned by older populations rather than younger) in rates of homeownership amongst different age groups (Freddie Mac, 2018).

Elderly populations have a range of unique housing needs. First, elderly populations have higher housing cost-burdens (expenditures including housing and utilities that exceed 30% of income) than the general population. Households experiencing cost burden are often forced to cut back sharply on other necessities. On average, severely cost burdened households aged 65 and over in the bottom expenditure quartile spent 47% less on food and 50% less on healthcare than non-cost burdened households (Harvard Joint Center for Housing Studies, 2019). Recent studies by the Harvard Joint Center for Housing Studies estimate that nearly a third (9.7 million) of all households age 65 or older faced cost-burdens (Harvard Joint Center for Housing Studies, 2018). Meanwhile, half of that number (4.9 million) live with severe cost-burdens, paying half of their income to rents and utilities. Although the percentage of people age 50-65 with cost-burdens has decreased to 19.9%, this percentage still accounts for over 10.9 million households.

Since many elderly individuals live on fixed incomes, it is common for cost-burdens to increase with age; however, ‘worst-case’ housing needs arise when elderly household incomes fall far below AMFI, especially in high-growth metropolitan areas. The US Census Bureau defines worst case needs as VLI renter households who do not receive government housing assistance and who pay more than one-half of their income for rent, live in severely inadequate conditions, or both. While other demographic groups have experienced declining worst case needs in recent years, HUD notes that the number of elderly households with worst case needs has continued to grow over the past decade. For this reason, HUD predicts that elderly households will be “a key demographic facing housing problems in the years to come” (HUD 2019)

Not only do excessive cost-burdens affect quality of life, but they also prevent elderly populations from accessing adequate housing. A recent report by the University of Pennsylvania’s Actionable Intelligence for Social Policy initiative discovered that the population experiencing homelessness above the age of 65 is expected to increase significantly by 2030, as younger baby boomers continue to face difficulties finding housing (Culhane et al. 2019). The authors note that if the housing needs of this population are not sufficiently met, then greater financial strain will be placed on existing shelters, hospitals, and nursing homes.

This need is reflected in the 2017-2021 ACS Estimates for the state of Texas. While 9.5% of Texans 18 to 64 years old have a disability, 35.7% of Texans 65 and older have a disability. In addition, the ACS estimates that older households tend to live in older homes: 26.9% of Texan householders aged 65 years and older lived in housing stock built before 1970 compared to 18.5% among householders younger than 65 years old.

Although HUD’s definition for ‘Elderly Person Household’ involves persons at least 62 years of age, definitions may vary across data sources and assistance programs available to elderly persons. Due to census data availability, the following analysis will be conducted looking at persons 65 years of age or older.

According to the table below, approximately 83.1% of Texans aged 65 and older live in urban areas. Texans aged 65 and older who live in rural areas may face difficulty accessing health and other services because they live at greater distances from health facilities, community centers, and other amenities. Additionally, the programs that serve them may not benefit from a concentration of an aging population and the efficiencies that can be realized from serving older adults in a centralized location (Viveiros, 2014).

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	611,576	3,009,222	3,620,798	28,862,581	12.5%

Source: 2017-2021 American Community Survey, Table DP05.

Regional Analysis

While the percentage population of individuals who are 65 years or older is higher in rural counties than in urban counties for all regions, the total number of individuals aged 65 years or older is higher in urban counties for most regions. The regions with the highest percentage population of individuals

65 years or older also happen to be the only regions where the majority of individuals aged 65 years or older reside in rural counties. In northeast Texas, Region 4's population is 18.0% persons over the age of 65, the highest among all regions, and 54.4% of those individuals 65 years or older reside in rural counties. Regions 2 and 5 have the second and third highest percentage population of individuals 65 years or older (17.2% and 16.8% respectively) and the first and third highest percentage of individuals 65 years or older residing in rural counties (55.1% and 54.1% respectively).

The subregion with the largest percentage of individuals 65 years or older is the rural subregion of Region 7 in central Texas, where 25.3% of rural residents are 65 years or older. As noted previously, rural elderly residents may face increased difficulty accessing services due to decreased development density and travel challenges.

Regions 3 and 6 together account for 48.2% of the states' elderly residents, or 1,745,949 individuals. The urban counties of Regions 3 and 6, a total of 20 counties encompassing the majority of the Houston-The Woodlands-Sugar Land and Dallas-Fort Worth-Arlington MSAs, account for 45.9% of the states' elderly population. However, the urban counties of Region 3 and Region 6 account for 52.3% of the population of the State of Texas. This means that proportionally the elderly population of these subregions is actually lower than expected. 11.4% of Region 6's residents are at least 65 years old, the lowest proportion of all regions followed by Regions 3 (11.6%) and 7 (11.7%).

Farmworkers

As one of the top five states in agricultural production, Texas leads the nation in the number of farms and ranches, with 247,000 farms and ranches covering over 127 million acres (USDA, 2018). According to the Texas Workforce Commission, the number of agriculture and forestry workers in 2022 declined by 4.2% since 2017 to 56,902 workers who were employed in the Ag, Forestry, Fishing & Hunting industries (Texas Workforce Commission, 2022). In Texas and across the nation, the agricultural industry has been using fewer and fewer workers in recent decades as farming methods have become more efficient. For this reason, Texas employs relatively few agricultural workers relative to the scale of its agricultural production; however, due to the food demands of a growing population, it is expected that demand for agricultural workers will continue to increase faster than many other professions. From 2020 to 2030, it is estimated that agricultural jobs in Texas will increase by 10.3% to 65,406 jobs total (Texas Workforce Commission, 2023).

Given that most farmworkers live in rural areas and many migrate between different farms over the course of several seasons, it is difficult to collect and aggregate farmworker data according to specific geographies. This means that most statewide and county data must be estimated from existing data sources, which may take organizations years to compile and analyze. For this reason, the following analysis at the state, regional, and county level may not reflect current trends.

The 2017 USDA Census, which is conducted every five years and surveys all US agricultural producers with annual sales over \$1,000, reports that 5,394 migrant farmworkers worked on Texas' farms in 2017. The USDA Census defines a migrant worker as "a farm worker whose employment required travel that prevented the migrant worker from returning to his/her permanent place of residence on the same day." Since the USDA does not report all of its county level farmworker data in order to preserve the identity of participating farm operations, it is not currently possible to provide a regional breakdown of farmworker populations.

Individuals and Families of Moderate, Low, Very Low, and Extremely Low Income

For some federal programs that the Department administers, the indicator of 125% of the poverty line is used to indicate need. The U.S. Census Bureau sets the poverty threshold by calculating the income needed for a family to buy necessary goods. The 2023 poverty income guideline for a family of four is \$30,000. In 2022, that amount was \$27,750 (USHHS, 2023).

According to the 2017-2021 American Community Survey, 5,285,809 individuals in Texas live below 125% of the poverty line. Urban counties tend to have higher numbers of people below 125% of poverty, but also tend to have lower poverty rates than rural counties.

Individuals Below 125% of Poverty, Texas

Individuals	Rural	Urban	Texas
Individuals below 125% of poverty	678,659	4,607,150	5,285,809
Total Population for whom Poverty Status is Determined	3,158,797	25,101,467	28,260,264
125% of poverty rate	21.5%	18.4%	18.7%

Source: 2017-2021 American Community Survey, Table S1701.

While federal poverty thresholds remain constant across the United States, HUD adjusts for local cost of living by calculating income groups based on AMFI. Since these income groups more accurately reflect local needs, HUD utilizes them to determine eligibility for numerous federal programs. This subsection will reference these income groups to evaluate income trends across the state. More information about HUD income levels can be found in the Data Sources and Limitations subsection.

Households by Income Group, Texas

Area	ELI Households	VLI Households	LI Households	MI Households	Households with Incomes >100% AMFI	Total Households
Rural	162,640	158,768	215,736	124,845	564,023	1,225,960
Urban	1,125,610	1,037,505	1,497,100	888,040	4,131,905	8,680,105
Total	1,288,250	1,196,273	1,712,836	1,012,885	4,695,928	9,906,065

Source: 2016-2020 CHAS, Table 8.

HUD’s definition for low income (LI) is less than or equal to 80% AMFI. According to the above table, 42.4% of all Texas households are in or below the LI category. Meeting the needs of this large portion of the State’s households is TDHCA’s primary focus.

Regional Analysis

In general, rural residents are more likely to have lower incomes than urban residents; whereas 43.8% of rural Texas households have incomes less than or equal to 80% AMFI, 42.2% of urban households and 42.4% of total Texas households have incomes less than or equal to 80% AMFI. While rural/urban location does correlate with income level, an even stronger relationship can be found between income level and type of tenure. Renter households are far more likely to have lower incomes than owner households; whereas 60.1% of renter households in Texas have incomes less than or equal to 80%

AMFI, that percent drops by almost half to 31.6% for owner households. In every single region, the majority of renter households (>50% of total population) have incomes less than or equal to 80% AMFI.

Region 11 is the region with the largest proportion of total households in the ELI and VLI income groups at 19.7% and 15.6% respectively. Region 13 follows Region 11 with 15.4% of the region's households in the ELI category while Region 5 has the second largest proportion of VLI households with 13.6%. By comparison, 13.0% of the state's households are ELI and 12.1% are in the VLI category. Region 11 is the only region where the majority of its households have incomes less than or equal to 80% AMFI (52.7%). Region 13 has the next highest percentage at 46.3%. These percentages drastically increase when looking at renter households—68.9% of Region 11 renter households and 66.5% of Region 5 renter households have incomes less than or equal to 80% AMFI. Region 11 has the highest percentage of ELI and VLI renter households with 51.2%. Regions 11 and 13 contain the majority of Texas' border counties.

Regions 1, 2, 3, 7, 8, 9, and 12 have a higher rate of households with incomes less than or equal to 80% AMFI in their urban counties. While all other regions have higher low-income rates in their rural rather than urban counties, Region 13 has the greatest difference between these two rates (46.0% of urban residents and 55.6% of rural residents). This indicates that rural households in Region 13 tend to be significantly lower income than the region's urban households. However, only 3.4% of Region 13's households reside in rural counties, meaning that the absolute number of rural low income households in Region 13 is relatively low.

Region 3 has the smallest proportion of ELI households to regional population at 11.4%. Only 11.4% of Region 3's urban households are ELI, which marks the lowest urban ELI rate amongst all regions. For rural households, Region 7 has the lowest ELI rate at 9.8% of rural households.

Region 6 has the largest number of ELI households of any region at 319,660 (24.8% of the states' total ELI population), followed by Region 3 (313,820, 24.4% of the states' total ELI population). The urban counties of Regions 3 and 6 alone account for 49.2% of the states' total ELI households.

The percentage of households in each region below 125% of poverty follows a similar pattern to that of ELI households. Region 11 has by far the highest rate of households below 125% of poverty at 34.6%. The next highest regional rate is in Region 13, 25.8%. Region 7 has the lowest rate at 13.2%, followed by Region 3 at 15.0%.

Persons Experiencing Homelessness

Homelessness is defined in a variety of ways. While the definitions of homelessness are intricate and varied, the federal HEARTH Act of 2009 expanded the definition of homelessness from persons lacking a nighttime residence to include persons who will imminently lose their housing and have no subsequent residence identified. HUD's definition of "homeless" is 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 2023 HUD Annual Homeless Assessment Report to Congress (AHAR), homelessness increased by 12% nationally between 2022 and 2023 (HUD, December 2023). HUD's point-in-time count estimates that 653,104 persons experienced homelessness over the course of one night in

January 2022. Of these individuals, 467,020 (71.5%) were in households without children, 186,084 (28.5%) in households with at least one adult and one child, and 3,240 (<1%) in households with only children under 18 years of age. The 2023 assessment was carried out in January of 2023.

Texas reported 27,377 persons, it continues to have a rate of homelessness that falls well below the national average of 18 per 10,000 people. The rate of homelessness in Texas is half the national average at nine per 10,000 people. Between 2007 and 2023, Texas saw a 31.2% decrease in the number of persons experiencing homelessness (12,411 individuals) out of all states. In the same time period, Texas also had the second largest decrease in the number of persons experiencing homelessness as individuals (5,284 individuals or 20.1%) and the second largest percentage decrease in families with children experiencing homelessness (7,127 or 52.9%) (HUD, December 2023).

The table below is a count compiled by HUD of sheltered and unsheltered persons experiencing homelessness by subpopulation in Texas. Unlike previous year’s HUD’s 2023 AHAR did not include data on mental illness, HIV/AIDS, substance abuse or domestic abuse.

Homeless Populations, Texas

Homeless Subpopulations	Sheltered	Unsheltered	Total
Chronically Homeless	1,656	3,230	4,886
Veterans	1,207	829	2,036

Source: HUD, 2023.

Youth Experiencing Homelessness

In 2019, the 86 (R) Texas Legislative Session passed House Bill (HB) 2564, which amended Tex. Gov’t Code §2306.0721 (c) to include homeless youth as a population with special housing needs within the State’s Low Income Housing Plan. HB2564 defines homeless youth as any individual younger than 25 years of age who is homeless. HUD’s PIT Count data shows that that there were 159,056 youth experiencing homelessness nationwide on a single night in January 2023.

According to HUD’s 2023 Annual Homeless Assessment Report to Congress, unaccompanied homeless youth “are persons in households without children who are not part of a family with children or accompanied by their parent or guardian during their episode of homelessness, and who are” under the age of 25 (HUD, December 2023). Under this definition, the PIT Count reported that there were 34,703 unaccompanied youth experiencing homelessness in the United States on a single night in January 2023.

Since PIT Counts cover only a single night in January, they represent a time-limited snapshot of homelessness in the United States. For this reason, it is useful to integrate a variety of sources into any report on youth homelessness. Each year, the National Center for Homeless Education, in conjunction with the Department of Education, aggregates Federal data on public school students who experienced homelessness during the school year. The most recent report estimates that 1,202,652 (2.4%) out of 49,634,110 public school students experienced homelessness in the United States during the 2021-2022 school year (NCHE, 2022). Of these students, 110,664 (9.2%) were

unaccompanied, 15,831 (1.3%) were migratory, and 235,915 (19.6%) were students with disabilities. This report does not include students who experience homelessness over school breaks, or youth who are not enrolled in public schools, which means that the report does not account for the entirety of this special population.

Of the 27,377 persons experiencing homelessness in Texas on a given night in January, 5,852 (21.4%) were reported to be youth (<25 years of age). 5,183 of these youth were sheltered in temporary or transitory housing, while 669 were unsheltered. The 2023 PIT Count also estimated that 1,358 (26.2%) of youth experiencing homelessness in Texas were unaccompanied, while 231 (3.9%) of youth experiencing homelessness were parenting other youth. The NCHE estimates that there were 97,279 students experiencing homelessness in Texas during the 2021-2022 school year. This represents an increase over the 93,096 students reported during 2020-2021 school year. Of the 97,279 students experiencing homelessness in Texas during 2021-2022, 15,995 (16.4%) were unaccompanied, 752 (0.8%) were migratory, and 15,312 (15.7%) were students with disabilities.

Homeless Youth Subpopulations, Texas

Homeless Youth Subpopulations	Sheltered	Unsheltered	Total
Unaccompanied Youth	927	431	1,358
Under 18 years old	136	9	145
18-24 years old	791	422	1,213
Parenting Youth	223	8	231
Children of Parenting Youth	330	12	342

Source: HUD, 2023.

Persons Living 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. Due to increased medical costs and/or the loss of the ability to work, people with HIV/AIDS may be at risk of losing their housing arrangements.

Effective treatment has extended the lifespans of persons with HIV so that, despite increasing numbers of persons with HIV, fewer are dying from HIV-related causes (DSHS, 2020). As of the 2019 DSHS HIV Surveillance Report the rate of new HIV diagnoses in Texas has decreased from 15.7 in 100,000 people to 14.5 in 100,000 people in 2019 (DSHS 2021). There were approximately 5,231 new diagnoses of HIV in Texas from December 31, 2019 to December 31, 2021 (DSHS, 2022).

Persons with HIV/AIDS, Texas

State	Persons with HIV/AIDS – 2021, Rural	Persons with HIV/AIDS – 2021, Urban	Total Persons with HIV/AIDS*, 2021	2017-2021 Total Population	Percent of Persons with HIV/AIDS to Statewide Population
Total	5,017	93,837	98,854	28,862,581	0.345%

Source: DSHS, 2022; 2017-2021 American Community Survey, Table DP05.

*Does not include 3,946 people (4.0% of all persons living with HIV/AIDS in the State of Texas) counted in Texas Department of Criminal Justice (TDCJ) facilities, Federal Prison facilities, and Federal Immigration and Customs Enforcement (ICE) facilities that are not attributed to a geographic area.

Note: Figures do not include those unaware of their HIV infection or those who tested HIV positive solely through an anonymous HIV test. Cases are geographically associated with the individual’s residence at HIV or AIDS diagnosis.

Regional Analysis

The 2021 HIV Surveillance Report (released in 2022) indicates that over two thirds (69.3%) of all persons in Texas with HIV diagnoses live in the urban counties of Region 3 and Region 6, which contain the Dallas-Ft.Worth and Houston-Sugarland-Galveston MSAs. Not including those with HIV diagnoses in TDCJ facilities, Federal Prison facilities, and ICE facilities, 0.45% of people in Region 3 and 0.48% of people in Region 6 have HIV/AIDS compared to Texas’ 0.34%. Only Regions 3 and 6 surpass the state percentage of population with HIV/AIDS. The remaining regions’ percentages of persons living with HIV/AIDS range from 0.05% in Region 13 to 0.32% in Region 7. Region 3 has the largest population of persons living with HIV/AIDS among all regions at 35,005 individuals, which is 35.4% of all persons living with HIV/AIDS in the State of Texas.

The vast majority (95.0%) of persons with HIV diagnoses who are attributed to a geographic region in Texas live in urban counties, where services including healthcare are more readily available. Of the total Texas population residing in urban counties, 0.38% have an HIV diagnosis, not including those with HIV diagnoses in TDCJ facilities, Federal Prison facilities, and ICE facilities. Only the urban subregions of Region 3 and Region 6 surpass this subregional rate with 0.44% and 0.48% of their urban population respectively. Over a quarter (26.5%) of all persons with HIV diagnoses that live in a rural region live in Region 4, followed by Region 5 with 15.1%. 0.24% of all residents of rural Region 4 counties are living with HIV/AIDS, the highest rate among all rural subregions followed by Region 5 (0.20%) and Region 6 (0.16%).

Persons with Disabilities (Mental, Physical, and Developmental)

According to the Americans with Disabilities Act of 1990, 28 CFR §35.108, a disability means “a physical or mental impairment that substantially limits one or more of the major life activities of such individual.” The act describes many different major life activities, but they include activities like caring for oneself, performing manual tasks, interacting with others, working, or operating major bodily functions.

Persons with disabilities are more likely to live in urban areas due to an agglomeration of people, services, and economic activity in urban areas (Cruz, 2010). Despite this, the following table indicates that a higher percentage of rural Texans live with disabilities than urban Texans.

Persons with Disabilities, Texas

State Population	Rural	Urban	Total
Persons with Disabilities	516,429	2,730,585	3,247,014
Total Civilian Non-institutionalized	3,184,861	25,226,002	28,410,863
Percent	16.2%	10.8%	11.4%

Source: 2017-2021 American Community Survey, Table S1810.

Persons with Disabilities as a percentage of Total Population, Texas

Age	Population with a Disability	Total Civilian Non-Institutionalized Population	Persons with a Disability as a Percentage of Total Civilian Non-Institutionalized Population
Under 5 years	13,890	1,959,098	0.7%
5 to 17 years	312,599	5,477,764	5.7%
18 to 34 years	425,792	6,787,130	6.3%
35 to 64 years	1,225,928	10,637,350	11.5%
65 to 74 years	595,579	2,210,207	26.9%
>75 years	673,226	1,339,314	50.3%
Total	3,247,014	28,410,863	11.4%

Source: 2017-2021 American Community Survey, Table S1810.

Regional Analysis

Rural subregions have higher rates of disability than urban subregions in every TDHCA service region. Urban counties generally have more persons with disability overall. For example, 18.2% of civilian non-institutionalized individuals in the rural counties of Region 13 have a disability, the highest rate among any subregion, but that accounts for 4,061 individuals, the lowest number of persons with disabilities among any subregion (and less than 0.13% of the total state population of persons with disabilities).

Regions 2, 4, and 5 are the only regions that have a greater number of persons with disabilities in their rural counties than in their urban counties. Just over 17.7% of the population of Region 5 has a disability, the largest percentage in the State followed by Region 2 at 16.9%.

The urban counties of Regions 3 and 6 combined account for 43.1% of all persons with disabilities in the State. However, Regions 3 and 6 account for 53.0% of the state’s civilian population, so this is a relatively low rate. In fact, Region 6 has the lowest percentage population of persons with disability at 9.6%, followed closely by Region 7 at 9.7% and Region 3 at 9.8%. Regions 3, 6, and 7 contain the cities of Dallas-Fort Worth, Houston, and Austin respectively. Despite representing the greater number of persons with disabilities in Texas, these cities proportionally contain fewer of the State’s persons with disabilities.

Persons with Substance Use Disorders

According to U.S. Substance Abuse and Mental Health Services Administration's 2019 National Survey on Drug Use and Health (NSDUH), 3.0% of Americans over the age of 18 meet the criteria for illicit drug dependence or abuse. This is compared with 2.2% of Texans over the age of 18. Due to increasing rates of opioid misuse in the United States, the U.S. Department of Health and Human Services determined that opioid misuse constituted a public health emergency in 2017. The NSDUH reports that 0.57% of American adults and 0.36% of Texan adults abuse or are dependent upon painkillers, which are commonly associated with the opioid crisis.

Persons with Violence Against Women Act (VAWA) Protections

Persons with VAWA protections include survivors of domestic violence, dating violence, sexual assault, or stalking. Many survivors of domestic violence who are living in poverty are often forced to choose between staying in abusive relationships and becoming homeless. For many survivors, concerns over their ability to provide housing for themselves and their children are a significant reason for staying in or returning to an abusive relationship. Access to resources that increase economic stability are essential in rebuilding a life after abuse. Housing is a constant need for survivors of domestic violence.

On September 7th 2022, the National Network to End Domestic Violence conducted its National Census of Domestic Violence Services, which collects information on the services provided by domestic violence programs across the United States each year. During the census, 1,955 domestic violence programs served a reported 79,335 people with 44,882 (56.6%) of those served receiving some form of housing assistance. 70% of programs provided some form of emergency shelter during the day and 40% of programs provided transitional and other housing assistance. Programs also reported 12,692 unmet requests for assistance, of which 53% were for housing (National Network to End Domestic Violence, 2023).

The Bureau of Justice Statistics (BJS) estimates that there were 951,930 cases of intimate partner violence committed nationally in 2022 for a rate of 3.4 per every 1,000 people over the age of 12 (Bureau of Justice Statistics, 2023). The BJS further estimates that only 51.5% of these crimes were reported and only 29.4% of intimate partner violence victims received assistance from a victim-service agency in 2022. Additionally, the BJS estimates that 531,810 cases of rape/sexual assault occurred in 2022. Sexual violence was the least reported criminal victimization in 2022, with the BJS estimating that only 21.4% of cases went reported.

According to the Texas Council on Family Violence's (TCFV) 2019 State Plan, Texas' 79 Health and Human Services funded programs served 71,500 survivors of domestic and family violence in 2018 (Texas Council on Family Violence, November 2019). In interviews with 150 survivors in seven different regions, TCFV found that 71.4% of survivors needed help looking for housing and 32.7% of survivors needed help keeping their current housing. Despite this, TCFV notes that 47% of persons calling for family violence shelter will hear that there is insufficient space to house them. HUD's 2019 PIT Count estimates that 9.7% of persons experiencing homelessness in Texas during one night in January were victims of domestic violence (2,513 people). TCFV interviews showed that 90.7% of survivors had experienced homelessness due to domestic violence at least once in their lives, over

45% had been homeless twice or more, and 34% had been homeless once or twice due to reasons unrelated to family violence.

The Texas Department of Public Safety reports that the total number of Texas family violence incidents in 2023 was 240,363. This represented a 10.32% increase when compared to 2022. The table below shows total incidents of domestic violence in Texas in calendar year 2023. One incident can involve multiple victims, and one victim can experience multiple incidents.

Incidences of Family Violence and Sexual Assaults, Texas

Area	Family Violence Incidents*	Incidence Rate (per 1,000 people)
Rural	19,691	5.51
Urban	220,672	8.73
Texas**	240,363	8.33

Source: Texas Department of Public Safety, 2023

**Detail data does not necessarily add up to DPS totals for the year

Residents of Colonias

Colonias are substandard housing developments mainly found along the Texas-Mexico border. These developments lack basic services such as drinking water and sewage treatment. Several state agencies, including TDHCA, work to address barriers in colonia communities.

The definition of colonia differs among the agencies working to address colonia issues. According to Tex. Gov't Code §2306.581, TDHCA's enabling statute, 'colonia' means a geographic area located in a county 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 with low income and very low income, based on the federal OMB 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."

Since 1995, Tex. Local Gov't Code Chapter 232, Subchapter B has required that new subdivisions provide infrastructure, such as utilities, roads, and drainage to residents. Subchapter B currently applies to the 28 counties of which any part is located within 50 miles of the Mexican border and Nueces County. Subchapter B requires that counties to which it applies adopt and enforce the Model Subdivision Rules of the Texas Water Development Board (TWDB), and restrict the sale and advertising of lots that lack (or lack the guarantee of) water and sewer infrastructure, unless the seller resides on the lot.

Differing definitions make it difficult to estimate the population of the state's colonias. Oftentimes, reports utilize population figures for Economically Distressed Areas (EDAs) as estimates for colonia populations. This is because the TWDB also requires that counties adopt the model subdivision rules in order to qualify for their Economically Distressed Areas Program (EDAP), a program designed to assist local government in providing water and sewer facilities to needy residential areas such as colonias. EDAP eligible cities and counties must contain an EDA, as established by Tex. Water Code

§17.921. The TWDB defines a colonia as a type of EDA with 11 or more dwellings that is located in a county any part of which is within 50 miles of an international border; or located in a county any part of which is within 100 miles of an international border; and that contains the majority of the area of a municipality with a population of more than 250,000 as per Tex. Gov't Code §775.001(2). The TWDB also utilizes a separate definition for 'nonborder colonias,' which applies to subdivisions located greater than 150 miles from the international border of the state. Therefore, since the Tex. Water Code's definition for a colonia (and EDAs more generally) do not set requirements for distance from the Texas-Mexico border, TWDB population estimates for EDAs or colonias do not necessarily align with the TDHCA definition of colonia, which is limited to counties that are 150 miles from the Texas-Mexico border.

As such, reporting agencies can arrive at different estimates for the number of people living in colonias depending on which definitions they utilize. For instance, a 2003 TWDB EDAP assessment reported that 2,333 EDAs were identified in 42 EDAP eligible counties with a population of approximately 484,900. Not all counties included were within 50 or even 150 miles of the border, including Crosby, Grimes, Liberty, Marion, Newton, Red River, San Augustine, Tyler, and Yoakum counties. An Appendix to that 2003 TWDB assessment, Appendix B: Office of the Attorney General Border Colonia Geographic Database Population Estimates, gave a colonia population range of 207,952 to 483,507, with a midpoint estimate of 345,730 and a best estimate of 334,194 (TWDB, 2003). A 2014 assessment by the Texas Office of the Secretary of State's Colonia Initiatives Program, which utilizes a similar definition to TDHCA, found that the six Texas counties (El Paso, Maverick, Webb, Starr, Hidalgo, and Cameron) with the largest colonia populations contain 1,854 colonias with a population of 369,482. Population numbers in this assessment were validated in several ways: by 2010 census data, by city and county figures, and (in some cases) by colonia ombudsperson site visits.

Colonia Resident Population Estimates, Texas

Region	County	Number of Colonias	Estimated Colonia Population
11	Cameron	196	56,005
11	Hidalgo	937	150,235
11	Maverick	74	23,295
11	Starr	256	34,143
11	Webb	62	15,222
13	El Paso	329	90,582
	Total	1,854	369,482

Source: Texas Office of the Secretary of State, 2014.

Conversely, a 2015 Federal Reserve Bank of Dallas report estimates that 500,000 people live in 2,294 colonias in Texas (Federal Reserve Bank of Dallas, April 2015). This is likely based on the previously mentioned 2003 TWDB assessment.

Residents of Public Housing

Public housing authorities administer a variety of programs for low-income families, aging Texans, and persons with disabilities. These programs range from housing choice voucher administration to public housing construction and rehabilitation. While housing choice vouchers provide rental subsidies for

households living in private rental units, public housing units offer affordable low-income housing that is managed directly by the public housing authority. According to HUD, the median income for a public housing resident in Texas is \$13,258 with 72% of all households being classified as extremely low income (HUD, 2018).

HUD estimated in 2010 that the existing capital need to repair and improve the nation’s public housing stock rests at \$25.6 billion, which includes funds for lead paint abatement and accessibility accommodations (HUD, 2010). The Fiscal Year 2019 HUD budget awarded \$2.78 billion to the public housing capital fund and \$4.65 billion to the public housing operating fund, representing modest increases from the previous year. Despite these increases, The Harvard Joint Center for Housing Studies estimates that the public housing capital fund’s backlog rests at \$56.5 billion (Harvard Joint Center for Housing, 2019).

To begin to address this significant need for rehabilitation of its public housing stock, HUD created the Rental Assistance Demonstration (RAD). RAD allows PHAs to leverage public and private debt and equity to rehabilitate their properties while the units continue to remain affordable to low income households. According to HUD, Texas PHAs have converted 132 projects covering 18,078 housing units under the RAD program, with approximately 34,250 people served. To date, Texas ranks 16th in the country for the percentage of former public housing units that have been preserved, and an additional 19 projects covering 1,147 units are currently in the Texas RAD pipeline. It is not uncommon for RAD conversion properties to access TDHCA resources including the Housing Tax Credit Program. The PHAs in Texas that have converted the most units through the RAD process are the Housing Authority of the City of El Paso (5,573 units), the Housing Authority of the City of Fort Worth (4,016), and the Housing Authority of the City of Austin (2,050 units.)

Public Housing Authority Units, Texas

State	Rural	Urban	Total Units
Total	14,223	25,439	39,669 *

Source: HUD, 2022.

*Seven PHA units did not have County designations and were therefore left out of the Rural and Urban analysis

Regional Analysis

The majority of the State’s PHA units are in urban counties, 64.1%. Region 9 has 17.5% of the State’s PHA units, the highest percentage of any region, followed by Region 3 at 13.7%. Region 13 has the smallest share of the State’s PHA units at 1.5%, followed by Region 12 at 2.6%. Additional regional analysis of subsidized multifamily units, including PHA units, is available in the Housing Assessment portion of this section, under the Statewide Assisted Housing Inventory.

Veterans

According to the Texas Veterans Commission, the two key factors which continue to increase the demand for veterans’ services in Texas are force reductions, which produce a surge of service members departing the military, and a large aging population of veterans, specifically from the WWII, Korea, and Vietnam eras. The current median age for veterans in the United States is 64 compared

with 44 for all non-veterans (U.S. Department of Veteran’s Affairs, 2018). Age also contributes to the higher rate of veterans living with disabilities (30.1%) than the non-veteran population (14.8%). As these generations of veterans age, need for veterans services continues to grow (Texas Veterans Commission, 2014).

Veterans face a host of challenges when transitioning back to civilian life. Nationwide, about 1.5 million veterans live in poverty, and the veteran poverty rate is rising (US Department of Veteran Affairs, 2015). On a single night in January 2023, there were 35,574 veterans experiencing homelessness in the United States, and nearly all (98%) were homeless in households without children. Between 2022 and 2023, homelessness among veterans increased by 7.4% (or 2,445 individuals) nationwide.

The 2017-2021 ACS estimates that there are 1,426,641 veterans in Texas, representing 6.7% of the Texas civilian population over age 18. HUD’s 2022 PIT Count reported that there were 2,036 veterans experiencing homelessness in Texas over a single night in January 2023 (HUD, January 2023). Veterans accounted for 7.4% of the homeless population in Texas. This is a slight increase from 2022, when 7.2% of the adult population experiencing homelessness counted on a single night in January consisted of veterans (HUD, December 2022). Between 2022 and 2030, Texas had an increase in veterans experiencing homelessness of 325 individuals or a 19.0% increase.

Veterans, Texas

State	Rural Veterans	Urban Veterans	Total Veterans	2017-2021 Civilian Population over 18 years	Percent Veterans of Population Over 18 Years
Total	201,781	1,224,860	1,426,641	21,313,838	6.7%

Source: 2017-2021 American Community Survey, Table S2101.

Regional Analysis

11.3% of Region 8’s civilian population over 18 years old are veterans, the highest percentage among all regions followed closely by Region 9 at 10.3%. Region 8 contains Fort Hood in Killeen and Region 9 contains Joint Base San Antonio, which includes Fort Sam Houston, Lackland Air Force Base, and Randolph Air Force Base. Region 9 has the third largest veteran population of all regions at 202,310.

While a greater number of veterans live in urban counties (85.9% of the State total), rural counties have a higher percentage of their population that are veterans (8.0% vs. 6.5%).

Region 3 has the largest veteran population of all regions, 359,593 or 25.2% of all Texas veterans. Region 6 has 271,794, or 19.1% of all Texas veterans. Considering that Regions 3 and 6 account for 27.8% and 25.2% of the state’s total civilian non-institutionalized population respectively, this is approximately the number of veterans you would expect to be present in these two regions.

Region 12 has the smallest share of the State’s veteran population at 2.2% while Region 11 has the lowest percentage of its regional population who are veterans at 3.6%.

Youth Aging Out of Foster Care

In Texas, youth in the foster care system age out at 18 years old (although under a variety of programs, youth may be able to receive ongoing assistance until age 24). In 2022, 1,227 Texas youth were emancipated from foster care, with some youth receiving assistance and services to help them transition to adulthood and some youth ceasing continued contact with the child welfare system once they left foster care (Texas DFPS, 2020). A recent study of youth who had been in foster care found that when asked where they went when they aged out, 26% went to a family home, 15% to a foster family home, 5% to a relative’s home, 15% to the home of a friend or boyfriend/girlfriend, 4% to a shelter, 5% to transitional living or my own place, 11% to a shelter, and 8% went to the streets (Narendorf et al., 2015). According to Mathematica Policy Research, “11 to 36 percent of youth who age out of foster care become homeless, and 25 to 50 percent experience unstable housing arrangements” (Mathematica, 2015). A study of homeless youth by the USHHS Family and Youth Services Bureau (FYSB) additionally reports that 50.6% of respondents had reported staying in foster care or a group home (USHHS FYSB, 2014).

Studies have found that youth aging out of foster care 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 use issues and early parenthood out of wedlock (Casey Family Programs, 2016).

These factors combine to make homelessness a real possibility for many youth that age out of foster care. Foster care alumni may benefit most from housing tied with other services, such as education, financial literacy, and services to facilitate connections for emotional support. The Texas Department of Family and Protective Services (DFPS) has a program that may allow youth to stay in foster care until age 21 while they pursue an education or a job. DFPS provides various services to help these youth learn to live successfully on their own. Further, Texas provides healthcare to children in foster care and to youth who age out of care up to the month of their 26th birthday.

Youth Aging Out of Foster Care, Texas SFY 2022

State	Rural	Urban	Total
Total	191	896	1,087

Source: Texas Department of Family and Protective Services, 2023

Regional Analysis

Because the number of youth aging out of foster care is small compared with the population of the State, the percentage of each region’s population that are youth aging out of foster care vary by only thousandths of a percentage. 0.0095% of the population of Region 2 are youth aging out of foster care, the highest percentage among all regions. Region 13 has the lowest percentage—only 0.0018% of the region’s population are youth aging out of foster care.

Region 3 contains 19.9% of all youth aging out of foster care in Texas, the largest share of all regions. The urban counties of Regions 3 and 6 account for 38.9% of all youth aging out of foster care in the State of Texas. Region 13 has the smallest portion of State youth aging out of foster care at 1.5%.

Despite only 9.5% of all Texas residents of urban counties being in Region 9, 17.7% of all youth aging out of foster care living in urban counties reside in Region 9.

HOUSING ASSESSMENT

The SLIHP’s annual housing assessment aggregates data on the adequacy, affordability, and availability of the state’s current housing supply. It does this by utilizing HUD’s most recent CHAS data to show various housing conditions by income category. While this section covers the entire state, a separate housing assessment for each of the state’s 13 uniform service regions can be found in the appendices.

Housing Needs

When analyzing local housing markets and developing strategies for meeting housing problems, HUD suggests that government agencies take several different factors into account. These factors include the physical condition of a housing unit, how much a household spends on housing costs (measured by Housing Cost Burden), and whether or not the unit is overcrowded. The following table reveals the number and percentage of households with at least one housing problem 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 % with at least one problem	Owner At least one problem	Owner Total Households	Owner % with at least one problem	Total Households
ELI	634,250	802,021	79.1%	346,027	486,229	71.2%	1,288,250
VLI	535,991	639,189	83.9%	286,803	557,084	51.5%	1,196,273
LI	414,136	803,979	51.5%	324,684	908,857	35.7%	1,712,836
MI	96,196	405,442	23.7%	139,480	607,443	23.0%	1,012,885
>100% AMFI	97,314	1,086,733	9.0%	261,823	3,609,195	7.3%	4,695,928
Total	1,777,887	3,737,270	47.6%	1,358,81	6,168,855	22.0%	9,906,065

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Source: 2016-2020 CHAS, Table 1 and Table 8.

Of renter households, those in the VLI category are the most likely to have at least one housing problem. Of owner households, those in the ELI category are the most likely to have at least one housing problem. Overall, renters are more likely than owners to have at least one housing problem.

Physical Inadequacy (Lack of Kitchen and Plumbing Facilities)

HUD’s CHAS data tracks the physical inadequacy of units by reporting on the number of units in each county that lack complete kitchen and/or plumbing facilities. Although there may be other ways to measure physical inadequacy, the lack of plumbing and/or kitchen facilities mark severely inadequate housing (HUD 2020). TDHCA’s Minimum Construction standards, which serve as the starting point for the rehabilitation of single-family homes, defines homes without kitchen or plumbing facilities as

‘substandard condition’ (TDHCA 2015). Specifically, substandard conditions, such as lack of plumbing and/or kitchen facilities “threaten the health and/or safety of the occupant.”

The following table shows the breakdown of households living in housing units that lack complete kitchen or plumbing facilities.

Number of Occupied Units Lacking Kitchen and/or Plumbing Facilities 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
ELI	20,698	802,021	2.6%	10,252	486,229	2.1%
VLI	13,101	639,189	2.0%	5,679	557,084	1.0%
LI	10,705	803,979	1.3%	6,898	908,857	0.8%
MI	3,922	405,442	1.0%	3,095	607,443	0.5%
>100% AMFI	10,749	1,086,733	1.0%	12,952	3,609,195	0.4%
Total	59,229	3,737,270	1.6%	38,918	6,168,855	0.6%

Source: 2016-2020 CHAS, Table 3 and Table 8.

Out of the total count of physically inadequate occupied housing units, 21.1% are occupied by ELI renter households and 10.4% are occupied by ELI owner households. A greater number of renters with incomes less than or equal to 100% AMFI lack kitchen or plumbing compared to owners, while a greater number of owners with incomes greater than 100% AMFI lack kitchen or plumbing compared to renters. However, the rate of households in each income category that lack plumbing or kitchen facilities decreases as income increases. While the percentage of ELI owner and renter households who lack complete kitchen or plumbing facilities are similar, for all other income categories rates of physical inadequacy are higher among renter households.

Regional Analysis

Region 10 has the highest rates of physical inadequacy among all regions with 1.7% of its households lacking kitchen or plumbing facilities. The region with the next highest rate of physical inadequacy is Region 11 at 1.5%. ELI renter households in Regions 10 have the highest rate of households lacking complete plumbing or kitchen facilities at 4.1%. Regions 3 and 10 have the highest rates of physical inadequacy for rental households, at 2.6%.

Regions 3, has the lowest rate of physical inadequacy at 0.8% while regions 6, 7, and 13 have the second lowest rate at 0.9%. All of these regions have low overall rates due to low levels of physical inadequacy in their urban areas. Overall, the rate of physical inadequacy is higher in rural counties than in urban counties (1.4% and 0.9% of total rural and urban households, respectively). Region 10 is the only region where the rate of households with physical inadequacy is equal in urban households and rural households at 1.5%. Region 13 has the largest difference between urban and rural rates of physical inadequacy; while 0.9% of urban households in Region 13 lack complete kitchen or plumbing facilities, 1.7% of rural households have the same issues.

Housing Cost Burden

A household is defined as experiencing housing cost burden when a household pays more than 30% of its gross income for housing costs including utilities. When so much income is spent on housing, other basic household needs may suffer. The following table shows the breakdown of households experiencing housing cost burden and does not include data for households for which housing cost burden could not be calculated.

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
ELI	616,898	802,021	76.9%	332,978	486,229	68.5%
VLI	503,300	639,189	78.7%	264,943	557,084	47.6%
LI	358,894	803,979	44.6%	281,305	908,857	31.0%
MI	69,379	405,442	17.1%	113,384	607,443	18.7%
>100% AMFI	39,426	1,086,733	3.6%	180,649	3,609,195	5.0%
Total	1,587,897	3,737,270	42.5%	1,173,259	6,168,855	19.0%

Source: 2016-2020 CHAS, Table 8.

VLI renter households have the highest rate of households experiencing cost burden at 78.7% of all VLI renter households. ELI renter households have the largest absolute number of households experiencing cost burden with 616,898 households. This is a larger population than renter and owner households with incomes greater than 100% AMFI experiencing cost burden combined, 220,075 households. While the absolute number of total cost burdened households increased from the previous 2015-2019 CHAS data, the number of cost burdened ELI and VLI households decreased. The percentage of housing cost burdened households decreased in all income brackets except for ELI households.

For renters, cost burden is heavily concentrated in the lowest income categories. Cost burdened renter households are 38.9% ELI, 31.7% VLI, 22.6% LI, and just 6.9% are MI and above. Cost burdened owners are 28.4% ELI, 22.6% VLI, 24.0% LI, and 25.1% MI and above. This could possibly be because there are more owner households in the higher income categories when compared with renting. As such, higher income groups comprise a larger portion of cost burdened homeowners.

For ELI, VLI, and LI households, renters are more likely to experience cost burden than owners. For MI households and households with incomes greater than 100% AMFI, owners are more likely to experience cost burden.

Regional Analysis

Region 13 has the highest rates of housing cost burden among all regions with 30.0% of households paying more than 30% of their income in housing costs. Region 7 has the next highest rate at 29.2%. Several regions 3, 6, 8, 9, and 11 all have rates between 28% and 30%.

Region 2 possesses the lowest rate of cost burdened households in the state at 22.1%. Region 12 has the next lowest rate at 22.6%. It is worth noting that these two regions share a border, which could mean that similar geographic and economic factors are lessening cost-burden across these two regions.

Region 7 has the highest rates of cost burden for ELI and VLI households. This is likely due to rapidly increasing housing costs in the Austin-Round Rock MSA (City of Austin 2020). Region 6 has the highest rate of cost burdened MI renter households at 19.3%; meanwhile, Region 9 has the highest rate of cost burdened households above 100% AMFI at 5.4%.

Very Low Income renter households in Regions 7 and 9 have the highest rate of households experiencing cost burden at 82.6%. The next highest are Region 6 and Region 8 which have VLI renter households at 81.6% and 81.1% respectively. In general, housing cost burden increased amongst VLI households and decreased amongst ELI households in the latest CHAS data release.

Housing cost burden is more prevalent in urban areas than in rural; 28.8% of total urban households and 21.2% of total rural households experience cost burden. Regions 8 and 13 have the highest rates of cost burden among urban subregions; 31.3% of urban households in Region 8 and 30.3% of urban households in Region 13 experience cost burden. Regions 6 and 3 have the highest rates of cost burden among rural subregions; 25.6% of rural households in Region 3 and 23.2% of rural households in Region 5 experience cost burden.

Although the cost of living in rural areas is generally higher than in urban areas, this trend is not true of housing costs. The Bureau of Labor Statistics estimates that nationally urban households spend 33.4% of their income on housing while rural households spend 26.8% of their income on housing. Another contributing factor is that rural households are more likely to own their own home (79%) than urban households (61%), thus further reducing housing cost burden amongst rural households (Bureau of Labor Statistics, 2016). These factors likely contribute to the lower housing cost burden rate amongst rural households.

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 because households may choose to share space, rather than pay for expensive housing or move to areas with more affordable housing. The following 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
ELI	76,938	802,021	9.6%	21,722	486,229	4.5%
VLI	62,188	639,189	9.7%	29,051	557,084	5.2%
LI	63,859	803,979	7.9%	44,768	908,857	4.9%
MI	25,259	405,442	6.2%	24,822	607,443	4.1%
>100% AMFI	50,445	1,086,733	4.6%	70,789	3,609,195	2.0%
Total	278,668	3,737,270	7.5%	191,096	6,168,855	3.1%

Source: 2016-2020 CHAS, Table 10 and Table 8.

Generally, lower income households experience overcrowding at a higher rate than higher income households. However, unlike households lacking complete plumbing or kitchen facilities, and similar to recent trends amongst cost burdened households, overcrowding peaks at the VLI income level. This is likely because VLI households are more likely to have more household members, increasing the likelihood for overcrowding.

Overcrowding also decreases more significantly as income increases beyond the 50% AMFI income level for both owner and renter households. This is likely because higher income households can more easily find and afford houses with sufficient space. For all income categories, renter households have higher rates of overcrowding than owner households.

Regional Analysis

Region 11 has the highest rate of overcrowding among all regions with 11.2% of total households experiencing overcrowding. Unlike rates of physical inadequacy and housing cost burden, Region 11 has the highest rates of overcrowding regardless of income category, owner or renter status, or urban or rural area. The total rate of overcrowding among all households in Region 11 (11.2%) is nearly twice as high as the region with the next highest rate of overcrowding, Region 13 at 5.7%. It's worth noting that Regions 11 and 13 contain the vast majority of Texas' border counties, which seems to indicate that geography plays at least some role in rates of overcrowding. On the other hand, Region 2 has the lowest regional rate of overcrowding, 2.4% of all households. Region 2 also has the lowest rate of overcrowding and second lowest rate of overcrowding across all renter and owner income categories.

Rates of overcrowding are relatively close in urban and rural counties. The largest difference between the urban and rural rate is in Region 11, where 8.9% of rural and 11.7% of urban households experience overcrowding. While the statewide urban rate (4.8%) is slightly higher than the statewide rural rate (4.3%), there is not a distinguishable pattern regarding urban vs. rural overcrowding across regions.

Housing Supply

During the 5-year ACS estimate (2017-2021), approximately 67.7% of occupied housing units in Texas were single-unit homes, and nearly all of these single-unit homes (96.0%) were single family detached

structures. Multifamily structures comprise roughly 32.3% of Texas' housing units: 1.9% in developments of 2 units; 3.3% in developments with 3 or 4 units; 10.5% in developments with 5 to 19 units; and 9.6% in developments of over 20 units. The remaining 7.0% of units were manufactured homes and other units such as boats or RVs.

Physical Housing Characteristics for Occupied Units, Texas

Housing Characteristics	Rural Units	Urban Units	Total Units	Percent of Total
1 unit	1,098,320	6,641,180	7,739,500	67.7%
2 units	31,032	182,010	213,042	1.9%
3 or 4 units	34,697	342,302	376,999	3.3%
5 to 19 units	46,210	1,155,854	1,202,064	10.5%
20+ units	26,904	1,070,157	1,097,061	9.6%
Mobile homes	258,326	523,836	782,162	6.8%
Other types of housing	6,420	16,632	23,052	0.2%
Total	1,501,909	9,931,971	11,433,880	100.0%

Source: 2017-2021 American Community Survey, Table DP04.

*The “Other types of housing” category is for living quarters occupied as housing units that do not fit in the previous categories. Examples that fit in the “other” category are houseboats, railroad cars, campers, and vans.

The table below shows occupied and vacant housing. In areas of high vacancy, this can create a problem if those units are substandard, contributing to blight and unsafe housing conditions. In areas of very low vacancy, this can create a high demand for units, driving up rental costs. Rural areas experienced lower levels of occupancy than urban areas. The statewide occupancy rate was 89.6%.

Housing Occupancy, Texas

State	Renter Occupied Housing Units	Owner Occupied Housing Units	Vacant Housing Units	Percent of Total Units that are Occupied
Rural	320,934	865,939	315,036	79.0%
Urban	3,527,346	5,525,122	879,503	91.1%
Total	3,848,280	6,391,061	1,194,539	89.6%

Source: 2017-2021 American Community Survey, Table DP04.

Regional Analysis

Region 5 has the lowest regional occupancy rate of all regions at 80.2%. Regions 4 and 5 have the lowest occupancy rate among urban subregions (85.0%), but Region 7 has the lowest occupancy rate among rural subregions (71.5%).

Region 3 has the highest overall occupancy rate of all regions at 92.4% of units occupied. Region 3’s urban counties have the highest occupancy rate of any subregion (92.8%) followed closely by the urban counties of Region 3 (92.8%). Region 9 had the highest occupancy rate of all rural subregions at 83.5% occupancy.

Statewide Assisted Housing Inventory

The following table shows the number of units in Texas financed or subsidized through state and federal sources, including TDHCA, the U.S. Department of Housing and Urban Development (HUD), and the U.S. Department of Agriculture (USDA).

TDHCA units include all program units, regardless of occupancy, in the active TDHCA Multifamily portfolio. HUD Units include units funded through the Section 202 Supportive Housing for the Elderly Program, the Section 811 Supportive Housing for Persons with Disabilities Program, the Section 236 Preservation Program, and the Section 8 Project-Based Rental Assistance Program administered by HUD’s Office of Multifamily Housing. PHA Units include units funded through the Moderate Rehabilitation Program and Public Housing Program administered by local PHAs. HCVs include both tenant- and project-based vouchers administered by local PHAs. USDA units include those funded through the Section 514 Farm Labor Housing Program and the Section 515 Rural Rental Housing Program.

Because some developments layer funding from multiple sources, there may be double counting. The table does not include local Housing Finance Corporations (HFCs), a category which encompasses the Texas State Affordable Housing Corporation (TSAHC). Detail on these units is available in the TSAHC Annual Action Plan (Section 7 of this document).

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 incidentally have affordable rents available in some developments. Housing Choice Vouchers are included in the count as they can subsidize the rent of market rate units and voucher holders are required to meet income restrictions. TDHCA units represent the active multifamily units as taken from TDHCA’s internal Central Database in November 2021. HUD units, Housing Choice Vouchers, and Public Housing Authority unit data were obtained from HUD’s 2020 Picture of Subsidized Households county-level dataset available on HUD’s Office of Policy Development and Research webpage. USDA subsidized unit data for active projects as of August 17, 2022, were taken from USDA’s Rural Development Datasets webpage.

Subsidized Units, Texas

Multifamily Units	State	Percent of State Inventory
TDHCA Units	330,175	52.8%
HUD Units	59,187	9.5%
PHA Units	39,662	9.5%
Housing Choice Vouchers	179,366	28.7%
USDA Units	16,276	2.6%
Total	624,750	100.0%

Source: TDHCA 2022; HUD 2023; U.S. Department of Agriculture 2023.

Regional Analysis

Geographic data was not available for 7 PHAs and 1278 HCV units. They were not included in this regional analysis.

The urban counties of Regions 3 and 6 account for 44.9% of all assisted multifamily units in the State of Texas (280,049 units). Region 3 has the overall greatest share of the State’s subsidized units at 24.8%, followed by Region 6 with 20.2%. Region 12 has the smallest share of the state’s subsidized multifamily units at 2.0%, followed by Region 2 with 2.4%. Regions 2 and 4 have 47.8% and 45.0% of their total subsidized units located in their rural counties, the highest rural unit percentages of all regions. Overall, most regions had a majority of their subsidized units located in urban areas. 8.9% of all housing units in Region 13 are subsidized units, the highest percentage of any region. 10.4% of all housing units in the urban counties of Region 5 are subsidized units, the highest percentage among all subregions. 8.6% of the rural housing units in Region 11 are subsidized, the highest percentage amongst all regions. Overall, 5.5% of all housing units in the state are subsidized with 5.6% of urban housing units being subsidized and 4.5 % of rural housing units being subsidized.

Foreclosures

Foreclosures can affect the availability and affordability of local housing stocks. Foreclosures, particularly if concentrated in one area or in a weak market neighborhood, can lead to declining property values and physical deterioration from long periods of vacancy or lack of maintenance (Lincoln Land Institute, 2014). Foreclosed homes may be in worse condition than owner-occupied properties, which may suggest higher rates of substandard housing in areas with large numbers of foreclosures. While foreclosures may increase the local available housing stock, rapid increases in housing stock can put downward pressure on local home prices. If foreclosures become a sizable share of home sales, that could affect the value of all available homes in one area, not just those that went through foreclosure (Immergluck, 2016). This can make additional households more susceptible to foreclosure as homes become more difficult to sell or refinance, a phenomenon known as foreclosure contagion.

In response to the COVID-19 pandemic the federal government enacted a national federal foreclosure moratorium, which ultimately lowered the number of foreclosures in 2021. That foreclosure moratorium ended on July 31, 2021, alongside an extension of a moratorium on evictions for foreclosed borrowers through September 30, 2021. Foreclosure numbers in SFY 2023 have increased substantially since this moratorium was lifted. The highest number of notices of public auction was in Quarter 3 of State Fiscal Year 2023, March 2023 to May 2023. Altogether, foreclosures were up from SFY 2022, a 28.5% increase from 19,576 to 25,160. This is not as large as the increase of foreclosures from SFY 2021 to SFY 2022, 150.8% increase from 7,805 foreclosures to 19,576, which was a result of lifting the federal and local restrictions put in place due to COVID-19. In addition to federal CARES Act protections for FHA mortgages, numerous Texas counties had previously chosen to suspend or limit foreclosures on mortgages in line with Governor Abbott’s State Disaster Declaration for COVID-19 (Smith, Alonso, Gutierrez, and Miller 2020). Between 2022 and 2023 foreclosures rose in all four quarters

Foreclosures, Texas SFY 2023

State	Quarter 1	Quarter 2	Quarter 3	Quarter 4	2023 Total	2022 Total	2021 Total
Rural	421	433	513	499	1,866	1,587	834
Urban	5,231	5,839	6,468	5,756	23,294	17,989	6,971
Total	5,652	6,272	6,981	6,255	25,160	19,576	7,805

Source: RealtyTrac, 2023.

Regional Analysis

The urban counties of Regions 3 and 6 alone account for more than half (56.4%) of Texas homeowners who received notices of public auction. Regions 3 and 6 account for 55.2% of total State foreclosures in SFY 2023 (31.0% in Region 6, 24.1% in Region 3). The next highest regional share of State foreclosures is in Region 9, which had 12.0% of the State total. Each of the remaining regions range from 1.3% (Region 2) to 7.3% (Region 11) of all Texas foreclosures.

The rural counties of Region 3 account for 34.0% of all rural foreclosures (634 foreclosures). Region 4 (15.6%) and Region 5 (9.0%) both accounted for large portions of the state's rural foreclosures. Meanwhile, the largest percentages of urban foreclosures occurred in Regions 6 (33.1%) and Region 3 (23.4%).

Housing Affordability

The following tables compare demand and supply of affordable housing. They cross tabulate the number of households and housing units in different affordability categories by tenure (meaning whether the household is a renter or owner household). In the tables, rental unit affordability depends on gross rent and owner unit affordability depends on the home value. All units reported in the following tables have complete kitchen and plumbing facilities. Higher income households often reside in units that could be affordable to the lowest income households, so there are fewer units available at a cost that is affordable to lower income households. For example, 1,000,671 renter households in Texas with incomes greater than 80% AMFI occupy rental units that would be affordable to renter households with incomes less than or equal to 80% AMFI (see tables below). Renter households in this category can afford rental units in any of the defined affordability categories. Therefore, renter households that are not ELI, VLI, or LI, often limit the supply of affordable rental housing units available to those lower income renter households.

The following tables 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. Owner households with incomes greater than 100% AMFI occupy 36.2% of homes affordable to ELI and VLI owner households. Only 23.1% of ELI renter households are living in rental units affordable to renter households in that income bracket, which implies that the remaining 74.3% of ELI renter households may be experiencing housing cost burden. This is supported by the cost burden statistics previously discussed, where 76.9% of ELI renter households were found to be experiencing cost burden. However, the mismatch displayed in these tables is not the only factor in cost burden. Only 11.3% of LI renter households (incomes of 50-80% AMFI) are in units that are affordable to households with incomes greater than 80% AMFI, above the LI income bracket. However, 44.6% of LI renter households experience housing cost burden. This indicates that other factors besides rental affordability can cause housing cost burden, such as utilities and fees. It also suggests that a number of LI renter households may reside on the lower end of the income category (50% AMFI) than near the top (80% AMFI).

Occupied Rental Units by Affordability and Income Group of Renter Household, Texas

Unit Rent Affordability	ELI Renter Households	VLI Renter Households	LI Renter Households	MI Renter Households	Renter Households with incomes >100% AMFI	Total Renter Occupied Units
Rental Units Affordable to ELI HHs	185,064	65,098	52,294	23,387	52,825	378,619
Rental Units Affordable to VLI HHs	226,906	187,646	172,984	59,076	100,469	747,122
Rental Units Affordable to LI HHs	310,722	323,951	476,760	245,493	519,421	1,876,249
Rental Units Affordable to MI HHs and HHs with incomes greater than 100% AMFI	58,600	49,382	91,195	73,606	403,293	676,064
Total Renter Households	802,021	639,189	803,979	405,442	1,086,733	3,737,270

Source: 2016-2020 CHAS, Table 15C.

Percent of Occupied Rental Units by Affordability and Income Group of Renter Household, Texas

Unit Rent Affordability	% of ELI Renter Households	% of VLI Renter Households	% of LI Renter Households	% of MI Renter Households	% of Renter Households with incomes >100% AMFI
Rental Units Affordable to ELI HHs	23.1%	10.2%	6.5%	5.8%	4.9%
Rental Units Affordable to VLI HHs	28.3%	29.4%	21.5%	14.6%	9.2%
Rental Units Affordable to LI HHs	38.7%	50.7%	59.3%	60.5%	47.8%
Rental Units Affordable to MI HHs and HHs with incomes >100% AMFI	7.3%	7.7%	11.3%	18.2%	37.1%

Source: 2016-2020 CHAS, Table 15C.

Owner Occupied Housing Units by Affordability and Income Group of Owner Household, Texas

Home Value Affordability	ELI Owner Households	VLI Owner Households	LI Owner Households	MI Owner Households	Owner Households with incomes >100% AMFI	Total Owner Occupied Units
Homes Affordable to ELI and VLI HHs	287,720	335,249	469,485	265,060	771,696	2,129,128
Homes Affordable to LI HHs	100,521	128,596	260,560	203,222	1,100,134	1,793,092
Homes Affordable to MI HHs	31,955	37,191	74,536	60,558	550,585	754,891
Homes Affordable to HHs with Incomes >100% AMFI	55,767	50,303	97,339	75,559	1,173,802	1,452,819
Total Owner Households	486,229	557,084	908,857	607,443	3,609,195	6,168,855

Source: 2016-2020 CHAS, Table 15A and Table 15B.

Percent of Owner Occupied Housing Units by Affordability and Income Group of Owner Household, Texas

Home Value Affordability	% of ELI Owner Households	% of VLI Owner Households	% of LI Owner Households	% of MI Owner Households	% of Owner Households with incomes >100% AMFI
Homes Affordable to ELI and VLI HHs	59.2%	60.2%	51.7%	43.6%	21.4%
Homes Affordable to LI HHs	20.7%	23.1%	28.7%	33.5%	30.5%
Homes Affordable to MI HHs	6.6%	6.7%	8.2%	10.0%	15.3%
Homes Affordable to HHs with Incomes >100% AMFI	11.5%	9.0%	10.7%	12.4%	32.5%

Source: 2016-2020 CHAS, Table 15A and Table 15B.

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 it uses to identify regional affordable housing needs.

Public Assistance Request Inventory

TDHCA compiles an inventory of communication from members of the general public using the following contact methods:

- calls made to TDHCA's Automated Call Distribution line (toll free 800-525-0657 or 512-475-3800);
- emails sent to TDHCA's general mailbox (info@tdhca.texas.gov);
- letters mailed to the agency's mailing address (PO Box 13941, Austin, TX 78711); and,
- web searches for assistance through the Department's Help for Texans website at <https://www.tdhca.texas.gov/help-for-texans>. The first three methods allow TDHCA staff to provide individualized assistance to members of the public. The fourth method is automated and does not entail individual attention for the requestor. This means that data collected through the fourth method may not accurately reflect assistance requests, as it could include miscellaneous or non-request related searches. For this reason, online search request data varies significantly from year to year.

Below are explanations of types of requests received:

1. Barrier Removal: modifications to improve accessibility for persons 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: addresses 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 and Education: down payment assistance, low-interest loans, mortgage credit certificates, and education for first-time homebuyers on the process and responsibilities for buying and owning a home. In the below tables and charts, Homebuyer Assistance and Education is shortened to Homebuyer.
5. Legal Assistance: landlord/tenant disputes, contract for deed 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.)
6. Other Housing-Related Assistance: referrals to realtors, sewer connections, homeowner 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.”)

7. Rental Assistance: longer-term rental assistance, such as subsidized rent in a market-rate apartment or lower rents in reduced-rent apartments.
8. Repair Assistance: owner-occupied home repairs.
9. Utility Assistance: utility payment needs, possibly to prevent utilities from being disconnected.
10. Weatherization: weatherization to increase energy efficiency and 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 the majority of TDHCA’s programs do not typically serve individuals directly, there are two exceptions for non-pandemic response programs: the HCV and Section 811 PRA Programs, which TDHCA administers for certain areas in the state.

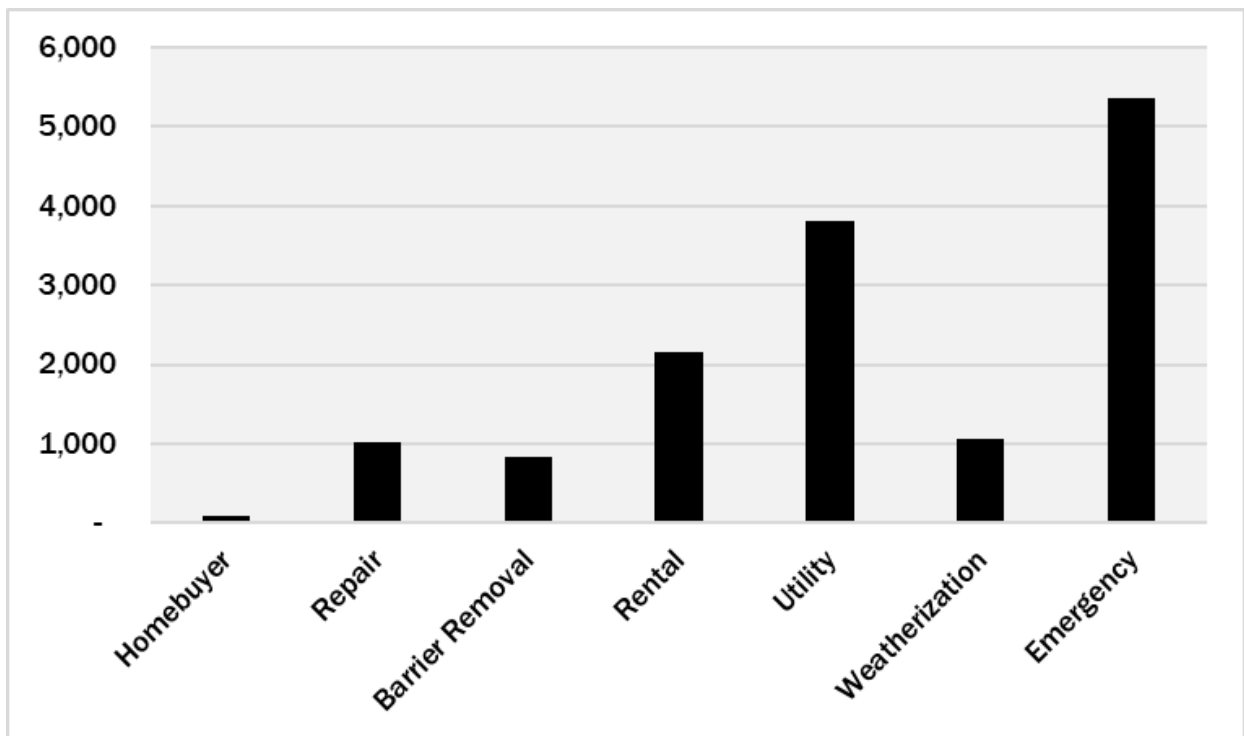
Public Assistance Requests, SFY 2023

Type of Requests	Personal Requests for Assistance	Automated Online Assistance Searches	Total
Barrier Removal	841	5,368	6,209
Emergency	5,360	44,196	49,556
Homebuyer	97	516	1,128
Rental Assistance	2,161	37,942	40,103
Repair	1,013	18,618	19,631
Utility	3,809	102,509	106,318
Weatherization	1,065	23,084	24,149

Source: TDHCA Public Assistance Inventory, 2023.

Personal Requests for Assistance, SFY 2023

Overall, the most common requests, as seen in the chart above, are for utility assistance, followed by emergency assistance and rental assistance. For requests that require personal contact with TDHCA staff, as seen in the bar chart below, the most common request is emergency assistance, followed by utility and rental assistance. Due to the results of the COVID-19 pandemic, TDHCA saw increased requests for emergency, utility, and rental assistance compared to previous years.



Source: TDHCA Public Assistance Inventory, Personal Requests, 2023.



SECTION 3: ANNUAL LOW-INCOME HOUSING REPORT

This section of the SLIHP highlights TDHCA's activities and achievements during the preceding fiscal year and provides detailed analysis of funding and households or individuals served through TDHCA's programs. The analysis is provided at the State level and within each of the 13 State Service Regions (Regions) TDHCA uses for planning and allocation purposes.

This section of the SLIHP includes the following information per Tex. Gov't Code §2306.072:

- The Operating and Financial Statements for the Texas Department of Housing and Community Affairs (TDHCA or Department) for State Fiscal Year 2023 as required by Tex. Gov't Code §2306.072(c)(1).
- Description of TDHCA activities during the preceding year that served to address housing and community service needs as required by Tex. Gov't Code §2306.072(c)(2)(A-C).
- TDHCA activities described by region as required by Tex. Gov't Code §2306.072(c)(5).
- An analysis of the sources, uses and geographic distribution of housing tax credits as required by Tex. Gov't Code §2306.072(c)(7).
- Description of housing opportunities offered by TDHCA's multifamily development inventory as required by Tex. Gov't Code §2306.072(c)(6)(A-J), §2306.072(c)(8), and §2306.0724(a).
- The amount of funds allocated to state service subregions and allocation targets under the Regional Allocation Formula (RAF) as required by Tex. Gov't Code §§2306.111(e)(2) and 2306.111(f).

This section is organized as follows:

- Operating and Financial Statements
- Statement of Activities
 - Funding and Households and Individuals Served by Activity and Program
 - Funding and Households and Individuals Served by Income Group
 - Racial and Ethnic Composition of Households and Individuals Receiving Assistance
 - Progress in Meeting TDHCA Housing and Community Service Goals
- Statement of Activities by Uniform State Service Region
- Housing Sponsor Report Analysis
- Geographic Distribution of Housing Tax Credits

For general information about each region, including housing needs and housing supply, please see the Housing Analysis section of this document. Please note that statistics in this section are based on definitions used for the Department's legislative performance measures with two exceptions. Data reported in the Geographic Distribution of Housing Tax Credits section are based on Housing Tax Credit awards. Racial and ethnic data reported for Housing Tax Credit, Multifamily Direct Loan

and Multifamily Bond properties are based on the entire portfolio of active TDHCA-assisted properties.

OPERATING AND FINANCIAL STATEMENTS

TDHCA's Operating Budgets and Basic Financial Statements are prepared and maintained by the Financial Administration Division. Find these reports at:

<https://www.tdhca.texas.gov/programs/financial-administration-division>

Statement of Activities

The programs and dollar amounts discussed in this chapter do not include pandemic response funding. Please see the Pandemic Response and Other Initiatives Section (Section 5) for pandemic related programs and funding. This section does include funds that may have been reallocated from annual allocation amounts for pandemic response programs but does not include new pandemic funds. The Department has numerous housing programs that provide an array of services. Housing programs are split into renter and owner activities.

Included in the renter category are households participating in TDHCA's HOME Investment Partnerships Program (HOME) Tenant-Based Rental Assistance (TBRA) Program, Section 8 Housing Choice Voucher (HCV) Program, and Section 811 Project Rental Assistance (Section 811 PRA) Program, as well as households residing in TDHCA-funded or assisted multifamily properties. These multifamily properties have received funding or assistance through one or more of the following TDHCA programs: the 9% and 4% Housing Tax Credit (HTC) Programs, Multifamily Direct Loan (MF Direct Loan) Program, and/or Multifamily Bond (MF Bond) Program. The MF Direct Loan Program combines HOME funds, Tax Credit Assistance Program Repayment Funds (TCAP RF), Neighborhood Stabilization Program Round 1 Program Income (NSP1 PI), and National Housing Trust Fund (NHTF) funds to support the development of affordable rental housing. HOME funds utilized for renter new construction and rehabilitation activities available through MF Direct Loan are reported under MF Direct Loan throughout this section. Renter activities through these programs include:

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

TDHCA homeowner assistance is offered through several programs. The My Choice Texas Home Program, My First Texas Home Program, and Texas Mortgage Credit Certificate Program utilize private sector mechanisms and federally authorized resources to make homeownership more affordable to low- and moderate-income households. The HOME Program offers the Homeowner Rehabilitation Assistance Program, Homebuyer Assistance with New Construction or Rehabilitation Program (HANC), Contract for Deed Program (CFD), and Single Family Development Program. The State Housing Trust Fund (HTF) administers the Texas Bootstrap Program, and Amy Young Barrier Removal Program. Owner activities through these programs include:

- Single-family development that includes funding for Community Housing Development Organizations (CHDOs), nonprofit organizations, and other housing organizations to support the development of single-family housing.

- Single-family financing and homebuyer assistance that helps households purchase a home through such activities as mortgage financing and down payment assistance.
- Single-family owner-occupied assistance that helps existing homeowners who need home rehabilitation and reconstruction assistance, including accessibility modifications made for persons with disabilities.

Community Affairs programs include the Comprehensive Energy Assistance Program (CEAP), Community Services Block Grant (CSBG) Program, and Weatherization Assistance Program (WAP). Activities through these programs include:

- Energy related assistance such as utility payment assistance or weatherization assistance that decrease energy costs.
- Supportive and poverty prevention services.

Homelessness programs include the Emergency Solutions Grants (ESG) Program, Homeless Housing and Services Program (HHSP), and Ending Homelessness Fund (EH Fund). Activities associated with these programs are grouped together under “homeless services.”

Funding and Households/Individuals Served by Activity and Program

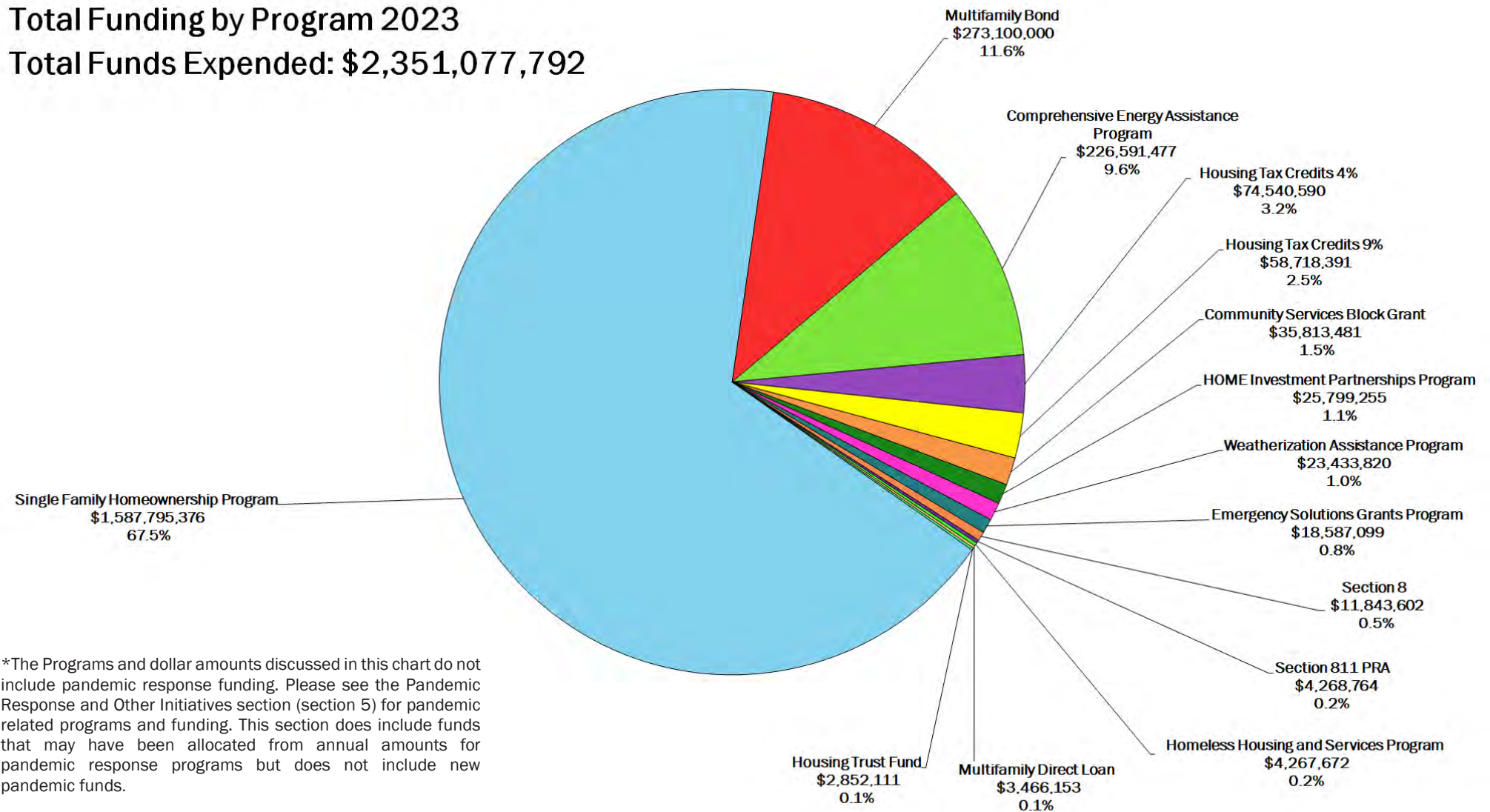
For the state and for each region, a description of funding and the actual number of persons or households served for each program is provided.

In FY 2023, TDHCA expended or issued \$2,351,077,792 in total funds and tax credit assistance. The vast majority of these funds derive from federal/federally-authorized resources or market-based loan mechanisms. Programs with state sources of funding, which include HTF programs and the HHSP, comprised 0.30% of total FY 2023 funding. In the following chart and tables, HCV Program data may include participants that have been ported to another Public Housing Authority (PHA), yet still receive TDHCA assistance. Figures for the HOME Investment Partnerships Program include only single family HOME activities. Multifamily HOME funds are included in the number for Multifamily Direct Loan.

TDHCA funding and assistance for activities predominantly benefited extremely low-, very low- and low-income individuals. The following chart and tables display the distribution of this funding and assistance by program:

Total Funding by Program 2023

Total Funds Expended: \$2,351,077,792



*The Programs and dollar amounts discussed in this chart do not include pandemic response funding. Please see the Pandemic Response and Other Initiatives section (section 5) for pandemic related programs and funding. This section does include funds that may have been allocated from annual amounts for pandemic response programs but does not include new pandemic funds.

Total Funding by Program, FY 2023

Program	Funds	Percent
Single Family Homeownership Program	\$1,587,795,376	67.53%
Housing Tax Credits 4%	\$74,540,590	3.17%
Housing Tax Credits 9%	\$58,718,391	2.50%
Multifamily Bond	\$273,100,000	11.62%
Comprehensive Energy Assistance Program	\$226,591,477	9.64%
HOME Investment Partnerships Program	\$25,799,255	1.10%
Community Services Block Grant	\$35,813,481	1.52%
Weatherization Assistance Program	\$23,433,820	1.00%
Section 8	\$11,843,602	0.50%
Emergency Solutions Grants Program	\$18,587,099	0.79%
Homeless Housing and Services Program	\$4,267,672	0.18%
Housing Trust Fund	\$2,852,111	0.12%
Multifamily Direct Loan	\$3,466,153	0.15%
Section 811 PRA	\$4,268,764	0.18%
Total	\$2,351,077,792	100.00%

Funding and Households/Individuals Served by Activity, FY 2023, All Activities

Activity	Expended Funds	% of Total Committed Funds	Number of Households/Individuals Served	% of Total Households/Individuals Served
Rental Assistance	\$23,246,518	0.99%	2,663	0.59%
Renter New Construction	\$244,515,317	10.40%	9,946	2.21%
Renter Rehab Construction	\$165,309,817	7.03%	4,425	0.98%
Owner Financing & Down Payment	\$1,587,795,376	67.53%	6,595	1.47%
Owner Rehabilitation Assistance	\$19,941,713	0.85%	185	0.04%
Single Family Development	\$1,575,500	0.07%	35	0.01%
Energy Related Assistance	\$250,025,297	10.63%	140,040	31.15%
Supportive Services	\$35,813,481	1.52%	246,458	54.82%
Homeless Services	\$22,854,772	0.97%	39,268	8.73%
Total	\$2,351,077,792	100.00%	449,615	100.00%

The following tables detail households served and expended funds by activity and program for all housing programs.

HOME and HTF administer programs that fall under multiple activity categories. The HOME TBRA Program falls under “Rental Assistance.” HOME multifamily funds are expended through and reported under the MF Direct Loan program, falling under “Rental New Construction” and “Rental Rehabilitation.” The HOME HANC Program falls under “Owner Financing and Down Payment.” The HOME CFD and HOME HRA Programs fall under “Owner Rehabilitation Assistance.” The HOME Single Family Development Program falls under “Single Family Development.” HTF’s Amy Young Barrier Removal Program falls under “Owner Rehabilitation Assistance,” and the Texas Bootstrap Loan Program falls under “Single Family Development.” HOME and HTF data reflect activities closed during the fiscal year and the total funding associated with each household served through closed activities.

Most MF Direct Loan and all MF Bond-funded rental development units also receive tax credits. If a property was funded by multiple programs, the number of households served will only appear in the tax credit household columns. This prevents double counting the number of households served. The 9% HTC refers to the annual per capita allocation of tax credits that Texas receives from the IRS. In addition to this annual per capita allocation, the IRS allows states to provide tax credits, with a somewhat lesser value, to developments financed with Private Activity Bonds (PAB) if the PAB developments meet HTC Program requirements; these tax credits are referred to as 4% HTCs.

Figures for housing programs are generally based on performance measures reported to the Legislative Budget Board (LBB) and generally mirror performance measure definitions. Due to timing SLIHP figures may not match those reported to the LBB.

Funding and Households Served by Housing Activity and Program, FY 2023

Households Served by Activity and Housing Program, FY 2023

Activity	SF Homeownership	HOME	HTF	9% HTC	4% HTC	MF Bond*	MF Direct Loan*	Section 8 HCV	Section 811 PRA	Total
Rental Assistance	0	1,093	0	0	0	0	0	1,064	506	2,663
Rental New Construction	0	0	0	3,039	6,907	0	0	0	0	9,946
Rental Rehabilitation	0	0	0	744	3,681	0	0	0	0	4,425
Owner Financing & Down Payment	6,595	0	0	0	0	0	0	0	0	6,595
Owner Rehabilitation Assistance	0	126	59	0	0	0	0	0	0	185
Single Family Development	0	0	35	0	0	0	0	0	0	35
Total	6,595	1,219	94	3,783	10,588	0	0	1,064	506	23,849

*Note that all properties funded in FY23 through MF Bond and MF Direct Loan also received funding through the 9% or 4% HTC Programs. Households served will only be listed in the 9% or 4% tax credit household columns in order to prevent double counting.

Funding by Housing Activity and Program, FY 2023*

	Rental Assistance	Rental New Construction	Rental Rehabilitation	Owner Financing & Down Payment	Owner Rehabilitation Assistance	Single Family Development	Total
SF Home-ownership	\$0	\$0	\$0	\$1,587,795,375	\$0	\$0	\$1,587,795,375
HOME	\$7,134,152	\$0	\$0	\$0	\$18,665,102	\$0	\$25,799,255
HTF	\$0	\$0	\$0	\$0	\$1,276,611	\$1,575,500	\$2,852,111
9% HTC	\$0	\$50,568,014	\$8,150,377	\$0	\$0	\$0	\$58,718,391
4% HTC	\$0	\$49,381,150	\$25,159,440	\$0	\$0	\$0	\$74,540,590
MF Bond	\$0	\$141,100,000	\$132,000,000	\$0	\$0	\$0	\$273,100,000
MF Direct Loan	\$0	\$3,466,153	\$0	\$0	\$0	\$0	\$3,466,153
Section 8 HCV	\$11,843,602	\$0	\$0	\$0	\$0	\$0	\$8,879,140
Section 811 PRA	\$4,268,764	\$0	\$0	\$0	\$0	\$0	\$4,268,764
Total	\$23,246,518	\$244,515,317	\$165,309,817	\$1,587,795,376	\$19,941,713	\$1,575,500	\$2,042,384,242

*Note that this table only depicts funding for TDHCA housing activities and programs. It does not include TDHCA's community affairs and homelessness programs.

The following tables detail households and individuals served and funds expended by activity and program for Community Affairs programs and Homelessness programs.

ESG, CSBG, and HHSP report the number of individuals served; CEAP and WAP report based on the number of households served. Although each household can contain multiple individuals, the following totals are calculated by adding households and individuals served together. The number of individuals served through CSBG reflects the number of persons served directly with CSBG funding.

Figures for Community Affairs programs and homelessness programs are based on performance measures reported to the LBB and generally mirror performance measure definitions for those programs. Due to the different timing of these reports, SLIHP figures may not match those eventually reported to the LBB.

Funding and Households (HH)/Individuals (IND) Served by Community Affairs Programs and Homelessness Programs, FY 2023

Households/Individuals Served by Activity and Community Affairs Programs and Homelessness Programs, FY 2023

Activity	ESG (IND)	CSBG (IND)	CEAP (HH)	WAP (HH)	HHSP (IND)	Total
Energy Related Assistance	0	0	137,974	2,066	0	140,040
Supportive Services	0	246,458	0	0	0	246,458
Homeless Services	33,928	0	0	0	5,340	39,268
Total	33,928	246,458	137,974	2,066	5,340	425,766

Funding by Activity Community Affairs Programs and Homelessness Programs, FY 2023

Activity	ESG	CSBG	CEAP	WAP	HHSP	Total
Energy Related Assistance	\$0	\$0	\$226,591,477	\$23,433,820	\$0	\$250,025,297
Supportive Services	\$0	\$35,813,481	\$0	\$0	\$0	\$35,813,481
Homeless Services	\$18,587,099	\$0	\$0	\$0	\$4,267,672	\$22,854,772
Total	\$18,587,099	\$35,813,481	\$226,591,477	\$23,433,820	\$4,267,672	\$308,693,550

Funding and Households and Individuals 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): At or below 30% Area Median Family Income (AMFI)
- Very Low Income (VLI): Greater than 30% and less than or equal to 60% AMFI
- Low Income (LI): Greater than 60% and less than or equal to 80% AMFI
- Moderate Income (MI) and Up: Greater than 80% AMFI

The vast majority of households and individuals served through CEAP, CSBG, ESG, HHSP, and WAP earn less than or equal to 30% AMFI. However, some of the Departments programs, including CEAP, CSBG, and WAP, utilize federal poverty guidelines to administer funds. These guidelines do not translate exactly to AMFI based income levels. For this reason, data from these programs are reported in the VLI category, resulting in the VLI category having a significantly larger amount of total expended funds and households/individuals served than other income categories.

HOME funds utilized through the MF Direct Loan program are reported under MF Direct Loan throughout this section. For 811 programs, payment schedule delays may result in inexact expenditure estimates at the time of data collection.

In the following tables, households and individuals have been added together for totals, though one household can contain multiple individuals. In total, TDHCA programs served 251,744 households in addition to 547,845 Individuals.

Funding and Households/Persons Served by Income Category, FY 2023

Income Category	Expended Funds	% of Total Expended Funds ***	Number of Households/Individuals Served***	% of Total Households/Individuals Served
ELI (\leq 30% AMFI)	\$76,778,152	3.3%	3,041	0.7%
VLI (>30%, \leq 60% AMFI)	\$1,144,875,081	48.7%	441,223	98.1%
LI (>60%, \leq 80% AMFI)	\$469,639,666	20.0%	2,760	0.6%
MI (>80% AMFI)	\$659,274,409	28.0%	2,566	0.6%
Total	\$2,350,567,309	100.0%	449,590	100.0%

Households Served by Income Category and Housing Program, FY 2023**

Income Category	SF Home-ownership	HOME	HTF	9% HTC	4% HTC	MF Bond*	MF Direct Loan*	Section 8 HCV	Section 811 PRA	Total
ELI ($\leq 30\%$ AMFI)	180	742	30	389	369	0	0	825	506	3,041
VLI ($>30\%$, $\leq 60\%$ AMFI)	1,902	426	61	3,344	9,533	0	0	191	0	15,457
LI ($>60\%$, $\leq 80\%$ AMFI)	1,951	51	3	25	686	0	0	44	0	2,760
MI ($>80\%$ AMFI)	2,562	0	0	0	0	0	0	4	0	2,566
Total	6,595	1,219	94	3,758	10,588	0	0	1,064	506	23,824

*Please note all properties funded in FY23 through MF Bond and MF Direct Loan also received funding through the 9% or 4% HTC Programs. Households served will only be listed in the 9% or 4% tax credit household columns in order to prevent double counting. Section 8 income categories are based on current income. Income at move in will always be below 50% AMFI.

**Any variation in Household/Individual counts and/or funding amounts are due to subrecipient data reporting errors.

Funding by Income Category and Housing Program, FY 2023**

Income Category	ELI (<30% AMFI)	VLI (>30%, <60% AMFI)	LI (>60%, <80% AMFI)	MI (>80% AMFI)	No AMFI	Total
SF Homeownership	41,271,039	427,011,109	460,028,696	659,274,409	-	1,587,585,253
HOME	9,443,289	11,832,205	4,523,761	-	-	25,799,255
HTF	763,970	2,013,128	74,513	-	-	2,851,611
9% HTC	6,240,210	52,111,805	183,188	-	-	58,535,203
4% HTC	2,597,797	67,113,283	4,829,509	-	-	74,540,590
MF Bond	-	273,100,000	-	-	-	273,100,000
MF Direct Loan	466,153	3,000,000	-	-	-	3,466,153
Section 8	11,843,602	-	-	-	-	11,843,602
Section 811	4,152,092	-	-	-	-	4,152,092
Total	76,778,152	836,181,531	469,639,666	659,274,409	-	2,041,873,759

**Any variation in Household/Individual counts and/or funding amounts are due to subrecipient data reporting errors.

As previously discussed, the vast majority of households and individuals served through CEAP, CSBG, ESG, HHSP, and WAP earn less than or equal to 30% AMFI. Since federal poverty guidelines do not align exactly with AMFI-based income categories, assistance for these programs is reported as serving persons in the VLI category. Please note that due to federal exceptions provided in relation to receipt of CARES Act funding, CSBG's eligibility threshold was temporarily increased to 200% of the federal poverty line. Many programs still serve households and individuals that reside well below 200% of the poverty line. In order to represent the households and individuals receiving assistance through Community Affairs programs and Homelessness programs more accurately, the ELI and VLI categories have been combined in the following tables.

Households/Individuals Served by Income Group and Community Affairs Programs and Homelessness Programs, FY 2023

Income Category	ESG (IND)	CSBG (IND)	CEAP (HH)	WAP (HH)	HHSP (IND)	Total
ELI and VLI ($\leq 60\%$ AMFI)	0	0	0	0	0	0
LI ($>60\%$, $\leq 80\%$ AMFI)	33,928	246,458	137,974	2,066	5,340	425,766
MI ($>80\%$ AMFI)	0	0	0	0	0	0
Total	33,928	246,458	137,974	2,066	5,340	425,766

Funding by Income Group and Community Affairs Programs and Homelessness Programs, FY 2023

Income Category	ESG	CSBG	CEAP	WAP	HHSP	Total
ELI and VLI ($\leq 60\%$ AMFI)	\$18,587,099	\$35,813,481	\$226,591,477	\$23,433,820	\$4,267,672	\$308,693,550
LI ($>60\%$, $\leq 80\%$ AMFI)	\$0	\$0	\$0	\$0	\$0	\$0
MI ($>80\%$ AMFI)	\$0	\$0	\$0	\$0	\$0	\$0
Total	\$18,587,099	\$35,813,481	\$226,591,477	\$23,433,820	\$4,267,672	\$308,693,550

Racial and Ethnic Composition of Households and Individuals Receiving Assistance

As required by Tex. Gov't Code §2306.072(c)(5), TDHCA reports on the racial and ethnic composition of individuals and families receiving assistance. For most programs, these demographic categories are delineated according to the standards set by the U.S. Census Bureau. In the American Community Survey (ACS) data, race is broken down into the following categories: American Indian or Alaska Native, Asian, Black or African American, Native Hawaiian or Other Pacific Islander, White, Some Other Race, or Two or More Races. As ethnic origin is considered to be a separate concept from racial identity, the Hispanic or Latino population is presented separately. Persons of Hispanic or Latino origin may fall under any of the racial classifications provided.

Regional analyses of this racial and ethnic data for housing programs are included in the Statement of Activities by Uniform State Service Region section that follows. Racial and ethnic data for Community Affairs and Homelessness programs are not available at a regional level because coverage areas for program subrecipients may cross multiple regions, but detailed information on Community Affairs subrecipients is available in Appendix C of this document. Note that the Census Bureau collects racial and ethnic data by individual, while many of the Department's programs collect this information by head of household. In addition, programs vary in the race details they collect and report. For instance, Bootstrap Loan and CEAP combine race and ethnicity into one category for reporting purposes. Demographics are not reported for some CSBG recipients. Households without reported data will be grouped under "unknown." For the purposes of program reporting, individuals identifying as Two or More Races are grouped under "other."

Racial Composition of the State of Texas

Race	Individuals	Percent
American Indian or Alaska Native	147,892	0.5%
Asian	1,452,713	5.0%
Black or African American	3,499,862	12.1%
Native Hawaiian or Other Pacific Islander	24,608	0.1%
White	18,566,027	64.3%
Some Other Race	2,019,394	7.0%
Two or More Races	3,152,085	10.9%
Total	28,862,581	100.0%

Ethnic Composition of the State of Texas

Ethnicity	Individuals	Percent
Hispanic or Latino	11,479,932	39.8%
Not Hispanic or Latino	17,382,649	60.2%
Total Population	28,862,581	100%

Source: 2017-2021 American Community Survey 5-Year Estimates, Table DP05.

Housing Programs

This section groups racial and ethnic data on housing programs into two general categories: Renter Programs and Homeowner Programs.

Renter Programs

The following tables depict the racial and ethnic composition of households receiving assistance from all TDHCA renter programs, which include the HCV, HOME TBRA, and Section 811 PRA.

Racial and ethnic data for active TDHCA-funded and assisted multifamily properties are collected from the reported head of household data. Active properties are those properties that are still in their affordability period and therefore still monitored by TDHCA. A detailed breakdown of race and ethnicity by property for the HTC program can be found in the Housing Sponsor Report. It should be noted that household member data are based on voluntary reporting and will not reflect or represent all units financed or assisted by TDHCA. As a result, the following charts present a picture of race and ethnicity based on properties that may have reported at the time of data gathering and may not represent actual percentages.

Racial Composition Non-HTC Renter Program Households. FY 2023

Race	HHs	Percent
American Indian or Alaska Native	11	0.4%
Asian	21	0.8%
Black or African American	1,073	40.3%
Native Hawaiian or Other Pacific Islander	2	0.1%
White	1,454	54.6%
Other	43	1.6%
Total	2,663	100.0%

Ethnic Composition of Non-HTC Renter Program Households, FY 2023

Ethnicity	HHs	Percent
Hispanic or Latino	560	21.0%
Not Hispanic or Latino	2,004	75.3%
Unknown	99	3.7%
Total	2,663	100.0%

Homeowner Programs

The following charts depict the racial and ethnic composition of households receiving assistance from all TDHCA homeowner programs.

Racial Composition of HOME and HTF Programs-Assisted Owner Households, FY 2023

Race	HHs	Percent
American Indian or Alaska Native	0	0.0%
Black or African American	62	28.2%
White	136	61.8%
Other	15	6.8%
Unknown	2	0.9%

Total 220 100.0%
Ethnic Composition of HOME and HTF Programs-Assisted Owner Households, FY 2023

Ethnicity	HHs	Percent
Hispanic or Latino	90	40.9%
Not Hispanic or Latino	130	59.1%
Total	220	100.0%

Racial Composition of Single Family Homeownership Assisted Households, FY 2023

Race	HHs	Percent
American Indian or Alaska Native	21	0.3%
Asian	73	1.1%
Black or African American	589	8.9%
Native Hawaiian or Other Pacific Islander	8	0.1%
White	3,182	48.3%
Other	415	6.3%
Unknown	2,306	35.0%
Total	6,594	100.0%

Ethnic Composition of Single Family Homeownership Assisted Households, FY 2023

Ethnicity	HHs	Percent
Hispanic or Latino	1,783	27.0%
Not Hispanic or Latino	4,767	72.3%
Unknown	0	0.0%
Total	6,594	100.0%

The available data demonstrates that TDHCA's housing programs serve 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 data previously discussed for the State of Texas is reported by individuals and many of TDHCA's programs report by household. For instance, those TDHCA programs which serve renters and homeowner programs serve higher percentages of Black or African American and Hispanic or Latino households than the percentage of those populations in the State of Texas.

Community Affairs Programs

While Community Affairs programs allocate funding to subrecipient entities covering all 254 counties in Texas, their service areas differ from the TDHCA state service regions, covering only part of a region or spanning across two or more uniform TDHCA state service regions. Racial data for these programs are reported by entity rather than by region. Racial and ethnic composition for the state is available, but because this data does not align with regional boundaries, regional and subregional data are not available. Racial and ethnic composition of all households in the state served by Community Affairs programs in FY 2023 is reported in this section. Detailed information on subrecipients by allocation and county, including maps of subrecipient service areas, is available in Appendix C of this document. Due to the data reporting techniques of WAP and CEAP, race and ethnicity are combined into one category, and Asian and Native Hawaiian or Other Pacific Islander are also combined into one category. Note that some entities may have served a slightly different set of counties under different contracts and may have served the same county in different periods within the fiscal year.

For the following WAP data, performance figures represent the number of weatherization units from the Department's Department of Energy (DOE) and Low Income Housing Energy Assistance Program (LIHEAP) Weatherization programs. Units receiving both DOE and LIHEAP funding may be double counted.

The following data is reported by TDHCA subrecipients. Delays in reporting can lead to increased or decreased totals compared to previous state fiscal years.

Racial and Ethnic Composition of WAP-Assisted Households, FY 2023

Ethnicity	Race	HHs	Percent
Hispanic or Latino	-	738	35.7%
-	American Indian/Alaskan Native	6	0.3%
-	Asian or Pacific Islander	33	1.6%
-	Black or African American	578	28.0%
-	White	630	30.5%
	Other/Unknown	81	3.9%
	Total	2,066	100.0%

Racial and Ethnic Composition of CEAP-Assisted Households, FY 2023

Ethnicity	Race	HHs	Percent
Hispanic or Latino	-	44,818	32.5%
-	American Indian or Alaska Native	335	0.2%
-	Asian or Pacific Islander	3,666	2.7%
-	Black or African American	44,478	32.2%
-	White	40,292	29.2%
-	Other	4,385	3.2%
	Total	137,974	100.0%

Racial Composition of CSBG-Assisted Individuals, FY 2023

Race	Individuals	Percent
American Indian or Alaska Native	970	0.4%
Asian or Pacific Islander	2,540	1.0%
Black or African American	64,347	25.9%
White	163,661	65.8%
Other	14,940	6.0%
Unknown	2,120	0.9%
Total	248,578	100.0%

Ethnic Composition of CSBG-Assisted Individuals, FY 2023

Ethnicity	Individuals	Percent
Hispanic or Latino	143,771	57.8%
Not Hispanic or Latino	103,707	41.7%
Unknown	1,100	0.4%
Total	248,578	100.0%

Homelessness Programs

TDHCA's Homelessness programs allocate funding to subrecipients with service areas that span two or more uniform TDHCA state service regions, so racial data for these programs are reported by entity rather than by region. Racial and ethnic composition for the state is available, but because this data does not align with regional boundaries, regional data are not available. The racial and ethnic composition of all households in the state served by Homelessness programs in FY 2023 is reported in this section. Detailed information on subrecipients by allocation and county, including maps of subrecipient service areas, is available in Appendix C of this document.

ESG and HHSP report race and ethnicity as two separate categories. Note that some entities may have served a slightly different set of counties under different contracts and may have served the same county in different periods within the fiscal year. These reporting differences mean that the race and ethnicity totals may not match for ESG and HHSP funds. Detailed information on subrecipients by allocation and county, including maps of subrecipient service areas, is available in Appendix C of this document.

The following data is reported by TDHCA subrecipients. Delays in reporting can lead to increased or decreased totals compared to previous state fiscal years. Additionally, individuals may be counted more than once if they access more than one service or request assistance from more than one subrecipient within the same state fiscal year.

Racial Composition of ESG-Assisted
Individuals, FY 2023

Race	Individuals	Percent
American Indian or Alaska Native	351	1.0%
Asian	206	0.6%
Black or African American	14,187	39.9%
Native Hawaiian or Other Pacific Islander	99	0.3%
White	18,328	51.6%
Unknown	858	2.4%
Total	35,543	100.0%

Ethnic Composition of ESG-Assisted
Individuals, FY 2023

Ethnicity	Individuals	Percent
Hispanic or Latino	11,950	34.9%
Not Hispanic or Latino	21,659	63.2%
Unknown	638	1.9%
Total	34,247	100.0%

HHSP provides funds to 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 cities with populations larger than 285,500 persons and per the latest U.S. Census data this is currently the nine largest cities in Texas. Cities may either use these funds themselves or may elect to subgrant 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. In the following tables, racial and ethnic totals may not match as totals are approximate.

Racial Composition of HHSP-Assisted
Individuals, FY 2023

Race	Individuals	Percent
American Indian or Alaska Native	55	1.0%
Asian	29	0.5%
Black or African American	1,803	33.8%
Native Hawaiian or Other Pacific Islander	8	0.1%
White	3,251	60.9%
Unknown	194	3.6%
Total	5,340	100.0%

Ethnic Composition of HHSP-Assisted
Individuals, FY 2023

Ethnicity	Individuals	Percent
Hispanic or Latino	2,620	49.1%
Not Hispanic or Latino	2,662	49.9%
Unknown	58	1.1%
Total	5,340	100.0%

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.

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.

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) Comprehensive Housing Affordability Strategy (CHAS) data provide a snapshot of that need, as shown in the Section 2 Housing Analysis. CHAS data indicate that there are approximately 1,584,377 renter households with incomes less than or equal to 80% AMFI with housing problems and 957,514 owner households with incomes less than or equal to 80% AMFI with housing problems, such as a cost burden, lack of kitchen or plumbing, and overcrowding. These 2,541,891 households equate to 25.7% of all 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, as TDHCA programs may target other housing needs, such as accessibility and utility concerns. Additionally, CHAS data estimates from HUD cover a five year period in the past, which means that these estimates do not always reflect current changes in housing need.

Looking across TDHCA's entire portfolio of programs that serve and collect data based on households, rather than individuals, TDHCA served 285,726 low income households below 80% AMFI. This accounts for nearly 6.8% of the state's low income households estimated in the 2015-2019 CHAS data.

TDHCA housing assistance programs are targeted to assist renter and owner households with incomes less than or equal to 80% AMFI with housing problems. In FY 2023 TDHCA's housing regularly allocated programs served 23,849, or .57% of Texas households with incomes less than or equal to 80% AMFI with at least one housing problem.

Community Affairs programs address a variety of needs through activities categorized as either energy assistance or supportive services. Total assistance provided through TDHCA Community Affairs Programs served 285,726 households and 140,040 individuals in FY 2023. Due to different eligibility and reporting requirements across CSBG, CEAP, and WAP funds, it's necessary to evaluate performance via different measures for each program. Although Community Affairs programs utilize various percentages of the federal poverty line to determine eligibility, households served by WAP and CEAP are placed in the VLI category in the SLIHP. According to this metric, WAP and CEAP served 140,040 VLI households in FY 2023, which represents 5.6% of the 2,484,523 ELI and VLI households in Texas. CSBG reports based on the number of individuals served and calculates income eligibility at 125% of the federal poverty line. According to the 2017-2021 ACS, there are 5,285,809 individuals living below 125% of the poverty line in Texas. In FY 2023, CSBG served 246,458 or 4.7% of these Texans.

Homelessness programs, which include ESG and HHSP, serve individuals at risk of or currently experiencing homelessness. A comprehensive dataset representing this population is not readily available, as HUD relies on Point-in-Time (PIT) counts to estimate the prevalence of homelessness. According to the 2017-2021 ACS, there are 3,965,117 individuals in Texas at or below 100% of the poverty level, which is a factor in homelessness program funding allocation formulas. Homelessness programs served 39,268 individuals or 1.0% of individuals below the poverty level. Not all persons below poverty are eligible for homelessness assistance.

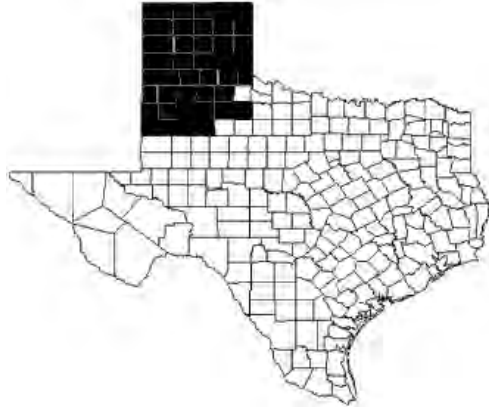
STATEMENT OF ACTIVITIES BY STATE SERVICE REGION

This section describes TDHCA's FY 2023 activities by State Service region. The regional tables do not include information for WAP, CEAP, ESG, CSBG, and HHSP because, as noted previously, funds are provided to subrecipient organizations whose coverage areas do not align with regional boundaries. Additionally, for purposes of reporting, Office of Colonia Initiatives (OCI) data does not appear as an independent category, but rather the data is grouped under their respective funding sources. For example, Bootstrap, though administered by OCI, is funded and reported under HTF. HOME funding for new construction and rehabilitation of renter housing is funneled through and reported under MF Direct Loan.

As required by Tex. Gov't Code §2306.072(c)(5), TDHCA reports on the racial composition of individuals and households receiving assistance. Because TDHCA does not accept applications directly from applicants for a majority of its programs, the Department is unable to report on the racial and ethnic composition of applicants, but only those that receive assistance. The racial and ethnic composition reflects actual households served in FY 2023. Single Family Homeownership, HOME, HTF, Section 811 PRA, and HCV program awards are the same as the actual households served in FY 2023. HTC, MF Direct Loan, and MF Bond program awards represent a commitment made in FY 2023 to serve households. Racial and ethnic data for the latter programs represent the entire Department portfolio, meaning households served in FY 2023 with previous years' awards. Therefore, the racial and ethnic table totals may not correlate with the activity type or income group tables for each region.

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 the "Statement of Activities" section.

REGION 1



Funding/HH Served by Race and Ethnicity*

	HOME and HTF Owner Programs		SF Homeownership Programs*		
	HH	%	HH	%	
by Race	American Indian or Alaskan Native	0	0%	1	0%
	Asian or Pacific Islander	0	0%	2	1%
	Black or African American	0	0%	5	2%
	Other	0	0%	11	5%
	Unknown	0	0%	95	45%
by Ethnicity	White	0	0%	98	46%
	Hispanic or Latino	0	0%	67	32%
	Not Hispanic or Latino	0	0%	145	68%
	Unknown	0	0%	0	0%

*Racial and ethnic breakdown of HTC properties can be found in the Housing Sponsor Report

FY 2023 Funding/HHs Served by Activity Type

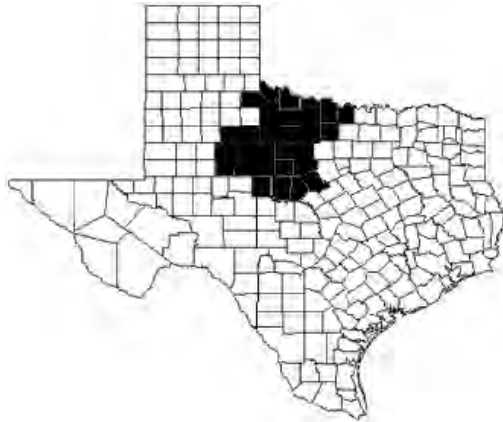
	SF Homeownership		HOME		HTF		HTC 9%		HTC 4%		MF Bond**		MF Direct Loan**		Section 8 HCV		Section 811	
	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH
Owner Programs	\$38,770,085	212	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Renter Programs	\$0	0	\$0	0	\$0	0	\$1,798,223	75	\$0	0	\$0	0	\$0	0	\$105,495	13	\$0	0
Total	\$38,770,085	212	\$0	0	\$0	0	\$1,798,223	75	\$0	0	\$0	0	\$0	0	\$105,495	13	\$0	0

FY 2023 Funding/HH Served by Income Category

	SF Homeownership		HOME		HTF		HTC 9%		HTC 4%		MF Bond**		MF Direct Loan**		Section 8 HCV		Section 811	
	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH
ELI	\$1,305,844	8	\$0	0	\$0	0	\$191,810	8	\$0	0	\$0	0	\$0	0	\$105,495	13	\$0	0
VLI	\$7,985,761	51	\$0	0	\$0	0	\$1,606,413	67	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
LI	\$11,233,264	65	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
>=MI	\$18,245,216	88	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Total	\$38,770,085	212	\$0	0	\$0	0	\$1,798,223	75	\$0	0	\$0	0	\$0	0	\$105,495	13	\$0	0

**Please note all properties funded in FY23 through MF Bond and MF Direct Loan also received funding through the 9% or 4% HTC Programs. Households served will only be listed in the 9% or 4% tax credit household columns in order to prevent double counting.

REGION 2



Funding/HH Served by Race and Ethnicity*

	HOME and HTF Owner Programs		SF Homeownership Programs*		
	HH	%	HH	%	
by Race	American Indian or Alaskan Native	0	0.0%	1	1%
	Asian or Pacific Islander	0	0.0%	2	2%
	Black or African American	0	0.0%	1	1%
	Other	0	0.0%	5	6%
	Unknown	0	0.0%	31	38%
by Ethnicity	White	0	0.0%	42	51%
	Hispanic or Latino	0	0.0%	29	35%
	Not Hispanic or Latino	0	0.0%	53	65%
	Unknown	0	0.0%	0	0%

*Racial and ethnic breakdown of HTC properties can be found in the Housing Sponsor Report

FY 2023 Funding/HHs Served by Activity Type

	SF Homeownership		HOME		HTF		HTC 9%		HTC 4%		MF Bond**		MF Direct Loan**		Section 8 HCV		Section 811	
	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH
Owner Programs	\$12,945,563	82	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Renter Programs	\$0	0	\$299,550	55	\$0	0	\$881,063	40	\$0	0	\$0	0	\$0	0	\$106,719	10	\$0	0
Total	\$12,945,563	82	\$299,550	55	\$0	0	\$881,063	40	\$0	0	\$0	0	\$0	0	\$106,719	10	\$0	0

FY 2023 Funding/HH Served by Income Category

	SF Homeownership		HOME		HTF		HTC 9%		HTC 4%		MF Bond**		MF Direct Loan**		Section 8 HCV		Section 811	
	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH
ELI	\$435,673	3	\$252,705	40	\$0	0	\$88,106	4	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
VLI	\$3,421,345	23	\$46,844	15	\$0	0	\$792,957	36	\$0	0	\$0	0	\$0	0	\$106,719	10	\$0	0
LI	\$3,640,306	23	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
>=MI	\$5,448,239	33	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Total	\$12,945,563	82	\$299,550	55	\$0	0	\$881,063	40	\$0	0	\$0	0	\$0	0	\$106,719	10	\$0	0

*Please note all properties funded in FY23 through MF Bond and MF Direct Loan also received funding through the 9% or 4% HTC Programs. Households served will only be listed in the 9% or 4% tax credit household columns in order to prevent double counting.

REGION 3



Funding/HH Served by Race and Ethnicity*

	HOME and HTF Owner Programs		SF Homeownership Programs*		
	HH	%	HH	%	
by Race	American Indian or Alaskan Native	0	0%	6	0%
	Asian or Pacific Islander	2	12%	24	1%
	Black or African American	4	24%	182	11%
	Other	0	0%	135	8%
	Unknown	1	6%	663	40%
by Ethnicity	White	10	59%	652	39%
	Hispanic or Latino	3	18%	380	23%
	Not Hispanic or Latino	14	82%	1271	76%
	Unknown	0	0%	11	1%

*Racial and ethnic breakdown of HTC properties can be found in the Housing Sponsor Report

FY 2023 Funding/HHs Served by Activity Type

	SF Homeownership		HOME		HTF		HTC 9%		HTC 4%		MF Bond**		MF Direct Loan**		Section 8 HCV		Section 811	
	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH
Owner Programs	\$453,838,264	1662	\$1,369,679	9	\$331,650	8	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Renter Programs	\$0	0	\$3,319,581	409	\$0	0	\$12,452,845	729	\$9,543,512	1319	\$28,100,000	0	\$466,153	9	\$3,805,408	326	\$1,429,394	161
Total	\$453,838,264	1662	\$4,689,260	418	\$331,650	8	\$12,452,845	729	\$9,543,512	1319	\$28,100,000	0	\$466,153	9	\$3,805,408	326	\$1,429,394	161

FY 2023 Funding/HH Served by Income Category

	SF Homeownership		HOME		HTF		HTC 9%		HTC 4%		MF Bond**		MF Direct Loan**		Section 8 HCV		Section 811	
	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH
ELI	\$10,352,666	39	\$2,249,575	247	\$63,145	2	\$1,313,740	77	\$414,200	49	\$0	0	\$466,153	0	\$0	0	\$1,429,394	161
VLI	\$140,286,934	559	\$1,967,233	165	\$268,505	6	\$11,139,105	652	\$9,129,312	1270	\$28,100,000	0	\$0	0	\$3,805,408	325	\$0	0
LI	\$139,763,200	522	\$472,452	6	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
>=MI	\$163,435,464	542	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	1	\$0	0
Total	\$453,838,264	1662	\$4,689,260	418	\$331,650	8	\$12,452,845	729	\$9,543,512	1319	\$28,100,000	0	\$466,153	9	\$3,805,408	326	\$1,429,394	161

**Please note all properties funded in FY23 through MF Bond and MF Direct Loan also received funding through the 9% or 4% HTC Programs. Households served will only be listed in the 9% or 4% tax credit household columns in order to prevent double counting.

REGION 4



Funding/HH Served by Race and Ethnicity*

	HOME and HTF Owner Programs		SF Homeownership Programs*		
	HH	%	HH	%	
by Race	American Indian or Alaskan Native	0	0%	0	0%
	Asian or Pacific Islander	1	2%	0	0%
	Black or African American	32	51%	18	9%
	Other	1	2%	2	1%
	Unknown	0	0%	81	42%
by Ethnicity	White	29	46%	94	48%
	Hispanic or Latino	3	5%	60	31%
	Not Hispanic or Latino	60	95%	135	69%
	Unknown	0	0%	0	0%

*Racial and ethnic breakdown of HTC properties can be found in the Housing Sponsor Report

FY 2023 Funding/HHs Served by Activity Type

	SF Homeownership		HOME		HTF		HTC 9%		HTC 4%		MF Bond**		MF Direct Loan**		Section 8 HCV		Section 811	
	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH
Owner Programs	\$39,705,344	195	\$8,650,990	59	\$87,100	4	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Renter Programs	\$0	0	\$428,056	88	\$0	0	\$2,076,542	136	\$276,228	76	\$0	0	\$0	0	\$130,548	18	\$0	0
Total	\$39,705,344	195	\$9,079,046	147	\$87,100	4	\$2,076,542	136	\$276,228	76	\$0	0	\$0	0	\$130,548	18	\$0	0

FY 2023 Funding/HH Served by Income Category

	SF Homeownership		HOME		HTF		HTC 9%		HTC 4%		MF Bond**		MF Direct Loan**		Section 8 HCV		Section 811	
	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH
ELI	\$316,559	2	\$1,794,644	58	\$0	0	\$194,339	13	\$105,403	29	\$0	0	\$0	0	\$0	0	\$0	0
VLI	\$7,087,182	40	\$5,502,261	75	\$87,100	4	\$1,882,203	123	\$170,825	47	\$0	0	\$0	0	\$130,548	18	\$0	0
LI	\$9,234,384	52	\$1,782,142	14	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
>=MI	\$23,067,218	101	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Total	\$39,705,344	195	\$9,079,046	147	\$87,100	4	\$2,076,542	136	\$276,228	76	\$0	0	\$0	0	\$130,548	18	\$0	0

**Please note all properties funded in FY23 through MF Bond and MF Direct Loan also received funding through the 9% or 4% HTC Programs. Households served will only be listed in the 9% or 4% tax credit household columns in order to prevent double counting.

REGION 5



Funding/HH Served by Race and Ethnicity*

	HOME and HTF Owner Programs		SF Homeownership Programs*		
	HH	%	HH	%	
by Race	American Indian or Alaskan Native	0	0%	0	0%
	Asian or Pacific Islander	0	0%	0	0%
	Black or African American	0	0%	26	27%
	Other	0	0%	6	6%
	Unknown	2	33%	35	36%
by Ethnicity	White	3	50%	30	31%
	Hispanic or Latino	1	17%	18	19%
	Not Hispanic or Latino	5	83%	79	81%
	Unknown	0	0%	0	0%

*Racial and ethnic breakdown of HTC properties can be found in the Housing Sponsor Report

FY 2023 Funding/HHs Served by Activity Type

	SF Homeownership		HOME		HTF		HTC 9%		HTC 4%		MF Bond**		MF Direct Loan**		Section 8 HCV		Section 811	
	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH
Owner Programs	\$16,905,589	97	\$0		\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Renter Programs	\$0	0	\$236,658	52	\$0	0	\$279,061	28	\$0	0	\$0	0	\$0	0	\$122,363	14	\$0	0
Total	\$16,905,589	97	\$236,658	52	\$0	0	\$279,061	28	\$0	0	\$0	0	\$0	0	\$122,363	14	\$0	0

FY 2023 Funding/HH Served by Income Category

	SF Homeownership		HOME		HTF		HTC 9%		HTC 4%		MF Bond**		MF Direct Loan**		Section 8 HCV		Section 811	
	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH
ELI	\$413,922	3	\$185,990	33	\$0	0	\$29,899	3	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
VLI	\$3,087,966	22	\$38,449	16	\$0	0	\$249,162	25	\$0	0	\$0	0	\$0	0	\$122,363	14	\$0	0
LI	\$3,667,347	24	\$12,219	3	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
>=MI	\$9,736,354	48	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Total	\$16,905,589	97	\$236,658	52	\$0	0	\$279,061	28	\$0	0	\$0	0	\$0	0	\$122,363	14	\$0	0

**Please note all properties funded in FY23 through MF Bond and MF Direct Loan also received funding through the 9% or 4% HTC Programs. Households served will only be listed in the 9% or 4% tax credit household columns in order to prevent double counting.

REGION 6



Funding/HH Served by Race and Ethnicity*

	HOME and HTF Owner Programs		SF Homeownership Programs*		
	HH	%	HH	%	
by Race	American Indian or Alaskan Native	0	0%	7	0%
	Asian or Pacific Islander	0	0%	16	1%
	Black or African American	11	58%	246	16%
	Other	0	0%	103	7%
	Unknown	0	0%	492	33%
by Ethnicity	White	8	42%	646	43%
	Hispanic or Latino	4	21%	406	27%
	Not Hispanic or Latino	15	79%	1094	72%
	Unknown	0	0%	10	1%

*Racial and ethnic breakdown of HTC properties can be found in the Housing Sponsor Report

FY 2023 Funding/HHs Served by Activity Type

	SF Homeownership		HOME		HTF		HTC 9%		HTC 4%		MF Bond**		MF Direct Loan**		Section 8 HCV		Section 811	
	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH
Owner Programs	\$363,841,768	1511	\$654,210	4	\$674,383	15	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Renter Programs	\$0	0	\$39,978	9	\$0	0	\$10,279,698	730	\$15,897,592	2090	\$136,000,000	0	\$3,000,000	30	\$5,810,300	468	\$648,605	95
Total	\$363,841,768	1511	\$694,188	13	\$674,383	15	\$10,279,698	730	\$15,897,592	2090	\$136,000,000	0	\$3,000,000	30	\$5,810,300	468	\$648,605	95

FY 2023 Funding/HH Served by Income Category

	SF Homeownership		HOME		HTF		HTC 9%		HTC 4%		MF Bond**		MF Direct Loan**		Section 8 HCV		Section 811	
	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH
ELI	\$9,465,885	42	\$204,389	6	\$179,656	4	\$1,016,769	71	\$1,131,905	136	\$0	0	\$0	0	\$0	0	\$648,605	95
VLI	\$102,846,042	471	\$337,654	6	\$494,727	11	\$9,262,929	659	\$14,595,674	1931	\$136,000,000	0	\$3,000,000	0	\$5,810,300	466	\$0	0
LI	\$122,256,557	514	\$152,145	1	\$0	0	\$0	0	\$170,013	23	\$0	0	\$0	0	\$0	0	\$0	0
>=MI	\$129,273,284	484	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	2	\$0	0
Total	\$363,841,768	1511	\$694,188	13	\$674,383	15	\$10,279,698	730	\$15,897,592	2090	\$136,000,000	0	\$3,000,000	30	\$5,810,300	468	\$648,605	95

**Please note all properties funded in FY23 through MF Bond and MF Direct Loan also received funding through the 9% or 4% HTC Programs. Households served will only be listed in the 9% or 4% tax credit household columns in order to prevent double counting.

REGION 7



Funding/HH Served by Race and Ethnicity*

	HOME and HTF Owner Programs		SF Homeownership Programs*		
	HH	%	HH	%	
by Race	American Indian or Alaskan Native	0	0%	3	1%
	Asian or Pacific Islander	0	0%	14	3%
	Black or African American	6	40%	25	6%
	Other	1	7%	36	9%
	Unknown	0	0%	125	31%
by Ethnicity	White	8	53%	202	50%
	Hispanic or Latino	2	13%	122	30%
	Not Hispanic or Latino	13	87%	271	67%
	Unknown	0	0%	12	3%

*Racial and ethnic breakdown of HTC properties can be found in the Housing Sponsor Report

FY 2023 Funding/HHs Served by Activity Type

	SF Homeownership		HOME		HTF		HTC 9%		HTC 4%		MF Bond**		MF Direct Loan**		Section 8 HCV		Section 811	
	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH
Owner Programs	\$122,313,765	405	\$698,615	5	\$202,107	10	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Renter Programs	\$0	0	\$230,935	30	\$0	0	\$3,223,058	315	\$21,084,407	2951	\$41,000,000	0	\$0	0	\$618,883	49	\$1,375,070	139
Total	\$122,313,765	405	\$929,550	35	\$202,107	10	\$3,223,058	315	\$21,084,407	2951	\$41,000,000	0	\$0	0	\$618,883	49	\$1,375,070	139

FY 2023 Funding/HH Served by Income Category

	SF Homeownership		HOME		HTF		HTC 9%		HTC 4%		MF Bond**		MF Direct Loan**		Section 8 HCV		Section 811	
	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH
ELI	\$5,815,722	21	\$582,496	22	\$110,819	5	\$503,319	49	\$204,751	26	\$0	0	\$0	0	\$0	0	\$1,375,070	139
VLI	\$51,480,076	181	\$192,024	10	\$84,275	4	\$2,719,739	266	\$20,088,771	2816	\$41,000,000	0	\$0	0	\$618,883	49	\$0	0
LI	\$35,341,352	116	\$155,031	3	\$7,013	1	\$0	0	\$790,886	109	\$0	0	\$0	0	\$0	0	\$0	0
>=MI	\$29,676,615	87	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Total	\$122,313,765	405	\$929,550	35	\$202,107	10	\$3,223,058	315	\$21,084,407	2951	\$41,000,000	0	\$0	0	\$618,883	49	\$1,375,070	139

**Please note all properties funded in FY23 through MF Bond and MF Direct Loan also received funding through the 9% or 4% HTC Programs. Households served will only be listed in the 9% or 4% tax credit household columns in order to prevent double counting.

REGION 8



Funding/HH Served by Race and Ethnicity*

	HOME and HTF Owner Programs		SF Homeownership Programs*		
	HH	%	HH	%	
by Race	American Indian or Alaskan Native	0	0%	0	0%
	Asian or Pacific Islander	0	0%	4	1%
	Black or African American	2	33%	21	8%
	Other	1	17%	22	8%
	Unknown	1	17%	107	39%
by Ethnicity	White	2	33%	118	43%
	Hispanic or Latino	2	33%	55	20%
	Not Hispanic or Latino	4	67%	215	79%
	Unknown	0	0%	2	1%

*Racial and ethnic breakdown of HTC properties can be found in the Housing Sponsor Report

FY 2023 Funding/HHs Served by Activity Type

	SF Homeownership		HOME		HTF		HTC 9%		HTC 4%		MF Bond**		MF Direct Loan**		Section 8 HCV		Section 811	
	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH
Owner Programs	\$59,632,903	272	\$600,095	4	\$89,067	2	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Renter Programs	\$0	0	\$7,581	5	\$0	0	\$3,392,700	208	\$0	0	\$0	0	\$0	0	\$67,201	15	\$0	0
Total	\$59,632,903	272	\$607,676	9	\$89,067	2	\$3,392,700	208	\$0	0	\$0	0	\$0	0	\$67,201	15	\$0	0

FY 2023 Funding/HH Served by Income Category

	SF Homeownership		HOME		HTF		HTC 9%		HTC 4%		MF Bond**		MF Direct Loan**		Section 8 HCV		Section 811	
	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH
ELI	\$650,782	3	\$7,581	5	\$0	0	\$346,040	21	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
VLI	\$9,321,969	49	\$300,451	2	\$44,656	1	\$3,046,660	187	\$0	0	\$0	0	\$0	0	\$67,201	15	\$0	0
LI	\$18,863,917	90	\$299,644	2	\$44,411	1	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
>=MI	\$30,796,235	130	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Total	\$59,632,903	272	\$607,676	9	\$89,067	2	\$3,392,700	208	\$0	0	\$0	0	\$0	0	\$67,201	15	\$0	0

**Please note all properties funded in FY23 through MF Bond and MF Direct Loan also received funding through the 9% or 4% HTC Programs. Households served will only be listed in the 9% or 4% tax credit household columns in order to prevent double counting.

REGION 9



Funding/HH Served by Race and Ethnicity*

	HOME and HTF Owner Programs		SF Homeownership Programs*	
	HH	%	HH	%
by Race				
American Indian or Alaskan Native	0	0%	3	0%
Asian or Pacific Islander	0	0%	14	2%
Black or African American	0	0%	41	5%
Other	0	0%	56	7%
Unknown	0	0%	294	36%
White	19	100%	418	51%
by Ethnicity				
Hispanic or Latino	14	74%	241	29%
Not Hispanic or Latino	5	26%	580	70%
Unknown	0	0%	5	1%

*Racial and ethnic breakdown of HTC properties can be found in the Housing Sponsor Report

FY 2023 Funding/HHs Served by Activity Type

	SF Homeownership		HOME		HTF		HTC 9%		HTC 4%		MF Bond**		MF Direct Loan**		Section 8 HCV		Section 811	
	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH
Owner Programs	\$204,699,424	826	\$1,691,672	11	\$290,443	8	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Renter Programs	\$0	0	\$2,232,817	349	\$0	0	\$5,608,945	281	\$12,377,854	1847	\$54,000,000	0	\$0	0	\$646,473	112	\$396,000	59
Total	\$204,699,424	826	\$3,924,489	360	\$290,443	8	\$5,608,945	281	\$12,377,854	1847	\$54,000,000	0	\$0	0	\$646,473	112	\$396,000	59

FY 2023 Funding/HH Served by Income Category

	SF Homeownership		HOME		HTF		HTC 9%		HTC 4%		MF Bond**		MF Direct Loan**		Section 8 HCV		Section 811	
	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH
ELI	\$7,549,319	34	\$2,169,074	246	\$66,790	3	\$720,424	35	\$969,845	113	\$0	0	\$0	0	\$0	0	\$396,000	59
VLI	\$54,025,370	242	\$980,710	99	\$132,632	5	\$4,888,521	246	\$11,357,955	1725	\$54,000,000	0	\$0	0	\$646,473	111	\$0	0
LI	\$55,942,137	231	\$774,705	15	\$0	0	\$0	0	\$50,054	9	\$0	0	\$0	0	\$0	0	\$0	0
>=MI	\$87,182,599	319	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	1	\$0	0
Total	\$204,699,424	826	\$3,924,489	360	\$290,443	8	\$5,608,945	281	\$12,377,854	1847	\$54,000,000	0	\$0	0	\$646,473	112	\$396,000	59

**Please note all properties funded in FY23 through MF Bond and MF Direct Loan also received funding through the 9% or 4% HTC Programs. Households served will only be listed in the 9% or 4% tax credit household columns in order to prevent double counting.

REGION 10



Funding/HH Served by Race and Ethnicity*

	HOME and HTF Owner Programs		SF Homeownership Programs*		
	HH	%	HH	%	
by Race	American Indian or Alaskan Native	0	0%	0	0%
	Asian or Pacific Islander	0	0%	2	1%
	Black or African American	4	24%	3	2%
	Other	0	0%	2	1%
	Unknown	0	0%	53	33%
by Ethnicity	White	13	76%	99	62%
	Hispanic or Latino	9	53%	56	35%
	Not Hispanic or Latino	8	47%	103	65%
	Unknown	0	0%	0	0%

*Racial and ethnic breakdown of HTC properties can be found in the Housing Sponsor Report

FY 2023 Funding/HHs Served by Activity Type

	SF Homeownership		HOME		HTF		HTC 9%		HTC 4%		MF Bond**		MF Direct Loan**		Section 8 HCV		Section 811	
	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH
Owner Programs	\$31,484,341	159	\$2,136,102	14	\$134,289	3	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Renter Programs	\$0	0	\$55,486	23	\$0	0	\$3,420,716	208	\$2,111,436	313	\$14,000,000	0	\$0	0	\$369,137	35	\$97,603	15
Total	\$31,484,341	159	\$2,191,588	37	\$134,289	3	\$3,420,716	208	\$2,111,436	313	\$14,000,000	0	\$0	0	\$369,137	35	\$97,603	15

FY 2023 Funding/HH Served by Income Category

	SF Homeownership		HOME		HTF		HTC 9%		HTC 4%		MF Bond**		MF Direct Loan**		Section 8 HCV		Section 811	
	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH
ELI	\$0	0	\$807,061	23	\$0	0	\$346,424	21	\$0	0	\$0	0	\$0	0	\$0	0	\$97,603	15
VLI	\$6,249,953	38	\$925,886	11	\$134,289	3	\$3,074,292	187	\$2,111,436	313	\$14,000,000	0	\$0	0	\$369,137	35	\$0	0
LI	\$7,270,299	41	\$458,641	3	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
>=MI	\$17,964,090	80	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Total	\$31,484,341	159	\$2,191,588	37	\$134,289	3	\$3,420,716	208	\$2,111,436	313	\$14,000,000	0	\$0	0	\$369,137	35	\$97,603	15

**Please note all properties funded in FY23 through MF Bond and MF Direct Loan also received funding through the 9% or 4% HTC Programs. Households served will only be listed in the 9% or 4% tax credit household columns in order to prevent double counting.

REGION 11



Funding/HH Served by Race and Ethnicity*

	HOME and HTF Owner Programs		SF Homeownership Programs*		
	HH	%	HH	%	
by Race	American Indian or Alaskan Native	0	0%	0	0%
	Asian or Pacific Islander	0	0%	1	0%
	Black or African American	0	0%	5	1%
	Other	12	43%	12	2%
	Unknown	0	0%	160	29%
by Ethnicity	White	16	57%	380	68%
	Hispanic or Latino	26	93%	175	31%
	Not Hispanic or Latino	2	7%	383	69%
	Unknown	0	0%	0	0%

*Racial and ethnic breakdown of HTC properties can be found in the Housing Sponsor Report

FY 2023 Funding/HHs Served by Activity Type

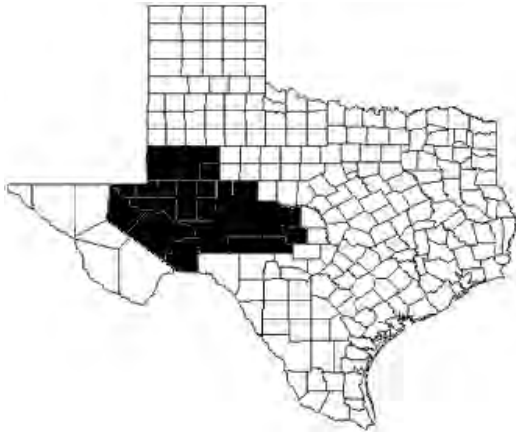
	SF Homeownership		HOME		HTF		HTC 9%		HTC 4%		MF Bond**		MF Direct Loan**		Section 8 HCV		Section 811	
	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH
Owner Programs	\$114,647,951	558	\$2,557,546	18	\$210,539	10	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Renter Programs	\$0	0	\$63,567	21	\$0	0	\$9,005,944	498	\$2,106,342	428	\$0	0	\$0	0	\$0	0	\$126,947	25
Total	\$103,662,833	551	\$300,428	534	\$155,610	6	\$8,991,048	577	\$572,534	236	\$0	0	\$0	0	\$0	0	\$128,086	23

FY 2023 Funding/HH Served by Income Category

	SF Homeownership		HOME		HTF		HTC 9%		HTC 4%		MF Bond**		MF Direct Loan**		Section 8 HCV		Section 811	
	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH
ELI	\$2,372,352	13	\$869,530	23	\$143,044	7	\$1,044,932	57	\$0	0	\$0	0	\$0	0	\$0	0	\$126,947	25
VLI	\$18,167,503	103	\$1,334,800	12	\$67,495	3	\$7,961,012	441	\$2,106,342	428	\$0	0	\$0	0	\$0	0	\$0	0
LI	\$21,613,458	115	\$416,783	4	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
>=MI	\$72,494,637	327	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Total	\$114,647,951	558	\$2,621,113	39	\$210,539	10	\$9,005,944	498	\$2,106,342	428	\$0	0	\$0	0	\$0	0	\$126,947	25

**Please note all properties funded in FY23 through MF Bond and MF Direct Loan also received funding through the 9% or 4% HTC Programs. Households served will only be listed in the 9% or 4% tax credit household columns in order to prevent double counting.

REGION 12



Funding/HH Served by Race and Ethnicity*

	HOME and HTF Owner Programs		SF Homeownership Programs*	
	HH	%	HH	%
by Race				
American Indian or Alaskan Native	0	0%	0	0%
Asian or Pacific Islander	2	11%	0	0%
Black or African American	3	17%	4	3%
Other	0	0%	2	2%
Unknown	0	0%	39	31%
White	13	72%	80	64%
by Ethnicity				
Hispanic or Latino	9	50%	41	33%
Not Hispanic or Latino	9	50%	84	67%
Unknown	0	0%	0	0%

*Racial and ethnic breakdown of HTC properties can be found in the Housing Sponsor Report

2023 Funding/HHs Served by Activity Type

	SF Homeownership		HOME		HTF		HTC 9%		HTC 4%		MF Bond**		MF Direct Loan**		Section 8 HCV		Section 811	
	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH
Owner Programs	\$27,598,696	125	\$0	0	\$561,444	18	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Renter Programs	\$0	0	\$219,943	52	\$0	0	\$3,116,408	308	\$2,769,837	390	\$0	0	\$0	0	\$61,075	4	\$0	0
Total	\$27,598,696	125	\$219,943	52	\$561,444	18	\$3,116,408	308	\$2,769,837	390	\$0	0	\$0	0	\$61,075	4	\$0	0

2023 Funding/HH Served by Income Category

	SF Homeownership		HOME		HTF		HTC 9%		HTC 4%		MF Bond**		MF Direct Loan**		Section 8 HCV		Section 811	
	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH
ELI	\$757,452	3	\$171,830	38	\$22,500	1	\$132,691	9	\$171,537	16	\$0	0	\$0	0	\$0	0	\$0	0
VLI	\$5,449,043	29	\$48,113	14	\$538,944	17	\$2,800,529	274	\$2,483,718	355	\$0	0	\$0	0	\$61,075	4	\$0	0
LI	\$5,819,187	27	\$0	0	\$0	1	\$183,188	25	\$114,581	19	\$0	0	\$0	0	\$0	0	\$0	0
>=MI	\$15,573,015	66	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Total	\$27,598,696	125	\$219,943	52	\$561,444	18	\$3,116,408	308	\$2,769,837	390	\$0	0	\$0	0	\$61,075	4	\$0	0

**Please note all properties funded in FY22 through MF Bond and MF Direct Loan also received funding through the 9% or 4% HTC Programs. Households served will only be listed in the 9% or 4% tax credit household columns in order to prevent double counting.

REGION 13



Funding/HH Served by Race and Ethnicity*

	HOME and HTF Owner Programs		SF Homeownership Programs*	
	HH	%	HH	%
by Race				
American Indian or Alaskan Native	0	0%	0	0%
Asian or Pacific Islander	0	0%	2	0%
Black or African American	0	0%	12	2%
Other	0	0%	23	5%
Unknown	0	0%	131	27%
White	18	100%	323	66%
by Ethnicity				
Hispanic or Latino	18	100%	133	27%
Not Hispanic or Latino	0	0%	354	72%
Unknown	0	0%	4	1%

*Racial and ethnic breakdown of HTC properties can be found in the Housing Sponsor Report

2023 Funding/HHs Served by Activity Type

	SF Homeownership		HOME		HTF		HTC 9%		HTC 4%		MF Bond**		MF Direct Loan**		Section 8 HCV		Section 811	
	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH
Owner Programs	\$101,201,560	491	\$306,194	2	\$355,626	16	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Renter Programs	\$0	0	\$0	0	\$0	0	\$1,500,000	104	\$5,209,981	648	\$0	0	\$0	0	\$0	0	\$78,473	12
Total	\$101,201,560	491	\$306,194	2	\$355,626	16	\$1,500,000	104	\$5,209,981	648	\$0	0	\$0	0	\$0	0	\$78,473	12

2023 Funding/HH Served by Income Category

	SF Homeownership		HOME		HTF		HTC 9%		HTC 4%		MF Bond**		MF Direct Loan**		Section 8 HCV		Section 811	
	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH
ELI	\$1,834,863	9	\$148,414	1	\$177,326	8	\$158,654	11	\$0	0	\$0	0	\$0	0	\$0	0	\$78,473	12
VLI	\$17,601,966	94	\$157,780	1	\$155,800	7	\$1,341,346	93	\$5,209,981	648	\$0	0	\$0	0	\$0	0	\$0	0
LI	\$25,383,288	131	\$0	0	\$22,500	1	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
>=MI	\$56,381,443	257	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Total	\$101,201,560	491	\$306,194	2	\$355,626	16	\$1,500,000	104	\$5,209,981	648	\$0	0	\$0	0	\$0	0	\$78,473	12

**Please note all properties funded in FY23 through MF Bond and MF Direct Loan also received funding through the 9% or 4% HTC Programs. Households served will only be listed in the 9% or 4% tax credit household columns in order to prevent double counting.

HOUSING SPONSOR REPORT ANALYSIS

Tex. Gov't Code §2306.072 and §2306.0724 requires the Department to provide property and occupant profiles for multifamily properties with 20 or more units receiving assistance from TDHCA. This report compiled annually 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 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. TDHCA is notified of Fair Housing violations that have been filed with the Texas Workforce Commission, HUD, and the U.S. Department of Justice through its Previous Participation reviews, required reporting by monitored properties, and through the Texas Workforce Commission.

Because of the extensive nature of the information, TDHCA provides 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 Tex. Gov't Code §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 (800) 525-0657 or visit <https://www.tdhca.texas.gov/housing-resource-center-plans-and-reports>.

GEOGRAPHIC DISTRIBUTION OF HOUSING TAX CREDITS

Tex. Gov't Code §2306.111(d) 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 across the state, this section of the SLIHP discusses the geographical distribution of HTCs.

The Department allocated \$176,844,261 in 4% and 9% HTCs during SFY 2023, which represents a one year value. Information on these awards, as well as the entire HTC inventory, can be found on the HTC Program's webpage at <https://www.tdhca.texas.gov/programs/multifamily-housing-programs>.

Region	All HTCs	% of all HTCs	9% HTC s	% of all 9% HTCs	4% HTC s	% of all 4% HTCs
1	\$6,333,108	3.58%	\$4,328,060	5.55%	\$2,005,048	2.03%
2	\$1,824,600	1.03%	\$1,824,600	2.34%	\$0	0.00%
3	\$47,732,111	26.99%	\$13,816,726	17.72%	\$33,915,385	34.30%
4	\$8,372,727	4.73%	\$7,148,915	9.17%	\$1,223,812	1.24%
5	\$3,929,177	2.22%	\$3,929,177	5.04%	\$0	0.00%
6	\$31,868,142	18.02%	\$15,532,468	19.92%	\$16,335,674	16.52%
7	\$31,326,016	17.71%	\$4,811,000	6.17%	\$26,515,016	26.82%
8	\$6,515,127	3.68%	\$5,602,347	7.18%	\$912,780	0.92%
9	\$19,721,188	11.15%	\$5,608,519	7.19%	\$14,112,669	14.27%
10	\$2,791,435	1.58%	\$2,791,435	3.58%	\$0	0.00%
11	\$7,578,251	4.29%	\$7,578,251	9.72%	\$0	0.00%
12	\$1,898,280	1.07%	\$1,898,280	2.43%	\$0	0.00%
13	\$6,954,099	3.93%	\$3,103,770	3.98%	\$3,850,329	3.89%
Total	\$176,844,261	100.00%	\$77,973,548	100.00%	\$98,870,713	100.00%

The table above shows the funding distribution of 2023 awards by region and includes the variations between the actual distribution and the 9% HTC RAF targets. Data for 9% and 4% HTC are as of November 2023. 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 a statewide pool. The most under-served sub-regions are ranked and, if possible, additional awards are made from the statewide pool. If a region does not have enough qualified applications to meet its regional credit distribution target, then those credits will collapse to the statewide pool of remaining credits.

Additional guidance and resources can be found off TDHCA's Multifamily Competitive (9%) Housing Tax Credits webpage: <https://www.tdhca.texas.gov/competitive-9-housing-tax-credits>. Off this page is [link](#) to a map with information on the properties' locations relative to census tracts.



SECTION 4: ACTION PLAN

In response to the needs identified in the Housing Analysis, this Plan outlines Texas Department of Housing and Community Affairs' (TDHCA or the Department) course of action designed to address those underserved needs.

This section of the SLIHP includes the following information per Tex. Gov't Code §2306.072 and §2306.0721:

- A description of methods to use all available housing resources to address the housing needs of special needs populations by establishing funding levels for all housing-related programs as required by Tex. Gov't Code §2306.0721(c)(2).
- A comprehensive statement of the activities of the department during the preceding year to address the needs of special needs populations as required by Tex. Gov't Code §2306.072(c)(2)(D).
- A description of state programs that govern the use of all available housing resources as required by Tex. Gov't Code §2306.0721(c)(4).
- A resource allocation plan targeting all available housing resources to individuals and families of low and very low income and special needs populations as required by Tex. Gov't Code §2306.0721(c)(5).
- Strategies to provide housing for individuals and families with special needs as required by Tex. Gov't Code §2306.0721(c)(7).
- A description of the Department's efforts to encourage incorporation of energy efficient construction and appliances in housing units as required by Tex. Gov't Code §2306.0721(c)(8).
- Strategies for meeting rural housing needs as required by Tex. Gov't Code §2306.0721(c)(11).
- An explanation of TDHCA's Regional Allocation Formula (RAF) as required by Tex. Gov't Code §2306.111(e)(1)

This section is organized as follows:

- 2024 TDHCA Programs: Description of TDHCA's programs organized by division including funding source, administrator, purpose, targeted population, allocation, budget, and contact information.
- Regional Allocation Plans: Distribution of TDHCA's resources across the 13 State Service Regions.
- Policy Initiatives: A brief overview of policy initiatives for TDHCA including Fair Housing and Disaster Recovery.
- Special Needs Populations: Populations that have unique needs related to housing.

2024 TDHCA PROGRAMS

TDHCA's programs govern the use of available resources to meet the housing needs of low-income Texans. Program descriptions include information on funding sources, recipients, targeted beneficiaries, set-asides and special initiatives.

Shortly after the beginning of the pandemic the United States federal government began enacting legislation aimed at helping renters and homeowners. On March 27, 2020, The Coronavirus Aid Relief and Economic Security Act (CARES Act), a \$2.2 trillion Federal stimulus bill was passed. On December 28, 2020, the \$920 billion Consolidated Appropriations Act was passed. A third bill, the \$1.9 trillion dollar American Rescue Plan (ARP), passed on March 11, 2021. On April 2, 2020, TDHCA began receiving federal funds allocated to combat the COVID-19 pandemic. In total TDHCA received \$4,842,228,414 .

TDHCA has used these federal funds to combat the COVID-19 pandemic by creating new programs and supplementing programs which were already in place.

The following is a list of TDHCA programs and activities organized by division inclusive of pandemic response assistance:

Community Affairs

- Community Services Block Grant (CSBG) Program
- Comprehensive Energy Assistance Program (CEAP)
- Weatherization Assistance Program (WAP)
- Low Income Household Water Assistance Program (LIHWAP)

Community Development Block Grant CARES Act Assistance

- Texas Emergency Rental Assistance Program (TERAP)
- Texas Emergency Mortgage Assistance Program (TEMAP)
- Food Bank Reimbursement Assistance
- Assistance for Persons with Disabilities
- Legal Services for Persons with Disabilities
- Community Resiliency Program

HOME American Rescue Plan (HOME-ARP)

Housing Stabilization Services (HSS)

Manufactured Housing

Multifamily Finance

- Housing Tax Credit (HTC) Program
- Multifamily Bond (MF Bond) Program
- Multifamily Direct Loan (MF Direct Loan) Program
- National Housing Trust Fund (NHTF)

Section 811 Project Rental Assistance

Single Family and Homeless Programs

- Emergency Solutions Grants (ESG) Program
- Emergency Solutions Grant CARES (ESG-CARES) Program
- Homeless Housing and Services Program (HHSP)
- Ending Homelessness Fund (EH Fund)
- HOME Tenant-Based Rental Assistance (TBRA)
- HOME Contract for Deed (CFD)
- HOME Homebuyer Assistance with New Construction or Rehabilitation (HANC)
- HOME Single Family Development (SFD)
- HOME Homeowner Reconstruction Assistance (HRA)
- Neighborhood Stabilization Program (NSP)
- Colonia Self-Help Center (CSHC) Program
- Texas Housing Trust Fund Program
- Texas Bootstrap Loan (Bootstrap) Program
- Amy Young Barrier Removal (AYBR) Program
- Section 8 Housing Choice Voucher (HCV) Program
- Section 8 Emergency Housing Voucher (EHV) Program
- Section 8 Mainstream Voucher Program (MVP)
- Section 8 Veterans Assistance Supportive Housing (VASH) Program

Texas Homeowner Assistance Fund (TxHAF)

- Texas Homeowner Assistance Fund (TxHAF)
- Texas Homeowner Assistance Fund Subrecipient Activities

Texas Homeownership

- My First Texas Home (MFTH) Program
- My Choice Texas Home (MCTH) Program
- TEXAS Mortgage Credit Certificate (TX MCC) Program
- Texas Statewide Homebuyer Education Program (TSHEP)
- Texas Homebuyer U (TXHBU)

Texas Rent Relief (TRR)

Community Affairs

The Community Affairs Division offers the Community Services Block Grant (CSBG) Program, Comprehensive Energy Assistance Program (CEAP), Weatherization Assistance Program (WAP), and the Low Income Household Water Assistance Program (LIHWAP).

Community Services Block Grant Program (CSBG)

The CSBG Program receives funds from the U.S. Department of Health and Human Services (USHHS) for CSBG-eligible entities to receive administrative support funds and for them to provide programs funds that offer emergency and poverty-related programs to income-eligible persons.

Ninety percent of the annual CSBG funds must be provided to eligible entities as defined under Section 673 of the CSBG Act to provide services to low-income individuals. These eligible entities are an established network of private nonprofit entities or units of local government that have each been designated by the Governor as the CSBG-eligible entity for a specified geographic area. TDHCA administers the program through a network of 39 CSBG eligible entities. Persons with incomes at or below 125% of the current federal income poverty guidelines issued annually by USHHS are eligible for the program (the level was raised to 200% of poverty for the CSBG CARES funds). Each CSBG eligible entity decides, through a needs assessment and strategic planning process, how the funds for their specific service area will be used; there is localized flexibility in the use and programming of funds and CSBG eligible entities do not all offer the same programs and services.

Allocations to 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 inverse population density.

Up to 5% of the State's CSBG allocation may be used for discretionary activities. Current discretionary activities include (1) providing additional assistance to CSBG eligible entities to provide direct services to clients; (2) providing assistance to CSBG eligible entities in a variety of ways to improve performance such as meeting CSBG Organizational Standards; (3) supporting assessment, training and technical assistance needs of the CSBG-eligible entities; (4) supporting the state's homelessness coordination in the Balance of State; (5) providing funding to organizations that assist previously incarcerated individuals in obtaining rental housing and other housing related reentry activities; (6) providing funding to organizations that administer projects that address the causes of poverty and promote client self-sufficiency in Native American and migrant seasonal farmworker communities; (7) setting aside funds for disaster recovery immediate response; and (8) support other eligible discretionary activities as authorized by the Department's Board. No more than 5% of the CSBG allocation may be used for administrative purposes by the state. If the full 5% is not needed for administrative purposes, the remainder may be used on a discretionary basis. CSBG funding for FY 2024 is not known at this time, and will depend on federal funding levels. CSBG planning figures for 2023 are based on funding for 2023 which was \$36,525,991.

Contact: For assistance, individuals should contact the local CSBG eligible entity for their county directly, which can be found online at <https://www.tdhca.texas.gov/help-for-texans> by selecting "Emergency and Homeless Services" or by calling the Housing Resource Center at 800-525-0657. Program administrators who need more information may call Karen Keith, Community Affairs Division, at 512-475-0471.

Online Documents: The CSBG State Plan and other guidance may be accessed at the TDHCA website at <https://www.tdhca.texas.gov/community-services-block-grant-csbg>.

Funding Source: USHHS

Type of Assistance: Grants

Recipients: Eligible entities as defined in the CSBG Act

Targeted Beneficiaries: Persons at or below 125% of the federal poverty guidelines

Comprehensive Energy Assistance Program (CEAP)

CEAP is funded by the USHHS' Low Income Home Energy Assistance Program (LIHEAP). The purpose of CEAP is to provide energy assistance to income-eligible households. TDHCA administers the program through a network of 35 CEAP subrecipients and one statewide vendor. The subrecipients consist of private nonprofit entities and units of local government. The CEAP subrecipients and vendor make energy payments for eligible households to energy companies through a vendor agreement with energy providers.

Eligible households may be assisted with Utility Assistance and Crisis Assistance benefits, which are the two CEAP assistance components. Benefits are determined on a sliding scale based on income, household size and Federal Poverty Income levels. The Crisis Component is designed to provide one-time energy assistance to households during a disaster such as extreme temperatures or a presidentially declared disaster. A utility disconnection notice may constitute a Crisis in combination with extreme temperatures or a declared disaster.

The targeted beneficiaries of CEAP in Texas are households with an income at or below 150% 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%); elderly poverty household factor (40%); inverse poverty household density factor (5%); median income variance factor (5%); and weather factor (10%).

CEAP funding for FY 2024 is unknown at this time, and will depend on federal funding levels. CEAP Planning figures for 2024 are based on funding for 2023 which was \$188,557,725.

Contact: To connect to the local CEAP provider, persons needing assistance may go online at <https://www.tdhca.texas.gov/help-for-texans> or call 1-877-399-8939 from a landline phone. Program administrators can call Madison Lozano, Community Affairs Division, at 512-936-7798.

Online documents: The Energy Assistance Plan and other guidance may be accessed online at <https://www.tdhca.texas.gov/comprehensive-energy-assistance-program-ceap>.

Funding Source: USHHS

Type of Assistance: Grants

Recipients: Private nonprofits and units of local government

Targeted Beneficiaries: Households with income at or below 150% of federal poverty guidelines

Weatherization Assistance Program (WAP)

WAP is funded by the U.S. Department of Energy (DOE) and USHHS' LIHEAP grant. 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 20 WAP subrecipients. The subrecipients consist of private nonprofit entities and units of local government. 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.

The targeted beneficiaries of WAP in Texas are households with an income at or below 150% of federal poverty for the LIHEAP WAP and 200% of federal poverty for DOE WAP, 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%); elderly poverty household factor (40%); inverse poverty household density factor (5%); median income variance factor (5%); and weather factor (10%).

Projected WAP funding for FY 2024 is unknown at this time, and will depend on federal funding levels. WAP funding levels for FY 2024 are based on 2023 federal funding which for LIHEAP was \$16,087,951 and for DOE was \$9,648,808.

Contact: To connect directly to a local WAP provider, call 211 or 1-888-606-8889, or go online to <https://www.tdhca.texas.gov/help-for-texans>. Program administrators can call Chad Turner, Community Affairs Division at 512-475-3860.

Online documents: The Weatherization Assistance State Plan and other guidance may be accessed from the TDHCA website at <https://www.tdhca.texas.gov/ca/wap>.

Funding Sources: DOE and USHHS

Type of Assistance: Grants

Recipients: Private nonprofits and units of local government

Targeted Beneficiaries: Households with income at or below 150% of federal poverty guidelines for the LIHEAP WAP and 200% of federal poverty for DOE WAP

Low Income Household Water Assistance Program (LIHWAP)

TDHCA's LIHWAP program was allocated \$51,801,876 from USHHS through the Consolidated Appropriations Act of 2021 and \$40,597,082 from the American Rescue Plan Act. Subrecipients and a statewide vendor have until March 31, 2024 to spend both allocations of LIHWAP funds.

See Section 5 Pandemic Response for further information.

Community Development Block Grant (CDBG) CARES Act Assistance

Through the CARES Act TDHCA was awarded \$141,846,258 in CDBG to assist households impacted by the pandemic.

See Section 5 Pandemic Response for further information

Home American Rescue Plan (HOME-ARP)

Through the American Rescue Plan Act \$132,969,147 has been directed through the HOME-ARP Program for activities to support qualified populations, which includes persons experiencing or at-risk of homelessness.

See Section 5 Pandemic Response for further information.

Housing Stability Services (HSS)

Through both allocations of ERA1 and ERA2, \$213,345,621.02 has been directed to organizations to provide housing stability services.

See Section 5 Pandemic Response for further information.

Manufactured Housing

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 records ownership of approximately 60,000 homes per year and conducts approximately 20,000 inspections per year. Relying on a team of trained inspectors stationed throughout Texas, the Division inspects manufactured homes for warranty issues, habitability and proper installation statewide. The Manufactured Housing Division handles more than 80,000 incoming calls and assists approximately 2,300 walk-in customers per year in its customer service center and investigates approximately 685 consumer complaints a year. Additionally, under a memorandum of understanding, the Manufactured Housing Division inspects Migrant Labor Housing Facilities.

Contact: Texas Department of Housing and Community Affairs, Manufactured Housing Division

PO Box 12489

Austin, TX 78711-2489

(512) 475-2200 or 1-800-500-7074

<https://www.tdhca.texas.gov/mh>

Multifamily Finance

The Multifamily Finance Division administers the Housing Tax Credit (HTC) Program and the Multifamily Direct Loan (MF Direct Loan) Program. Multifamily Bond (MF Bond) Program funds, administered within the Bond Finance Division of the Department, are layered with HTCs and frequently MF Direct Loan funds; therefore the MF Bond Program will be described in this section.

Housing Tax Credit Program (HTC)

The HTC Program receives authority from the U.S. Department of the Treasury to provide tax credits to nonprofit and for-profit developers. The tax credits are sold to investors, creating equity that decreases the need to incur and service debt; the equity generated through that sale allows the property owners to lease units to low income households at reduced rents. The targeted beneficiaries of the program are very low-income and extremely low-income families at or below 80% of the AMFI, with 60% AMFI being the most common restriction. 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 §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 9% tax credits in the amount of approximately \$2.75 per capita of the state population. TDHCA is the only entity in the state with the authority to allocate HTCs under these programs. As required by the Code and Texas statute, TDHCA develops the HTC Program Qualified Allocation Plan (QAP), which establishes the scoring process and threshold requirements relating to an allocation of housing tax credits. Pursuant to Tex. Gov't Code §2306.6724(c), the Governor shall approve, reject, or modify and approve the Board adopted QAP not later than December 1 of each year.

Fifteen percent of the 9% HTCs under the state ceiling are divided among two statutorily created set-asides and the remainder on a regional basis according to the Regional Allocation Formula (RAF) pursuant to Tex. Gov't Code §2306.111(d)(3) and §2306.1115. The HTC RAF can be found in the TDHCA Allocation Plan section of this Action Plan. These credits are awarded 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. Once reviews and underwriting of the highest scoring 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 by March, and awards made by the end of July.

The estimated HTC state housing credit ceiling amount for FY 2024 is \$82,581,323. Because these credits are claimed each year for ten consecutive years their value (without adjustment for effective tax rates, anticipated depreciation, and other passive gains and losses, or net present value) is roughly ten times that amount.

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 credit awards are made independent of the annual state housing credit ceiling and are not subject to the RAF. The applications are subject to the eligibility, threshold and underwriting requirements pursuant to the QAP; 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 scoring 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 acquisition and 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 both the age of the property and the other financing involved in the development and are further identified in 10 TAC §11.101(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 (or equivalent) appliances. There are also additional incentives for the use of energy-efficient, alternative construction materials and green building initiatives.

Multifamily Bond Program

Multifamily Bond (MF Bond) Program funds and Non-competitive 4% Housing Tax Credits (HTC), are administered within the Multifamily Bond Division of the Department. These funds can be layered with MF Direct Loan funds.

TDHCA issues tax-exempt multifamily bonds under its Private Activity Bond (PAB) Program 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 PABs is derived from the Internal Revenue Code and the state's PAB program is administered by the Texas Bond Review Board (BRB). Pursuant to Tex. Gov't Code Chapter 1372, approximately 26.25% of the annual tax-exempt volume cap is set aside for multifamily developments and available to various issuers, of which TDHCA is one, to finance multifamily developments. Of this amount, 20%, or approximately \$190 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 by other issuers collapse into one allocation pool. This is an opportunity for TDHCA to apply for additional allocation, for identified projects, which allows TDHCA to issue multifamily bonds in excess of its set-aside for a calendar year.

Issuers 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, Texas State Affordable Housing Corporation (TSAHC), and various local issuers, which include Housing Finance Corporations and Public Facility Corporations. Applications submitted to TDHCA under its PAB program are scored and underwritten based on criteria identified in the Multifamily Housing Revenue Bond Rules, the Qualified Allocation Plan, and Chapter 2306.

TDHCA accepts applications throughout the year. Developments that receive 50% 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 MF Bond Program requires applicants to adhere to the statewide energy code and provide Energy Star Rated (or equivalent) appliances.

Multifamily Direct Loan Program

The Multifamily Finance Division awards HOME, Tax Credit Assistance Program Repayment Funds (TCAP RF) as available, Neighborhood Stabilization Program Round 1 Program Income (NSP1 PI) as available, Emergency Rental Assistance Funds (ERA2) as available, and National Housing Trust Fund (NHTF) 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. These funds are awarded as specified in published rules and NOFAs by TDHCA and are available to for-profit and nonprofit developers.

HOME funds come from annual formula grant allocations from HUD and program income from repayable multifamily loans. HOME funds can serve households earning up to 80% AMFI. Applicants for HOME funds under the MF Direct Loan program can be for-profit and nonprofit developers. It is anticipated that approximately \$20 million in HOME funds will be available in the annual NOFA for SFY 2024. In general, HOME funds may only be used in parts of the state that do not receive their own allocation from HUD, although certain COVID-impacted developments may qualify for a waiver of this requirement.

National Housing Trust Fund

National Housing Trust Fund (NHTF) is a program for states that was created under the Housing and Economic Recovery Act of 2008 (HERA). NHTF funding comes from a small percentage of the Federal Home Loan Mortgage Corporation's (Freddie Mac) and the Federal National Mortgage Association's (Fannie Mae) new business purchases annually, rather than from appropriations. HUD determines NHTF formula allocation amounts for each state based on several factors, but primarily the shortage of rental units affordable and available to households with extremely low income. For SFY 2024, TDHCA anticipates making available approximately \$20,000,000 in NHTF funds statewide through the NOFA for eligible new construction, rehabilitation, and refinance with rehabilitation activities. NHTF has similar long-term requirements to HOME funds, except households to be served must have incomes at or below the greater of either 30% AMFI or the federal poverty line.

Neighborhood Stabilization Program

Program Income (NSP1-PI) is income generated by the receipt of loan payments under the original NSP. No funds were available during SFY 2022, and the Department does not anticipate any NSP1-PI to be available in SFY 2024. The NSP1-PI funds are for infill new construction or foreclosed developments in target areas of the state, and generally follow the same long-term requirements as HOME.

The Tax Credit Assistance Program (TCAP)

TCAP was a program created through the American Recovery and Reinvestment Act of 2009 that was successfully completed in 2012 with full reports in the 2013 SLIHP. Repayment Funds (RF) are income from TCAP loans received after the grant was closed out in March 2012, now called TCAP RF. TCAP RF funds have been awarded through NOFAs in SFY 2015 through SFY 2021. The Department has made those funds available statewide to create a continuing source of funds that will further the Department's mission to create more affordable housing. TCAP-RF funds are also used as HOME match.

Contact: For a list of HTC, MF Bond, and MF Direct Loan properties funded through TDHCA, see the online inventory at <https://www.arcgis.com/home/webmap/viewer.html?webmap=d706a091f212440994ed9675289de140&extent=-123.1527,20.5001,-77.1859,40.9724>. For a list of apartment vacancies in your area, contact TDHCA by phone at 1-800-525-0657 or online at <https://www.tdhca.texas.gov/help-for-texans>. For more information on the 9% Competitive HTC Program contact Cody Campbell at (512) 475-1676. For more information on the MF Bond and 4% HTC Programs contact Teresa Morales at (512) 475-3344. For more information on the MF Direct Loan program contact Connor Jones at (512) 475-3986.

Online documents: The HTC Program QAP and Multifamily Direct Loan Rules, and Multifamily Housing Revenue Bond Rules may be accessed from the TDHCA website at <https://www.tdhca.texas.gov/multifamily-programs-gap-nofas-and-rules>.

Funding Source: U.S. Internal Revenue Service (IRS) and HUD

Type of Assistance: HTCs, PABs along with HOME, NSP, TCAP RF, and NHTF loans

Recipients: For-profit entities, nonprofit organizations and CHDOs

Targeted Beneficiaries: AMFI levels are set by program rules and NOFAs, and will vary from 30% AMFI to 80% AMFI, depending on the program.

Section 811 Project Rental Assistance Program

The Section 811 Project Rental Assistance (Section 811 PRA) program provides project-based rental assistance for extremely low-income persons with disabilities linked with voluntary long-term services. The program is made possible through a partnership between TDHCA, the Texas Health and Human Services Commission, (Texas HHSC), the Department of Family and Protective Services (DFPS), local disability service organizations, and participating multifamily properties.

Project rental assistance can be applied to new or existing multifamily developments owned by a nonprofit or private entity with at least five housing units that have received funding through TDHCA's Multifamily Housing programs.

The program is limited to households with a member that meets one of the Target Population definitions and are eligible to receive services through one of the eligible disability service organizations contracted with Texas HHSC or directly through DFPS. Each eligible household must include a qualified member of one of the Target Populations that will be at least 18 years of age and under age 62 at the time of application and admission. All Target Populations are eligible for community-based, long-term care services as provided through Medicaid waivers, Medicaid state plan options, or state funded services and have been referred to TDHCA through their Section 811 Referral Agent.

Target Populations:

- Persons with Disabilities exiting, or having exited within the previous 12 months prior to submitting an application, Intermediate Care Facilities for Individuals with Intellectual Disabilities and Nursing Facilities
- Persons with Serious Mental Illness eligible for services through a Local Mental Health Authority or Behavioral Health Authority

- Youth or Young Adults with Disabilities Exiting Foster Care

The program is limited to properties located in the following Metropolitan Statistical Areas (MSAs):

- Austin-Round Rock
- Brownsville-Harlingen
- Corpus Christi
- Dallas-Fort Worth-Arlington
- El Paso
- Houston-The Woodlands-Sugar Land
- McAllen-Edinburg-Mission
- San Antonio-New Braunfels

The Section 811 PRA Program received a total award of \$12,342,000 for HUD PY 2012, an additional \$12,000,000 for HUD PY 2013 and \$6,982,087 for HUD PY 2019. The program helps extremely low-income individuals with disabilities and their families by providing integrated supportive housing units.

Contact: For individuals, or their local service professionals who are interested in accessing a unit through the Section 811 PRA Program, contact Kaitlin Devlin at (512) 936-7796. General program information about the Section 811 PRA Program can be found at: <https://www.tdhca.texas.gov/programs/section-811-project-rental-assistance-program>.

Online documents: Resource documents for participating multifamily developments can be found by visiting: <https://www.tdhca.texas.gov/programs/section-811-project-rental-assistance-program>.

Funding Source: HUD

Type of Assistance: Project-Based Rental Assistance

Eligible Properties: New or existing multifamily developments owned by a nonprofit or private entity with at least 5 housing units that have received funding through TDHCA's Multifamily Housing programs

Targeted Beneficiaries: The program is limited to individuals who are part of one of the Target Populations and eligible for services through one of the Texas HHSC or DFPS agencies participating in the program. Each eligible household must have a qualified member of a Target Population that will be at least 18 years of age and under the age of 62, and is at or below the Extremely Low Income Limit at the time of admission. The program is only available in limited areas.

Single Family and Homeless Programs

The Single Family and Homeless Programs Division covers a continuum spanning from homelessness to rental assistance to home ownership, from both federal and state funding sources, including funds from the U.S. Department of Housing and Urban Development, the Texas Housing Trust Fund (Texas HTF), General Revenue appropriations, and donations made to the Ending Homelessness Fund.

- The Emergency Solutions Grants (ESG) Program, the HOME Program, and the Neighborhood Stabilization Program (NSP), as well as supplemental appropriations to the Emergency Solutions Grants CARES (ESG CARES) Program share common federal oversight through HUD's Office of Community Planning and Development (CPD) and are HUD funded programs.
- The Colonia Self-Help Center (CSHC) Program, administered under SFHP's Office of Colonia Initiatives (OCI), is funded by the Community Development Block Grant (CDBG) also overseen by HUD CPD. CSHC is provided through a partnership with the Texas Department of Agriculture (TDA).
- Section 8 Program funds, including Housing Choice Voucher (HCV), Emergency Housing Voucher (EHV), Mainstream Voucher (MVP), and Veterans Assistance Supportive Housing (VASH) funds are HUD funded programs overseen by HUD's Office of Public and Indian Housing (PIH).
- The Amy Young Barrier Removal (AYBR) Program and the Texas Bootstrap Loan (Bootstrap) Program are funded through the Texas HTF.
- The Homeless Housing and Services Program (HHSP) is funded with General Revenue, and includes a general and a youth set-aside.
- The Ending Homelessness Fund is funded through voluntary contributions made when renewing vehicle registrations and the fund is held outside of the State Treasury.

Emergency Solutions Grants Program (ESG)

ESG is funded through HUD. TDHCA uses the HUD funding to award grants to units of general local government and private nonprofit entities that provide persons experiencing homelessness and at risk of homelessness the services necessary to quickly regain stability in permanent housing. ESG funds may be utilized for the payment of certain expenses related to operating emergency shelters; essential services related to emergency shelters and street outreach for persons experiencing homelessness; and, homelessness prevention and rapid re-housing assistance such as rental and utility assistance.

TDHCA programs its ESG funds regionally for each of the HUD-designated Continuum of Care (CoC) Regions according to a combination of the region's proportionate share of a number of factors. The factors may include total population, number of persons experiencing homelessness based on the Point-in-Time count submitted to HUD by the CoCs; persons living in poverty; renters with incomes less than 30% AMI that experience cost burden; the amount of ESG funding received by federal and state funding streams in the past year; and other factors as listed in the administrative rules governing the ESG Program.

ESG funds were available to eligible existing subrecipients through continuing awards, with additional funds made available to subrecipients under a competitive application cycle to provide street outreach, emergency shelter, rapid-rehousing, homelessness prevention, data collection and administration.

Summary of ESG Program Funding for Fiscal Year 2023

Projected ESG funding for Federal Fiscal Year (FFY) 2023 is \$9,959,390 and will be made available during State Fiscal Year (SFY) 2024. Funding for FFY 2024 is currently unavailable and will depend on federal funding levels.

Contact: Individuals seeking assistance may search for providers in their area online at <https://www.tdhca.texas.gov/help-for-texans> or by calling the Housing Resource Center at 800-525-0657. Organizations interested in becoming program administrators may call Rosy Falcon, Single Family and Homeless Programs Division, at (512) 475-3975.

Online documents: See the State of Texas Consolidated Plan: One Year Action Plan at <https://www.tdhca.texas.gov/sites/default/files/housing-center/docs/23-OYAP.pdf> for further details on ESG.

Funding Source: HUD

Type of Assistance: Grants

Recipients: Local governments and nonprofit entities

Targeted Beneficiaries: Persons experiencing homelessness or those at risk of homelessness; persons at-risk of homelessness who receive homelessness prevention assistance must have incomes less than 30% AMI

ESG CARES

ESG CARES was a one-time appropriation authorized under the CARES ACT. The funds made available to the state were in two allocations totaling \$97,792,616 during FY2021. An additional \$5,854,004.42 allocation was made available to the state during Federal Fiscal Year (FFY) 2023. No additional funds are expected to be allocated in FFY 2024.

See Section 5 Pandemic Response for further information.

Homeless Housing and Services Program (HHSP)

HHSP was established by the 81st Texas Legislature and codified in statute (Tex. Gov't Code §2306.2585) by the 82nd Legislature. HHSP funds are for the purpose of assisting major urban areas identified in statute in providing housing and services to individuals and families experiencing homelessness, as well as providing local programs to prevent and eliminate homelessness. The assistance includes services to individuals and families experiencing homelessness, including the construction of shelter facilities, direct services related to housing placement, homelessness prevention, housing retention and rental assistance. Funds are either provided to the local jurisdiction or to one local organization designated by the local jurisdiction.

Summary of HHSP Program Funding for Fiscal Year 2023

The 88th Legislature appropriated approximately \$6.3 million in General Revenue funds for the 2024-2025 biennium for HHSP general set-aside funds, and an additional \$3 million in General Revenue funds for HHSP specifically set-aside for youth experiencing homelessness. For SFY2024, approximately \$4.3 million dollars in general set-aside funds and \$1.5 million dollars in youth set-aside funds was allocated to cities with a population over 285,500 as required by statute. Allocation among the subrecipients is based on total population, percentage of persons in poverty, population of persons with disabilities, incidents of family violence, and the Point-In-Time count of veterans, unaccompanied youth, parenting youth, children of parenting youth, and overall number of persons experiencing homelessness. The cities which are eligible, as of the date of this plan, to participate in HHSP include Arlington, Austin, Corpus Christi, Dallas, El Paso, Fort Worth, Houston, Plano, San Antonio.

Contact: HHSP Subrecipients may be found by calling the Housing Resource Center at 800-525-0657. Program administrators may contact Rosy Falcon, Single Family and Homeless Programs Division, at (512) 475-3975.

Online documents: More HHSP information may be accessed online at <https://www.tdhca.texas.gov/homeless-housing-and-services-program-hhsp>.

Funding Source: State General Revenue Funds

Type of Assistance: Grants

Recipients: Local governments or designated nonprofit entities in the State's municipalities with a population of 285,500 or more: Arlington, Austin, Corpus Christi, Dallas, El Paso, Fort Worth, Houston, Plano, and San Antonio

Targeted Beneficiaries: Persons experiencing homelessness and those at risk of homelessness, with moderate income level pursuant to Tex. Gov't Code §2306.152

Ending Homelessness (EH) Fund

The EH Fund was established by the 85th Texas Legislature by creating the opportunity for a voluntary contribution to be made when renewing the registration of a motor vehicle. The Ending Homelessness Fund is a trust fund outside the State Treasury, held by the Comptroller of Public Accounts and administered by TDHCA. Eligible activities under the EH Fund include any activities eligible under the ESG or HHSP Programs.

Summary of Ending Homelessness Fund for Fiscal Year 2023

The contributions to the EH Fund are entirely voluntary, and averaged \$20,627 per month in fiscal year 2023. Funding for fiscal year 2024 is estimated to be \$247,528, assuming the current contribution level is maintained. The EH fund will be distributed to eligible cities and counties that currently participate in the TDHCA ESG Program or the HHSP Program unless the balance of the EH Fund contributions within the fiscal year exceeds \$1,000,000, at which time the EH Fund will become available through a NOFA for any eligible entity.

Contact: Interested parties regarding the Ending Homelessness Fund may call Rosy Falcon, Single Family and Homeless Programs Division, at (512) 475-3975.

Online documents: <https://www.tdhca.texas.gov/ending-homelessness-fund>

Funding Source: Voluntary donations

Recipients: Cities and counties participating in the TDHCA ESG Program or the HHSP Program

Targeted Beneficiaries: Persons experiencing homelessness or those at risk of homelessness; persons at-risk of homelessness who receive homelessness prevention assistance with moderate income level pursuant to Tex. Gov't Code §2306.152 if used in conjunction with HHSP, or with income less than 30% AMFI if used in conjunction with ESG

HOME Investment Partnerships Program

HOME is authorized under the Cranston-Gonzalez National Affordable Housing Act (42 USC § 12701, et. seq.) and TDHCA receives its HOME 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, barriers to homeownership, 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 to strengthen their capacity to meet the diverse affordable housing needs of lower income Texans. To achieve this purpose, HOME provides loans and grants through units of general local government, public housing authorities, CHDOs, nonprofit organizations and other qualified entities to provide assistance to eligible households. Some annual HOME funds awarded by HUD are set aside for specific activities under the Department's One Year Action Plan; those funds not in such set-asides are made available on a regional basis utilizing the Regional Allocation Formula (RAF). The HOME RAF can be found in the TDHCA Allocation Plan section of this Action Plan chapter. TDHCA also periodically releases deobligated and program income funds for programmatic activity that is not subject to the RAF. TDHCA provides technical assistance to all recipients of the HOME Program to ensure that participants meet and follow state implementation guidelines and federal regulations.

According to Tex. Gov't Code §2306.111, in administering HOME funds, the Department shall expend 95% of these funds for the benefit of non-participating small cities and rural areas that do not qualify to receive funds under the Act directly from HUD. This directs HOME funds into rural Texas. As established in Tex. Gov't Code §2306.111(c) and subject to the submission of qualified applications, 5% of the annual HOME allocation and 5% of program income shall be allocated for applications serving persons with disabilities living in any part of the state (called the Persons with Disabilities (PWD) Set-Aside). Federal regulations require a minimum of 15% of the annual HOME allocation be reserved for Community Housing Development Organizations (CHDOs). CHDO set-aside projects are owned, developed, or sponsored by the CHDO and result in the development of multifamily rental units or units for single-family homeownership. In energy efficiency efforts, HOME requires awardees to adhere to the Department's energy efficiency rules.

Tenant-Based Rental Assistance

Tenant-Based Rental Assistance (TBRA) provides rental subsidy, security and utility deposit assistance. This program allows the subrecipient to provide the assisted tenant with funds 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. If available, additional funds may be set-

aside to provide assistance for up to 60 months for individuals that meet certain program requirements. A HOME-assisted tenant must also participate in a self-sufficiency program. This program may be utilized to address housing issues arising from declared disasters, as well as for assistance provided under the PWD set-aside. These funds are made available as specified in published rules and NOFAs.

Contract for Deed

The Contract for Deed (CFD) activity provides funds to households for the acquisition or the refinancing of their contract for deed, replacing it with a mortgage loan secured by a deed of trust. Assistance is provided in conjunction with the reconstruction of the housing unit. The newly constructed home must be the principal residence of the homebuyer. At completion of construction activities, all properties must meet the International Residential Code, the Department's Energy Efficiency rules, local building codes, zoning ordinances, local construction requirements, and comply with the universal design features in new construction, established by Tex. Gov't Code §2306.514. The terms of the CFD loan through the Department are often more favorable than the household's previous loan term. These funds are made available as specified in published rules and Notices of Funding Availability (NOFAs).

HOME Homebuyer Assistance with New Construction

The Homebuyer Assistance with New Construction (HANC) activity offers low-interest loans for the construction of single-family housing not currently owned and/or occupied by an eligible homebuyer. The loan may also include funds for the acquisition of real property and associated closing costs. The newly constructed home must be the principal residence of the homebuyer. At completion of construction activities, all properties must meet the International Residential Code, the Department's Energy Efficiency rules, local building codes, zoning ordinances, local construction requirements, and must comply with the universal design features in new construction, established by Tex. Gov't Code §2306.514. These funds are made available as specified in published rules and Notices of Funding Availability (NOFAs).

Single Family Development

Single Family Development (SFD) is a CHDO set-aside activity. CHDO activities include acquisition and new construction of affordable single family housing which must be sold to households at or below 80% AMFI. The newly constructed home must be the principal residence of the homebuyer. At completion of construction activities, all properties must meet the International Residential Code, the Department's Energy Efficiency rules, local building codes, zoning ordinances, local construction requirements, and must comply with the universal design features in new construction, established by Tex. Gov't Code §2306.514. CHDOs can also apply for homebuyer assistance if their organization is the developer of the single family housing project. These funds are made available as specified in published rules and NOFAs.

Homeowner Reconstruction Assistance

The Homeowner Reconstruction Assistance (HRA) activity offers grants or zero-interest deferred forgivable loans for reconstruction or new construction of dilapidated housing units to homeowners. The existing and the reconstructed home must be the principal residence of the homeowner. At the completion of construction activities, all properties must meet the International Residential Code, the Department's Energy Efficiency rules, local building codes, zoning ordinances, local construction requirements, and must comply with the universal design features in new construction, established by Tex. Gov't Code §2306.514.

This program may be utilized to address housing issues arising from declared disasters, as well as for assistance provided under the PWD set-aside. These funds are awarded as specified in published rules and NOFAs.

Summary of HOME Program Funding

The HOME Allocation from HUD for Federal Fiscal Year (FFY) 2023 is \$40,806,971 and will be made available during State Fiscal Year (SFY) 2024. An estimated \$16,857,721.95 in HOME program income will be available in the FFY 2023 allocation. From these funds, an estimated \$24M will be made available for the Single Family Activities described, with the remainder programmed for the Multifamily Direct Loan Program. Funding for FFY 2024 is currently unavailable and will depend on federal funding levels.

Contact: Individuals seeking assistance may search for local providers in their area online at <https://www.tdhca.texas.gov/help-for-texans> or by calling the Housing Resource Center at 800-525-0657. Program administrators can call the Single Family and Homeless Programs Division at (512) 475-4167 or by email at HOME@tdhca.texas.gov.

Online documents: See the State of Texas Consolidated Plan: One Year Action Plan at <https://www.tdhca.texas.gov/housing-resource-center-annual-or-biennial-plans-and-reports> for further details on the HOME Program. The HOME Program Rule may be accessed from the TDHCA website at <https://www.tdhca.texas.gov/programs/home-investment-partnerships-program>.

Funding Source: HUD

Type of Assistance: Loans and grants

Recipients: Local service providers including units of local government, public housing authorities, nonprofit organizations, CHDOs, and other qualified entities

Targeted Beneficiaries: Maximum AMFI levels are set by program rules and NOFAs and will vary from 30% AMFI to 80% AMFI, depending on the program.

Neighborhood Stabilization Program

The purpose of NSP was to redevelop into affordable housing or acquire and hold abandoned and foreclosed properties in areas that were documented to have had the greatest potential for declining property values as a result of excessive foreclosures. NSP was created by the Housing and Economic Recovery Act of 2008 (HERA), establishing a temporary program meant to address economic issues at that time. Although no new NSP funding is being provided to Texas, NSP continues to operate and has approximately 145 land bank properties that still must be put into final use, which is expected to

occur before the end of SFY2024. Administrators for land bank property disposition are the administrators already involved in the original purchase of the lots. Program income generated from NSP loan repayments will be utilized for multifamily developments. Information on NSP will remain in the annual SLIHP until all NSP activities are completed and the program has closed out.

Contact: Single Family and Homeless Programs Division at (512) 475-0908.

Online documents: <https://www.tdhca.texas.gov/programs/single-family-and-homeless-programs>

Funding Source: Authorized by HERA as a supplemental allocation to the CDBG Program through an amendment to the existing 2008 State of Texas Consolidated Plan One-Year Action Plan

Type of Assistance: Repayable loans at 0% interest and forgivable loans

Recipients: Units of local governments and nonprofit affordable housing providers that hold existing agreements

Targeted Beneficiaries: 25% of the award to benefit households with incomes less than or equal to 50% AMI and the balance of the award will be used to benefit households earning 51%-120% AMI.

Colonia Self-Help Center Program

The Division, through the Office of Colonia Initiatives (OCI), acts as a liaison between the Department and the nonprofit organizations and units of local government that administer the CSHC Program and other Department programs along the Texas-Mexico border, and may work in field offices. The OCI provides technical assistance to nonprofits, for-profits, units of local government, community organizations, and colonia residents along the 150-mile Texas-Mexico border region.

Colonia Self-Help Centers were established in Cameron/Willacy, El Paso, Hidalgo, Starr, and Webb counties per Tex. Gov't Code §2306.582 to provide concentrated attention to five colonias in each county. The Department also established Colonia Self-Help Centers in Maverick and Val Verde counties due to their large population of residents of colonias and their designation as economically distressed counties. HB 2893 (87th Regular Session), added Nueces County to the listing of counties in which TDHCA must establish a Colonia Self-Help Center. The operation of the Colonia Self-Help Center (CSHC) Program is funded through a 2.5% set-aside from the Community Development Block Grant (CDBG) Program, a federal entitlement program administered by the Texas Department of Agriculture. Operation of the CSHC Program in each county is managed by a local nonprofit organization, Community Action Agency (CAA), or local unit of government that has demonstrated capacity to operate a Colonia SHC and been selected by the county.

The CSHC Program provides concentrated on-site assistance to low- and very low-income individuals and families in a variety of ways to improve living conditions, including financing or refinancing of a safe, suitable home and credit and debt counseling. The CSHC Program also offers housing rehabilitation, reconstruction, new construction, surveying and platting, and construction skills training. Lastly, the CSHC Program operates tool libraries to support self-help construction by residents of colonias.

Estimated funding for Federal Fiscal Year (FFY) for 2023 the Colonia SHC Program is \$1,735,693 and will be made available during State Fiscal Year (SFY) 2024. The funding for FFY2024 is currently unavailable and will depend on federal funding levels.

More detail may be found in Section 6: Colonia Action Plan.

Contact: Albert Alvidrez at (915) 834-4925 or albert.alvidrez@tdhca.texas.gov

Online documents: <https://www.tdhca.texas.gov/colonia-self-help-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 Housing Trust Fund Program

The Texas Housing Trust Fund (Texas HTF) receives general revenue appropriations funding from the State of Texas, including the use of loan repayments from previous projects funded with Texas HTF allocations. 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. During the Regular Session of the 88th Legislature, the Department was appropriated General Revenue for the Texas HTF in the amount of \$9,960,721 for the 2024-2025 biennium. The 2024-2025 Texas Housing Trust Fund Biennial Plan will be presented and approved by the Department's Governing Board at the board meeting of September 7, 2023, and will be submitted to appropriate legislative offices as required by the Texas Government Code.

Texas Bootstrap Loan Program

Known as the Owner-Builder Loan Program in Tex. Gov't Code §2306.751, the Texas Bootstrap Loan (Bootstrap) Program provides loans to eligible applicants in any area of the state to purchase or refinance real property on which to build new residential housing, construct new residential housing or improve existing residential housing through sweat-equity. Overseen by eligible administrators of nonprofit owner-builder housing programs, who may be Colonia Self-Help Centers or other nonprofit organizations. The Owner-Builders must provide a minimum of 65% of the labor required to build or rehabilitate the home. Tex. Gov't Code §2306.753(a) directs TDHCA to prioritize assisting Owner-Builders with an annual income of less than \$17,500. The maximum Bootstrap Program loan amount per Owner-Builder is \$45,000. A portion, but not more than 10%, of annual funding for the Bootstrap Program may be made available to organizations providing capacity building services to increase and expand the utilization of the Bootstrap Program.

Bootstrap Program funding for FY 2024-2025 is an estimated \$3M per year, inclusive of administration funds, with additional funds made available through repayment of prior loans made under the Bootstrap Program.

Contact: Single Family and Homeless Programs Division at (512) 475-4167 or hft@tdhca.texas.gov

Online documents: <https://www.tdhca.texas.gov/texas-bootstrap-loan-program>

Funding Source: Texas HTF

Type of Assistance: Amortizing repayable loans at 0% interest

Recipients: Nonprofit organizations and Colonia Self-Help Centers

Targeted Beneficiaries: Households at or below 80% AMFI

Amy Young Barrier Removal Program

The Amy Young Barrier Removal (AYBR) Program awards grants to units of local government and private nonprofit of up to \$22,500 to persons with disabilities at or below 80% AMFI for accessibility modifications, to eliminate life-threatening hazards and correct unsafe 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.

AYBR Program funding for FY 2024-2025 is estimated to be \$1.5M per year, inclusive of administration funds, with additional funds made available through repayment of prior loans made under Texas HTF Programs (excluding Bootstrap Program repayment).

Contact: Single Family and Homeless Programs Division at (512) 475-4167 or htf@tdhca.texas.gov

Online documents: <https://www.tdhca.texas.gov/amy-young-barrier-removal-program>

Funding Source: Texas HTF

Type of Assistance: Grants

Recipients: Units of local government, non-profit organizations, for-profit organizations, and Public Housing Authorities

Targeted Beneficiaries: 80% AMFI

Section 8 Housing Choice Voucher Program

TDHCA serves as a public housing authority and receives funding for the Housing Choice Voucher (HCV) Program from HUD for counties included in TDHCA's Public Housing Authority (PHA) Plan. The HCV Program provides rental assistance payments on behalf of low-income individuals and families, including older Texans and persons with disabilities.

Eligibility for the HCV is determined by the PHA based on the total annual gross income and family size and is limited to US citizens and specified categories of non-citizens who have eligible immigration status. Eligible households must have a gross income that does not exceed 50% of HUD's median income for the county or metropolitan area in which the family chooses to live. HUD requires 75% of all new voucher holders to the program to be at or below 30 of the area median income. Median income levels are published by HUD and vary by location. Several factors for eligibility consist of household's income, size and composition, citizenship or satisfactory immigrant status, assets and medical and childcare expenses.

TDHCA Program authority is for approximately 2,497 total housing choice vouchers, however the budget authority provided is not sufficient to utilize this volume of vouchers. The program administers approximately 900 vouchers in 34 counties, or parts of counties, that are not served by local or regional housing voucher programs.

Up to 205 of TDHCA's HCV vouchers are authorized to be utilized anywhere in the state 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 to live independently in the community. Aside from serving a special population, Mainstream vouchers (MVP) are administered using the same rules as the other housing choice voucher programs.

The Department also administers 798 Emergency Housing vouchers (EHV) throughout scattered areas of the state of Texas where eligible populations have the greatest need. The EHV's are provided to help assist individuals and families who are (1) homeless, (2) at risk of homelessness, (3) fleeing, or attempting to flee, domestic violence, dating violence, sexual assault, stalking, or human trafficking, or (4) recently homeless.

In addition, the Department administers 50 Veterans Assistance Supportive Housing (VASH) vouchers in coordination with our Veterans Administration Medical Center in Kerr County, Kerrville and Galveston County. The initiative is a collaboration between TDHCA, and the U.S. Department of Veterans Affairs (VA), and property owners.

HCV Program funding for FY 2024 is approximately \$6.7 million, excluding EHV. For 2024, funds are awarded monthly based on the number of leased Section 8 Vouchers as shown in HUD's Voucher Management System (VMS).

Contact: Individuals needing assistance with the HCV Program should call 1 (800) 237-6500. Individuals seeking other forms of local rental assistance may find other Housing Choice Voucher providers online at: <https://www.tdhca.texas.gov/help-for-texans> by selecting "Rent Help" or by calling the Housing Resource Center at 800-525-0657.

Online documents: Additional documentation, including the Housing Choice Voucher Plan, may be accessed at the TDHCA website at <https://www.tdhca.texas.gov/programs/housing-choice-voucher-section-8-housing>.

Funding Source: HUD

Type of Assistance: Grant, rental subsidy

Recipients: Households at or below 50% AMFI

Texas Homeownership Division

The Texas Homeownership Division offers the My First Texas Home (MFTH) Program, My Choice Texas Home (MCTH) Program, Texas Mortgage Credit Certificate (TX MCC) Program, the Texas Statewide Homebuyer Education Program (TSHEP), and Texas Homebuyer U (TXHBU).

My First Texas Home Program

The MFTH Program is funded through (i) the sale of mortgage backed securities (created by pooling mortgage loans originated through the MFTH Program) to third party investors and (ii) the sale of tax-

exempt and taxable single family mortgage revenue bonds. The Program is offered on a first-come, first-served basis through a network of participating lenders. The Program provides 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% AMFI (100% for households of 2 persons or less), based on IRS adjusted income limits, or 140% AMFI (120% for households of 2 persons or less) if in a targeted area. The purchase price of the home must not exceed stipulated maximum purchase price limits. A minimum of 30% of tax-exempt mortgage revenue bond funds are made available to assist Texans earning less than or equal to 80% AMFI. The Department intends originate and pool MFTH mortgage loans; some will be sold, on the Department's behalf, to third party investors, while others will secure single family mortgage revenue bonds.

Income limits for the program will continue to align with those set by the Internal Revenue Code for tax exempt bond eligibility. These limits are based on income categories determined by HUD. Eligible borrowers must be first-time homebuyers; a first-time homebuyer is anyone who has not had an ownership interest in a primary residence within the last three years. Certain exceptions to the first-time homebuyer requirement, income ceiling, and maximum purchase price limitations apply in targeted areas and/or to qualified Veterans. Targeted areas are defined as qualified census tracts in which 70% or more of the families have an income at or below 80% 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. The Qualified Veterans Exemption to the first-time homebuyer requirement applies to a veteran who has been honorably discharged and has not previously received financing as a first-time homebuyer through a single family mortgage revenue bond program.

MFTH Program funding for FY 2024 is dependent, in part, on continuation of federal authority, but is projected to be \$600,000,000.

Contact: For individuals seeking assistance, call 1-800-792-1119 or go to thetexashomebuyerprogram.com to view Frequently Asked Questions and search for Participating Lenders. Mortgage Companies or Banks interested in becoming a participating lender should email the Texas Homeownership Division at txhomebuyer@tdhca.texas.gov.

Online documents: <http://www.thetexashomebuyerprogram.com>

Funding Source: Sale of Mortgage Backed Securities into the secondary market; Single Family Mortgage Revenue Bonds

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 that are able to qualify for a mortgage loan who earn up to 115% AMFI who meet program guidelines, or 140% AMFI who meet program guidelines in a targeted area

My Choice Texas Home

The MCTH is funded through the sale of mortgage backed securities (created by pooling mortgage loans originated through the MCTH Program) to third party investors. The program is open to first

time and non-first time homebuyers, on a first-come, first-served basis through a network of participating lenders. The program provides 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: 80% AMFI for the Fannie Mae HFA Preferred Conventional loan product; 125% AMFI (for FHA, VA, USDA Government loan products if in non-targeted areas, or 140% AMFI for FHA, VA, USDA Government loans products if in a targeted area. The purchase price of the home must not exceed established purchase price limits.

MCTH Program funding for FY 2024 is projected to be \$1,000,000,000.

Contact: For individuals seeking assistance, call 1-800-792-1119 or go to thetexashomebuyerprogram.com to view Frequently Asked Questions and search for Participating Lenders. Mortgage Companies or Banks interested in becoming a participating lender should email the Texas Homeownership Division at txhomebuyer@tdhca.texas.gov.

Online documents: <http://www.thetexashomebuyerprogram.com>

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 that are able to qualify for a mortgage loan who earn up to 125% AMFI who meet program guidelines, or 140% AMFI who meet program guidelines in a targeted area

Texas Mortgage Credit Certificate

TDHCA has the ability to issue Mortgage Credit Certificates (MCCs) through its tax-exempt bond authority. The program is offered through a network of approved lenders. An MCC provides first-time homebuyers a federal income tax credit, reducing the homebuyer's potential federal income tax liability. The homebuyer can convert a portion of their annual mortgage interest into a direct income tax credit on their U.S. individual income tax return. The credit may be applied for the life of the loan, as long as the home remains the borrower's primary residence. The Department's MCC Program is currently tiered by purchase price to provide the most efficient use of private activity bond cap and ensure borrowers receive the most financial benefit possible. The individual benefit borrowers can potentially receive is based on the interest rate and the outstanding mortgage amount. MCCs with a credit rate greater than 20% have an annual maximum credit of \$2,000. MCCs at or below a 20% MCC credit rate have no annual maximum. 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 be carried forward for use during the subsequent three years.

The TX MCC Program provides homeownership opportunities for qualified individuals and families whose gross annual household income does not exceed 115% AMFI (100% for households of 2 persons or less), based on IRS adjusted income limits, or 140% AMFI (120% for households of 2 persons or less) if in a targeted area. In order to participate in the TX 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 TX MCC Program may be underwritten utilizing

Federal Housing Administration (FHA), VA, U.S. Department of Agriculture's Rural Housing Service, or conventional guidelines at prevailing market rates.

The TX MCC Program may be combined with the MFTH Program where the MFTH Program loan is not packaged and funded through the sale of tax-exempt mortgage revenue bonds. Irrespective of funding source, borrowers must meet the more restrictive eligibility requirements of the TX MCC Program.

TX MCC funding for FY 2024 is dependent on continuation of federal authority, but is projected to be \$250,000,000.

Contact: For individuals seeking assistance, call 1-800-792-1119 or go to thetexashomebuyerprogram.com to view Frequently Asked Questions and search for Participating Lenders. Mortgage Companies or Banks interested in becoming a participating lender should email the Texas Homeownership Division at txhomebuyer@tdhca.texas.gov.

Online documents: <http://www.thetexashomebuyerprogram.com/products/texas-mortgage-credit-certificate-program>

Funding Source: Conversion of single family private activity bond authority

Type of Assistance: Individual tax credit that offsets federal income tax liability

Administrators: Participating mortgage lenders

Recipients: Households that are able to qualify for a mortgage loan who earn up to 115% AMFI who meet program guidelines, or 140% AMFI who meet program guidelines in a targeted area

Texas Statewide Homebuyer Education Program

The 75th Texas Legislature passed HB 2577, which 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 TSHEP to fulfill this mandate. The program leverages the delivery of comprehensive homebuyer education by providing online resources and training to homebuyers.

Currently the program is under review for best way to expand homebuyer education throughout the State of Texas. 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 individual seeking homebuyer education and counseling services.

Projected TSHEP funding for FY 2024: \$50,000

Contact: Individuals seeking homebuyer classes may search for providers in their area online at <https://thetexashomebuyerprogram.com/counselors/counselor-list>. For more information on TSHEP call TDHCA at 1-800-792-1119.

Funding Source: State funds

Type of Assistance: Referral services

Recipients: Local nonprofit homebuyer education providers or prospective providers

Targeted Beneficiaries: No AMFI limits

Texas Homebuyer U

TXHBU is a free online tool designed to fulfill the TSHEP mandate to deliver comprehensive homebuyer education for TDHCA's first time homebuyer programs. TXHBU offers two courses: One is a comprehensive pre- and post-purchase tutorial which satisfies the education requirement for TDHCA's first time homebuyer programs; the other is an introductory course to the TX MCC Program.

Texas Homeowner Assistance Fund (TXHAF) AND TxHAF Subrecipient Activities

TDHCA TEXAS HOMEOWNER ASSISTANCE FUND (TxHAF) and TxHAF SUBRECIPIENT ACTIVITIES were awarded \$842,214,006 through the American Rescue Plan (ARP) Act. These funds are used to assist homeowners impacted by the pandemic.

See Section 5 Pandemic Response for further information.

Texas Rent Relief (TRR)

TRR provides rental and utility assistance to qualifying applicants to prevent housing instability, potential eviction, and financial hardships for tenants and landlords as a result of the COVID-19 pandemic. The TRR program provides assistance in all 254 counties in the state of Texas.

A total amount of \$2,221,318,459 was made available for direct rental and utility assistance provided through TRR.

As of August 2023, TRR has committed all \$2,221,318,459 available in direct rental and utility assistance to 323,033 households across Texas. The program has now ended, and is making final payments to households that have already been approved for assistance.

See Section 5 Pandemic Response for further information.

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.

Regional Allocation Formula

Tex. Gov't Code §2306.111(d) and §2306.1115 require that TDHCA use a Regional Allocation Formula (RAF) to allocate its HOME, HTC, and HTF funding when programs are funded above a certain amount. This RAF measures the affordable housing need, available resources and other factors determined by the Department to be relevant to the equitable distribution of housing funds in 13 State Service Regions used for planning purposes. Tex. Gov't Code §2306.111(d) 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 released annually for public comment. Slightly modified versions of the RAF are used for Single Family HOME, Multifamily HOME, HTC, and HTF because the programs have different eligible activities, households and geographical service areas.

The RAF uses the following data from the Census Bureau's latest ACS 5-Year Estimates to calculate the 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%
 - Overcrowded Units: Number of occupied units with more than one person per room.
 - Lack of Kitchen: Number of households lacking kitchen facilities
 - Lack of Plumbing: Number of households lacking plumbing facilities
- Availability factor:
 - Unoccupied Housing Units: Number of vacant units available for rent or for sale
- Regional Coverage Factor:
 - Inverse population density: the amount of land per person in each subregion

The provided RAF tables are example amounts only. The final allocation amounts are calculated by the program area staff following the TDHCA Governing Board's approval of the RAF Methodology for the next state fiscal year. Further, even when final allocation amounts are made available, other

planning considerations further alter the applicability of the RAF and/or the amounts. To the extent funds received/proposed to be used are below the statutory minimum for any program/activity, or if the proposed activities fall into a statutory exception, the RAF will not be used.

HOME Program Regional Allocation Formula

The HOME RAF is specific to HOME's activities. First, because HOME assists homeowners and renters, homeowner data and renter data is used in the RAF to calculate need and availability factors. HOME single-family activities and multifamily activities are measured by different variables. Because HOME offers single-family rehabilitation, lack of kitchen and lack of plumbing are included in the HOME Single Family RAF to measure housing need. Since HOME Single Family programs are typically scattered site and predominately located in rural areas of the state, a Regional Coverage Factor takes into account the smaller populations of rural areas as well as scattered locations of single family projects, instead of relying solely on population as an absolute.

Secondly, Tex. Gov't Code §2306.111 dictates that the Department shall expend 95% 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 RAF prioritizes funding opportunities 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 Program. The following tables provide examples for 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.

These tables do not reflect funds available for FY2024. They are examples only.

Example HOME Single Family Program 2024 RAF

Region	Large MSA within Region for Geographical Reference	Example Regional Funding Amount	Example Regional Funding %	Example Rural Funding Amount	Example Urban Funding Amount
1	Lubbock	\$798,280.70	5.30%	\$146,735.39	\$651,545.31
2	Abilene	\$673,639.27	4.50%	\$134,593.51	\$539,045.76
3	Dallas/Fort Worth	\$2,680,400.19	17.90%	\$2,285,879.38	\$394,520.80
4	Tyler	\$1,372,932.44	9.20%	\$517,937.91	\$854,994.53
5	Beaumont	\$876,109.89	5.80%	\$243,951.30	\$632,158.59
6	Houston	\$845,888.57	5.60%	\$514,867.77	\$331,020.80
7	Austin/Round Rock	\$1,561,621.60	10.40%	\$1,337,053.57	\$224,568.03
8	Waco	\$1,015,897.67	6.80%	\$557,589.82	\$458,307.85
9	San Antonio	\$749,563.80	5.00%	\$420,001.02	\$329,562.78
10	Corpus Christi	\$767,345.23	5.10%	\$266,056.38	\$501,288.85
11	Brownsville/Harlingen	\$966,048.79	6.40%	\$352,682.91	\$613,365.88
12	San Angelo	\$858,925.14	5.70%	\$297,258.34	\$561,666.80
13	El Paso	\$1,833,346.71	12.20%	\$294,881.40	\$1,538,465.31
	Total	\$15,000,000.00	100.00%	\$7,369,488.70	\$7,630,511.30

Example HOME Multifamily Program 2024 RAF

Region	Large MSA within Region for Geographical Reference	Example Regional Funding Amount	Example Regional Funding %	Example Rural Funding Amount	Example Urban Funding Amount
1	Lubbock	\$499,321.19	4.00%	\$392,095.10	\$107,226.09
2	Abilene	\$408,926.56	3.30%	\$328,828.42	\$80,098.14
3	Dallas/Fort Worth	\$2,605,494.22	20.80%	\$397,689.74	\$2,207,804.47
4	Tyler	\$1,369,345.57	11.00%	\$869,164.91	\$500,180.65
5	Beaumont	\$801,120.29	6.40%	\$613,421.28	\$187,699.00
6	Houston	\$884,971.38	7.10%	\$324,419.79	\$560,551.59
7	Austin/Round Rock	\$1,582,488.62	12.70%	\$170,934.52	\$1,411,554.10
8	Waco	\$1,044,395.78	8.40%	\$369,812.27	\$674,583.51
9	San Antonio	\$774,530.47	6.20%	\$317,623.17	\$456,907.31
10	Corpus Christi	\$609,281.73	4.90%	\$388,140.42	\$221,141.30
11	Brownsville/Harlingen	\$1,019,969.70	8.20%	\$620,471.37	\$399,498.33
12	San Angelo	\$486,293.03	3.90%	\$228,365.13	\$257,927.90
13	El Paso	\$413,861.46	3.30%	\$34,981.30	\$378,880.16
	Total	\$12,500,000.00	100.00%	\$5,055,947.44	\$7,444,052.56

Texas Housing Trust Fund Program Regional Allocation Formula

According to Tex. Gov't Code §2306.111(d-1)(3), the RAF does not apply to activities with less than \$3,000,000 of funding. The Texas Bootstrap Loan Program has not received more than \$3,000,000. Tex. Gov't Code §2306.111(d-1)(2) also dictates that the RAF does not apply to activities primarily designed to serve persons with disabilities, and therefore the Amy Young Barrier Removal Program is exempt from the RAF. However, a regional dispersion may be utilized when releasing Amy Young Barrier Removal Program funds through the reservation system to ensure that all rural and urban areas of the state have an opportunity to access funds. No Texas HTF funds are subject to the RAF for SFY 2024.

Housing Tax Credit Regional Allocation Formula

In accordance with Tex. Gov't Code §§2306.111(d) and 2306.1115, TDHCA allocates HTC Program funds to each State Service 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 \$600,000 in each rural and urban state service region, and the HTC allocation methodology ensures that a minimum of 20% of the state's tax credit amount is awarded to rural areas.

Example Housing Tax Credit Program 2024 RAF

Region	Place for Geographical Reference	Example Regional Funding Amount	Example Regional Funding %	Example Rural Funding Amount	Example Urban Funding Amount
1	Lubbock	\$1,876,891.76	2.9%	\$668,867.06	\$1,208,024.70
2	Abilene	\$1,215,272.01	1.9%	\$600,000.00	\$615,272.01
3	Dallas/Fort Worth	\$15,401,419.03	23.7%	\$633,425.70	\$14,767,993.33
4	Tyler	\$2,479,180.90	3.8%	\$1,398,175.37	\$1,081,005.53
5	Beaumont	\$1,985,376.00	3.1%	\$1,002,374.02	\$983,001.98
6	Houston	\$14,599,702.76	22.5%	\$600,000.00	\$13,999,702.76
7	Austin/Round Rock	\$5,281,558.90	8.1%	\$600,000.00	\$4,681,558.90
8	Waco	\$3,057,345.90	4.7%	\$608,111.32	\$2,449,234.58
9	San Antonio	\$6,166,837.24	9.5%	\$600,000.00	\$5,566,837.24
10	Corpus Christi	\$1,868,058.08	2.9%	\$649,607.43	\$1,218,450.65
11	Brownsville/Harlingen	\$6,538,613.65	10.1%	\$960,394.21	\$5,578,219.45
12	San Angelo	\$1,467,726.62	2.3%	\$600,000.00	\$867,726.62
13	El Paso	\$3,062,017.15	4.7%	\$600,000.00	\$2,462,017.15
	Total	\$65,000,000.00	100.0%	\$9,520,955.11	\$55,479,044.89

Further, TDHCA is required by §42(m)(1) of the Internal Revenue Code and Tex. Gov't Code §2306.6702 to develop an annual Qualified Allocation Plan (QAP) to establish the procedures and requirements relating to the allocation of Housing Tax Credits. The QAP is revised annually in a process that involves public input, Board approval and ultimately approval by the Governor. Under the competitive HTC program, to be considered for an award of housing tax credits, an application must be submitted to TDHCA during the annual application acceptance period as published in the QAP. All applications must provide the required fee, application and supporting documentation as required by the QAP and the Department's rules, as well as meeting all eligibility and threshold requirements.

For more information on the RAF and further description of the formula, please contact the Housing Resource Center at (512) 475-3976.

POLICY INITIATIVES

The mission of the Texas Department of Housing and Community Affairs is to administer its assigned programs efficiently, transparently, and lawfully and to invest its resources strategically and develop high quality affordable housing which allows Texas communities to thrive. In addition to the goals established by the Department's 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. A vast amount of TDHCA's efforts since March 2020 have gone toward expanding existing programs and establishing new programs to deliver assistance to communities and households affected by the pandemic.

Fair Housing

Through education, outreach, training, program administration, monitoring, and rule provision, TDHCA works to ensure that its housing and assistance programs are compliant with HUD's requirements and regulations regarding fair housing.

Education, Outreach and Training

The Texas Workforce Commission's (TWC) Civil Rights Division (CRD) is tasked with enforcing the State of Texas's Fair Housing Act, which was passed in 1989 and prohibits discrimination based on race, color, national origin, sex, religion, familial status, and disabilities in homeownership or rental housing opportunities. TDHCA works with TWC to ensure that prospective applicants and residents are aware of TWC's complaint process and that owners and management agents operating TDHCA properties and programs are aware of their responsibilities under the Federal and State Fair Housing Act. TWC offers free fair housing training. TDHCA staff also offers webinar training opportunities throughout the year, and more tailored training upon request to help ensure equal access to TDHCA programs.

Each April, in celebration of Fair Housing Month, TDHCA and TWC collaborate to present an online webinar series providing an overview of Fair Housing and other topics such as the basics of the reasonable accommodation process and guidance on assistance animals. Materials presented at these annual webinars are available on TDHCA's Fair Housing webpages at <https://www.tdhca.texas.gov/fair-housing/presentations.htm> and on the Department's YouTube channel.

In 2020 TDHCA was awarded a HUD Fair Housing Education Outreach Initiatives (FEOI) grant. Through this grant staff were able to translate all of its Fair Housing training webinars into both English and Spanish, including translated slides, transcripts, and handouts. TDHCA's Fair Housing team was awarded another FEOI grant in 2023. The purpose of the grant is to expand the reach of visibility of the Fair Housing materials generated by the 2020 FEOI grant and further promote the initiatives of the TDHCA Analysis of Impediments. All TDHCA new hires complete fair housing training within the first 90 days of employment. The HUD-approved training is provided online, at no cost through the TWC CRD.

TDHCA's Fair Housing team provides approval for and maintains a list of Certified Fair Housing training providers. The list of these approved trainers is available on the Department's website and is used by Development Owners, managers, architects and engineers as it relates to multifamily residential rental developments awarded under the Department's Housing Tax Credit Program or other multifamily loan programs. Certified Fair Housing training providers may be approved for a period of two years, after which they must re-submit their qualifications for subsequent approval by Fair Housing staff.

The Department's Language Access Plan is revised biennially and defines the actions to be taken by the Department to ensure meaningful access to agency services, programs, and activities for persons who have Limited English Proficiency. The agency contracts with third-party translation and interpreting services through two vendors available on an as-needed basis. Those who are unable to speak, read, write, or understand the English language may call the Department to request translation assistance with any document, event or other information from the Department.

Program Administration and Monitoring

Annually TDHCA's Fair Housing team examines HUD's Fair Market Rents (FMRs) and Small Area Fair Market Rents (SAFMRs) to determine if payment standards in the Department's Housing Choice Voucher (HCV) Program service area may need to be adjusted to expand tenant housing choices. In areas where market rents are high and there is high demand for rental units, it can be challenging for a voucher holder to find a unit. The establishment of the Department's HCV payment standards are important because it determines whether a household will be able to find a unit they can afford with the voucher the Department issues.

The Fair Housing team has assumed the role of reviewing the Written Policies and Procedures and Affirmative Marketing Plans of multifamily properties that are monitored by TDHCA. These reviews are conducted on a 5 year schedule and may also be required based on complaints received about the properties.

The Department is also the lead agency in generating the State's comprehensive five year air housing planning document called the Analysis of Impediments to Fair Housing Choice (AI) . The Fair Housing team is in charge of this process and coordinates with other agencies receiving HUD Community Planning and Development funds to produce the required analysis. The Fair Housing team visited locations across the State in order to garner input and identify impediments to fair housing choice and elicited extensive input and comment for the 2019 AI. The next AI will be due in late 2024 and the Fair Housing team will continue to play the lead role in its production.

Homeless Individual Camping (HIC) Plans

During the 87th Regular Legislative Session, the Texas Legislature passed HB 1925 which established prohibitions on camping in public places, created a criminal offense in Texas Penal Code for prohibited camping, and established new Subchapter PP of Chapter 2306 of the Texas Government Code, entitled Property Designated by Political Subdivision for Camping by Homeless Individuals.

This addition to the Texas Government Code provides that a political subdivision may not designate a property to be used by homeless individuals to camp unless the Texas Department of Housing and Community Affairs (TDHCA) has approved a plan submitted by the political subdivision. TDHCA has established rules and procedures for how local municipalities can submit HIC Plans.

To date no HIC Plans have been submitted to TDHCA for approval. More information on HIC Plans can be found at <https://www.tdhca.texas.gov/homeless-individual-camping-hic-plans>

Disaster Recovery

TDHCA does not receive funds designated for disaster relief, but as available, may provide deobligated, discretionary, or other funds for disaster relief support. TDHCA's practice is to maintain a HOME Disaster Relief (HOME DR) fund balance of \$1 million from deobligated funds and program income whenever possible. Additionally, a portion of CSBG Discretionary funds are typically held through a portion of the year should a Community Action Agency need additional funds to respond to a disaster in their coverage area. As with all TDHCA programs, funding for the Department's disaster relief activities is subject to availability. All activities supported through TDHCA funding must follow applicable program rules, including but not limited to eligible applicants, beneficiaries, activities, etc., unless otherwise waived.

SPECIAL NEEDS POPULATIONS

Elderly Persons

The MF Direct Loan Program, HTC Program, and MF Bond Program require owners to provide resident supportive services for the benefit of the residents.

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 Reconstruction Assistance, offered through the HOME Program, and the Amy Young Barrier Removal Program, funded with the Texas Housing Trust Fund, provide funds for the repair and rehabilitation of homes owned by low-income households. Many of the assisted households are aging Texans, thereby facilitating their ability to remain in their communities, keep existing social networks intact, and decrease dependence on institutional assistance.

Farmworkers

TDHCA addresses farmworker issues by licensing and inspecting migrant labor housing facilities and conducting periodic studies on farmworker needs. In addition, the CSBG and HTC programs serve or prioritize funding for farmworkers.

The QAP, which governs the Competitive 9% HTC Program, offers points in the scoring criteria for developments that propose to set aside 5% of the units for persons with special needs. One of the nine special needs categories for the HTC Program is farmworkers.

In addition, the CSBG and HTC Programs serve or prioritize funding for farmworkers. TDHCA set aside a portion of its Program Year 2023-24 CSBG state discretionary funds to fund educational and employment opportunities for migrant seasonal farmworker and Native American populations. The Department's CSBG State Plan approved by USHHS includes Native Americans and migrant seasonal farmworker populations as special populations eligible for services provided by CSBG state discretionary funds.

Persons Experiencing Homelessness

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 also is used to develop permanent supportive housing for homeless populations. Each year several awards are to such developments. Moreover, the QAP, which governs the Competitive 9% HTC Program, offers points in the scoring criteria for developments that propose to set aside 5% of the units for persons with special needs. One of the nine special needs categories for the HTC Program is homeless populations. The QAP also offers points for Development that set aside an additional 2% of the total Units to Persons referred from the Continuum of Care or local homeless service providers to be made available for those experiencing homelessness; to garner these points developments cannot reject an applicant for reasons of credit history or prior rental payment history.

TDHCA administers the CSBG Program, CEAP, LIHWAP, ESG and ESG CARES Programs, HHSP, HSS, EHV, and HOME-ARP to serve persons at risk of homelessness or experiencing homelessness.

During the 88th legislature, two set-asides of funds were established to address homelessness for specific populations. The Department must set-aside \$400,000 in general revenue each year of the 2024-2025 biennium to fund initiatives to assist veterans experiencing homelessness. Additionally, \$1M was appropriated in a supplemental appropriation to address youth homelessness in Fort Bend County. These funds are not yet programmed, but further progress will be reported in the 2025 SLIHP.

Persons Living with HIV/AIDS and Their Families

The QAP, which governs TDHCA's Competitive 9% HTC program, offers points in the scoring criteria for developments that propose to set aside 5% of the units for persons with special needs; one of the nine special needs categories for the HTC Program is persons with HIV/AIDS.

Persons with Disabilities (Mental, Physical, and Developmental)

TDHCA plays an active role in the Housing and Health Services Coordination Council (HHSCC) and the Disability Advisory Workgroup (DAW), both of which provide critical input on behalf of people with disabilities. TDHCA's involvement with these two groups is described in the "Community Involvement" section of the Public Participation section of this document. In addition to its relationships with the DAW and the HHSCC, the Department is also an active member of the Statewide Behavioral Health Coordinating Council. The Department shows its commitment to reducing impediments to affordable housing for persons with disabilities in a variety of programs, policies, and rules designed to reach persons with disabilities across the state. These items are not limited to, but include the following:

ESG Subrecipients may choose to prioritize certain subpopulations to serve with their ESG state funds. In the TDHCA awards more points to applicants for competitive funds whose ESG programs would serve subpopulations that typically have higher barriers to obtaining and maintaining housing, which includes persons experiencing chronic homelessness, for which the definition includes a disabling condition; persons experiencing severe mental illness; and persons with substance abuse disorders.

TDHCA is one of 31 states awarded funds by HUD for the Section 811 PRA Program. TDHCA was awarded the full amount requested for HUD's 2012, 2013, and 2019 rounds. These three grants provide project-based rental assistance for extremely low-income persons with disabilities in eight MSAs in Texas, including Austin-Round Rock; Brownsville-Harlingen; Corpus Christi, Dallas-Fort Worth-Arlington; El Paso; Houston-The Woodlands-Sugar Land; McAllen-Edinburg-Mission; and San Antonio-New Braunfels. Eligible households must include a member of one of the following Target Populations: 1) Persons Exiting Nursing Facilities 2) Persons Exiting Intermediate Care Facilities for People with Intellectual and Developmental Disabilities 3) Youth and Young Adults Exiting Foster Care with Disabilities; and 4) Persons with Serious Mental Illness. The service areas of the program and target populations selected were the result of an extensive public input process involving persons with disabilities, developers, advocates and state agencies. 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 HHSC and DFPS, which was a requirement of the Section 811 PRA grant application. This Inter-Agency Agreement outlines the targeted populations for the Section 811 PRA Program, methods of outreach and referral and commitments of availability of services from Texas HHSC and DFPS contractors.

Highlights specific to Multifamily Properties:

- The MF Direct Loan Program, HTC Program, and MF Bond Program rental developments must conform to Section 504 standards, which require that at least 5% of the development's units be accessible for persons with physical disabilities and at least 2% of the units be accessible for person with hearing and visual impairments. The 2022 QAP requires some otherwise exempt Developments to comply with Fair Housing accessibility requirements.
- Tex. Gov't Code Chap. 2306 and TDHCA's QAP require all TDHCA Multifamily properties funded after September 1, 2001, to operate in compliance with Section 504 of the Rehabilitation Act of 1973. Owners are required to pay for reasonable accommodations/modifications requested by persons with a disability. TDHCA's Fair Housing Team and Compliance Division have produced a Tenant Rights and Resources Guide for TDHCA Monitored Properties that highlights rights to reasonable accommodations and ways to file discrimination complaints in the state of Texas.
- The QAP includes a requirement that TDHCA Multifamily units originally occupied on or after March 13, 1991, meet certain standards for visitability. The standards are designed so that residents who do not require a fully accessible unit will be able to use it, and residents of all units will be able to have visitors with mobility disabilities.

In addition, advocates for the aging 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. Through the Amy Young Barrier Removal Program, the rehabilitation funds perform minor physical modifications such as the installation of handrails, grab bars, and ramps, as well as the construction of wheelchair-accessible bathrooms and kitchens, 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. Since many persons with disabilities and older Texans live on

fixed incomes, such as Supplemental Security Income, another recognized need is deeply affordable rents.

As established in Tex. Gov't Code §2306.111(c) and subject to the submission of qualified applications, 5% of the annual HOME Program allocation, including 5% of HOME Program Income, is allocated for serving persons with disabilities living in any part of the state. The 2023 HOME Investment Partnerships Program Persons with Disabilities Set-Asides Reservation System NOFA allows administrators to provide tenant-based rental assistance and homeowner reconstruction assistance under the Persons with Disabilities Set-Aside. Furthermore, construction activities for single family housing allowed for an increased budget for accessibility features requested by households for accessibility modifications.

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. In addition, five million in CDBG CARES funding has been targeted for providers and facilities that assist persons with disabilities.

Integrated Housing Rule

Integrated housing, as defined by SB 367 and passed by the 77th 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, was updated in March 2021, found at 10 TAC §1.15, and is summarized as follows:

A household with disabilities is a household composed of one or more persons, at least one of whom is an individual who is determined to have a physical or mental impairment that substantially limits one or more major life activities; or having a record of such an impairment; or being regarded as having such an impairment.

A housing development may not restrict occupancy solely to households with disabilities unless required by a federal funding source.

- Large housing developments (50 units or more) shall provide no more than 25% of the units of the development set aside exclusively for households with disabilities. The units must be dispersed throughout the development.
- Small housing developments (less than 50 units) shall provide no more than 36% of the units of the development set aside exclusively for households with disabilities. These units must be dispersed throughout the development.
- Set-aside percentages outlined previously refer only to the units that are to be solely restricted for households with disabilities. This section does not prohibit a property from having a higher percentage of occupants with disabilities.
- Property owners may not market a housing development entirely, nor limit occupancy to, households with disabilities.

Exceptions to the rule are made for rental transitional housing, shelters and rental or ownership of scattered site single family developments with no more than four units per non-adjacent lot, and for cases in which the TDHCA Board provides a waiver and affirms that the waiver of the rule is

necessary to serve a population or subpopulation that would not be adequately served without the waiver, and that the Development, even with the waiver, does not substantially deviate from the principle of Integrated Housing.

Persons with Substance Use Disorders

TDHCA addresses the needs of persons with alcohol and substance abuse issues through the ESG, HTC, HSS, and HTC programs.

The HTC Program QAP offers points in the scoring criteria for developments that propose to set aside 5% 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 use disorders.

TDHCA addresses the needs of persons with alcohol and substance abuse issues through the HTC and ESG programs.

Additionally, ESG Subrecipients may choose to prioritize certain subpopulations to serve with their ESG state funds. TDHCA awards more points to applicants for competitive funds whose ESG programs would serve subpopulations that typically have higher barriers to obtaining and maintaining housing, including persons with substance abuse disorders.

Persons with Violence Against Women Act (VAWA) Protections

The QAP, which governs the Competitive 9% HTC program, offers points in the scoring criteria for developments that propose to set aside 5% of the units for persons with special needs. One of the nine special needs categories for the HTC Program is persons protected by the VAWA.

The Texas HHS Family Violence Program provides emergency shelter and support services to victims and their children, educates the public, and provides training and prevention support to various agencies. Services can include hotline services, information and referral, counseling, assistance in obtaining medical care and employment, and transportation services.

ESG Subrecipients may choose to prioritize certain subpopulations to serve with their ESG program, including survivors of domestic violence. The State ESG program typically funds a number of programs serving survivors of domestic violence because many shelters in Texas serve that subpopulation and in the competition for funds, their applications have scored competitively.

The allocation formula for HHSP funds includes incidents of family violence, as determined by reports from local police departments, in assessing the amount of funds received by each community. This increases HHSP funding available in communities with disproportionate instances of family violence.

Residents of Colonias

The OCI, HOME, Texas HTF, and HTC programs provide incentives to serve or prioritize the special needs of colonia residents.

The QAP, which governs the Competitive 9% HTC Program, offers points in the scoring criteria for developments that propose to set aside 5% of the units for persons with special needs. One of the

one special needs category for the HTC Program is colonia residents. In addition, the QAP offers points for developments located in underserved areas, which includes colonias.

The HOME Program administers the Contract for Deed activity to assist households with the acquisition of property held in an executor contract for conveyance, also known as a contract for deed. This instrument was prevalent in colonia areas, and funding for the CFD is initially set-aside for colonia residents for a minimum of 60 days before being made available outside of colonias. CFD assistance providers may also provide refinancing of loan terms in conjunction with providing funds for the reconstruction of substandard units.

In 1996, TDHCA created the OCI in an effort to place greater emphasis on addressing the needs of persons residing in colonias. The OCI is charged with implementing some of the Department's legislative initiatives and programs involving border and colonia issues. 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. The OCI provides technical assistance to colonia residents and the entities that serve them. The OCI is instrumental in facilitating the success of the Colonia Self-Help Centers.

Residents of Public Housing

The HTC Program is consistently used for the redevelopment of public housing authority property, which is mostly being accomplished through HUD's Rental Assistance Demonstration Program (RAD).

TDHCA believes that the future success of Public Housing Authorities (PHAs) 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 does maintain a relationship with these service providers and PHAs can access HOME funding for single family activities including Homeowner Reconstruction Assistance, Homebuyer Assistance with New Construction, and Tenant-Based Rental Assistance.

Veterans and Wounded Warriors

The QAP, which governs the 9% Competitive HTC program, offers points in the scoring criteria for developments that propose to set aside 5% of the units for persons with special needs. One of the nine special needs categories for the HTC Program is veterans and wounded warriors. In addition, the QAP requires that development owners affirmatively market to veterans.

In addition to operating a project-based Veterans Assistance Supportive Housing (VASH) contract in Kerrville, TDHCA also administers tenant-based VASH vouchers in the Fort Bend and Galveston jurisdictional area. The initiative is a collaboration between TDHCA, and the U.S. Department of Veterans Affairs (VA).

ESG Subrecipients may choose to prioritize certain subpopulations to serve with their ESG state funds. TDHCA awards more points to applicants whose ESG programs would serve subpopulations that typically have higher barriers to obtaining and maintaining housing, including veterans.

Youth and Young Adults Aging Out of Foster Care

Under the HTC Program, full-time, income eligible 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.

The Department is one of 31 states awarded funds for the Section 811 PRA Program by HUD. The purpose of this program is to provide long-term project-based rental assistance for extremely low-income persons with disabilities. Youth and young adults exiting foster care with disabilities are one of the target populations for this grant.

ESG Subrecipients may choose to prioritize certain subpopulations to serve with their ESG state funds. TDHCA awards more points to applicants whose ESG programs would serve subpopulations that typically have higher barriers to obtaining and maintaining housing, including unaccompanied youth, parenting youth, and children of parenting youth. While the funds are not set-aside for youth aging out of foster care, incentivizing provision of services to youth populations includes youth aging out of foster care.

Youth Experiencing Homelessness

In 2019, the 86 (R) Texas Legislative Session passed House Bill (HB) 2564, which amended Tex. Gov't Code §2306.0721 (c) to include homeless youth as a population with special housing needs within the State's Low Income Housing Plan. HB2564 defines homeless youth as any individual younger than 25 years of age who is homeless. TDHCA administers the CSBG Program, ESG Program, Housing Stability Services, EH Fund, and HHSP programs to serve persons at risk of homelessness or experiencing homelessness. These programs can also serve youth experiencing homelessness as defined by Tex. Gov't Code 2306.0721 (c)(2).

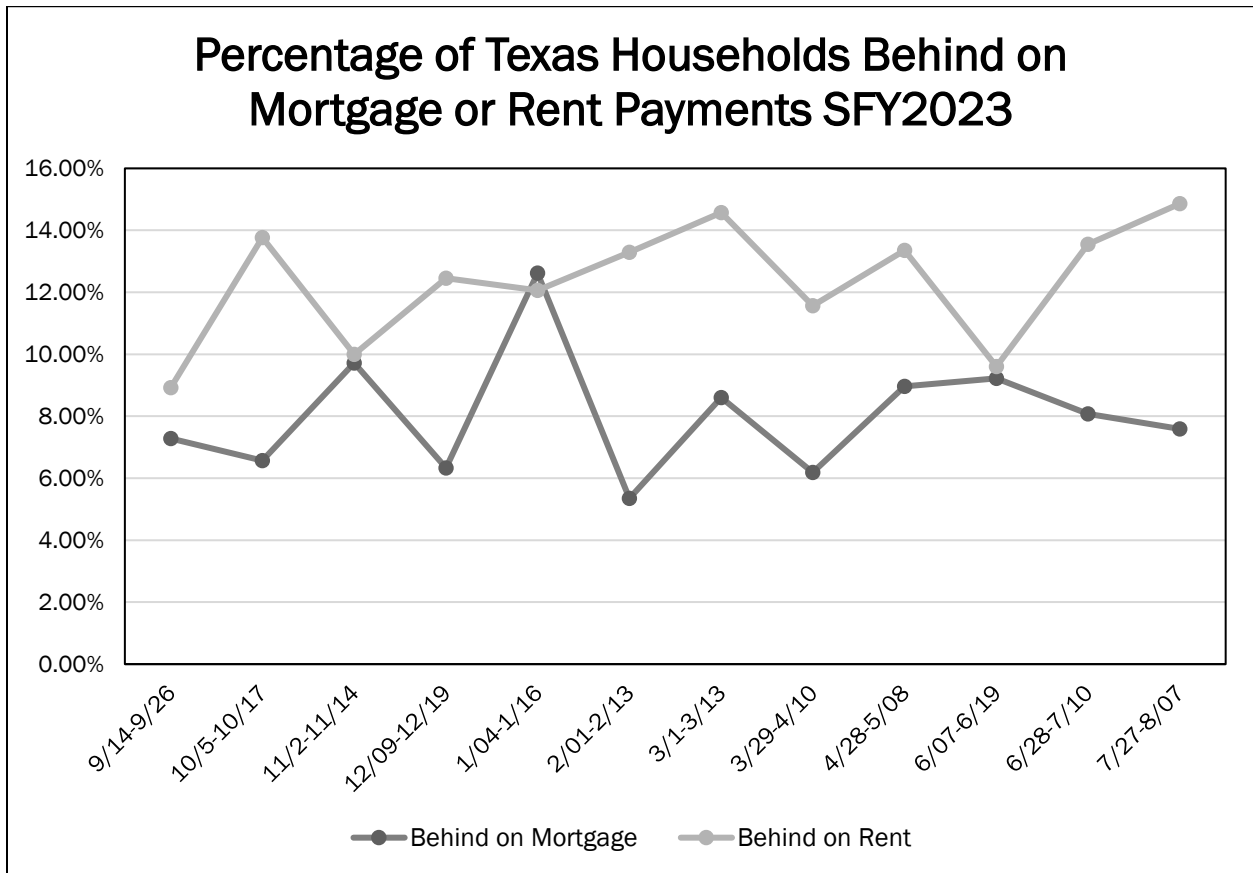
Additionally, the legislature appropriated \$5.8 million in funding to the HHSP Program for the 2024-2025 biennium. These funds are allocated to HHSP subrecipients and may be utilized to provide services, including case management, emergency shelter, street outreach, and transitional living to unaccompanied homeless youth and young adults aged 24 or younger.



SECTION 5: PANDEMIC RESPONSE AND OTHER INITIATIVES

On March 4, 2020, the Texas Department of State Health Services announced Texas' first positive COVID-19 case. According to the Texas Department of State Health Services as of August 28, 2023, Texas has recorded 8,726,250 cases of COVID-19 and 92,754 COVID-19 related deaths. In a May 15, 2023 Press Release Governor Abbott renewed the disaster proclamation issued on March 13, 2020, certifying under Section 418.014 of the Texas Government Code that the novel coronavirus (COVID- 19) poses an imminent threat of disaster for all counties in the State of Texas. According to the Harvard Joint Center on Housing Policy the COVID-19 pandemic impacted already vulnerable renters and homeowners by increasing the number of individuals that are both behind on housing payments and the number of individuals that have incurred a loss of income during the pandemic (Harvard Joint Center for Housing Studies, 2021).

Similarly, US Census Pulse Survey data has demonstrated how Texas renters and homeowners have had to respond to the COVID-19 pandemic. Census Pulse data taken during SFY 2023 shows a high of 15% of surveyed Texas renters reporting they were behind on rent payments between July 27 and August 7. Throughout SFY 2023 an average of 12.33% of Texas renters were reported as being behind on rent. Homeowners fared slightly better with a high of 12.6% of Texas homeowners behind on their mortgage between January 4 and January 16, with an average of 8% of Texas Homeowners being behind on mortgage payments in SFY 2023.



FEDERAL FUNDING

Shortly after the beginning of the pandemic the federal government began enacting legislation aimed at helping renters and homeowners. On March 27, 2020, the Coronavirus Aid Relief and Economic Security Act (CARES),—a \$2.2 trillion Federal stimulus bill—was passed. On December 28, 2020, the \$920 billion Consolidated Appropriations Act was passed. The final bill during SFY 2021, the \$1.9 trillion dollar American Rescue Plan (ARP), passed on March 11, 2021. On April 2, 2020, TDHCA began receiving federal funds allocated to combat the COVID-19 pandemic. Additionally, under the Infrastructure Investment and Jobs Act (IIJA) two further allocations of funds were received as reflected below. In addition, the chart below includes funding provided through the Continuing Appropriations Act of 2023. In total, TDHCA has been allocated or reprogrammed funds totaling \$4,842,228,414, which are listed below. TDHCA has used these federal funds to combat the COVID-19 pandemic by creating new programs and providing supplemental allocations to existing programs.

TDHCA PANDEMIC RESPONSE PROGRAMS					
Program	Division	Availability/Eligibility	Served to date (09/07/23)	Total Program Funding	Expended Funding
CARES ACT					
CSBG CARES	Community Affairs	Available statewide Income Eligibility: 200% of poverty (normally is 125%)	146,462 persons	\$48,102,282	\$47,942,629 (99.67%)
LIHEAP CARES	Community Affairs	Available statewide Income Eligibility: 150% of poverty Income	181,215 persons	\$94,023,896	\$63,898,418 (68%)
CDBG CARES – Phases I, II and III	CDBG CARES	Eligibility: For households at or below 80% of AMI.	3,533,842 persons	\$141,846,258	\$90,064,848 (63.49%)
ESG CARES – Phase I & II	SFHP	Income Eligibility: 50% AMI for homeless prevention	90,588 persons	\$103,646,620	\$95,193,321 (91.84%)
Housing Choice Voucher Program Admin	Section 8	Used to incentivize landlords to accept voucher holders.	159 Landlords	\$258,139	\$83,700 Landlord Payment (32.42%)
Housing Choice Voucher Program MVP	Section 8	Provided 15 additional vouchers. Income Eligibility: Not to exceed 50% of AMI	15 families	\$110,302	\$53,664 (48.65%)
CORONAVIRUS RELIEF BILL – PART OF THE CONSOLIDATED APPROPRIATIONS ACT OF 2021					
Emergency Rental Assistance	Texas Rent Relief	Available statewide. Income Eligibility: For	323,124 Households	\$2,476,379,943	\$2,445,674,146 (98.8%)

Pandemic Response and Other Initiatives

1 & 2 (Texas Rent Relief Program)		households at or below 80% AMI.			
Housing Stability Services (ERA1 & ERA2)	HSS Division	Available statewide. Income Eligibility: For households at or below 80% AMI.	80,070 Households	\$213,345,621	\$119,415,300 (55.97%)
Low-Income Household Water Assistance Program (LIHWAP1)	Community Affairs	Geography: Statewide Income Eligibility: 150% Poverty	119,645 persons	\$51,801,876	\$28,275,047 (54.58%)
AMERICAN RESCUE PLAN (ARP) – Public Law 117-2					
HOME-ARP	HOME ARP	Household Eligibility: For homeless, at risk of homelessness, those fleeing Domestic Violence, or others with housing instability.	0	\$132,969,147	\$0 (0%)
Homeowner Assistance Fund (HAF)	Homeownership	Households with incomes equal to or less than the greater of (i) 100% of AMI or (ii) 100% of national median income.	48,145 households	\$842,214,006	\$590,599,158 (70.12%)
HAF Subrecipient Activities	HAF	Households with incomes equal to or less than	13,512 Households	\$26,595,969 (subset of funds from HAF)	\$11,244,828.33 (42%)

Pandemic Response and Other Initiatives

		the greater of (i) 100% of AMI or (ii) 100% of national median income.			
LIHEAP ARP	Community Affairs	Available statewide Income Eligibility: 150% of poverty	201,743 persons	\$134,407,308	\$132,252,630 (98.40%)
LIHWAP2	Community Affairs	Income Eligibility: TBD	86,367 persons	\$40,597,082	\$23,795,830 (58.61%)
Emergency Housing Vouchers (EHV)	Section 8	Income Eligibility: Not to exceed 50% of AMI	357 of 798 Housed	\$11,490,348	\$1,167,661.27 (41.81%)
Infrastructure Investment and Jobs Act – Public Law 117-58					
LIHEAP	Community Affairs	Available statewide Income Eligibility: 150% of poverty	26,591 persons	\$37,661,920	\$15,321,859 (40.68%)
BIL WAP	Community Affairs	Income Eligibility: 200% of poverty	0	\$173,162,598	\$247,299 (0.14%)
Continuing Appropriations Act, 2023 – Public Law 117-180					
LIHEAP (23CR) Supplemental Funding	Community Affairs	Available statewide Income Eligibility: 150% of poverty	55,952 persons	\$84,732,886	\$42,217,409 (49.82%)
LIHEAP (23CR) Supplemental Disaster Funding	Community Affairs	Available statewide Income Eligibility: 150% of poverty	47,413 Persons	\$55,322,964	\$44,247,246 (79.98%)

*All dollar amounts represented are as of September 7, 2023. Greyed out rows indicate that the program is deemed completed.

TDHCA DIVISION PANDEMIC RESPONSE AND OTHER INITIATIVES

Community Affairs Division

The Community Affairs Division administers the Community Services Block Grant (CSBG) Program, the Comprehensive Energy Assistance Program (CEAP), the Weatherization Assistance Program (WAP), and the Low Income Household Water Assistance Program (LIHWAP).

Comprehensive Energy Assistance Program (CEAP)

TDHCA's CEAP program was allocated additional funds from USHHS from the following:

- Continuing Appropriations Act (CAA) Emergency Supplemental -\$84,732,886
- Infrastructure Investment and Jobs Act-\$7,532,384
- Disaster Relief Supplemental Appropriations Act, 2023-\$55,322,967

The funds have been initially distributed among the same subrecipients as the regular CEAP funds as well as a statewide vendor. Subrecipients have until September 30, 2024, to spend these additional CEAP funds.

The targeted beneficiaries of CEAP in Texas are households with an income at or below 150% of federal poverty guidelines, with priority given to the elderly; persons with disabilities; and families with young children.

Low Income Household Water Assistance Program (LIHWAP)

LIHWAP is funded by USHHS and its purpose is to provide water and wastewater assistance to income-eligible households. TDHCA administers the program through a network of 36 LIHWAP subrecipients and a procured contractor providing statewide LIHWAP assistance. The subrecipients, the same providers as used for CEAP consist of private nonprofit entities and units of local government. LIHWAP subrecipients and the statewide provider make water and wastewater payments for eligible households to water utilities through a vendor agreement.

The targeted beneficiaries of LIHWAP in Texas are households with an income at or below 150% of federal poverty guidelines, with priority given to the elderly; persons with disabilities; and families with young children.

TDHCA's LIHWAP program was allocated \$51,801,876 from USHHS through the Consolidated Appropriations Act of 2021 and \$40,597,082 from the American Rescue Plan Act. Subrecipients have until March 31, 2024, to spend both allocations of LIHWAP funds.

DOE BIL Partisan Infrastructure and Investment Act

In November 2021 the Infrastructure Investment and Jobs Act, also referred to as the Bipartisan Infrastructure Law (BIL) was signed into law. Under the BIL the Weatherization Assistance Program (WAP) for Texas funded through the Department of Energy was awarded \$173,162,598. The program began July 1, 2023, and the federal deadline ends June 30, 2027. The program will be delivered by the existing WAP network of 21 service providers with the addition of one or more

statewide or regional service providers. The targeted beneficiaries are households at or below 200% of the 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.

Community Development Block Grant (CDBG) CARES Act Assistance

On June 15, 2020, Governor Greg Abbott identified TDHCA as the designated agency to receive all CDBG CARES Act (also referred to as CDBG-CV) funding allocated to the State of Texas. TDHCA received a total of \$141,846,258 in CDBG CARES Act funding as was allocated through an initial tranche of \$40,000,886, in a second round of funding for \$63,546,200, and \$38,299,172 in a third and final round of funding. CDBG-CV funds have been used for Mortgage Assistance for both Rural and Balance of State (TEMAP), Rental Assistance for Entitlement communities (TERAP), Food Bank Distribution Assistance (Food Bank), Relief to Providers of Persons with Disabilities (Relief to Providers), and Legal Services for Persons with Disabilities (Legal Services). The remaining funds are being used for the Community Resiliency Program (CRP). Assisted households must be at or below 80% of Area Median Income (AMI) and must have been economically affected by the Coronavirus pandemic.

TDHCA will ensure through its contracts that \$40,000,886 (the amount of its first allocation) will be provided to non-entitlement units of general local government (UGLG), or will be provided to participants (regional organizations which include private non-profits serving more than one county, community action agencies, or regional councils of governments) who will in turn assist households located in non-entitlement communities. Non-entitlement units of government are cities with populations of less than 50,000 (except cities that are designated principal cities of Metropolitan Statistical Areas), and counties with populations of less than 200,000.

Mortgage Assistance (TEMAP)

The Texas Emergency Mortgage Assistance Program (TEMAP) was initially funded with \$26,024,125 of CDBG CARES Act funds, and was distributed through a competitive NOFA allocation. TEMAP was developed to help with mortgage assistance (up to six months, including arrears) to income-eligible homeowners who have been economically impacted by COVID-19 to help provide housing stability during the pandemic. The final funded amount was \$20,484,764.60 and the program has been completed.

Rental Assistance for Entitlements (TERAP)

The Texas Emergency Rental Assistance Program (TERAP) was funded with \$32,712,577 of CDBG CARES Act funds which were directly committed to an estimated 54 entitlement communities that already had an existing COVID rental assistance program. TERAP was developed to help with rental assistance (up to six months, including arrears) to income-eligible households impacted by COVID-19 to help provide housing stability during the pandemic. Funds were also used for eviction diversion, which provides rental assistance to tenants who have been sued for eviction. The final funded amount was \$29,130,628 and the program has been completed.

Food Bank Distribution Assistance (FOOD BANK)

The CDBG CARES Food Bank was funded with \$30,000,000. Funds provide assistance to eligible food bank providers that have been economically impacted by COVID-19. Funds were used to reimburse food banks for bulk food purchases to be distributed statewide. Funds dedicated to this activity were deployed to address statewide food and nutrition needs through Feeding Texas, a network of food banks and other hunger-relief organizations covering the entire state of Texas. Funding for this activity was used for bulk food purchase as well as to provide funds for equipment, supplies, and materials necessary to carry out the public service in response to the effects of the Coronavirus pandemic. This program has been completed.

Relief to Providers of Persons with Disabilities (RELIEF TO PROVIDERS)

The CDBG CARES Relief to Providers program was funded with \$5,000,000. Relief to Providers was developed to help providers continue serving residential persons with disabilities during the Coronavirus pandemic by reimbursing for allowable expenses undertaken to prevent, prepare for, or respond to COVID-19. The program began in the summer of 2021, and all assistance funds have been disbursed. The final funded amount was \$3,304,982 and the program has been completed.

Legal Services for Persons with Disabilities (LEGAL SERVICES)

The CDBG CARES Legal Services program was funded with \$445,000. The funds provide legal services assistance for persons with disabilities to obtain or retain housing as a result of COVID-19. Legal services include legal advice and legal representation by licensed attorneys in good standing with the State Bar of Texas through both allowing reimbursement of eligible expenses for providers of persons with disabilities, and through a contracted provider of legal services for persons with disabilities. The final funded amount was \$445,000 and the program has been completed.

Community Resiliency Program (CRP)

The CDBG CARES CRP was initially funded with \$38,180,317 of CDBG-CV, and has been released through a competitive NOFA process. CRP was developed to help provide assistance to low- and moderate-income persons, as well as to rural and small metro communities to create, expand, or enhance public facilities that provide medical care, social services, and/or emergency non-congregate housing to prevent the transmission of COVID-19, or assist in response to future pandemics, and allow for adequate social distancing or remote access. Funds allow non-entitlement communities to make improvements to facilities to address gaps in future pandemic emergency response capacity. Funding has been made available for the CDBG eligible activity of public facilities and improvements, which may consist of acquisition, rehabilitation, or construction of public facilities such as homeless shelters, domestic violence shelters, health clinics, emergency medical stations, and senior centers. Also eligible under this activity is the purchase of publicly owned, mobile health clinics, and emergency medical services vehicles to support the activities. All contracts will be made with Non-Entitlement Communities. CRP is currently funded for \$48,996,644.

Total CDBG Funding		
Program	Funds	Percent
TEMAP	\$20,484,765	15.48%
TERAP	\$29,130,628	22.01%
Food Bank	\$30,000,000	22.67%
Relief to Providers	\$3,304,982	2.50%
Legal Services	\$445,000	0.34%
CRP	\$48,996,644	37.02%
Total*	\$132,362,020	100.00%

* Amount reflects total program amount received less admin.

Single Family and Homeless Programs

During SFY 2023 TDHCA's Single Family and Homeless Programs Division offered, Emergency Solutions Grants Program (ESG) Coronavirus Aid Relief and Economic Security (CARES) (ESG-CV), Section 8 Mainstream Vouchers, and Section 8 Emergency Housing Vouchers.

HOME TBRA COVID-19 Disaster Relief Funds

On March 26, 2020, the TDHCA Governing Board approved a plan to reprogram up to \$11,290,076 in deobligated HOME funds to the Disaster set-aside in response to the pandemic. The funds were made available in order to expedite the availability and use of funding for TBRA for persons financially impacted by COVID-19 in order to reduce displacement as Texans experienced a reduction in income directly related to the disaster. The Disaster TBRA program provided short-term rental assistance (3-6 months) to households throughout the State of Texas. Initially, a regional allocation of funds based on the regions' population was utilized to encourage equitable distribution of the funds. As of August 31, 2022, the program had distributed 11,026,701.83 to 2,591 households financially impacted by the pandemic. This program is now complete.

ESG CARES Funds

The ESG Program received \$103,646,620 from the HUD CARES Act (ESG-CV) "to prevent, prepare for, and respond to coronavirus, among individuals and families who are homeless or receiving homeless assistance and to support additional homeless assistance and homelessness prevention activities to mitigate the impacts created by coronavirus under the Emergency Solutions Grants program (42 U.S.C. 11371)." As of July 13, 2023, the program has distributed \$93,860,148.35 to 89,740 individuals financially impacted by the pandemic.

ESG CARES is a special allocation of ESG funding from the CARES Act. Funds were appropriated to ESG in order to prevent, prepare for, and respond to the coronavirus to minimize the impact on households experiencing and at-risk of homelessness. TDHCA has used the HUD funding to award grants to units of general local government, private nonprofit entities, and other entities that are identified as eligible subrecipients for ESG CARES under waiver authority from HUD. Subrecipients provide persons experiencing homelessness and at risk of homelessness the services necessary to quickly regain stability in permanent housing. ESG CARES funds may be utilized for the rehabilitation or conversion of buildings for use as emergency shelter for persons experiencing homelessness; temporary emergency shelter; the payment of certain expenses related to operating emergency shelters; essential services related to emergency shelters and street outreach for persons

experiencing homelessness; and, homelessness prevention and rapid re-housing assistance such as landlord incentives, rental assistance, and utility assistance.

TDHCA programmed its ESG funds regionally for each of the HUD-designated Continuum of Care (CoC) Regions according to a combination of the region's proportionate share of a number of factors. The factors included total population, number of persons experiencing homelessness based on the Point-in-Time count submitted to HUD by the CoCs; persons living in poverty; renters with incomes less than 30% AMI that experience cost burden; the amount of ESG CARES funding received by the CoC Region; and other factors as listed in the administrative rules governing the ESG Program. The second allocation of ESG CARES was programmed specifically for rental assistance and associated costs under the rapid rehousing and homeless prevention activities.

HUD provided waivers and flexibilities to assure recaptured funds are reallocated in a manner consistent with the statutory purposes and conditions for ESG-CV funds.

Section 8 Housing Choice Voucher Program

HCV Section 8 Program (CARES Act)

TDHCA received \$258,139 in CARES Act administrative funding for the Housing Choice Voucher Program (HCV). These funds were awarded to assist public housing authorities in better serving low-income individuals economically impacted by COVID-19. These funds have primarily been used to upgrade the Department's HCV software and to create a landlord incentive program to retain or increase owner participation in the HCV Program. HCV Section 8 Program (Mainstream Vouchers (MVP)

TDHCA received \$105,034 in CARES Act funding to support 15 additional MVP vouchers. MVP vouchers are tenant-based vouchers that serve non-elderly person(s) with a disability transitioning from a nursing facility, intermediate care facility, Texas state psychiatric hospital, or board and care facility.

HCV Section 8 Program (Emergency Housing Vouchers (EHV)

TDHCA received \$11,490,348 in ARP Act funding to support 798 Emergency Housing Vouchers. The EHV program provides rental assistance to individuals and families who are experiencing homelessness; at risk of experiencing homelessness; fleeing, or attempting to flee, domestic violence, dating violence, sexual assault, stalking, or human trafficking; or were recently homeless and for whom providing rental assistance will prevent the family's homelessness or having high risk of housing instability.

HOME American Rescue Plan (HOME-ARP)

The American Rescue Plan Act of 2021 established HOME-ARP based on the framework of the HOME annual program, with certain flexibilities and waivers and additional regulations to create new activities. One of the reasons HOME-ARP was created was to serve specific populations called qualifying populations. These include:

- Households that are experiencing homelessness, per 24 CFR §91.5;
- Households at-risk of homelessness, per 24 CFR §91.5;

- Households with at-risk of homelessness criteria, with waiver to allow for income up to 50% AMI, per HUD CPD Notice 21-10;
- Households fleeing or attempting to flee domestic violence, dating violence, sexual assault, stalking, or human trafficking, per HUD 24 CFR §5.2003;
- Households with 30% AMI with severe housing cost burden defined as paying more than 50% of monthly household income toward housing costs, per HUD CPD Notice 21-10;
- Households who have qualified as homeless previously, are currently housed with temporary/emergency assistance, and who need additional housing assistance or supportive services to avoid a return to homelessness, per HUD CPD Notice 21-10; or
- Veterans (and their families) that meet one of the above definitions.

TDHCA was allocated a one-time allocation of \$132,969,147 in HOME-ARP funds by HUD. After a public outreach and comment period, TDHCA programmed funds into the development of affordable rental housing, Non-Congregate Shelters (NCS), and Non-Profit Operating/Non-Profit Capacity Building (NCO) related to rental or NCS development. HUD accepted TDHCA's HOME-ARP Allocation Plan in May, 2022.

Rental housing development has a requirement that qualified populations only pay 30% of their income toward rent. To offset this potential loss in rental income, HOME-ARP offers a unique financial structure, including, but not limited to, no subsidy per unit limit and an option for capitalized operating cost assistance reserve.

NCS is a new activity under HOME-ARP. As with all shelters, NCS does not require occupants to sign a lease or occupancy agreement and is meant for temporary stays. NCS is unique in that the shelters offer private units or rooms to households with a sanitary facility in each unit.

NCO is also a new activity under HOME-ARP. This funding provides for two types of assistance: general operating and capacity building for a nonprofit that is undertaking rental or NCS development. Nonprofit general operating costs are mirrored on the community housing development organization (CHDO) operating costs under the HOME annual program. However, nonprofit operating costs for HOME-ARP may be available for eligible nonprofits that do not necessarily qualify as a CHDO. Eligible costs include, but are not limited to, payroll for existing staff, training, equipment and operating/overhead to support general operating. Nonprofit capacity building costs are reasonable and necessary operating costs that will result in expansion or improvement of an organization's ability to successfully carry out rental or NCS development. Eligible costs include, but are not limited to, payroll for new hires, training, equipment, and technical assistance or consultants.

Planned Use of HOME-ARP Funding	Approx. Funding Amount*	Percent of the Grant	Statutory Limit
Non-Congregate Shelters	\$56,511,887	42.5%	n/a
Affordable Rental Housing Incl. Capitalized Operating Reserves	\$56,511,887	42.5%	n/a
Non-Profit Operating/Non-Profit Capacity Building	\$6,648,458	5%	5%
Administration and Planning	\$13,296,915	10%	15%
Total HOME ARP Allocation	\$132,969,147	100%	

* Based on applications received amounts and percentages may fluctuate.

In its Allocation Plan, TDHCA programmed \$10,000,000 in a rental set-aside for direct awards to qualifying National Housing Trust Fund (NHTF) Developments, created to preserve existing TDHCA investments in NHTF-funded developments in 2020 and 2021 that may otherwise have been at risk of not being financially feasible. HOME-ARP sent notices of eligibility to qualifying NHTF Applicants in July 2022. In December 2022 the set-aside was closed and in 2023 the remaining funds were moved to the 2023-2 HOME-ARP Notice of Funding Availability (NOFA) for rental development. Two projects from the HOME-ARP NHTF set-aside have been awarded in state fiscal year 2023 for approximately \$8 million.

On December 8, 2022, TDHCA released the 2023-2 HOME-ARP Rental NOFA, which was amended in February 2023 to release a total of \$51,708,757 in funding inclusive of remaining funds from the HOME-ARP NHTF set-aside. The NOFA was suspended on February 16, 2023, due to more funding requests for more than twice the NOFA amount being submitted than available, and closed on March 1, 2023. In state fiscal year 2023, TDHCA awarded eight projects for a total of approximately \$34.9 million and is currently reviewing remaining applications for award. Staff anticipates to award the full amount in the 2023-2 HOME-ARP Rental NOFA.

In May, 2023, after a public comment period, TDHCA submitted an amendment to its Allocation Plan (First Amendment) to HUD, to adjust the method of distribution for the remaining NCO and the NCS allocations. The first amendment targets the remaining NCO and NCS funds to Texas areas with high rates of unsheltered homelessness and high costs of living. Eligible entities are nonprofits that meet certain criteria which include, but are not limited to, being in good standing and having prior experience with innovative shelter or homeless services. In July, 2023, TDHCA took steps in accordance with the First Amendment to identify eligible areas and two potential nonprofits for NCO and make a reservation for NCS funds. Staff anticipates gathering application materials for both NCO and NCS from the eligible nonprofit organizations.

More information about TDHCA’s HOME-ARP can be found online at <https://www.tdhca.texas.gov/programs/home-american-rescue-plan>

Texas Rent Relief (TRR) and Housing Stability Services (HSS)

The Department received \$1,308,110,629.80 in funding from the Consolidated Appropriations Act, 2021, and \$1,079,786,857.20 in funding from the American Rescue Plan Act of 2021, for a total of \$2,387,897,487. The Department has since received an additional \$305,458,442 in ERA funds, bringing the total program funding to \$2,693,355,929 as of August 2023. The U.S. Department of the Treasury (Treasury) administers the program at the federal level. Funds from the Consolidated Appropriations Act of 2021, are categorized as Emergency Rental Assistance 1 (ERA 1) and funds from the American Rescue Plan Act of 2021 are categorized as Emergency Rental Assistance 2 (ERA 2); however Treasury operates the funds as one program. ERA1 and ERA2 funds were used to fund

two programs in two divisions – the Texas Rent Relief Program and the Housing Stability Services Program.

Texas Rent Relief Program

The Texas Rent Relief Division administers the Texas Rent Relief Program (TRR).

TRR was developed to help income-eligible Texas renters affected by the COVID-19 pandemic pay rent and utility bills (including past due rent and utilities), keeping tenants housed and helping landlords recoup or avoid losses due to the pandemic.

Of the \$2,693,355,929 in ERA funds administered by TDHCA, \$2,468,510,308 has been allocated to TRR. As of August 2023, TRR has committed all \$2,221,318,459 available in direct rental and utility assistance to 323,033 households across Texas. The program has now ended, and is making final payments to households that have already been approved for assistance.

Ten percent of TRR funds were set aside for eviction diversion activities and are referred to as the Texas Eviction Diversion Program (TEDP). In partnership with the Supreme Court of Texas and the Office for Court Administration, and the Office of the Governor, TEDP allows courts to pause eviction cases while tenants and landlords apply for TRRP assistance, makes lump sum payments to landlords for past-due rent and late fees for allowing tenants to remain in their homes, and keeps evictions off tenants' records. Along with the rest of TRR, TEDP has now committed all available funds and the program has ended. Through TEDP, more than 25,000 renter households received over \$243 million in assistance, had their evictions stopped, and had their court records made confidential. This program is now closed.

Housing Stability Services

1. The Housing Stability Services (HSS) Program has been developed to help support housing stability and eviction diversion services benefitting income-eligible Texas renters affected due to or during the COVID-19 pandemic. HSS aims to benefit income-eligible renter households or households experiencing or at risk of homelessness. ERA funds are distributed to local communities or nonprofits throughout the state in order to provide eligible Texans with a variety of services that help households maintain or obtain stable housing. Service categories include: legal, outreach, shelter, community, and services offered at permanent supportive housing properties.
2. A total of approximately \$213,345,621.02 has been allocated to the HSS Program. Under TDHCA's HSS program, TDHCA has awarded ERA1 and ERA2 funds to 56 nonprofits, local communities, and other eligible entities. Twenty-eight contracts and one MOU were executed with ERA1 funds, and 46 contracts and one MOU were executed with ERA2 funds.

All ERA1 program funds were expended by the December 29, 2022 deadline, and the final report was submitted to Treasury on April 27, 2023. Over 50,000 households and over 583,000 meals were served through ERA1 HSS.

Through ERA2 a total of \$147,304,481.24 million has been obligated, and 34,223 households have been served to date. The ERA2 HSS program will run through the Treasury deadline of September 30, 2025.

One of these entities served through HSS is the Texas Access to Justice Foundation (TAJF), which works in close partnership with the Supreme Court of Texas and the Texas Office of Court Administration. TAJF has been awarded approximately \$44.5 million to deliver legal services through a network of ten subcontracted legal service providers in Texas, primarily legal aid providers, who are providing three main services:

1. No-cost Legal Services Activities and Brief Services throughout Texas, including representation in court and/or administrative proceedings, with emphasis on areas with the highest rates of eviction and/or highest rates of renters living in poverty;
2. Housing Stability Clinics staffed with attorneys, support staff and pro bono volunteers, as appropriate, to assist eligible households by providing essential housing information and legal advice; and
3. Assistance in completing applications for housing assistance programs, including the Texas Rent Relief Program and Texas Eviction Diversion Program when available.

Other Affordable Rental Housing

On July 27, 2022, Treasury released guidance through its Frequently Asked Questions document confirming that a grantee may use any of its ERA2 funds that are unobligated on October 1, 2022, for “affordable rental housing and eviction prevention purposes, as defined by the Secretary, so long as the grantee has obligated at least 75% of its ERA2 funds eligible expenses.” Funds used for this must serve households with up to 50% of Area Median Income and the property must have a land use restriction agreement (LURA) preserving the federal affordability period for twenty years. The state affordability period will be for a period of at least ten additional years.

TDHCA has dedicated up to \$11,500,000 in ERA2 funds for the Multifamily Division to be used through the Multifamily Direct Loans (MFDL) program for affordable multifamily development and administrative costs.

Total ERA Funding by Program		
Program	Funds	Percent
Texas Rent Relief Program	\$2,468,510,308	91.65%
Housing Stabilization Services	\$213,345,621	7.92%
Other Affordable Rental Housing	\$11,500,000	0.43%
Total	\$ 2,693,355,929	100%

Homeowner Assistance Fund (TXHAF) and HAF Subrecipient Activities

The Department received \$842,214,006 in funding from the American Rescue Plan Act of 2021. The U.S. Department of the Treasury (Treasury) administers the program at the federal level. HAF funds are used to fund two programs in two divisions – the Texas Homeowner Assistance Fund (TXHAF) and other HAF Subrecipient Activities.

Texas Homeowner Assistance Fund

The Texas Homeowners Assistance (TXHAF) Program provides financial assistance to qualified Texas homeowners who have fallen behind on their mortgage and related expenses due to the COVID-19 pandemic.

TXHAF provides eligible homeowners with up to \$65,000 of assistance for past due mortgages, past due property taxes, insurance, Homeowner Association (HOA) fees, and utilities. Assistance is structured as a non-recourse grant to the homeowner. Payments are made directly to the mortgage servicer, property charge payee, or utility provider.

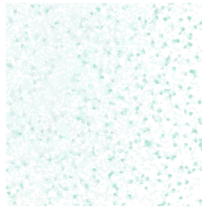
This program covers past due mortgage payments, up to three months of future mortgage payments, property taxes, insurance, homeowner/condo association fees, past due utility payments, and up to three months of prospective utility payments. Eligible utility payments include electricity, natural gas, propane, water, and wastewater.

Funds may also be used to pay property charges coming due in the 90 days following program approval.

The portal for applying to this program is now closed. Payments for existing applicants continue to be processed.

HAF Subrecipient Activities

TxHAF Subrecipient Activities Division was allotted a total of \$30,500,000 from the TxHAF funds. These funds are used to help support income eligible homeowners affected by the COVID-19 pandemic with stabilizing their housing situation. The program provides funds to Private Nonprofit Organizations with 501(c) status, Public Housing Authorities, Units of General Local Government, and Regional Councils of Governments who provide one or more of the three eligible types of assistance: 1) serve as an Intake Center to assist households in applying for TxHAF funds, 2) provide Housing Counseling Services, and/or 3) provide Legal Services related to Homeownership. TxHAF Subrecipient Activities Division issued 35 contracts, awarding \$26,711,156 in program funds to 32 eligible entities to assist income eligible households.



SECTION 6: PUBLIC PARTICIPATION

The Texas Department of Housing and Community Affairs (TDHCA or the Department) strives to obtain public input to make informed decisions regarding the development of policy, the design of programs, and the use and allocation of limited resources. This section outlines how the public contributes to the preparation of the SLIHP and includes information about the public comment process.

This section of the SLIHP includes the following information per Tex. Gov't Code §2306.072 and §2306.0721:

- An explanation of efforts and activities that ensure the participation and involvement of individuals of low income and their community-based institutions in Department programming and planning as required by Tex. Gov't Code §2306.072(c)(3-4).
- A summary of public comments received in regards to the State of Texas Low Income Housing Plan and Annual Report as required by Tex. Gov't Code §2306.0721(c)(13).

This section is organized as follows:

- **Community Involvement:** Discusses interagency collaboration and engagement of stakeholders on specific issues.
- **Participation in TDHCA Programs:** Discusses efforts to ensure that individuals of low income and community-based institutions participate in TDHCA programs.
- **Public Participation in Program Planning:** Discusses affirmative efforts to ensure the involvement of individuals of low income and community-based institutions in the allocation of funds and the planning process.
- **Preparation of the SLIHP:** Information on the SLIHP preparation and a summary of public comment.

COMMUNITY INVOLVEMENT

TDHCA's participation in numerous committees, workgroups, and councils keep the Department apprised of additional resources for affordable housing and community affairs related activities. Relationships with federal, state, and local government entities ensure that agencies in the state of Texas 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's services to serve lower income Texans, including special needs populations. The Department addresses and incorporates these recommendations into its programs and outreach as appropriate throughout the year. Furthermore, the recommendations incorporated in TDHCA's programs are consistent with planning documents, such as the Consolidated Plan, that the Department submits to the U.S. Department of Housing and Urban Development (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:

Workgroup/Committees	Lead agency
Community Reinvestment Workgroup	Texas Comptroller
Community Resource Coordination Groups (CRCG)	Texas Health and Human Services
Colonia Residents Advisory Committee (C-RAC)	TDHCA
Disability Advisory Workgroup (DAW)	TDHCA
Housing and Health Services Coordination Council (HHSCC)	TDHCA
Interagency Coordinating Group	OneStar Foundation
Joint Housing Solutions Working Group (JHSWG)	TDHCA
Reentry Task Force	Texas Department of Criminal Justice
Statewide Behavioral Health Coordinating Council (SBHCC)	Texas Health and Human Services
Texas Interagency Council for the Homeless (TICH)	TDHCA
Texas Fair Housing Workgroup	TDHCA
Texas Coordinating Council for Veteran Services	Texas Veterans Commission
Weatherization Assistance Program Planning Advisory Committee (WAP PAC)	TDHCA

TDHCA's workgroups and coordination groups for which it is the lead agency are discussed in this section, listed alphabetically.

Colonia Residents Advisory Committee (C-RAC)

C-RAC is a committee of colonias residents appointed by the TDHCA Governing Board, which advises the Department on the needs of colonias residents and the types of programs and activities, which should be undertaken through the Colonia Self-Help Center (CSHC) Program. In consultation with C-RAC and the units of local government that administers the CSHC Program, the Department designates up to five colonias in each county as eligible beneficiaries of the CSHC Program. Each county nominates two candidates to be members of the C-RAC who are residents of a colonia in the county the member represents to serve on the committee for four years. The C-RAC reviews the county proposals and may make recommendations on contracts for the CHSC Program to the Department before the proposal is considered for an award by the TDHCA Governing Board.

Disability Advisory Workgroup (DAW)

TDHCA believes that consultation with community advocates, funding recipients, potential applicants for funding, and subject matter experts from other state agencies is an essential prerequisite to the development of effective policies, programs and rules. Providing services and housing to persons with disabilities presents unique challenges and opportunities. In order to augment TDHCA's formal public comment process, a workgroup is utilized, convened periodically, affording staff the opportunity to interact with and receive input more informally and in greater detail from various stakeholders and to get feedback on designing and planning more successful programs for persons with disabilities. TDHCA maintains the DAW 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 the TDHCA website, social media, and email lists. Anyone may join TDHCA email lists by visiting

<http://maillist.tdhca.state.tx.us/list/subscribe.html?lui=f9mu0g2g&mContainer=2&mOwner=G382s2w2r2p>.

Housing and Health Services Coordination Council (HHSCC)

HHSCC is codified in Texas Government Code §2306.1091. The purpose of HHSCC is to increase state efforts to offer Service-Enriched Housing (SEH) through increased coordination of housing and health services. HHSCC seeks to improve interagency understanding and increase the number of staff in state housing and health services agencies that are conversant in both housing and health services.

HHSCC is composed of 17 members: eight members appointed by the Governor, and nine State agency representative members. The Executive Director of TDHCA serves as the HHSCC Chair and TDHCA staff supports HHSCC activities. A list of HHSCC members can be found on TDHCA's website here: <https://www.tdhca.texas.gov/hhsc-council>-members

Council members meet quarterly and provide direction to the staff to prepare a Biennial Report of Findings and Recommendations that is submitted to the Legislative Budget Board and the Office of the Governor on August 1 each even numbered year. This Report along with a Biennial Plan is available to the public on the TDHCA website at <https://www.tdhca.texas.gov/hhsc-reports>. Meetings are open to the public. Notice is given to the public in the *Texas Register*, on TDHCA's Web Site, through an email list, and social media. Anyone may join TDHCA email lists by visiting this site: <http://maillist.tdhca.state.tx.us/list/subscribe.html?lui=f9mu0g2g&mContainer=2&mOwner=G382s2w2r2p>.

Joint Housing Solutions Working Group

The Joint Housing Solutions Working Group is a network of local, state, and federal agencies, philanthropic organizations, and other related stakeholder groups who share information, identify challenges, and propose solutions responsive to the needs of disaster survivors. The frequency of meetings for the main group diminishes during "blue sky" periods; however, the group continues to meet to stay current on all disaster recovery related issues.

Texas Interagency Council for the Homeless (TICH)

The TICH was created in 1989 to coordinate the State's homeless resources and services, and its charge was reinforced by the 84th Texas Legislature (2015) Senate Bill (SB) 607. The TICH consists of representatives from nine state agencies that serve persons who are experiencing homelessness or are 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 TICH receives no direct funding and has no full-time staff, but receives facilitation and advisory support from TDHCA. The TICH's major mandates include:

- evaluating and helping coordinate the delivery of services for persons experiencing homelessness 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; and

- maintaining a central resource and information center for persons experiencing homelessness.

The TICH submits annual progress reports to the governing bodies of the agencies represented on the council. The TICH membership and its administrative support staff are also in the process of developing and updating a state plan to address the needs of persons experiencing homelessness. All previous annual reports as well as the future state plan when it is released are available off the TICH website at: <https://www.tdhca.texas.gov/programs/texas-interagency-council-homeless>

Texas Fair Housing Workgroup

The Texas State Fair Housing Workgroup was convened in May 2014 by TDHCA to encourage resource and idea sharing between the Texas Department of Agriculture, TDHCA, Texas Workforce Commission, Texas Department of State Health Services, and Texas General Land Office, all of which receive HUD funds for housing-related activities. The group meets as needed and discusses topics such as fair housing training, Limited English Proficiency (LEP) provisions, public participation, complaint direction, monitoring provisions, website improvements, and other relevant topics that assist state agencies in furthering fair housing choice and improving agency coordination and sharing of resources. It is expected that the group will meet in early 2024 as preparation begins on an updated State of Texas Analysis of Impediments to Fair Housing Choice.

Weatherization Assistance Program Planning Advisory Committee (WAP PAC)

The Weatherization Assistance Program Policy Advisory Council (PAC) is a four member council which represents organizations and agencies by providing balance, background, and sensitivity with respect to solving the problems of low-income persons, including weatherization and energy conservation problems.

For each program's state plan (i.e., LIHEAP, DOE WAP, CSBG, and LIHWAP), the network of subrecipients as well as the public are invited to participate and comment on each plan to make improvements to each of the programs. Public participation can occur in writing or verbally at a public hearing.

Additionally, the Weatherization Assistance Program Policy Advisory Council (PAC) currently has four slots and is representative of organizations and agencies and provides balance, background, and sensitivity with respect to solving the problems of low-income persons, including weatherization and energy conservation problems.

The PAC meets annually at the end of the public hearing period to discuss the DOE plan and comments received. Two of the slots, filled by the PAC members from Combined Community Action and the Greater East Texas Community Action Program, represent the low-income, elderly, and disabled population. The third slot, filled by the PAC member from the Health and Human Services Commission, represents the low-income, elderly and persons with disabilities. A fourth slot representing Native Americans is occupied by a member of the Ysleta Del Sur Pueblo Tigua Indian Reservation.

PARTICIPATION IN TDHCA PROGRAMS

Texas is economically, geographically, and demographically diverse. In recognition of the state's diverse housing needs, TDHCA establishes its criteria for distributing funds based on the priorities laid-out 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, TDHCA staff reaches out to interested parties at informational workshops, roundtables, conferences, and real estate, lending, and property 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 Division of Policy and Public Affairs performs two key functions through two intertwined sections: legislative affairs and communications/marketing. The Legislative Affairs section is TDHCA's main link between the Department and the Office of the Governor, members of the Texas Legislature and Texas Congressional delegation, state and federal agencies, and housing and community service organizations throughout the state. It is responsible for assisting the Department's leadership in the development and implementation of policy related to legislative mandates. The Communications/Marketing section is responsible for producing news releases and outreach and educational materials, responding to inquiries from the news media and coordinating TDHCA's social media activities
- The Public Comment Center is designed to enhance public participation by making the public comment process easier and more transparent for those interested in commenting on Department rules and programs. The Public Comment Center can be found at <https://www.tdhca.texas.gov/tdhca-public-comment-center>.
- The TDHCA website, through its provision of timely information to consumers, is one of the Department's most successful outreach tools. It is also a key resource for affordable housing and community services programs, and fair housing information and resources. The Help for Texans online database provides a statewide resource for individuals and households seeking assistance. The Help for Texans online database provides contact information for housing and housing-related programs funded or operated by TDHCA and other housing service providers. Help for Texans is available at <https://www.tdhca.texas.gov/help-for-texans>.
- TDHCA also operates voluntary email distribution lists, where subscribed individuals and entities can receive email updates on general TDHCA information, program-specific announcements, compliance related communications, and trainings. TDHCA maintains a Fair Housing email list to encourage public participation from community-based, legal aid, fair housing enforcement, housing advocacy, and other external groups. The email list also provides a way for individuals who are not a member of a stakeholder organization to learn about and engage with Fair Housing topics.
- TDHCA uses online forums and surveys to encourage topical discussions and gather feedback on proposed policies, rules, plans, reports, or other activities. Forums and/or surveys have been used to gather input on the Housing Tax Credit Program's Qualified

Allocation Plan, the Regional Allocation Formula, the legislatively required Report on Homelessness Among Veterans, the proposed policy changes for the Amy Young Barrier Removal Program, and the rules for a variety of TDHCA programs.

- TDHCA is involved with a wide variety of committees and workgroups, listed in the Community Involvement section at the beginning of this chapter, 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 so that TDHCA can prioritize these needs.
- Department staff will continue to engage stakeholders, including developers, residents, nonprofits, advocates, and other governmental entities, throughout FY 2024. Opportunities for engagement will include both online discussion forums and public roundtables and hearings (virtually as needed). For example, the Multifamily Finance Division staff will engage stakeholders especially as it relates to writing the 2024 multifamily rules for the Multifamily Direct Loan and Housing Tax Credit programs. In addition to creating an online forum in which stakeholders can register their opinions on ideas and on questions posted by staff, Multifamily Finance Division staff will continue to hold public roundtables, where particular aspects of the rules can be discussed in an open setting.

PUBLIC PARTICIPATION IN PROGRAM PLANNING

The Department values and relies on community input to direct resources to meet its goals 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 holds round tables, public hearings, and program workshops throughout the year. Furthermore, TDHCA's Governing Board accepts public comment on program and policy agenda items at monthly Board Meetings. The Board offers an opportunity for comment to be heard on any topic at the end of each Board meeting.

The Department ensures that all programs follow the public participation and public hearing requirements as outlined in the Texas Government Code and in federal program requirements. Hearing locations are accessible to all who choose to attend and are held at times accessible to both working and non-working persons. TDHCA staff coordinates translation services, the provision of auxiliary aids, and other accommodations as requested to ensure equal access and opportunity to the public. The Department maintains voluntary email distribution lists, 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 seeks to ensure the involvement of individuals of lower incomes in the allocation of funds and in the planning process by organizing 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 SLIHP

Tex. Gov't Code §2306.0722 mandates that the Department meet with various organizations concerning the prioritization and allocation of the Department's housing resources prior to preparation of the SLIHP. As this is a working document, there is no time at which the SLIHP 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 hearings as well as at 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 virtual workgroups, roundtables, online forums, and public hearings in order to receive input that impacted policy and shaped the direction of TDHCA programs.

Public Comment Period and Public Hearing

A 32-day public comment period for the SLIHP was held from Friday, December 22, 2023, through Monday, January 22, 2024, at 5:00 p.m. Austin local time. A public hearing was held on Tuesday, January 9, 2024, at 2:00 p.m. Barbara Jordan State Office Building, 1601 Congress Ave. Room 2.042, Austin, TX 78711.

Public Comments

The Department received 11 comments from two sources, Disability Rights Texas (DRT) and Texas Housers (Housers), which are summarized below:

Comment 1: Housers requested that the Department's URL be updated to TDHCA's new web address.

Department Response: Staff agrees. When the draft 2024 SLIHP was posted, TDHCA's new URL had not yet been released. All TDHCA web and email addresses have now been updated to @tdhca.texas.gov

Comment 2: Housers commented that former Appendix D: TDHCA Goals and Objectives which summarized the Department's Performance Measures had been removed from the draft. While the commenter noted that these quarterly measures are now fully reported to TDHCA's Board and included in board materials, they felt this was not a satisfactory method of making this information available to the public and recommended that they be published on the website or in the SLIHP.

Department Response: The former Goals and Objectives appendix included a brief overview of the Department's Strategic Planning process and a substantially truncated version of the legislatively required quarterly Performance Measure reports. This appendix contained supplemental information only which was not legislatively required to be included in the SLIHP. Information about the Legislative Budget Board's (LBB) Performance Measure requirements can be found here: https://www.lbb.texas.gov/Agencies_Portal.aspx. The Department's measures are currently posted annually within the published Legislative Appropriations Request and Operating Budget available on the agency's website. However, TDHCA's External Affairs division which oversees and handles quarterly reporting to the LBB will look into opportunities to increase visibility of the ABEST

Performance Measure reports on TDHCA's web page. No changes will be made to the 2024 SLIHP in response to this comment.

Comment 3: Both commenters noted that information on administrative penalties and enforcement committee actions were available in TDHCA's monthly board material, but also asked that this same information be published either on the website or in the SLIHP.

Department Response: TDHCA's Enforcement Committee actions are always posted in both the board book and on TDHCA's website. TDHCA's Enforcement Committee takes its agreed orders to the Board for approval during an open meeting, then posts copies online at <https://www.tdhca.texas.gov/tdhca-orders>. There is no need to create further summaries of this activity. No changes will be made to the 2024 SLIHP in response to this comment.

Comment 4: Housers commented that including additional demographic data analyses focusing on race/ethnicity and age would improve the SLIHP by highlighting concerns around older Texans living on fixed incomes and highlighting housing needs for this population in Texas.

Department Response: Staff will consider using additional demographic data in future SLIHP Housing Analysis and Housing Report sections. However, no changes will be made to the 2024 SLIHP in response to this comment.

Comment 5: Housers commented that TDHCA should report data on Texans with Housing Choice Vouchers (HCV) in addition to Texans in public housing.

Department Response: The Department does not oversee Housing Authorities in the state of Texas and therefore does not have additional information to present on HCV and public housing residents outside of THDCA's HCV recipients. HUD, as the entity that does oversee Housing Authorities, provides a Housing Choice Voucher (HCV) Data Dashboard ([dashboard](#)) which shows budget and leasing trends, reserve balances, program admissions and attrition, per-unit cost and leasing potential for the program nationally and allows the user to drill down to the state and PHA-level. No changes will be made to the 2024 SLIHP in response to this comment.

Comment 6: Housers recommended that the SLIHP more clearly state what dollar amount and share of funding is from federal and state sources in the House Report chapter.

Department Response: Staff will consider incorporating this change in future SLIHP documents to identify funding type, for all programs, between federal, state and non-federal/state funding. No change will be made to the 2024 SLIHP.

Comment 7: Housers requested that the table on page 62 be fixed so that the number of households served by Community Affairs programs lines up correctly with the number of households being served and then included in the total line.

Department Response: Staff agrees. This table has been corrected.

Comment 8: DRT and Housers recommended that under Section 4: Action Plan that the Housing Sponsor Report (HSR) segment include an expanded summary of data and detail.

Department Response: Tex. Gov't Code §2306.0724 Fair Housing Sponsor Report requires that this information be provided as part of the SLIHP, however because it is such a large document it has always been published as a separate publication; it will remain a separately published document. However, Staff agrees that more useful data analysis could be added to the text section of the HSR when it is next updated and posted which is expected to be approximately April 2024. In addition,

staff expects to publish excel property charts as an appendix to this April release of the HSR so that stakeholders will be able perform independent data analysis. No changes will be made to the 2024 SLIHP in response to this comment.

Comment 9: Both DRT and Housers recommended that in Section 4: Action Plan the segment “TDHCA Allocation Plans” provide a more detailed description of the QAP development process, including an illustration showing the development cycle. The commenters also requested more details or a summary about the previous years’ roundtables and a schedule of upcoming roundtables.

Department Response: The deadlines and formal process related to the QAP’s development are codified in Tex. Gov’t Code §2306.6724. The Department is unable to formalize a process beyond what is established in statute without going through the rulemaking process, which would be violated if the Department were to create a process through this SLIHP. Workgroups and round-tables are held as needed throughout the year to solicit input on the QAP and to help inform staff on matters related to it. Due to the informal and often ad hoc nature of roundtable discussions and webinars related to QAP topics, staff is unable to commit to a specific timeline or schedule for those events. These events are however made publicly available and information about them is announced through the Department’s listervs, which results in generally high attendance. Interested parties are encouraged to sign up for email notifications on the TDHCA website as those emails will always be the best source of the requested information. Discussion and input at these events is not considered to be formal public comment under the rulemaking process and therefore isn’t memorialized by the Department; however, any changes that are proposed as a result of these events must go through the public comment and rulemaking processes. Public participation in the annual revision of the QAP is consistently high each year and a summary of the changes, along with copies of all written public comment received is presented in the materials for the annual November meeting of the Department’s Governing Board. The commenters also request a graphic to detail the QAP development. Staff finds this request to be reasonable and has included the following chart in new Appendix F. QAP Development Timeline.

Comment 10: Housers commented that the Public Participation section should include more specific and useful information to guide and encourage public involvement specifically suggesting more detail be included about physical inspection policies.

Department Response: The Public Participation chapter of the SLIHP currently provides a comprehensive listing of the ways that the public may participate in TDHCA decision making under both the ‘Community Involvement’ and ‘Participation in TDHCA Programs’ subsections of this chapter. Physical Inspections information, policies and forms are available on TDHCA’s Compliance webpage: <https://www.tdhca.texas.gov/physical-inspections>. Two documents are available to download from the Compliance webpage which provide more specific information: General Information on the Inspection Process and Questions and Answers about Physical Inspections. No changes will be made to the 2024 SLIHP in response to this comment.

Comment 11: Housers commented that the Public Comment Center on TDHCA’s website does not currently contain sufficient information to help individuals comment on Department rules.

Department Response: Opportunities for public participation may be found at the Department’s Public Comment Center under the ‘Items Open for Public Comment’ heading: <https://www.tdhca.texas.gov/tdhca-public-comment-center>. All rules open for comment are listed under this heading. In addition, every item on the Public Comment page now includes a cover page

in both English and Spanish which directs how and where to submit comment. The public can sign up for email listservs through TDHCA's website and receive information on a variety of topics. Listservs are always sent when rules go out for public comment. Also useful in keeping up with TDHCA's ongoing events is the new, dynamic web calendar: <https://www.tdhca.texas.gov/calendar>. No changes will be made to the 2024 SLIHP in response to this comment.



SECTION 7: 2024-2025 COLONIA ACTION PLAN

This section of the SLIHP includes the following information per Tex. Gov't Code §2306.0721:

A biennial action plan for colonias, which discusses housing and community development needs in the colonias, describes TDHCA's policy goals, and summarizes the strategies and programs designed to meet these goals and describes projected outcomes to support the improvement of living conditions of colonia residents as required by Tex. Gov't Code §2306.0721(c)(12)(A-B).

- This section is organized as follows:
- Policy Goals
- Overview
- Population and Poverty
- Housing
- Colonia Beneficiaries
- Colonia Self-Help Centers
- Office of Colonia Initiatives

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.
- 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 has 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 more than 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

An estimated 500,000 people live in 2,294 colonias in Texas, of which more than 40% live below the poverty line, and an additional 20% live at or just above the poverty line (Federal Reserve Bank of Dallas, April 2015). Additional information regarding colonia population estimates can be found in the Housing Analysis section of this document (Section 2). Based on a 2014 assessment by the Texas Office of the Secretary of State's Colonia Initiatives Program, six Texas counties (El Paso, Maverick, Webb, Starr, Hidalgo, and Cameron) have the largest population of colonias and are home to an estimated 369,500 people (Texas Office of the Secretary of State, 2014). Population numbers in this assessment were validated in several ways: by 2010 census data, by city and county figures, and (in some cases) by colonia ombudspersons conducting site visits.

The American Community Survey's 2016-2020 data placed the median household income for Texas at \$63,826. Median household income for the Texas-Mexico border counties range under the statewide figure greatly, from \$22,716 in Presidio County, to \$50,296 in Webb County. Median Owner-occupied home values for the Texas-Mexico border counties also varies greatly under the statewide figure of \$187,200, from \$54,500 in Hudspeth County, to \$135,000 in Webb County.

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 2016-2020 American Community Survey, the poverty level in the State of Texas is 14.2%, while the four counties with the greatest number of colonias have the following poverty rates: Zapata 24.3%, Willacy 22.7%, Starr 30.8%, and Hidalgo 25.5%.

HOUSING

Many colonias are located along the border region, usually beyond the city limits. The classic hallmarks of colonias include limited infrastructure and a high level of substandard housing, including self-built homes, structures not primarily intended for residential use, and homes with extensions and modifications, often added on a self-help basis, which may not be secure or safe. Since 1995, colonias are required to have infrastructure per the State's model subdivision rules. These post-1995 colonias are often larger subdivisions, although they share some of the worst housing characteristics in common with the colonias expansion of the 1980s (Ward et al., 2012).

Owner-builder construction in the colonias faces even more obstacles. First, federal rules, such as those that govern the HOME Investment Partnerships 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. Thus, Colonia Self-Help Centers are afforded the opportunity to participate in the Texas Bootstrap Loan Program through the Texas HTF, and the OCI will provide direct guidance and technical assistance in the application and administration of these funds for the Centers.

COLONIA BENEFICIARIES

The following table displays the total number of beneficiaries served by the Department's Colonia Self-Help Center (SHC) Program for open contracts as of September 2023. This data is reported by participating counties and provides a representation of the acute need for housing-related assistance. Each administrator conducts its own needs assessment, holds a public hearing and establishes the activities to be performed under the Colonia SHC Program. Approximately 88% of beneficiaries are of low- to moderate-income. OCI anticipates that the number of beneficiaries served in the table below will be similar throughout the remainder of the 2024-2025 biennium.

Colonia Self-Help Centers Open Contracts as of September 2023

County	Total Population Beneficiaries	Moderate-Income Beneficiaries
Cameron/Willacy	3,955	2,986
El Paso	3,513	3,337
Hidalgo	2,320	1,458
Maverick	5,158	4,126
Nueces	1,145	1,070
Starr	1,746	1,746
Val Verde	4,938	4,938
Webb	2,282	2,282
Total	25,057	21,943

The activities performed under the Colonia SHC Program include homeownership classes, operating a tool lending library, construction skills classes, solid waste cleanup campaigns, technology access, utility connections, rehabilitation, reconstruction and new construction. OCI anticipates that the percentages of funding by activity in the table below will be similar throughout the remainder of the 2024-2025 biennium.

Colonia Self-Help Center Activities for Open Contracts as of September 2023

Activity	Funding	Percentage
Administration	\$1,312,500	15%
Construction	\$6,600,000	75%
Public Service	\$837,500	10%
Total	\$8,750,000	100%

TDHCA, through its OCI, administers the Colonia Self-Help Center (SHC) program designed to improve the lives of colonia residents. This action plan outlines how the CSHC program and various initiatives are being implemented for FY 2024 and 2025.

FY 2024–FY 2025 Colonia Self-Help Center Funding

Program	Funding for FY 2022	Funding for FY 2023	Estimated Funding for FY 2024
Colonia Self-Help Center Program	\$1,735,693	\$1,720,198	\$1,720,198

COLONIA SELF-HELP CENTERS

Tex. Gov’t Code §§2306.581 - §2306.590, as amended, directed TDHCA to establish Colonia SHCs in Cameron/Willacy, Hidalgo, Starr, Webb, and El Paso, and Nueces counties. The Colonia Self-Help Center Program also allows the Department to establish a Colonia SHC in a county designated as an economically distressed area, such as in Maverick and Val Verde counties. 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, local unit of government, 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.

The Colonia SHC Program serves 40 colonias. The total number of beneficiaries for all SHCs is approximately 25,057 residents. The Department contracts with the counties, who then 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) in search of capable entities to provide these services.

The Colonia Resident Advisory Committee (C-RAC) is a committee of colonia residents appointed by the TDHCA Governing Board which advises the Department on the needs of colonia residents and the types of programs and activities which should be undertaken by the Colonia SHCs. In consultation with C-RAC and the appropriate unit of local government, the Department designates up to five colonias in each county to receive concentrated attention from the Colonia SHCs. Each county nominates two colonia residents who reside in colonias from the same county as the Colonia SHC to serve on the committee. The C-RAC reviews the county proposals and may make recommendations on contracts before they are considered for award by the Board.

The operations of the Colonia SHCs are funded by HUD through the Texas Community Development Block Grant (CDBG) Program 2.5% set-aside, which is approximately \$1.7 million per year. The CDBG funds are transferred to the Department through a memorandum of understanding with the Texas

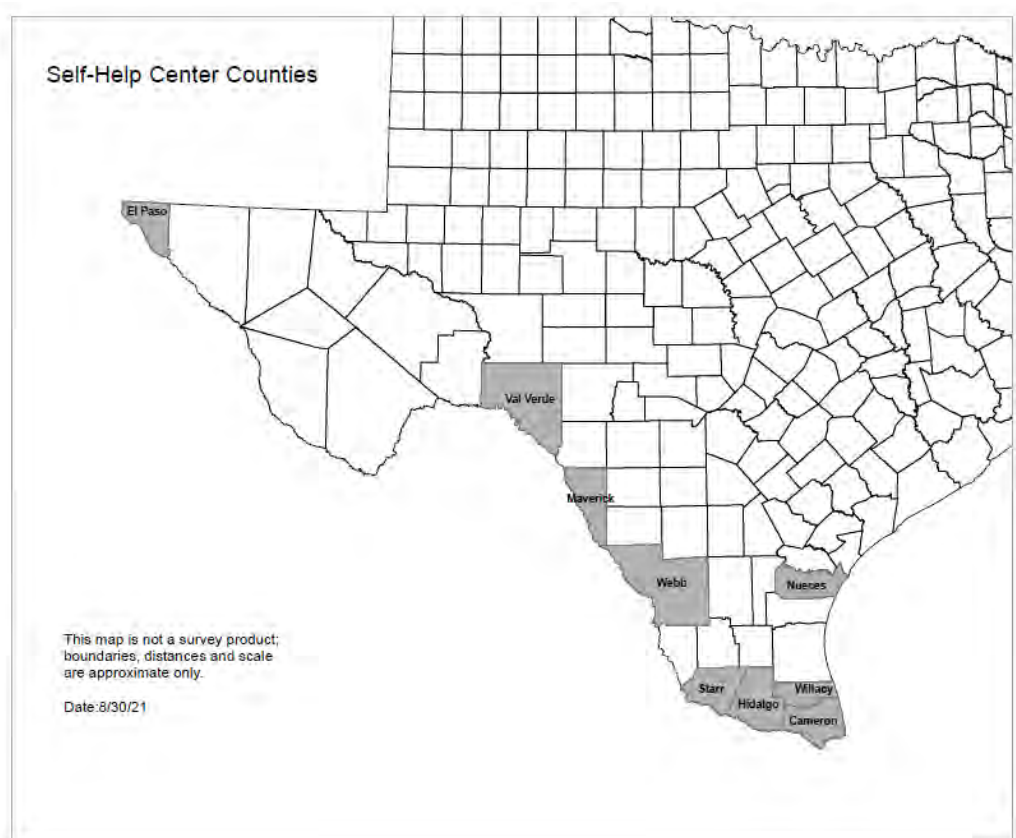
Department of Agriculture. Only units of local government are eligible to receive CDBG funds and the Department enters into contracts with each participating unit of general local government to implement the Colonia SHC Program. The Department provides administrative and general oversight to ensure programmatic and contract compliance. Colonia SHCs are encouraged to seek funding from other sources to help them achieve their goals and performance measures.

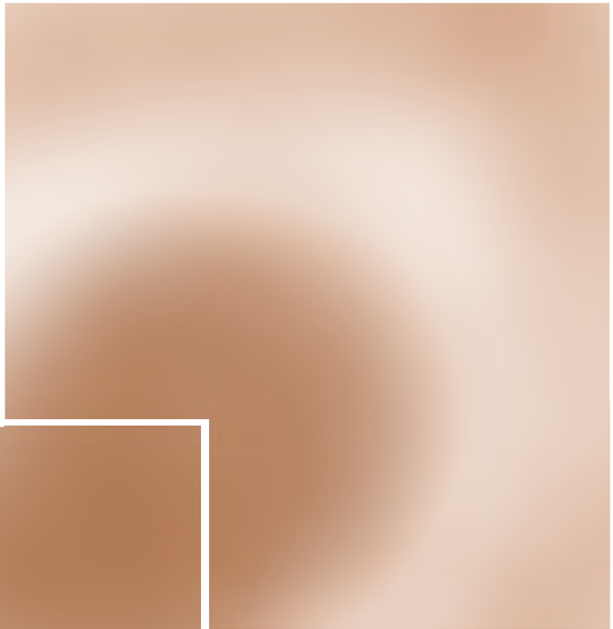
OFFICE OF COLONIA INITIATIVES

OCI includes dedicated staff who work closely with CSHCs and other organizations along the Texas-Mexico border to act as a liaison between nonprofit organizations and units of local government. The OCI provides technical assistance to nonprofits, for-profits, units of local government, community organizations and colonia residents along the 150-mile Texas-Mexico border region.

For organizations, this includes providing guidance on program rules, reviewing funding draw submissions, analyzing policies and procedures, conducting workshops and trainings, performing inspections, reviewing loan applications and assuring general compliance with any program requirements. For colonia residents, this includes providing information and resources related to TDHCA programs and referrals to other housing programs, social services, manufactured housing, debt and financial counseling, legal, homeownership and directory assistance to other local, state and national programs. Lastly, the OCI and the Colonia SHCs will provide 3,600 targeted technical assistance to individual colonia residents through the Colonia SHC Program as a whole.

Colonia Self-Help Centers







TEXAS STATE AFFORDABLE HOUSING CORPORATION
2024 ANNUAL ACTION PLAN

ADOPTED FEBRUARY 20, 2024 BY
TEXAS STATE AFFORDABLE HOUSING CORPORATION
BOARD OF DIRECTORS

SECTION 8: TEXAS STATE AFFORDABLE HOUSING CORPORATION 2024 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 (“TSAHC”) to develop a plan to address the state’s housing needs. Texas Government Code, Section 2306.0721(g) requires TSAHC’s Annual Action Plan to be included in the State Low Income Housing Plan (“SLIHP”) prepared by the Texas Department of Housing and Community Affairs (“TDHCA”).

TSAHC OVERVIEW

The Texas State Affordable Housing Corporation, created in 1994 at the direction of the Texas State Legislature, is a self-sustaining nonprofit entity whose mission is to facilitate, preserve, and expand affordable housing opportunities for Texans. TSAHC’s enabling legislation can be found in Texas Government Code, Chapter 2306, Subchapter Y, Sections 2306.551 et seq.

TSAHC’s office is located in Austin, Texas. A five-member volunteer Board of Directors, appointed by the Governor of Texas, oversees the policies and business of TSAHC. None of TSAHC’s programs or operations are funded through the State’s budget appropriations process.

TSAHC is statutorily authorized to issue mortgage revenue bonds and other tax-exempt bonds to finance the purchase and creation of affordable housing. TSAHC also has the authority to use loans from banks, private mortgage companies, nonprofit organizations and other financial institutions to assist primarily low, very low, and extremely low-income Texans. Over the course of its history, TSAHC has utilized approximately \$4 billion in single family bonding authority and approximately \$1.8 billion in multifamily private activity bonds.¹ Bond issuances are used to finance the creation and preservation of affordable multifamily housing and the following home buyer programs:

- Homes for Texas Heroes Home Loan Program
- Home Sweet Texas Home Loan Program
- Mortgage Credit Certificate Program

¹ 2023 TSAHC bond activity includes the closing of \$60,000,000 in Mortgage Revenue Bonds and \$115,448,000 in Multifamily Private Activity Bonds.

Using its statutory purpose and powers as guidance, TSAHC has developed the following additional programs, services, and initiatives to help meet the need for affordable housing in Texas:

- Home Buyer and Financial Education
- Texas Housing Impact Fund
- Affordable Communities of Texas
- Asset Oversight and Compliance
- Single Family Rental Program
- Multifamily Rental Program
- Texas Foundations Fund Including Grants for Disaster Recovery
- Texas Supportive Housing Institute and Permanent Supportive Housing Symposium

TSACH Mission and Objective

TSAHC's mission is to facilitate, preserve, and expand affordable housing opportunities for Texans. TSAHC accomplishes this mission by helping developers build housing for working families, and helping Texans achieve and sustain the dream of homeownership and improve their financial situation. TSAHC's programs and initiatives reflect our core belief that every Texan deserves the opportunity to live in safe, decent and affordable housing.

As Texas' population grows and the housing industry changes, the programs and services TSAHC administers continue to evolve and expand to meet these changing dynamics. TSAHC remains committed to the populations it has historically served but is also active in responding to new challenges like creating supportive housing developments for Texas' most vulnerable residents, preserving housing in rural areas, expanding housing opportunities for Texans with complex health needs, helping Texans rebuild after natural disasters, and helping Texans remain stably housed during difficult times like the pandemic.

TSAHC's objective in 2024 is to serve the evolving housing needs of Texans by implementing innovative solutions through its current programs and adapting those programs where necessary to respond to changes in the housing market. TSAHC also remains committed to exploring opportunities to establish new programs and initiatives when appropriate to better achieve our mission.

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. The most recent data from the Federal Reserve highlights the economic benefits of homeownership as the average household wealth of a homeowner is \$255,000 while the average wealth of a renter is \$6,300.²

In addition to financial benefits, there are social benefits to homeownership. Stable housing created by homeownership can lead to better educational achievement, health benefits, reduced crime, and improved civic participation.³

TSAHC currently administers the Homes for Texas Heroes and Home Sweet Texas Home Loan Programs, which provide 30-year fixed-rate mortgage loans, tax credits, and down payment assistance to low and moderate-income families and individuals.

The Homes for Texas Heroes Home Loan Program was established by the Legislature in 2003 for the purpose of making mortgage loans with down payment assistance to:

- Public School Classroom Teachers
- Public School Teacher's Aides
- Public School Librarians
- Public School Nurses
- Public School Counselors
- Faculty Members of an Allied Health or Professional Nursing Program
- Paid Firefighters
- Emergency Medical Services Personnel
- Peace Officers
- Corrections Officers
- Juvenile Corrections Officers
- County Jailers
- Veterans and Active-Duty Military Personnel
- Public Security Officers

In 2006, TSAHC created the Home Sweet Texas Home Loan Program to serve home buyers not eligible for the Homes for Texas Heroes Home Loan Program. The Home Sweet Texas Home Loan Program serves Texans of all professions.

² Source: Brett Holzhauer, "Here's the average wealth of homeowners and renters," CNBC, August 24, 2021

³ Source: "Social Benefits of Homeownership and Stable Housing," Richard J. Rosenthal Center for Real Estate Studies, October 2017

Down Payment Assistance Options

TSAHC offers down payment assistance (DPA) through both the Homes for Texas Heroes and Home Sweet Texas Home Loan Programs because a primary barrier for prospective buyers is accumulating sufficient funds for a down payment.⁴

This problem has worsened recently as increasing rents and inflation make it harder to save money and transition into homeownership. This is having a profound impact on middle-income households who are increasingly becoming rent cost-burdened and having a difficult time making the leap from renting to homeownership.⁵

Additionally, the median home price in Texas remains at very high levels at \$333,000 as of October 2023. That's down from the record high of \$360,000 set in June 2022 as high interest rates have brought home prices down slightly. For context, the median home price in Texas was \$330,490 at the end of 2022 and \$320,900 at the end of 2021.⁶ On average, home values appreciate 4% annually. Therefore, home values continue to outpace national averages underscoring the need for home buying assistance across the state.

To ensure low and moderate-income Texans can continue to achieve the dream of homeownership, TSAHC increased the income limits for our Homes for Texas Heroes and Home Sweet Texas Home Loan Programs from 115% of the area median family income to 125% of the area median family income in October 2021.⁷

TSAHC's down payment assistance continues to be available on a first-come, first-served basis and is provided either in the form of a grant that does not require repayment or a three-year deferred forgivable second lien. The products TSAHC offers are always contingent on market conditions and interest rate trends, and TSAHC consistently explores opportunities to expand and improve the assistance options we offer. For example, in late 2022 we adjusted our lender compensation structure, which enabled us to offer more loan and down payment assistance options.

Home buyers must meet income and purchase price limits set by federal guidelines, while demonstrating creditworthiness and meeting standard mortgage underwriting requirements. Home buyers must also occupy the purchased home as their primary residence. The programs are accessible to eligible borrowers by directly contacting a participating mortgage lender.

Homeownership Programs Financing Mechanisms

TSAHC funds its mortgage loans with down payment assistance in two ways: by issuing mortgage revenue bonds available under its statutory authority, and by pooling loans on a regular basis and selling the mortgage-backed securities (known in the industry as the TBA program). TSAHC both issued mortgage revenue bonds and funded mortgage loans with down payment assistance through the TBA program in 2023.

⁴ Source: "Elevated Home Prices and Mortgage Rates, Limited Inventory are Home Buying Barriers, According to Realtors® and Prospective Home Buyers Across Races and Ethnicities," <https://www.nar.realtor/newsroom/elevated-home-prices-and-mortgage-rates-limited-inventory-are-home-buying-barriers>, September 14, 2023

⁵ Source: "Soaring rental prices make it even more difficult to save for a house," <https://www.cnn.com/2022/02/09/soaring-rent-prices-make-it-even-more-difficult-to-save-for-a-house.html>, February 9, 2022

⁶ Source: <https://www.recenter.tamu.edu/data/housing-activity/>, accessed November 27, 2023.

⁷ The income limits for the Mortgage Credit Certificate program continue to be set at 115% AMFI per federal guidelines.

Mortgage Credit Certificate Program

In 2008, TSAHC established the Mortgage Credit Certificate (MCC) Program as another way to assist first-time home buyers. The MCC Program is made possible under IRS rules that allow the conversion of single-family mortgage revenue bonds into MCCs. TSAHC's MCC Program serves the same populations eligible for the Homes for Texas Heroes and Home Sweet Texas Home Loan Programs; however, the program is only available to first-time home buyers (defined as those who have not owned a home in three years).

Under the MCC Program, the home buyer can take a portion of the annual interest paid on the mortgage loan as a special federal income tax credit. An MCC has the potential of saving the home buyer thousands of dollars over the life of the loan. And although the MCC Program is not a home loan program, TSAHC requires the home buyer to obtain a fixed-rate mortgage loan. Home buyers can combine the MCC Program with down payment assistance provided under the Homes for Texas Heroes and Home Sweet Texas Home Loan Programs.

The MCC option has been available either as a stand-alone MCC issuance or an issuance that is combined with DPA. On November 1, 2023, TSAHC temporarily suspended the MCC program in response to limited bond funding availability. TSAHC may continue to make adjustments to the MCC program depending on market conditions and future funding availability.

Home Buyer Education Requirement

Every home buyer who utilizes one of TSAHC's homeownership programs must complete an approved home buyer education course offered by a provider listed on the Texas Financial Toolbox website.⁸ The providers listed are generally nonprofit organizations or government entities who are either HUD-approved or certified to provide home buyer education.

TSAHC requires home buyer education to ensure households are well prepared for the responsibilities of owning a home. Research by the U.S. Department of Housing and Urban Development (HUD) revealed that home buyer education empowers individuals with the ability to make better financial decisions, understand their home buying options, improve their credit, save more money, and lower housing costs.⁹

Moreover, according to that same HUD publication, home buyer education can help mortgage borrowers avoid delinquencies and defaults. The HUD paper references the 2014 National Foreclosure Mitigation Counseling program that analyzed 240,000 loans and found that borrowers that took home buyer education were three times more likely to get a loan modification to avoid default.

2023 Homeownership Programs Activity Synopsis

In 2023, TSAHC's home buyer programs helped 11,219 households with their home purchase through down payment assistance, an MCC, or both.¹⁰

⁸ Texas Financial Toolbox, <http://www.texasfinancialtoolbox.com/home-buyer-education>

⁹ Source: Evidence Matters, "The Evidence on Homeownership Education and Counseling," Spring 2016

¹⁰ This marks activity from January 1, 2023 through December 31, 2023.

In comparison, TSAHC assisted 10,420 households in 2022 and 22,726 households in 2021. To date, TSAHC has served nearly 112,000 households under our homeownership programs.

2024 Implementation Plan

As the home buying market remains cool during a high interest rate environment, we continue to adjust internally to respond to the changing market conditions. For example, TSAHC has expanded our efforts to market and promote our programs in areas of the state where our volume isn't as robust. We intend to carry out this marketing effort to recruit new lenders, establish new connections, and make inroads with home buyers in those regions.

In 2024, TSAHC will also continue offering "Overcoming the Down Payment Hurdle" courses throughout the state to share information about our programs in new and existing markets. These courses allow us to meet mortgage lenders, *REALTORS*®, and other industry professionals in the markets they work in and strengthen our existing connections or make new ones. We conducted approximately 60 of these classes in 2023.

In 2024, TSAHC will continue to engage the Lender Advisory Council on ways to improve our programs, stay abreast of any changes or developments in the mortgage industry, and adjust to meet the needs of Texas' home buyers.

TSAHC continues to spread awareness about our programs and share knowledge about the industry through podcasts and monthly Facebook live events. Since our podcast launched in 2020, we've produced 31 episodes¹¹ dedicated to home buying issues, homeownership topics and other housing industry related content. In 2024, we will continue producing podcast segments and holding Facebook live events. We will also explore other ways to promote our programs through social media and other communications channels.

In 2024, TSAHC will also work alongside a network of partners as part of the Harris County Homeownership Collaborative (HCHC) to create new Black, Indigenous, and people of color (BIPOC) homeowners in the greater Houston area. The initiative is part of the Wells Fargo BIPOC Wealth Opportunities Restored through Homeownership (WORTH) program, and the goal is to create 5,000 new BIPOC homeowners in Houston by 2025. HCHC's work is supported by a Wells Fargo grant that provides grant funding annually for four years.

TSAHC will also continue to explore changes to the MCC program depending upon bond funding availability and market conditions. We remain committed to offering a suite of home buying products even as interest rates continue to climb to the highest levels in years. We evaluate the market daily and respond accordingly with the best options possible to ensure Texans always have assistance available to fulfill their dream of homeownership.

Home Buyer Education and Financial Education

Connecting Consumers with High Quality Housing and Financial Counselors

¹¹ <https://www.buzzsprout.com/1048519>

In 2012, TSAHC created the Texas Financial Toolbox (www.texasfinancialtoolbox.com) to give consumers an easy way to find nonprofit organizations or government entities that can help them achieve their financial and homeownership goals through home buyer education, credit counseling, or financial education.

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 them buy a home, or learn how to avoid foreclosure, the Texas Financial Toolbox is a great place to start. Information about home buyer programs, home buyer education classes, financial education, and foreclosure prevention is available, all searchable by city. This is a unique tool TSAHC believes is providing essential information to Texas consumers.

In 2018, TSAHC expanded the Toolbox resource by creating a Loan Comparison Calculator¹² to help potential home buyers compare the different loan types and down payment assistance options offered by TSAHC. This tool is also available on TSAHC's website www.tsahc.org.

The Toolbox also includes a step-by-step guide to help families and individuals gain a better understanding of the home buying process.

Housing Connection Training

TSAHC has offered home buyer and financial education training to Texas housing nonprofits since 2012. From 2012-2017, TSAHC administered the Texas Statewide Homebuyer Education Program (TSHEP), a housing and financial counselor training program, on behalf of the Texas Department of Housing and Community Affairs. In 2017 TSAHC decided to expand the scope of the training provided and opted not to continue our role as administrator of TSHEP.

In 2018, TSAHC introduced the Housing Connection training program. The Housing Connection training built upon the success of TSHEP by offering not only housing and financial counselor training but also training for nonprofits interested in affordable housing development.

The program's goal is to help both affordable housing and counseling organizations access trainings, promote themselves, and build capacity for their organizations and programs.

Our training partner that offers and delivers the courses is NeighborWorks, a congressionally chartered nonprofit organization that supports community development across the country. In 2023, we offered the following courses: (1) Credit Counseling for Maximum Results, (2) Using the Low-Income Housing Tax Credit Program and (3) Real Estate Finance Nuts and Bolts.

In 2023, 47 housing professionals representing 21 organizations and 15 cities received training through Housing Connection. Thanks to philanthropic support from our network of financial institutions, mortgage lenders and REALTORS, TSAHC was able to offer the training courses free of charge and provide hotel scholarships to participants traveling from out of town.

To date, 831 individuals representing 361 organizations across Texas have attended trainings provided by TSAHC through either TSHEP (2012-2017) or Housing Connection (2018-2023). Additionally, TSAHC has provided more than \$150,000 in scholarships to participants.

¹² <http://www.texasfinancialtoolbox.com/mortgage-calculator>

2024 Implementation Plan

In 2024, TSAHC will once again provide a variety of courses for housing counselors and nonprofit housing professionals. The course selection and training location will be guided by feedback from past and prospective participants. TSAHC will continue to make the training as affordable as possible by raising public and private funds to subsidize the costs of attending.

Texas Housing Impact Fund

The Texas Housing Impact Fund (THIF) helps provide safe, decent, and affordable housing with an emphasis on serving rural and underserved communities by providing flexible financing options to affordable housing developers.

Leveraging investments from multiple sources, TSAHC is able to provide flexible short-term and long-term affordable housing financing to developers through the THIF. This funding model has enabled TSAHC to steadily grow the fund over time, with applications for new loans accepted on an ongoing basis, provided there is funding available for the program.

To date, the THIF has financed the construction or rehabilitation of 293 single family homes and 3,775 rental units for low and moderate-income households. These numbers include units currently under construction.

TSAHC currently offers four types of loans:

- Permanent financing loans
- Revolving lines of credit
- Construction loans
- Deferred forgivable loans offered through the Affordable Housing Partnership (geographically limited to certain counties)

Single Family Construction/Rehabilitation

Homeownership continues to be the primary means by which lower-income households create stability and build wealth for the future. As mentioned above, the average household wealth of a homeowner is \$255,000 while the average household wealth of a renter is \$6,300.

However, due to rising housing prices, many Texans cannot afford to purchase a home in their communities. For example, according to the Real Estate Center at Texas A&M University, as of October 2023, the median home price in Texas was \$333,000 with annual increases outpacing the national average.¹³ Escalating home prices are especially problematic in urban areas like Austin (median home price of \$435,000), Dallas (\$420,000), and Houston (\$330,500).¹⁴

By financing the construction or rehabilitation of single-family homes that are affordable to well-qualified low and moderate-income home buyers, the THIF is helping families and individuals achieve the dream of homeownership and build household wealth.

¹³ Source: <https://www.recenter.tamu.edu/data/housing-activity/>, accessed November 27, 2023.

¹⁴ Source: <https://www.recenter.tamu.edu/data/housing-activity/>, accessed November 27, 2023.

In 2023, TSAHC approved a THIF line of credit to construct 4 homes for low- to moderate-income home buyers in Southeast Texas.

Multifamily Construction/Rehabilitation

TSAHC also recognizes that not all families and individuals are ready to become homeowners. Access to affordable rental housing is what is most important to these households. By funding the construction of affordable rental units, the THIF helps households access affordable rental homes without having to sacrifice other basic needs, such as food, education, or medical care.

In 2023, TSAHC provided THIF financing to help rehabilitate or build 226 affordable rental units.

Affordable Housing Partnership

TSAHC launched the Affordable Housing Partnership (AHP) program in 2020 as part of the THIF suite of loan products. Thanks to a partnership with the Texas Health and Human Services Commission, TSAHC offers deferred forgivable loans to developers in Dallas and Travis counties to subsidize the construction of affordable, accessible, and community-integrated units designated for residents with long-term health needs.

In 2023, TSAHC approved 3 loans to support the construction of 13 rental units in Travis County.

Texas Housing Impact Fund Loan Production

Loan Production	2023	2003 - 2022
Loans Approved	6	57
# of Single Family Homes Built or Under Construction	4	289
# of Rental Units	226	3,549
Amount of Loan Funds Approved	\$4,051,027 ¹⁵	\$41,705,462

2024 Implementation Plan

TSAHC plans to continue to provide flexible lines of credit to developers that address our funding priorities. These loan products, leveraged with TSAHC’s access to lower cost land through its Affordable Communities of Texas (ACT) land bank, will enable developers to continue to build homes that are affordable. TSAHC forecasts sustained demand for THIF loans into 2024 as staff is currently reviewing multiple applications for developments around Texas.

In 2024, TSAHC plans to continue to explore lending opportunities to address housing needs for underserved populations including disaster impacted areas, small urban and rural markets, and urban areas that are rapidly changing and risk losing affordable housing. In 2024, there will be an

¹⁵ Texas Housing Impact Fund loans are a revolving line of credit for single-family construction awarded to Legacy CDC and for loans for the rehabilitation or creation of multifamily units for Jericho Village, Cady Lofts, Saison North, ManorTown, and La Vista de Lopez.

emphasis on deploying new acquired funds for the Affordable Housing Partnership and expanding the program into Bexar and Harris counties.

TSAHC will continue to grow the fund by pursuing grants, program related investments or equity equivalent investments from foundations, banks, and other lenders and investors.

TSAHC will also continue to publish an annual Texas Housing Impact Fund Investment Report to document the statewide impact of the program. This report enhances TSAHC’s efforts to market the Texas Housing Impact Fund to developers and potential investors.

Affordable Communities of Texas Program

TSAHC created the Affordable Communities of Texas (ACT) Program, a land bank and land trust program, in 2008 to stabilize communities experiencing high rates of foreclosure. TSAHC works in partnership with 32 nonprofit organizations across the state to acquire and redevelop foreclosed homes, vacant land, and tax foreclosed properties to make these homes available for sale or rent to low-income families.

Over its history, TSAHC has acquired 604 properties through the ACT program and has created 301 homes for extremely low, very low, low, and moderate-income Texans. The ACT Program has a current portfolio of 36 lots and homes, and there are two active components of the program distinguished by source of funding and targeted use of properties¹⁶:

- ACT Land Banking – This is TSAHC’s general land banking program that includes properties that are either purchased by TSAHC or donated to TSAHC. Properties are 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 is sold, and the funds are reinvested in the ACT Program.
- ACT Land Trust – Properties acquired are intended to be held in perpetuity by TSAHC. Homes built or redeveloped on land trust sites may be rented or sold to qualified low-income households.

Affordable Communities of Texas Portfolio

Program/Initiative	Acquisitions 2023	Sales 2023	Current Portfolio	Current Asset Value
ACT Land Banking / Land Trust	23	5	36	\$3,352,898

2024 Implementation Plan

The ACT Program will continue to play an integral role in TSAHC’s overall affordable housing strategy. TSAHC intends to increase efforts to expand our portfolio of ACT land bank properties by forming

¹⁶ There are two dormant components of the ACT program – the ACT Veterans Initiative Program and the Neighborhood Stabilization Program. These programs ended because every property in these programs was either redeveloped and sold or sold outright.

partnerships to acquire foreclosed and vacant properties and working directly with local and regional governments where possible. We are making an intentional effort to expand our ACT portfolio in South Texas and made great strides in accomplishing that in 2023.

For properties already in our land bank, we will continue working with our network of local partner developers to redevelop and sell those properties. TSAHC is exploring funding opportunities offered by federal, state and local resources to subsidize construction costs and ensure the sales prices remain affordable to low and moderate-income households.

We have also begun developing a parcel of land in Plano, Texas that is part of our land trust. TSAHC continues to explore the implementation of land trust mechanisms that allow TSAHC to deliver homeownership opportunities to low- to moderate-income home buyers and deeper levels of affordable rental housing.

Multifamily Private Activity Bond Program

TSAHC uses its statutory authority to issue tax-exempt multifamily private activity bonds (PAB) to help affordable housing developers construct or preserve multifamily rental units. As a conduit issuer, TSAHC is allocated 10 percent of Texas' multifamily PAB cap each year.

TSAHC makes available to developers its multifamily PAB allocation through an annual Request for Proposal application process. To be considered for multifamily PAB financing, multifamily developments must meet specific housing needs identified each year by TSAHC's Board of Directors. In 2023, those housing needs were:

- At-Risk Preservation and Rehabilitation of Existing Affordable Units
- Housing in Rural and Smaller Urban Markets
- Senior and Service Enriched Housing Developments
- Housing in Areas with Disaster Declarations

In 2023, TSAHC closed on \$115,448,000 in multifamily PABs to construct or rehabilitate 637 affordable rental units across three municipalities.¹⁷

2024 Implementation Plan

TSAHC anticipates continued interest and growth in our PAB program due to the high number of affordable housing units needed to meet the demand. For example, the most recent research conducted by the National Low Income Housing Coalition found that, in Texas, there are only 44 units that are affordable for every 100 households that earn 50% or less of the average median income.¹⁸

The demand is reflected in the number of TSAHC PAB projects that are either currently induced, pending closing or under review. We anticipate demand for PABs will remain high into 2024 and beyond.

¹⁷ The developments are Bluff View Apartments in Boerne, Eden Court in Seguin, and La Vista de Lopez, Juniper Creek, and Norman Commons in Austin.

¹⁸ Source: "The Gap: A Shortage of Affordable Homes," The National Low Income Housing Coalition, April 2023

TSAHC will also explore how to create more permanent supportive housing (PSH) units either through PABs or other financing structures. The creation of additional PSH housing is another priority for TSAHC, due in part to an ongoing collaboration with the Texas Health and Human Services Commission that will be covered in detail later in this plan.

Asset Oversight and Compliance

Asset oversight and compliance monitoring of multifamily properties financed through multifamily private activity bonds is required by many bond issuers, including TSAHC. We also require asset oversight and compliance monitoring of multifamily properties financed through our THIF. TSAHC believes these reviews are one of the best ways to ensure properties are continuing to provide safe and decent affordable housing to their residents.

Asset Oversight

As part of the asset oversight review process, staff performs an annual inspection of each property, monitors each property's financial and physical health, and provides suggestions for improvement to property owners and managers. Staff completes a report of each property and submits its reports to property owners, managers, and other stakeholders. The reports are also available on TSAHC's website.

These visits are typically on-site, physical inspections, but because of the COVID-19 pandemic and subsequent safety concerns, TSAHC has performed a hybrid of virtual and in-person visits for the past three years. For both types of reviews, TSAHC required property management agents to provide us with required property reports. For virtual reviews, we also required them to provide photos of the property.

In 2023, TSAHC performed asset oversight reviews for 39 properties, totaling 5,179 units.

Compliance

As part of the compliance review process, staff reviews tenant files annually to ensure that property owners and managers are following the federal affordability requirements relating to the tax-exempt status of the bonds. Completed compliance reports are submitted to property owners, managers, and other stakeholders and are also available on TSAHC's website. In addition, TSAHC manages an online reporting system that allows property managers to complete their monthly compliance reporting online.

Each month, staff monitors whether property owners and managers are providing the required number of affordable units to income-eligible households and that high-quality resident services are being provided. Monthly compliance monitoring helps TSAHC ensure that property owners and managers are meeting all program requirements.

In 2023, TSAHC performed compliance reviews for 38 properties, totaling 5,243 units. These properties are financed either through PABs or THIF financing. TSAHC will continue to ensure that staff is well-equipped to handle the demands of adding a significant number of properties and units to the asset and compliance review portfolio over the past year and into 2024.

2024 Implementation Plan

In 2024, TSAHC staff will continue to conduct site visits in a manner that best protects the health and safety of our staff, as well as staff and residents at properties in our asset and compliance portfolio.

TSAHC will also continue to review and update its policies and procedures as industry trends and changes in policy dictate. TSAHC will continue to closely monitor the financial health and physical condition of properties in its portfolio and offer specific strategies for improvement.

Single Family Rental Program

The cost of living in Austin and around Texas continued to rise in 2023, primarily due to inflation and high rental rates. The average monthly rent was \$1,806 as of July 2023,¹⁹ which is simply unaffordable for many low- to moderate-income Austin families.

In May 2013, TSAHC created the Single Family Rental Program to provide eligible low-income families with affordable, below-market rental homes in high-opportunity neighborhoods in the Austin Metropolitan Statistical Area (MSA).

Homes available through the program are located in areas with higher than average median incomes, with access to good schools and other services nearby. The program has received an extraordinary number of applications from low-income families and individuals interested in renting a home available under the program.

The program offers individuals and families that earn at or below 80% of the area median family income the opportunity to rent a home at prices significantly less than market rate. TSAHC screens each applicant for rental, credit, and criminal history and to verify income eligibility.

Given the success of the program and ongoing need for affordable rental opportunities in other areas of the state, TSAHC expanded the program to San Antonio in 2019, the Dallas-Fort Worth metroplex in 2022, and Flint, Texas in 2023. Since the expansion, TSAHC has purchased eight single-family homes in the San Antonio MSA, nine homes in the DFW metroplex, and 22 in Flint, Texas. In 2023, TSAHC also purchased one home in the Austin MSA.

Combined, the Single-Family Rental Program now provides 78 rental homes across Flint and the Austin, San Antonio, and Dallas-Fort Worth MSAs.

2024 Implementation Plan

TSAHC does not intend to expand this program in 2024. We will instead focus our 2024 activities on maintaining our existing rental portfolio and exploring homeownership opportunities for residents of our rental homes in Flint.

¹⁹ Source: <https://www.rentcafe.com/average-rent-market-trends/us/tx/austin/>, accessed November 27, 2023

Multifamily Rental Program

In July 2015, TSAHC expanded its rental program by acquiring the Rollins Martin apartment complex in East Austin. Built in 1998, the Rollins Martin apartment complex was originally financed as part of the federal low-income housing tax credit (LIHTC) program. It consists of 15 three-bedroom apartment units, all of which are affordable for families earning at or below 60% of the area median family income.

The apartment complex is located in a rapidly developing neighborhood of East Austin that is quickly becoming unaffordable to its long-time lower-income residents. In 2022, the average rent in the neighborhood was \$1,508, while nearly 15% of the neighborhood's residents live below the poverty level.²⁰ By maintaining affordability in the rapidly changing neighborhood, TSAHC is meeting a critical housing need for the community.

Beyond this, TSAHC has also made substantial improvements to the Rollins Martin apartment complex. Since 2015, TSAHC has completed the following repairs and improvements: installed new appliances, tankless water heaters, and HVAC for each unit; installed new roofing, new outdoor trash receptacles, a bike rack, surveillance system, and a fence for the property; expanded doors for the laundry area in each unit; replaced all staircases; added additional security features to the locks on each unit's door; upgraded the surveillance system; replaced all siding and windows; added new paint, lighting, doors, mailboxes and signage; and completely renovated all 15 units.

In 2021, TSAHC also reconstructed the dumpster enclosure area to create more recycling space and poured a semicircle driveway to make it easier for trash trucks to safely access and leave the dumpster area. In addition, TSAHC built an ADA accessible sidewalk and pad for the common area between buildings 3 and 4. In 2022, we completed renovations in seven units and performed extensive repairs on the roof.

Texas Foundations Fund

History of the Texas Foundations Fund

TSAHC created the Texas Foundations Fund (TFF) to improve housing conditions for very low-income Texas households, with an emphasis on assisting underserved populations. TSAHC defines very low-income households as households earning at or below 50% of the area median family income.

Through TFF, TSAHC partners with nonprofit organizations across Texas to support quality programs that address the critical housing needs of very low-income families and individuals. Selected partners receive grants to support their housing services. Since 2008, TSAHC has awarded almost \$9,700,000 in grants.

The housing services listed below are eligible for support through TFF:

- Home repairs and accessibility modifications in owner-occupied homes.
- Services at supportive housing communities.
- In 2022, we added housing and financial counseling services as an eligible activity.

²⁰ Source: https://housingworksAustin.org/wp-content/uploads/2023/06/District01_2022_v04_062723.pdf, accessed November 27, 2023

TSAHC selected these services by conducting a survey asking its partner housing organizations to identify the greatest housing needs of the very low-income Texans they serve. TSAHC also conducts follow up surveys every few years to confirm that the services funded by the Texas Foundations Fund are still critically needed by very low-income Texans.

TSAHC funds TFF awards primarily with earned revenue from its other housing programs. TSAHC's Board of Directors determines the amount available for each funding round. Prior to each application cycle, TSAHC publishes TFF Guidelines for public comment, giving stakeholders the opportunity to provide feedback prior to submitting a funding proposal.

Prior to 2016, the Foundations Fund was a competitive grant process. For the three award cycles that followed (2016 – 2021), it was a non-competitive application process. Nonprofits that met eligibility criteria partnered with TSAHC for a two-year term in a matching grant structure.

2022 Funding Cycle

In late 2021, TSAHC surveyed TFF stakeholders to see if any changes should be made to the program. After compiling survey results, TSAHC made its draft 2022 Texas Foundations Fund guidelines available for public comment. Based on comments received, TSAHC staff decided to make five significant changes: (1) grantees were no longer required to provide proof of a matching grant; (2) the audit requirement was waived for organizations with a budget of less than \$2 million and replaced with a requirement that a financial review or reference letter from a funder be provided instead; (3) the definition of underserved populations was expanded; (4) housing and financial counseling services were added as an eligible activity to be funded; and (5) for funding purposes, applicants were separated into small, mid-sized, or large based on budget size.

In 2022, 54 of the 55 applicants that applied met the eligibility requirements. We provided grants ranging from \$15,000 - \$35,000 to all 54 of those organizations based on budget size. It was the most organizations we had provided awards to until the 2023 cycle.

2023 Funding Cycle

The 2023 TFF program ran very similar to 2022 in terms of eligibility as only minor modifications were made to the guidelines. In 2023, 67 organizations applied for funding, and staff determined that 66 were eligible for funding. TSAHC awarded \$1,002,000 in grant funding to those 66 organizations. Grant awards ranged in size from \$10,000 to \$25,000 based on the organization's budget size.

2024 Implementation Plan

In early 2024, we will once again survey partners and other stakeholders to help inform our decision making about how TFF should best operate.

Grants for Disaster Recovery

Housing and Economic Assistance to Rebuild Texas (HEART)

On August 23, 2017, Hurricane Harvey made landfall along the Texas coast, inflicting catastrophic damage to Southeast Texas, the Gulf Coast region, the greater Houston area, and the Coastal Bend

area. In response to this catastrophic event, TSAHC partnered with Enterprise Community Partners to create a grant program to provide critical home repair funding, programmatic support, and technical assistance for nonprofits providing ongoing relief efforts to the impacted areas with an emphasis on providing relief outside of the Harris County area.

The program, entitled Housing and Economic Assistance to Rebuild Texas (HEART), launched in April 2018 thanks to a generous financial commitment from the Rebuild Texas Fund, a joint initiative of the OneStar Foundation and the Michael & Susan Dell Foundation. Other funding was provided by the Meadows Foundation, the Center for Disaster Philanthropy, BBVA and a commitment from TSAHC's Board.

The program awarded \$2,555,000 to 39 nonprofits providing housing-related assistance to low-income households directly affected by Hurricane Harvey. Among those nonprofits, 19 provided critical home repair services, repairing 174 homes.²¹ The HEART program also provided webinars (11 total with more than 200 attendees) as well as individual technical assistance opportunities. TSAHC and Enterprise Community Partners concluded administering the HEART program in early 2021.

Winter Storm Uri Response

In February 2021, Winter Storm Uri ravaged Texas, bringing prolonged below freezing temperatures and record snowfall to many parts of the state. In addition, millions of Texans were without electricity compounding the devastating impacts of this unprecedented disaster. The Federal Emergency Management Agency declared a disaster for every county in Texas and provided a combination of public and individual assistance depending on the severity of the disaster in those respective communities.

In March 2021, the TSAHC Board of Directors approved a special funding round of the Texas Foundations Fund program to respond to this event and made \$300,000 available to organizations providing home repairs for affected households in the most severely impacted areas. TSAHC provided grant funding to 15 organizations that provided home repairs to 236 households between April and August 2021 through this special funding round.

Texas Foundations Fund–Disaster Recovery

These twin natural disaster catastrophes motivated us to create a new program within TFF that was earmarked specifically for disaster recovery activities. That way funds could be made available in the immediate aftermath of a disaster, allowing organizations to more swiftly respond to disasters in their communities.

In September 2022, we took draft guidelines for the FY2023 Texas Foundations Fund – Disaster Recovery program to TSAHC's Board of Directors and made them available for public comment. The guidelines define disasters that qualify for grant funding as well as organizational and household eligibility. The allotted funding was \$250,000. Thankfully, there were no major natural disasters that elicited applicants for the disaster recovery set-aside grant funding, and the funding allotted for natural disasters was re-allocated to the annual grants provided through the general TFF program.

²¹ These numbers reflect grantee reports received through December 31, 2021.

2024 Implementation Plan

TSAHC's Board of Directors approved the FY2024 Disaster Recovery Guidelines in October 2023. There were some minor modifications to the guidelines, but it essentially will operate as it did in its first year. Total grant funding available for the program is \$250,000, and the maximum award for an organization is \$30,000. Any unutilized funding will roll over to the general TFF program in summer 2024.

Supportive Housing Initiatives

Partnership with Texas Health and Human Services Commission (HHSC)

In 2016, TSAHC expanded its efforts to address supportive housing needs beyond grant funding provided through the Texas Foundations Fund. We accomplished this by partnering with the Texas Health and Human Services Commission (HHSC) in a Center for Medicaid Services Innovation Accelerator Program (IAP).

The IAP launched in August 2017 and concluded in April 2018 with two outcomes. First, public and private partnerships developed between the Medicaid and housing systems to better address the housing and supportive services needs of the Medicaid recipient population. Second, HHSC and TSAHC created a state action plan that seeks to foster additional community living opportunities for Texans with ongoing health needs.

As part of executing the state action plan, TSAHC conducted a series of permanent supportive housing (PSH) workshops in 2019 for nonprofits and other interested parties who wish to create or preserve PSH units. These one-day workshops provided an overview of the financing of PSH developments and the implementation of supportive services at those developments.

Texas Supportive Housing Institute

Building upon the success of the PSH workshops, TSAHC launched the Texas Supportive Housing Institute in September 2020, which provides technical assistance to nonprofits, developers, service providers and property managers interested in creating and operating supportive housing in their communities. The training is conducted by the Corporation for Supportive Housing (CSH).

Five teams successfully completed the first institute in 2020 representing Dallas (two teams), Fort Worth (two teams), and Brownsville. They attended monthly, multi-part sessions held virtually over the course of September to December 2020. An added component of the institute is one-on-one technical assistance with CSH. TSAHC also made follow up grants available to participating development teams through a partnership with JPMorgan Chase.

In 2021, TSAHC offered the Institute again with the following enhancements: reduced the number of participating teams from six to four to expand/improve the individual instruction and attention provided to each; solicited teams in relatively similar project stages to improve cross collaboration; provided training that looks at issues through a racial equity lens and incorporates feedback from those with lived experience; increased technical assistance from 14 hours per team 25 hours per team; and provided development teams with the opportunity to obtain Quality Endorsement reviews from CSH.

For the 2021 Institute, TSAHC selected four development teams in El Paso, Houston, San Antonio, and Waco. Three of these teams successfully concluded the Institute in January 2022.

In 2022, we decided to geographically limit the Institute to Austin-area teams to align the Institute curriculum and participants with local City of Austin and Travis County initiatives to create 2,100 supportive housing units by 2024. TSAHC selected six teams to participate in the 2022 Institute. We also elected to host the training in-person for the first time.

The in-person sessions hosted at TSAHC's offices allowed for more robust participation, increased peer learning, and promoted cross-collaboration among participants. The 2022 Institute concluded in February 2023 with final presentations from the five teams that completed the Institute.

Permanent Supportive Housing Symposium

In 2023, TSAHC took a brief pause on providing the Institute and instead launched a Permanent Supportive Housing Symposium for two primary reasons. First, opportunities to share best practices and how to apply lessons learned in the supportive housing space are lacking in Texas. And second, due to past iterations of the Institute, we have a pipeline of new developers, service providers, and property managers operating in supportive housing who need further education and training beyond what the Institute provides.

Based upon that, we began planning a Permanent Supportive Housing Symposium in early 2023 and held it November 6-8, 2023 in Austin. The Symposium offered three tracks: housing development, operations and supportive services, and health outcomes. There were two Symposium add-ons that bookended the programming: a tour of supportive housing developments in Austin and a Permanent Supportive Housing Academy. Nearly 200 individuals attended the Symposium representing developers, property managers, service providers, health professionals, homelessness response organizations, and other health and housing organizations.

2024 Implementation Plan

TSAHC intends to resume the next iteration of the Permanent Supportive Housing Institute in 2024 and will decide in early 2024 if there will be a focus on any markets or populations. TSAHC also intends to make decisions regarding the frequency of future Symposiums.

General Homelessness Activities

TSAHC continues to support other efforts addressing homelessness. This includes Advisory Member representation on the Texas Interagency Council for the Homeless (TICH) and serving as liaison between the TICH and United States Interagency Council on Homelessness. In addition, TSAHC sponsors the annual Texas Conference on Ending Homelessness hosted by the Texas Homeless Network. In 2022, TSAHC also awarded THN with a two-year grant to support a data collection system to better connect Texans experiencing homelessness to necessary services. We plan to continue to support THN's data collection efforts in 2024.

Other Initiatives

Partnership with TxDOT

In summer 2020, TSAHC was approached by the Texas Department of Transportation (TxDOT) to administer a minimum of \$27 million in grant funding to support affordable housing initiatives in communities affected by TxDOT's North Houston Highway Improvement Project (NHHIP).

The NHHIP is a multi-billion dollar transportation project that will expand and realign sections of Interstate I-45 in North Houston, impacting several communities (known as super-neighborhoods). These super-neighborhoods are comprised primarily of low-income and minority residents. TxDOT is providing \$30 million to support affordable housing initiatives in these communities in addition to the individual compensation provided to homeowners, renters and businesses that are displaced by the project.

TxDOT approached TSAHC due to our prior experience providing grant funding through the Texas Foundations Fund and HEART programs, both of which have supported nonprofits serving the communities affected by the NHHIP.

TSAHC received initial approval from our Board of Directors in October 2020 to move forward with discussions with TxDOT and draft an agreement outlining the use of the funds. Those discussions were paused in early 2021 due to legal proceedings that put the NHHIP on hold. The legal proceedings concluded in early 2023 allowing TSAHC to resume those contract discussions with TxDOT which will extend into 2024.



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 30th 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 30th 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;
 - (G) Homeless youth, as defined by Section 2306.1101, and other individuals older than 18 years of age and younger than 25 years of age who are homeless; and
 - (H) 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 adjusted 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.

APPENDIX B: HOUSING ANALYSIS REGIONAL TABLES

The following notes apply to all Housing Analysis Regional Tables.

- Due to limitations of available data, only civilian, non-institutionalized persons with a disability are counted for each region's persons with disability population count. Statistics for total civilian non-institutionalized population are pulled from the 2017-2021 ACS, Table S1810 and available at the state or county level on the Census Bureau's FactFinder website (factfinder.census.gov).
- The figures reported for Persons with HIV/AIDS do not include those unaware of their HIV infection, or those who tested positive for HIV solely through an anonymous HIV test. In addition, 3,946 counted in Texas Department of Criminal Justice facilities, Federal Prison facilities, and Federal Immigration and Customs Enforcement facilities are not attributed to a geographic area and are only present in the total statewide figure.
- Veteran populations are compared to civilian population 18 years old and over. Statistics for total civilian population 18 years and over are pulled from the 2017-2021 ACS, Table S2101 and available at the state or county level on the Census Bureau's FactFinder website (factfinder.census.gov).
- Housing units reported in the 'Other' category under Physical Housing Characteristics of Housing Units can include any living quarters occupied as a housing unit that does not fit in the other categories. Examples that fit in the 'Other' category are houseboats, railroad cars, campers and vans.

For reference, a map and list of all Texas counties grouped by region with urban/rural designation has been included preceding the Housing Analysis Regional Tables.

TDHCA Counties by Region with 2024 Urban/Rural Designation

Region 1	Region 2	Region 3	Region 4	Region 5	Region 6	Region 7	Region 8	Region 9	Region 10	Region 11	Region 12	Region 13
Armstrong	Archer	Collin	Anderson	Angelina	Austin	Bastrop	Bell	Atascosa	Aransas	Cameron	Andrews	Brewster
Bailey	Baylor	Cooke	Bowie	Hardin	Brazoria	Blanco	Bosque	Bandera	Bee	Dimmit	Borden	Culberson
Briscoe	Brown	Dallas	Camp	Houston	Chambers	Burnet	Brazos	Bexar	Brooks	Edwards	Coke	El Paso
Carson	Callahan	Denton	Cass	Jasper	Colorado	Caldwell	Burleson	Comal	Calhoun	Hidalgo	Concho	Hudspeth
Castro	Clay	Ellis	Cherokee	Jefferson	Fort Bend	Fayette	Coryell	Frio	DeWitt	Jim Hogg	Crane	Jeff Davis
Childress	Coleman	Erath	Delta	Nacogdoches	Galveston	Hays	Falls	Gillespie	Duval	Kinney	Crockett	Presidio
Cochran	Comanche	Fannin	Franklin	Newton	Harris	Lee	Freestone	Guadalupe	Goliad	La Salle	Dawson	
Collingsworth	Cottle	Grayson	Gregg	Orange	Liberty	Llano	Grimes	Karnes	Gonzales	Maverick	Ector	
Crosby	Eastland	Hood	Harrison	Polk	Matagorda	Travis	Hamilton	Kendall	Jackson	Real	Gaines	
Dallam	Fisher	Hunt	Henderson	Sabine	Montgomery	Williamson	Hill	Kerr	Jim Wells	Starr	Glasscock	
Deaf Smith	Foard	Johnson	Hopkins	San Augustine	Walker		Lampasas	Medina	Kenedy	Uvalde	Howard	
Dickens	Hardeman	Kaufman	Lamar	San Jacinto	Waller		Leon	Wilson	Kleberg	Val Verde	Irion	
Donley	Haskell	Navarro	Marion	Shelby	Wharton		Limestone		Lavaca	Webb	Kimble	
Floyd	Jack	Palo Pinto	Morris	Trinity			Madison		Live Oak	Willacy	Loving	
Garza	Jones	Parker	Panola	Tyler			McLennan		McMullen	Zapata	Martin	
Gray	Kent	Rockwall	Rains				Milam		Nueces	Zavala	Mason	
Hale	Knox	Somervell	Red River				Mills		Refugio		McCulloch	
Hall	Mitchell	Tarrant	Rusk				Robertson		San Patricio		Menard	
Hansford	Montague	Wise	Smith				San Saba		Victoria		Midland	
Hartley	Nolan		Titus				Washington				Pecos	
Hemphill	Runnels		Upshur								Reagan	
Hockley	Scurry		Van Zandt								Reeves	
Hutchinson	Shackelford		Wood								Schleicher	
King	Stephens										Sterling	
Lamb	Stonewall										Sutton	
Lipscomb	Taylor										Terrell	
Lubbock	Throckmorton										Tom Green	
Lynn	Wichita										Upton	
Moore	Wilbarger										Ward	
Motley	Young										Winkler	
Ochiltree												
Oldham												
Parmer												
Potter												
Randall												
Roberts												
Sherman												
Swisher												
Terry												
Wheeler												
Yoakum												

Legend:
Urban County
Rural County

Appendix B: Housing Analysis Regional Tables

Region 1		Rural	Urban	Total	Source
Individuals		285,573	579,946	865,519	2017-2021 ACS, DPO5
Households	Owner	68,934	130,791	199,725	2017-2021 ACS, DP04
	Renter	29,027	90,100	119,127	
Elderly Persons (65 years+)		42,567	76,513	119,080	2017-2021 ACS, DPO5
Persons with Disabilities		36,778	69,049	105,827	2017-2021 ACS, S1810
Persons with HIV/AIDS		266	1063	1,329	Texas DSHS, 2022
Incidents of Family Violence		1,489	8,078	9,567	Texas DPS, 2023
Veterans		12,462	29,898	42,360	2017-2021 ACS, S2101
Youth Aging out of Foster Care		27	43	70	Texas DFPS, 2023
Individuals Below 125% Poverty		11,563	29,710	41,273	2017-2021 ACS, S1701
Households by Income Group	0-30%AMFI	12,393	30,265	42,658	2016-2020 CHAS, 8
	30-50%AMFI	12,607	26,780	39,387	
	50-80%AMFI	20,197	37,305	57,502	
	80-100%AMFI	11,222	21,280	32,502	
	Over100%AMFI	48,125	94,950	143,075	
Number of Units Lacking Kitchen and/or Plumbing by Income Category	0-30%AMFI	252	639	891	2016-2020 CHAS, 3
	30-50%AMFI	255	465	720	
	50-80%AMFI	224	290	514	
	80-100%AMFI	85	150	235	
	Over100%AMFI	455	555	1,010	
Number of Households with Housing Cost Burden by Income Category	0-30%AMFI	7,633	23,065	30,698	2016-2020 CHAS, 8
	30-50%AMFI	4,984	18,035	23,019	
	50-80%AMFI	3,774	13,030	16,804	
	80-100%AMFI	1,175	3,035	4,210	
	Over100%AMFI	886	3,525	4,411	
Number of Households Experiencing Overcrowding by Income Category	0-30%AMFI	583	1,754	2,337	2016-2020 CHAS, 10
	30-50%AMFI	755	1,159	1,914	
	50-80%AMFI	1,170	1,688	2,858	
	80-100%AMFI	529	734	1,263	
	Over100%AMFI	1,236	1,770	3,006	
Physical Housing Characteristics for Housing Units (Number of Units in Structure)	Total	123,750	245,785	369,535	2017-2021 ACS, DP04
	1unit	100,041	174,570	274,611	
	2units	2,165	6,870	9,035	
	3or4units	3,303	8,253	11,556	
	5to19units	3,908	22,119	26,027	
	20+units	1,594	19,087	20,681	
	Mobilehome	12,525	14,512	27,037	
Other	214	374	588		
Housing Occupancy	OccupiedUnits	97,961	220,891	318,852	2017-2021 ACS, DP04
	VacantUnits	25,789	24,894	50,683	
	Total	5,705	12,441	17,017	
Subsidized Multifamily Units	TDHCAUnits	1,783	5,681	7,464	TDHCA Central Database, 2022
	HUDUnits	631	1,250	1,881	HUD, 2021
	PHAUnits	999	418	1,417	HUD, 2021
	USDAUnits	1069	60	1,129	USDA, 2022
	HCVs	1,223	5,032	6,255	HUD, 2021
Foreclosures		81	401	482	RealtyTrac, 2023

Appendix B: Housing Analysis Regional Tables

Region 2		Rural	Urban	Total	Source
Individuals		257,450	290,879	548,329	2017-2021 ACS, DP05
Households	Owner	72,705	65,829	138,534	2017-2021 ACS, DP04
	Renter	24,666	41,428	66,094	
Elderly Persons (65 years+)		51,915	42,343	94,258	2017-2021 ACS, DP05
Persons with Disabilities		47,046	39,921	86,967	2017-2021 ACS, S1810
Persons with HIV/AIDS		228	410	638	Texas DSHS, 2022
Incidents of Family Violence		1,492	3,161	4,653	Texas DPS, 2023
Veterans		16,856	22,747	39,603	2017-2021 ACS, S2101
Youth Aging out of Foster Care		20	32	52	Texas DFPS, 2023
Individuals Below 125% Poverty		46,796	54,411	101,207	2017-2021 ACS, S1701
Households by Income Group	0-30%AMFI	11,810	14,470	26,280	2016-2020 CHAS, 8
	30-50%AMFI	14,419	13,020	27,439	
	50-80%AMFI	17,805	20,100	37,905	
	80-100%AMFI	11,129	10,345	21,474	
	Over100%AMFI	46,045	46,655	92,700	
Number of Units Lacking Kitchen and/or Plumbing by Income Category	0-30%AMFI	568	440	1,008	2016-2020 CHAS, 3
	30-50%AMFI	340	275	615	
	50-80%AMFI	269	310	579	
	80-100%AMFI	84	75	159	
	Over100%AMFI	313	134	447	
Number of Households with Housing Cost Burden by Income Category	0-30%AMFI	7,614	10,375	17,989	2016-2020 CHAS, 8
	30-50%AMFI	6,029	7,610	13,639	
	50-80%AMFI	3,134	5,925	9,059	
	80-100%AMFI	1,012	1,170	2,182	
	Over100%AMFI	937	1,685	2,622	
Number of Households Experiencing Overcrowding by Income Category	0-30%AMFI	353	435	788	2016-2020 CHAS, 10
	30-50%AMFI	370	423	793	
	50-80%AMFI	518	304	822	
	80-100%AMFI	291	324	615	
	Over100%AMFI	1,197	739	1,936	
Physical Housing Characteristics for Housing Units (Number of Units in Structure)	Total	128,168	122,938	251,106	2017-2021 ACS, DP04
	1unit	101,863	91,362	193,225	
	2units	3,453	3,505	6,958	
	3or4units	2,352	5,041	7,393	
	5to19units	2,861	11,293	14,154	
	20+units	1,562	5,231	6,793	
	Mobilehome	15,652	6,308	21,960	
Other	425	198	623		
Housing Occupancy	OccupiedUnits	97,371	107,257	204,628	2017-2021 ACS, DP04
	VacantUnits	30,797	15,681	46,478	
	Total	7,130	7,772	14,902	
	TDHCAUnits	1,837	3,007	4,844	
Subsidized Multifamily Units	HUDUnits	566	732	1,298	HUD, 2022
	PHAUnits	2,714	1,161	3,875	HUD, 2022
	USDAUnits	991	142	1,133	USDA, 2023
	HCVs	1,022	2,730	3,752	HUD, 2022
Foreclosures		93	224	317	RealtyTrac, 2023

Appendix B: Housing Analysis Regional Tables

Region 3		Rural	Urban	Total	Source	
Individuals		268,858	7,677,545	7,946,403	2017-2021 ACS, DP05	
Households	Owner	71,436	1,646,477	1,717,913	2017-2021 ACS, DP04	
	Renter	27,473	1,097,651	1,125,124		
Elderly Persons (65 years+)		50,950	874,005	924,955	2017-2021 ACS, DP05	
Persons with Disabilities		38,975	734,805	773,780	2017-2021 ACS, S1810	
Persons with HIV/AIDS		321	34,684	35,005	Texas DSHS, 2022	
Incidents of Family Violence		1,399	52,861	54,260	Texas DPS, 2023	
Veterans		17,318	342,275	359,593	2017-2021 ACS, S2101	
Youth Aging out of Foster Care		12	204	216	Texas DFPS, 2023	
Individuals Below 125% Poverty		46,076	1,130,335	1,176,411	2017-2021 ACS, S1701	
Households by Income Group	0-30%AMFI	10,700	303,120	313,820	2016-2020 CHAS, 8	
	30-50%AMFI	11,605	306,870	318,475		
	50-80%AMFI	16,305	462,370	478,675		
	80-100%AMFI	10,165	283,640	293,805		
	Over100%AMFI	47,620	1,308,895	1,356,515		
Number of Units Lacking Kitchen and/or Plumbing by Income Category	0-30%AMFI	348	6,455	6,803	2016-2020 CHAS, 3	
	30-50%AMFI	78	4,479	4,557		
	50-80%AMFI	223	4,278	4,501		
	80-100%AMFI	148	1,660	1,808		
	Over100%AMFI	313	5,029	5,342		
Number of Households with Housing Cost Burden by Income Category	0-30%AMFI	7,450	233,600	241,050	2016-2020 CHAS, 8	
	30-50%AMFI	6,465	212,705	219,170		
	50-80%AMFI	5,184	190,105	195,289		
	80-100%AMFI	1,094	58,785	59,879		
	Over100%AMFI	2,159	69,250	71,409		
Number of Households Experiencing Overcrowding by Income Category	0-30%AMFI	574	22,789	23,363	2016-2020 CHAS, 10	
	30-50%AMFI	537	25,672	26,209		
	50-80%AMFI	714	29,063	29,777		
	80-100%AMFI	197	13,552	13,749		
	Over100%AMFI	1,334	28,714	30,048		
Physical Housing Characteristics for Housing Units (Number of Units in Structure)	Total	118,489	2,957,332	3,075,821	2017-2021 ACS, DP04	
	1unit	86,686	1,962,018	2,048,704		
	2units	2,431	38,660	41,091		
	3or4units	2,703	96,744	99,447		
	5to19units	4,066	385,497	389,563		
	20+units	3,512	369,735	373,247		
	Mobilehome	18,739	102,136	120,875		
Other	352	2,542	2,894			
Housing Occupancy	OccupiedUnits	98,909	2,744,128	2,843,037	2017-2021 ACS, DP04	
	VacantUnits	19,580	213,204	232,784		
Subsidized Multifamily Units	Total	4,673	149,619	154,292	2017-2021 ACS, DP04	
	TDHCAUnits	1,425	82,626	84,051		TDHCA Central Database, 2023
	HUDUnits	826	8,876	9,702		HUD, 2022
	PHAUnits	660	4,758	5,418		HUD, 2022
	USDAUnits	585	2,142	2,727		USDA, 2023
Foreclosures	HCVs	1,177	51,217	52,394	HUD, 2022	
		634	5,440	6,074	RealtyTrac, 2023	

Appendix B: Housing Analysis Regional Tables

Region 4		Rural	Urban	Total	Source
Individuals		579,401	567,333	1,146,734	2017-2021 ACS, DP05
Households	Owner	157,743	136,817	294,560	2017-2021 ACS, DP04
	Renter	53,296	68,085	121,381	
Elderly Persons (65 years+)		112,395	94,037	206,432	2017-2021 ACS, DP05
Persons with Disabilities		93,063	74,875	167,938	2017-2021 ACS, S1810
Persons with HIV/AIDS		1,372	1,428	2,800	Texas DSHS, 2022
Incidents of Family Violence		3,342	4,069	7,411	Texas DPS, 2023
Veterans		38,325	32,153	70,478	2017-2021 ACS, S2101
Youth Aging out of Foster Care		33	17	50	Texas DFPS, 2023
Individuals Below 125% Poverty		113,890	110,947	224,837	2017-2021 ACS, S1701
Households by Income Group	0-30%AMFI	30,275	22,675	52,950	2016-2020 CHAS, 8
	30-50%AMFI	30,120	20,190	50,310	
	50-80%AMFI	42,975	29,385	72,360	
	80-100%AMFI	24,200	16,520	40,720	
	Over100%AMFI	113,155	83,890	197,045	
Number of Units Lacking Kitchen and/or Plumbing by Income Category	0-30%AMFI	1,281	509	1,790	2016-2020 CHAS, 3
	30-50%AMFI	809	309	1,118	
	50-80%AMFI	612	313	925	
	80-100%AMFI	116	229	345	
	Over100%AMFI	676	515	1,191	
Number of Households with Housing Cost Burden by Income Category	0-30%AMFI	19,539	16,165	35,704	2016-2020 CHAS, 8
	30-50%AMFI	14,965	12,235	27,200	
	50-80%AMFI	10,868	9,289	20,157	
	80-100%AMFI	2,690	2,430	5,120	
	Over100%AMFI	3,201	2,988	6,189	
Number of Households Experiencing Overcrowding by Income Category	0-30%AMFI	1,356	905	2,261	2016-2020 CHAS, 10
	30-50%AMFI	1,255	715	1,970	
	50-80%AMFI	1,982	1,250	3,232	
	80-100%AMFI	835	648	1,483	
	Over100%AMFI	3,443	1,690	5,133	
Physical Housing Characteristics for Housing Units (Number of Units in Structure)	Total	256,162	240,920	497,082	2017-2021 ACS, DP04
	1unit	185,300	167,118	352,418	
	2units	4,613	8,460	13,073	
	3or4units	5,289	7,839	13,128	
	5to19units	6,753	16,381	23,134	
	20+units	4,038	8,788	12,826	
	Mobilehome	48,712	31,695	80,407	
	Other	1,457	639	2,096	
Housing Occupancy	OccupiedUnits	211,039	204,902	415,941	2017-2021 ACS, DP04
	VacantUnits	45,123	36,018	81,141	
	Total	11,298	13,798	25,096	
Subsidized Multifamily Units	TDHCAUnits	4,152	5,952	10,104	TDHCA Central Database, 2023
	HUDUnits	1,042	1,729	2,771	HUD, 2022
	PHAUnits	1,911	381	2,292	HUD, 2022
	USDAUnits	1,815	444	2,259	USDA, 2023
	HCVs	2,378	5,292	7,670	HUD, 2022
Foreclosures		292	446	738	RealtyTrac, 2023

Appendix B: Housing Analysis Regional Tables

Region 5		Rural	Urban	Total	Source	
Individuals		372,266	397,924	770,190	2017-2021 ACS, DP05	
Households	Owner	96,977	97,577	194,554	2017-2021 ACS, DP04	
	Renter	38,475	46,378	84,853		
Elderly Persons (65 years+)		70,088	59,526	129,614	2017-2021 ACS, DP05	
Persons with Disabilities		70,413	60,954	131,367	2017-2021 ACS, S1810	
Persons with HIV/AIDS		760	1,223	1,983	Texas DSHS, 2022	
Incidents of Family Violence		2,341	4,719	7,060	Texas DPS, 2023	
Veterans		25,199	21,672	46,871	2017-2021 ACS, S2101	
Youth Aging out of Foster Care		14	16	30	Texas DFPS, 2023	
Individuals Below 125% Poverty		91,175	81,781	172,956	2017-2021 ACS, S1701	
Households by Income Group	0-30%AMFI	20,070	22,740	42,810	2016-2020 CHAS, 8	
	30-50%AMFI	21,130	17,920	39,050		
	50-80%AMFI	24,810	25,885	50,695		
	80-100%AMFI	14,425	14,620	29,045		
	Over100%AMFI	60,820	65,610	126,430		
Number of Units Lacking Kitchen and/or Plumbing by Income Category	0-30%AMFI	716	505	1,221	2016-2020 CHAS, 3	
	30-50%AMFI	436	184	620		
	50-80%AMFI	269	310	579		
	80-100%AMFI	90	110	200		
	Over100%AMFI	401	310	711		
Number of Households with Housing Cost Burden by Income Category	0-30%AMFI	13,745	14,525	28,270	2016-2020 CHAS, 8	
	30-50%AMFI	10,600	9,280	19,880		
	50-80%AMFI	6,564	6,539	13,103		
	80-100%AMFI	1,559	1,985	3,544		
	Over100%AMFI	1,449	1,424	2,873		
Number of Households Experiencing Overcrowding by Income Category	0-30%AMFI	1,210	704	1,914	2016-2020 CHAS, 10	
	30-50%AMFI	1,173	689	1,862		
	50-80%AMFI	1,315	739	2,054		
	80-100%AMFI	648	305	953		
	Over100%AMFI	2,048	1,225	3,273		
Physical Housing Characteristics for Housing Units (Number of Units in Structure)	Total	178,930	169,426	348,356	2017-2021 ACS, DP04	
	1unit	118,489	121,868	240,357		
	2units	3,452	3,012	6,464		
	3or4units	3,779	4,168	7,947		
	5to19units	5,673	17,695	23,368		
	20+units	3,861	5,291	9,152		
	Mobilehome	42,790	16,564	59,354		
	Other	886	828	1,714		
Housing Occupancy	OccupiedUnits	135,452	143,955	279,407	2017-2021 ACS, DP04	
	VacantUnits	43,478	25,471	68,949		
Subsidized Multifamily Units	Total	9,392	17,680	27,072	2017-2021 ACS, DP04	
	TDHCAUnits	3,069	7,180	10,249		TDHCA Central Database, 2023
	HUDUnits	983	3,356	4,339		HUD, 2022
	PHAUnits	1,620	665	2,285		HUD, 2022
	USDAUnits	863	145	1,008		USDA, 2023
Foreclosures	HCVs	2,857	6,334	9,191	HUD, 2022	
		168	400	568	RealtyTrac, 2023	

Appendix B: Housing Analysis Regional Tables

Region 6		Rural	Urban	Total	Source
Individuals		205,122	7,018,822	7,223,944	2017-2021 ACS, DP05
Households	Owner	47,299	1,496,086	1,543,385	2017-2021 ACS, DP04
	Renter	23,998	951,891	975,889	
Elderly Persons (65 years+)		33,586	787,408	820,994	2017-2021 ACS, DP05
Persons with Disabilities		25,454	664,510	689,964	2017-2021 ACS, S1810
Persons with HIV/AIDS		329	33,760	34,089	Texas DSHS, 2022
Incidents of Domestic Violence		1,527	69,496	71,023	Texas DPS, 2023
Veterans		11,122	260,672	271,794	2017-2021 ACS, S2101
Youth Aging out of Foster Care		7	200	207	Texas DFPS, 2023
Individuals Below 125% Poverty		40,507	1,234,886	1,275,393	2017-2021 ACS, S1701
Households by Income Group	0-30%AMFI	11,125	308,535	319,660	2016-2020 CHAS, 8
	30-50%AMFI	8,575	285,025	293,600	
	50-80%AMFI	13,155	396,160	409,315	
	80-100%AMFI	6,920	238,930	245,850	
	Over100%AMFI	30,905	1,167,795	1,198,700	
Number of Units Lacking Kitchen and/or Plumbing by Income Category	0-30%AMFI	454	6,475	6,929	2016-2020 CHAS, 3
	30-50%AMFI	214	3,709	3,923	
	50-80%AMFI	185	3,490	3,675	
	80-100%AMFI	28	1,420	1,448	
	Over100%AMFI	245	5,385	5,630	
Number of Households with Housing Cost Burden by Income Category	0-30%AMFI	7,495	235,090	242,585	2016-2020 CHAS, 8
	30-50%AMFI	4,689	195,010	199,699	
	50-80%AMFI	3,625	162,810	166,435	
	80-100%AMFI	1,020	47,574	48,594	
	Over100%AMFI	1,240	60,375	61,615	
Number of Households Experiencing Overcrowding by Income Category	0-30%AMFI	340	27,930	28,270	2016-2020 CHAS, 10
	30-50%AMFI	534	24,704	25,238	
	50-80%AMFI	725	29,249	29,974	
	80-100%AMFI	222	12,609	12,831	
	Over100%AMFI	1,095	26,448	27,543	
Physical Housing Characteristics for Housing Units (Number of Units in Structure)	Total	87,618	2,689,038	2,776,656	2017-2021 ACS, DP04
	1unit	58,265	1,774,362	1,832,627	
	2units	2,240	30,179	32,419	
	3or4units	2,770	71,042	73,812	
	5to19units	6,028	333,639	339,667	
	20+units	2,959	353,538	356,497	
	Mobilehome	15,064	121,534	136,598	
	Other	292	4,744	5,036	
Housing Occupancy	OccupiedUnits	71,297	2,447,977	2,519,274	2017-2021 ACS, DP04
	VacantUnits	16,321	241,061	257,382	
	Total	3,915	121,842	125,757	
Subsidized Multifamily Units	TDHCAUnits	1,593	75,533	77,126	TDHCA Central Database, 2023
	HUDUnits	777	11,637	12,414	HUD, 2022
	PHAUnits	369	3,195	3,564	HUD, 2022
	USDAUnits	522	1,471	1,993	USDA, 2023
	HCVs	654	30,006	30,660	HUD, 2022
Foreclosures		104	7,707	7,811	RealtyTrac, 2023

Appendix B: Housing Analysis Regional Tables

Region 7		Rural	Urban	Total	Source	
Individuals		122,821	2,234,300	2,357,121	2017-2021 ACS, DP05	
Households	Owner	37,431	509,204	546,635	2017-2021 ACS, DP04	
	Renter	9,347	353,313	362,660		
Elderly Persons (65 years+)		31,130	245,439	276,569	2017-2021 ACS, DP05	
Persons with Disabilities		20,460	205,493	225,953	2017-2021 ACS, S1810	
Persons with HIV/AIDS		155	7,110	7,265	Texas DSHS, 2022	
Incidents of Family Violence		744	15,809	16,553	Texas DPS, 2023	
Veterans		9,912	109,661	119,573	2017-2021 ACS, S2101	
Youth Aging out of Foster Care		7	65	72	Texas DFPS, 2023	
Individuals Below 125% Poverty		17,704	288,221	305,925	2017-2021 ACS, S1701	
Households by Income Group	0-30%AMFI	4,555	95,285	99,840	2016-2020 CHAS, 8	
	30-50%AMFI	4,810	88,550	93,360		
	50-80%AMFI	8,090	144,430	152,520		
	80-100%AMFI	4,830	85,565	90,395		
	Over100%AMFI	23,980	382,495	406,475		
Number of Units Lacking Kitchen and/or Plumbing by Income Category	0-30%AMFI	128	2,025	2,153	2016-2020 CHAS, 3	
	30-50%AMFI	120	1,295	1,415		
	50-80%AMFI	59	1,250	1,309		
	80-100%AMFI	105	719	824		
	Over100%AMFI	209	2,025	2,234		
Number of Households with Housing Cost Burden by Income Category	0-30%AMFI	2,995	76,185	79,180	2016-2020 CHAS, 8	
	30-50%AMFI	2,660	65,095	67,755		
	50-80%AMFI	2,373	58,970	61,343		
	80-100%AMFI	1,129	15,925	17,054		
	Over100%AMFI	1,162	19,935	21,097		
Number of Households Experiencing Overcrowding by Income Category	0-30%AMFI	98	6,854	6,952	2016-2020 CHAS, 10	
	30-50%AMFI	150	5,644	5,794		
	50-80%AMFI	428	7,255	7,683		
	80-100%AMFI	209	3,295	3,504		
	Over100%AMFI	648	6,830	7,478		
Physical Housing Characteristics for Housing Units (Number of Units in Structure)	Total	65,406	920,939	986,345	2017-2021 ACS, DP04	
	1unit	49,682	578,927	628,609		
	2units	830	21,643	22,473		
	3or4units	1,337	29,155	30,492		
	5to19units	1,676	109,816	111,492		
	20+units	1,176	135,355	136,531		
	Mobilehome	10,418	44,401	54,819		
	Other	287	1,642	1,929		
Housing Occupancy	OccupiedUnits	46,778	862,517	909,295	2017-2021 ACS, DP04	
	VacantUnits	18,628	58,422	77,050		
Subsidized Multifamily Units	Total	2,438	58,726	61,164	2017-2021 ACS, DP04	
	TDHCAUnits	1,148	44,384	45,532		TDHCA Central Database, 2023
	HUDUnits	142	4,423	4,565		HUD, 2022
	PHAUnits	265	1,028	1,293		HUD, 2022
	USDAUnits	439	535	974		USDA, 2023
Foreclosures	HCVs	444	8,356	8,800	HUD, 2022	
		45	1,206	1,251	RealtyTrac, 2023	

Appendix B: Housing Analysis Regional Tables

Region 8		Rural	Urban	Total	Source
Individuals		306,030	935,521	1,241,551	2017-2021 ACS, DP05
Households	Owner	84,389	181,333	265,722	2017-2021 ACS, DP04
	Renter	26,921	150,965	177,886	
Elderly Persons (65 years+)		62,674	106,896	169,570	2017-2021 ACS, DP05
Persons with Disabilities		50,435	117,068	167,503	2017-2021 ACS, S1810
Persons with HIV/AIDS		420	1,492	1,912	Texas DSHS, 2022
Incidents of Family Violence		1,376	7,109	8,485	Texas DPS, 2023
Veterans		20,763	82,344	103,107	2017-2021 ACS, S2101
Youth Aging out of Foster Care		19	60	79	Texas DFPS, 2023
Individuals Below 125% Poverty		56,585	201,364	257,949	2017-2021 ACS, S1701
Households by Income Group	0-30%AMFI	12,245	48,185	60,430	2016-2020 CHAS, 8
	30-50%AMFI	13,275	39,890	53,165	
	50-80%AMFI	19,080	57,140	76,220	
	80-100%AMFI	10,080	32,515	42,595	
	Over100%AMFI	49,880	151,110	200,990	
Number of Units Lacking Kitchen and/or Plumbing by Income Category	0-30%AMFI	406	639	1,045	2016-2020 CHAS, 3
	30-50%AMFI	337	585	922	
	50-80%AMFI	221	365	586	
	80-100%AMFI	102	224	326	
	Over100%AMFI	444	839	1,283	
Number of Households with Housing Cost Burden by Income Category	0-30%AMFI	8,289	37,555	45,844	2016-2020 CHAS, 8
	30-50%AMFI	6,384	29,645	36,029	
	50-80%AMFI	4,205	22,945	27,150	
	80-100%AMFI	956	5,990	6,946	
	Over100%AMFI	1,297	6,803	8,100	
Number of Households Experiencing Overcrowding by Income Category	0-30%AMFI	575	2,009	2,584	2016-2020 CHAS, 10
	30-50%AMFI	852	2,255	3,107	
	50-80%AMFI	765	2,355	3,120	
	80-100%AMFI	373	1,649	2,022	
	Over100%AMFI	1,569	3,105	4,674	
Physical Housing Characteristics for Housing Units (Number of Units in Structure)	Total	143,959	374,520	518,479	2017-2021 ACS, DP04
	1unit	105,723	246,811	352,534	
	2units	3,163	18,252	21,415	
	3or4units	2,588	22,403	24,991	
	5to19units	3,053	39,717	42,770	
	20+units	1,914	23,761	25,675	
	Mobilehome	26,945	22,808	49,753	
	Other	573	768	1,341	
Housing Occupancy	OccupiedUnits	111,310	332,298	443,608	2017-2021 ACS, DP04
	VacantUnits	32,649	42,222	74,871	
	Total	5,916	19,542	25,458	
Subsidized Multifamily Units	TDHCAUnits	2,002	7,192	9,194	TDHCA Central Database, 2023
	HUDUnits	400	1,814	2,214	HUD, 2022
	PHAUnits	1,606	1,892	3,498	HUD, 2022
	USDAUnits	1,015	589	1,604	USDA, 2023
	HCVs	893	8,055	8,948	HUD, 2022
Foreclosures		114	802	916	RealtyTrac, 2023

Appendix B: Housing Analysis Regional Tables

Region 9		Rural	Urban	Total	Source
Individuals		231,289	2,410,556	2,641,845	2017-2021 ACS, DP05
Households	Owner	63,465	538,681	602,146	2017-2021 ACS, DP04
	Renter	20,007	330,622	350,629	
Elderly Persons (65 years+)		46,939	308,376	355,315	2017-2021 ACS, DP05
Persons with Disabilities		30,779	335,336	366,115	2017-2021 ACS, S1810
Persons with HIV/AIDS		279	7,642	7,921	Texas DSHS, 2022
Incidence of Family Violence		1,289	21,521	22,810	Texas DPS, 2023
Veterans		18,291	184,019	202,310	2017-2021 ACS, S2101
Youth Aging out of Foster Care		18	159	177	Texas DFPS, 2023
Individuals Below 125% Poverty		38,266	441,315	479,581	2017-2021 ACS, S1701
Households by Income Group	0-30%AMFI	8,420	105,160	113,580	2016-2020 CHAS, 8
	30-50%AMFI	9,055	89,860	98,915	
	50-80%AMFI	12,990	137,280	150,270	
	80-100%AMFI	9,205	79,905	89,110	
	Over100%AMFI	42,105	373,425	415,530	
Number of Units Lacking Kitchen and/or Plumbing by Income Category	0-30%AMFI	289	2,410	2,699	2016-2020 CHAS, 3
	30-50%AMFI	214	1,450	1,664	
	50-80%AMFI	153	1,459	1,612	
	80-100%AMFI	89	250	339	
	Over100%AMFI	273	1,950	2,223	
Number of Households with Housing Cost Burden by Income Category	0-30%AMFI	5,345	75,970	81,315	2016-2020 CHAS, 8
	30-50%AMFI	4,235	60,840	65,075	
	50-80%AMFI	3,413	55,895	59,308	
	80-100%AMFI	1,319	15,594	16,913	
	Over100%AMFI	1,665	20,600	22,265	
Number of Households Experiencing Overcrowding by Income Category	0-30%AMFI	562	6,669	7,231	2016-2020 CHAS, 10
	30-50%AMFI	792	5,964	6,756	
	50-80%AMFI	615	7,845	8,460	
	80-100%AMFI	477	3,540	4,017	
	Over100%AMFI	1,965	8,065	10,030	
Physical Housing Characteristics for Housing Units (Number of Units in Structure)	Total	100,024	945,874	1,045,898	2017-2021 ACS, DP04
	1unit	69,016	652,632	721,648	
	2units	1,406	15,053	16,459	
	3or4units	2,156	38,442	40,598	
	5to19units	2,495	114,555	117,050	
	20+units	1,152	81,546	82,698	
	Mobilehome	23,209	42,642	65,851	
	Other	590	1,004	1,594	
Housing Occupancy	OccupiedUnits	83,472	869,303	952,775	2017-2021 ACS, DP04
	VacantUnits	16,552	76,571	93,123	
	Total	3,254	60,722	63,976	
	TDHCAUnits	1,516	32,601	34,117	
Subsidized Multifamily Units	HUDUnits	390	4,439	4,829	HUD, 2022
	PHAUnits	399	6,553	6,952	HUD, 2022
	USDAUnits	331	145	476	USDA, 2023
	HCVs	618	16,984	17,602	HUD, 2022
Foreclosures		166	2,845	3,011	RealtyTrac, 2023

Appendix B: Housing Analysis Regional Tables

Region 10		Rural	Urban	Total	Source	
Individuals		264,021	513,474	777,495	2017-2021 ACS, DP05	
Households	Owner	65,341	115,173	180,514	2017-2021 ACS, DP04	
	Renter	27,241	72,699	99,940		
Elderly Persons (65 years+)		47,234	76,091	123,325	2017-2021 ACS, DP05	
Persons with Disabilities		41,054	70,013	111,067	2017-2021 ACS, S1810	
Persons with HIV/AIDS		377	877	1,254	Texas DSHS, 2022	
Incidence of Family Violence		1,850	7,101	8,951	Texas DPS, 2023	
Veterans		14,898	33,912	48,810	2017-2021 ACS, S2101	
Youth Aging out of Foster Care		12	27	39	Texas DFPS, 2023	
Individuals Below 125% Poverty		57,348	108,137	165,485	2017-2021 ACS, S1701	
Households by Income Group	0-30%AMFI	13,029	28,295	41,324	2016-2020 CHAS, 8	
	30-50%AMFI	10,004	24,240	34,244		
	50-80%AMFI	14,699	33,475	48,174		
	80-100%AMFI	8,179	19,700	27,879		
	Over100%AMFI	37,280	90,635	127,915		
Number of Units Lacking Kitchen and/or Plumbing by Income Category	0-30%AMFI	377	1,330	1,707	2016-2020 CHAS, 3	
	30-50%AMFI	302	430	732		
	50-80%AMFI	376	614	990		
	80-100%AMFI	53	190	243		
	Over100%AMFI	321	685	1,006		
Number of Households with Housing Cost Burden by Income Category	0-30%AMFI	7,719	19,780	27,499	2016-2020 CHAS, 8	
	30-50%AMFI	4,579	14,035	18,614		
	50-80%AMFI	2,789	12,725	15,514		
	80-100%AMFI	677	3,665	4,342		
	Over100%AMFI	871	3,648	4,519		
Number of Households Experiencing Overcrowding by Income Category	0-30%AMFI	794	1,373	2,167	2016-2020 CHAS, 10	
	30-50%AMFI	646	1,329	1,975		
	50-80%AMFI	991	2,384	3,375		
	80-100%AMFI	480	950	1,430		
	Over100%AMFI	1,394	2,520	3,914		
Physical Housing Characteristics for Housing Units (Number of Units in Structure)	Total	123,608	218,690	342,298	2017-2021 ACS, DP04	
	1unit	91,229	150,915	242,144		
	2units	2,796	6,747	9,543		
	3or4units	3,919	11,947	15,866		
	5to19units	4,878	24,277	29,155		
	20+units	2,094	11,978	14,072		
	Mobilehome	17,908	12,219	30,127		
	Other	784	607	1,391		
Housing Occupancy	OccupiedUnits	92,582	187,872	280,454	2017-2021 ACS, DP04	
	VacantUnits	31,026	30,818	61,844		
Subsidized Multifamily Units	Total	6,925	14,598	21,523	2017-2021 ACS, DP04	
	TDHCAUnits	2,068	6,148	8,216		TDHCA Central Database, 2023
	HUDUnits	902	2,646	3,548		HUD, 2022
	PHAUUnits	1,427	965	2,392		HUD, 2022
	USDAUnits	610	194	804		USDA, 2023
Foreclosures	HCVs	1,918	4,645	6,563	HUD, 2022	
		88	529	617	RealtyTrac, 2023	

Appendix B: Housing Analysis Regional Tables

Region 11		Rural	Urban	Total	Source
Individuals		210,598	1,610,963	1,821,561	2017-2021 ACS, DPO5
Households	Owner	45,682	314,474	360,156	2017-2021 ACS, DPO4
	Renter	19,226	161,369	180,595	
Elderly Persons (65 years+)		29,606	183,542	213,148	2017-2021 ACS, DPO5
Persons with Disabilities		34,294	200,456	234,750	2017-2021 ACS, S1810
Persons with HIV/AIDS		272	3,043	3,315	Texas DSHS, 2022
Incidents of Family Violence		1,565	13,907	15,472	Texas DPS, 2023
Veterans		8,208	37,106	45,314	2017-2021 ACS, S2101
Youth Aging out of Foster Care		7	37	44	Texas DFPS, 2023
Individuals Below 125% Poverty		72,510	549,497	622,007	2017-2021 ACS, S1701
Households by Income Group	0-30%AMFI	18,015	86,640	104,655	2016-2020 CHAS, 8
	30-50%AMFI	13,600	68,995	82,595	
	50-80%AMFI	13,755	78,110	91,865	
	80-100%AMFI	7,484	41,965	49,449	
	Over100%AMFI	30,020	171,515	201,535	
Number of Units Lacking Kitchen and/or Plumbing by Income Category	0-30%AMFI	598	2,685	3,283	2016-2020 CHAS, 3
	30-50%AMFI	149	1,500	1,649	
	50-80%AMFI	173	1,155	1,328	
	80-100%AMFI	255	375	630	
	Over100%AMFI	259	1,020	1,279	
Number of Households with Housing Cost Burden by Income Category	0-30%AMFI	10,784	60,215	70,999	2016-2020 CHAS, 8
	30-50%AMFI	4,217	36,350	40,567	
	50-80%AMFI	2,983	21,550	24,533	
	80-100%AMFI	570	4,915	5,485	
	Over100%AMFI	368	6,455	6,823	
Number of Households Experiencing Overcrowding by Income Category	0-30%AMFI	1,669	14,750	16,419	2016-2020 CHAS, 10
	30-50%AMFI	1,630	9,440	11,070	
	50-80%AMFI	1,219	10,225	11,444	
	80-100%AMFI	821	4,985	5,806	
	Over100%AMFI	2,051	12,795	14,846	
Physical Housing Characteristics for Housing Units (Number of Units in Structure)	Total	81,266	548,070	629,336	2017-2021 ACS, DP04
	1unit	60,481	371,788	432,269	
	2units	2,768	19,652	22,420	
	3or4units	2,479	27,798	30,277	
	5to19units	2,164	31,065	33,229	
	20+units	1,336	25,574	26,910	
	Mobilehome	11,807	70,104	81,911	
	Other	231	2,089	2,320	
Housing Occupancy	OccupiedUnits	64,908	475,843	540,751	2017-2021 ACS, DP04
	VacantUnits	16,358	72,227	88,585	
	Total	7,029	37,258	44,287	
	TDHCAUnits	2,130	16,358	18,488	
Subsidized Multifamily Units	HUDUnits	418	2,876	3,294	HUD, 2022
	PHAUnits	1,352	3,670	5,022	HUD, 2022
	USDAUnits	592	934	1,526	USDA, 2023
	HCVs	2,537	13,420	15,957	HUD, 2022
Foreclosures		22	1,809	1,831	RealtyTrac, 2023

Appendix B: Housing Analysis Regional Tables

Region 12		Rural	Urban	Total	Source
Individuals		7,823	18,850	26,673	2017-2021 ACS, DP05
Households	Owner	8,124	19,845	27,969	2017-2021 ACS, DP04
	Renter	10,131	27,260	37,391	
Elderly Persons (65 years+)		6,022	16,905	22,927	2017-2021 ACS, DP05
Persons with Disabilities		30,763	73,320	104,083	2017-2021 ACS, S1810
Persons with HIV/AIDS		176	485	661	Texas DSHS, 2022
Incidents of Family Violence		1,239	6,453	7,692	Texas DPS, 2023
Veterans		117	189	306	2017-2021 ACS, S2101
Youth Aging out of Foster Care		15	20	35	Texas DFPS, 2023
Individuals Below 125% Poverty		376	340	716	2017-2021 ACS, S1701
Households by Income Group	0-30%AMFI	4,774	13,309	18,083	2016-2020 CHAS, 8
	30-50%AMFI	3,241	11,325	14,566	
	50-80%AMFI	2,294	9,095	11,389	
	80-100%AMFI	578	2,525	3,103	
	Over100%AMFI	583	1,710	2,293	
Number of Units Lacking Kitchen and/or Plumbing by Income Category	0-30%AMFI	405	955	1,360	2016-2020 CHAS, 3
	30-50%AMFI	286	1,380	1,666	
	50-80%AMFI	384	1,730	2,114	
	80-100%AMFI	223	810	1,033	
	Over100%AMFI	1,044	3,100	4,144	
Number of Households with Housing Cost Burden by Income Category	0-30%AMFI	7,823	18,850	26,673	2016-2020 CHAS, 8
	30-50%AMFI	8,124	19,845	27,969	
	50-80%AMFI	10,131	27,260	37,391	
	80-100%AMFI	6,022	16,905	22,927	
	Over100%AMFI	30,763	73,320	104,083	
Number of Households Experiencing Overcrowding by Income Category	0-30%AMFI	176	485	661	2016-2020 CHAS, 10
	30-50%AMFI	222	395	617	
	50-80%AMFI	117	189	306	
	80-100%AMFI	70	135	205	
	Over100%AMFI	1,092	2,489	3,581	
Physical Housing Characteristics for Housing Units (Number of Units in Structure)	Total	81,395	184,265	265,660	2017-2021 ACS, DP04
	1unit	62,612	123,734	186,346	
	2units	1,339	2,045	3,384	
	3or4units	1,615	5,574	7,189	
	5to19units	2,271	18,121	20,392	
	20+units	1,466	12,834	14,300	
	Mobilehome	11,865	21,044	32,909	
	Other	227	913	1,140	
Housing Occupancy	OccupiedUnits	66,380	167,339	233,719	2017-2021 ACS, DP04
	VacantUnits	15,015	16,926	31,941	
	Total	3,649	8,979	12,628	
Subsidized Multifamily Units	TDHCAUnits	1,488	4,808	6,296	TDHCA Central Database, 2023
	HUDUnits	361	1,126	1,487	HUD, 2022
	PHAUnits	757	287	1,044	HUD, 2022
	USDAUnits	403		403	USDA, 2023
	HCVs	640	2,758	3,398	HUD, 2022
Foreclosures		59	615	674	RealtyTrac, 2023

Appendix B: Housing Analysis Regional Tables

Region 13		Rural	Urban	Total	Source
Individuals		23,381	860,485	883,866	2017-2021 ACS, DP05
Households	Owner	6,216	181,763	187,979	2017-2021 ACS, DP04
	Renter	3,198	106,423	109,621	
Elderly Persons (65 years+)		5,242	104,690	109,932	2017-2021 ACS, DP05
Persons with Disabilities		4,061	110,934	114,995	2017-2021 ACS, S1810
Persons with HIV/AIDS		31	398	429	Texas DSHS, 2022
Incidents of Family Violence		38	6,388	6,426	Texas DPS, 2023
Veterans		990	47,893	48,883	2017-2021 ACS, S2101
Youth Aging out of Foster Care		-	16	16	Texas DFPS, 2023
Individuals Below 125% Poverty		6,305	217,643	223,948	2017-2021 ACS, S1701
Households by Income Group	0-30%AMFI	2,180	41,390	43,570	2016-2020 CHAS, 8
	30-50%AMFI	1,444	36,320	37,764	
	50-80%AMFI	1,744	48,200	49,944	
	80-100%AMFI	984	26,150	27,134	
	Over100%AMF	3,325	121,610	124,935	
Number of Units Lacking Kitchen and/or Plumbing by Income Category	0-30%AMFI	140	620	760	2016-2020 CHAS, 3
	30-50%AMFI	8	220	228	
	50-80%AMFI	4	695	699	
	80-100%AMFI	-	255	255	
	Over100%AMF	4	625	629	
Number of Households with Housing Cost Burden by Income Category	0-30%AMFI	1,365	29,295	30,660	2016-2020 CHAS, 8
	30-50%AMFI	455	22,575	23,030	
	50-80%AMFI	225	19,890	20,115	
	80-100%AMFI	101	5,290	5,391	
	Over100%AMFI	64	5,795	5,859	
Number of Households Experiencing Overcrowding by Income Category	0-30%AMFI	164	2,850	3,014	2016-2020 CHAS, 10
	30-50%AMFI	120	2,765	2,885	
	50-80%AMFI	69	3,645	3,714	
	80-100%AMFI	25	1,350	1,375	
	Over100%AMF	49	5,160	5,209	
Physical Housing Characteristics for Housing Units (Number of Units in Structure)	Total	13,134	314,174	327,308	2017-2021 ACS, DP04
	1unit	8,933	225,075	234,008	
	2units	376	7,932	8,308	
	3or4units	407	13,896	14,303	
	5to19units	384	31,679	32,063	
	20+units	240	17,439	17,679	
	Mobilehome	2,692	17,869	20,561	
	Other	102	284	386	
Housing Occupancy	OccupiedUnits	9,414	288,186	297,600	2017-2021 ACS, DP04
	VacantUnits	3,720	25,988	29,708	
	Total	615	28,472	29,087	
Subsidized Multifamily Units	TDHCAUnits	195	14,299	14,494	TDHCA Central Database, 2023
	HUDUnits		6,845	6,845	HUD, 2022
	PHAUnits	144	466	610	HUD, 2022
	USDAUnits	130	110	240	USDA, 2023
	HCVs	146	6,752	6,898	HUD, 2022
Foreclosures			870	870	RealtyTrac, 2023

APPENDIX C: RACIAL AND ETHNIC COMPOSITION OF HOUSEHOLDS AND INDIVIDUALS RECEIVING ASSISTANCE THROUGH COMMUNITY AFFAIRS PROGRAMS OR HOMELESSNESS PROGRAMS

TDHCA's Community Affairs programs and Homelessness programs allocate funding to subrecipient entities with service areas that span two or more uniform TDHCA state service regions, so racial data for these programs are reported by entity rather than by region. For the purpose of this report, all counties served will be grouped by subrecipients.

Due to the data reporting techniques of the Weatherization Assistance Program (WAP), Comprehensive Energy Assistance Program (CEAP) and Community Services Block Grant (CSBG) race and ethnicity are combined into one category, and Asian and Native Hawaiian/Other Pacific Islander are also combined into one category. Note that some entities may have served a slightly different set of counties under different contracts and may have served the same county in different periods within the fiscal year.

Negative amounts in the following tables reflect adjustments from figures previously submitted from Subrecipients to TDHCA in monthly and annual performance reports.

Appendix C: Subrecipient Tables for Community Affairs Programs and Homelessness Programs

Racial and Ethnic Composition of Households Receiving WAP Assistance by Subrecipient Statewide, SFY 2023

WAP Subrecipient	Counties Served	Expended	Households Served	American Indian/Alaskan Native	Asian/Pacific Islander	Black	White	Unknown	Other	Hispanic
Alamo Area Council of Governments	ATASCOSA,BANDERA,BEXAR,COMAL,FRI O,GILLESPIE,GUADALUPE,KARNES,KEND ALL,KERR,MEDINA,WILSON	\$1,899,074.51	138	-	2	10	28	-	6	92
BakerRipley	HARRIS	\$3,287,552.74	269	-	23	167	47	1	31	-
Brazos Valley Community Action Programs	BRAZOS,BURLESON,GRIMES,LEON,MADI SON,MONTGOMERY,ROBERTSON,WALK ER,WALLER,WASHINGTON	\$318,315.93	26	-	-	14	9	-	-	3
City of Fort Worth	TARRANT	\$1,102,672.87	81	1	2	47	8	-	-	23
Combined Community Action, Inc.	AUSTIN,BASTROP,BLANCO,CALDWELL,C OLORADO,FAYETTE,FORT BEND,HAYS,LEE	\$652,796.72	43	-	-	16	13	-	-	14
Community Action Committee of Victoria, Texas	ARANSAS,BEE,BRAZORIA,CALHOUN,DE WITT,GOLIAD,GONZALES,JACKSON,LAVA CA,LIVE	\$551,095.05	53	1	-	10	16	1	-	25
Community Action Corporation of South Texas	OAK,MATAGORDA,MCMULLEN,REFUGIO, VICTORIA,WHARTON	\$2,859,896.74	218	1	1	-	1	-	-	215
Community Council of South Central Texas, Inc.	BROOKS,CAMERON,DUVAL,HIDALGO,JIM HOGG,JIM WELLS,KENEDY,KLEBERG,SAN PATRICIO,STARR,WEBB,WILLACY,ZAPATA BREWSTER,CRANE,CULBERSON,DIMMIT ,EDWARDS,HUDSPETH,JEFF DAVIS,KINNEY,LA SALLE,MAVERICK,PECOS,PRESIDIO,REA L,TERRELL,UVALDE,VAL VERDE,ZAVALA	\$943,068.75	69	-	-	-	2	-	-	67
Concho Valley Community Action Agency	COKE,COLEMAN,CONCHO,CROCKETT,IRI ON,KIMBLE,MCCULLOCH,MENARD,REAG AN,RUNNELS,SCHLEICHER,STERLING,SU TTON,TOM GREEN	\$466,729.89	46	-	-	1	9	-	2	34
Dallas County Department of Health and Human Services	DALLAS	\$2,501,115.45	285	-	-	150	12	-	4	119
Economic Opportunities Advancement Corporation of PR XI	BOSQUE,ELLIS,FALLS,FREESTONE,HILL,J OHNSON,LIMESTONE,MCLENNAN,NAVA RRO	\$471,144.93	34	1	-	10	18	-	-	5

Appendix C: Subrecipient Tables for Community Affairs Programs and Homelessness Programs

El Paso Community Action Program, Project Bravo, Inc.	EL PASO	\$1,156,804.84	112	-	-	-	112	-	-	-
Greater East Texas Community Action Program (GETCAP)	ANDERSON,ANGELINA,CHAMBERS,CHEROKEE,GALVESTON,GREGG,HARDIN,HARRISON,HENDERSON,HOUSTON,JASPER,JEFFERSON,KAUFMAN,LIBERTY,NACOGDOCHES,NEWTON,ORANGE,PANOLA,POLK,RUSK,SABINE,SAN AUGUSTINE,SAN JACINTO,SHELBY,SMITH,TRINITY,TYLER,UPSHUR,VAN ZANDT,WOOD	\$1,929,209.59	197	-	-	51	114	22	9	1
Hill Country Community Action Association, Inc.	BELL,BURNET,CORYELL,ERATH,HAMILTON,LAMPASAS,LLANO,MASON,MILAM,MILLS,SAN SABA,SOMERVELL,WILLIAMSON	\$588,250.77	52	-	-	20	31	-	-	1
Nueces County Community Action Agency	NUECES	\$370,470.66	33	-	-	5	5	-	-	23
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	\$478,028.72	40	-	-	10	6	-	-	24
Rolling Plains Management Corporation	ARCHER,BAYLOR,BROWN,CALLAHAN,CLAY,COMANCHE,COTTLE,EASTLAND,FOARD,HARDEMAN,HASKELL,HOOD,JACK,JONES,KENT,KNOX,MONTAGUE,PALOPINTO,PARKER,SHACKELFORD,STEPHENS,STONEWALL,TAYLOR,THROCKMORTON,WICHITA,WILBARGER,WISSE,YOUNG	\$1,210,257.44	113	1	-	8	88	2	2	12
South Plains Community Action Association, Inc.	BAILEY,COCHRAN,CROSBY,DICKENS,FLOYD,GARZA,HALE,HOCKLEY,KING,LAMB,LUBBOCK,LYNN,MOTLEY,TERRY,YOAKUMBOWIE,CAMP,CASS,COLLIN,COOKE,DELTA,DENTON,FANNIN,FRANKLIN,GRAYSON,HOPKINS,HUNT,LAMAR,MARION,MORRIS,RAINS,RED RIVER,ROCKWALL,TITUS	\$518,287.07	41	-	-	6	5	-	-	30
Texoma Council of Governments	ANDREWS,BORDEN,DAWSON,ECTOR,FISHER,GAINES,GLASSCOCK,HOWARD,LOVIER	\$1,109,993.08	126	1	2	29	89	-	-	5
Travis County	TRAVIS	\$544,450.42	51	-	3	18	12	1	-	17
West Texas Opportunities, Inc.	ANDREWS,BORDEN,DAWSON,ECTOR,FISHER,GAINES,GLASSCOCK,HOWARD,LOVIER	\$510,870.16	39	-	-	6	5	-	-	28

Appendix C: Subrecipient Tables for Community Affairs Programs and Homelessness Programs

NG, MARTIN, MIDLAND, MITCHELL, NOLAN,
REEVES, SCURRY, UPTON, WARD, WINKLE

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*The WAP program does not report race and ethnicity separately. This may result in a lower number of Hispanic households served reported.

Appendix C: Subrecipient Tables for Community Affairs Programs and Homelessness Programs

Racial and Ethnic Composition of Households Receiving CEAP Assistance by Subrecipient Statewide, FY 2023

CEAP Subrecipient	Counties Served	Expended	Households Served	American Indian/Alaskan Native	Asian/Pacific Islander	Black	Hispanic	White	Other
Aspermont Small Business Development Center, Inc.	HASKELL,JONES,KE NT,KNOX,STONEWALL,THROCKMORTON	\$1,655,338.32	885	417	90	352	14	9	3
BakerRipley	BRAZORIA,GALVESTON,HARRIS	\$38,715,017.20	18,762	2,381	11,331	468	1,770	17	2,795
Bexar County Community Resources	BEXAR	\$19,381,267.02	9,037	650	1,134	7,037	190	-	26
Big Bend Community Action Committee, Inc.	BREWSTER,CULBERSON,HUDSPETH,JEFF DAVIS,PRESIDIO	\$642,857.46	1,071	148	11	899	5	7	1
Brazos Valley Community Action Programs	BRAZOS,BURLESON,GRIMES,LEON,MADISON,MONTGOMERY,ROBERTSON,WALKER,WALLER,WASHINGTON	\$5,269,122.85	4,344	1,381	2,314	619	-	7	23
Central Texas Opportunities, Inc. dba Cornerstone Community AA	BROWN,CALLAHAN,COLEMAN,COMANCHE,EASTLAND,MCCULLOCH,RUNNELS	\$2,124,496.74	981	649	60	219	44	7	2
City of Fort Worth	TARRANT	\$13,667,703.66	7,226	1,602	4,405	602	434	21	162
City of Lubbock	LUBBOCK	\$1,318,101.46	1,022	144	373	476	17	7	5
Combined Community Action, Inc.	AUSTIN,BASTROP,COLORADO,FAYETTE,FORT BEND,LEE	\$3,707,212.64	2,454	934	1,364	-	99	8	49
Community Action Committee of Victoria, Texas	ARANSAS,CALHOUN,DE WITT,GOLIAD,GONZALES,JACKSON,LAVACA,REFUGIO,VICTORIA	\$2,897,003.18	1,877	1,362	446	-	57	8	4

Appendix C: Subrecipient Tables for Community Affairs Programs and Homelessness Programs

Community Action Corporation of South Texas	BEE,BROOKS,CAMERON,DUVAL,JIM WELLS,SAN PATRICIO,WILLACY	\$10,776,274.14	8,624	73	48	8,396	71	24	12
Community Action Inc. of Central Texas	BLANCO,CALDWELL,HAYS	\$1,555,162.05	977	633	111	197	26	8	2
Community Council of South Central Texas, Inc.	ATASCOSA,BANDERA,COMAL,DIMMIT,EDWARDS,FRIO,GILLESPIE,GUADALUPE,KARNES,KENDALL,KERR,KINNEY,LASALLE,LIVE OAK,MAVERICK,MC MULLEN,MEDINA,REAL,UVALDE,VALVERDE,WILSON,ZAVALA	\$8,966,707.84	4,329	569	134	3,592	20	10	4
Community Council of South Central Texas, Inc.	BREWSTER,CULBERSON,HUDSPETH,JEFF DAVIS,PRESIDIO	\$768,956.40	427	16	2	403	3	3	-
Community Services of Northeast Texas, Inc.	BOWIE,CAMP,CASS,DELTA,FRANKLIN,HOPKINS,LAMAR,MARION,MORRIS,RAINS,RED RIVER,TITUS	\$4,825,066.03	2,875	882	1,950	-	35	3	5
Concho Valley Community Action Agency	COKE,CONCHO,CROCKETT,IRION,KIMBLE,MENARD,REAGAN,SCHLEICHER,STERLING,SUTTON,TOM GREEN	\$2,819,967.88	1,645	531	133	932	44	5	-
Dallas County Department of Health and Human Services	DALLAS	\$12,642,774.58	6,646	1,148	5,337	-	50	8	103
Economic Action Committee of The Gulf Coast	MATAGORDA,WHARTON	\$1,164,447.58	943	476	458	-	4	1	4

Appendix C: Subrecipient Tables for Community Affairs Programs and Homelessness Programs

Economic Opportunities Advancement Corporation of PR XI	BOSQUE,ELLIS,FALLS,FREESTONE,HILL,LIMESTONE,MCLENNAN,NAVARRO	\$4,276,275.52	2,405	625	1,356	367	46	6	5
El Paso Community Action Program, Project Bravo, Inc.	EL PASO	\$9,979,266.25	9,519	154	165	9,081	55	30	34
Greater East Texas Community Action Program (GETCAP)	ANDERSON,ANGELINA,CHAMBERS,CHEROKEE,GREGG,HARDIN,HENDERSON,HOUSTON,JEFFERSON,KAUFMAN,LIBERTY,NACOGDOCHES,ORANGE,POLK,RUSK,SAN JACINTO,SMITH,TRINITY,VAN ZANDT,WOOD	\$10,059,235.61	5,068	1,267	3,644	-	73	7	77
Hidalgo County, Texas-County of Hidalgo Community Service Agency	HIDALGO	\$10,676,385.20	8,663	8,472	30	-	152	5	4
Hill Country Community Action Association, Inc.	BELL,CORYELL,HAMILTON,LAMPASAS,LLANO,MASON,MILAM,MILLS,SAN SABA	\$3,467,446.09	1,952	1,203	626	-	106	6	11
Kleberg County Human Services	KENEDY,KLEBERG	\$1,336,341.61	471	23	17	427	4	-	-
Nueces County Community Action Agency	NUECES	\$2,171,670.29	1,856	153	182	1,480	31	7	3
Opportunities for Williamson and Burnet Counties	BURNET,WILLIAMSON	\$1,618,723.47	1,075	672	249	-	120	7	27
Panhandle Community Services	ARMSTRONG,BRISCOE,CARSON,CASTRO,CHILDRESS,COLLIN	\$5,886,464.23	3,544	1,645	469	1,399	20	6	5

Appendix C: Subrecipient Tables for Community Affairs Programs and Homelessness Programs

	GSWORTH,DALLAM, DEAF SMITH,DONLEY,GRAY, HALL,HANSFORD,H ARTLEY,HEMPHILL,H UTCHINSON,LIPSCO MB,MOORE,OCHILTR EE,OLDHAM,PARME R,POTTER,RANDALL, ROBERTS,SHERMAN ,SWISHER,WHEELER								
Pecos County Community Action Agency	CRANE,PECOS,TERR ELL	\$776,368.47	479	38	-	420	21	-	-
Rolling Plains Management Corporation	ARCHER,BAYLOR,CL AY,COTTLE,FOARD,H ARDEMAN,JACK,MO NTAGUE,SHACKELFO RD,STEPHENS,TAYL OR,WICHITA,WILBAR GER,YOUNG	\$4,751,473.85	2,610	1,574	678	261	72	11	14
South Plains Community Action Association, Inc.	BAILEY,COCHRAN,CR OSBY,DICKENS,FLOY D,GARZA,HALE,HOC KLEY,KING,LAMB,LY NN,MOTLEY,TERRY,Y OAKUM	\$4,762,362.63	2,886	2,599	260	-	21	5	1
South Texas Development Council	JIM HOGG,STARR,ZAPAT A	\$2,589,502.54	1,345	567	-	765	-	5	8
Texas Neighborhood Services	ERATH,HOOD,JOHNS ON,PALO PINTO,PARKER,SOM ERVELL,WISE	\$3,203,360.35	2,743	2,513	152	33	35	7	3
Texoma Council of Governments	COLLIN,COOKE,DEN TON,FANNIN,GRAYS ON,HUNT,ROCKWAL L	\$6,837,706.20	3,933	1,509	1,655	327	236	28	178
Travis County	TRAVIS	\$8,683,082.08	7,784	1,714	3,214	2,301	418	46	91
Tri-County Community Action, Inc.	HARRISON,JASPER,N EWTON,PANOLA,SAB INE,SAN	\$3,340,388.03	2,196	558	1,602	5	30	1	-

Appendix C: Subrecipient Tables for Community Affairs Programs and Homelessness Programs

	AUGUSTINE,SHELBY, TYLER,UPSHUR								
Webb County Community Action Agency	WEBB	\$3,790,349.51	2,407	422	2	1,974	7	-	2
West Texas Opportunities, Inc.	ANDREWS,BORDEN, DAWSON,ECTOR,FIS HER,GAINES,GLASS COCK,HOWARD,LOVI NG,MARTIN,MIDLAN D,MITCHELL,NOLAN, REEVES,SCURRY,UP TON,WARD,WINKLE R	\$5,487,598.43	2,913	588	476	1,786	55	5	3

*The CEAP program does not report race and ethnicity separately.This may result in a lower number of Hispanic households served reported.

Appendix C: Subrecipient Tables for Community Affairs Programs and Homelessness Programs

Racial and Ethnic Composition of Individuals Receiving CSBG Assistance by Subrecipient, Statewide FY 2023

CSBG Subrecipient	Counties Served	Expended	Individuals Served	American Indian/Alaskan Native	Asian/Pacific Islander	Black	White	Other/Unknown	Hispanic	Non-Hispanic	Ethnicity Unknown
Adults and Youth United Development Association, Inc.	EL PASO	\$51,000.20	62	35	-	-	27	-	-	27	35
Aspermont Small Business Development Center, Inc.	HASKELL,JONES,KENT,KNOX,STONE WALL,THROCKMORTON	\$202,071.96	2,176	13	12	174	1,417	435	-	1,054	1,110
Big Bend Community Action Committee, Inc.	BREWSTER,CULBERTSON,HUDSPETH,JEFF DAVIS,PRESIDIO	\$91,009.26	1,406	8	2	19	1,368	4	3	1,232	173
Brazos Valley Community Action Programs	BRAZOS,BURLESON,CHAMBERS,GRIMES,LEON,LIBERTY,MADISON,MONTGOMERY,ROBERTSON,WALKER,WALLER,WASHINGTON	\$1,340,316.59	10,370	26	48	5,567	4,435	39	-	1,971	8,398

Appendix C: Subrecipient Tables for Community Affairs Programs and Homelessness Programs

Cameron and Willacy Counties Community Projects, Inc.	CAMERON,WILLACY	\$948,659.59	2,055	-	3	22	2,026	-	-	2,021	34
Central Texas Opportunities, Inc. dba Cornerstone Community AA	BROWN,CALLAHAN,COLEMAN,COMANCHE,EASTLAND,MCCULLOCH,RUNNELS	\$248,180.25	2,897	7	12	176	2,440	158	12	783	2,092
City of Austin, Austin Public Health	TRAVIS	\$1,005,858.99	1,241	8	9	518	608	53	-	629	612
City of Fort Worth	TARRANT	\$1,399,497.60	20,063	51	494	12,628	4,509	1,586	362	3,753	16,516
City of San Antonio, The Department of Human Services	BEXAR	\$2,562,088.54	26,386	278	187	4,056	18,216	2,462	330	21,050	5,601
Combined Community Action, Inc.	AUSTIN,BASTROP,COLORADO,FAYETTE,FORT BEND,LEE,WHARTON	\$956,408.59	3,984	8	80	2,138	1,460	176	-	940	3,044
Community Action Committee of Victoria, Texas	ARANSAS,CALHOUN,DE WITT,GOLIAD,GONZALES,JACKSON,LAVACA,REFUGIO,VICTORIA	\$432,476.09	4,181	17	305	842	2,758	137	14	2,656	1,522

Appendix C: Subrecipient Tables for Community Affairs Programs and Homelessness Programs

Community Action Corporation of South Texas	BEE,BROOKS,DUVAL,JIM WELLS,KENEDY,KLEBERG,SAN PATRICIO	\$273,415.12	15,663	52	25	91	15,151	274	-	15,329	334
Community Action Inc. of Central Texas	BLANCO,CALDWELL,HAYS	\$297,329.42	2,877	11	21	381	2,401	3	1	1,957	921
Community Action Social Services & Education, Inc.	MAVERICK	\$169,241.31	340	-	-	-	338	2	-	338	2
Community Council of Greater Dallas, Inc.	DALLAS	\$3,557,821.96	2,083	(3)	17	1,386	491	102	33	511	1,523
Community Council of South Central Texas, Inc.	ATASCOSA,BANDERA,COMAL,DIMMIT,EDWARDS,FRIO,GILLESPIE,GUADALUPE,KARNES,KENDALL,KERR,KINNEY,LASALLE,LIVE OAK,MCMULLEN,MEDINA,REAL,UVALDE,VALVERDE,WILSON,ZAVALA	\$576,752.10	9,376	24	10	284	8,925	-	-	8,053	1,323

Appendix C: Subrecipient Tables for Community Affairs Programs and Homelessness Programs

Community Council of South Central Texas, Inc.	UVALDE	\$196,535.11	33	-	-	1	32	-	-	29	4
Community Services of Northeast Texas, Inc.	BOWIE,CAMP,CASS,DELTA,FRANKLIN,HOPKINS,LAMAR,MARION,MORRIS,RAINS,RED RIVER,TITUS	\$446,163.84	4,894	16	6	3,109	1,572	71	2	216	4,675
Community Services, Inc.	ANDERSON,COLLIN,DENTON,ELLIS,HENDERSON,HUNT,KAUFMAN,NAVARRO,ROCKWALL,VAN ZANDT	\$2,086,653.40	1,070	-	3	581	437	18	105	165	905

Appendix C: Subrecipient Tables for Community Affairs Programs and Homelessness Programs

Concho Valley Community Action Agency	COKE, CONCHO, CROCKETT, IRION, KIMBLE, MENARD, REAGAN, SCHLEICHER, STERLING, SUTTON, TOM GREEN	\$294,806.81	3,633	15	-	265	3,082	4	-	2,357	1,276
Economic Action Committee of The Gulf Coast	MATAGORDA	\$168,973.52	1,405	2	7	645	735	1	3	568	839
Economic Opportunities Advancement Corporation of PR XI	BOSQUE, FALLS, FREESTONE, HILL, LIMESTONE, MCLENNAN	\$444,043.01	6,232	6	26	3,861	1,951	103	109	1,512	4,795
El Paso Community Action Program, Project Bravo, Inc.	EL PASO	\$1,543,138.97	25,493	94	85	583	24,370	58	-	24,376	1,117
Family Service Association of San Antonio, Inc.	ATASCOSA, BANDERA, BEXAR, COMAL, DIMMIT, FRIO, KARNES, KENDALL, LASSALLE, MEDINA, REAL, UVALDE, WILSON, ZAVALA	\$84,263.77	30	-	-	-	30	-	-	30	-

Appendix C: Subrecipient Tables for Community Affairs Programs and Homelessness Programs

Greater East Texas Community Action Program (GETCAP)	ANGELINA,CHEROKEE,GREGG,HOUSTON,NACOGDOCHES,POLK,RUSK,SAN JACINTO,SMITH,TRINITY,WOOD	\$978,621.48	10,609	18	166	7,420	2,598	49	-	695	9,914
GUADALUPE ECONOMIC SERVICES CORP	LUBBOCK	\$267,670.65	34	-	-	20	12	2	-	15	19
Gulf Coast Community Services Association, Inc.	BRAZORIA,GALVESTON,HARRIS	\$5,883,723.13	3,031	7	23	2,054	671	176	1	784	2,247
Hidalgo County, Texas-County of Hidalgo Community Service Agency	HIDALGO	\$2,441,339.79	10,184	7	30	42	10,011	89	1	9,997	186
Hill Country Community Action Association, Inc.	BELL,CORYELL,HAMILTON,LAMPASAS,LLANO,MASON,MILLAM,MILLS,SAN SABA	\$685,108.37	5,695	14	49	2,439	2,594	245	-	1,354	4,341

Appendix C: Subrecipient Tables for Community Affairs Programs and Homelessness Programs

Nueces County Community Action Agency	NUECES	\$634,615.17	4,258	20	20	600	3,544	34	15	3,420	817
Opportunities for Williamson and Burnet Counties	BURNET,WILLIAMSON	\$378,290.17	3,837	25	98	1,204	2,012	201	115	1,265	2,434
Opportunity Center for the Homeless	EL PASO	\$65,871.58	313	-	-	-	313	-	-	313	-
Panhandle Community Services	ARMSTRONG,BRISCOE,CARSON,CASTRO,CHILDRESS,COLLINGSWORTH,DALLAM,DEAF SMITH,DONLEY,GRAY,HALL,HANSFORD,HARTLEY,HEMPHILL,HUTCHINSON,LIPSCOMB,MOORE,ORCHILTREE,OLDHAM,PARMER,POTTER,RANDALL,ROBERTS,SHERMAN,SWISHER,WHEELER	\$731,608.34	8,593	48	63	1,529	6,749	57	6	4,327	4,266

Appendix C: Subrecipient Tables for Community Affairs Programs and Homelessness Programs

Pecos County Community Action Agency	CRANE,PECOS,TERRELL	\$153,728.58	1,253	-	-	5	1,244	-	-	1,123	126
Rolling Plains Management Corporation	ARCHER,BAYLOR,C LAY,COTTLE,FOARD ,HARDEMAN,JACK, MONTAGUE,SHACKELFORD,STEPHENS ,TAYLOR,WICHITA, WILBARGER,YOUNG	\$535,629.28	5,873	34	37	1,477	3,272	718	4	1,811	4,027
South East Texas Regional Planning Commission	HARDIN,JEFFERSON,ORANGE	\$549,353.10	295	3	-	176	86	12	2	40	256
South Plains Community Action Association, Inc.	BAILEY,COCHRAN,C ROSBY,DICKENS,FLOYD,GARZA,HALE, HOCKLEY,KING,LAMB,LYNN,MOTLEY, TERRY,YOAKUM	\$320,303.54	6,099	3	5	408	5,580	33	2	4,944	1,151
South Texas Development Council	JIM HOGG,STARR,ZAPATA	\$219,605.61	4,180	6	-	-	4,173	1	-	4,162	18

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Texas Native Health	COLLIN,DALLAS,DE NTON,ELLIS,HOOD, JOHNSON,KAUFMA N,PARKER,ROCKW ALL,TARRANT,WISE	\$-	-	-	-	-	-	-	-	-	-
Texas Neighborhood Services	ERATH,HOOD,JOHN SON,PALO PINTO,PARKER,SO MERVELL,WISE	\$442,689.57	31	-	-	3	28	-	-	1	30
Texoma Council of Governments	COOKE,FANNIN,GR AYSON	\$281,794.98	11,114	92	359	5,155	4,462	486	56	1,380	9,704
Tri-County Community Action, Inc.	HARRISON,JASPER, NEWTON,PANOLA,S ABINE,SAN AUGUSTINE,SHEL BY,TYLER,UPSHUR	\$500,599.15	4,562	6	5	3,115	1,253	142	-	142	4,420
Webb County Community Action Agency	WEBB	\$768,795.27	9,369	1	4	4	9,349	7	944	10,112	51

Appendix C: Subrecipient Tables for Community Affairs Programs and Homelessness Programs

West Texas Opportunities, Inc.	ANDREWS,BORDE N,DAWSON,ECTOR, FISHER,GAINES,GL ASSCOCK,HOWARD ,LOVING,MARTIN,M IDLAND,MITCHELL, NOLAN,REEVES,SC URRY,UPTON,WAR D,WINKLER	\$597,427.40	9,178	18	329	1,369	6,931	14	-	6,329	2,849
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Appendix C: Subrecipient Tables for Community Affairs Programs and Homelessness Programs

Racial and Ethnic Composition of Individuals Receiving ESG Assistance by Subrecipient Statewide, FY 2023

ESG Subrecipient	Counties Served	Amount Drawn*	Beneficiaries	American Indian/Alaskan Native	Asian	Black	Native Hawaiian/Pacific Islander	White	Race Unknown	Hispanic	Non Hispanic	Ethnicity Unknown
Abigail's Arms Cooke County Family Crisis Center	COOKE	\$78,346.38	114	2	1	20	1	74	16	43	69	2
Advocacy Outreach	BASTROP	\$41,112.63	36	2	-	24	-	17	-	8	28	-
Alliance of Community Assistance Ministries, Inc.	MONTGOMERY, FORT BEND, HARRIS	\$146,198.20	54	-	-	38	2	14	-	19	35	-
Ark-Tex Council of Governments	CASS, DELTA, HOPKINS, MORRIS, BOWIE, FRANKLIN, TITUS, RED RIVER, LAMAR	\$171,249.09	222	8	-	175	-	38	1	8	214	-
Bay Area Turning Point, Inc.	FORT BEND, HARRIS, MONTGOMERY, GALVESTON, CHAMBERS, BRAZORIA	\$278,019.12	422	9	6	277	-	87	43	93	312	17
Beat AIDS Coalition Trust	BEXAR	\$208,077.93	188	3	-	81	-	104	-	64	124	-
Bridge Steps dba The Bridge Brighter Tomorrows, Inc.	COLLIN, DALLAS	\$706,751.00	141	1	7	101	-	30	2	5	136	-
	COLLIN, DALLAS	\$12,153.95	-	-	-	-	-	-	-	-	-	-
Brown County Home Solutions	BROWN	\$13,505.24	43	-	-	5	-	38	-	5	38	-
Catholic Charities of Dallas, Inc.	DALLAS	\$51,585.41	-	-	-	-	-	-	-	-	-	-
Catholic Charities of the Archdiocese of Galveston-Houston	FORT BEND, MONTGOMERY, HARRIS	\$416,066.89	201	-	-	108	-	93	-	89	112	-
Catholic Charities of the Rio Grande Valley	CAMERON	\$775,799.56	173	-	-	3	-	170	-	165	8	-
Center for Transforming Lives	TARRANT	\$37,586.94	51	-	7	23	-	21	-	13	38	-
Christian Community Action	DENTON	\$72,978.05	40	-	-	23	-	15	2	6	34	-
City House, Inc.	DALLAS, COLLIN	\$49,306.48	61	-	4	32	-	25	-	9	52	-

Appendix C: Subrecipient Tables for Community Affairs Programs and Homelessness Programs

City of Amarillo	POTTER, ARMSTRONG, RANDALL	\$269,447.21	140	3	-	25	1	111	-	31	109	-
CitySquare	DALLAS	\$10,964.35	201	2	-	124	-	77	-	21	180	-
Community Action Committee of Victoria, Texas	ARANSAS, DE WITT, GOLIAD, LAVACA, JACKSON, REFUGIO, CALHOUN, GONZALES, VICTORIA	\$313,585.35	325	-	-	119	1	205	-	137	188	-
Concho Valley Community Action Agency	COKE, IRION, SUTTON, CONCHO, MENARD, SCHLEICHER, STERLING, TOM GREEN, KIMBLE, CROCKETT	\$520,829.22	37	-	-	17	-	26	-	12	25	-
Corpus Christi Hope House, Inc.	NUECES	\$71,958.00	161	-	-	39	-	122	-	98	63	-
Covenant House Texas	HARRIS	\$73,904.71	91	-	1	76	-	14	-	10	81	-
Denton County Friends of the Family, Inc.	DENTON	\$248,547.67	142	2	3	52	1	43	41	39	76	27
El Paso Center for Children, Inc.	EL PASO	\$190.68	8	-	-	-	-	8	-	7	1	-
El Paso Coalition for the Homeless	EL PASO	\$14,192.41	11	-	-	7	-	4	-	4	7	-
El Paso Human Services, Inc.	EL PASO	\$175,659.33	152	1	1	25	-	124	1	120	32	-
Families In Crisis, Inc.	BELL	\$331,852.48	1,384	11	5	795	3	563	9	144	1,238	2
Family Crisis Center, Inc.	WILLACY, CAMERON	\$102,829.55	139	-	-	6	-	133	-	108	31	-
Family Eldercare, Inc.	TRAVIS	\$380,252.97	36	-	-	19	-	17	-	7	29	-
Family Endeavors, Inc.	BEXAR	\$192,892.20	-	-	-	-	-	-	-	-	-	-
Family Endeavors, Inc.	MILLS, ROCKWALL, SAN AUGUSTINE, SAN SABA, SMITH, GAINES, LA	\$1,971,753.62	18	-	-	-	-	18	-	-	18	-

Appendix C: Subrecipient Tables for Community Affairs Programs and Homelessness Programs

SALLE, LOVING,
 PECOS,
 PRESIDIO, HALE,
 HOCKLEY,
 DUVAL, VAN
 ZANDT, KARNES,
 MATAGORDA,
 MAVERICK,
 NAVARRO,
 SCURRY, TYLER,
 HENDERSON,
 HOWARD,
 CRANE,
 EDWARDS,
 UVALDE, COMAL,
 KENDALL,
 MCCULLOCH,
 MIDLAND

Family Gateway, Inc.	COLLIN, DALLAS	\$120,943.00	224	7	-	146	-	83	-	57	167	-
Family Violence Prevention Services, Inc.	BEXAR	\$240,893.58	1,113	1	12	250	3	847	-	734	379	-
First Presbyterian Church of Dallas, Texas dba The Stewpot	DALLAS	\$13,237.33	20	-	-	18	-	2	-	-	20	-
Foundation For The Homeless	TRAVIS	\$113,367.40	12	-	-	6	-	6	-	7	5	-
Friendship of Women, Inc.	CAMERON	\$144,837.92	271	-	-	2	-	267	2	257	14	-
Haven for Hope of Bexar County	BEXAR	\$167,249.18	6,781	67	38	1,544	18	4,967	147	3,533	3,217	31
Homeless Network of Texas dba Texas Homeless Network	ARMSTRONG, AUSTIN, BROWN, GALVESTON, GOLIAD, HANSFORD, HARDIN, HEMPHILL, HOWARD, KENDALL, KENEDY, KENT, KIMBLE, KNOX, MILLS, MOTLEY,	\$16,425.33	-	-	-	-	-	-	-	-	-	-

Appendix C: Subrecipient Tables for Community Affairs Programs and Homelessness Programs

	NUECES, ORANGE, PECOS, SAN AUGUSTINE, SAN JACINTO, SOMERVELL, CHEROKEE, COLEMAN, CONCHO, COOKE, DELTA, WALKER, WILLACY, AN												
Hope's Door	DALLAS, COLLIN	\$134,533.17	9	-	-	6	-	3	-	3	6	-	
Housing Forward	COLLIN, DALLAS	\$102,221.66	6	-	-	5	-	1	-	-	6	-	
Houston Area Women's Center, Inc.	HARRIS, MONTGOMERY, FORT BEND	\$586,281.34	364	7	1	234	-	127	-	105	259	-	
HTX H.O.P.E. Haven	HARRIS, MONTGOMERY, FORT BEND	\$39,540.81	680	9	16	269	2	380	4	142	538	-	
La Posada Home, Inc.	EL PASO	\$96,261.50	6	-	-	1	-	5	-	5	1	-	
La Posada Providencia	CAMERON, HIDALGO	\$184,056.52	770	-	2	23	-	745	-	747	23	-	
Loaves and Fishes of the Rio Grande Valley, Inc.	WILLACY, CAMERON	\$78,380.89	925	-	20	20	-	885	-	845	80	-	
Magnificat Houses, Inc.	HARRIS	\$95,880.00	495	14	7	299	3	183	1	59	436	-	
Maurice Barnett Geriatric Wellness Center, Inc.	COLLIN	\$161,585.37	56	-	-	21	-	34	1	2	54	-	
Metrocrest Services, Inc.	DALLAS	\$187,421.27	22	-	-	19	-	3	-	3	19	-	
Mid-Coast Family Services, Inc.	GONZALES, VICTORIA, REFUGIO, LAVACA, DE WITT, CALHOUN, GOLIAD, JACKSON	\$555,353.46	878	2	-	258	2	621	-	406	472	-	
Montrose Counseling Center	HARRIS, FORT BEND, MONTGOMERY	\$165,060.74	40	-	-	22	-	18	-	18	22	-	
NorTex Regional Planning Commission	STEPHENS, THROCKMORTO	\$126,094.36	139	-	1	67	-	71	-	25	114	-	

Appendix C: Subrecipient Tables for Community Affairs Programs and Homelessness Programs

Panhandle Community Services	N, WILBARGER, COTTLE, WICHITA, CLAY, FOARD, WISE, ARCHER, YOUNG, MONTAGUE, PALO PINTO, CHILDRESS, JACK, BAYLOR, HARDEMAN												
	DEAF SMITH, OCHILTREE, HEMPHILL, SHERMAN, WHEELER, CASTRO, MOORE, OLDHAM, POTTER, SWISHER, BRISCOE, PARMER, CARSON, HANSFORD, GRAY, COLLINGSWORTH	\$239,104.53	73	-	-	3	-	71	-	50	23	-	
	H, HALL, HARTLEY, HUTCHINSON, DONLEY, LIPSCOMB, ARMSTRONG, DALLAM												
	Project Vida	EL PASO	\$176,205.73	87	-	-	23	-	77	-	71	16	-
	Resource and Crisis Center of Galveston County, Inc.	GALVESTON	\$43,711.94	370	1	6	184	-	161	18	60	299	11
	SA Christian Hope Resource Center DBA SA Hope Center	BEXAR	\$96,136.64	69	-	-	-	-	67	2	65	4	-
	SafeHaven of Tarrant County	TARRANT	\$175,152.98	1,490	46	12	1,004	8	386	44	296	1,146	48
	Salvation Army (Amarillo)	RANDALL	\$215,918.88	113	2	-	36	-	75	2	29	79	5

Appendix C: Subrecipient Tables for Community Affairs Programs and Homelessness Programs

Salvation Army (Arlington)	TARRANT	\$30,924.88	75	-	6	61	-	8	-	6	69	-
Salvation Army (Coastal Bend)	BEE, KLEBERG, NUECES, JIM WELLS, LIVE OAK, SAN PATRICIO	\$301,326.19	1,662	23	4	272	9	1,354	-	896	762	4
Salvation Army (Dallas)	DALLAS	\$2,398.91	-	-	-	-	-	-	-	-	-	-
Salvation Army (Denton)	DENTON	\$74,349.00	257	-	-	130	-	127	-	19	238	-
Salvation Army (Fort Worth Mabee Center)	TARRANT	\$621,044.05	1,148	-	3	797	1	347	-	273	875	-
Salvation Army (Grayson County)	COOKE, FANNIN, GRAYSON	\$216,740.47	1,210	26	-	380	-	787	17	128	1,050	32
Salvation Army (Houston)	FORT BEND, HARRIS, MONTGOMERY	\$274,729.33	883	3	-	688	7	167	18	129	750	4
Salvation Army (Temple)	CORYELL, BELL, HAMILTON, LAMPASAS	\$504,420.25	552	9	2	337	4	224	-	86	466	-
Salvation Army (Waco)	MCLENNAN, HILL, FREESTONE, FALLS, BOSQUE, LIMESTONE	\$171,276.16	1,030	27	6	456	5	529	7	198	816	16
San Antonio Metropolitan Ministry Inc.	BEXAR	\$58,436.44	30	-	-	8	-	22	-	8	22	-
Sarah's House	HARRIS	\$62,493.04	122	1	-	79	-	36	6	18	100	4
SEARCH Homeless Services	HARRIS	\$128,732.59	253	3	-	198	1	51	-	13	240	-
Shared Housing Center, Inc.	DALLAS	\$87,891.73	39	-	-	33	-	6	-	6	33	-
Shelter Ministries of Dallas, dba Austin Street Center	COLLIN, DALLAS	\$236,847.45	2,323	26	19	1,570	14	615	79	202	2,120	1
Spring Branch Community Health Center	MONTGOMERY, HARRIS, FORT BEND	\$871,122.36	98	9	-	44	1	35	9	49	46	3
Tarrant County Hands of Hope	TARRANT	\$46,489.69	187	-	-	94	-	93	-	19	168	-
Tarrant County Homeless Coalition	PARKER, TARRANT	\$251,284.67	-	-	-	-	-	-	-	-	-	-
Texas Council on Family Violence	BAYLOR, BORDEN, BREWSTER, DE	\$2,849.61	-	-	-	-	-	-	-	-	-	-

Appendix C: Subrecipient Tables for Community Affairs Programs and Homelessness Programs

	WITT, RED RIVER, RUSK, CAMP, CASTRO, CLAY, COMAL, GOLIAD, GONZALES, HOCKLEY, HUTCHINSON, JACK, JEFF DAVIS, JOHNSON, KENT, ANGELINA, AUSTIN, MCCULLOCH, MONTAGUE, NAVARRO, NOLAN, STERLING, SWISHER, WASHINGTON, TARRANT, TERRELL, GRAYSON, COOKE											
Texoma Family Shelter, Inc.		\$85,923.27	67	1	-	31	-	35	-	1	66	-
The Bridge Over Troubled Water, Inc.	HARRIS	\$56,882.00	65	-	-	24	-	35	6	28	37	-
The Family Place, Inc.	COLLIN, DALLAS	\$252,509.49	1,762	19	15	1,086	-	481	161	507	1,249	6
The Other Ones Foundation Inc.	TRAVIS	\$544,737.03	185	3	1	15	-	59	107	34	60	91
The SAFE Alliance	TRAVIS	\$181,386.12	631	-	-	332	-	243	56	244	382	5
Tracy Andrus Foundation	HARRISON, SABINE, SAN AUGUSTINE, SHELBY BURLESON, ROBERTSON, BRAZOS, LEON, GRIMES, MADISON, MILAM	\$19,777.65	26	-	-	22	-	4	-	-	26	-
Twin City Mission, Inc.		\$196,265.77	1,304	1	-	556	11	686	50	195	1,100	9
Under 1 Roof	COLLIN, DALLAS	\$201,211.10	88	-	-	77	-	11	-	5	83	-

Appendix C: Subrecipient Tables for Community Affairs Programs and Homelessness Programs

United Way of Denton County, Inc.	DENTON	\$301,198.37	-	-	-	-	-	-	-	-	-	-
Wesley Community Center, Inc.	HARRIS, FORT BEND, MONTGOMERY	\$65,300.88	28	-	-	19	-	9	-	8	20	-
West Houston Assistance Ministries, Inc.	HARRIS	\$67,874.16	187	-	-	131	-	54	2	56	131	-
Youth and Family Alliance dba Lifeworks	TRAVIS	\$657,224.66	112	-	-	73	1	34	4	38	73	1

*ESG subrecipients report based on the amount drawn. The amount of money drawn in a state fiscal year does not directly correlate to the number of individuals served during the same state fiscal year.

Appendix C: Subrecipient Tables for Community Affairs Programs and Homelessness Programs

Racial and Ethnic Composition of Individuals Receiving HHSP Assistance by Subrecipient Statewide, FY 2023

HHSP Subrecipient	Counties Served	Expended	Individuals Served	American Indian or Alaskan Native	Asian	Black	Pacific Islander or Native Hawaiian	White	Unknown /Other	Hispanic	Non Hispanic	Ethnicity Unknown
City of Arlington	TARRANT	\$193,678.41	46	-	-	41	-	4	2	1	45	-
City of Austin	HAYS, TRAVIS, WILLIAMSON	\$254,713.02	142	1	2	47	-	69	49	77	65	-
City of Corpus Christi	NUECES	\$247,409.96	310	12	-	58	-	200	92	169	102	39
City of Dallas	COLLIN, DALLAS, DENTON	\$940,241.06	677	16	6	473	2	155	74	69	608	-
City of El Paso	EL PASO	\$197,621.62	237	-	1	21	-	215	1	204	33	-
City of Fort Worth	TARRANT, PARKER, DENTON	\$747,991.88	131	-	-	91	-	40	-	17	114	-
City of Houston	FORT BEND, HARRIS, MONTGOMERY	\$326,724.07	231	6	-	167	-	58	6	22	209	-
City of Plano	COLLIN	\$24,343.25	11	-	-	11	-	-	-	-	11	-
City of San Antonio	COMAL, ATASCOSA, BEXAR	\$320,444.35	450	5	3	120	-	313	26	242	190	18
Haven for Hope of Bexar County	BEXAR, COMAL, ATASCOSA	\$1,014,504.79	3,105	15	17	774	6	2,197	230	1,819	1,285	1

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APPENDIX E: ACRONYMS

ACRONYM	NAME
ACS	American Community Survey
AFFH	Affirmatively Furthering Fair Housing
AI	Analysis of Impediments to Fair Housing Choice
AIDS	Acquired Immunodeficiency Syndrome
AMFI	Area Median Family Income
AMI	Area Median Income
ARP	American Rescue Plan
AYBR	Amy Young Barrier Removal
BRB	Bond Review Board
CAA	Community Action Agencies
CAA	Consolidated Appropriations Act
CARES/CV	Coronavirus Aid, Relief, and Economic Security Act
CDBG	Community Development Block Grant
CEAP	Comprehensive Energy Assistance Program
CFD	Contract for Deed
CHAS	Comprehensive Housing Affordability Strategy
CHDO	Community Housing Development Organization
CoC	Continuum of Care
CPD	Community Planning and Development
C-RAC	Colonia Resident Advisory Committee
CRCG	Community Resource Coordination Groups
CSBG	Community Service Block Grant
DAW	Disability Advisory Workgroup
DFPS	Texas Department of Family Protective Services
DOE	U.S. Department of Energy
DSHS	Texas Department of State Health Services
EDA	Economically Distressed Areas
EDAP	Economically Distressed Areas Program
EH Fund	Ending Homelessness Fund
EHCV	Emergency Housing Choice Voucher
ELI	Extremely Low Income
ENTERP	Emergency Nutrition and Temporary Emergency Relief Program
ESG	Emergency Solutions Grant
ERA	Emergency Rental Assistance Program
FY	Fiscal Year (referring to State Fiscal Year)
FHA	Federal Housing Administration
FHAP	Fair Housing Assistance Program
FHIP	Fair Housing Initiative Program

Fannie Mae	Federal National Mortgage Association
Freddie Mac	Federal Home Loan Mortgage Corporation
FMR	Fair Market Rent
FYSB	Family and Youth Services Bureau
GOBPP	Governor's Office of Budget, Planning and Policy
HAF	Homeowner Assistance Fund
HAMFI	HUD Area Median Family Income
HANC	Homebuyer Assistance with New Construction
HB	House Bill
HBA	Homebuyer Assistance
HCV	Section 8 Housing Choice Voucher
HERA	Housing and Economic Recovery Act
HFC	Housing Finance Corporation
HH	Household
HHSCC	Housing and Health Services Coordination Council
HHSP	Homeless Housing and Services Program
HIC	Housing Inventory Count
HICP	Homeless Individual Camping Plans
HIV	Human Immunodeficiency Virus
HMIS	Homeless Management Information Systems
HOME	HOME Investment Partnerships Program
HOME-ARP	HOME American Rescue Plan
HOPWA	Housing Opportunities for Persons with AIDS
HRA	Homeowner Rehabilitation Assistance
HSR	Housing Sponsor Report
HSS	Housing Stability Services
HTC	Housing Tax Credit
HTF	Housing Trust Fund
HUD	U.S. Department of Housing and Urban Development
IA	Individual Assistance
ICE	Federal Immigration and Customs Enforcement
IND	Individual
IRS	Internal Revenue Service
JHSWG	Joint Housing Solutions Working Group
LBB	Legislative Budget Board
LEP	Limited English Proficiency
LI	Low Income
LIHEAP	Low Income Home Energy Assistance Program
LIHTC	Low Income Housing Tax Credit
LIHWAP	Low Income Household Water Assistance Program
MCC	Mortgage Credit Certificate
MCTH	My Choice Texas Home

MF Bond	Multifamily Bond
MF Direct Loan	Multifamily Direct Loan
MFTH	My First Texas Home
MI	Moderate Income
MSA	Metropolitan Statistical Areas
MSFW	Migrant Seasonal Farmworker
NHTF	National Housing Trust Fund
NOFA	Notice of Funding Availability
NOHP	Nonprofit Owner-Builder Housing Provider
NSP	Neighborhood Stabilization Program
NSP1 PI	Neighborhood Stabilization Program Round 1 Program Income
OCI	Office of Colonia Initiatives
OMB	U.S. Office of Management and Budget
PAB	Private Activity Bond
PAL	Preparation for Adult Living
PHA	Public Housing Authority
PMSA	Primary Metropolitan Statistical Area
PWD	Persons with Disabilities
PY	HUD Program Year (2/1 - 1/31)
QAP	Qualified Allocation Plan
RAF	Regional Allocation Formula
RF	Repayment Funds
RFP	Request for Proposal
SEH	Service-Enriched Housing
SB	Senate Bill
SBHCC	Statewide Behavioral Health Coordinating Council
Section 811 PRA	Section 811 Project Rental Assistance
SFD	Single Family Development
SFY	State Fiscal Year
SHC	Self-Help Center
SILC	Texas State Independent Living Council
SLIHP	State Low Income Housing Plan and Annual Report
TAC	Texas Administrative Code
TBRA	Tenant-Based Rental Assistance
TCAP	Tax Credit Assistance Program
TCAP RF	Tax Credit Assistance Program Repayment Funds
TDA	Texas Department Agriculture
TDCJ	Texas Department of Criminal Justice
TDHCA	Texas Department of Housing and Community Affairs
TEDP	Texas Eviction Diversion Program
TEMAP	Texas Emergency Mortgage Assistance Program
TERAP	Texas Emergency Rental Assistance Program

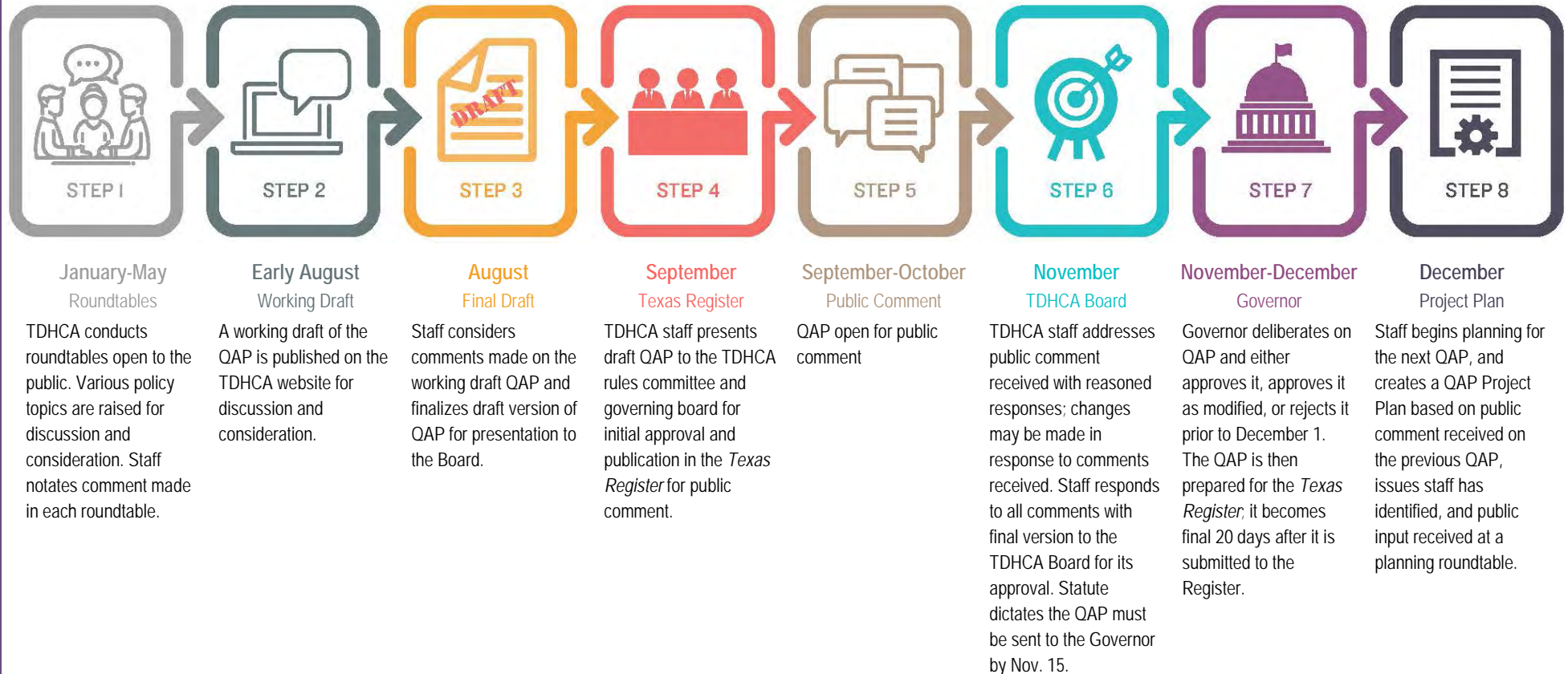
Texas HHS	Texas Health and Human Services
THN	Texas Homeless Network
TICH	Texas Interagency Council for the Homeless
TRRP	Texas Rent Relief Program
TSAHC	Texas State Affordable Housing Corporation
TSHEP	Texas Statewide Homebuyer Education Program
TVC	Texas Veterans Commission
TWC	Texas Workforce Commission
TWDB	Texas Water Development Board
TXHBU	Texas Homebuyer U
TX MCC	Texas Mortgage Credit Certificate
USDA	U.S. Department of Agriculture
USHHS	U.S. Department of Health and Human Services
VA	U.S. Department of Veterans Affairs
VASH	Veterans Affairs Supportive Housing
VAWA	Violence Against Women Act
VLI	Very Low Income
WAP	Weatherization Assistance Program
WAP PAC	Weatherization Assistance Program Planning Advisory Committee

Qualified Allocation Plan Development Timeline

The process which TDHCA uses to draft and finalize a Qualified Allocation Plan (QAP) extends throughout much of the calendar year.

The existing QAP is a product of:

- Requirements from Section 42 (U.S. Treasury Code);
- Texas Government Code, Chapter 2306; and
- Policy input collected annually during public input sessions and public comment and approved by the TDHCA governing board.



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Housing Resource Center

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512-475-3800 • 800-525-0657 • info@tdhca.texas.gov • www.tdhca.texas.gov

Equal Opportunity Employer/ Program Auxiliary aids and services are available upon request to individuals with disabilities Relay Texas: 800-735-2989 (TTY) and 711 (Voice)