

2019



State of Texas Low Income Housing Plan and Annual Report



Texas Department of Housing and Community Affairs



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The photos on the cover are from the Webb County Self-Help Center where computer and construction classes are offered to the residents in the area colonias.

The TDHCA Office of Colonia Initiatives is comprised of two programs:
Colonias Self-Help Centers Program and Texas Bootstrap Loan Program.

The Colonias Self-Help Centers (SHC) Program is a legislative directive to establish Colonia SHCs in Cameron/Willacy, El Paso, Hidalgo, Starr, and Webb counties. Two additional centers have opened in Maverick and Val Verde County. Five colonias in each county receive on-site technical assistance to low- and very low-income individuals and families in a variety of ways including housing, community development activities, infrastructure improvements, outreach, and education. SHCs are operated by a local nonprofit organization, local community action agency, or local housing authority that has demonstrated the ability to carry out the functions of a SHC.

The Texas Bootstrap Loan Program is designed to promote and enhance homeownership for very low-income Texans by providing loan funds to purchase or refinance real property on which to improve existing or construct new residential housing. Eligible Applicants are Colonia Self-Help Centers and State-certified nonprofit housing organizations. Program requires the borrower provide at least 65 percent of the labor necessary to build or rehabilitate the proposed housing or provide an amount of labor equivalent to the required amount by working through a State-certified owner-builder housing program.

Learn more at: <https://www.tdhca.state.tx.us/oci/index.htm>.

**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)**

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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, 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
- 2019 State of Texas Low Income Housing Plan and Annual Report (SLIHP) Overview

INSTITUTIONAL STRUCTURE

In 1991, the 72nd Texas Legislature created the Department. 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, 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 Office of Rural Affairs within the Texas Department of Agriculture (TDA) as a result of the 82nd Legislative Regular Session. However, TDHCA, through an interagency agreement with TDA, administers 2.5% of the CDBG funds used for colonia Self-Help Centers (SHCs) along the Texas-Mexico border. Effective September 1, 2002, in accordance with Senate Bill 322 from the 77th Texas Legislature, the Manufactured Housing Division became an independent entity administratively attached to TDHCA. Regarding CDBG Disaster Recovery, effective July 1, 2011, the CDBG Disaster Recovery Programs were transferred to the Texas General Land Office from the Department.

AGENCY MISSION AND CHARGE

The mission of TDHCA 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 accomplishes this mission by administering a variety of housing and community affairs programs primarily for households whose incomes are low to moderate as determined in reference to 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). Because 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. Rather, TDHCA awards funds and other assistance to others to administer in accordance with applicable state and federal laws, rules, and regulations and with 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 the legislative goals include the U.S. Department of Housing and Urban Development (HUD), U.S. Department of the 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 4% HTC Program paired with Private Activity Bonds (PAB). TDHCA utilizes private sector financing mechanisms and converts a portion of its tax exempt bond cap to Mortgage Credit Certificates to provide financing for homeownership. With these resources, TDHCA strives to promote sound housing policies; promote leveraging of state and local resources; and ensure the stability and continuity of services through a fair, nondiscriminatory, and open process. TDHCA ensures that the programs that it administers that are subject to the requirement to affirmatively further fair housing are in compliance with applicable regulations. Because of the great amount of need in proportion to the federal and state funding available, the Department strives to provide the most benefit by managing these limited resources to have the greatest impact.

TDHCA is one organization in a network of housing and community services providers located throughout Texas. This document focuses on programs within TDHCA's 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 Section 8 Housing Choice Voucher (HCV) Program, and the Weatherization Assistance Program (WAP).
- **The HOME and Homelessness Programs Division** administers the, Single Family Development (SFD) Program, Tenant-Based Rental Assistance (TBRA) Program, Homebuyer Assistance (HBA) Program, and the Homeowner Rehabilitation Assistance (HRA) Program funded through HUD's HOME Investment Partnerships Program (HOME). Homelessness programs administered by this division are the Emergency Solutions Grants (ESG) Program, the Homeless Housing and Services Program (HHSP), and the Ending Homelessness Fund (EH Fund).
- **The Multifamily Finance Division** administers the 9% and 4% HTC Programs and the Multifamily Direct Loan (MF Direct Loan) Program.
- **The Section 811 Project Rental Assistance (Section 811 PRA) Program** is managed independently and reports directly to the Director of Programs.
- **The OCI, HTF, and NSP Division** administers the State Housing Trust Fund (SHTF) programs, the Office of Colonia Initiatives (OCI) programs, and the Neighborhood Stabilization Program (NSP). SHTF offers the Amy Young Barrier Removal (AYBR) Program and the Texas

Bootstrap Loan (Bootstrap) Program. OCI offers the Colonia Self-Help Center (SHC) Program. The Division, through the OCI, operates three Border Field Offices (BFOs) along the Texas-Mexico border, located in Pharr, Laredo, and El Paso, to act as a liaison between the Department and the nonprofit organizations and units of local government that administer various OCI and other Department programs. The BFOs also provide technical assistance to nonprofits, for-profits, units of local government, community organizations, and colonia residents along the 150 mile Texas-Mexico border region.

- 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).
- 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.

It should be noted that, with the exception of the HCV and Section 811 PRA Programs, TDHCA administers its programs and services through a network of local governments, organization administrators, property owners, and developers across Texas and does not provide assistance directly to individuals. Detailed descriptions of these programs including eligibility information are available in the Action Plan section of this document (Section 4).

Additionally, several Divisions within TDHCA are involved 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 oversees the ongoing economic viability of multifamily properties funded by the Department and works with owners and the Department's Legal Division and Executive Management to resolve regulatory and financial issues on those properties.
- The Compliance Division monitors 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, while 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 state and federal government.
- The Fair Housing, Data Management, and Reporting Division is responsible for the development and oversight of cross-cutting agency projects and initiatives and the compilation of Department reports, performance measures, and metric tools. Projects pertain to quantifying, assessing, and reporting Department performance and/or the coordination of resources to enhance the efficiency and cost-effectiveness of Department efforts. The group heads the Department's efforts to address fair housing issues in the state, working collaboratively across TDHCA divisions to review rules, collect data, and guide the implementation of agency policies and initiatives to decrease impediments to access and further fair housing choice as directed in the Analysis of Impediments to Fair

Housing (AI). Fair Housing initiatives include creating internal and external collaborations, collating service data, developing and refining agency fair housing goals, and developing materials and trainings for use by residents, affordable housing and services providers, community groups, and units of local government. The State of Texas is currently operating under the 2013 Phase 2 AI, and anticipates completing the 2019 AI by late spring/early summer 2019. The 2013 AI describes state and local regulatory and land use barriers in detail.

- The Housing Resource Center is required by the Department's governing statute. It provides educational materials and information to the public; community-based housing development organizations; nonprofit housing developers; and other state, federal, and local agencies. This assistance helps providers determine local housing needs, access appropriate housing programs, and identify available funding sources needed to increase the stock of affordable housing. The Housing Resource Center also offers assistance to the general public in locating the appropriate service providers in their community. The Center 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.
- 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, though not for 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, labor standards requirements, minimizing resident relocation, single-family loan closing, and the commitment and disbursement of 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 Bond Finance, 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.

2019 STATE OF TEXAS LOW INCOME HOUSING PLAN AND ANNUAL REPORT OVERVIEW

The 2019 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 seven 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) 2018, 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: Public Participation** - Information on the SLIHP preparation and a summary of public comment;
- **Section 6: Colonia Action Plan** - A biennial plan for 2018-2019 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 7: Texas State Affordable Housing Corporation (TSAHC) Plan** - This section outlines TSAHC's plans and programs for 2019 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: TDHCA Goals and Objectives;**
- **Appendix E: Bibliography; and**
- **Appendix F: Acronyms.**

Because the SLIHP's legislative requirements are extensive, TDHCA has prepared a collection of publications in order to fulfill these requirements. TDHCA produces the following publications in compliance with Tex. Gov't Code §§2306.072-2306.0724:

- **State of Texas Low Income Housing Plan and Annual Report (this document);**
- **Basic Financial Statements and Operating Budget: Produced by TDHCA's Financial Administration Division, which fulfills Tex. Gov't Code §2306.072(c)(1);**
- **Help for Texans online database: A description of TDHCA's housing programs and other state and federal housing and housing-related programs, which fulfills Tex. Gov't Code §§2306.0721(c)(4) and 2306.0721(c)(10); and**
- **TDHCA Housing Sponsor Report: A report that provides property and occupant profiles of developments that have received assistance from TDHCA, which fulfills Tex. Gov't Code §§2306.072(c)(6), 2306.072(c)(8), and 2306.0724.**

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 uniform 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 Overview
 - Demographic Characteristics
 - TDHCA Service Regions 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) and the U.S. Department of Housing and Urban Development's (HUD) Comprehensive Housing Affordability Strategy (CHAS). Population count and needs assessment data is augmented with additional reliable sources and local information, when available.

The decennial Census is required by the U.S. Constitution and conducts a direct count of everyone in the US every ten years. The ACS derives demographic, social, housing, and economic estimates for specific populations from a sample. ACS 5-Year Estimates, the dataset used in the SLIHP, are meant to reflect the characteristics of a geographic area over the entire 5-year period. ACS 5-Year Estimates are used as opposed to 1- or 3-Year Estimates as it is the only source with statewide coverage; ACS 1-Year estimates are only published for geographic areas with a population of 65,000 or more, and 3-Year Estimates for 20,000 or more. 135 of Texas' 254 counties have a population less than 20,000 people per the 2012-2016 ACS 5-Year Estimates.

CHAS data, developed by HUD and based on ACS data, classifies households into five relative income categories based on reported household income, number of people in each household, and geographic location. HUD uses these income categories 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) Program, also utilize HUD income limits to determine eligibility. Households are classified into income groups by comparing reported household income to HUD Area Median Family Income (HAMFI). When analyzing CHAS data, the term Area Median Family Income (AMFI) refers to HAMFI. The income classifications 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.

Housing affordability compares housing cost to local area 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. Please note that 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 line may be a pre-summed and pre-rounded figure supplied by HUD, whereas the figures for each category may be summed manually. The pre-summed and pre-rounded figure 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 and counts the number of persons experiencing homelessness (sheltered and unsheltered) on a single night in January. Data on the

sheltered homeless population are gathered by CoCs that provide beds and units for persons experiencing homelessness. However, the PIT count relies on volunteers locating and interviewing or observing persons experiencing homelessness to gather data on the unsheltered population. This methodology might exclude individuals who do not wish to speak with volunteers or those who find informal shelter such as a friend's couch.

In addition, PIT count data is not available at the county level. This is a common issue in regards to special needs populations. The number of persons experiencing homelessness, persons with substance use disorders, and residents of colonias are not available at the county level. For these populations, analysis can only be done at the state level.

Many facets of housing need, especially those tied to localized conditions, are not captured when data is 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 can also pose issues regarding data accuracy and reliability. In counties with a small population, the margin of error (the difference between an estimate and its upper or lower confidence bounds) in ACS datasets can be very high. For example, according to the 2012-2016 ACS 5-Year Estimates Loving County has a population of 76, but a margin of error of 31. This means that there is a 90% certainty that the population of Loving County is between 45 and 105. None of the counties with a population over 7,500 (183 counties) have a margin of error in the 2012-2016 ACS 5-Year Estimates total population figures, meaning those estimates are more precise.

When data from small geographies are combined with other geographies, such as when data are taken for the county as opposed to looking at the place level, these margins of error are less of an issue. 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 lost at the county level.

For the purposes of analysis in the SLIHP, urban and rural designations will be determined at the county level. County level data allows the affordable housing need data in the Housing Analysis section to be compared accurately to the Annual Report section data. The Annual Report section is based on county level data because of the reporting requirements of the programs. In addition, county-level analysis aligns with TDHCA's Uniform State Service Regions (Regions). Each Region is further split into rural and urban subregions based on urban and rural counties.

In the following analysis, 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). 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.state.tx.us/housing-center/pubs-plans.htm>.

Please note that subregional data is included in Appendix B: Housing Analysis Regional Tables.

STATE OF TEXAS OVERVIEW

DEMOGRAPHIC CHARACTERISTICS

By using the Census Bureau's 2012-2016 ACS 5-Year Estimates, it is possible to analyze population trends compared to the nation as a whole and its implication for housing need. Texas has approximately 26,956,435 people, which is about 8.5% of the US population. Texas' population primarily resides in urban counties.

Urban and Rural Population, Texas

State	Rural	Urban	Total
Total	3,505,580	23,450,855	26,956,435

Source: MSA defined by OMB, 2015. Population from 2012-2016 American Community Survey, Table DP05.

Texas has a larger percentage of children under 18 and a smaller percentage of persons over age 65 than the US as a whole. 26.5% of Texas' population are persons under 18 years old, compared to 23.1% for the nation. 14.5% of Americans compared to 11.5% of Texans are over age 65. The median age of the Texas population is 34.2 years, while the median age of the national population is 37.7 years.

The following table demonstrates that Texas mirrors the US closely in terms of percentages of races in the population. This table does not take ethnicity into account.

Race	Texas Population	% of Texas Population	US Population	% of US Population
White alone	20,174,403	74.8%	233,657,078	73.3%
Black or African American alone	3,221,133	11.9%	40,241,818	12.6%
American Indian and Alaskan Native alone	128,145	0.5%	2,597,817	0.8%
Asian alone	1,175,423	4.4%	16,614,625	5.2%
Native Hawaiian and Other Pacific Islander alone	22,248	0.1%	560,021	0.2%
Some Other Race alone	1,561,683	5.8%	15,133,856	4.8%
Two or More Races	673,400	2.5%	9,752,947	3.1%
Total	26,956,435	100.0%	318,558,162	100.0%

Source: 2012-2016 American Community Survey, Table DP05.

The following table shows the ethnic breakdown of the Texas population. Texas diverges ethnically from national trends.

Ethnicity	Texas Population	% of Texas Population	US Population	% of US Population
Hispanic or Latino	10,413,150	38.6%	55,199,107	17.3%
Not Hispanic or Latino	16,543,285	61.4%	263,359,055	82.7%
Total	26,956,435	100.0%	318,558,162	100.0%

Source: 2012-2016 American Community Survey, Table DP05.

While 17.3% of the U.S. population identifies as ethnically Hispanic, that percentage leaps to 38.6% of Texans, a 21.3% difference. This is mirrored in the percentage of Non-Hispanic White only persons in the U.S. and Texas; while 62.0% of Americans identify as Non-Hispanic and White, 43.4% of Texans identify as Non-Hispanic White, 18.5% fewer. Persons identifying as White only and Non-Hispanic are not the majority in Texas, which is the case in only Texas (43.4% Non-

Hispanic White); New Mexico (38.7%); California (38.4%); Washington, DC (35.8%); Hawaii (22.4%); and Puerto Rico (0.8%).

There are currently differences among race and ethnicities in terms of income level. According to 2012-2016 ACS Estimates, the number of people in poverty varies dramatically by race and ethnicity. In Texas, White non-Hispanic individuals had a poverty rate of 8.9%; White individuals regardless of ethnicity had a poverty rate of 15.1%; Black or African American individuals had a poverty rate of 21.7%; Hispanic individuals had a poverty rate of 23.7%; and Asian individuals had a poverty rate of 11.0%. Lower incomes often lead to greater housing challenges.

Race	% of U.S. Population	% of U.S. Individuals with Incomes Below Poverty Level	% Difference	% of TX Population	% of TX Individuals with Incomes Below Poverty	% Difference
White alone	73.3%	60.6%	-12.8%	74.8%	69.5%	-5.4%
Black or African American alone	12.6%	21.5%	8.9%	11.9%	15.9%	3.9%
American Indian and Alaskan Native alone	0.8%	1.5%	0.7%	0.5%	0.6%	0.1%
Asian alone	5.2%	4.3%	-0.9%	4.4%	2.9%	-1.4%
Native Hawaiian and Other Pacific Islander alone	0.2%	0.2%	0.1%	0.1%	0.1%	0.0%
Some Other Race alone	4.8%	8.0%	3.3%	5.8%	8.5%	2.7%
Two or More Races	3.1%	3.9%	0.8%	2.5%	2.6%	0.1%

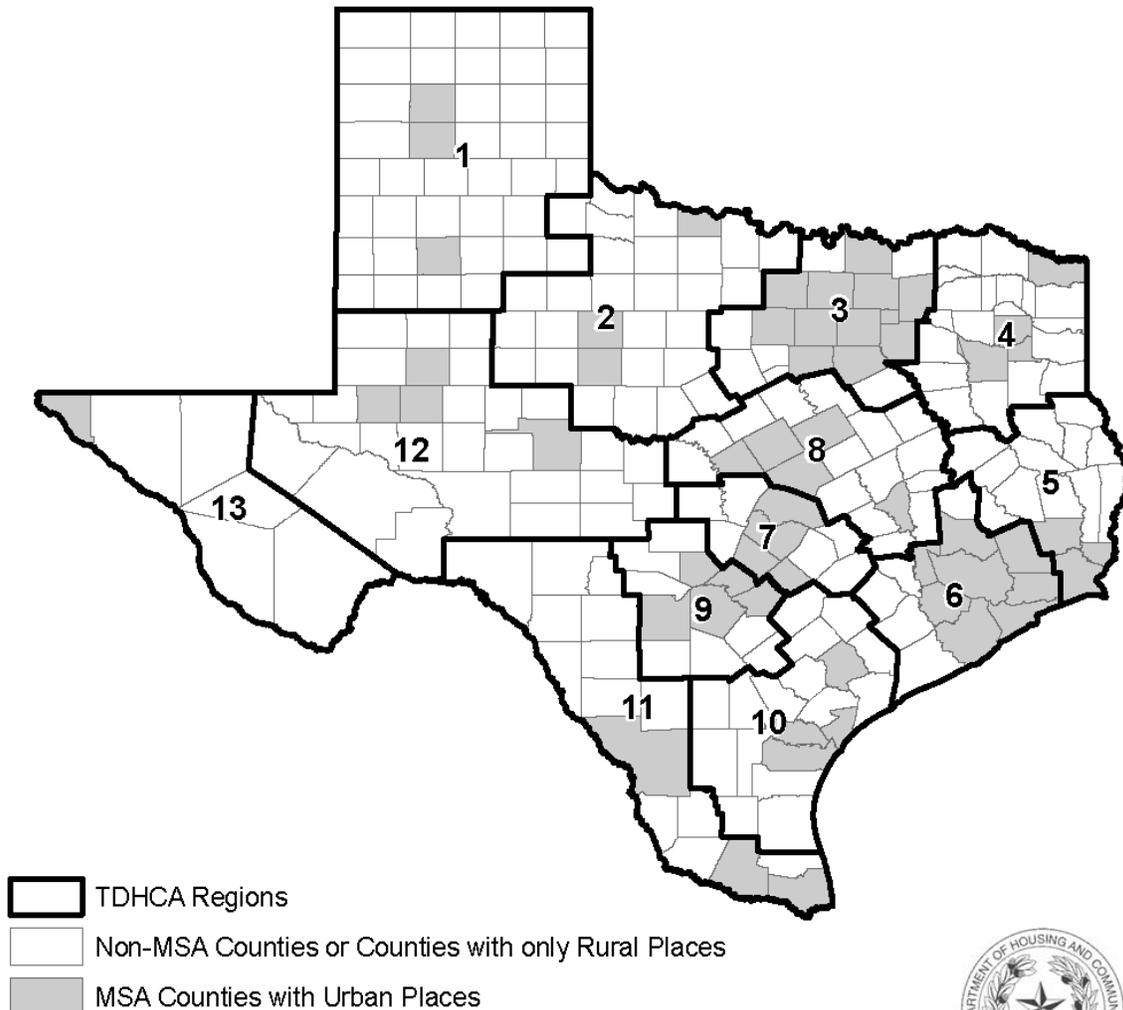
Source: 2012-2016 American Community Survey, Table S1701.

Ethnicity	% of U.S. Population	% of U.S. Individuals with Incomes Below Poverty Level	% Difference	% of TX Population	% of TX Individuals with Incomes Below Poverty	% Difference
Hispanic or Latino	17.3%	27.0%	9.6%	38.6%	56.1%	17.5%
Not Hispanic or Latino	82.7%	73.0%	-9.6%	61.4%	43.9%	-17.5%
Not Hispanic or Latino - White Alone	62.0%	43.5%	-18.5%	43.4%	23.7%	-19.7%

Source: 2012-2016 American Community Survey, Table S1701.

TDHCA SERVICE REGIONS OVERVIEW

Map of TDHCA State Service Regions

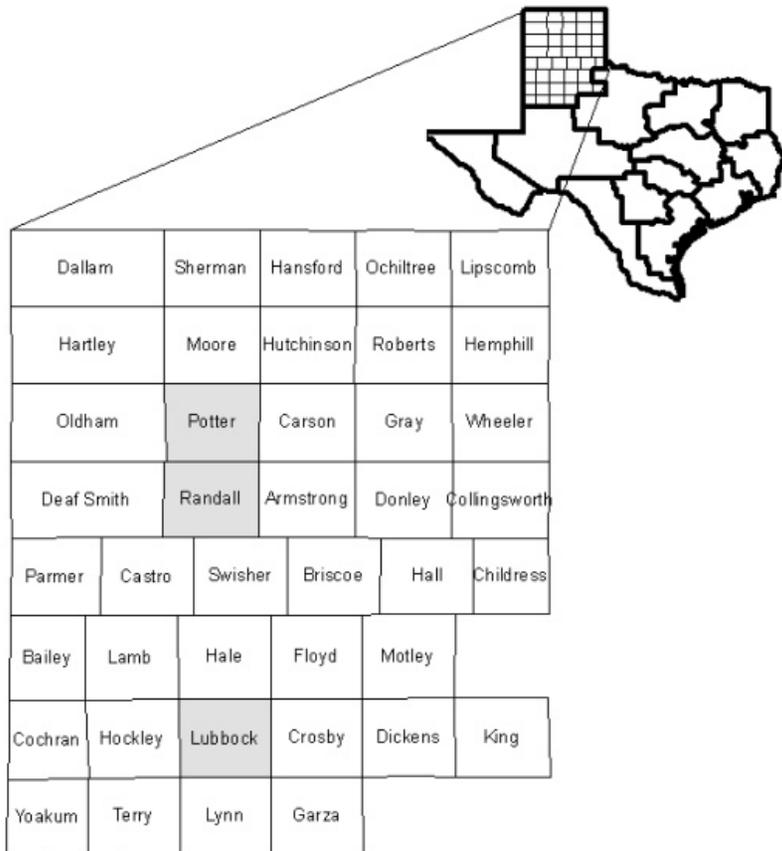


Sources: U.S. Census Bureau, 2011-2015 American Community Survey 5-Year Estimates, Table B01003.
 U.S. Census Bureau, Jul. 2015, CBSAs, metropolitan divisions, and CSAs.
 TIGER data 2015.

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



For a list of Texas counties broken up by TDHCA Service Region, please see Appendix B: Housing Analysis Regional Tables. In the map of TDHCA state service regions and in the following regional maps, the shaded counties have urban places as defined by Tex. Gov't Code §2306.004(36).



Region 1

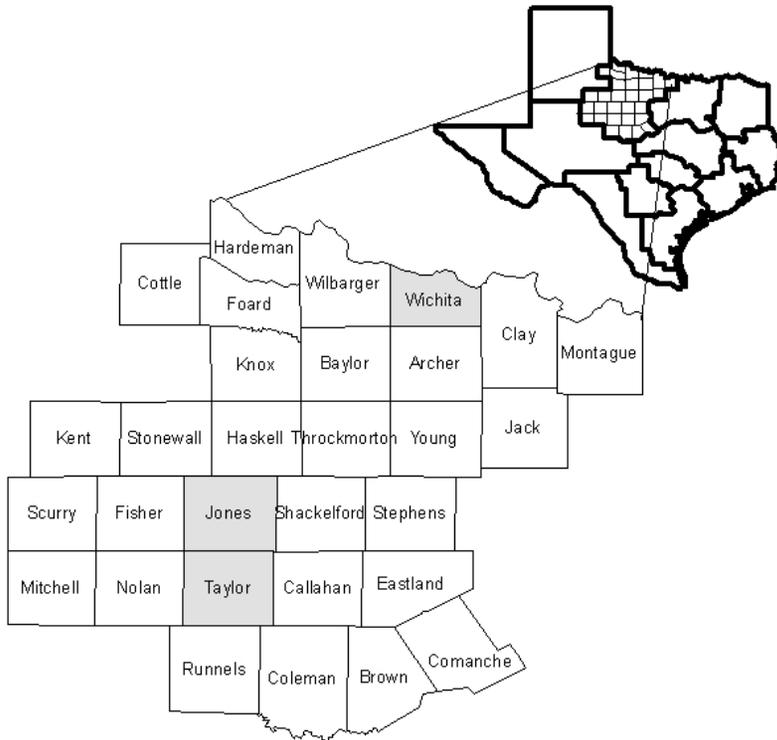
Geography: 41 counties in the northwest corner of Texas encompassing over 39,500 square miles of the Texas Panhandle.

Population: 3.2% of Texas’ population (862,549 people) and 3.3% of Texas’ occupied housing units (308,986 households).

63.2% of residents live in urban counties located in the Amarillo and Lubbock MSAs.

Household Type: Housing unit ownership rates are very close to Texas rates—63.0% of the region’s households are owner households compared to 61.9% of Texas households.

Race and Ethnicity: Highest percentage population identifying as American Indian or Alaskan Native among all regions, 0.73%.



Region 2

Geography: 30 counties in the northern portion of Texas.

Population: 2.0% of the State's population (549,998 people) and 2.2% of occupied housing units (202,338 households), the smallest share among all regions.

52.2% of residents live in urban counties located in the Wichita Falls and Abilene MSAs.

Household Type: 22.9% of Region 2's population is under 18 years old, the lowest percentage among all regions.

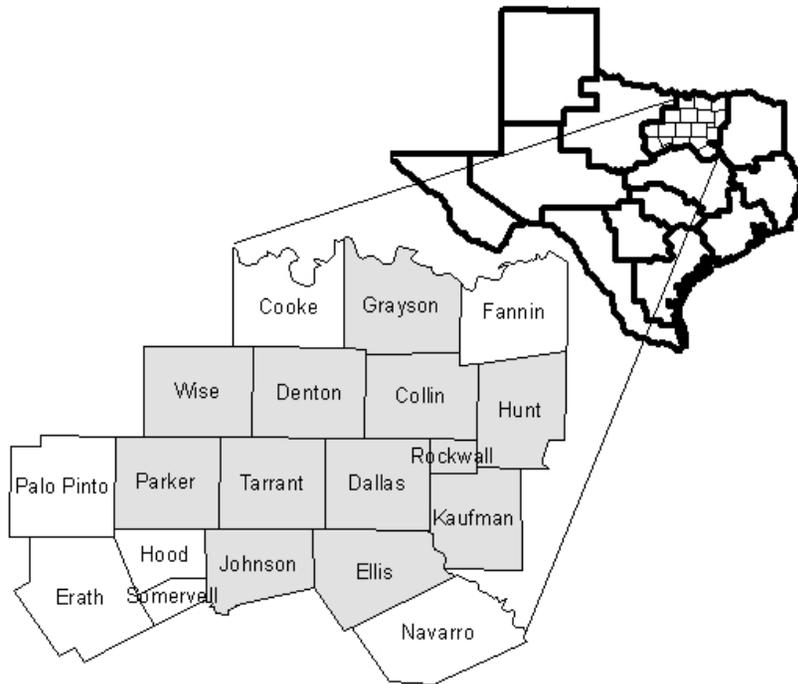
Region 2 has the lowest percentage of total households with own children under 18 years of age (27.0%) and second lowest percentage of total households that are family households (66.2%), behind Region 7. A family household is defined as two people or more related by birth, marriage, or adoption and residing together.

Region 2 is one of only two regions with a majority of owner households residing in rural counties (54.1%), the other being Region 4.

Region 2 has higher rates of homeownership than the State of Texas—67.1% compared to 61.9%.

Race and Ethnicity: Highest percentage population identifying as White Non-Hispanic among all regions, 68.9%.

Ties with Region 11 for lowest percentage population identifying as Native Hawaiian and Other Pacific Islander (0.02%).



Region 3

Geography: Region 3 consists of 19 counties in north central Texas.

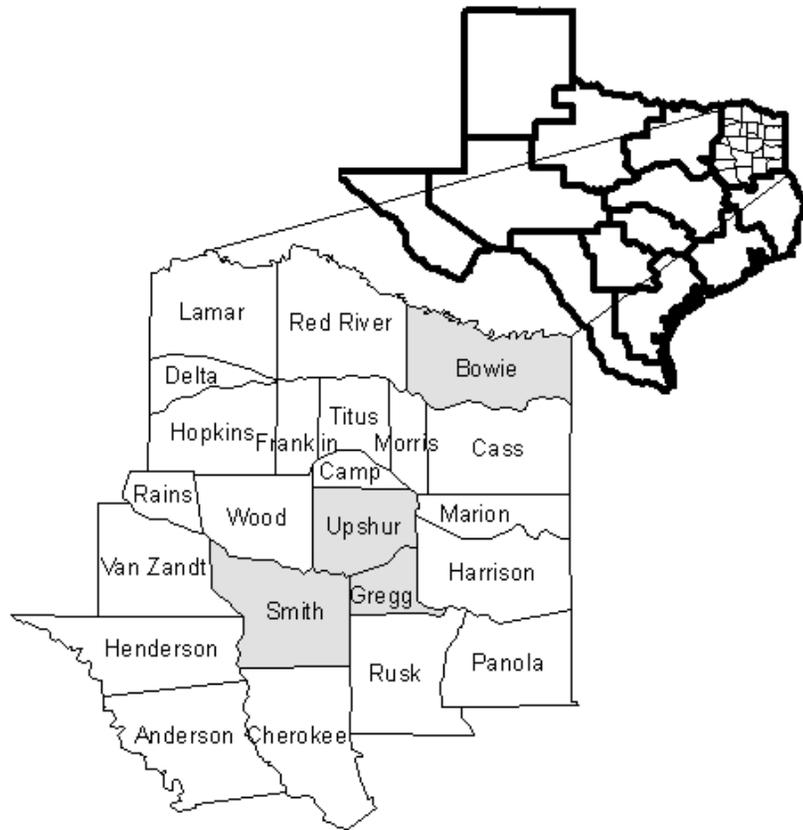
Population: Contains 27.0% of the State's population (7,270,729 individuals) and 27.6% of occupied housing units (2,567,264 households). It is the most populous region in Texas.

Approximately 96.5% of Region 3 residents reside in urban counties located in the Dallas-Fort Worth-Arlington and Sherman-Denison MSAs. This is the third highest urban population percentage among all regions behind Regions 13 and 6.

Household Type: Region 3 has a lower percentage of owner households than the State of Texas. 60.0% of households are owner households in Region 3 compared to the State's 61.9%.

Race and Ethnicity: Region 3 has the second lowest percentage population identifying as White (70.5%).

Second highest percentage population identifying as Asian (5.9%), second only to Region 6.



Region 4

Geography: Region 4 consists of 23 counties in the northeast portion of Texas.

Population: Contains 4.2% of the State's population (1,127,937 people) and 4.4% of occupied housing units (404,507 households).

Region 4 is the only region that has a larger rural population than urban; 57.7% of individuals and households live in rural counties.

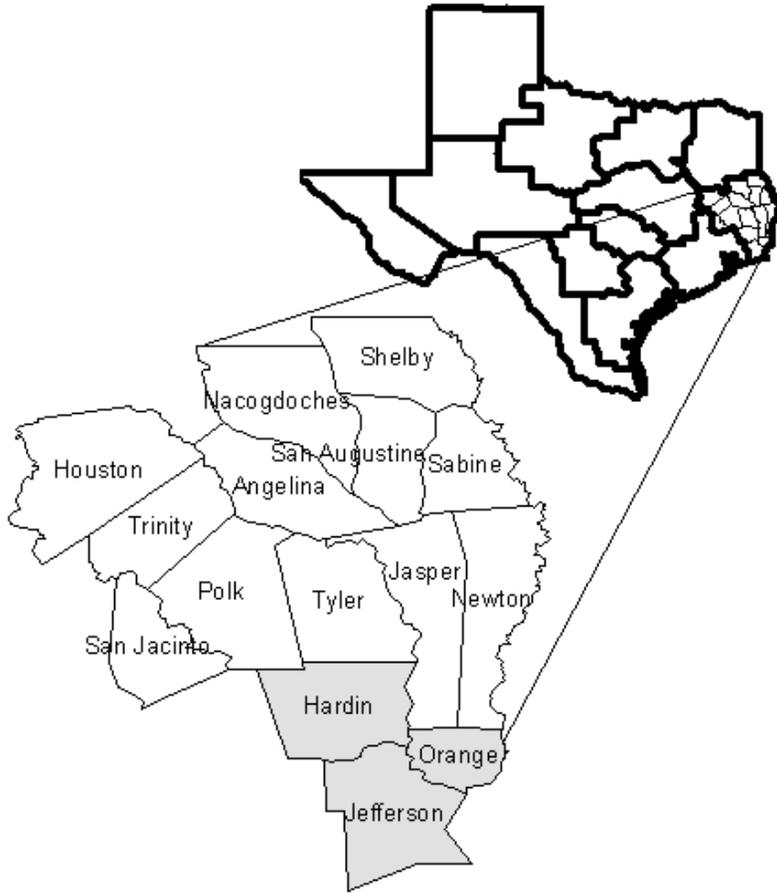
Region 4 contains the Longview, Texarkana, and Tyler MSAs.

Household Type: Region 4 has the highest rate of homeownership among all regions. 69.9% of all households in Region 4 are homeowners, compared to 61.9% for all of Texas. The majority of owner households (60.9%) reside in rural counties, which is only the case with Region 4 and Region 2.

Race and Ethnicity: Region 4 is one of only two regions with a Hispanic population less than 20% of the total regional population. 14.5% of Region 4's population identifies as Hispanic, second lowest only to Region 5.

67.4% of Region 4's population identifies as White Not Hispanic, the second highest percentage among all regions behind Region 2.

Region 4 has the second lowest percentage population identifying as Asian behind Region 11 (0.9%) and the second lowest percentage population identifying as Some Other Race (2.4%) behind Region 5.



Region 5

Geography: Region 5 encompasses a 15-county area in east and southeast Texas.

Population: Contains 2.9% of the State's population (772,275 people) and 3.0% of occupied housing units (282,233 households).

Approximately 50.8% of Region 5 residents live in urban counties located in the Beaumont-Port Arthur MSA.

Household Type: Region 5 has the second lowest percentage of persons under age 18 (23.7%) and the second lowest percentage of households with their own children under 18 years old, both behind Region 2.

Region 5 has the second highest rate of homeownership among all regions behind Region 4. 69.4% of all households are owner households.

Race and Ethnicity: 19.9% of Region 5's population identifies as Black or African American, the highest percentage among all regions.

14.4% of Region 5's population identifies as Hispanic or Latino, the lowest percentage among all regions. Region 5 also has the lowest percentage of residents identifying as Some Other Race, 1.7, and second lowest percentage population identifying as Two or More Races (1.7%), behind Region 11.



Region 6

Geography: Region 6 consists of 13 counties in the southeast portion of Texas along the Gulf Coast.

Population: Contains 24.7% of the State's population (6,651,406 individuals) and 24.6% of occupied housing units (2,280,793 households), second only to Region 3.

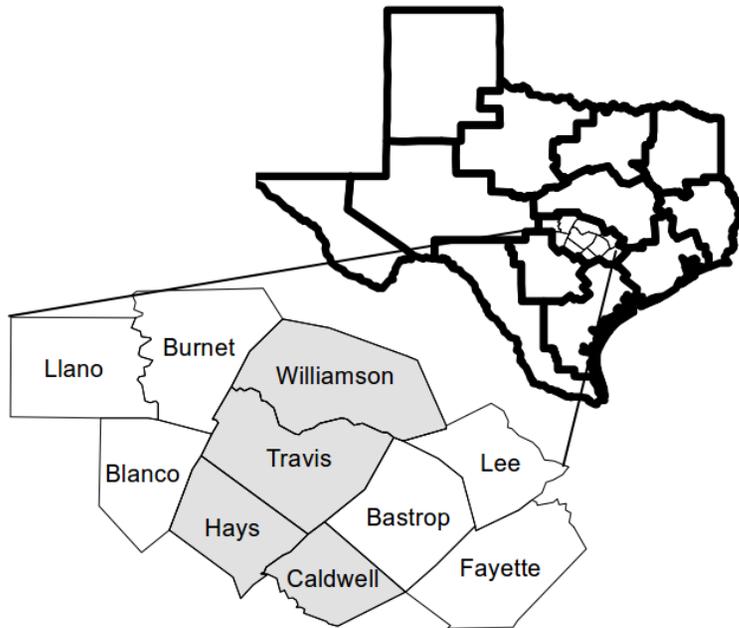
Approximately 97.0% of the population is located in urban counties located in the Houston-The Woodlands-Sugar Land MSA, the second highest percentage among all regions behind Region 13.

Household Type: Region 6's rate of homeownership is only slightly lower than the State's percentage—60.3% of households in Region 6 are owner households, compared to 61.9% of Texas households.

Race and Ethnicity: 66.0% of Region 6's population identify as White, the lowest percentage among all regions.

17.2% of Region 6's population identifies as Black or African American, the second highest percentage among all regions behind Region 5.

7.1% of Region 6's population identifies as Asian, the highest percentage among all regions.



Region 7

Geography: Region 7 consists of 10 counties in central Texas.

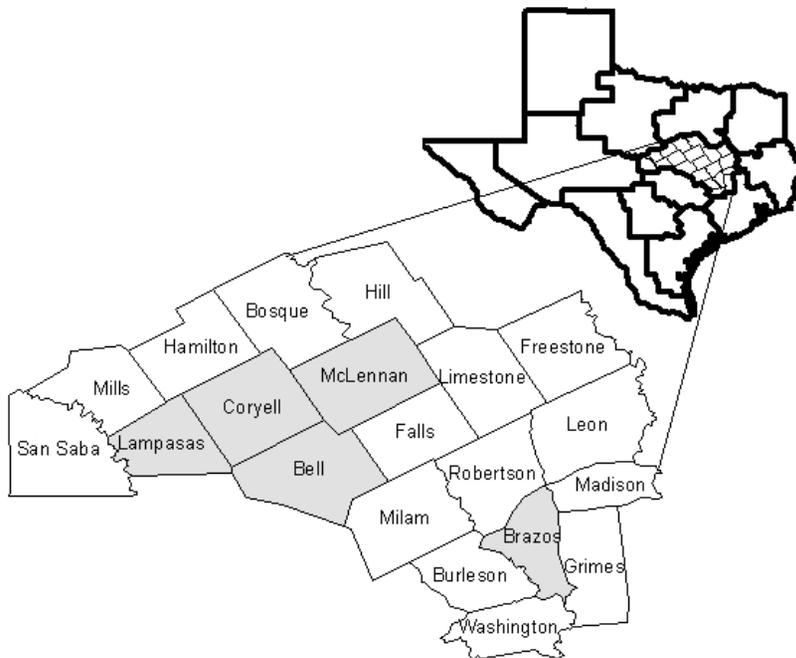
Population: Contains 7.6% of the State's population (2,059,404 people) and 8.1% of occupied housing units (750,902 households).

Approximately 90.5% of residents live in urban counties located in the Austin-Round Rock MSA.

Household Type: Only 62.4% of Region 7 households are family households, the smallest percentage among all regions. Region 7 is only fourth in the state for lowest percentage of households with own children under 18 years old (29.9%), behind regions 2, 5, and 4.

Region 7 has the lowest homeownership rates among all Regions, tied with Region 8. 59.1% of all households in Region 7 are owner households, compared to 61.9% for the State of Texas. Region 7 is the only region that experienced a percentage increase in ownership rates from the 2011-2015 ACS to the 2012-2016 ACS (a 0.1% increase).

Race and Ethnicity: Region 7 has the second highest percentage of residents identifying as Two or More Races (3.1%) behind Region 8.



Region 8

Geography: Region 8 consists of 20 counties in central Texas.

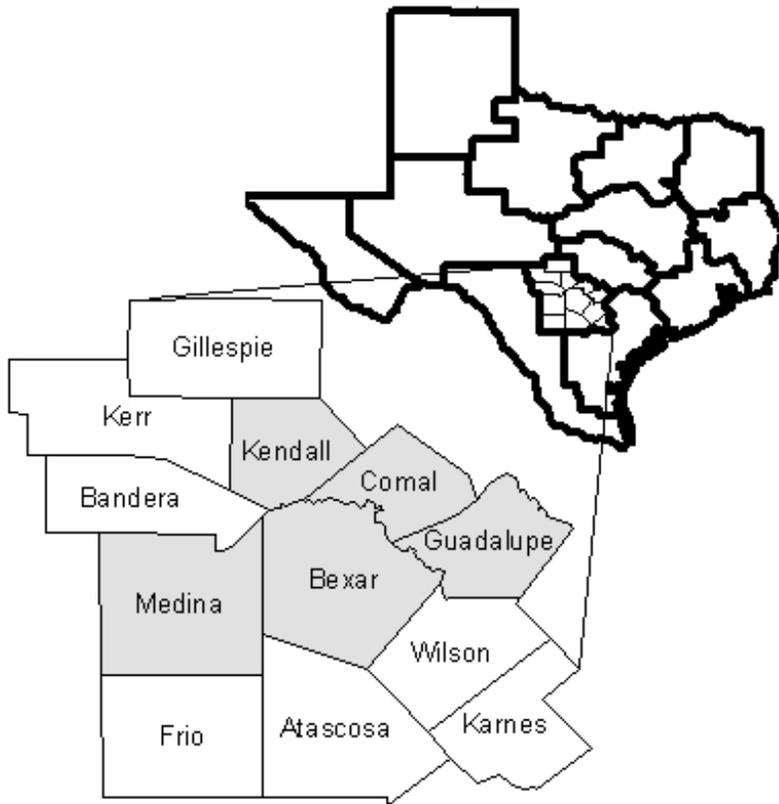
Population: Contains 4.3% of the State's population (1,163,149 people) and 4.4% of occupied housing units (407,893 households).

Approximately 75.7% of residents live in urban counties located in the College Station-Bryan, Killeen-Temple, and Waco MSAs.

Household Type: 59.1% of all households in Region 8 own their housing unit, the lowest percentage among all regions tied with Region 7.

Race and Ethnicity: 0.3% of Region 8's population identifies as Native Hawaiian and Other Pacific Islander, the highest percentage among all regions.

3.5% of Region 8's population identifies as Two or More Races, the highest percentage among all regions.



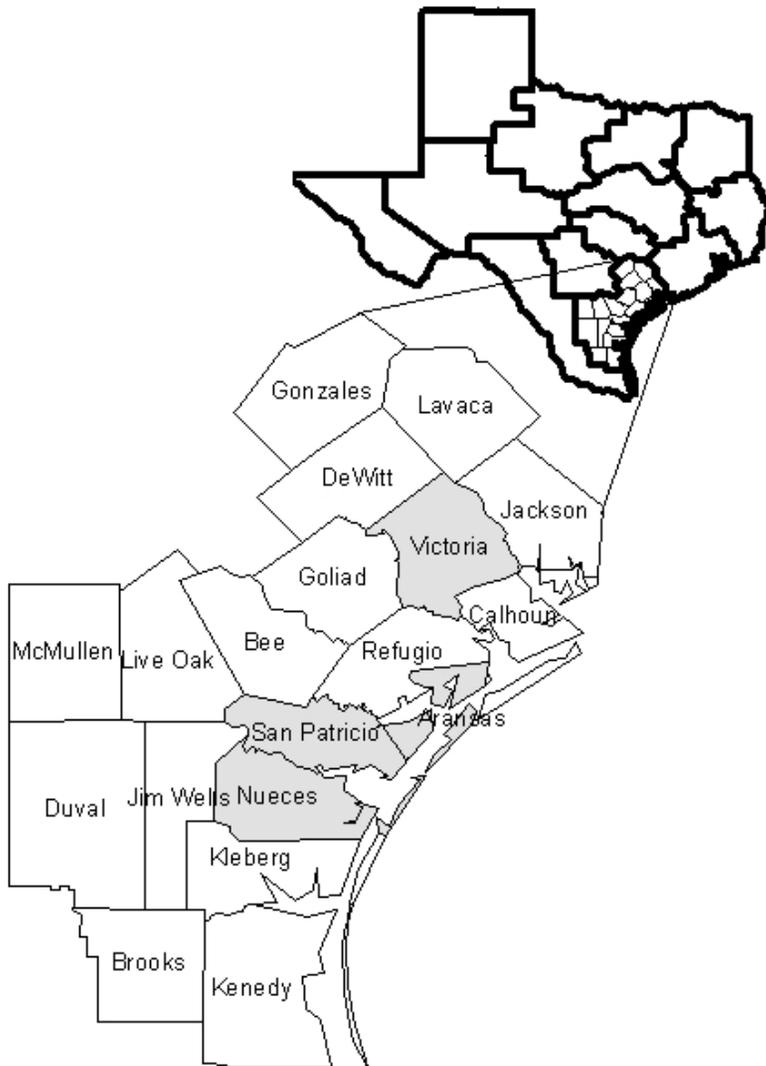
Region 9

Geography: Region 9 consists of 12 counties in central Texas.

Population: Contains 9.2% of the State's population (2,442,108 people) and 8.9% of occupied housing units (826,078 households), the third largest share among all regions.

Approximately 90.8% of residents live in urban counties located in the San Antonio-New Braunfels MSA, the fourth highest urban rate among all regions.

Household Type: 62.5% of persons in Region 9 own their housing unit. This is very close to the State of Texas' homeownership rate, 61.9%.



Region 10

Geography: Region 10 consists of 19 counties in the southeastern part of the State on the Gulf of Mexico.

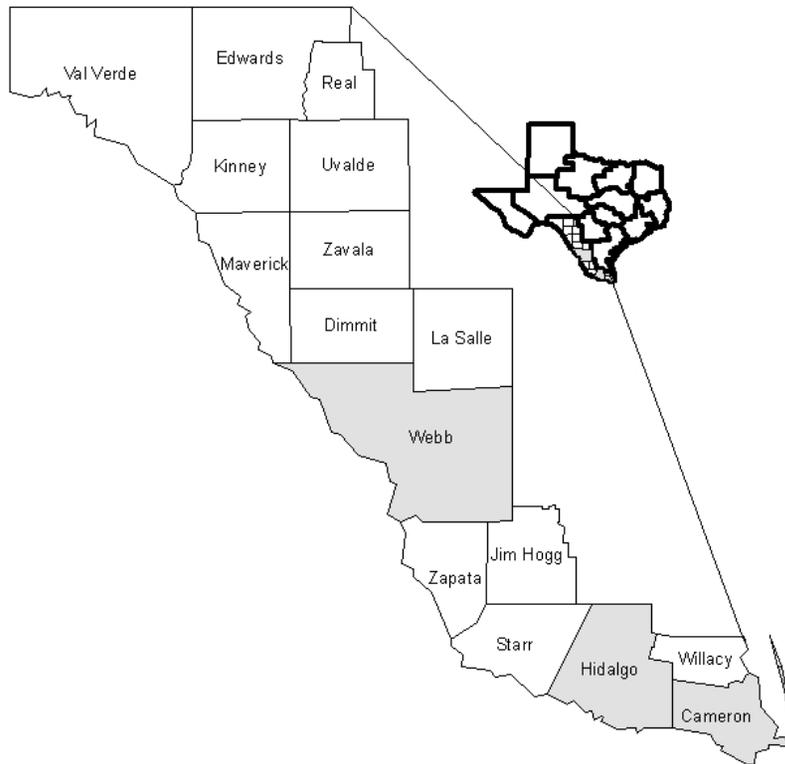
Population: Contains 2.9% of the State's population (788,037 people) and 3.0% of occupied housing units (276,443 households).

A majority of the population (68.3%) live in urban counties located in the Corpus Christi and Victoria MSAs.

Household Type: 63.2% of households in Region 10 own their housing unit, only slightly higher than the State homeownership rate of 61.9%.

Race and Ethnicity: 86.3% of Region 10's population identifies as White, the second highest percentage among all regions. However, 36.8% of Region 10's population identifies as White but Not Hispanic or Latino. The majority of Region 10's White residents identify as Hispanic or Latino.

0.40% of Region 10's population identifies as American Indian or Alaska Native, the second lowest percentage behind Region 11.



Region 11

Geography: Region 11 is a 16-county area encompassing primarily Texas counties that border Mexico. Region 11 also contains the Rio Grande Valley.

Population: Contains 6.6% of the State’s population (1,789,599 people) and 5.4% of occupied housing units (499,924 households).

84.6% of residents live in urban counties located in the Brownsville-Harlingen, Laredo, and McAllen-Edinburg-Mission MSAs.

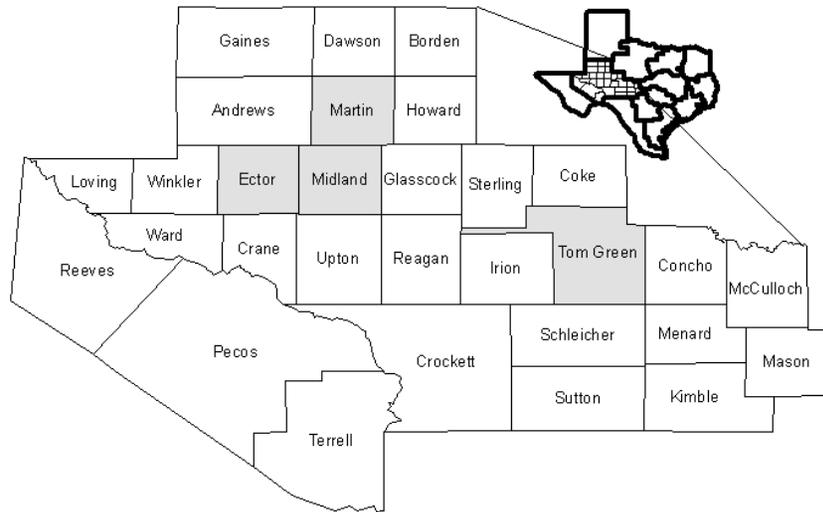
Household Type: 32.8% of Region 11’s population is under 18 years old, the highest percentage among all regions.

Out of all Region 11’s households, 80.1% are family households and 41.8% are households with their own children under 18 years old; the highest percentage of both out of all regions.

67.5% of Region 11’s housing units are owner-occupied, higher than the State’s rate of 61.9%.

Race and Ethnicity: 91.8% of Region 11’s population identifies as White, the highest percentage among all regions—however, only 7.6% of Region 11 identifies as White Not Hispanic (the lowest percentage among all regions). 91.0% of Region 11’s population identifies as Hispanic or Latino, the highest percentage among all regions.

Region 11 has the lowest percentage population of many racial groups. 0.5% of Region 11’s population identifies as Black or African American, 0.3% of Region 11’s population identifies as American Indian and Alaska Native, 0.7% of Region 11’s population identifies as Asian, and 0.02% of Region 11’s population identifies as Native Hawaiian and Other Pacific Islander. All of these percentages are the lowest among all regions for the respective race.



Region 12

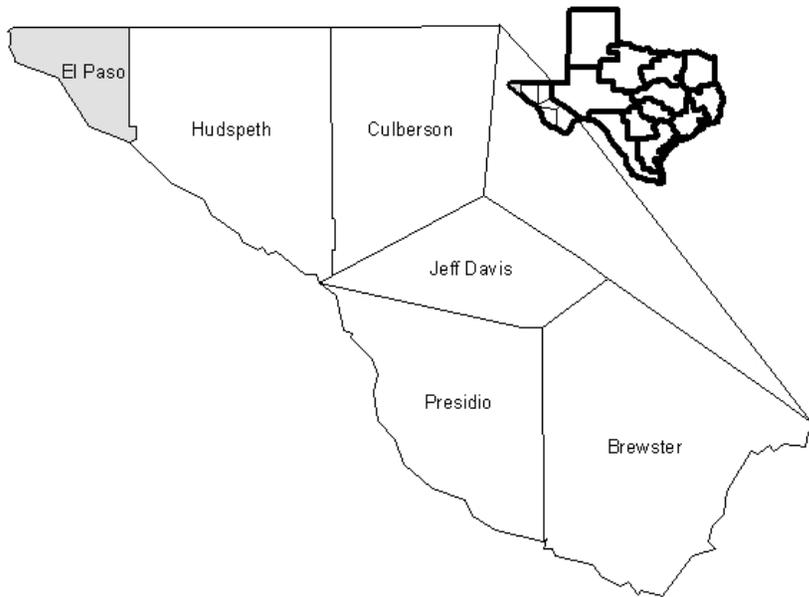
Geography: Region 12 consists of 30 counties in west Texas.

Population: Contains 2.3% of the State’s population (621,359 people) and 2.3% of occupied housing units (211,484 households), the second smallest share among all regions behind Region 2.

Approximately 69.3% of residents live in urban counties located in the Midland, Odessa, and San Angelo MSAs.

Household Type: Region 12 has a homeownership rate of 66.9%, higher than the State’s rate of 61.9%

Race and Ethnicity: 7.7% of Region 12’s population identifies as Some Other Race, the second highest percentage after Region 13.



Region 13

Geography: Region 13 consists of 6 counties along the Texas-Mexico border in the southwestern tip of the state.

Population: Contains 3.2% of the State's population (857,885 people) and 2.9% of occupied housing units (270,709 households).

Approximately 97.2% of Region 13 residents live in urban El Paso County, located in the El Paso MSA, the highest rate among all regions. The urban nature of Region 13 is primarily due to an extremely low rural population.

Household Type: 28.3% of Region 13's population is under 18 years old, the second highest percentage after Region 11.

Out of all Region 13's households, 74.4% are family households and 35.9% are households with their own children under 18 years old; the second highest percentage of both out of all regions, in both cases behind Region 11.

61.5% of Region 13 households own their housing unit, only slightly lower than the State homeownership rate of 61.9%.

Race and Ethnicity: 3.4% of Region 13's population identifies as Black or African American, the second lowest percentage after Region 11.

81.2% of Region 13 identifies as Hispanic or Latino, the second highest percentage after Region 11. 13.5% of Region 13 identify as White Not Hispanic or Latino, the second lowest percentage after Region 11.

0.15% of Region 13's population identifies as Native Hawaiian and Other Pacific Islander, the second highest percentage among all regions behind Region 8. 0.71% of Region 13's population identified as American Indian or Alaska Native, the second highest percentage after Region 1.

9.4% of Region 13's population identifies as Some Other Race, the highest percentage among all regions. This could be a result of the Hispanic population including their ethnicity with their race.

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; 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;
- 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 section, some data for persons with special needs is only available at the state level. For information regarding TDHCA activities and programs addressing special needs populations, see the Action Plan section (Section 4).

Elderly Persons

HUD defines an “Elderly Person Household” as a household composed of one or more persons at least one of whom is 62 years of age or more at the time of initial occupancy and defines “frail elderly” 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” (HUD, n.d.a).

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. In 2015, 39.8% of all households without children headed by a person 62 years of age or older VLI renter households had worst case housing needs (HUD, August 2017).

According to a long-term study of aging persons in their last 24 months of life, the prevalence of disability increased from 28% two years before death to 56% in the last month of life. Those who died at the oldest ages were much more likely to have a disability two years before death (ages 50-69 years, 14%; 70-79 years, 21%; 80-89 years, 32%; 90 years or more, 50%). Disability was more common in women two years before death (32%) than men (21%), even after adjustment for older age at death. (Smith et al., 2013). According to 2012-2016 ACS Estimates, 9.8% of Texans 18 to 64 years old have a disability, while 39.1% of Texans 65 and older have a disability. By 2035, the number of older households with a disability nationally will increase by 76% to reach 31.2 million (Harvard University Joint Center for Housing Studies, 2016). The growing rate of disabilities leads to the need for barrier removal, such as ramps for wheelchairs to enable elderly households to remain in their homes. Currently, only 4% of single-family homes and 3.5% of housing units overall offer three of the most critical accessibility features: single-floor living, extra-wide hallways and doors, and zero-step entrances (Harvard University Joint Center for Housing Studies, 2016). In addition, older households tend to live in older homes: 34.0% of households aged 65 years and older lived in housing stock built before 1970 compared to 22.2% among persons younger than 65 years old. These factors may increase the need for housing modifications for accessibility and home repair.

Elderly populations have a range of unique housing needs. A 2014 Harvard University Joint Center for Housing Studies report on housing needs of the nation’s aging population found that cost burden (expenditures including housing and utilities that exceed 30% of income) is the most common housing problem for households with persons aged 65 and older. Households experiencing cost burden are often forced to cut back sharply on other necessities. On average, severely cost burdened households aged 50 and over in the bottom expenditure quartile spend 43% less on food and 59% less on health care than households living in housing they can afford, making clear the link between hunger and high housing costs among older adults (Harvard University Joint Center for Housing Studies, 2014). Nearly 6.4 million renters and 11 million homeowners aged 65 years and older will experience housing cost burden by 2035 (Harvard University Joint Center for Housing Studies, 2016).

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. Certain TDHCA programs align their definition of elderly with the Housing for Older Persons Act, which includes persons at least 55 years old. 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 80.6% 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).

The number of persons aged 65 years or older is projected to substantially grow over the next two decades. The US Census projects the 65 and over population will increase by more than 30 million people by 2035 to reach 79 million, and the 80 and over population will double in that same time period from 12 million to 24 million. By 2035, it is projected that one in five people in the US will be 65 years or older, up from one in seven in 2016 (Harvard University Joint Center for Housing Studies, 2016). Older Texans face housing challenges that will become more prevalent as the elderly population grows.

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	601,684	2,494,883	3,096,567	26,956,435	11.5%

Source: 2012-2016 American Community Survey, Table DP05.

Regional Analysis

While the percentage population of individuals 65 years or older is higher in rural counties than in urban counties for all regions, the number of individuals aged 65 years or older is higher in urban counties for most regions. 17.0% of Region 4’s and 16.5% of Region 2’s residents are at least 65 years old, the highest proportion of all regions. In both cases, the number of elderly residents is larger in the Region’s rural counties than the urban counties. The only other Region where this is the case is Region 5, which has the third largest percentage of elderly residents at 15.8%.

The rural counties of Region 4 have the largest share of the States’ rural counties’ elderly population at 19.7%. 57.7% of Region 4’s residents live in rural counties, but 62.1% of Region 4’s population over age 65 live in rural counties. As noted previously, rural elderly residents may face increased difficulty accessing services as a result of decreased development density and travel challenges.

Regions 3 and 6 together account for 46.1% of the states’ elderly residents, or 1,427,310 individuals. The urban counties of Regions 3 and 6 alone, a total of 20 counties encompassing the majority of the Houston-The Woodlands-Sugar Land and Dallas-Fort Worth-Arlington MSAs, account for 43.7% of the states’ elderly population. However, the urban counties of Region 3 and Region 6 account for 50.0% of the population of the State of Texas. This means that proportionally the elderly population of these subregions is relatively low. 10.0% of Region 6’s residents are at least 65 years old, the lowest proportion of all regions.

Farmworkers

As one of the top five states in agricultural production, Texas leads the nation in the number of farms and ranches, with 248,800 farms and ranches covering over 130.2 million acres (Texas Department of Agriculture, n.d.). According to the Texas Workforce Commission, demand for agriculture and forestry workers grew by 6.5% (adding 3,617 jobs) between the first quarters of federal fiscal year 2012 and federal fiscal year 2017. During the same time period, demand for workers in retail trade grew by more than 13% (adding 153,752 jobs), educational services by 8.6% (adding 95,530 jobs), and accommodation and food services by more than 22% (adding 212,887 jobs). 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. Farms now tend to be fewer in number, larger and more expensive to operate, but also much more productive (Texas Workforce

Commission, 2017). A 2012 study found that in rural areas stakeholders report that persons earning 30% or less than AMFI have the most difficulty accessing safe, affordable and decent housing. This group includes farmworkers (Bowen National Research, September 2012).

Agricultural workers support the \$985 billion agricultural industry in the U.S. and increase the overall economic output of regions in which they work. However, farmworker housing may be substandard or non-existent, and the wages of the farmworker are usually low. Agricultural workers represent some of the most economically disadvantaged people in the U.S., with 30% of agricultural worker families surveyed in the 2013-2014 National Agricultural Workers Survey reporting total family income levels below the national poverty guidelines. Nationally, many agricultural workers, particularly migrant workers, report living in crowded living spaces or having living situations not meant for human habitation (outdoors, cars, trucks, vans, etc.) (National Center for Farmworker Health, Inc, 2018). Farmworker housing conditions may be further exacerbated by legal, cultural, and geographic circumstances that can keep this population outside of the mainstream and contribute to their economic marginalization (Housing Assistance Council, 2013).

In a 2012 Texas Workforce Commission (TWC) plan, the TWC estimated that there would be a total of 289,600 migrant seasonal farmworkers in Texas in 2012 (TWC, 2012). The National Center for Farmworker Health has developed a standardized methodology for estimating the number of crop production and animal production workers in any county using the USDA's Census of Agriculture. The following table includes the 2012 estimates of the number of crop and animal production workers from the National Center for Farmworker Health, the most recent data available at the county level that allows for regional and subregional analysis.

Migrant Seasonal Farmworker (MSFW) Population Estimates, Texas

	Crop Production Workers	Animal Production Workers	Total Migrant Seasonal Farmworkers	Total Individuals	% MSFW of Total Individuals
Rural	48,937	89,303	138,240	3,505,580	3.9%
Urban	35,373	29,235	64,608	23,450,855	0.3%
Total	84,310	118,538	202,848	26,956,435	0.8%

Source: National Center for Farmworker Health, n.d.

Regional Analysis

Farmworkers are more prevalent in rural as opposed to urban counties, with 68.1% of the total Texas MSFW population residing in rural counties. Region 1 has the largest estimated share of the state's migrant seasonal farmworkers, 16.8% or 34,092 workers. 85.1% of those workers are located in rural counties, or 29,021 workers. Region 1 has the highest percentage of State MSFWs for both crop production and animal production workers, though a slightly higher number and percentage of animal production workers (an estimated 20,310 animal production workers and 13,782 crop production workers).

Region 11 has the second highest share of statewide MSFWs at 10.1%, or 20,514 estimated workers, however, the majority of those workers are in urban counties, primarily in the Rio Grande Valley. Over half of Region 11 MSFWs are in Hidalgo County. Region 11's share of MSFWs is primarily made up of crop production workers (14,103 estimated crop production workers).

Region 13 has the smallest number of estimated migrant seasonal farmworkers, 1.9% of the state total or 3,758 workers. However, given the small rural population of Region 13 (just 24,293 individuals), the rural counties of Region 13 have the largest percentage of subregional

population that are MSFWs at 10.8%. Region 7 has the second lowest share of statewide MSFWs (4.0%), followed by Region 5 (4.5%).

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

The total number of individuals below 125% of poverty is one of the need indicators for some of the Department’s programs instead of 100% of poverty consistent with federal program design. The 2018 poverty income guideline for a family of 4 is \$25,100. In 2018, a family of 4 at 125% poverty would make approximately \$31,375 per year (USHHS, n.d.).

According to the 2012-2016 American Community Survey, 5,799,367 individuals in Texas live below 125% of the poverty line. Urban counties tend to have higher numbers of people below 125% of poverty, but a lower rate than rural counties.

Individuals Below 125% of Poverty, Texas

Individuals	Rural	Urban	Texas
Individuals below 125% of poverty	806,629	4,992,738	5,799,367
% Individuals below 125% of poverty	24.3%	21.7%	22.0%
Total population for whom poverty status is determined	3,325,161	23,008,844	26,334,005

Source: 2012-2016 American Community Survey, Table S1701.

To provide a more detailed breakdown of the population by income level, this report will use the five income groups designated by HUD and defined in the Data Sources and Limitations section of this section.

Households by Income Group, Texas

Area	Texas ELI Households	Texas VLI Households	Texas LI Households	Texas MI Households	Texas Households with Incomes >100% AMFI	Total Texas Households
Urban	1,056,565	970,975	1,335,800	763,670	3,799,615	7,926,635
Rural	160,819	164,348	214,882	120,217	562,385	1,222,565
Total	1,217,384	1,135,323	1,550,682	883,887	4,362,000	9,149,200

Source: 2011-2015 CHAS, Table 8.

A total of 42.7% of all Texas households are in or below the LI category (incomes less than or equal to 80% AMFI). 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 44.2% of rural Texas households have incomes less than or equal to 80% AMFI, 42.4% of urban households and 42.7% of total Texas households have incomes less than or equal to 80% AMFI. However, a far more impactful characteristic than rural vs urban is whether or not the household rents or owns. Renter households are far more likely to have lower incomes than owner households; whereas 61.4% of renter households in Texas have incomes less than or equal to 80% AMFI, that percent drops by almost half to 31.3% for owner households. In every single region, the majority of renter households have incomes less than or equal to 80% AMFI.

Region 11 has the largest proportion of households in the ELI and VLI income groups for owner and renter households, 20.2% and 16.0% respectively. Regardless of whether data is being observed for owner, renter, urban, or rural households, Region 11 has the largest percentage population of households in the ELI and VLI categories among all regions. Region 13 follows Region 11 with 14.2% of total households in the ELI category and 13.7% in the VLI category. By comparison, 13.3% of the State's households are ELI and 12.4% are in the VLI category. Region 11 is the only region where the majority of total households have incomes less than or equal to 80% AMFI (53.7%). Region 13 has the next highest percentage at 45.8%. These percentages drastically increase when looking at renter households—70.6% of Region 11 renter households and 62.7% of Region 13 renter households have incomes less than or equal to 80% AMFI. Regions 11 and 13 contain the majority of Texas' border counties.

Regions 1 and 9 are the only regions that have a higher rate of households with incomes less than or equal to 80% AMFI in their urban as opposed to rural counties. Region 13 has the greatest difference between urban and rural households in this income range as a percentage of subregional population (45.7% in the urban counties and 50.4% in the rural counties). However, only 3.1% of Region 13's households are in rural counties.

Region 12 has the smallest proportion of ELI households at 10.4%. Region 12 has the lowest percent of urban ELI households at 9.6%, but Region 1 has the lowest percentage of rural ELI households at 11.1%

Region 3 has the largest number of ELI households of any region (320,235, 26.3% of the States' total), followed by Region 6 (299,870, 24.6% of the states' total). The urban counties of Regions 3 and 6 alone account for 49.1% of the states' total ELI households.

The percentage of households in each region below 125% poverty follows a similar pattern to that of ELI households. Region 11 has by far the highest rate of households below 125% poverty at 40.2%. The next highest regional rate is in Region 13, 29.4%.

Persons Experiencing Homelessness

Homelessness is defined in a variety of ways. While the definitions of homelessness are intricate and varied, in general the 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 most recent HUD Annual Homeless Assessment Report to Congress, 67% of persons experiencing homelessness were homeless as adults in households without children and 33% were homeless as persons in families. Nationally, homelessness remained relatively flat between 2017 and 2018, increasing by just 0.3% (or 1,834 individuals). This increase is attributable to an increase in the number of unsheltered individuals. However, the number of people experiencing homelessness in families with children declined by 2% (or 3,998 people) and the number of family households experiencing homelessness declined by 3% (or 1,544 households) between 2017 and 2018 (HUD, December 2018). These comparisons of homelessness by household type nationally demonstrate HUD's progress to meet its goal to end family homelessness by 2020.

Texas is one of five states that together accounted for half of the nation's population experiencing homelessness in 2018 with 5% of the national total in Texas (or 25,310 people). Between 2017 and 2018, Texas saw the third largest increase in the number of persons experiencing homelessness (1,762 individuals or 7.5%) of all states. However, between 2007 and 2018, Texas saw the second

largest decrease in the number of persons experiencing homelessness (14,478 individuals or 36.4%) compared to other states. In the same time period, Texas also had the second largest decrease in the number of persons experiencing homelessness as individuals (7,107 individuals or 27.0%) and the largest percentage decrease in families with children experiencing homelessness (7,371 or 54.7%) (HUD, December 2018). Based on CoC PIT counts generated by the Texas Homeless Network, in 2018 approximately 25,310 persons considered homeless were physically counted (HUD, 2018).

Based on a calculation using the U.S. Department of Education’s count of children experiencing homelessness in U.S. public schools and on 2013 U.S. Census data, the National Center on Family Homelessness (2014) reported that 2,483,539 children (or 1 in every 30 children) experienced homelessness in the U.S. in 2013; the same report found that, in Texas, 190,018 children experienced homelessness in 2013. It is important to note that the U.S. Department of Education’s count of children experiencing homelessness in U.S. public schools takes place throughout the school year and captures a larger sample of children who may experience homelessness. In contrast, the CoC PIT counts referenced in the table below count the population experiencing homelessness each January on a given night. The 2018 Annual Homeless Assessment Report to Congress reported 36,361 unaccompanied homeless youth under age 25, which is just under 7% of the total homeless population and 10% of persons experiencing homelessness as individuals (HUD, December 2018). A 2013 study of runaway and homeless youth found that 41.1% of respondents identified as Black or African American compared to 33.3% identifying as White only. The same study found that 30% of surveyed street youth identified as lesbian, gay or bisexual while 6.8% identified as transgender, roughly three times the percentage of transgender youth nationally (USHHS FYSB, 2014).

Because the ACS is address-based, it is not suitable for homeless statistics. Therefore, a uniform dataset for the regions is not available. The table below is a count compiled by HUD of sheltered and unsheltered persons experiencing homelessness by subpopulation in Texas.

Homeless Populations, Texas

Homeless Subpopulations	Sheltered	Unsheltered	Total
Chronically Homeless	1,514	1,890	3,404
Severely Mentally Ill	2,050	2,142	4,192
Chronic Substance Use Issues	1,467	1,454	2,921
Veterans	1,142	793	1,935
Persons with HIV/AIDS	119	202	321
Survivors of Domestic Violence	1,942	561	2,503
Unaccompanied Youth (18-24 years old)	754	625	1,379
Parenting Youth	225	6	231
Children of Parenting Youth	341	8	349

Source: HUD, 2018.

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

Although the number of Texans living with HIV rises each year, the number of deaths among persons with HIV remained between 1,200 and 1,500 people per year from 2007 through 2014. 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, 2017). As reported by the Texas

Department of State Health Services (DSHS), there were 86,669 Texans living with a diagnosed HIV infection at the end of 2016 and 90,700 Texans living with a diagnosed HIV infection at the end of 2017 (DSHS, 2018).

Persons with HIV/AIDS, Texas

State	Persons with HIV/AIDS - 2016, Rural	Persons with HIV/AIDS - 2016, Urban	Total Persons with HIV/AIDS*, 2016	2012-2016 Total Population	Percent of Persons with HIV/AIDS to Statewide Population
Total	4,168	82,496	90,700	26,956,435	0.34%

Source: DSHS, 2018; 2012-2016 American Community Survey, Table DP05.

*The 4,036 people (4.4% 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 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 listed by residence at HIV or AIDS diagnosis.

Regional Analysis

The 2017 HIV Surveillance Report (released in July 2018) indicates that almost two thirds (64.2%) of all persons in Texas with HIV diagnoses live in the urban counties of Region 3 and Region 6 containing the Dallas and Houston MSAs. Almost half (48.2%) live in Harris and Dallas Counties alone. Not including those with HIV diagnoses in TDCJ facilities, Federal Prison facilities, and ICE facilities, 0.39% of people in Region 3 and 0.46% 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 0.10% in Region 2 to 0.31% in Region 7. Region 6 has the largest population of persons living with AIDS/HIV among all regions at 30,281 individuals, which is 33.4% of all persons living with HIV/AIDS in the State of Texas.

The vast majority (95.2%) of persons with HIV diagnoses who are attributed 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, 0.35% 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 0.40% and 0.46% of their urban population respectively. Nearly a quarter (22.7%) of all persons with HIV diagnoses who are attributed a geographic region in rural Texas counties live in Region 4, followed by Region 5 with 16.2%. 0.18% of all residents of rural Region 5 counties are living with HIV/AIDS, the highest rate among all rural subregions followed by Region 6 (0.17%) and Region 4 (0.15%). These individuals living in rural East Texas counties could experience increased barriers to accessing care and services.

Persons with Disabilities (Mental, Physical, and Developmental)

According to HUD, mental, physical and developmental disabilities can include “hearing, mobility and visual impairments, chronic alcoholism, chronic mental illness, AIDS, AIDS Related Complex, and intellectual disability that substantially limits one or more major life activities. Major life activities include walking, talking, hearing, seeing, breathing, learning, performing manual tasks and caring for oneself” (HUD, n.d.).

A significant number of persons with disabilities face extreme housing needs. The 2012-2016 ACS data shows that 17.7% of individuals that live below the poverty level in Texas have a disability, while

8.8% of individuals that live at or above the poverty level have a disability. HUD’s Office of Policy Development and Research reported that worst case housing needs affected 39.4% of unassisted very low-income renter households containing nonelderly persons with disabilities in 2015, slightly less than the 43.2% prevalence among very low-income renters overall. 24.2% of very low-income renter households containing persons with disabilities are severely rent burdened and pay more than 50% of their income towards housing, a steep 25.2% drop since 2013 (HUD, August 2017).

According to the table below, of those Texans with disabilities, approximately 82.0% live in urban areas. Persons with disabilities are more likely to be living in urban areas due to the ability to access transportation and the close proximity to health related and other services and supports (Cruz, 2010).

Persons with Disabilities, Texas

State	Rural	Urban	Total Civilian Non-Institutionalized Population	Percent of Civilian Non-Institutionalized Population with Disability
Total	553,904	2,529,237	26,478,868	11.6%

Source: 2012-2016 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	16,387	1,970,499	0.8%
5 to 17 years	281,123	5,151,301	5.5%
18 to 64 years	1,608,392	16,349,031	9.9%
65 years and over	1,177,239	3,008,037	39.1%
Total	3,083,141	26,478,868	11.6%

Source: 2012-2016 American Community Survey, Table S1810.

Regional Analysis

Rural counties have higher rates of disability than urban counties in every region, though a lower total population of persons with disabilities. For example, 22.4% 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 only 5,296 individuals, the lowest number of persons with disabilities among any subregion (and 0.2% of the total State population of persons with disabilities).

Almost 20% of all persons with disability residing in a rural county are in Region 4, but Region 4 only contains 18.6% of all rural Texans. Region 4 has 15.7% of all persons with disabilities in the State of Texas, but only 4.2% of the state total population. 17.4% of the population of Region 5 has a disability, the largest percentage in the State followed by Region 2 at 16.7%. 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. Region 4 is the only region that has a greater total rural population than urban.

The urban counties of Regions 3 and 6 combined account for 41.8% of all persons with disabilities in the State. However, Regions 3 and 6 account for 50.0% of all people in the State of Texas, so this is a relatively low rate. In fact, Region 6 has the lowest percentage population of persons with disability at 9.7%, followed closely by Region 7 at 9.8% and Region 3 at 9.9%. Regions 3, 6, and 7 contain the

cities of Dallas-Fort Worth, Houston, and Austin respectively. Despite representing the greater number of persons with disability in Texas, these cities proportionally contain less of the State's persons with disabilities.

Persons with Substance Use Disorders

Alcohol and substance use issues can be linked to housing problems, including homelessness. A 2007 U.S. Department of Health and Human Services (USHHS) paper stated that greater than 80% of chronically homeless people have experienced lifetime alcohol and/or drug problems, and that a history of substance abuse treatment may be related to longer durations of homelessness (USHHS, 2007). Further, many individuals with substance use issues face multiple barriers to accessing housing while suffering from addiction. Being without a stable place during substance abuse recovery only increases the likelihood that these treatments will fail (U.S. Interagency Council on Homelessness, 2015).

Alcohol or substance use disorders can lead to homelessness or can be a result of homelessness. The National Institute on Drug Abuse found that in 2013, 11.2% of clients admitted to DSHS-funded substance abuse treatment programs in Texas were homeless (Maxwell, 2014). Among clients admitted to DSHS-funded treatment for heroin use in 2014, 18% were homeless. Among clients admitted for cocaine, amphetamine, or methamphetamine use, 13% were homeless (Maxwell, 2015). In 2016, 15% of the 698 persons with a primary problem with synthetic or other cannabinoid (which includes synthetic cannabinoids such as K2 or Spice) use that entered Texas treatment programs were homeless and 48% were unemployed (Maxwell, 2017). Statewide, of the 25,310 people who were homeless on a single night in January 2018, 16.6% had a severe mental illness, and 11.5% had a chronic substance use problem (HUD, 2018). It is estimated that nearly half of all individuals experiencing homelessness and 70% of veterans experiencing homelessness suffer from substance use disorders, and a majority of those with substance use disorders also suffer from moderate to severe mental illness (U.S. Interagency Council on Homelessness, 2015).

There are approaches to housing, such as Housing First or Permanent Supportive Housing, that are tailored for hard-to-serve populations such as persons with substance use issues. Without secure housing, persons with alcohol or substance use disorders can cycle through more costly options such as emergency room care, the criminal justice system, and other service providers (HUD, 2011). Homeless participants in substance abuse treatment services are more likely to have had multiple episodes prior to the current treatment episode (USHHS, 2007). Supportive housing programs needed for persons with alcohol and/or other substance use issues range from short-term, in-patient services to long-term, drug-free residential housing environments for recovering addicts. Better recovery results may be obtained by placing individuals in stable living environments.

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. The National Network to End Domestic Violence reports 11,441 national requests for service on September 13, 2017, that could not be provided due to lack of resources. 65% of those requests (7,416) were for housing (National Network to End Domestic Violence, 2018a). Services which may help survivors of domestic violence move to safety include

physical protection services, legal protection for his or herself and any children involved, counseling, and employment assistance.

The Texas Council on Family Violence reports that many programs in Texas stretch to provide services to a vast geographic area to reach as many survivors of family violence as possible. In a 2013 survey of service availability, only 68% of Texas counties had some form of physical access point for services, and only 28% of counties have a family violence shelter. 29% of counties without physical access points offer access via meeting a survivor at an agreed location or at the county line, but a survivor must call for services first. Eight counties (3.1%) do not have access to any services of any kind (Texas Council on Family Violence, 2013). The National Network to End Domestic Violence found that on September 13, 2017, alone, 1,298 requests for services in Texas were unmet because programs did not have the resources to provide these services. 34% (441) of those requests were for housing. A major reason for not being able to provide services was identified as staff reductions. (National Network to End Domestic Violence, 2018b).

The Texas Department of Public Safety reports that the total number of Texas family violence incidents in 2017 was 195,315. This represented a 0.6% decrease when compared to 2016. These incidents involved 212,307 victims (a decrease of 3.4% from 2016) and 207,231 offenders (a decrease of 5.7% from 2016). The table below shows total victims of domestic violence in Texas in calendar year 2017. It must be noted that there is not a one-for-one relationship between incidents and victims of domestic violence. One incident can involve multiple victims, and one victim can experience multiple incidents. However, the numbers below will not reflect the severity of the problem. According to 2012-2016 data from the National Crime Victimization Survey, which only takes into account nonfatal crimes with victims aged 12 or over, when the victim and offender had an intimate relationship or were related, 70.0% of aggravated (with a weapon) and 51.4% of simple (without a weapon) assaults were reported. Regardless of relationship between survivor and offender, rape and sexual assault were the least likely type of crime to be reported to police at just 31.8% of incidents reported (Bureau of Justice Statistics, 2017).

Domestic Violence Victims, Texas

Area	Total Victims, 2016	Total Population, 2015	% of Victims to Population
Rural	20,529	3,505,580	0.59%
Urban	191,778	23,450,855	0.82%
Texas	212,307	26,956,435	0.79%

Source: Texas Department of Public Safety, 2018; 2012-2016 ACS.

Regional Analysis

1.1% of the population of Region 5 are victims of family violence, the highest rate among all regions. 4.0% of Texas victims of family violence are in Region 5, but Region 5 only has 2.9% of total state population.

Region 6 has the largest number of victims of family violence, 62,925 (29.6% of the State total). The urban counties of Region 6 alone account for 29.0% of all victims of family violence in the state of Texas, but those same counties only represent 23.9% of the total state population. Region 6 has a slightly higher percentage population that are victims of family violence, 0.95%, when compared to the State percentage, 0.79%.

Region 7 has the lowest percentage population that are victims of family violence among all regions at 0.58%. The urban counties of Region 7 have the lowest rate among all urban subregions at 0.58%

and the rural counties of Region 13 have the lowest rate among all rural subregions at a standout low of 0.23%.

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 treatments. Several state agencies, including TDHCA, are working to address remaining 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.

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-build basis, which may not be secure or safe. Since 1995, Tex. Local Gov't Code Chapter 232, Subchapter B, has required that subdividers of new residential subdivisions provide infrastructure such as utilities, roads, and drainage. 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. 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).

Due to differing definitions, estimating the population of residents of colonias can be difficult. In addition to being required of counties within 50 miles of the Texas border, the adoption and enforcement of Model Subdivision Rules is also required for counties that want to be eligible for the TWDB's 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 counties must be within 100 km of the Texas-Mexico border or meet certain economic criteria. To be eligible for EDAP, an area within an eligible county must meet the definition of an Economically Distressed Area (EDA) per Tex. Water Code §17.921, which does not have any limit on distance from the Texas-Mexico border. Per Tex. Gov't Code §775.001(2), an EDA with 11 or more dwellings fits the definition of a colonia. The TWDB uses the Tex. Gov't Code §775.001(2) definition of colonia, which is why population figures for EDAs are frequently reported as population figures for colonias. However, given that the Tex. Water Code definition of an EDA does not limit the distance from the Texas-Mexico border, and EDAP-eligible counties can be further than 100 km from the border as long as they meet certain economic criteria, TWDB population estimates for EDAs or colonias do not necessarily align with the TDHCA definition of colonia.

A 1996 TWDB study estimated 392,188 individuals living in 1,495 EDAs in 33 EDAP eligible counties (TWDB, 1997). However, not all of these EDAP eligible counties were within 50 or even 150 miles of the Texas-Mexico border, including Coryell, Marion, Newton, Sabine, and Tyler counties. A 2003 TWDB EDAP assessment reported that 2,333 EDAs were identified in 42 EDAP eligible counties with a population of approximately 484,900. Again, 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. The 2003 TWDB report goes on to examine counties that were EDAP eligible for both the 1996 assessment and the 2003 assessment; 32 counties containing 2,294 EDAs with a total population of 464,158. 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 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.

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, specifically the examination of counties that were EDAP eligible for both the 1996 and the 2003 assessment periods.

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 public housing construction and rehabilitation to Housing Choice Voucher (HCV) administration. HCV, which is not considered a public housing unit, allows very low-income families to choose and lease or purchase safe, decent and affordable privately-owned rental housing (HUD, n.d.b). Residents of public housing often have low educational attainment, poor mental and physical health, and limited access to social networks that facilitate job access and physical isolation from opportunity (Urban Institute, 2013). The number of public housing authority units, excluding housing choice vouchers, can be found below.

Public Housing Authority Units, Texas

State	Rural	Urban	Total Units
Total	15,205	35,317	50,526

Source: HUD, 2017.

Regional Analysis

The majority of the State’s PHA units are in urban counties, 69.9%. Region 3 and Region 6 each have 14.1% of the State’s PHA units, the highest percentage of any Region, followed by Region 11 at 11.0%. Region 12 has the smallest share of the State’s PHA units at 2.4%, followed by Region 1 at 2.9%. 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 and Wounded Warriors

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. As these generations of veterans age and their health deteriorates, their need for services grows (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). In Texas, 7.7% of the Texas civilian population over age 18 consists of veterans, and 7.6% of the adult population experiencing homelessness counted on a single night in January 2018 consisted of veterans. This is a decrease from 2017, when 9.3% of the adult population experiencing homelessness counted on a single night in January consisted of veterans (HUD, 2018). On a single night in 2018, there were 37,878 veterans experiencing homelessness in the United States, and nearly all (98%) were homeless in households without children. Between 2017 and 2018, homelessness among veterans decreased by 5% (or 2,142 individuals) nationwide. Texas had the fourth largest percentage decrease in homeless veterans from 2017 to 2018, 265 individuals (or 12.0%) (HUD, December 2018).

Veteran housing issues can be compounded by service-connected disabilities, such as traumatic brain injury, substance use and mental disorders (National Housing Conference and Center for Housing Policy, 2013). As many as two-thirds of veterans experiencing homelessness of the Iraq and Afghanistan wars had post-traumatic stress disorder (DeAngelis, 2013). These factors may affect veteran’s ability to acquire and remain in stable housing and support the need for availability of services.

Veterans, Texas

State	Rural Veterans	Urban Veterans	Total Veterans	2012-2016 Civilian Population over 18 years	Percent Veterans of Population Over 18 Years
Total	238,646	1,274,648	1,513,294	19,731,218	7.7%

Source: 2012-2016 American Community Survey, Table S2101.

Regional Analysis

12.4% of Region 8’s civilian population over 18 years old are veterans, the highest percentage among all regions followed closely by Region 9 at 11.7%. 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 210,431.

While a greater number of veterans live in urban counties (84.2% of the State total), rural counties have a higher percentage population of veterans than urban counties (9.0% vs. 7.5%).

Region 3 has the largest veteran population of all regions, 374,375 or 24.7% of all Texas veterans. Region 6 has 289,424, or 19.1% of all Texas veterans. Considering that Regions 3 and 6 account for 27.0% and 24.7% of the State's total population respectively, this is a relatively low proportion.

Region 12 has the smallest share of the State's veteran population at 2.3% while Region 11 has the lowest percentage population of veterans at 4.2%.

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 may be able to stay in the system to receive ongoing assistance until age 24). In SFY 2017, 1,200 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 leave foster care. 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 family home, 15% to 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). A study of homeless youth by the USHHS Family and Youth Services Bureau (FYSB) found 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 2017

State	Rural	Urban	Total
Total	196	1,004	1,200

Source: Texas Department of Family and Protective Services, 2018

Regional Analysis

Because the number of youth aging out of foster care is small compared 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. 0.0082% 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 0.0026% of the region's population are youth aging out of foster care.

Region 3 contains 22.1% 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 40.8% 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 1.8%. Despite only 9.5% of all Texas residents of urban counties being in Region 9, 16.2% of all youth aging out of foster care living in urban counties reside in Region 9.

HOUSING ASSESSMENT

A housing assessment includes the current housing needs, housing supply, and housing affordability.

Housing Needs

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

Households with One or More Housing Problems, Texas

Income Categories	Renter At least one problem	Renter Total Households	Renter % with at least one problem	Owner At least one problem	Owner Total Households	Owner % with at least one problem	Total Households
ELI	622,840	786,956	79.1%	313,927	430,428	72.9%	1,217,384
VLI	502,882	611,271	82.3%	292,263	524,052	55.8%	1,135,323
LI	361,797	721,879	50.1%	335,707	828,803	40.5%	1,550,682
MI	80,297	345,644	23.2%	142,198	538,243	26.4%	883,887
>100% AMFI	83,238	989,695	8.4%	270,843	3,372,305	8.0%	4,362,000
Total	1,651,080	3,455,395	47.8%	1,354,944	5,693,810	23.8%	9,149,200

Source: 2011-2015 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)

The measure of physical inadequacy available from the CHAS database tabulation is the number of units lacking complete kitchen and/or plumbing facilities. While this is not a complete measure of physical inadequacy, the lack of plumbing and/or kitchen facilities can serve as a strong indication of one type of housing inadequacy. The state defines “standard condition” of housing as properties that meet the Texas Minimum Construction Standards as applicable. “Substandard condition but suitable for rehabilitation” refers to properties that do not meet the above standards, but are not sufficiently deteriorated to justify demolition or replacement. These definitions refer to the condition of properties prior to the receipt of assistance.

The 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	20,293	786,956	2.6%	11,041	430,428	2.6%
VLI	13,353	611,271	2.2%	7,390	524,052	1.4%
LI	12,478	721,879	1.7%	7,031	828,803	0.8%
MI	4,491	345,644	1.3%	2,881	538,243	0.5%
>100% AMFI	11,403	989,695	1.2%	13,445	3,372,305	0.4%
Total	61,991	3,455,395	1.8%	41,859	5,693,810	0.7%

Source: 2011-2015 CHAS, Table 3 and Table 8.

Out of the total count of physically inadequate occupied housing units, 19.5% are occupied by ELI renter households and 10.6% 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 equal, for all other income categories rates of physical inadequacy are higher among renter households.

Regional Analysis

Region 11 has the highest rates of physical inadequacy among all regions with 2.3% of total households living in units lacking complete kitchen or plumbing facilities. The region with the next highest rate of physical inadequacy is Region 12 at 1.7% of total households. Region 11 owner households in the ELI category have the highest rate of households lacking complete plumbing or kitchen facilities at 5.6%. The next highest is Region 11 ELI renter households, at 4.9%, and then Region 12 ELI owner households at 4.6%.

Regions 3, 6, and 7 have particularly low rates of physical inadequacy. All three of these regions are predominantly urban, with at least 90% of households in each region in urban counties. Overall, physical inadequacy is slightly higher in rural counties than in urban counties (1.5% and 1.1% of total rural and urban households, respectively). In Regions 6, 11, and 12, rates of physical inadequacy are higher in urban counties than in rural counties, but only slightly (within 0.6%). Region 13 has the largest difference between urban and rural rates of physical inadequacy; while 1.1% of urban households in Region 13 lack complete kitchen or plumbing facilities, 2.7% of rural households have the same issues. Only 4.5% of Region 13 households live in rural counties (13,581 households), so rural households are overwhelmed by urban households when looking at regional figures.

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 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	606,064	786,956	77.0%	301,945	430,428	70.1%
VLI	474,729	611,271	77.7%	269,365	524,052	51.4%
LI	308,176	721,879	42.7%	291,423	828,803	35.2%
MI	56,055	345,644	16.2%	118,179	538,243	22.0%
>100% AMFI	37,629	989,695	3.8%	199,130	3,372,305	5.9%
Total	1,482,653	3,455,395	42.9%	1,180,042	5,693,810	20.7%

Source: 2011-2015 CHAS, Table 8.

VLI renter households have the highest rate of households experiencing cost burden, 77.7% of all VLI renter households. ELI renter households have the largest number of households experiencing cost burden, 606,064 households. This is a larger population than renter and owner households with incomes greater than 100% AMFI experiencing cost burden combined, 236,759 households. While the number of housing cost burdened renter households has increased for every income category, the number of housing cost burdened owner households with incomes greater than 50% AMFI decreased from 2010-2014 CHAS data.

The number of households experiencing cost burden declines for both renter and owner households as income increases, however, this decline is different for renter and owner households. For renters, cost burden is heavily concentrated in the lowest income categories. Cost burdened renter households are 40.9% ELI, 32.0% VLI, 20.8% LI, and just 6.3% are MI and above. Cost burdened owners are 25.6% ELI, 22.8% VLI, 24.7% LI, and 26.9% MI and above. This could possibly be because more households in the higher income categories are able to enter the housing market and become owners, creating a larger number of owners in the higher income brackets and a greater exposure to cost burden problems.

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 12 has the lowest overall rate of housing cost burden, with 21.3% of Region 12 households paying more than 30% of their income towards housing costs. Region 7 has the highest rates of housing cost burden among all regions with 32.0% of total households experiencing housing cost burden. The region with the next highest rate of housing cost burden is Region 11 at 30.2% of total households. Although Region 11 has relatively low rates for each individual income category, the total for the region is high—this is due to the fact that more households in Region 11 are in the ELI income category, and that category has the highest rates of cost burden. Whereas 13.3% of total Texas households are in the ELI income category, 20.2% of Region 11 households are in the ELI income category. The region with the next largest share of ELI households is 14.2%, in Region 13.

Region 7 households have the highest rates of cost burden across the majority of income categories, however, renter households in Region 13 with incomes greater than 50% AMFI have higher rates of burden than households in the same categories in Region 7. Region 13 has a very small rural population and the rural cost burden rate is low, so this issue is concentrated in El Paso County.

Regions 3 and 6 both have relatively high rates of cost burden; 30.1% of households experience housing cost burden in each region.

Region 7 renter households in the VLI income category have the highest rate of households experiencing cost burden at 85.5%. The next highest is Region 7 ELI households, at 81.4%, and then Region 9 VLI renter households at 80.8%.

Housing cost burden is more prevalent in urban areas than in rural; 30.1% of total urban households and 22.5% of total rural households experience cost burden. This is likely due to greater availability of housing in rural areas and lower costs of living. Regions 7 and 8 have the highest rates of cost burden among urban subregions; 32.9% of urban households in Region 7 and 32.1% of urban households in Region 8 experience cost burden. Regions 3 and 6 have the highest rates of cost burden among rural subregions; 25.8% of rural households in Region 6 and 25.6% of rural households in Region 3 experience cost burden.

OVERCROWDING

Overcrowded housing conditions occur when a residence accommodates more than one person per each room in the dwelling. Overcrowding may indicate a general lack of affordable housing in a community where households have been forced to share space, either because other housing units are not available or because the units available are too expensive. 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	79,106	786,956	10.1%	24,442	430,428	5.7%
VLI	64,114	611,271	10.5%	31,722	524,052	6.1%
LI	56,605	721,879	7.8%	47,136	828,803	5.7%
MI	21,447	345,644	6.2%	23,107	538,243	4.3%
>100% AMFI	37,061	989,695	3.7%	60,785	3,372,305	1.8%
Total	258,284	3,455,395	7.5%	187,123	5,693,810	3.3%

Source: 2011-2015 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 or households experiencing cost burden, rates of households experiencing overcrowding peak for the VLI income category, as opposed to the ELI income category, and decrease as income increases beyond 50% AMFI for both owner and renter households. This may be due to larger, multiple-income households occupying smaller units in order to maintain housing affordability. For all income categories, renter households have higher rates of overcrowding than owner households.

Regional Analysis

Region 11 has the highest rates of overcrowding among all regions with 12.5% 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 13 is more than twice

as high as the region with the next highest rate of overcrowding, Region 13 at 6.0%. Regions 11 and 13 contain the vast majority of Texas' border counties. Region 2 has the lowest regional rate of overcrowding, 2.5% of all households.

Rates of overcrowding are relatively close in urban and rural counties. The largest difference between the urban and rural rate is in Region 13, where 9.5% of rural and 13.1% of urban households experience overcrowding. While the statewide urban rate (5.0%) is slightly higher than the statewide rural rate (4.2%), there is not a distinguishable pattern regarding urban vs. rural overcrowding across regions.

Housing Supply

Approximately 67.9% of occupied units in Texas were single-unit homes, 65.3% in detached 1-unit structures. Approximately 24.6% of housing units were within multifamily structures: 1.9% were in developments of 2 units; 3.2% were in developments with 3 or 4 units; 11.1% were in developments with 5 to 19 units; and 8.3% were in developments of over 20 units. The remaining 7.5% 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	1,132,394	5,962,424	7,094,818	67.9%
2 units	32,917	165,993	198,910	1.9%
3 or 4 units	36,917	301,061	337,978	3.2%
5 to 19 units	44,061	1,120,074	1,164,135	11.1%
20+ units	23,443	843,337	866,780	8.3%
Mobile homes	284,663	478,185	762,848	7.3%
Other types of housing	4,928	11,246	16,174	0.2%
Total	1,559,323	8,882,320	10,441,643	100.0%

Source: 2012-2016 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 areas. 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 89.0%.

Housing Occupancy, Texas

State	Occupied Housing Units	Vacant Housing Units	Percent of Occupied Units
Rural	1,222,093	337,230	78.4%
Urban	8,067,461	814,859	90.8%
Total	9,289,554	1,152,089	89.0%

Source: 2012-2016 American Community Survey, Table DP04.

Regional Analysis

The percent of occupied units slightly increased from the 2011-2015 ACS, though the percent of occupied units in rural counties decreased. The number of vacant units in rural counties has increased while the number of vacant units in urban counties has decreased.

Region 2 has the lowest regional occupancy rate of all regions at 79.7%. Region 10 has the lowest occupancy rate among urban subregions (86.0%) but Region 13's has the lowest occupancy rate among rural subregions (68.4%).

Region 3 has the highest occupancy rate of all regions at 92.0% of units occupied. Region 7's urban counties have the highest occupancy rate of any subregion (92.51%) followed closely by the urban counties of Region 3 (92.45%). This aligns with the housing cost burden statistics previously discussed; lower vacancy rates may lead to greater difficulty finding affordable units. Regions 3 and 7 had high rates of housing cost burden.

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), Public Housing Authorities, Housing Choice Vouchers, 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 on October 25, 2018. HUD units, Housing Choice Vouchers, and Public Housing Authority unit data were obtained from HUD's 2017 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 2018 were taken from USDA's Rural Development Datasets webpage.

Subsidized Units, Texas

Multifamily Units	State	Percent of State Inventory
TDHCA Units	251,083	46.3%
HUD Units	62,220	11.5%
PHA Units	50,526	9.3%
Housing Choice Vouchers	165,362	30.5%
USDA Units	13,529	2.5%
Total	542,720	100.00%

Source: HUD, 2017; U.S. Department of Agriculture, 2018.

Regional Analysis

4 PHA, 1 HUD, 997 HCV, and 23 TDHCA units did not have geographic data available and were not included in regional analysis.

The urban counties of Regions 3 and 6 account for 51.5% of all assisted multifamily units in the State of Texas (242,777 units). Region 3 has the overall greatest share of the State's subsidized units at 25.3%, followed by Region 6 with 20.9%. Region 12 has the smallest share of the State's subsidized multifamily units at 2.0%, followed by Region 2 with 2.6%. Region 4, one of the only regions with a majority rural population, has the largest share of the State's rural subsidized units at 16.8%, followed by Region 5 with 12.4%.

8.3% of all housing units in Region 13 are subsidized multifamily units, the highest percentage of any whole region. 10.0% of all housing units in the urban counties of Region 5 are subsidized multifamily units, the highest percentage among all subregions. The ratio of subsidized multifamily units to total housing units drops by half in the rural counties of Region 5 to 4.8%. The rural counties of Region 11 have the highest percentage of units subsidized among all rural subregions at 6.5%. The high rates of physically inadequate units and overcrowding in Region 11 suggest there may be a need for additional affordable housing there.

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 (Urban Institute, 2009). 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.

The following data is from RealtyTrac and represents the number of notices announcing public auction of properties, which is one of the final steps in the foreclosure process. The highest number of notices of public auction was in Quarter 3 of State Fiscal Year 2018, March 2018 to May 2018.

Foreclosures, Texas SFY 2018

State	Quarter 1	Quarter 2	Quarter 3	Quarter 4	Total
Rural	555	290	470	362	1,677
Urban	6,319	5,555	7,902	6,554	26,330
Total	6,874	5,845	8,372	6,916	28,007

Source: RealtyTrac, 2018.

Regional Analysis

The urban counties of Regions 3 and 6 alone account for more than half (54.8%) of Texas homeowners who received notices of public auction. Urban and rural counties of Regions 3 and 6 account for 55.5% of total State foreclosures in FY 2018 (30.1% in Region 6, 25.5% in Region 3). The next highest regional share of State foreclosures is in Region 9, which had 11.2% of the State total. Each of the remaining regions range from 1.2% (Region 2) to 5.8% (Region 11) of all Texas foreclosures.

The rural counties of Region 4 account for 26.6% of all rural foreclosures (446 foreclosures), despite only having 19.1% of all rural Texan households.

It is worth noting that while RealtyTrac is a widely used resource for home foreclosure statistics, previous studies have found that RealtyTrac may underestimate rural foreclosure figures (National Coalition for the Homeless, 2009)(Housing Assistance Council, 2011).

Housing Affordability

The following tables compare demand and supply of affordable housing by looking at 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 following tables, rental unit affordability depends on gross rent and owner unit affordability depends on the home value. Units reported in the following tables have complete kitchen and plumbing facilities. Because higher income households often reside in units that could be affordable to the lowest income households, there are fewer units available at a cost that is affordable to lower income households. For example, 904,065 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 39.8% of homes affordable to ELI owner households. Only 21.7% of ELI renter households are living in rental units affordable to renter households in that income bracket, which implies that the remaining 75.7% of ELI renter households may be experiencing housing cost burden. This is supported by the cost burden statistics previously discussed: 77.0% 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. 10.8% of LI renter households are in units that are affordable to households with incomes greater than 80% AMFI, above the LI income bracket. However, 42.7% of LI renter households experience housing cost burden.

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	170,672	65,907	52,072	20,772	51,080	360,539
Rental Units Affordable to VLI HHs	244,698	190,987	166,439	57,427	92,414	751,917
Rental Units Affordable to LI HHs	295,868	296,166	413,221	204,993	477,379	1,687,569
Rental Units Affordable to MI HHs and HHs with incomes greater than 100% AMFI	55,468	44,828	77,683	57,991	357,357	593,338
Total Renter Households	786,956	611,271	721,879	345,644	989,695	3,455,395

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	21.7%	10.8%	7.2%	6.0%	5.2%
Rental Units Affordable to VLI HHs	31.1%	31.2%	23.1%	16.6%	9.3%
Rental Units Affordable to LI HHs	37.6%	48.5%	57.2%	59.3%	48.2%
Rental Units Affordable to MI HHs and HHs with incomes >100% AMFI	7.0%	7.3%	10.8%	16.8%	36.1%

Source: 2011-2015 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	292,128	361,162	509,977	294,522	962,882	2,420,749
Homes Affordable to LI HHs	70,394	95,843	196,807	154,250	1,060,097	1,577,311
Homes Affordable to MI HHs	20,488	24,543	47,498	38,198	435,851	566,621
Homes Affordable to HHs with Incomes >100% AMFI	36,374	35,168	67,403	48,409	899,848	1,087,138
Total Owner Households	430,428	524,052	828,803	538,243	3,372,305	5,693,810

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	67.9%	68.9%	61.5%	54.7%	28.6%
Homes Affordable to LI HHs	16.4%	18.3%	23.7%	28.7%	31.4%
Homes Affordable to MI HHs	4.8%	4.7%	5.7%	7.1%	12.9%
Homes Affordable to HHs with Incomes >100% AMFI	8.5%	6.7%	8.1%	9.0%	26.7%

Source: 2011-2015 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 used to identify regional affordable housing needs.

Public Assistance Request Inventory

TDHCA compiled 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.state.tx.us);
- letters mailed to the agency's mailing address (PO Box 13941, Austin, TX 78711); and,
- web requests for assistance through the Department's Help for Texans website at <http://www.tdhca.state.tx.us/texans.htm>.

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

Below are explanations of types of requests received:

1. **Barrier Removal:** modifications to improve accessibility for 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:** 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 serve individuals directly, there are two exceptions: the HCV and Section 811 PRA Programs run by TDHCA in specific areas of the State.

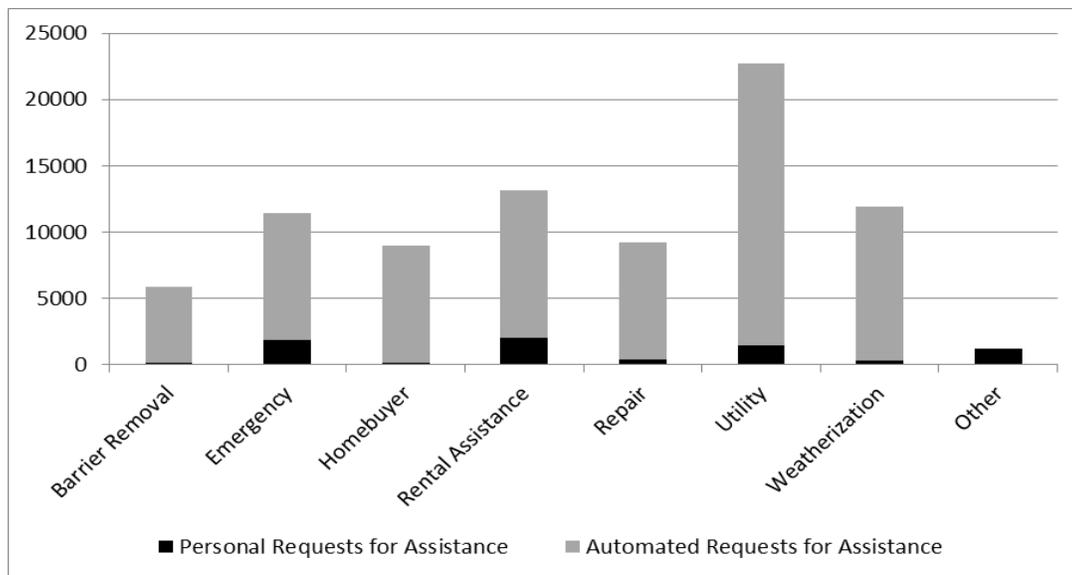
Public Assistance Requests, SFY 2018

Type of Requests	Personal Requests for Assistance	Automated Requests for Assistance	Total
Barrier Removal	172	5,720	5,892
Emergency	1,910	9,520	11,430
Foreclosure Prevention	124	n/a	124
Homebuyer	118	8,849	8,967
Legal	454	n/a	454
Other	650	n/a	650
Rental Assistance	2,056	11,081	13,137
Repair	383	8,869	9,252
Utility	1,458	2,1246	22,704
Weatherization	302	11,606	11,908

Source: TDHCA Public Assistance Inventory, 2018.

Notes: n/a indicates that this category is not recorded in the database. Often TDHCA provides Emergency Assistance referrals and Utility Assistance referrals to the same requester. During SFY 2018, TDHCA received 7,181 unduplicated Personal and 76,891 Automated Requests for Assistance for a total of 84,072 unduplicated requests. 4.1% (3,423) of all unduplicated requests lacked geographic data and are not included in the regional breakdowns.

Public Assistance Requests, SFY 2018



Source: TDHCA Public Assistance Inventory, 2018.

Categories with fewer than 1,500 requests were grouped under ‘Other’ in the above graph, but are listed separately in the preceding table. ‘Other’ includes Foreclosure Prevention, Legal, and Other assistance requests.

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

Regional Analysis

Individuals requesting assistance are not necessarily located in the city or county for which they are requesting resources. For the purposes of regional analysis, requests are associated with the location of the resources provided. For example, if a caller from Amarillo requests information on Denton County, that request will be associated with the urban counties of Region 3.

The ratio of unduplicated requests to population is 0.31% for the State of Texas. Region 1 has the highest ratio of requests to regional population (0.79%). Region 13 has the lowest ratio of request to regional population (0.14%). Region 13 also has 1.5% of the state's total requests for assistance, the smallest percentage of all regions followed by Region 12 at 1.9% of total statewide requests.

During declared disasters, TDHCA sees an increase in the number of requests for disaster relief assistance. Hurricane Harvey made landfall on August 25, 2017, towards the very end of FY 2017. In FY17, TDHCA staff noted 25 disaster-related requests for assistance, roughly half of which were in Region 6. In FY18, TDHCA staff noted 170 disaster-related requests, 79 of which were in Region 6 and 19 of which were in Region 5. Disaster-related requests for assistance are frequently referred to external organizations and agencies responsible for Harvey recovery in Texas, primarily the Texas General Land Office. Please note that determination of disaster-based requests for assistance is based on information provided by individuals requesting assistance and the count of disaster-related requests does not include all requests received from individuals affected by Hurricane Harvey.

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 Uniform 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 2018 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. For copies of these reports, visit: <http://www.tdhca.state.tx.us/finan.htm>.

STATEMENT OF ACTIVITIES

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's (HOME's) 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. HOME offers the Homeowner Rehabilitation Program, Homebuyer Assistance Program, Contract for Deed Program, and Single Family Development Program. The State Housing Trust Fund (SHTF) administers the Texas Bootstrap Program, Contract for Deed Conversion Assistance Grants 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 services.

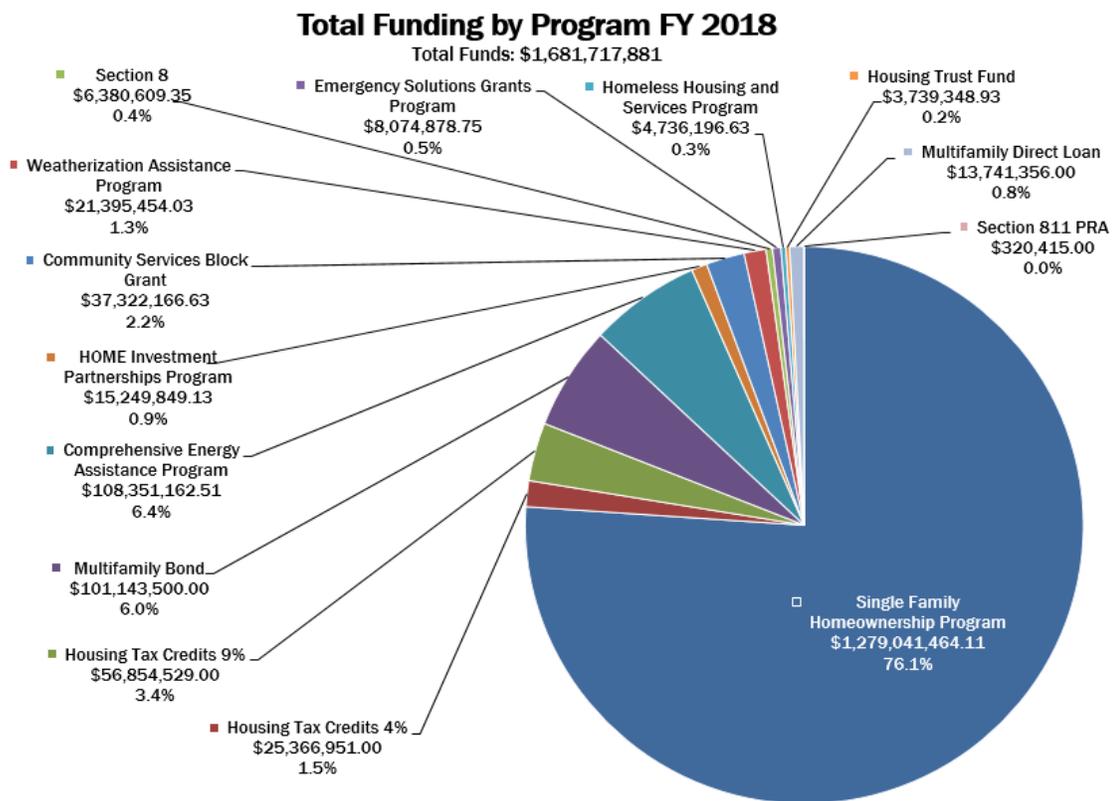
Homelessness programs include the Emergency Solutions Grants (ESG) Program, Homeless Housing and Services Program (HHSP), and Ending Homelessness Fund (EH Fund). The EH Fund is a new program and does not yet have any activity. Activities associated with these programs are grouped together under “homeless services.”

FUNDING AND HOUSEHOLDS AND 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 2018, TDHCA expended or issued \$1,681,717,881 in total funds and tax credit assistance. The vast majority of funding and assistance derives from federal or federally-authorized resources or market-based loan mechanisms. Programs with state sources of funding, SHTF programs and HHSP, comprised 0.50% of total FY 2018 funding. In the following chart and tables, HCV Program data may include participants that have been ported to another Public Housing Authority (PHA) but are still receiving TDHCA assistance. Single family homeownership funding amounts for Mortgage Credit Certificates (MCCs) are estimated by their maximum possible lifelong benefits, not just FY 2018 benefits.

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, FY 2018

Program	Funds	Percent
Single Family Homeownership Programs	\$1,279,041,464	76.06%
4% Housing Tax Credits	\$25,366,951	1.51%
9% Housing Tax Credits	\$56,854,529	3.38%
Multifamily Bond Program	\$101,143,500	6.01%
Comprehensive Energy Assistance Program	\$108,351,163	6.44%
HOME Investment Partnerships Program	\$15,249,849	0.91%
Community Services Block Grant Program	\$37,322,167	2.22%
Weatherization Assistance Program	\$21,395,454	1.27%
Housing Choice Voucher Program	\$6,380,609	0.38%
Emergency Solutions Grants Program	\$8,074,879	0.48%
Homeless Housing and Services Program	\$4,736,197	0.28%
State Housing Trust Fund programs	\$3,739,349	0.22%
Multifamily Direct Loan Program	\$13,741,356	0.82%
Section 811 PRA Program	\$320,415	0.02%
Total	\$1,681,717,881	100.00%

Funding and Households/Individuals Served by Activity, FY 2018, All Activities

Activity	Expended Funds	% of Total Funds	Number of Households/Individuals Served	% of Total Households/Individuals Served
Rental Assistance	\$10,145,027	0.60%	1,729	0.28%
Renter New Construction	\$110,016,739	6.54%	8,043	1.32%
Renter Rehab Construction	\$87,089,597	5.18%	2,599	0.43%
Owner Financing & Down Payment	\$1,279,885,837	76.11%	8,032	1.32%
Owner Rehabilitation Assistance	\$11,389,215	0.68%	178	0.03%
Single Family Development	\$3,311,608	0.20%	65	0.01%
Energy Related Assistance	\$129,746,617	7.72%	153,808	25.25%
Supportive Services	\$37,322,167	2.22%	385,869	63.34%
Homeless Services	\$12,811,075	0.76%	48,886	8.02%
Total	\$1,681,717,881	100.00%	609,209	100.00%

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

HOME and SHTF 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 and fall under “Rental New Construction” and “Rental Rehabilitation,” the HOME Homebuyer Assistance Program and the HOME Contract for Deed Program fall under “Owner Financing and Down Payment,” the HOME Homeowner Rehabilitation Assistance Program falls under “Owner Rehabilitation Assistance,” and the HOME Single Family Development Program falls under “Single Family Development”. SHTF’s Contract for Deed Conversion Assistance Grants Program falls under “Owner Financing and Down Payment,” the Amy Young Barrier Removal Program falls under “Owner Rehabilitation Assistance,” and the Texas Bootstrap Program falls under “Single Family Development.” HOME and SHTF funds and households reflect activities closed during the fiscal year and 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 in order to prevent double counting. The 9% HTC refers to the annual per capita allocation of tax credits 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 based on performance measures reported to the Legislative Budget Board (LBB) and generally mirror performance measure definitions. Due to timing issues, SLIHP figures may not match those reported to the LBB.

Funding and Households Served by Housing Activity and Program, FY 2018

Households Served by Activity and Housing Program, FY 2018

Activity	SF Home-ownership	HOME	SHTF	9% HTC	4% HTC	MF Bond*	MF Direct Loan*	Section 8 HCV	Section 811 PRA	Total
Rental Assistance	0	744	0	0	0	0	0	894	91	1,729
Rental New Construction	0	0	0	4,304	3,739	0	0	0	0	8,043
Rental Rehabilitation	0	0	0	682	1,917	0	0	0	0	2,599
Owner Financing & Down Payment	8,018	7	7	0	0	0	0	0	0	8,032
Owner Rehabilitation Assistance	0	109	69	0	0	0	0	0	0	178
Single Family Development	0	8	57	0	0	0	0	0	0	65
Total	8,018	868	133	4,986	5,656	0	0	894	91	20,646

*Please note all properties funded in FY18 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 Activity and Housing Program, FY 2018

Activity	SF Home-ownership	HOME	SHTF	9% HTC	4% HTC	MF Bond	MF Direct Loan	Section 8 HCV	Section 811 PRA	Total
Rental Assistance	\$0	\$3,444,002	\$0	\$0	\$0	\$0	\$0	\$6,380,609	\$320,415	\$10,145,027
Rental New Construction	\$0	\$0	\$0	\$52,131,343	\$18,010,040	\$29,000,000	\$10,875,356	\$0	\$0	\$110,016,739
Rental Rehabilitation	\$0	\$0	\$0	\$4,723,186	\$7,356,911	\$72,143,500	\$2,866,000	\$0	\$0	\$87,089,597
Owner Financing & Down Payment	\$1,279,041,464	\$798,873	\$45,500	\$0	\$0	\$0	\$0	\$0	\$0	\$1,279,885,837
Owner Rehabilitation Assistance	\$0	\$10,098,515	\$1,290,700	\$0	\$0	\$0	\$0	\$0	\$0	\$11,389,215
Single Family Development	\$0	\$908,459	\$2,403,149	\$0	\$0	\$0	\$0	\$0	\$0	\$3,311,608
Total	\$1,279,041,464	\$15,249,849	\$3,739,349	\$56,854,529	\$25,366,951	\$101,143,500	\$13,741,356	\$6,380,609	\$320,415	\$1,501,838,023

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

ESG, CSBG, and HHSP report based on individuals served as opposed to households. Households and individuals have been added together for totals, though one household can contain multiple individuals. The number of individuals served through CSBG reflects the number of persons served directly through 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. Due to timing issues, SLIHP figures may not match those reported to the LBB.

Funding and Households (HH) /Individuals (IND) Served by Community Affairs Programs and Homelessness Programs, FY 2018

Households and Individuals Served by Activity and Community Affairs Programs and Homelessness Programs, FY 2018

Activity	ESG (IND)	CSBG (IND)	CEAP (HH)	WAP (HH)	HHSP (IND)	Total
Energy Related Assistance	0	0	151,141	2,667	0	153,808
Supportive Services	0	385,869	0	0	0	385,869
Homeless Services	35,687	0	0	0	13,199	48,886
Total	35,687	385,869	151,141	2,667	13,199	588,563

Funding by Activity and Community Affairs Programs and Homelessness Programs, FY 2018

Activity	ESG	CSBG	CEAP	WAP	HHSP	Total
Energy Related Assistance	\$0	\$0	\$108,351,163	\$21,395,454	\$0	\$129,746,617
Supportive Services	\$0	\$37,322,167	\$0	\$0	\$0	\$37,322,167
Homeless Services	\$8,074,879	\$0	\$0	\$0	\$4,736,197	\$12,811,075
Total	\$8,074,879	\$37,322,167	\$108,351,163	\$21,395,454	\$4,736,197	\$179,879,859

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 or equal to 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, tracking of assistance from CEAP, CSBG, and WAP is based on federal poverty guidelines, which do not translate easily to an AMFI equivalent. In order to report conservatively, assistance in these programs is reported in the VLI category. As a result, the VLI category has a significantly larger amount of total expended funds and households/individuals served than other income categories.

HOME funds utilized for renter new construction and rehabilitation activities available through MF Direct Loan are reported under MF Direct Loan throughout this section.

In the following tables, households and individuals have been added together for totals, though one household can contain multiple individuals. In total, 174,454 Households and 434,755 Individuals were served in FY 2018 through TDHCA programs.

FUNDING AND HOUSEHOLDS/PERSONS SERVED BY INCOME CATEGORY, FY 2018

All Activities

Income Category	Expended Funds	% of Total Expended Funds	Number of Households/Individuals Served	% of Total Households/Individuals Served
ELI (\leq 30% AMFI)	\$29,249,655	1.7%	2,014	0.3%
VLI ($>$ 30%, \leq 60% AMFI)	\$737,584,946	43.9%	601,817	98.8%
LI ($>$ 60%, \leq 80% AMFI)	\$506,195,268	30.1%	3,117	0.5%
MI and Up ($>$ 80% AMFI)	\$408,688,013	24.3%	2,261	0.4%
Total	\$1,681,717,881	100.0%	609,209	100.0%

Households Served by Income Category and Housing Program, FY 2018

Income Category	SF Home-ownership	HOME	SHTF	9% HTC	4% HTC	MF Bond*	MF Direct Loan*	Section 8 HCV	Section 811 PRA	Total
ELI (\leq 30% AMFI)	101	553	29	525	84	0	0	631	91	2,014
VLI (>30%, \leq 60% AMFI)	2,630	286	93	4,461	5,572	0	0	212	0	13,254
LI (>60%, \leq 80% AMFI)	3,032	29	11	0	0	0	0	45	0	3,117
MI and Up (>80% AMFI)	2,255	0	0	0	0	0	0	6	0	2,261
Total	8,018	868	133	4,986	5,656	0	0	894	91	20,646

*Please note all properties funded in FY18 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 Income Category and Housing Program, FY 2018

Income Category	SF Home-ownership	HOME	SHTF	9% HTC	4% HTC	MF Bond	MF Direct Loan	Section 8 HCV	Section 811 PRA	Total
ELI (\leq 30% AMFI)	\$8,495,062	\$6,897,081	\$676,645	\$6,057,493	\$385,751	\$0	\$1,517,088	\$4,900,120	\$320,415	\$29,249,655
VLI (>30%, \leq 60% AMFI)	\$358,361,935	\$6,983,909	\$2,782,503	\$50,797,036	\$24,981,200	\$101,143,500	\$11,438,554	\$1,216,449	\$0	\$557,705,087
LI (>60%, \leq 80% AMFI)	\$503,521,478	\$1,368,859	\$280,200	\$0	\$0	\$0	\$785,714	\$239,017	\$0	\$506,195,268
MI and Up (>80% AMFI)	\$408,662,990	\$0	\$0	\$0	\$0	\$0	\$0	\$25,023	\$0	\$408,688,013
Total	\$1,279,041,464	\$15,249,849	\$3,739,349	\$56,854,529	\$25,366,951	\$101,143,500	\$13,741,356	\$6,380,609	\$320,415	\$1,501,838,023

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. However, as a result of poverty guidelines not aligning well with AMFI-based income categories, assistance for these programs is reported as serving persons in the VLI category. 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 and Individuals Served by Income Group and Community Affairs Programs and Homelessness Programs, FY 2018

Income Category	ESG (IND)	CSBG (IND)	CEAP (HH)	WAP (HH)	HHSP (IND)	Total
ELI and VLI ($\leq 60\%$ AMFI)	35,687	385,869	151,141	2,667	13,199	588,563
LI ($>60\%$, $\leq 80\%$ AMFI)	0	0	0	0	0	0
MI and Up ($>80\%$ AMFI)	0	0	0	0	0	0
Total	35,687	385,869	151,141	2,667	13,199	588,563

Funding by Income Group and Community Affairs Programs and Homelessness Programs, FY 2018

Income Category	ESG	CSBG	CEAP	WAP	HHSP	Total
ELI and VLI ($\leq 60\%$ AMFI)	\$8,074,879	\$37,322,167	\$108,351,163	\$21,395,454	\$4,736,197	\$179,879,859
LI ($>60\%$, $\leq 80\%$ AMFI)	\$0	\$0	\$0	\$0	\$0	\$0
MI and Up ($>80\%$ AMFI)	\$0	\$0	\$0	\$0	\$0	\$0
Total	\$8,074,879	\$37,322,167	\$108,351,163	\$21,395,454	\$4,736,197	\$179,879,859

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. 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. Households and individuals assisted through each TDHCA program or activity have been delineated according to these categories.

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 programs and Homelessness programs is not available at a regional level, but detailed information on community affairs subrecipients is available in Appendix C of this document. Note that the State population racial and ethnic composition data are measured by individuals, while many program racial and ethnic composition data are measured by households. Racial and ethnic data is not available for all individuals and households served; those households 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	128,145	0.5%
Asian	1,175,423	4.4%
Black or African American	3,221,133	11.9%
Native Hawaiian or Other Pacific Islander	22,248	0.1%
White	20,174,403	74.8%
Some Other Race	1,561,683	5.8%
Two or More Races	673,400	2.5%
Total	26,956,435	100.0%

Ethnic Composition of the State of Texas

Ethnicity	Individuals	Percent
Hispanic or Latino	10,413,150	38.6%
Not Hispanic or Latino	16,543,285	61.4%
Total	26,956,435	100.0%

Source: 2012-2016 American Community Survey 5-Year Estimates, Table DP05.

HOUSING PROGRAMS

Racial and ethnic data on housing programs is presented in this section using 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, Section 811 PRA, and all Multifamily programs.

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. The race and ethnicity of households in

the entire active portfolio of the 9% HTC, 4% HTC, MF Direct Loan, and the MF Bond programs are reported as of the date the data were gathered as opposed to just those served in FY 2018. As a result, the number of households receiving assistance from TDHCA renter programs reported by race and ethnicity differs from those reported by activity and program or by income group. 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 of TDHCA-Assisted Renter Households, FY 2018

Race	HHs	Percent
American Indian or Alaska Native	867	0.4%
Asian	3,289	1.4%
Black or African American	77,386	33.5%
Native Hawaiian or Other Pacific Islander	426	0.2%
White	113,960	49.3%
Other	11,264	4.9%
Unknown	23,770	10.3%
Total	230,962	100%

Ethnic Composition of TDHCA-Assisted Renter Households, FY 2018

Ethnicity	HHs	Percent
Hispanic or Latino	75,226	32.6%
Not Hispanic or Latino	132,008	57.2%
Unknown	23,728	10.3%
Total	230,962	100%

Homeowner Programs

The following charts depict the racial and ethnic composition of households receiving assistance from all TDHCA homeowner programs. Due to the data reporting techniques of certain HOME and SHTF programs, Asian and Native Hawaiian or Other Pacific Islander are combined into one racial category. Due to the data reporting techniques of the Texas Homeownership Division programs, race and ethnicity are combined into one category and reported separately under "Single Family Homeownership."

Racial Composition of HOME and SHTF Programs-Assisted Owner Households, FY 2018

Race	HHs	Percent
American Indian or Alaska Native	12	4.7%
Asian or Pacific Islander	9	3.5%
Black or African American	61	23.7%
White	145	56.4%
Other	17	6.6%
Unknown	13	5.1%
Total	257	100%

Ethnic Composition of HOME and SHTF Programs-Assisted Owner Households, FY 2018

Ethnicity	HHs	Percent
Hispanic or Latino	121	47.1%
Not Hispanic or Latino	136	52.9%
Total	257	100%

Racial & Ethnic Composition of Single Family Homeownership-Assisted Households, FY 2018

Ethnicity	Race	HHS	Percent
Hispanic or Latino	-	4,551	56.8%
-	American Indian or Alaska Native	8	0.1%
-	Asian	176	2.2%
-	Black or African American	1,144	14.3%
-	Native Hawaiian or Other Pacific Islander	14	0.2%
-	White	1,932	24.1%
-	Other	127	1.6%
Unknown	Unknown	66	0.8%
	Total	8,018	100%

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 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, therefore 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 2018 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.

Racial and Ethnic Composition of WAP-Assisted Households, FY 2018

Ethnicity	Race	HHS	Percent
Hispanic or Latino	-	1,136	42.6%
-	American Indian or Alaska Native	3	0.1%
-	Asian or Pacific Islander	12	0.4%
-	Black or African American	693	26.0%
-	White	736	27.6%
-	Other	40	1.5%
Unknown	Unknown	47	1.8%
	Total	2,667	100%

Racial and Ethnic Composition of CEAP-Assisted Households, FY 2018

Ethnicity	Race	HHs	Percent
Hispanic or Latino	-	54,687	36.2%
-	American Indian or Alaska Native	368	0.2%
-	Asian or Pacific Islander	2,799	1.9%
-	Black or African American	57,189	37.8%
-	White	33,654	22.3%
-	Other	2,444	1.6%
	Total	151,141	100%

Racial Composition of CSBG-Assisted Individuals, FY 2018

Race	Individuals	Percent
American Indian or Alaska Native	591	0.2%
Asian	1,397	0.4%
Black or African American	68,502	17.8%
Native Hawaiian or Other Pacific Islander	530	0.1%
White	163,555	42.4%
Other	30,637	7.9%
Unknown	120,657	31.3%
Total	385,869	100%

Ethnic Composition of CSBG-Assisted Individuals, FY 2018

Ethnicity	Individuals	Percent
Hispanic or Latino	144,599	37.5%
Not Hispanic or Latino	121,083	31.4%
Unknown	120,187	31.1%
Total	385,869	100%

HOMELESSNESS PROGRAMS

TDHCA's 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. 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 2018 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. Detailed information on subrecipients by allocation and county, including maps of subrecipient service areas, is available in Appendix C of this document.

Racial Composition of ESG-Assisted Individuals, FY 2018

Race	Individuals	Percent
American Indian or Alaska Native	466	1.3%
Asian	221	0.6%
Black or African American	13,622	38.2%
Native Hawaiian or Other Pacific Islander	177	0.5%
White	20,425	57.2%
Unknown	776	2.2%
Total	35,687	100%

Ethnic Composition of ESG-Assisted Individuals, FY 2018

Ethnicity	Individuals	Percent
Hispanic or Latino	10,757	30.1%
Not Hispanic or Latino	22,472	63.0%
Unknown	2,458	6.9%
Total	35,687	100%

HHSP assists large metropolitan areas to provide services to homeless individuals and families, including case management, housing placement and retention, and construction. Beginning in 2010, TDHCA distributed these funds to be administered to 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 2018

Race	Individuals	Percent
American Indian or Alaska Native	112	0.8%
Asian	69	0.5%
Black or African American	8,188	62.0%
Native Hawaiian or Other Pacific Islander	36	0.3%
White	4,623	35.0%
Unknown	171	1.3%
Total	13,199	100%

Ethnic Composition of HHSP-Assisted Individuals, FY 2018

Ethnicity	Individuals	Percent
Hispanic or Latino	3,149	23.9%
Not Hispanic or Latino	9,992	75.7%
Unknown	15	0.4%
Total	13,156	100%

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 1,487,519 renter households with incomes less than or equal to 80% AMFI with housing problems and 941,897 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 2,429,416 households equate to approximately 26.2% 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.

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 2018 TDHCA housing programs served 20,646, or 0.8% of Texas households with incomes less than or equal to 80% AMFI with at least one housing problem. This small percentage indicates the magnitude of housing need in Texas. Looking at the entire TDHCA portfolio, which includes households that started receiving housing assistance prior to FY 2018 and continued to receive housing assistance through FY 2018 and beyond, 239,237 households were served by Department housing assistance activities in FY 2018 and the entire TDHCA multifamily portfolio combined, or 9.8% of LI Texas households with housing problems.

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 153,808 households and 385,869 individuals in FY 2018. Community Affairs programs primarily serve individuals at or below 125% of the poverty level. According to the 2012-2016 ACS, there are 5,799,367 individuals in Texas at or below 125% of the poverty level. HUD indicates that there are 936,767 ELI ($\leq 30\%$ AMFI) households with housing problems in Texas. In FY 2018 Community Affairs programs served 6.7% of eligible individuals for poverty related assistance and 16.4% of ELI households eligible for energy assistance.

Homelessness programs serve individuals at risk of or currently experiencing homelessness. A dataset representing this population is not readily available. According to the 2012-2016 ACS, there are 4,397,307 individuals in Texas at or below 100% of the poverty level, which is a factor in homelessness programs allocation formulas. Homelessness programs served 48,886 individuals or 1.1% of individuals below the poverty level. However, not all persons below poverty are eligible for homelessness assistance.

STATEMENT OF ACTIVITIES BY UNIFORM STATE SERVICE REGION

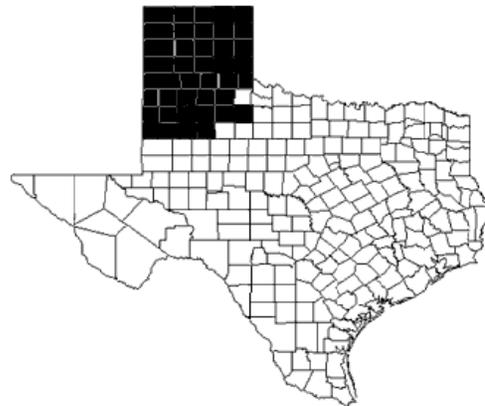
This section describes TDHCA's FY 2018 activities by Uniform State Service region. The regional tables do not include information for WAP, CEAP, ESG, CSBG and HHSP because, as noted previously, funds are provided to subrecipient organizations whose coverage areas do not align with regional boundaries. 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 SHTF. HOME funding for new construction and rehabilitation of renter housing is funneled through and reported under MF Direct Loan.

As required by Texas Government 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, we are unable to report on the racial and ethnic composition of households applying for assistance. The racial and ethnic composition reflects actual households served in FY 2018. Single Family Homeownership, HOME, SHTF, Section 811 PRA, and HCV program awards are the same as the actual households served in FY 2018. HTC, MF Direct Loan, and MF Bond program awards represent a commitment made in FY 2018 to serve households. Racial and ethnic data for the latter programs represent the entire Department portfolio, meaning households served in FY 2018 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.

Five Black or African American, Not Hispanic or Latino households participating in TDHCA renter programs did not have geographic data and are not presented in the following regional tables, but are included in the statewide tables in the "Racial and Ethnic Composition of Households and Individuals Receiving Assistance" section.

REGION 1



Funding/HH Served by Race and Ethnicity

		Renter Programs		HOME and SHTF Owner Programs		SF Homeownership Programs*	
		HH	%	HH	%	HH	%
by Race	American Indian or Alaska Native	78	1.4%	-	0.0%	-	0.0%
	Asian or Pacific Islander	115	2.0%	-	0.0%	4	4.4%
	Black or African American	906	16.1%	-	0.0%	3	3.3%
	White	3,288	58.4%	1	100.0%	29	31.9%
	Other	195	3.5%	-	0.0%	1	1.1%
	Unknown	1,052	18.7%	-	0.0%	1	1.1%
by Ethnicity	Hispanic or Latino	1,779	31.6%	1	100.0%	53	58.2%
	Not Hispanic or Latino	2,892	51.3%	-	0.0%	-	-
	Unknown	963	17.1%	-	0.0%	-	-

*Due to the data reporting techniques of the Texas Homeownership Division, race and ethnicity are combined into one category

Funding/HHs Served by Activity Type

	SF Homeownership		HOME		SHTF		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	\$11,516,921	91	\$95,408	1	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Renter Programs	\$0	0	\$0	0	\$0	0	\$2,040,000	140	\$0	0	\$0	0	\$1,485,000	0	\$0	0	\$0	0
Total	\$11,516,921	91	\$95,408	1	\$0	0	\$2,040,000	140	\$0	0	\$0	0	\$1,485,000	0	\$0	0	\$0	0

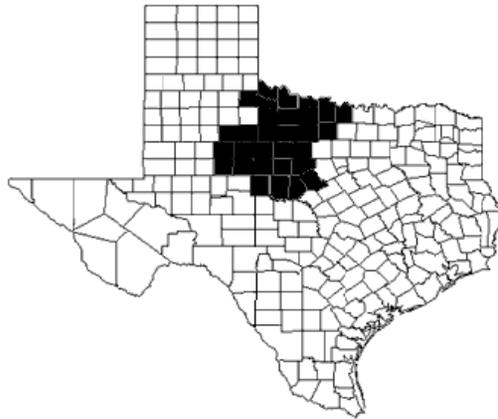
Funding/HH Served by Income Category

	SF Homeownership		HOME		SHTF		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	\$193,723	2	\$0	0	\$0	0	\$203,896	14	\$0	0	\$0	0	\$476,364	0	\$0	0	\$0	0
VLI	\$3,836,379	33	\$95,408	1	\$0	0	\$1,836,104	126	\$0	0	\$0	0	\$1,008,636	0	\$0	0	\$0	0
LI	\$4,283,775	35	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
>=MI	\$3,203,044	21	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Total	\$11,516,921	91	\$95,408	1	\$0	0	\$2,040,000	140	\$0	0	\$0	0	\$1,485,000	0	\$0	0	\$0	0

*Please note all properties funded in FY18 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.

TDHCA's housing programs allocated \$15,137,329 in Region 1 during FY 2018 and served 232 households. Homeowner programs received more funding than renter programs but renter programs served more households. VLI households (>30%, <=60% AMFI) received the majority of funding and had the greatest number of households served.

REGION 2



Funding/HH Served by Race and Ethnicity

		Renter Programs		HOME and SHTF Owner Programs		SF Homeownership Programs*	
		HH	%	HH	%	HH	%
by Race	American Indian or Alaska Native	23	0.6%	-	0.0%	-	0.0%
	Asian or Pacific Islander	22	0.6%	-	0.0%	-	0.0%
	Black or African American	637	16.6%	-	0.0%	-	0.0%
	White	2,574	67.2%	2	100.0%	21	70.0%
	Other	115	3.0%	-	0.0%	-	0.0%
	Unknown	458	12.0%	-	0.0%	-	0.0%
by Ethnicity	Hispanic or Latino	549	14.3%	-	0.0%	9	30.0%
	Not Hispanic or Latino	2,823	73.7%	2	100.0%	-	-
	Unknown	457	11.9%	-	0.0%	-	-

*Due to the data reporting techniques of the Texas Homeownership Division, race and ethnicity are combined into one category

Funding/HHs Served by Activity Type

	SF Homeownership		HOME		SHTF		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	\$2,903,504	30	\$189,038	2	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Renter Programs	\$0	0	\$359,830	86	\$0	0	\$999,000	80	\$0	0	\$0	0	\$700,000	0	\$16,458	5	\$0	0
Total	\$2,903,504	30	\$548,868	88	\$0	0	\$999,000	80	\$0	0	\$0	0	\$700,000	0	\$16,458	5	\$0	0

Funding/HH Served by Income Category

	SF Homeownership		HOME		SHTF		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	\$267,744	60	\$0	0	\$112,260	9	\$0	0	\$0	0	\$0	0	\$10,155	3	\$0	0
VLI	\$1,092,623	13	\$279,029	27	\$0	0	\$886,740	71	\$0	0	\$0	0	\$700,000	0	\$6,303	2	\$0	0
LI	\$1,038,942	10	\$2,095	1	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
>=MI	\$771,940	7	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Total	\$2,903,504	30	\$548,868	88	\$0	0	\$999,000	80	\$0	0	\$0	0	\$700,000	0	\$16,458	5	\$0	0

*Please note all properties funded in FY18 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.

TDHCA's housing programs allocated \$5,167,830 in Region 2 during FY 2018 and served 203 households. Homeowner programs received more funding than renter programs but renter programs served more households. VLI households (>30%, <=60% AMFI) received the majority of funding and had the greatest number of households served.

REGION 3



Funding/HH Served by Race and Ethnicity

		Renter Programs		HOME and SHTF Owner Programs		SF Homeownership Programs*	
		HH	%	HH	%	HH	%
by Race	American Indian or Alaska Native	211	0.3%	2	6.3%	3	0.2%
	Asian or Pacific Islander	1,317	2.0%	8	25.0%	39	2.5%
	Black or African American	29,121	45.2%	10	31.3%	380	24.7%
	White	24,428	37.9%	12	37.5%	436	28.3%
	Other	3,890	6.0%	-	0.0%	19	1.2%
	Unknown	5,465	8.5%	-	0.0%	9	0.6%
by Ethnicity	Hispanic or Latino	12,184	18.9%	2	6.3%	655	42.5%
	Not Hispanic or Latino	46,617	72.4%	30	93.8%	-	-
	Unknown	5,631	8.7%	-	0.0%	-	-

*Due to the data reporting techniques of the Texas Homeownership Division, race and ethnicity are combined into one category

Funding/HHs Served by Activity Type

	SF Homeownership		HOME		SHTF		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	\$266,223,963	1,541	\$473,306	5	\$1,098,543	27	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Renter Programs	\$0	0	\$620,397	85	\$0	0	\$11,197,174	1,035	\$8,418,901	2,092	\$70,903,500	0	\$4,180,356	0	\$1,615,853	220	\$47,368	11
Total	\$266,223,963	1,541	\$1,093,703	90	\$1,098,543	27	\$11,197,174	1,035	\$8,418,901	2,092	\$70,903,500	0	\$4,180,356	0	\$1,615,853	220	\$47,368	11

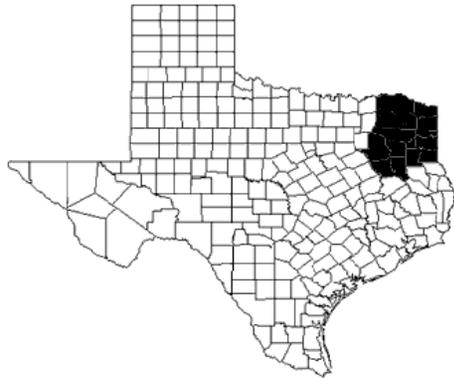
Funding/HH Served by Income Category

	SF Homeownership		HOME		SHTF		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	\$2,228,204	22	\$662,685	55	\$193,271	5	\$1,260,846	117	\$91,609	20	\$0	0	\$88,533	0	\$1,216,221	150	\$47,368	11
VLI	\$71,928,457	490	\$417,718	32	\$905,272	22	\$9,936,328	918	\$8,327,292	2,072	\$70,903,500	0	\$3,306,108	0	\$359,403	58	\$0	0
LI	\$102,156,388	573	\$13,300	3	\$0	0	\$0	0	\$0	0	\$0	0	\$785,714	0	\$34,189	10	\$0	0
>=MI	\$89,910,914	456	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$6,040	2	\$0	0
Total	\$266,223,963	1,541	\$1,093,703	90	\$1,098,543	27	\$11,197,174	1,035	\$8,418,901	2,092	\$70,903,500	0	\$4,180,356	0	\$1,615,853	220	\$47,368	11

*Please note all properties funded in FY18 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.

TDHCA's housing programs allocated \$364,779,361 in Region 3 during FY 2018 and served 5,016 households. Homeowner programs received more funding than renter programs but renter programs served more households. VLI households (>30%, <=60% AMFI) received the majority of funding and had the greatest number of households served.

REGION 4



Funding/HH Served by Race and Ethnicity

		Renter Programs		HOME and SHTF Owner Programs		SF Homeownership Programs*	
		HH	%	HH	%	HH	%
by Race	American Indian or Alaska Native	19	0.2%	1	2.6%	-	0.0%
	Asian or Pacific Islander	41	0.5%	-	0.0%	-	0.0%
	Black or African American	3,420	44.5%	22	57.9%	14	15.4%
	White	3,515	45.7%	15	39.5%	67	73.6%
	Other	102	1.3%	-	0.0%	-	0.0%
	Unknown	590	7.7%	-	0.0%	-	0.0%
by Ethnicity	Hispanic or Latino	339	4.4%	1	2.6%	10	11.0%
	Not Hispanic or Latino	6,727	87.5%	37	97.4%	-	-
	Unknown	621	8.1%	-	0.0%	-	-

*Due to the data reporting techniques of the Texas Homeownership Division, race and ethnicity are combined into one category

Funding/HHs Served by Activity Type

	SF Homeownership		HOME		SHTF		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	\$10,911,379	91	\$3,015,688	32	\$119,268	6	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Renter Programs	\$0	0	\$417,082	106	\$0	0	\$4,326,057	518	\$0	0	\$0	0	\$2,616,000	0	\$0	0	\$0	0
Total	\$10,911,379	91	\$3,432,770	138	\$119,268	6	\$4,326,057	518	\$0	0	\$0	0	\$2,616,000	0	\$0	0	\$0	0

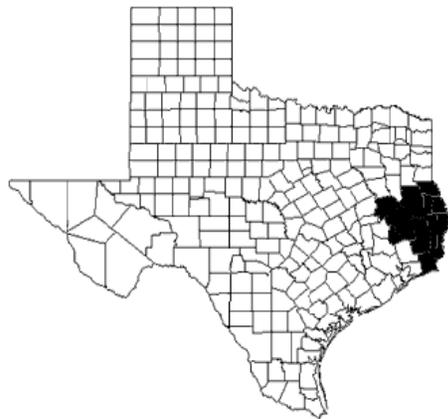
Funding/HH Served by Income Category

	SF Homeownership		HOME		SHTF		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	\$1,579,738	70	\$20,000	1	\$397,462	46	\$0	0	\$0	0	\$952,190	0	\$0	0	\$0	0
VLI	\$4,061,525	36	\$1,278,076	59	\$59,463	3	\$3,928,595	472	\$0	0	\$0	0	\$1,663,810	0	\$0	0	\$0	0
LI	\$3,313,437	30	\$574,956	9	\$39,806	2	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
>=MI	\$3,536,418	25	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Total	\$10,911,379	91	\$3,432,770	138	\$119,268	6	\$4,326,057	518	\$0	0	\$0	0	\$2,616,000	0	\$0	0	\$0	0

*Please note all properties funded in FY18 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.

TDHCA's housing programs allocated \$21,405,474 in Region 4 during FY 2018 and served 753 households. Homeowner programs received more funding than renter programs but renter programs served more households. VLI households (>30%, <=60% AMFI) received the majority of funding and had the greatest number of households served.

REGION 5



Funding/HH Served by Race and Ethnicity

		Renter Programs		HOME and SHTF Owner Programs		SF Homeownership Programs*	
		HH	%	HH	%	HH	%
by Race	American Indian or Alaska Native	13	0.2%	-	0.0%	-	0.0%
	Asian or Pacific Islander	84	1.1%	-	0.0%	-	0.0%
	Black or African American	4,677	61.7%	4	100.0%	29	39.2%
	White	2,322	30.6%	-	0.0%	30	40.5%
	Other	153	2.0%	-	0.0%	1	1.4%
	Unknown	327	4.3%	-	0.0%	-	0.0%
by Ethnicity	Hispanic or Latino	336	4.4%	-	0.0%	14	18.9%
	Not Hispanic or Latino	6,888	90.9%	4	100.0%	-	-
	Unknown	352	4.6%	-	0.0%	-	-

*Due to the data reporting techniques of the Texas Homeownership Division, race and ethnicity are combined into one category

Funding/HHs Served by Activity Type

	SF Homeownership		HOME		SHTF		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	\$9,182,760	74	\$280,443	3	\$45,000	1	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Renter Programs	\$0	0	\$475,912	121	\$0	0	\$2,121,655	198	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Total	\$9,182,760	74	\$756,355	124	\$45,000	1	\$2,121,655	198	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0

Funding/HH Served by Income Category

	SF Homeownership		HOME		SHTF		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	\$29,000	1	\$493,115	98	\$0	0	\$170,153	16	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
VLI	\$1,990,454	20	\$263,240	26	\$0	0	\$1,951,502	182	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
LI	\$4,033,165	29	\$0	0	\$45,000	1	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
>=MI	\$3,130,141	24	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Total	\$9,182,760	74	\$756,355	124	\$45,000	1	\$2,121,655	198	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0

TDHCA's housing programs allocated \$12,105,770 in Region 5 during FY 2018 and served 397 households. Homeowner programs received more funding than renter programs but renter programs served more households. VLI households (>30%, <=60% AMFI) received the majority of funding and had the greatest number of households served.

REGION 6



Funding/HH Served by Race and Ethnicity

		Renter Programs		HOME and SHTF Owner Programs		SF Homeownership Programs*	
		HH	%	HH	%	HH	%
by Race	American Indian or Alaska Native	226	0.4%	-	0.0%	2	0.1%
	Asian or Pacific Islander	1,280	2.2%	-	0.0%	62	2.9%
	Black or African American	27,523	47.2%	8	50.0%	462	21.2%
	White	21,244	36.4%	7	43.8%	443	20.4%
	Other	3,332	5.7%	1	6.3%	37	1.7%
	Unknown	4,757	8.2%	-	0.0%	18	0.8%
by Ethnicity	Hispanic or Latino	13,990	24.0%	8	50.0%	1,151	52.9%
	Not Hispanic or Latino	39,637	67.9%	8	50.0%	-	-
	Unknown	4,735	8.1%	-	0.0%	-	-

*Due to the data reporting techniques of the Texas Homeownership Division, race and ethnicity are combined into one category

Funding/HHs Served by Activity Type

	SF Homeownership		HOME		SHTF		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	\$360,376,302	2,175	\$848,653	9	\$132,657	7	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Renter Programs	\$0	0	\$72,984	13	\$0	0	\$14,299,907	1,207	\$2,374,917	562	\$16,740,000	0	\$970,000	0	\$3,693,121	470	\$56,290	21
Total	\$360,376,302	2,175	\$921,637	22	\$132,657	7	\$14,299,907	1,207	\$2,374,917	562	\$16,740,000	0	\$970,000	0	\$3,693,121	470	\$56,290	21

Funding/HH Served by Income Category

	SF Homeownership		HOME		SHTF		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	\$1,557,074	20	\$527,068	12	\$19,965	1	\$1,698,311	141	\$177,955	40	\$0	0	\$0	0	\$2,821,588	334	\$56,290	21
VLI	\$85,188,646	613	\$391,621	9	\$112,692	6	\$12,601,596	1,066	\$2,196,962	522	\$16,740,000	0	\$970,000	0	\$695,500	109	\$0	0
LI	\$141,987,896	829	\$2,949	1	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$164,313	24	\$0	0
>=MI	\$131,642,686	713	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$11,720	3	\$0	0
Total	\$360,376,302	2,175	\$921,637	22	\$132,657	7	\$14,299,907	1,207	\$2,374,917	562	\$16,740,000	0	\$970,000	0	\$3,693,121	470	\$56,290	21

*Please note all properties funded in FY18 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.

TDHCA's housing programs allocated \$399,564,832 in Region 6 during FY 2018 and served 4,464 households. Homeowner programs received more funding than renter programs but renter programs served more households. LI households (>60%, <=80% AMFI) received the majority of funding but VLI households (>30%, <=60% AMFI) had the greatest number of households served.

REGION 7



Funding/HH Served by Race and Ethnicity

		Renter Programs		HOME and SHTF Owner Programs		SF Homeownership Programs*	
		HH	%	HH	%	HH	%
by Race	American Indian or Alaska Native	96	0.4%	-	0.0%	1	0.1%
	Asian or Pacific Islander	406	1.7%	1	3.3%	62	4.1%
	Black or African American	3,987	16.7%	11	36.7%	166	11.0%
	White	12,113	50.7%	12	40.0%	516	34.1%
	Other	1,546	6.5%	5	16.7%	46	3.0%
	Unknown	5,723	24.0%	1	3.3%	34	2.2%
by Ethnicity	Hispanic or Latino	7,490	31.4%	8	26.7%	690	45.5%
	Not Hispanic or Latino	10,736	45.0%	22	73.3%	-	-
	Unknown	5,645	23.6%	-	0.0%	-	-

*Due to the data reporting techniques of the Texas Homeownership Division, race and ethnicity are combined into one category

Funding/HHs Served by Activity Type

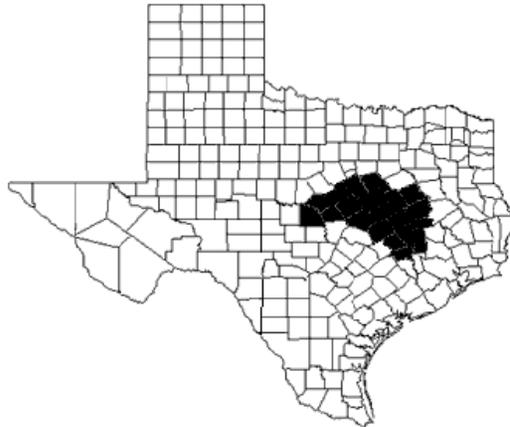
	SF Homeownership		HOME		SHTF		HTC 9%		HTC 4%		MF Bond		MF Direct Loan		Section 8 HCV		Section 811	
	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH
Owner Programs	\$247,936,829	1,515	\$771,028	8	\$490,072	22	\$0	0	\$0	0	\$0	0	\$3,000,000	0	\$0	0	\$0	0
Renter Programs	\$0	0	\$93,783	12	\$0	0	\$1,667,563	140	\$8,875,751	1,793	\$0	0	\$0	0	\$305,367	51	\$56,582	21
Total	\$247,936,829	1,515	\$864,811	20	\$490,072	22	\$1,667,563	140	\$8,875,751	1,793	\$0	0	\$3,000,000	0	\$305,367	51	\$56,582	21

Funding/HH Served by Income Category

	SF Homeownership		HOME		SHTF		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	\$202,904	4	\$658,309	14	\$79,831	4	\$166,756	14	\$83,575	18	\$0	0	\$0	0	\$265,346	40	\$56,582	21
VLI	\$66,981,504	468	\$206,502	6	\$371,395	16	\$1,500,807	126	\$8,792,176	1,775	\$0	0	\$3,000,000	0	\$37,797	10	\$0	0
LI	\$104,123,181	619	\$0	0	\$38,846	2	\$0	0	\$0	0	\$0	0	\$0	0	\$2,224	1	\$0	0
>=MI	\$76,629,241	424	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Total	\$247,936,829	1,515	\$864,811	20	\$490,072	22	\$1,667,563	140	\$8,875,751	1,793	\$0	0	\$3,000,000	0	\$305,367	51	\$56,582	21

TDHCA's housing programs allocated \$263,196,975 in Region 7 during FY 2018 and served 3,562 households. Homeowner programs received more funding than renter programs but renter programs served more households. LI households (>60%, <=80% AMFI) received the majority of funding but VLI households (>30%, <=60% AMFI) had the greatest number of households served.

REGION 8



Funding/HH Served by Race and Ethnicity

		Renter Programs		HOME and SHTF Owner Programs		SF Homeownership Programs*	
		HH	%	HH	%	HH	%
by Race	American Indian or Alaska Native	32	0.5%	-	0.0%	-	0.0%
	Asian or Pacific Islander	63	1.0%	-	0.0%	-	0.0%
	Black or African American	2,646	40.2%	1	12.5%	35	15.4%
	White	3,142	47.7%	5	62.5%	97	42.7%
	Other	261	4.0%	-	0.0%	10	4.4%
	Unknown	444	6.7%	2	25.0%	-	0.0%
by Ethnicity	Hispanic or Latino	947	14.4%	3	37.5%	85	37.4%
	Not Hispanic or Latino	5,190	78.8%	5	62.5%	-	-
	Unknown	451	6.8%	-	0.0%	-	-

*Due to the data reporting techniques of the Texas Homeownership Division, race and ethnicity are combined into one category

Funding/HHs Served by Activity Type

	SF Homeownership		HOME		SHTF		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	\$32,250,404	227	\$379,641	4	\$153,487	4	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Renter Programs	\$0	0	\$77,822	22	\$0	0	\$2,454,930	210	\$237,751	66	\$0	0	\$0	0	\$88,363	21	\$0	0
Total	\$32,250,404	227	\$457,463	26	\$153,487	4	\$2,454,930	210	\$237,751	66	\$0	0	\$0	0	\$88,363	21	\$0	0

Funding/HH Served by Income Category

	SF Homeownership		HOME		SHTF		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	\$106,411	2	\$249,037	18	\$0	0	\$226,570	19	\$0	0	\$0	0	\$0	0	\$87,838	19	\$0	0
VLI	\$11,158,127	90	\$205,509	7	\$153,487	4	\$2,228,360	191	\$237,751	66	\$0	0	\$0	0	\$525	2	\$0	0
LI	\$12,738,092	84	\$2,917	1	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
>=MI	\$8,247,774	51	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Total	\$32,250,404	227	\$457,463	26	\$153,487	4	\$2,454,930	210	\$237,751	66	\$0	0	\$0	0	\$88,363	21	\$0	0

TDHCA's housing programs allocated \$35,642,399 in Region 8 during FY 2018 and served 554 households. Homeowner programs received more funding than renter programs but renter programs served more households. VLI households (>30%, <=60% AMFI) received the majority of funding and had the greatest number of households served.

REGION 9



Funding/HH Served by Race and Ethnicity

		Renter Programs		HOME and SHTF Owner Programs		SF Homeownership Programs*	
		HH	%	HH	%	HH	%
by Race	American Indian or Alaska Native	66	0.3%	-	0.0%	2	0.2%
	Asian or Pacific Islander	221	1.1%	-	0.0%	17	1.7%
	Black or African American	3,035	14.6%	1	10.0%	42	4.3%
	White	13,488	65.0%	5	50.0%	207	21.1%
	Other	1,092	5.3%	3	30.0%	7	0.7%
	Unknown	2,855	13.8%	1	10.0%	4	0.4%
by Ethnicity	Hispanic or Latino	11,559	55.7%	8	80.0%	702	71.6%
	Not Hispanic or Latino	6,379	30.7%	2	20.0%	-	-
	Unknown	2,819	13.6%	-	0.0%	-	-

*Due to the data reporting techniques of the Texas Homeownership Division, race and ethnicity are combined into one category

Funding/HHs Served by Activity Type

	SF Homeownership		HOME		SHTF		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	\$165,408,533	981	\$286,784	3	\$163,891	7	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Renter Programs	\$0	0	\$497,805	126	\$0	0	\$6,998,002	558	\$3,795,574	817	\$13,500,000	0	\$0	0	\$640,908	123	\$115,365	27
Total	\$165,408,533	981	\$784,589	129	\$163,891	7	\$6,998,002	558	\$3,795,574	817	\$13,500,000	0	\$0	0	\$640,908	123	\$115,365	27

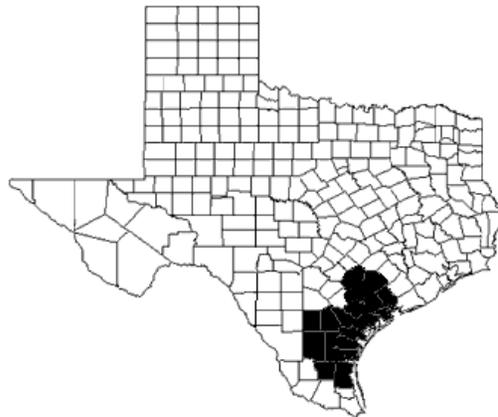
Funding/HH Served by Income Category

	SF Homeownership		HOME		SHTF		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	\$987,783	11	\$456,705	84	\$39,517	2	\$717,714	57	\$16,670	3	\$0	0	\$0	0	\$481,289	82	\$115,365	27
VLI	\$45,507,085	303	\$321,569	42	\$124,374	5	\$6,280,288	501	\$3,778,904	814	\$13,500,000	0	\$0	0	\$114,065	30	\$0	0
LI	\$63,816,134	369	\$6,315	3	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$38,291	10	\$0	0
>=MI	\$55,097,530	298	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$7,263	1	\$0	0
Total	\$165,408,533	981	\$784,589	129	\$163,891	7	\$6,998,002	558	\$3,795,574	817	\$13,500,000	0	\$0	0	\$640,908	123	\$115,365	27

*Please note all properties funded in FY18 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.

TDHCA's housing programs allocated \$191,406,863 in Region 9 during FY 2018 and served 2,642 households. Homeowner programs received more funding than renter programs but renter programs served more households. VLI households (>30%, <=60% AMFI) received the majority of funding and had the greatest number of households served.

REGION 10



Funding/HH Served by Race and Ethnicity

		Renter Programs		HOME and SHTF Owner Programs		SF Homeownership Programs*	
		HH	%	HH	%	HH	%
by Race	American Indian or Alaska Native	10	0.2%	1	12.5%	-	0.0%
	Asian or Pacific Islander	83	1.4%	-	0.0%	2	1.5%
	Black or African American	563	9.2%	1	12.5%	3	2.3%
	White	5,020	81.8%	6	75.0%	38	28.8%
	Other	88	1.4%	-	0.0%	1	0.8%
	Unknown	371	6.0%	-	0.0%	-	0.0%
by Ethnicity	Hispanic or Latino	4,118	67.1%	4	50.0%	88	66.7%
	Not Hispanic or Latino	1,638	26.7%	4	50.0%	-	-
	Unknown	379	6.2%	-	0.0%	-	-

*Due to the data reporting techniques of the Texas Homeownership Division, race and ethnicity are combined into one category

Funding/HHs Served by Activity Type

	SF Homeownership		HOME		SHTF		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	\$19,532,817	132	\$551,523	6	\$65,000	2	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Renter Programs	\$0	0	\$489,283	100	\$0	0	\$1,790,334	149	\$0	0	\$0	0	\$790,000	0	\$20,539	4	\$32,168	7
Total	\$19,532,817	132	\$1,040,806	106	\$65,000	2	\$1,790,334	149	\$0	0	\$0	0	\$790,000	0	\$20,539	4	\$32,168	7

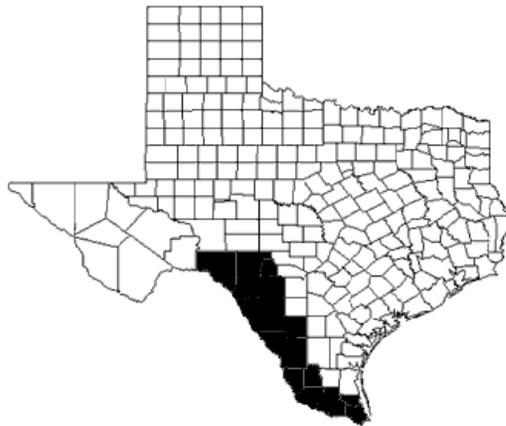
Funding/HH Served by Income Category

	SF Homeownership		HOME		SHTF		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	\$223,164	3	\$567,444	74	\$0	0	\$169,928	14	\$0	0	\$0	0	\$0	0	\$17,683	3	\$32,168	7
VLI	\$4,852,702	40	\$459,281	29	\$65,000	2	\$1,620,406	135	\$0	0	\$0	0	\$790,000	0	\$2,856	1	\$0	0
LI	\$9,413,451	58	\$14,081	3	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
>=MI	\$5,043,500	31	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Total	\$19,532,817	132	\$1,040,806	106	\$65,000	2	\$1,790,334	149	\$0	0	\$0	0	\$790,000	0	\$20,539	4	\$32,168	7

*Please note all properties funded in FY18 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.

TDHCA's housing programs allocated \$23,271,664 in Region 10 during FY 2018 and served 400 households. Homeowner programs received more funding than renter programs but renter programs served more households. LI households (>60%, <=80% AMFI) received the majority of funding but VLI households (>30%, <=60% AMFI) had the greatest number of households served.

REGION 11



Funding/HH Served by Race and Ethnicity

		Renter Programs		HOME and SHTF Owner Programs		SF Homeownership Programs*	
		HH	%	HH	%	HH	%
by Race	American Indian or Alaska Native	6	0.0%	-	0.0%	-	0.0%
	Asian or Pacific Islander	32	0.2%	-	0.0%	2	0.8%
	Black or African American	66	0.5%	1	2.2%	-	0.0%
	White	11,776	91.0%	34	73.9%	7	2.7%
	Other	157	1.2%	8	17.4%	1	0.4%
	Unknown	907	7.0%	3	6.5%	-	0.0%
by Ethnicity	Hispanic or Latino	11,707	90.4%	42	91.3%	247	96.1%
	Not Hispanic or Latino	408	3.2%	4	8.7%	-	-
	Unknown	829	6.4%	-	0.0%	-	-

*Due to the data reporting techniques of the Texas Homeownership Division, race and ethnicity are combined into one category

Funding/HHs Served by Activity Type

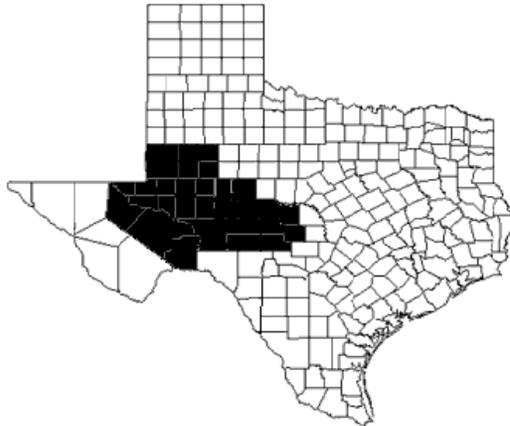
	SF Homeownership		HOME		SHTF		HTC 9%		HTC 4%		MF Bond		MF Direct Loan		Section 8 HCV		Section 811	
	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH
Owner Programs	\$31,945,280	257	\$2,682,431	29	\$387,075	17	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Renter Programs	\$0	0	\$93,931	24	\$0	0	\$5,238,175	432	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Total	\$31,945,280	257	\$2,776,362	53	\$387,075	17	\$5,238,175	432	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0

Funding/HH Served by Income Category

	SF Homeownership		HOME		SHTF		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	\$437,694	8	\$720,902	27	\$97,986	5	\$534,240	44	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
VLI	\$13,228,118	120	\$1,493,643	21	\$206,183	9	\$4,703,935	388	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
LI	\$12,003,095	84	\$561,817	5	\$82,906	3	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
>=MI	\$6,276,373	45	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Total	\$31,945,280	257	\$2,776,362	53	\$387,075	17	\$5,238,175	432	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0

TDHCA's housing programs allocated \$40,346,892 in Region 11 during FY 2018 and served 759 households. Homeowner programs received more funding than renter programs but renter programs served more households. VLI households (>30%, <=60% AMFI) received the majority of funding and had the greatest number of households served.

REGION 12



Funding/HH Served by Race and Ethnicity

		Renter Programs		HOME and SHTF Owner Programs		SF Homeownership Programs*	
		HH	%	HH	%	HH	%
by Race	American Indian or Alaska Native	17	0.4%	-	0.0%	-	0.0%
	Asian or Pacific Islander	15	0.4%	-	0.0%	-	0.0%
	Black or African American	562	13.8%	2	12.5%	1	2.7%
	White	2,804	68.7%	13	81.3%	20	54.1%
	Other	161	3.9%	-	0.0%	-	0.0%
	Unknown	524	12.8%	1	6.3%	-	0.0%
by Ethnicity	Hispanic or Latino	2,088	51.1%	6	37.5%	16	43.2%
	Not Hispanic or Latino	1,471	36.0%	10	62.5%	-	-
	Unknown	524	12.8%	-	0.0%	-	-

*Due to the data reporting techniques of the Texas Homeownership Division, race and ethnicity are combined into one category

Funding/HHs Served by Activity Type

	SF Homeownership		HOME		SHTF		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	\$5,057,538	37	\$190,040	2	\$417,806	14	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Renter Programs	\$0	0	\$245,173	47	\$0	0	\$0	0	\$1,094,687	206	\$0	0	\$0	0	\$0	0	\$0	0
Total	\$5,057,538	37	\$435,213	49	\$417,806	14	\$0	0	\$1,094,687	206	\$0	0	\$0	0	\$0	0	\$0	0

Funding/HH Served by Income Category

	SF Homeownership		HOME		SHTF		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	\$199,115	35	\$144,469	6	\$0	0	\$15,942	3	\$0	0	\$0	0	\$0	0	\$0	0
VLI	\$2,209,515	18	\$45,669	11	\$273,336	8	\$0	0	\$1,078,745	203	\$0	0	\$0	0	\$0	0	\$0	0
LI	\$1,526,850	11	\$190,429	3	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
>=MI	\$1,321,172	8	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Total	\$5,057,538	37	\$435,213	49	\$417,806	14	\$0	0	\$1,094,687	206	\$0	0	\$0	0	\$0	0	\$0	0

TDHCA's housing programs allocated \$7,005,243 in Region 12 during FY 2018 and served 306 households. Homeowner programs received more funding than renter programs but renter programs served more households. VLI households (>30%, <=60% AMFI) received the majority of funding and had the greatest number of households served.

REGION 13



Funding/HH Served by Race and Ethnicity

		Renter Programs		HOME and SHTF Owner Programs		SF Homeownership Programs*	
		HH	%	HH	%	HH	%
by Race	American Indian or Alaska Native	70	0.8%	8	17.4%	-	0.0%
	Asian or Pacific Islander	36	0.4%	-	0.0%	2	0.2%
	Black or African American	238	2.6%	-	0.0%	9	1.0%
	White	8,246	91.0%	33	71.7%	21	2.4%
	Other	172	1.9%	-	0.0%	4	0.5%
	Unknown	297	3.3%	5	10.9%	-	0.0%
by Ethnicity	Hispanic or Latino	8,140	89.9%	38	82.6%	831	95.8%
	Not Hispanic or Latino	597	6.6%	8	17.4%	-	-
	Unknown	322	3.6%	-	0.0%	-	-

*Due to the data reporting techniques of the Texas Homeownership Division, race and ethnicity are combined into one category

Funding/HHs Served by Activity Type

	SF Homeownership		HOME		SHTF		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	\$115,795,233	867	\$2,041,864	20	\$666,551	26	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Renter Programs	\$0	0	\$0	2	\$0	0	\$3,721,732	319	\$569,370	120	\$0	0	\$0	0	\$0	0	\$12,642	4
Total	\$115,795,233	867	\$2,041,864	22	\$666,551	26	\$3,721,732	319	\$569,370	120	\$0	0	\$0	0	\$0	0	\$12,642	4

Funding/HH Served by Income Category

	SF Homeownership		HOME		SHTF		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	\$2,529,105	28	\$515,220	6	\$81,607	5	\$399,358	34	\$0	0	\$0	0	\$0	0	\$0	0	\$12,642	4
VLI	\$46,326,799	386	\$1,526,644	16	\$511,301	18	\$3,322,374	285	\$569,370	120	\$0	0	\$0	0	\$0	0	\$0	0
LI	\$43,087,073	301	\$0	0	\$73,643	3	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
>=MI	\$23,852,257	152	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Total	\$115,795,233	867	\$2,041,864	22	\$666,551	26	\$3,721,732	319	\$569,370	120	\$0	0	\$0	0	\$0	0	\$12,642	4

TDHCA's housing programs allocated \$122,807,392 in Region 13 during FY 2018 and served 1,358 households. Homeowner programs received more funding than renter programs and served more households. VLI households (>30%, <=60% AMFI) received the majority of funding and had the greatest number of households served.

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 <http://www.tdhca.state.tx.us/housing-center/pubs-plans.htm>.

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 \$124,460,263 in 4% and 9% HTCs during SFY 2018, 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 <http://www.tdhca.state.tx.us/multifamily/>. The map on the following page displays the geographic distribution of the FY 2018 9% and 4% HTC awards. TDHCA received \$290,226 in 9% tax credits from the federal pool of unused funds in 2018. There were \$205,075 in 9% tax credits from the 2017 HTC cycle year at the end of the 2017 calendar year. As of December 31, 2018, there were \$353,486 in unused 9% tax credits remaining for the 2018 HTC cycle.

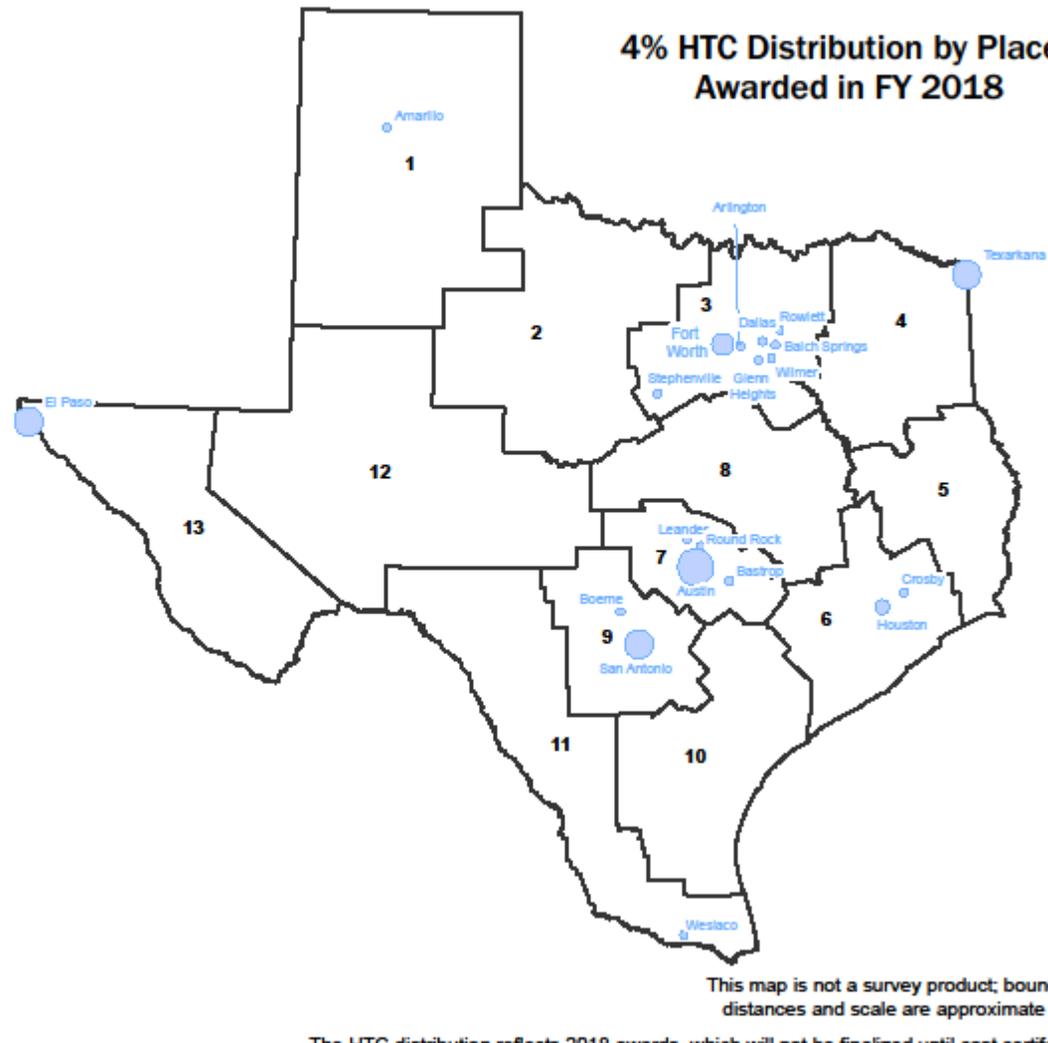
The table below shows the funding distribution of 2018 awards by region and includes the variations between the actual distribution and the 9% HTC RAF targets. Data for 9% and 4% HTC are as of December 31, 2018. The Department plans the credit distributions to match the HTC RAF targets as closely as 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 in out of 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.

Region	All HTCs	% of all HTCs	4% HTCs	% of all 4% HTCs	9% HTCs	% of all 9% HTCs	Targeted 9% dist. under RAF	Diff. between actual & targeted
1	\$4,243,043	3.4%	\$1,404,800	2.9%	\$2,838,243	3.7%	3.3%	0.4%
2	\$1,686,427	1.4%	\$0	0.0%	\$1,686,427	2.2%	1.7%	0.5%
3	\$23,863,142	19.2%	\$8,108,458	16.9%	\$15,754,684	20.6%	24.6%	-4.0%
4	\$2,830,167	2.3%	\$1,037,209	2.2%	\$1,792,958	2.3%	4.3%	-2.0%
5	\$4,011,524	3.2%	\$0	0.0%	\$4,011,524	5.2%	2.8%	2.4%
6	\$20,356,830	16.4%	\$5,624,659	11.8%	\$14,732,171	19.2%	21.6%	-2.4%
7	\$22,328,698	17.9%	\$16,318,078	34.1%	\$6,010,620	7.8%	7.8%	0.0%
8	\$2,318,762	1.9%	\$0	0.0%	\$2,318,762	3.0%	3.5%	-0.5%
9	\$14,186,699	11.4%	\$8,410,401	17.6%	\$5,776,298	7.5%	9.2%	-1.7%
10	\$3,338,700	2.7%	\$0	0.0%	\$3,338,700	4.4%	3.3%	1.1%
11	\$13,808,458	11.1%	\$1,160,605	2.4%	\$12,647,853	16.5%	11.0%	5.5%
12	\$1,528,700	1.2%	\$0	0.0%	\$1,528,700	2.0%	2.1%	-0.1%
13	\$9,959,113	8.0%	\$5,781,613	12.1%	\$4,177,500	5.5%	4.8%	0.7%
Total	\$124,460,263	100.0%	\$47,845,823	100.0%	\$76,614,440	100.0%	100.0%	0.0%

Rural/Urban	#
Rural	10
Urban	35

Construction Type	#
Acquisition/Rehab	21
New Construction	24

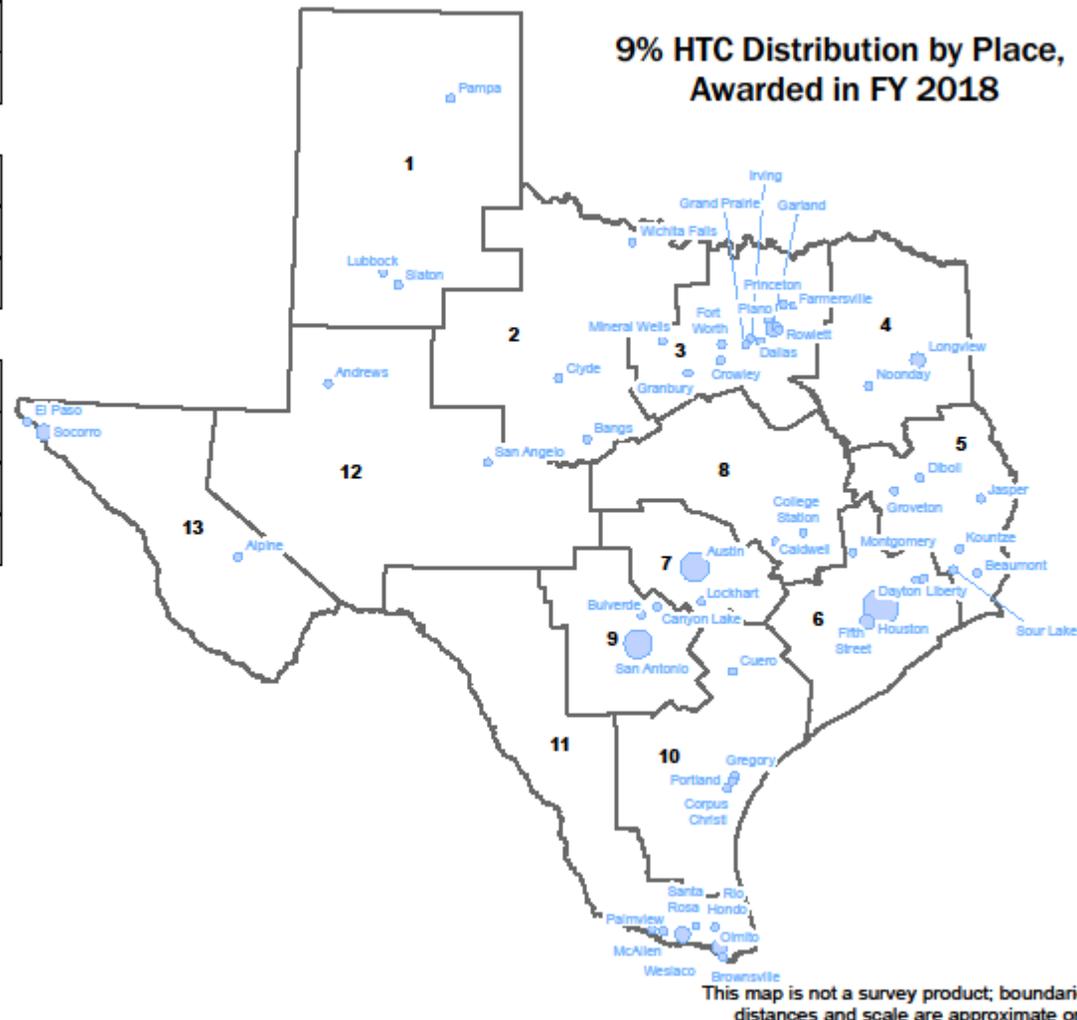
Target Population	#
Elderly	12
General	32
Supportive Housing	1



Rural/Urban	#
Rural	26
Urban	46

Construction Type	#
Acquisition/Rehab	8
New Construction	64

Target Population	#
Elderly	27
General	43
Supportive Housing	2



This map is not a survey product; boundaries, distances and scale are approximate only.

The HTC distribution reflects 2018 awards, which will not be finalized until cost certification.

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:

- **2019 TDHCA Programs:** Description of TDHCA's programs organized by division including funding source, administrator, purpose, targeted population, allocation, budget, and contact information.
- **Housing Support Continuum:** Activities undertaken by each TDHCA program that address the varying needs of low-income households.
- **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.

2019 TDHCA PROGRAMS

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

A list of TDHCA programs and activities made available through administrators in State Fiscal Year (SFY) 2019, organized by their Division, follows:

Community Affairs Division

- Community Services Block Grant (CSBG) Program
- Comprehensive Energy Assistance Program (CEAP)
- Section 8 Housing Choice Voucher (HCV) Program
- Weatherization Assistance Program (WAP)

HOME Investment Partnerships Program (HOME) and Homeless Programs Division

- Contract for Deed (CFD) Program
- Single Family Development (SFD) Program
- Tenant-Based Rental Assistance (TBRA) Program
- Homebuyer Assistance (HBA) Program
- Homeowner Rehabilitation Assistance (HRA) Program
- Emergency Solutions Grants (ESG) Program
- Homeless Housing and Services Program (HHSP)
- Ending Homelessness Fund (EH Fund)

Manufactured Housing Division

Multifamily Finance Division

- Housing Tax Credit (HTC) Program
- Multifamily Bond (MF Bond) Program
- Multifamily Direct Loan (MF Direct Loan) Program

OCI, HTF, & NSP Division

- Amy Young Barrier Removal (AYBR) Program
- Colonia Self-Help Center (SHC) Program
- Texas Bootstrap Loan (Bootstrap) Program
- Neighborhood Stabilization Program (NSP)

Section 811 Project Rental Assistance

Texas Homeownership Division

- 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)

COMMUNITY AFFAIRS DIVISION

The Community Affairs Division offers the Community Services Block Grant (CSBG) Program, Comprehensive Energy Assistance Program (CEAP), Section 8 Housing Choice Voucher (HCV) Program, and Weatherization Assistance Program (WAP).

COMMUNITY SERVICES BLOCK GRANT PROGRAM

CSBG receives funds from the U.S. Department of Health and Human Services (USHHS) for CSBG-eligible entities 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. Persons with incomes at or below 125% of the current federal income poverty guidelines issued annually by USHHS are eligible for the program. 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) supporting assessment, training and technical assistance needs of the CSBG-eligible entities; (3) supporting the state's homelessness coordination in the Balance of State; and (4) setting aside funds for disaster recovery immediate response. The Department also uses CSBG State discretionary funds to support organizations administering projects that address the causes of poverty and promote client self-sufficiency in Native American and migrant or seasonal farmworker communities, and to 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 2019 is not known at this time, and will depend on federal funding levels.

CONTACT: For assistance, individuals should contact the local CSBG eligible entity for their county directly, which can be found online at <http://www.tdhca.state.tx.us/texans.htm> by selecting "Emergency and Homeless Services" or by calling the Housing Resource Center at 800-525-0657. Program administrators who need more information may call Rita Gonzales-Garza, Community Affairs Division, at (512) 475-3905.

ONLINE DOCUMENTS: The CSBG State Plan and other documents may be accessed at the TDHCA website at <http://www.tdhca.state.tx.us/community-affairs/csbg/index.htm>.

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 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 37 CEAP Subrecipients. The subrecipients consist of private nonprofit entities and units of local government. CEAP Subrecipients 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 Household 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 Household Crisis Component is designed to provide one-time energy assistance to households during a period of extreme temperatures or an energy supply shortage. A utility disconnection notice may constitute a Household Crisis. In some instances, Household Crisis funds can be used to assist victims of natural disasters.

The targeted beneficiaries of CEAP in Texas are households with an income at or below 150% of federal poverty guidelines, with priority given to aging Texans; 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 2019 is unknown at this time, and will depend on federal funding levels.

CONTACT: To connect to the local CEAP provider, persons needing assistance may go online at <http://www.tdhca.state.tx.us/texans.htm> or call 1-877-399-8939 from a landline phone. Program administrators can call Laura Saintey, Community Affairs Division, at 512-475-3854.

ONLINE DOCUMENTS: The Energy Assistance Plans and Rules may be accessed online at <http://www.tdhca.state.tx.us/community-affairs/ceap/>.

FUNDING SOURCE: USHHS

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

SECTION 8 HOUSING CHOICE VOUCHER PROGRAM

TDHCA serves as a public housing authority and receives funding for the HCV Program from HUD for counties included in TDHCA's 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 pays approved rent amounts directly to property owners. The HCV Program administers approximately 900 housing choice vouchers. The Department administers vouchers in 34 counties, or parts of counties, that are not served by similar local or regional housing voucher programs.

Eligible households must have a gross income that does not exceed 50% of HUD's median income guidelines. HUD requires 75% of all new households admitted to the program be at or below 30% AMFI. Eligibility is based on several factors, including the household's income, size and composition, citizenship or satisfactory immigrant status, assets and medical and childcare expenses. Up to 140 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. Additionally, in September 2018, TDHCA was awarded approximately \$396,000 through HUD's Mainstream Voucher Program for Project Access eligible households.

In December 2015, TDHCA was awarded its first Veterans Assistance Supportive Housing (VASH) project-based contract for 20 units at Freedom's Path in Kerrville. The initiative is a collaboration between TDHCA, the U.S. Department of Veterans Affairs (VA), and the property owner. In September 2018, TDHCA was awarded its first tenant-based VASH contract from HUD which provides an additional \$124,000 in assistance for 20 vouchers in the Fort Bend County and Galveston County jurisdictional areas.

Projected HCV Program funding for FY 2019 is unknown at this time, and will depend on federal funding levels. Current funding levels, combined with the increasing rents in the Department's jurisdiction, have made the issuance of vouchers a rarity, even when a voucher is vacated.

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: <http://www.tdhca.state.tx.us/texans.htm> 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 <http://www.tdhca.state.tx.us/section-8/>.

FUNDING SOURCE: HUD

TYPE OF ASSISTANCE: Grant, rental subsidy

RECIPIENTS: Households at or below 50% AMFI

WEATHERIZATION ASSISTANCE PROGRAM

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 22 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 older Texans; 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 2019 is unknown at this time, and will depend on federal funding levels.

CONTACT: To connect directly to a local WAP provider, call 211 or 1-888-606-8889, or go online <http://www.tdhca.state.tx.us/texans.htm>. Program administrators can call Jason Gagne, Community Affairs Division at 512-475-0166.

ONLINE DOCUMENTS: The Energy Assistance Plans and Rules may be accessed from the TDHCA website at <http://www.tdhca.state.tx.us/community-affairs/wap/>.

FUNDING 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

HOME AND HOMELESSNESS PROGRAMS DIVISION

The HOME and Homelessness Programs Division covers a continuum spanning threat of homelessness to rental assistance to home ownership. Two of the four programs share common federal oversight through HUD's Office of Community Planning and Development while all four support the Department's commitment to provision of housing solutions for low-income Texans. Programs administered include Emergency Solutions Grants (ESG) Program, Homeless Housing and Services Program (HHSP), Ending Homelessness Fund (EH Fund), and HOME Investment Partnerships Program (HOME), which provides Homebuyer Assistance, Homeowner Rehabilitation Assistance, Tenant-Based Rental Assistance, and other specialty programs, including Single Family Development through Community Housing Development Organization (CHDO) Set-Aside funds and Contract for Deed activities.

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 in order 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 shall be allocated for applications serving persons with disabilities living in any part of the state (called the Persons with Disabilities (PWD) Set-Aside). Typically, federal regulations require a minimum of 15% of the annual HOME allocation be reserved for CHDOs, but this requirement has been waived by HUD for the 2016-2018 allocation. CHDO set-aside projects are owned, developed, or sponsored by the CHDO and result in the development of multifamily rental units or single-family homeownership. In energy efficiency efforts, HOME requires awardees to adhere to the Department's energy efficiency rules.

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 rehabilitation or reconstruction of the property. The existing and the repaired or reconstructed home must be the principal residence of the homeowner. 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).

SINGLE FAMILY DEVELOPMENT

Single Family Development (SFD) is a CHDO set-aside activity. CHDO activities include acquisition and new construction or rehabilitation of affordable single family housing which must be sold to households at or below 80% AMFI. 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.

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 can also be used to address housing issues arising from disasters, whether natural or man-made, as well as for assistance provided under the PWD set-aside. These funds are made available as specified in published rules and NOFAs.

HOMEBUYER ASSISTANCE

The Homebuyer Assistance (HBA) activity provides down payment and closing cost assistance to eligible homebuyers for the acquisition of affordable single-family housing. Funds may also be made available to perform accessibility modifications in conjunction with provision of down payment and closing cost assistance. This program can also be used to address housing issues arising from disasters, whether natural or man-made, as well as for assistance provided under the PWD set-aside. All HOME assisted homebuyers must attend a homebuyer counseling class. These funds are made available as specified in published rules and NOFAs.

HOMEOWNER REHABILITATION ASSISTANCE

The Homeowner Rehabilitation Assistance (HRA) activity offers grants or zero-interest deferred forgivable loans for rehabilitation, reconstruction, or new construction of dilapidated housing units, to homeowners. The existing and the repaired or reconstructed home must be the principal residence of the homeowner. At the completion of the assistance, all properties must meet, as applicable, the Texas Minimum Construction Standards, the International Residential Code, the Department's Energy Efficiency rules, and local building codes, zoning ordinances and local construction requirements. If a home is reconstructed, the applicant must also ensure compliance with the universal design features in new construction, established by Tex. Gov't Code §2306.514 and energy efficiency standards.

Funds may also be made available to refinance existing mortgage debt to increase affordability if the refinance takes place in conjunction with substantial rehabilitation. This program can also be used to address housing issues arising from disasters, whether natural or man-made, 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 FOR FISCAL YEAR 2019

Projected HOME funding for FY 2019 is unknown at this time, and will depend on federal funding levels; however, at least \$10,000,000 in HOME program income will be available in FY 2019.

CONTACT: Individuals seeking assistance may search for local providers in their area online at <http://www.tdhca.state.tx.us/> or by calling the Housing Resource Center at 800-525-0657. Program administrators can call the HOME Division at (512) 475-0908.

ONLINE DOCUMENTS: See the State of Texas Consolidated Plan: One Year Action Plan at <http://www.tdhca.state.tx.us/housing-center/pubs.htm> for further details on the HOME Program. The HOME Program Rule may be accessed from the TDHCA website at <http://www.tdhca.state.tx.us/home-division/>.

FUNDING SOURCE: HUD

TYPE OF ASSISTANCE: Loans and grants

RECIPIENTS: Local service providers 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.

EMERGENCY SOLUTIONS GRANTS PROGRAM

ESG is funded through HUD. TDHCA uses the HUD funding to award grants to units of 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 can be utilized for the rehabilitation or conversion of buildings for use as emergency shelter for persons experiencing homelessness; 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 population experiencing homelessness based on the Point-in-Time count submitted to HUD by the CoCs; people 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 NOFA.

For the 2017/2018 ESG application cycle, the top scoring applications in each CoC region were recommended for funding, based on the amount of funds available for that region. The Department received 25 applications directly and CoC lead agencies received 30 applications on behalf of TDHCA, requesting approximately \$18.7 million. TDHCA awarded \$8,667,823, which is the annual

2017 allocation, plus a one-time supplemental funding to the Amarillo CoC, less funds held for TDHCA administration. The 2017/2018 ESG application cycle was a competition for both 2017 and 2018 ESG funds. Assuming there are no concerns with the subrecipient's compliance record as evaluated through the previous participation process, 2018 ESG funds were allocated to 2017 ESG Subrecipients in proportion to their 2017 ESG awards.

SUMMARY OF ESG PROGRAM FUNDING FOR FISCAL YEAR 2019

Projected ESG funding for FY 2019 is unknown at this time, and will depend on federal funding levels.

CONTACT: Individuals seeking assistance may search for providers in their area online at <http://www.tdhca.state.tx.us/texans.htm> or by calling the Housing Resource Center at 800-525-0657. Organizations interested in becoming program administrators may call Naomi Cantu, HOME and Homelessness Programs Division, at (512) 475-3975.

ONLINE DOCUMENTS: See the State of Texas Consolidated Plan: One Year Action Plan at <http://www.tdhca.state.tx.us/housing-center/pubs-plans.htm#consolidated> for further details on ESG.

FUNDING SOURCE: HUD

TYPE OF ASSISTANCE: Grants

RECIPIENTS: Local governments and nonprofit entities

TARGETED BENEFICIARIES: 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

HOMELESS HOUSING AND SERVICES PROGRAM

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 2019

The 85th Legislature appropriated approximately \$9.8 million in General Revenue funds for the 2018-2019 biennium for program funds. In PY 2018, approximately \$4.9 million dollars was allocated to urban areas based on having a population over 285,000. Allocation among the subrecipients is based on percentage of persons in poverty, veteran population, persons with disabilities, and the Point-In-Time count of persons experiencing homelessness. The funding for the second year of the biennium will be available to the designated urban areas after the beginning of PY 2019. The cities which are eligible to participate in HHSP include Arlington, Austin, Corpus Christi, Dallas, El Paso, Fort Worth, Houston, Plano, San Antonio. Plano became eligible for

participation in FY2018 due to an increase in population that placed the City of Plano over the threshold for participation.

CONTACT: HHSP Subrecipients may be found by calling the Housing Resource Center at 800-525-0657. Program administrators can call Naomi Cantu, HOME and Homelessness Programs Division, at (512) 475-3975.

ONLINE DOCUMENTS: More HHSP information may be accessed online at <http://www.tdhca.state.tx.us/home-division/hhsp/index.htm>.

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 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 2019

The contributions to the EH Fund are entirely voluntary, and there is little historical basis to speculate what the expected annual contribution level from the public for this fund will be. Contributions to the EH fund have averaged \$11,063 per month since donations began to be accepted in January 2018, and this trend, if continued, would generate funding estimated at \$132,765 per year. 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 exceeds \$500,000, 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 Naomi Cantu, HOME and Homelessness Programs Division, at (512) 475-3975.

ONLINE DOCUMENTS: To be determined

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

MANUFACTURED HOUSING DIVISION

The Manufactured Housing Division regulates the manufactured housing industry in Texas by ensuring that manufactured homes are well constructed, safe and correctly installed. This division provides consumers with fair and effective remedies; and provides economic stability to manufacturers, retailers, installers and brokers. The Manufactured Housing Division licenses manufactured housing professionals and maintains records of the ownership, location, real or personal property status and lien status (on personal property homes) on manufactured homes. It also records tax liens on manufactured homes. Because of its regulatory nature, the Manufactured Housing Division has its own governing board and executive director.

The Manufactured Housing Division records ownership of over 55,000 homes per year and conducts over 19,000 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. Additionally, on behalf of the Department, the Manufactured Housing Division inspects and licenses Migrant Labor Housing Facilities. The Manufactured Housing Division handles more than 78,000 incoming calls and assists approximately 2,200 walk-in customers per year in its customer service center and investigates approximately 675 consumer complaints a year.

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

PO Box 12489
Austin, TX 78711-2489
(512) 475-2200 or 1-800-500-7074
www.tdhca.state.tx.us/mh

MULTIFAMILY FINANCE DIVISION

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 frequently layered with HTCs and MF Direct Loan funds; therefore the MF Bond Program will be described in this section.

HOUSING TAX CREDIT PROGRAM

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. 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 \$2.70 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 the 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.

The distribution of the 9% HTCs under the state ceiling are allocated first to three 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 regionally through a competitive application process where each application is scored based on certain selection criteria reflected in the QAP. Moreover, there are eligibility and threshold requirements that must be met pursuant to the QAP. 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 in March, and awards made by the end of July.

The estimated HTC state housing credit ceiling amount for FY 2019 is \$76,677,700. 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 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

The TDHCA issues tax-exempt and taxable 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 Chap. 1372, approximately 22% 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 \$130 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 which allows TDHCA to issue multifamily bonds in excess of the set-aside of \$130 million.

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. Applications submitted to TDHCA under the PAB program are scored and underwritten based on criteria identified in the Multifamily Housing Revenue Bond Rules, the Uniform Multifamily Rules, and Chapter 2306, and ranked based on the following priority designations pursuant to Chapter 1372 of the Tex. Gov't Code. The priority designation is elected by the Owner and establishes the income level the development will serve.

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), Neighborhood Stabilization Program Round 1 Program Income (NSP1 PI) 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 \$12 million in HOME funds will be available in the annual NOFA for SFY 2019.

The Tax Credit Assistance Program (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 2018. It is anticipated that approximately \$12 million in TCAP RF will be available in the Multifamily Direct Loan NOFA for SFY 2019. The Department has made those funds available statewide in the form of interest bearing debt to create a source of ongoing repayments that will further the Department's mission to create more affordable housing. TCAP-RF funds are also used as HOME match.

NSP1-PI is income generated by the receipt of loan payments under the original NSP. \$5 million was available during SFY 2018, and the Department anticipates approximately \$5 million to be available in SFY 2019. The NSP1-PI funds are for urban infill new construction or foreclosed developments in target areas of the state, and will generally follow the same long-term requirements as HOME.

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 2019, TDHCA anticipates making available \$18,024,041 in NHTF funds statewide through the NOFA for new construction activities. NHTF has similar long-term requirements to HOME funds, except households to be served must be at or below the greater of either 30% AMFI or the federal poverty line.

CONTACT: For a list of HTC, MF Bond, and MF Direct Loan properties funded through TDHCA, contact TDHCA by phone at 1-800-525-0657 or online at <http://www.tdhca.state.tx.us/multifamily/housing-tax-credits-4pct/index.htm>. For a list of apartment vacancies in your area, contact TDHCA by phone at 1-800-525-0657 or online at <http://tdhca.state.tx.us/texans.htm>. For more information on the 9% Competitive HTC Program contact Sharon Gamble at (512) 936-7834. For more information on the MF Bond Program contact Teresa Morales at (512) 475-3344. For more information on the MF Direct Loan programs contact Andrew Sinnott at (512) 475-0538.

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 <http://www.tdhca.state.tx.us/multifamily/nofas-rules.htm>.

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.

OCI, HTF, & NSP DIVISION

One division administers the State Housing Trust Fund (SHTF) programs, Office of Colonia Initiatives (OCI) programs, and the Neighborhood Stabilization Program (NSP). For the 2018-2019 biennium, the SHTF offers the Amy Young Barrier Removal (AYBR) Program and the Texas Bootstrap Loan (Bootstrap) Program. The OCI also offers the Colonia Self-Help Center (SHC) Program.

OFFICE OF COLONIA INITIATIVES PROGRAMS

Colonia Self-Help Center Program

Colonia SHCs were established in Cameron/Willacy, El Paso, Hidalgo, Starr and Webb counties per Tex. Gov't Code §2306.582 to provide concentrated attention to five colonias in each county. The Department also established Colonia SHCs in Maverick and Val Verde counties due to their large population of residents of colonias and their designation as economically distressed counties. The operation of the Colonia SHCs 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 Colonia SHC for 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 Colonia SHCs provide concentrated on-site technical assistance to low- and very low-income individuals and families in a variety of ways. Colonia SHCs provide technical assistance in credit and debt counseling, housing finance, contract for deed conversions, and capital access for mortgages. The Colonia SHCs also offer housing rehabilitation, reconstruction, new construction, surveying and platting, and construction skills training. Lastly, the Colonia SHCs operate tool libraries to support self-help construction by residents of colonias.

Estimated funding for the PY 2018 the Colonia SHC Program is \$1,637,850. The funding for PY 2019 is currently unavailable.

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

CONTACT: Albert Alvidrez at (915) 834-4925 or albert.alvidrez@tdhca.state.tx.us

ONLINE DOCUMENTS: <http://www.tdhca.state.tx.us/oci/centers>

FUNDING SOURCE: HUD's CDBG Program

TYPE OF ASSISTANCE: Grants and forgivable loans

RECIPIENTS: Units of local government, nonprofit organizations, Public Housing Authorities, and CAAs

TARGETED BENEFICIARIES: Households at or below 80% AMFI within targeted colonias

Texas Bootstrap Loan Program

The Bootstrap Program provides loans to eligible applicants that participate in self-help housing programs overseen by state-certified nonprofit owner-builder housing providers (NOHPs). Known as the Owner-Builder Loan Program in Tex. Gov't Code §2306.751, the Bootstrap Program promotes and enhances homeownership for very low-income Texans by providing funds to purchase or

refinance real property on which to build new residential housing, construct new residential housing or improve existing residential housing through sweat-equity. This program is funded through SHTF. At least two-thirds of Bootstrap loans each fiscal year must be made to borrowers whose property is in a census tract that has a median household income that is not greater than 75% of the median state household income.

Bootstrap Program funding for FY 2018 is \$3,000,000 and for FY 2019 is \$3,000,000.

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

CONTACT: Lisa Johnson at (512) 936-9988 or lisa.johnson@tdhca.state.tx.us

ONLINE DOCUMENTS: <http://www.tdhca.state.tx.us/oci/bootstrap.jsp>

FUNDING SOURCE: SHTF, which consists of appropriations from the State of Texas, unencumbered fund balances, and public and private gifts or grants

TYPE OF ASSISTANCE: Amortizing repayable loans at 0% interest

RECIPIENTS: Nonprofit organizations and Colonia SHCs

TARGETED BENEFICIARIES: Households at or below 60% AMFI

STATE HOUSING TRUST FUND PROGRAMS

The SHTF receives general revenue appropriations funding from the State of Texas, including the use of loan repayments from previous projects funded with SHTF 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 85th Legislature, the Department was appropriated General Revenue for the SHTF in the amount of \$10,443,402 for the 2018-2019 biennium. The 2018-2019 State Housing Trust Fund Biennial Plan was presented and approved by the Department's Governing Board at the board meeting of June 29, 2017, and staff submitted the SHTF Plan to appropriate legislative offices as required by the Texas Government Code.

Amy Young Barrier Removal Program

The AYBR Program awards grants to units of local government and private nonprofit entities that provide one-time grants of up to \$20,000 to persons with disabilities at or below 80% AMFI for accessibility modifications and 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.

CONTACT: Diana Velez at (512) 475-4828 or htf@tdhca.state.tx.us

ONLINE DOCUMENTS: <http://www.tdhca.state.tx.us/htf>

FUNDING SOURCE: SHTF, which consists of appropriations from the State of Texas, unencumbered fund balances, and public and private gifts or grants

TYPE OF ASSISTANCE: Grants

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

TARGETED BENEFICIARIES: 80% AMFI

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 420 land bank properties that still must be put into final use, which is expected to take several years. 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 homebuyer assistance on land bank properties and multifamily developments. Information on NSP will remain in the annual SLIHP until all NSP activities are completed and the program has closed out.

CONTACT: Raul Gonzales at (512) 475-1473 or raul.gonzales@tdhca.state.tx.us

ONLINE DOCUMENTS: <http://www.tdhca.state.tx.us/nsp/index.htm>

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 which already have NSP funds

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

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, Texas Health and Human Services (Texas HHS), 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 or are in the process of applying for funding through TDHCA's Multifamily Housing programs.

The program is limited to individuals who meet one of the Target Populations and are eligible to receive services through one of the eligible disability service organizations contracted with Texas HHS. Each eligible household must have 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 must be 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:

- **People with disabilities living in institutions.** This population includes those that wish to transition back to the community from nursing facilities, or those that transitioned within the previous 12 months, and individuals that wish to transition out of Intermediate Care Facilities for Individuals with Intellectual Disabilities who are eligible for Medicaid waiver services;
- **People with serious mental illness.** These individuals are eligible to receive behavioral health services through a Local Mental Health Authority; and
- **Youth and young adults with disabilities exiting foster care.** These individuals are eligible for services through the Department of Family and Protective Services.

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 and an additional \$12,000,000 for HUD PY 2013. The program helps extremely low-income individuals with disabilities and their families by providing between 500 and 700 new integrated supportive housing units.

CONTACT: For individuals, or their local caseworkers who are interested in accessing a unit through the Section 811 PRA Program, contact Linda Perry at (512) 475-3809. For properties interested in participating in the program contact Spencer Duran at (512) 475-1784. More

general program information about the Section 811 PRA Program can be found at: <http://www.tdhca.state.tx.us/section-811-pra/index.htm>.

ONLINE DOCUMENTS: Resource documents for participating multifamily developments can be found by visiting: <http://www.tdhca.state.tx.us/section-811-pra/resource-documents.htm>.

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 or are in the process of applying for 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 contracted through one of the Texas HHS 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.

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 the sale of mortgage backed securities that can be packaged into tax exempt or taxable mortgage revenue bonds or sold directly into the secondary market, a market where investors purchase securities or assets from other investors rather than from issuing companies themselves. The Program continues to be offered on a first-come, first-served basis through a network of participating lenders. The Program also continues to provide homeownership opportunities by offering competitive interest rate mortgage loans and down payment assistance for qualified individuals and families whose gross annual household income does not exceed 115% 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 to issue tax-exempt and taxable mortgage revenue bonds in FY 2019 secured by mortgage-backed securities created with mortgage loans originated through this program.

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. The first-time homebuyer restriction will continue to apply; 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 restriction, income ceiling and maximum purchase price limitation 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 of 80% or less of the statewide median income and/or are areas of chronic economic distress as designated by the state and approved by the Secretaries of Treasury and HUD, respectively. 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 2019 is dependent on continuation of federal authority, but is projected to be \$800,000,000.

CONTACT: For individuals seeking assistance, call 1-800-792-1119 to request a My First Texas Home Program information packet or go to www.myfirsttexashome.com to view Frequently Asked Questions, use the mortgage qualifier tool and search for participating lenders. Mortgage Companies or Banks interested in becoming a participating lender should call the Texas Homeownership Division at 512-475-0277.

ONLINE DOCUMENTS: <http://www.tdhca.state.tx.us/homeownership>

FUNDING SOURCE: Sale of Mortgage Backed Securities into the secondary market

TYPE OF ASSISTANCE: 30-year fixed-rate mortgage loan financing at competitive interest rates, with down payment assistance in a second lien

ADMINISTRATORS: Participating mortgage lenders

RECIPIENTS: Households 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 PROGRAM

The MCTH Program is funded through the sale of mortgage backed securities that can be packaged directly into the secondary market, a market where investors purchase securities or assets from other investors rather than from issuing companies themselves. 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 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 established purchase price limits.

Income limits for the program will continue to align with those set by the Internal Revenue Code (1980). These limits are based on income categories determined by HUD.

MCTH Program funding for FY 2019 is projected to be \$100,000,000.

CONTACT: For individuals seeking assistance, call 1-800-792-1119 to request a Texas Homeownership Program information packet or go to www.myfirsttexashome.com to view Frequently Asked Questions, use the mortgage qualifier tool and search for participating lenders. Mortgage Companies or Banks interested in becoming a participating lender should call the Texas Homeownership Division at 512-475-3356.

ONLINE DOCUMENTS: <http://www.tdhca.state.tx.us/homeownership>

FUNDING SOURCE: Sale of Mortgage Backed Securities into the secondary market

TYPE OF ASSISTANCE: 30-year fixed-rate mortgage loan financing at competitive interest rates, with down payment assistance in a second lien

ADMINISTRATORS: Participating mortgage lenders

RECIPIENTS: Households 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 MORTGAGE CREDIT CERTIFICATE PROGRAM

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 a tax credit of up to 40% of annual interest paid on a mortgage loan up to \$2,000 annually that reduces the borrower's federal income tax liability. The credit cannot be greater than the annual federal income tax liability, after all other credits and deductions have been taken into account. MCC tax credits in excess of a borrower's current year tax liability may, however, be carried forward for use during the subsequent three years.

The 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 My MFTH Program loan is not packaged and funded through the sale of tax-exempt mortgage revenue bonds. However, borrowers under either funding must continue to meet the more restrictive eligibility requirements of the TX MCC Program.

TX MCC funding for FY 2019 is dependent on continuation of federal authority, but is projected to be \$600,000,000.

CONTACT: Call 1-800-792-1119 to request additional program information or visit the website at: www.myfirsttexashome.com. Mortgage companies or banks interested in becoming a participating lender should call the Texas Homeownership Division at 512-475-0277.

ONLINE DOCUMENTS: For more information go to http://www.tdhca.state.tx.us/homeownership/fthb/mort_cred_certificate.htm.

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 "train the trainer" courses to homebuyer counselors.

TDHCA, in conjunction with its Governing Board, made the decision to outsource the day to day administration of the program; currently the program is outsourced to NeighborWorks America. TDHCA continues to provide a portion of the funding for the program and remains engaged and provides oversight on an on-going basis. A list of certified homebuyer education providers along with pertinent program information will continue to be made available and periodically updated on TDHCA's website for any individual seeking homebuyer education and counseling services.

Projected TSHEP funding for FY 2017: \$50,000

CONTACT: Individuals seeking homebuyer classes may search for providers in their area online at <http://www.tdhca.state.tx.us/texans.htm>. For more information on TSHEP workshops or to become a certified homebuyer counselor, call the TDHCA at 512-475-3993.

FUNDING SOURCE: State funds

TYPE OF ASSISTANCE: Training and referral services

RECIPIENTS: Local nonprofit homebuyer education providers or prospective providers

TARGETED BENEFICIARIES: No AMFI limits

TEXAS HOMEBUYER U

TXHBU is a free online tool designed to satisfy the homebuyer education requirement 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.

HOUSING SUPPORT CONTINUUM

The Housing Support Continuum consists of a range of services that income-eligible households may need at different times of their lives, provided through the network of TDHCA-funded service providers. The Housing Support Continuum has five categories: (1) Poverty and Homelessness Prevention, (2) Rental Assistance and Multifamily Development, (3) Homebuyer Education, Assistance and Single-Family Development, (4) Rehabilitation, Barrier Removal, and Weatherization, and (5) Disaster Relief.

(1) POVERTY AND HOMELESSNESS PREVENTION

For Texans who struggle with poverty or are currently homeless, TDHCA offers several programs that provide essential services to assist with basic necessities.

Category	Program	Description	Eligible Households/Individuals
Poverty Prevention	Community Service Block Grant (CSBG) Program	CSBG activities can be instrumental in helping households in poverty and in preventing homelessness in the lowest-income populations. For those organizations that provide services through CSBG, activities may include: child care; transportation; job training and employment services; education services; housing services; emergency assistance (including rent and utilities); youth development programs; activities to promote self-sufficiency; and other related services.	<=125% Poverty
Poverty Prevention	Comprehensive Energy Assistance Program (CEAP)	For those income-eligible Texans who have housing, subsidizing or reducing the energy costs may help keep that housing affordable and prevent homelessness. Some households qualify for repair or retrofit of existing heating and cooling appliances or purchase of portable heating and cooling appliances in cases of emergency.	<=150% Poverty
Homelessness Prevention	Emergency Solutions Grants (ESG) Program	The ESG Program's focus is to assist people to quickly regain stability in permanent housing after experiencing a housing crisis and/or homelessness.	<=30% AMI, persons experiencing homeless or at risk of homelessness
Homelessness Prevention	Homeless Housing and Services Program (HHSP)	HHSP was created for the purpose of assisting large urban areas in providing local programs to prevent and end homelessness.	Moderate income level pursuant to Tex. Gov't Code §2306.152, persons experiencing homeless or at risk of homelessness

(2) RENTAL ASSISTANCE AND MULTIFAMILY DEVELOPMENT AND REHABILITATION

For low-income Texans who have difficulty affording rent, TDHCA offers two main types of support; rental subsidies for low-income Texans and rental development subsidies for developers who, in turn, produce housing with reduced rents for low-income Texans.

Category	Program	Description	Eligible Households/Individuals
Rental Assistance	Section 8 Housing Choice Voucher (HCV) Program	The HCV Program provides rental subsidies for decent, safe and sanitary housing to eligible households in 34 specific counties. A specialized program within the HCV Program, the Project Access Program, uses vouchers to assist persons with disabilities transitioning from institutions into housing in the community.	<=50% AMFI
Rental Assistance	Section 811 Project Rental Assistance (Section 811 PRA) Program	The Section 811 PRA program provides project-based rental assistance for extremely low-income persons with disabilities linked with long term services.	The higher of <=30% AMFI or <=Federal Poverty Level, part of one of the Target Populations
Rental Assistance	Tenant Based Rental Assistance (TBRA) Program	HOME's TBRA Program provides rental subsidy, security and utility deposit assistance. The HOME-assisted tenant must participate in a self-sufficiency program.	<=80% AMFI
Multifamily Development	Housing Tax Credit (HTC) Program and Multifamily Bond (MF Bond) Program	The HTC and MF Bond Programs serve extremely low-, very low-, low- and moderate-income households and the funded properties must meet long-term rent restrictions. All of the listed Multifamily Development programs are designed to provide a source of financing for the development of affordable housing, maximize the number of affordable units added to the state's housing supply, ensure that the state's affordable housing supply is well maintained and operated, serve as a credit to the communities in which affordable housing is constructed and operated, and prevent losses in the state's supply of affordable housing. Owners that receive funding for the construction, acquisition or rehabilitation of multifamily properties are required to offer a variety of tenant supportive services designed to meet the needs of the residents of the development.	<80% AMFI for HTC and <60% AMFI for MF Bond Programs

Category	Program	Description	Eligible Households/Individuals
Multifamily Development	Multifamily Direct Loan (MF Direct Loan) Program	The MF Direct Loan Program serves extremely low-, very low-, and low-income families and the funded properties are required to meet long-term rent restrictions. The MF Direct Loan Program is funded through HOME, NHTF, TCAP RF, and NSP1 PI funds. NHTF is unique in that it is specifically designed to increase and maintain the state's affordable rental housing supply for extremely low-income families, including homeless families.	The higher of <30% AMFI or <=Federal Poverty Level for NHTF and <80% AMFI for HOME, NSP1 PI, and TCAP RF

(3) HOMEBUYER EDUCATION, ASSISTANCE AND SINGLE-FAMILY DEVELOPMENT

After a low-income household has become self-sufficient, the household may be ready for homeownership. Homeownership may help a low-income household to build equity, raise the household out of the low-income financial category and promote self-sufficiency. TDHCA works to ensure that potential homeowners understand the responsibilities of homeownership by offering homeownership education courses as well as providing financial tools to make homeownership more attainable.

Category	Program	Description	Eligible Households/Individuals
Homebuyer Education	Colonia Self-Help Center (SHC) Program	The Colonia SHC Program provides outreach, education and technical assistance to residents of colonias in support of their preparations to become homebuyers or to maintain homes. The program can also provide homebuyer assistance.	<=80% AMFI
Homebuyer Education	Texas Statewide Homebuyer Education Program (TSHEP)	To ensure uniform quality of the homebuyer education provided throughout the state, NeighborWorks America will provide training professionals to teach housing counseling to local nonprofit organizations. The training professionals, through NeighborWorks America, will also certify the participants as homebuyer education providers.	No Income Limits
Homebuyer Education	Texas Homebuyer U (TXHBU)	TXHBU is a free, online tool designed to satisfy the homebuyer education requirement 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.	No Income Limits
Homebuyer Assistance	My Choice Texas Home (MCTH) Program Non-Targeted Funds	The Texas Homeownership Division's MCTH Program non-targeted funds may offer eligible homebuyers competitive interest rate mortgage loans and down payment assistance through a network of participating lenders.	<115% AMFI (100% AMFI for households of 2 persons or less)
Homebuyer Assistance	My Choice Texas Home (MCTH) Program Targeted Funds	The Texas Homeownership Division's MCTH Program targeted funds may offer eligible homebuyers competitive interest rate mortgage loans and down payment assistance through a network of participating lenders in areas of chronic economic distress.	<140% AMFI (120% AMFI for households of 2 persons or less), households in areas of chronic economic distress

Category	Program	Description	Eligible Households/Individuals
Homebuyer Assistance	Contract for Deed (CFD) Program	HOME's CFD Program provides funds to assist with the acquisition or refinance of a lien to convert a contract for deed into a traditional mortgage. Assistance is combined with repair or replacement assistance of the property occupied for the contract for deed holder.	<=60% AMFI, must reside in a colonia
Homebuyer Assistance	My First Texas Home (MFTH) Program Non-Targeted Funds	The Texas Homeownership Division's MFTH Program non-targeted funds may offer eligible first time homebuyers competitive interest rate mortgage loans and down payment assistance through a network of participating lenders.	<115% AMFI (100% AMFI for households or 2 persons or less)
Homebuyer Assistance	My First Texas Home (MFTH) Program Targeted Funds	The Texas Homeownership Division's MFTH Program targeted funds may offer eligible homebuyers competitive interest rate mortgage loans and down payment assistance through a network of participating lenders in areas of chronic economic distress. The first time homebuyer requirement is waived for borrower's purchasing properties located in targeted areas.	<140% AMFI (120% AMFI for households of 2 persons or less), households in areas of chronic economic distress
Homebuyer Assistance	HOME Homebuyer Assistance (HBA) Program	HOME's HBA Program includes down payment and closing cost assistance for homebuyers to acquire affordable single-family housing. Homebuyer Assistance with Rehabilitation offers down payment and closing cost assistance and also includes construction costs associated with barrier removal for homebuyers with disabilities.	<=80% AMFI
Homebuyer Assistance	Mortgage Credit Certificate (TX MCC) Program Non-Targeted Funds	The Texas Homeownership Division's TX MCC Program provides a tax credit of up to \$2,000 that effectively reduces the borrower's federal income tax liability. This tax savings may provide a family with more available income to qualify for a loan and meet mortgage payment requirements.	<115% AMFI (100% AMFI for households of 2 persons or less)
Homebuyer Assistance	Mortgage Credit Certificate (TX MCC) Program Targeted Funds	The Texas Homeownership Division's TX MCC Program provides a tax credit of up to \$2,000 that effectively reduces the borrower's federal income tax liability. This tax savings may provide a family with more available income to qualify for a loan and meet mortgage payment requirements. Targeted funds are available to qualifying households who will live in a home purchased in areas of chronic economic distress.	<140% AMFI (120% AMFI for households of 2 persons or less), households in areas of chronic economic distress

Category	Program	Description	Eligible Households/Individuals
Homebuyer Assistance	Neighborhood Stabilization Program (NSP)	Homebuyer assistance is available for NSP land bank properties that will be the eligible homebuyer's principal residence and NSP-funded multifamily developments.	<=120% AMI, must currently own or manage NSP land bank properties
Single Family Development	Single Family Development (SFD) Program	HOME's SFD Program provides funding to CHDOs that can apply for loans to develop single-family affordable housing	<=80% AMFI
Single Family Development	Texas Bootstrap Loan (Bootstrap) Program	The Bootstrap Program provides funds to purchase or refinance real property for new residential housing, construct new residential housing or improve existing residential housing.	<=60% AMFI

(4) SINGLE FAMILY REHABILITATION, BARRIER REMOVAL, AND WEATHERIZATION

In the course of homeownership, there may come a time when substantial rehabilitation or reconstruction needs to take place. Persons with disabilities may also need accessibility modifications in order to be able to stay in their home. In addition, by providing minor repairs and weatherization to owned or rental housing, the energy costs associated with housing will be reduced. TDHCA offers all of these services.

Category	Program	Description	Eligible Households/Individuals
Rehabilitation and Barrier Removal	Amy Young Barrier Removal (AYBR) Program	SHTF's AYBR Program provides one-time grants of up to \$20,000 to people with disabilities for accessibility modifications to their housing units and to eliminate life threatening hazards and correct unsafe conditions.	<=80% AMFI, persons with disabilities
Rehabilitation and Barrier Removal	HOME Homeowner Rehabilitation Assistance (HRA) Program	HOME's HRA Program provides rehabilitation, reconstruction, or new construction, assistance to homeowners for the repair or reconstruction of their existing home, which must be their principal residence.	<=80% AMFI
Weatherization	Weatherization Assistance Program (WAP)	WAP provides cost-effective weatherization measures to improve the energy efficiency of income-eligible client households. In order to provide weatherization measures for a dwelling, the household must meet income-eligibility criteria and the measures must meet specific energy-savings goals. WAP also provides energy conservation education to empower clients to continue to reduce their energy burden.	<=150% Poverty for LIHEAP WAP <=200% Poverty for DOE WAP

(5) DISASTER RELIEF

When natural and man-made disasters strike, low-income households are often the most dramatically affected. TDHCA is committed to locating funds and developing programs and initiatives to assist the affected households and communities quickly, efficiently, and responsibly. However, long term recovery from major disasters is often carried out with specially appropriated funds administered by the Texas General Land Office.

Category	Program	Description	Eligible Households/Individuals
Disaster Relief	Community Services Block Grant (CSBG) Program	The Department reserves a portion of the State's annual CSBG discretionary funds to provide emergency disaster relief to income-eligible persons who live in communities impacted by a natural or man-made disaster. The CSBG emergency disaster relief funds are distributed to CSBG-eligible entities and other human services delivery organizations and are to be utilized to provide eligible persons with emergency assistance, including but not limited to shelter, food, clothing, pharmaceutical supplies, bedding, cleaning supplies, personal hygiene items, and replacement of essential appliances.	<=125% Poverty
Disaster Relief	HOME Program Disaster Relief	HOME utilizes deobligated and available funds for disaster relief through HRA, HBA, TBRA, and SFD Programs in communities that are not designated by HUD as HOME Participating Jurisdictions, unless this statutory requirement is waived. HOME disaster funds are designed specifically to assist eligible households who are affected by a disaster, with emphasis on assisting those who have no other means of assistance, or as gap financing after any other federal assistance.	<=80% AMFI
Disaster Relief	9% HTC Program	The QAP includes a scoring item that provides points to applications that pledge to close their financing and begin construction much earlier than usual in counties with a presidential disaster declaration. The early start will make units available to residents approximately a year earlier.	<80% AMFI

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 SHTF funding when programs are funded above a certain amount. This RAF objectively 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 SHTF 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 SHTF because the programs have different eligible activities, households and geographical service areas, as explained under the program subheadings.

The RAF used the following data from the Census Bureau's ACS 5-Year Estimates to calculate this regional need and availability distribution:

- **Need factors:**
 - **200% of Poverty:** Number of persons in the region who live at or under 200% of the poverty line.
 - **Cost Burden:** Number of households with a ratio of monthly gross rent or mortgage payment to monthly household income that exceeds 30%.
 - **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:** Vacant units for rent or for sale.
- **Regional Coverage Factor:**
 - **Inverse population density:** An inverse population density conveys the amount of land per person in each subregion.

The provided RAF tables are sample amounts only. The final allocation amounts are calculated by the program area staff following the RAF Methodology approval by the TDHCA Governing Board. 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 for the 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 predominately 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 demonstrate 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.

Sample HOME Single Family Program 2019 RAF

Region	Large MSA within Region for Geographical Reference	Sample Regional Funding Amount	Sample Regional Funding %	Sample Rural Funding Amount	Sample Urban Funding Amount
1	Lubbock	\$839,572.83	5.6%	\$685,134.52	\$154,438.31
2	Abilene	\$694,329.17	4.6%	\$556,051.94	\$138,277.23
3	Dallas/Fort Worth	\$2,609,699.17	17.4%	\$380,914.65	\$2,228,784.52
4	Tyler	\$1,440,191.44	9.6%	\$997,833.03	\$442,358.40
5	Beaumont	\$893,801.86	6.0%	\$647,745.72	\$246,056.14
6	Houston	\$800,899.45	5.3%	\$316,146.08	\$484,753.37
7	Austin/Round Rock	\$1,378,339.35	9.2%	\$316,337.73	\$1,062,001.62
8	Waco	\$977,483.87	6.5%	\$493,028.35	\$484,455.53
9	San Antonio	\$750,833.18	5.0%	\$354,287.03	\$396,546.15
10	Corpus Christi	\$855,553.44	5.7%	\$508,910.80	\$346,642.64
11	Brownsville/Harlingen	\$1,037,975.55	6.9%	\$648,273.83	\$389,701.72
12	San Angelo	\$878,073.87	5.9%	\$580,321.07	\$297,752.80
13	El Paso	\$1,843,246.83	12.3%	\$1,514,478.52	\$328,768.31
	Total	\$15,000,000.00	100.0%	\$7,999,463.27	\$7,000,536.73

Sample HOME Multifamily Program 2019 RAF

Region	Large MSA within Region for Geographical Reference	Sample Regional Funding Amount	Sample Regional Funding %	Sample Rural Funding Amount	Sample Urban Funding Amount
1	Lubbock	\$573,114.63	4.6%	\$454,747.65	\$118,366.98
2	Abilene	\$363,358.25	2.9%	\$304,597.68	\$58,760.57
3	Dallas/Fort Worth	\$2,711,819.35	21.7%	\$388,675.56	\$2,323,143.79
4	Tyler	\$1,493,278.52	11.9%	\$1,021,000.84	\$472,277.68
5	Beaumont	\$873,383.91	7.0%	\$650,300.12	\$223,083.79
6	Houston	\$797,446.36	6.4%	\$299,282.43	\$498,163.94
7	Austin/Round Rock	\$1,433,723.09	11.5%	\$269,662.93	\$1,164,060.16
8	Waco	\$831,899.79	6.7%	\$416,937.63	\$414,962.16
9	San Antonio	\$696,223.75	5.6%	\$327,894.28	\$368,329.46
10	Corpus Christi	\$730,777.61	5.8%	\$414,372.67	\$316,404.94
11	Brownsville/Harlingen	\$963,668.98	7.7%	\$602,241.23	\$361,427.75
12	San Angelo	\$559,083.94	4.5%	\$269,374.80	\$289,709.14
13	El Paso	\$472,221.82	3.8%	\$30,585.89	\$441,635.93
	Total	\$12,500,000.00	100.0%	\$5,449,673.71	\$7,050,326.29

STATE 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 SHTF funds will be subject to the RAF for SFY 2019.

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.

Sample HTC Program 2019 RAF

Region	Place for Geographical Reference	Sample Regional Funding Amount	Sample Regional Funding %	Sample Rural Funding Amount	Sample Urban Funding Amount
1	Lubbock	\$1,939,101.41	3.0%	\$708,114.33	\$1,230,987.08
2	Abilene	\$1,200,000.00	1.8%	\$600,000.00	\$600,000.00
3	Dallas/Fort Worth	\$16,104,656.21	24.8%	\$603,172.48	\$15,501,483.73
4	Tyler	\$2,677,329.90	4.1%	\$1,546,001.27	\$1,131,328.63
5	Beaumont	\$1,775,233.18	2.7%	\$987,131.02	\$788,102.16
6	Houston	\$14,719,433.26	22.6%	\$600,000.00	\$14,119,433.26
7	Austin/Round Rock	\$4,896,194.50	7.5%	\$600,000.00	\$4,296,194.50
8	Waco	\$2,461,611.80	3.8%	\$637,849.35	\$1,823,762.45
9	San Antonio	\$5,824,649.58	9.0%	\$600,000.00	\$5,224,649.58
10	Corpus Christi	\$1,985,477.53	3.1%	\$630,417.84	\$1,355,059.68
11	Brownsville/Harlingen	\$6,876,165.74	10.6%	\$905,606.21	\$5,970,559.54
12	San Angelo	\$1,487,345.16	2.3%	\$600,000.00	\$887,345.16
13	El Paso	\$3,052,801.72	4.7%	\$600,000.00	\$2,452,801.72
	Total	\$65,000,000.00	100.0%	\$9,618,292.51	\$55,381,707.49

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 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.

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 affirmatively furthering 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.

In April 2018, TDHCA and TWC presented an online webinar series providing an overview of Fair Housing and the basics of the reasonable accommodation process. Materials presented at these webinars are available on TDHCA's Fair Housing webpages.

The Department offers a free online homebuyer education module, "Becoming a Homeowner" for the Texas Homeownership Division. The online course is available 24/7 in both English and Spanish and provides buyers with a greater understanding of what to expect when purchasing a home, including information on the TX MCC Program, down payment assistance, and lending rates. The convenient, self-paced course offers a pre- and post-purchase tutorial on the ins and outs of buying a home.

All TDHCA staff complete a fair housing training module biennially. New hires will complete the training within the first 90 days of employment. The HUD-approved training is provided online, at no cost through the TWC CRD. Beginning in 2017, agency staff took the fair housing training offered through the TWC and had the opportunity to attend two fair housing webinars.

Program Administration and Monitoring

Annually TDHCA Fair Housing Staff examine small area Fair Market Rents (FMRs) and hypothetical small area FMRs to determine if FMRs in the Department's Housing Choice Voucher Program service area may need to be adjusted to expand tenant housing choices. The establishment of the Department's Housing Choice Voucher payment standards are important because it essentially determines whether a household will be able to find a unit they can afford with the voucher the

Department issues. 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. Increased FMRs aid in areas where voucher holders have difficulty in finding acceptable units or affording units in more desirable areas. Higher FMRs provide additional choices and opportunities to tenants in highly competitive rental markets.

The Department's Language Access Plan was revised to reflect updated language service protocols. The agency procured third-party translation and interpreting services through two vendors available on an as-needed basis. Language addressing current points of contact between the Department and client populations was updated to include Spanish-speaking contacts within the Department. Links to interpreting services were added to the Department's header; 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.

Rule Provisions

Texas Government Code §2306.111(g) directs that the Department's funding priorities should provide that funds are awarded, when feasible, based on a project's ability to provide integrated affordable housing. In spring 2018, staff discussed proposed rule changes to the Integrated Housing Rule with the Department's Disability Advisory Workgroup twice, and with the Housing and Health Services Coordination Council and the Qualified Allocation Plan Roundtable. Additionally, an Online Survey and Online Forum was conducted April 26, 2018, through May 7, 2018. Stakeholders believed there was a continuing need for the Department's Integrated Housing Rule under 10 TAC §1.15 to provide assurance that the properties and programs funded by the Department produce integrated housing opportunities. In September 2018, the maximum set aside of units for households with disabilities would be 25% in developments with 50 or more units, and 36% in developments with fewer than 50 units. The rule ensures that housing developments that are subject to the rule do not restrict occupancy solely to households with disabilities, with a maximum integration limit dependent on the size of the housing development.

HUD Requirements and Regulations to Affirmatively Furthering Fair Housing

The State of Texas's Phase 2 Analysis of Impediments to Fair Housing (AI) was submitted to HUD on November 8, 2013. The Fair Housing, Data Management, and Reporting Division tracks goals and corresponding action items under the AI. The group consolidates records of fair housing activities across the agency and coordinates the setting of priorities and goals and the tracking of results.

Staff utilizes a Fair Housing Tracking Database that assists TDHCA in consolidating fair housing records and tracking goals under the AI. The database includes projects in various stages of research, planning, and implementation to affirmatively further fair housing. Action Steps may be associated with one or more of six Impediments identified in the 2013 AI, for both HUD and non-HUD funded activities. The database allows TDHCA to better review current efforts and identify areas for improvement. Database reports are regularly shared with TDHCA's Governing Board.

The State of Texas is currently operating under the 2013 Phase 2 AI and anticipates completing the 2019 AI by late spring/early summer 2019. The AI analyzes possible barriers to fair housing choice for protected classes in Texas. This review includes reviewing statewide rules, regulations, and policies that affect housing options for persons in protected classes. The AI is required for recipients of certain grant funds from HUD, including states and local governments, with actions undertaken as part of their obligation to Affirmatively Further Fair Housing (AFFH) under the Fair

Housing Act. The AI is conducted prior to beginning the five-year Consolidated Plan for 2020-2024. Because the state Assessment of Fair Housing tool is not currently available, therefore under 24 CFR 5.160(a)(3) the State shall continue to conduct an analysis of impediments in accordance with requirements in effect prior to August 17, 2015.

Outreach will be conducted following the process outlined in the Citizen/Community Participation Plan.

DISASTER RECOVERY

Since the landfall of Hurricane Harvey in August 2017, TDHCA has chaired the Texas Joint Housing Solutions Working Group (JHSWG) in an effort to coordinate housing resources and stay abreast of needs in the impacted areas. The JHSWG is a network of local, state, and federal agencies along with subject matter-related stakeholder organizations who share information, identify challenges, and propose solutions which are responsive to housing needs of storm survivors.

The following TDHCA resources have been made available and/or applied to date:

- Community Services Block Grant (CSBG) subrecipients expended almost \$3.3M in CSBG funds serving 4,290 households through gift cards for food and essential items, such as gas.
- \$262K in unspent Emergency Solutions Grant (ESG) funds were distributed to existing subrecipients for rental assistance and essential services in affected areas. All funds were to be expended in FY 2018.
- Low Income Home Energy Assistance Program (LIHEAP) subrecipient BakerRipley expended \$439K to provide utility assistance to 589 households in Harris County.
- \$11 million in deobligated HOME Investment Partnerships Program (HOME) funds have been made available for disaster related activities. These funds will likely be expended over multiple years. HOME funds committed as of September 30, 2018, will provide rental assistance for 40 families for up to a two-year period and Homeowner Rehabilitation Assistance for seven families.
- TDHCA awarded \$21.7M in federal tax credits to “ready to proceed” applicants in affected areas for affordable rental housing; as three proposed developments are still being underwritten, the amount of the total award may change.

TDHCA has taken measures such as the waiving of late fees and assisting borrowers with TDHCA-owned mortgages (e.g. Bootstrap Program loans) in affected counties with mortgage payment assistance such as forbearance for properties damaged by Hurricane Harvey. Likewise TDHCA has taken measures for multifamily owners in affected areas on a case by case basis, such as loan forbearance and program and compliance deadline extensions.

TDHCA has reached out to owners of rental properties monitored by TDHCA and made available guidance related to federal provisions which permit housing tax credit properties to provide emergency housing to certain displaced households. As of June 4, 2018, TDHCA has approved 311 properties to provide emergency housing and updated the Department's online vacancy clearinghouse to indicate properties offering emergency housing. TDHCA is working with the Texas Apartment Association to provide comprehensive information on current emergency housing availability through TDHCA and privately funded rental properties.

At the request of the JHSWG, TDHCA created a Hurricane Harvey Housing Portal on the Department Web site. TDHCA expanded its Help for Texans web page (<http://www.tdhca.state.tx.us/texans.htm>) to include disaster resources and serve as the portal.

The page is available in English and Spanish and can be found by clicking on the red Hurricane Harvey Housing Portal button on TDHCA's home page as well as on its Disaster Relief Resources page (<http://www.tdhca.state.tx.us/disaster-resources/index.htm>). The content is also available in other languages supported through the Department's translation service provider per instructions available on the Language Assistance page of TDHCA's Web site (<http://www.tdhca.state.tx.us/lap.htm>). TDHCA regularly updates TDHCA's Disaster Resources and Help for Texans web pages to help disseminate information to affected households.

TDHCA-monitored rental properties in affected areas have been asked to report damages; these properties are expected to maintain adequate insurance with which to repair or rebuild property. As of June 4, 2018, 99 properties reported damage to 4,407 units. TDHCA worked with the Public Utility Commission of Texas to request retailers and the utilities to delay disconnections and work with customers on deferred payment plans and ensure TDHCA subrecipients appropriately direct families facing electrical disconnections in Harvey affected areas to the Public Utility Commission of Texas.

The TDHCA Manufactured Housing Division has established communications and coordinated an inspection plan with Federal Emergency Management Agency, the Texas General Land Office, and its contractor responsible for home installations. Upon notification, the Manufactured Housing Division is conducting expedited inspections of manufactured housing units issued to households.

SPECIAL NEEDS POPULATIONS

In addition to the policy initiatives described in the previous section, TDHCA addresses special needs populations in a variety of ways. The special needs populations discussed were designated by HUD as populations to consider in the Consolidated Plan, designated by TDHCA, or included in Tex. Gov't Code Chap. 2306. Each program addresses special needs populations uniquely. Some programs, such as HOME, establish funding levels for certain special needs populations and other programs, such as the HTC Program, include point incentives in their scoring criteria for serving certain special needs populations. Specifics about the priorities and strategies to provide housing for persons with special needs population in each state service region are discussed in this section. For additional information regarding identification of special needs populations, data on special needs populations in the State of Texas, and detail on housing needs of these populations see the Housing Analysis section (Section 2).

Special Needs Populations include:

- Elderly Persons;
- Farmworkers;
- Individuals and Families of Moderate, Low, Very Low, and Extremely Low Income;
- Persons Experiencing Homelessness;
- Persons Living with HIV/AIDS and Their Families;
- Persons with Disabilities (mental, physical, 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.

Although Individuals and Families of Moderate, Low, Very Low, and Extremely Low Income are included as a special needs population, the vast majority of TDHCA programs are intended for ELI, VLI, LI, and MI households. As noted in the Housing Analysis chapter, meeting the needs of this population is TDHCA's primary focus. This section will not include a specific discussion of how TDHCA programs address this particular population. Please see the Housing Continuum section of this chapter for a comparison of income eligibility requirements across programs and the Housing Analysis chapter for additional information regarding ELI, VLI, LI, and MI households and individuals in Texas.

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. In addition, TDHCA plays an active role in the Housing and Health Services Coordination Council, which works to increase the amount of service-enriched housing for seniors and persons with disabilities. A description of this Council is included under "Community Involvement" in the next chapter, Public Participation.

CSBG-eligible entities operate programs targeting the elderly. Such programs include Meals-on-Wheels, congregate meal programs, senior activity centers and home care services.

The Department's CEAP and WAP give preference to the elderly as well as other special needs and priority populations. Subrecipients must conduct outreach activities for these special needs populations.

Homeowner Rehabilitation Assistance, offered through the HOME Program and the Amy Young Barrier Removal Program funded with the State 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

In HB 1099, the 79th Texas Legislative Session transferred the licensing and inspection of farmworker housing facilities from the Texas Health and Human Services Commission to TDHCA. TDHCA addresses farmworker issues by licensing and inspecting migrant labor housing facilities and conducting periodic studies on farmworker needs. A migrant labor housing facility is defined in Tex. Gov't Code §2306.921(3) as "...a facility that is established, operated, or used for more than three days as living quarters for two or more seasonal, temporary, or migrant families or three or more seasonal, temporary, or migrant workers, whether rent is paid or reserved in connection with the use of the facility." Tex. Gov't Code §2306.921(2) defines a migrant agricultural worker as "...an individual who: is working or available for work seasonally or temporarily in primarily an agricultural or agricultural related industry; and moves one or more times from one place to another to perform seasonal or temporary employment or to be available for seasonal or temporary employment."

Due to increased attention on migrant labor facility legislation during the 85th Texas Legislative Session, TDHCA has been seeking input and working on revisions to Department rules concerning migrant labor housing facilities. TDHCA has engaged with the TWC and U.S. Department of Labor, which regulate certain types of migrant labor housing, in order to minimize duplication of effort. These efforts have greatly increased the number of licensed facilities, and staff will continue to work with stakeholders to improve and streamline the licensing process. TDHCA has also developed and begun implementing a branding campaign to enhance awareness of the Department licensing program. Additional information regarding the program, including a list of currently licensed migrant labor housing facilities, is available on the TDHCA Web site in English and Spanish: <https://www.tdhca.state.tx.us/migrant-housing/index.htm>.

In addition, the CSBG and HTC Programs serve or prioritize funding for farmworkers. TDHCA set aside a portion of its FY2018-19 CSBG state discretionary funds to fund organizations serving migrant seasonal farmworker and Native American populations. The Department's CSBG State Plan approved by USHHS includes Native Americans and migrant farmworker populations as special populations eligible for services provided by CSBG state discretionary funds.

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.

PERSONS EXPERIENCING HOMELESSNESS

TDHCA administers the CSBG Program, CEAP, ESG Program, and HHSP to serve persons at risk of homelessness or experiencing homelessness.

The Ending Homelessness Fund, established by the 85th Texas Legislature, may initially be used to supplement ESG and HHSP funding for eligible high-performing subrecipients of ESG and/or HHSP until funding reaches an adequate level to support an autonomous program.

In addition, other programs not specifically created for homelessness prevention nevertheless include several activities to address this population's special needs. For instance, the HTC Program can be used to assist homeless populations and the MF Direct Loan program has a set-aside for supportive housing, which is often used to assist in helping individuals exit homelessness. Finally, TDHCA provides facilitation and advisory support to the TICH, described under "Community Involvement" in the next chapter, Public Participation.

While the HTC Program is well-known and primarily used for the construction, acquisition and/or rehabilitation of housing that serves the general population or elderly populations, it can also be used to develop permanent supportive housing for homeless populations. 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.

PERSONS LIVING WITH HIV/AIDS AND THEIR FAMILIES

The Texas Department of State Health Services (DSHS) addresses the unmet housing and supportive services needs of persons living with HIV and their families in Texas by providing emergency short-term rent, mortgage and utility assistance; tenant-based rental assistance; and supportive services to income-eligible households. The DSHS Housing Opportunities for Persons with AIDS (HOPWA) formula program, which is a federal program funded by HUD, is integrated with the larger Ryan White Program both in administration and service delivery, which in turn is integrated into the larger, multi-sectoral system for delivering treatment and care to these clients. Through the HOPWA Program, housing options are made more affordable for low-income households so they can maintain housing, adhere to medical treatment, and work towards a healthier outcome. The Texas HOPWA Program addresses long-term goals with the clients to help them establish a financial plan that can assist them in maintaining their housing. The goals of the HOPWA Program are to help low-income HIV-positive clients establish or maintain affordable and stable housing, to reduce the risk of homelessness and to improve access to health care and supportive services. In addition to the DSHS statewide program, the cities of Austin, Dallas, El Paso, Fort Worth, Houston, and San Antonio receive HOPWA funds directly from HUD.

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 and the Disability Advisory Workgroup, 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 next chapter, Public Participation. In addition, 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:

- 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.
- Tex. Gov't Code §2306.6728 and 10 TAC §10.610(b)(2)(B) prohibit all TDHCA Multifamily properties from refusing to rent to households with Housing Choice Vouchers and other federal/state/local subsidy programs solely on the basis of participation in such programs. The copy of the Tenant Rights and Resources Guide mentioned previously will also assist in highlighting these TDHCA monitored property provision for tenants, PHAs, Legal Aid, and other housing advocacy groups. Specific provisions placed in the revised Tenant Selection Criteria Rule in Subchapter F, such as a prohibition against applying revised criteria retroactively, are intended to further protect voucher-holders who are in good standing under the lease. These and other changes were developed through suggestions made by local advocacy and legal aid groups who reviewed the rule draft on a TDHCA website forum.
- The QAP includes a requirement that TDHCA Multifamily units meet certain standards for visitability. The standards are designed so that residents who don't require a fully accessible unit will be comfortable, and residents of all units will be able to have visitors with mobility disabilities.
- The QAP includes as a scoring item participation in TDHCA's HUD-funded grant for the Section 811 PRA Program, which is intended to offer additional housing options for persons with disabilities through project based Housing Choice Vouchers.
- The Department is currently able to issue up to 140 Project Access Vouchers, which maximizes the amount of assistance provided to low-income persons with disabilities. Project Access serves as a voucher source for individuals exiting nursing facilities, Intermediate Care Facilities, psychiatric hospitals, and board and care homes (as defined by HUD). To reduce the time a client is on the Project Access wait list, Project Access staff worked closely with HOME TBRA staff and Administrators to identify a process that can transition eligible voucher holders to HOME TBRA and then subsequently to a Project Access voucher to minimize gaps in services and offer longer term assistance to persons with disabilities. Additionally, in September 2018, TDHCA was awarded approximately \$396,000 through HUD's Mainstream Voucher Program for Project Access eligible households.
- 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.

The CEAP, WAP, HOME Program, HTC Program, MF Bond Program, NSP, SHTF programs, Housing Choice Voucher Program, and Section 811 PRA Program all have specific measures to address the needs of people with disabilities. The MF Direct Loan program also has a set-aside for supportive housing, which is often used to assist persons with disabilities. Furthermore, the Integrated Housing Rule, as implemented by TDHCA, works to ensure that persons with disabilities are able to live in integrated settings.

Priority for energy assistance through CEAP and WAP are given to persons with disabilities as well as other special needs and prioritized groups. Local providers must implement special outreach efforts for these special needs populations.

As established in Tex. Gov't Code §2306.111(c) and subject to the submission of qualified applications, 5% of the annual HOME Program allocation is allocated for serving persons with disabilities living in any part of the state. The 2018 HOME Investment Partnerships Program Single Family Contract for Deed and Persons with Disabilities Set-Asides Reservation System NOFA allows administrators to provide tenant-based rental assistance, homebuyer assistance and homeowner rehabilitation assistance under the Persons with Disabilities Set-Aside. Furthermore, the HOME Homebuyer Assistance with Rehabilitation activity provides down payment and closing cost assistance and homebuyers with disabilities can request assistance with construction costs associated with making the unit more accessible.

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 2019 QAP requires otherwise exempt Developments to comply with Fair Housing accessibility requirements.

Additionally, ESG Subrecipients may choose to prioritize certain subpopulations to serve with their ESG state funds. In the 2017/2018 ESG competition, TDHCA awarded more points to applicants whose ESG programs would serve subpopulations that typically have higher barriers to obtaining and maintaining housing, including: persons with serious mental illness; persons recently released from an institution (prison, jail, mental health institutions, hospitals and treatment facilities); persons with substance use issues; veterans; survivors of domestic violence; youth aging out of foster care; or persons transitioning out of incarceration.

TDHCA is one of 25 states awarded funds by HUD for the Section 811 PRA Program. TDHCA received the maximum grant amount for HUD's 2012 and 2013 rounds. These two 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 Institutions, not including incarceration; 2) Youth and Young Adults Exiting Foster Care with Disabilities; and 3) 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 HHS, 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 HHS contractors.

Integrated Housing Rule

Advocates for persons with disabilities engaged with the Department to advocate that affordable housing for persons with disabilities funded by the Department should be integrated into the community. 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 recently updated and is found at 10 TAC 1.15 and is summarized as follows:

A housing development may not restrict occupancy solely to persons with 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 people 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 people 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 persons 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, persons with disabilities.

The only exceptions to the rule are made for transitional housing 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 use disorders through the HTC and ESG 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.

Additionally, ESG Subrecipients may choose to prioritize certain subpopulations to serve with their ESG state funds. In the 2017/2018 ESG competition, TDHCA awarded more points to applicants whose ESG programs would serve subpopulations that typically have higher barriers to obtaining and maintaining housing, including: persons with serious mental illness; persons recently released from an institution (prison, jail, mental health institutions, hospitals and treatment facilities); persons with substance use issues; veterans; survivors of domestic violence; youth aging out of foster care; or persons transitioning out of incarceration.

PERSONS WITH VIOLENCE AGAINST WOMEN ACT (VAWA) PROTECTIONS

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.

Additionally, 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 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.

In 2017, the Department updated its rules, website, and training materials to explain to Owners and Subrecipients their requirements under VAWA.

RESIDENTS OF COLONIAS

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

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 has established three Border Field Offices to provide technical assistance to colonia residents and the entities that serve them. The Border Field Offices are located in Pharr, Laredo, and El Paso and are instrumental in facilitating the success of the Colonia SHCs and the Texas Bootstrap Loan Program.

The HOME Program administers the Contract for Deed Program to assist households with the acquisition of property held in an executor contract for conveyance, also known as a contract for deed. Contract for Deed assistance providers can also provide refinancing of loan terms in conjunction with providing funds for the rehabilitation or reconstruction of substandard units.

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 colonia residents. In addition, the QAP offers points for developments located in underserved areas, which includes colonias.

RESIDENTS OF PUBLIC HOUSING

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 Homebuyer

Assistance, Homeowner Rehabilitation Assistance and Tenant-Based Rental Assistance. TDHCA's Housing Choice Voucher Program also works collaboratively with other housing authorities in placing Project Access clients; through those collaborations vouchers are "recycled" and more tenants assisted.

TDHCA works with executives from several large PHAs in the state as well as the Texas Housing Association and the Texas chapter of the National Association of Housing and Redevelopment Officials, which represent the public housing authorities of Texas. TDHCA has worked to promote programs that will repair substandard housing and develop additional affordable housing units. In addition, the HTC Program is consistently used for the redevelopment of public housing authority property, which is mostly being accomplished through HUD's Rental Assistance Demonstration Program (RAD). In 2018, 17 RAD developments comprising 1,836 units have been approved by the Department's Board for \$8,803,667 in 4% tax credits and \$2,000,000 in 9% tax credits.

VETERANS AND WOUNDED WARRIORS

The 84 (R) Texas Legislative Session's SB 1580 required TDHCA, in conjunction with the TICH and the Texas Veterans Commission (TVC) to conduct a study of veterans experiencing homelessness. The study was provided to the Texas Legislature prior to December 1, 2016.

From 2008 to 2011, the SHTF's Texas Veterans Rental Assistance Program provided rental and utility subsidies to low-income veterans through the Veterans Rental Assistance Program. In 2011, the 82nd Texas Legislature transferred funds for this program to the TVC, and the 85th Texas Legislature transferred funding directly to the TVC budget. TDHCA is no longer required to transfer funds to the TVC. The Texas Veterans Commission provides an array of services for veterans, including the Fund for Veterans Assistance and Housing for Texas Heroes Program. This program provides temporary housing to low-income or veterans experiencing homelessness, housing modification services to veterans with disabilities, and permanent housing in the form of new home construction. TDHCA, as a PHA, also pursued and was awarded its first VASH project-based vouchers and began administering those vouchers in January 2016. In September 2018, TDHCA was awarded its first tenant-based VASH vouchers with an additional \$124,000 for 20 vouchers in the Fort Bend and Galveston jurisdictional area.

ESG Subrecipients may choose to prioritize certain subpopulations to serve with their ESG state funds. In the 2017/2018 ESG competition, TDHCA awarded more points to applicants whose ESG programs would serve subpopulations that typically have higher barriers to obtaining and maintaining housing, including: persons with serious mental illness; persons recently released from an institution (prison, jail, mental health institutions, hospitals and treatment facilities); persons with substance use issues; veterans; survivors of domestic violence; youth aging out of foster care; or persons transitioning out of incarceration.

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.

YOUTH AGING OUT OF FOSTER CARE

The 84 (R) Texas Legislative Session's House Bill (HB) 679 required TDHCA, in conjunction with the TICH, to conduct a study of youth experiencing homelessness. The study was submitted to the Texas Legislature on December 1, 2016. *Youth Count Texas!* was an initiative headed by TDHCA for

a statewide count and needs assessment of Texas youth experiencing homelessness and unstable housing starting October 2015 and running through March 2016.

Additionally, ESG Subrecipients may choose to prioritize certain subpopulations to serve with their ESG state funds. In the 2017/2018 ESG competition, TDHCA awarded more points to applicants whose ESG programs would serve subpopulations that typically have higher barriers to obtaining and maintaining housing, including: persons with serious mental illness; persons recently released from an institution (prison, jail, mental health institutions, hospitals and treatment facilities); persons with substance use issues; veterans; survivors of domestic violence; youth aging out of foster care, or persons transitioning out of incarceration.

The Department of Family and Protective Services (DFPS) has several programs that help meet the needs of youth aging out of foster care. The Preparation for Adult Living (PAL) Program offers a transitional living allowance that helps youth transition from foster care to adulthood and provides payments for limited services, such as rent or room deposits. The PAL aftercare room and board assistance is available for qualified young adults up to age 21 to help prevent or alleviate homelessness by providing rent and/or utility deposits, rent and/or utility payments and other essential services.

DFPS' Extended Foster Care program allows a young adult to stay in foster care up to their 21st or 22nd birthday in order to finish high school, attend college or other education institutions, obtain employment, or use the program if the young adult has a qualifying medical condition. The Education and Training Voucher Program allows qualifying youth to participate in post-secondary and vocational or technical programs. A component of Extended Foster Care includes a Supervised Independent Living program which allows young adults to live independently under a minimally supervised living arrangement. Living arrangements may include apartments, non-college and college dorm settings, shared housing, and host homes. The Education and Training Voucher Program provides up to \$5,000 per year to qualifying youth and young adults to attend post-secondary and vocational or technical programs in an effort to achieve their educational goals. This program can be used for residential housing and utilities, room and board, books, tuition fees and other services related to success in the educational program.

Finally, DFPS has Youth Transition Centers located in every region in Texas and individually operated and supported by their local communities, partnerships with the TWC and DFPS. These Centers provide youth and young adults a comprehensive array of services such as transitional living services, case management, employment assistance and housing assistance.

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 25 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.

SECTION 5: 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 allow the Department to stay apprised of other resources for affordable housing and community affairs related activities. Relationships with other federal and state departments and local governments are vital to ensure that Texas agencies coordinate housing and services to most efficiently and effectively serve all Texans. This collaboration results in recommendations on how to improve the coordination of the Department's services to serve lower income Texans, including special needs populations. These recommendations are addressed and incorporated as appropriate throughout the year. Furthermore, the recommendations incorporated in TDHCA's programs are consistent with planning documents, such as the Consolidated Plan, that are submitted 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
Behavioral Health Advisory Committee (BHAC) Housing Subcommittee	Texas Health and Human Services
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 Health Improvement Network (THIN)	University of Texas System
Texas Interagency Council for the Homeless (TICH)	TDHCA
Texas State Fair Housing Workgroup	TDHCA
Texas State Independent Living Council (SILC)	Texas Health and Human Services
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 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 by the Colonia Self-Help Centers (SHCs). In consultation with C-RAC and the unit of local government that administers each SHC, the Department designates up to five colonias in each county to receive concentrated attention from the Colonia SHCs. 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 Colonia SHCs to the Department 30 days before the proposal is considered for an award by the TDHCA Governing Board.

Disability Advisory Workgroup

TDHCA believes that consultation with community advocates, funding recipients, and potential applicants for funding is an essential prerequisite to the development of effective policies, programs and rules. 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, affording staff the opportunity to interact and receive input more informally and in greater detail with various stakeholders and to get feedback on designing and planning more successful programs for persons with disabilities. TDHCA maintains the Disability Advisory Workgroup to provide ongoing guidance to the Department on how TDHCA's programs can most effectively serve persons with disabilities. These meetings are open attendance and advertised through the TDHCA website, social media, and email lists. 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)

Housing and Health Services Coordination Council

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 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: <http://www.tdhca.state.tx.us/hhsc/members.htm>

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 <http://www.tdhca.state.tx.us/hhsc>. 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>. The Council has also contracted with the Corporation for Supportive Housing to develop and implement a package of training and technical assistance services related to SEH.

Joint Housing Solutions Working Group

The Joint Housing Solutions Working Group is a network of local, state, and federal agencies along with subject matter-related stakeholder organizations who share information, identify challenges, and propose solutions which are responsive to housing needs of Hurricane Harvey storm survivors. The group is chaired by TDHCA, has been in existence since September 2017, and has met regularly throughout 2018. In addition to meeting every month, the working group shares an internal online portal through which key information is shared as well as potential resources to meet identified challenges.

Texas Interagency Council for the Homeless

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 experiencing or at risk of homelessness. Membership also includes representatives appointed by the office of the governor, the lieutenant governor and the speaker of the house. The 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;
- developing, in coordination with TDHCA and the Health and Human Services Commission, a strategic plan to address the needs of persons experiencing homelessness; and
- maintaining a central resource and information center for persons experiencing homelessness.

The TICH submits an annual progress report to the governing bodies of the agencies represented on the council. The 2017 Annual Report is available on the TICH website at <http://www.tdhca.state.tx.us/tich/index.htm>.

Texas State 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 regularly and discusses topics such as fair housing training, Limited English Proficiency (LEP) provisions, public participation, complaint direction, Notice of Funding Availability (NOFA) and application requirements, monitoring provisions, website improvements, and other relevant topics that assist state agencies in furthering fair housing choice as directed under the Phase 2 Analysis of Impediments to Fair Housing (AI) and improving agency coordination and sharing of resources. The State of Texas is currently operating under the 2013 Phase 2 AI and anticipates completing the 2019 AI by May 2019.

In the development of the draft 2019 AI, TDHCA coordinated with the other Texas State Fair Housing Workgroup members in order to consult with housing agencies administering public housing, Public Housing Authorities (PHAs), state-based and regionally-based organizations that

represent protected class members and organizations that enforce fair housing laws, including agencies that participate in HUD's Fair Housing Initiatives Program (FHIP) and HUD's Fair Housing Assistance Program (FHAP). From May through August 2018, the State conducted more than 40 separate consultations in order to garner input for the initial draft AI. Thirty of those meetings were conducted around the state and were advertised to the public and to stakeholders alike, and four of the thirty public consultation meetings were public hearings that were published in the *Texas Register*, and were posted on TDHCA's external website. E-mail blasts were used to contact local officials, advocacy groups, stakeholder groups, and the public at large, inviting them to provide input on fair housing issues in their community for consideration in developing use in the draft AI. Overall there were 495 individuals that attended consultations and meetings, and an additional 15 parties submitted written input.

Weatherization Assistance Program Planning Advisory Committee

The WAP PAC is comprised of representatives of organizations and agencies who provide program expertise and input in the planning of weatherization funds. At the present time, the PAC consists of three members.

Historically, the PAC has met annually after the public hearing for the U.S. Department of Energy plan. Representatives include units of state government and private, non-profit weatherization providers.

PARTICIPATION IN TDHCA PROGRAMS

Texas is an economically, regionally, and demographically diverse state. The Department recognizes this by establishing criteria to distribute funds based on the priorities established in TDHCA's governing statute. It is incumbent upon TDHCA to increase the public's awareness of available funding opportunities so that its funds will reach those in need across the State.

Below are the approaches taken by TDHCA to achieve this end:

- Throughout the year, TDHCA staff reaches out to interested parties at informational workshops, roundtables, conferences, real estate and lending events, 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, coordinating TDHCA's social media activities, and administering TDHCA's speaker's bureau. The TDHCA Speaker's Bureau Web site can be found at <http://www.tdhca.state.tx.us/housing-center/speaker-bureau.htm>.

- In March 2016, the Department launched a Public Comment Center on its Web site. 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 <http://www.tdhca.state.tx.us/public-comment.htm>.
- The TDHCA website, through its provision of timely information to consumers, is one of the Department's most successful outreach tools as well as 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 <http://www.tdhca.state.tx.us/texans.htm>.
- 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 and individuals who are looking for opportunities to engage on Fair Housing topics but are not members of other stakeholder groups receiving email list announcements.
- 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 for the Housing Tax Credit Program's Qualified Allocation Plan, the Regional Allocation Formula, a legislatively required Report on Homelessness Among Veterans, to gather input on Amy Young Barrier Removal Program policy changes, and a variety of program-related rules.
- 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 and help TDHCA to prioritize these needs.
- Department staff will continue to engage stakeholders, including developers, residents, nonprofits, advocates, and other governmental entities, throughout FY 2019. Opportunities for engagement will include both online discussion forums and public roundtables and hearings. For example, the Multifamily Finance Division staff will engage stakeholders especially as it relates to writing the 2020 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 questions posted by staff, Multifamily Finance Division staff will continue to hold regularly scheduled public roundtables, where particular aspects of the rules can be discussed in an open setting.
- Per Tex. Gov't Code §2114.002, Texas state agencies are required to submit a Report on Customer Service to the Legislative Budget Board (LBB) no later than June 1 of each even-numbered year. The Report on Customer Service consists of an evaluation of five elements of state agency service: facilities, staff, communications, internet site, complaint handling process, ability to timely serve customers, and brochures or other printed information.

TDHCA's Housing Resource Center is responsible for gathering information from customers using surveys or focus groups and compiling the biennial report. The 2018 Customer Service Survey (Survey) was conducted in April 2018 through Survey Monkey and received input from 471 customers. The Survey was advertised across TDHCA social media platforms, the TDHCA Web site, using TDHCA email distribution lists, over the phone to customers requesting assistance resources, and in TDHCA facilities such as the Manufactured Housing Customer Service Center and Office of Colonia Initiatives' Border Field Offices. The Survey was made available in both English and Spanish, online and in paper format. The Survey was also given over the phone to customers calling the Housing Resource Center for assistance resources. The average score in response to the statement "Overall, I am satisfied with my experiences with TDHCA" for all customers who took the Survey was 4.18 out of 5, an increase from the 4.05 score for the same statement in the 2016 Customer Service Survey. The full 2018 Report on Customer Service is available on the Annual or Biennial Plans and Reports page of TDHCA's website: <https://www.tdhca.state.tx.us/housing-center/pubs-plans.htm>.

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 programmatic and related policy agenda items at monthly Board Meetings, and then 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 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 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 30-day public comment period for the SLIHP was held from Monday, December 10, 2018, through Wednesday, January 9, 2019, at 5:00 p.m. Austin Local Time. A public hearing was held on Tuesday, December 18, 2018, at the Stephen F. Austin Building, 1700 Congress Ave, Room 172 in Austin.

PUBLIC COMMENTS

No comments were received during the public comment period.

SECTION 6: 2018-2019 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
- Border Field Offices
- Texas Bootstrap Loan Program

The 2018-2019 Colonia Action Plan was originally included in the 2018 SLIHP. This section provided updates to the 2018-2019 Colonia Action Plan.

POLICY GOALS

In 1996, TDHCA established the Office of Colonia Initiatives (OCI) to administer and coordinate efforts to enhance living conditions in colonias along the 150 mile Texas-Mexico border region. OCI's fundamental goal is to improve the living conditions of colonia residents and to educate the public regarding the services offered by the Department.

The OCI was created to do the following:

- Expand housing opportunities to colonia residents living along the Texas-Mexico border.
- Increase knowledge and awareness of programs and services available through the Department and its border field offices.
- Implement initiatives that promote improving the quality of life of colonia residents and border communities.
- Train and increase the capacity of organizations that serve the targeted colonia population.
- Develop cooperative working relationships between other state, federal and local organizations to leverage resources and exchange information.
- Promote comprehensive planning of communities along the Texas-Mexico border to meet current and future community needs.

OVERVIEW

The US-Mexico border region 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 2012-2016 data placed the median household income for Texas at \$54,727, while the median household income for the Texas-Mexico border counties range between \$26,691 and \$67,249, depending on county. Counties are designated as Border or Non-Border according to Article 4 of the La Paz Agreement of 1983, which defines a county as a Border county if that county is within 100 Kilometers of the U.S.-Mexico border. There are 32 counties in Texas designated as Border counties by this definition. Brooks County, near the border, posted the lowest median household income at \$24,913.

In the counties containing larger border-region cities El Paso, McAllen, Brownsville, and Laredo, the average median value of owner-occupied housing units is \$108,525. El Paso County has the highest median home value at \$119,300.

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 2012-2016 American Community Survey, the poverty level in the State of Texas stood at 16.7%, while the four counties with the greatest number of colonias (Zapata, Willacy, Starr, and Hudspeth) had poverty rates of 34.1%, 37.2%, 37.6%, and 37.9% respectively. Of these counties, all had poverty rates that were more than double the state's rate.

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—or homes built with sweat-equity by the homeowners themselves—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.

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 October 2018. 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% 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 2018-2019 biennium.

Colonia Self-Help Centers Open Contracts as of October 2018

County	Total Population Beneficiaries	Total Low- to Moderate-Income Beneficiaries
Cameron/Willacy	15,740	11,512
El Paso	4,574	4,345
Hidalgo	1,838	1,183
Eagle Pass*	4,923	3,938
Starr	1,746	1,746
Val Verde	4,938	4,938
Webb	1,886	1,886
Total	35,645	29,548

* The SHC previously operated by Maverick County, is now operated county-wide, but by the City of Eagle Pass.

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 2018-2019 biennium.

Colonia Self-Help Center Activities for Open Contracts as of October 2018

Activity	Funding	Percentage
Administration	\$1,009,000	14%
Construction	\$5,409,060	76%
Public Service	\$612,000	9%
Drainage	\$69,940	1%
Total	\$7,100,000	100%

TDHCA, through its OCI, administers various programs designed to improve the lives of colonia residents. This action plan outlines how various initiatives and programs are being implemented for FY 2018 and 2019.

FY 2018 - FY 2019 Office of Colonia Initiatives Funding

Programs	Funding for FY 2018	Estimated Funding for FY 2019	Estimated Funding for FY 2020
Texas Bootstrap Loan Program	\$3,000,000	\$3,000,000	\$3,000,000
Colonia Self-Help Center Program	\$1,637,850	\$1,637,850*	\$1,637,850*
TOTAL	\$4,637,850	\$4,637,850*	\$4,637,850*

*The federal budget for FY 2019 and FY 2020 has not been passed at this time. HUD's budget could potentially be cut, but we do not know how or if that will affect CDBG funding.

COLONIA SELF-HELP CENTERS

Tex. Gov't Code §§2306.581 - §2306.590 directed TDHCA to establish Colonia SHCs in Cameron/Willacy, Hidalgo, Starr, Webb, and El Paso 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 through the three Border Field Offices.

The Colonia SHC Program serves 35 colonias. The total number of beneficiaries for all SHCs is approximately 35,645 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 \$1.6 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.

BORDER FIELD OFFICES

OCI operates three Border Field Offices along the Texas-Mexico border, located in Pharr, Laredo, and El Paso, to act as a liaison between nonprofit organizations and units of local government as they administer various OCI programs. The Border Field Offices also provide technical assistance to

nonprofits, for-profits, units of local government, community organizations and colonia residents along the 150 mile Texas-Mexico border region. The Border Field Offices are partially funded from General Revenue, Appropriated Receipts, and the CDBG Program. OCI will continue to maintain the Border Field Offices.

The Border Field Offices anticipate approximately 1,380 technical assistance outreach efforts to nonprofit organizations and units of local government in 2018 and a similar volume is anticipated for 2019. 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 of OCIs programs. In addition, the Border Field Offices anticipate making approximately 1,380 technical assistance efforts in the form of information resources to both colonia residents and organizations. This includes referrals to housing programs, social services, manufactured housing, debt and financial counseling, legal, homeownership and directory assistance to other local, state and national programs. Lastly, the Border Field Offices and the Colonia SHCs will provide 3,600 targeted technical assistance to individual colonia residents through the Colonia SHC Program as a whole.

TEXAS BOOTSTRAP LOAN PROGRAM

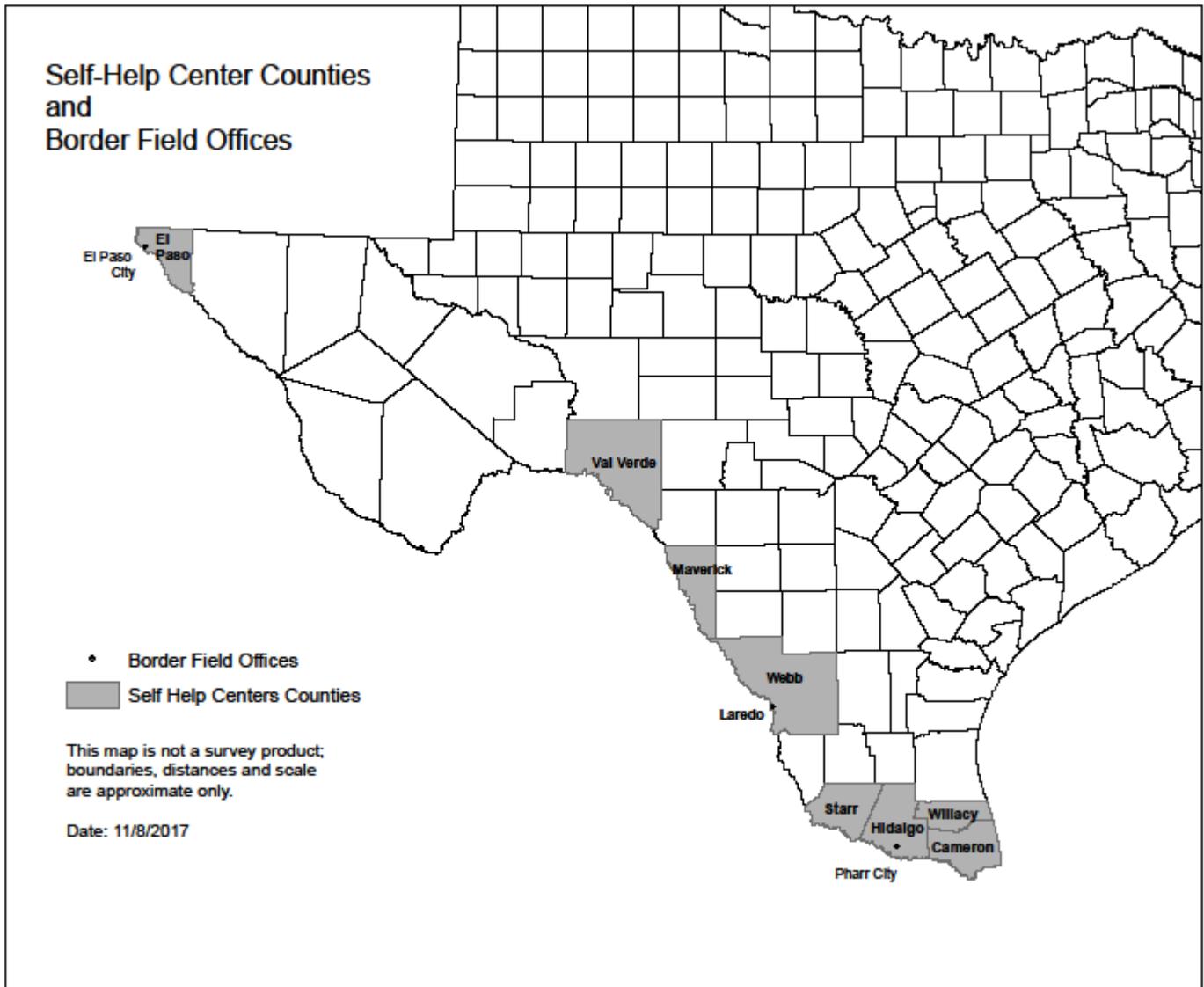
The Texas Bootstrap Loan (Bootstrap) Program is a statewide program that provides funds to Colonia SHCs or certified non-profit organizations to enable eligible households (also known as “Owner-Builders”) to purchase real estate and construct or renovate a home using sweat equity. Under Tex. Gov’t Code §2306.753(d) the Bootstrap Program sets aside two-thirds of the funds for Owner-Builders whose property is in a census tract that has a median household income not greater than 75% of the current median state household income.

The Bootstrap Program promotes and enhances homeownership for very low-income Texans. 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.

In 2008, the OCI implemented a “reservation system” in an effort to disseminate Texas Bootstrap funds across a broader network of Nonprofit Owner-Builder Housing Providers (NOHPs) and increase the Department’s efficiency in assisting households. The reservation system is a ready-to-proceed model that allows program funds to be expended rapidly on a first-come, first-served basis. After being certified to participate in the Program and executing a Loan Origination Agreement with the Department, the NOHPs submit individual loan applications to the Department on behalf of their Owner-Builder applicants, known as a “reservation” of Bootstrap funds. The reservations expire after 12 months in which time the NOHPs must train the Owner-Builders in self-help construction techniques, complete construction and close the Owner-Builders’ mortgage loans.

The Bootstrap Program allocation is \$3,000,000 for SFY 2018 and \$3,000,000 for SFY 2019. For each year, the funds will be made available under a Notice of Funding Availability (NOFA).

Border Field Offices and Colonia Self-Help Centers



**SECTION 7: TEXAS STATE AFFORDABLE HOUSING CORPORATION
ANNUAL ACTION PLAN**



**TEXAS STATE AFFORDABLE HOUSING CORPORATION
2019 ANNUAL ACTION PLAN**

**Approved February 13, 2019
By Texas State Affordable Housing Corporation
Board of Directors**

TEXAS STATE AFFORDABLE HOUSING CORPORATION

2019 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 purpose is to primarily serve the housing needs of low, very low and extremely low-income Texans and other underserved populations who cannot access comparable housing options through conventional financial channels. 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 more than \$3.3 billion in single family bonding authority and approximately \$821 million 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 2018 TSAHC bond activity includes the reservation of \$\$1,008,215,512 in mortgage revenue bonds for the Mortgage Credit Certificate program and the issuance of \$73,897,000 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
- Housing and Economic Assistance to Rebuild Texas (HEART)
- Technical Assistance and Other Initiatives

TSAHC OBJECTIVE

The programs and services TSAHC administers have evolved and grown over the years as it works to serve the housing needs of Texans who need affordable housing and underserved populations, such as people with disabilities and people living in rural areas of the state where access to services and programs is limited. In 2019, TSAHC's objective is to continue to implement innovative approaches to fulfill its mission while expanding the success of its current programs.

PROGRAM DESCRIPTIONS AND IMPLEMENTATION PLANS

HOMEOWNERSHIP PROGRAMS

Over the last decade research has consistently shown that homeownership has a positive impact on the socioeconomic status of a household and their community. Homeownership remains financially better than renting as the average household wealth of a homeowner is \$231,420 while the average household wealth of a renter is \$5,200.²

In addition to financial benefits, there are social benefits to homeownership. Stable housing created by homeownership can lead to better educational outcomes for children, improved health outcomes, reduced crime, and increased civic engagement.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 down payment assistance is provided either in the form of a grant that does not require repayment or a soft second lien with 0% interest and no monthly payments. The second lien option was introduced in September 2018.

TSAHC offers down payment assistance because the number one barrier for prospective buyers is that they cannot accumulate sufficient funds for a down payment.⁴ This problem has worsened in recent years as increasing rents make it harder to save money, and increasing home prices require larger down payments.⁵

TSAHC's down payment assistance is available statewide on a first-come, first-served basis to home buyers who wish to purchase a newly constructed or existing home. 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.

In the past, TSAHC funded these programs through the tax-exempt bond market by issuing mortgage revenue bonds available under its statutory authority. However, more recently TSAHC funds these programs by pooling loans on a regular basis and selling the mortgage-backed securities.

The Homes for Texas Heroes Home Loan Program, established by the Legislature in 2003, is allocated 10 percent of the State's private activity bond cap for the purpose of making mortgage loans to:

- Public School Classroom Teachers

² Source: Laurie Goodman, "Homeownership is still financially better than renting," urban.org, February 21, 2018

³ Source: "Why Homeownership Matters," forbes.com, August 12, 2016

⁴ Source: Svenja Gudell, "Down Payment the Top Hurdle Holding Back Would-Be Home Buyers," www.zillow.com, April 12, 2017

⁵ Source: Brian Croce, "Renters Say Down Payment Costs Prevent Home Purchases," Multifamily Executive, April 13, 2017

- 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
- 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 is not profession-specific.

Both the Homes for Texas Heroes and Home Sweet Texas Home Loan Programs are available statewide to those with incomes at or below 115 percent of the area median family income. In April 2017, TSAHC increased the income eligibility from 80 percent to 115 percent of the area median income for the Home Sweet Texas Home Loan Program to match the income eligibility for the Homes for Texas Heroes Home Loan Program. This modification is helping TSAHC address the housing needs of moderate income Texans who increasingly need assistance home prices continue to rise. For example, the median home price statewide reached a record high of \$231,900 in September 2018.⁶

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 homebuyers (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 tax credit, up to \$2,000 each year that they occupy the home as their principal residence. An MCC has the potential of saving the 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 also

⁶ Source: James P Gaines, et. al. "Texas Housing Insight," Real Estate Center at Texas A&M University, November 7, 2018

combine the MCC Program with the mortgage loan and down payment assistance provided under the Homes for Texas Heroes and Home Sweet Texas Home Loan Programs.

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 web site.⁷ The providers listed on this site 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 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.⁸

Moreover, homeowners who take a home buyer education course are less likely to have a mortgage go into foreclosure. A study examining home buyers that used Tennessee's state housing finance agency programs found that individuals receiving home buyer education were 42 percent less likely to face foreclosure. Additionally, among home buyers who defaulted, home buyer education increased the chances they would cure the default and avoid foreclosure.⁹

2018 Homeownership Programs Changes

Since its inception TSAHC has continued to stay abreast of any changes or developments in the mortgage industry. In 2018, TSAHC made two notable changes to respond to industry trends and meet consumers' needs.

First, TSAHC began offering a second lien down payment assistance option in September 2018. TSAHC continues to offer down payment assistance grants for 3% or 4% of the mortgage loan amount as available. The second lien option is available for home buyers who would like down payment assistance equal to 5% of the mortgage loan amount.

TSAHC implemented this modification because changes in the home buying market and increased interest rates made it no longer financially feasible to offer a 5% grant option. However, instead of eliminating the 5% option altogether, TSAHC opted to create a new second lien product to give consumers more options.

Second, TSAHC expanded its Homes for Texas Heroes and Home Sweet Texas Home Loan Programs to include manufactured homes, which were already eligible with TSAHC's MCC program. More consumers are turning to manufactured homes as a safe, decent and affordable

⁷ Texas Financial Toolbox, <http://www.texasfinancialtoolbox.com/home-buyer-education>

⁸ Source: Evidence Matters, "The Evidence on Homeownership Education and Counseling," Spring 2016

⁹ Source: Scott R. Brown, "The Influence of Homebuyer Education on Default and Foreclosure Risk," Journal of Policy and Analysis and Management, October 8, 2015.

housing option, and they are able to secure traditional mortgage financing options on these homes. TSAHC responded to this industry trend by expanding our requirements to allow home buyers purchasing a manufactured home to be eligible for down payment assistance in addition to an MCC.

2018 Homeownership Programs Activity Synopsis

In 2018, TSAHC's home buyer programs helped 9,425 families purchase a home with down payment assistance, an MCC, or both, which is the highest annual total to date. In comparison, TSAHC assisted 5,758 families in 2017. To date, TSAHC has served more than 28,800 households under our homeownership programs.

2019 Implementation Plan

TSAHC will look to expand the reach of our homeownership programs by continuing to build upon relationships with current lenders and recruiting additional lenders to participate in our homeownership programs. In 2019, TSAHC will make an effort to recognize top performing lenders and recruit more lenders from rural areas in Texas.

TSAHC will also make a stronger push in marketing to REALTORS®, particularly those in rural areas. In the past three years, TSAHC has expanded its efforts to reach out to these professionals, and the homeownership team will continue these efforts, which include in person and online training and other outreach activities.

Additionally, TSAHC will continue to market programs directly to home buyers. This is necessary because many home buyers don't know that down payment assistance programs exist.¹⁰ In addition to maintaining current outreach efforts, TSAHC will make a stronger effort in reaching millennials, renters, rural households, and buyers of manufactured homes. TSAHC will also unveil a new MCC marketing effort to better explain the program benefits to lenders, REALTORS® and home buyers.

HOME BUYER EDUCATION AND FINANCIAL EDUCATION

Connecting Consumers with High Quality Housing and Financial Counselors

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,

¹⁰ Source: Laurie Goodman, et. al. "Barriers to Accessing Homeownership: Down Payment, Credit, and Affordability," Urban Institute, November, 2017

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 Calculator¹¹ to help potential home buyers compare the different loans types and down payment assistance options offered by TSAHC. This tool is also available on TSAHC's website www.tsahc.org.

The Loan Comparison Calculator replaced an earlier down payment assistance calculator created in 2017 and a mortgage calculator created in 2010 that provided home buyers with an estimated interest rate based on their credit score.

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

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 late 2017 TSAHC decided to expand the scope of the training services provided and opted not to continue our role as administrator of TSHEP. In 2018, TSAHC introduced the Housing Connection training program. 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.

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.

In 2018, Housing Connection training included one three-day training course for housing and financial counselors and two one-day training sessions for organizations that currently or would like to develop and/or operate affordable housing. These trainings were offered at a weeklong training workshop in June 2018 hosted at the Federal Reserve Bank of Dallas- San Antonio branch.

The courses covered the following topics: credit counseling, real estate finance and creative development financing strategies. TSAHC contracted with NeighborWorks America, the selected education provider, to provide the training services.

TSAHC, with support from private and public funders, made the training sessions as affordable as possible by subsidizing tuition costs and providing 13 hotel scholarships for participants traveling from out of town. In total, 39 individuals representing 31 organizations in 20 municipalities across Texas went through Housing Connection training in 2018, and 100% of participants would recommend the training to others.

¹¹ <http://www.texasfinancialtoolbox.com/mortgage-calculator>

To date, 548 individuals representing 268 organizations in 110 municipalities across Texas have attended training provided by TSAHC through either TSHEP (2012-2017) or Housing Connection (2018).

2019 Implementation Plan

In 2019, TSAHC will provide four courses:

1. Lending Basics for Homeownership Counselors (3-day course)
2. Practice, Study, Success: Test Strategies for HUD's Counselor Certification Exam (2-day course)
3. Basic Steps of Affordable Housing Development (2-day course)
4. Strategic Thinking and Planning (2-day course)

All four courses will be offered during a weeklong training workshop in June 2019 to be hosted by the Federal Reserve Bank of Dallas. TSAHC will continue to make the training as affordable as possible by raising public and private funds to subsidize tuition costs and provide hotel scholarships for participants traveling from out of town.

TEXAS HOUSING IMPACT FUND

The Texas Housing Impact Fund (formerly known as the Direct Lending program) 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 private foundations and banks, TSAHC is able to provide both short-term and long-term affordable housing financing to developers through the Texas Housing Impact Fund. 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 Texas Housing Impact Fund has financed the construction or rehabilitation of 217 single family homes and 1,961 rental units for low and moderate-income households.

TSAHC currently offers three types of loans:

- Construction lines of credit for new single-family homes
- Revolving lines of credit for acquisition/rehabilitation of single-family homes
- Permanent financing for multifamily rental properties

Single Family Construction/Rehabilitation

Homeownership is 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 \$231,420 while the average household wealth of a renter is \$5,200.¹²

¹² Source: Laurie Goodman, "Homeownership is still financially better than renting," urban.org, February 21, 2018

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 September 2018, the median home price in Texas was a record high \$231,900.¹³ Escalating home prices are especially problematic in urban areas like Austin (median home price of \$305,000), Dallas (\$274,000) and Houston (\$230,000).¹⁴

By financing the construction or rehabilitation of single family homes that are affordable to well-qualified low and moderate-income home buyers, the Texas Housing Impact Fund is helping families and individuals achieve the dream of homeownership and build household wealth.

In 2018, affordable housing developers used financing from the Texas Housing Impact Fund to rehabilitate or construct five homes for low- to moderate-income home buyers.

Multifamily Construction/Rehabilitation

TSAHC also recognizes that not all families and individuals are ready to become homeowners. Access to affordable and decent rental housing is what is most important to these households. By funding the construction or rehabilitation of affordable rental units, the Texas Housing Impact Fund helps households access safe and decent rental homes without having to sacrifice other basic needs, such as food, education or medical care.

TSAHC’s Texas Housing Impact Fund generally targets smaller multifamily developments in rural areas and underserved communities. While TSAHC did approve one Texas Housing Impact Fund loan for a multifamily development in 2018, the loan is expected to close in 2019.

Texas Housing Impact Fund Loan Production

Loan Production	2018	2003 - 2017
Loans Made	1	31
# of Single Family Homes Built or Under Construction	5	212
# of Rental Units	27	1961
Amount of Loan Funds Approved	\$995,000 ¹⁵	\$16,760,374

2019 Implementation Plan

TSAHC plans to continue to provide flexible lines of credit to developers in targeted areas. These loan products, leveraged with TSAHC’s access to lower cost land through its Affordable

¹³ Source: James P Gaines, et. al. “Texas Housing Insight,” Real Estate Center at Texas A&M University, November 7, 2018

¹⁴ Source: <https://www.recenter.tamu.edu/data/housing-activity/>, accessed November 20, 2018.

¹⁵ This Texas Housing Impact Fund loan is for the Accessible Housing Austin! at Briarcliff Apartment project, a 27-unit multifamily development in Central East Austin. This loan was initially approved by the TSAHC Board of Directors in November 2017 in the amount of \$695,000. Due to approval timelines and budgeting issues, the TSAHC Board of Directors approved an increase in the loan amount to \$995,000 in November 2018. While this loan was awarded in 2018, it will likely close in 2019.

Communities of Texas (ACT) land bank, will enable these developers to continue to construct and rehabilitate single family homes that are affordable for working families.

Additionally, TSAHC plans to continue to explore lending opportunities to address housing needs for underserved populations including disaster impacted areas, small and rural markets, and urban areas that are rapidly changing and risk losing affordable housing.

TSAHC will continue to grow the fund by pursuing investments in the form of grants, Program Related Investments or Equity Equivalent Investments from foundations, banks, other lending institutions and investors. TSAHC also submitted an application to the Capital Magnet Fund administered by the U.S. Department of the Treasury in fall 2018. If successful, this award will provide up to \$5 million in additional investment for the Texas Housing Impact Fund.

In 2017, TSAHC released its first ever Texas Housing Impact Fund Investment Report to document the statewide impact of the program. This report enhanced TSAHC's efforts to market the Texas Housing Impact Fund to developers and potential investors. In 2018, TSAHC released an updated report, and TSAHC will continue this practice on an annual basis.

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 20 nonprofit organizations across the state to acquire and redevelop foreclosed homes, vacant land and tax foreclosed properties, and then sell or rent the homes to low-income families.

To date, TSAHC has acquired 567 properties through the ACT program and has created 183 homes for extremely low, very low, low and moderate income Texans. The ACT Program has a current portfolio of 244 lots and homes, and there are three active components of the program distinguished by source of funding and targeted use of properties (a fourth component ended in 2016):

- 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 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.
- Texas NSP – This category includes those homes and properties that were acquired using Texas's federal Neighborhood Stabilization Program (NSP) funding.
- Veterans Housing Initiative – This initiative was a partnership with Bank of America. TSAHC accepted higher value homes donated by Bank of America that were redeveloped and sold at a minimum 25% discount or donated mortgage-free to qualified

U.S. military veterans in Texas. TSAHC sold 67 discounted homes and donated an additional 10 homes to veterans who are disabled and have low incomes. This initiative ended in 2016, but one property remains in the portfolio.

Affordable Communities of Texas Portfolio

Program/Initiative	Acquisitions 2018	Sales 2018	Current Portfolio	Current Asset Value
ACT Land Banking	0	8	49	\$495,739
ACT Land Trust	0	0	1	\$650,000
ACT Vet	0	0	1	\$33,210
Texas NSP	0	11	193	\$2,643,714
Totals	0	19	244	\$3,822,663

2019 Implementation Plan

The ACT Program will continue to play an integral role in TSAHC’s overall affordable housing strategy. TSAHC plans to continue to form partnerships to acquire foreclosed and vacant properties, including working directly with local and regional governments. Additionally, TSAHC intends to continue working with its network of local partner developers to redevelop and sell properties currently in the ACT Program’s portfolio.

In 2019, TSAHC will expand its efforts to find local partners in areas of the state where land bank properties exist, but there has not been a local partner identified. TSAHC will continue to focus on selling homes in the Texas NSP portfolio as quickly and efficiently as possible.

Regarding the land trust program, TSAHC will continue to work to develop a land trust on a vacant property that TSAHC owns in downtown Plano and create multifamily housing for an underserved population in the area. TSAHC is also exploring the creation of a land trust program that would create homeownership opportunities for low to moderate income households in high opportunity urban areas.

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 2018, 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 2018, TSAHC issued or reserved \$77,897,000 in multifamily PABs to construct or rehabilitate 602 affordable rental units in Austin and Midland.¹⁶ These two areas rank as the most expensive rental markets according to the National Low Income Housing Coalition.¹⁷ Providing affordable housing will ease some of the pressure renters are facing in these locations.

2019 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, research conducted by the National Low Income Housing Coalition found that, in Texas, there are only 52 units that are affordable for every 100 households that earn 50% or less of the average median income.¹⁸

TSAHC plans to continue to address this ongoing housing demand using PABs to finance the construction and rehabilitation of units that are affordable to low and very low-income Texans.

In 2019, TSAHC will continue to place an emphasis on preserving affordable housing in rural areas. TSAHC, the Federal Reserve Bank of Dallas, and other partners just completed a five-part Rural Housing Preservation Academy in September 2018 that focused on how to preserve aging rural multifamily developments.

Private activity bonds should play a role in preserving a portfolio of these rural rental developments in 2019. Moreover, TSAHC will evaluate what other resources it can provide to address housing needs in rural areas of the state.

TSAHC will also explore how to create more Permanent Supportive Housing units either through PABs or other financing structures. This is another housing priority for TSAHC as a result of a recent collaboration with the Texas Department of Health and Human Services focused on creating housing opportunities for Medicaid recipients who require stable housing with strong tenancy supports.

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. TSAHC also requires asset oversight and compliance monitoring of multifamily properties financed through our Texas Housing Impact Fund. 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.

¹⁶ The developments in these municipalities are Ventura at Tradewinds (Midland, TX), Ventura at Fairgrounds (Midland, TX) and Walnut Creek Apartments (Austin, TX).

¹⁷ Source: "Out of Reach 2018," The National Low Income Housing Coalition, 2018, https://nlihc.org/sites/default/files/oor/OOR_2018.pdf

¹⁸ Source: "The Gap: A Shortage of Affordable Homes," The National Low Income Housing Coalition, March 2018, https://nlihc.org/sites/default/files/SHP_TX.pdf

Asset Oversight

As part of the asset oversight review process, staff performs an annual on-site physical 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 web site.

Compliance

As part of the compliance review process, staff reviews tenant files on-site 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 web site. 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 2018, TSAHC performed asset oversight reviews for 30 properties, totaling 4,474 units, and TSAHC performed compliance reviews for 29 properties, totaling 4,462 units. These properties are either bond-financed or financed through the Texas Housing Impact Fund.

2019 Implementation Plan

TSAHC will continue to provide asset oversight and compliance monitoring services to the properties in its current bond and Texas Housing Impact Fund portfolios. In 2019, TSAHC anticipates adding six properties to the portfolio of bond-financed properties monitored by TSAHC's staff.

TSAHC will 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 continued to rise in 2018. According to the Real Estate Center at Texas A&M University, the median home price in Austin was \$305,000 as of October 2018.¹⁹ The average monthly rent was \$1,490 as of October 2018.²⁰ These prices are simply unaffordable for many low-income Austin families.

¹⁹ Source: See Footnote 15.

²⁰ Source: <https://www.rentjungle.com/average-rent-in-austin-rent-trends/> (Accessed November 20, 2018)

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 significantly less than market rate rents. In addition to verifying income, TSAHC screens each applicant for rental, credit, and criminal history.

TSAHC's single family portfolio of purchased properties includes 17 single family homes and one duplex for a total of 19 rental properties. These are leased to qualifying, low-income families in the Austin MSA. In 2018, TSAHC completed extensive repairs to rehabilitate one of the homes damaged in a fire.

2019 Implementation Plan

Due to the success of this program in Austin, TSAHC plans to expand the Single Family Rental program to the San Antonio MSA. In 2019, TSAHC plans to acquire 2-3 homes in that area.

MULTIFAMILY RENTAL PROGRAM

In July 2015, TSAHC expanded its rental program by acquiring the Rollins Martin apartment complex in East Austin. 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 located in East Austin is in a rapidly developing community that is quickly becoming unaffordable to its long-time lower-income residents. Research released in 2016 revealed two trends for the census tract containing the Rollins Martin apartments. First, the average renter in the tract is cost-burdened (defined as spending more than 30% of their income on housing), and second, the number of cost burdened renters in the tract has gone up from 2010 to 2014.²¹

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

²¹ Source: Michael Theis, "Charting Austin's unaffordable rental landscape," Austin Business Journal, November 4, 2016

trash receptacles, a bike rack, surveillance system and a fence for the property; expanded doors for the laundry area in each unit; and completely renovated six units. In 2018, TSAHC replaced all staircases at the property and added additional security features to the locks on each unit's door.

2019 Implementation Plan

Renovations for the Rollins Martin apartment complex in 2019 will include purchasing new equipment for the laundry facilities and renovating one unit. In an effort to avoid tenant displacement, the remaining renovations will be done on a rolling basis once a unit becomes available after a tenant moves out.

TEXAS FOUNDATIONS FUND

History of the Texas Foundations Fund

TSAHC created the Texas Foundations Fund to improve housing conditions for very low-income Texas households, with a particular emphasis on assisting persons with disabilities and rural communities. TSAHC defines very low-income households as households earning at or below 50% of the area median family income.

Through the Texas Foundations Fund, 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 more than \$3.2 million in grants.

The housing services listed below are eligible for support through the Texas Foundations Fund:

- The rehabilitation and/or critical repair of owner-occupied, single family homes to remedy unsafe living conditions. Critical repairs may also include accessibility modifications to assist household members with a disability.
- The provision of supportive housing services for residents of housing units owned by the applicant receiving funding. The services supported by the Texas Foundations Fund must help individuals and families at risk of homelessness or unnecessary institutionalization gain and/or maintain their housing stability. Eligible supportive housing services include, but are not limited to: the provision of alcohol and drug counseling, adult education and/or job training, mental health counseling, case management and services provided by a health care provider.

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 its Texas Foundations Fund 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 the Texas Foundations Fund 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. However, for the past two award cycles (2016 and 2018), it has been a non-competitive application process. Nonprofits that meet eligibility criteria partner with TSAHC for a two-year term in a matching grant structure. The matching grant structure is a simpler process for applicants, and it allows TSAHC to serve more nonprofits than through a competitive grant application process.

2018-2019 Funding Cycle

In 2018, TSAHC selected 24 nonprofit partners for the 2018-2019 application cycle. In 2018, those 24 partners received \$348,000 in matching grants (\$14,500 each), and they will use the funding to serve very low-income Texans with supportive services and home repairs.

2019 Implementation Plan

There are no changes planned for the Texas Foundations Fund in 2019. This is because partners are selected for two-year terms, and the most recent round of partners were just selected in September 2018. Partners selected in 2018 will receive a second installment of matching funds in 2019, and the total amount available in 2019 for matching grants will be determined by TSAHC's Board of Directors.

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. On August 25, 2017, a Major Disaster Declaration was issued for 41 counties impacted by the hurricane.

In response to this catastrophic event, TSAHC partnered with Enterprise Community Partners to create a grants 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. To date, the program has awarded \$900,000 to 23 nonprofits providing housing-related assistance to low-income households directly affected by Hurricane Harvey.

2019 Implementation Plan

TSAHC and Enterprise Community Partners will continue to administer the program and award more grants into 2019. The two organizations will also explore other initiatives designed to provide ongoing relief to the disaster impacted areas.

TECHNICAL ASSISTANCE AND OTHER INITIATIVES

Rural Rental Housing Preservation Academy

In 2017, TSAHC came together with the Federal Reserve Bank of Dallas, Enterprise Community Partners, the Rural Rental Housing Association of Texas, and Motivation, Education & Training to explore ways to preserve rental housing in rural areas.

Specifically, the organizations were focused on preserving developments that were financed by the U.S. Department of Agriculture under its Section 514 and 515 programs. There are 696²² of these developments across Texas, and many face uncertain futures because of need for repairs, maturing mortgages, expiring rental assistance agreements, or some combination of those factors.

In January 2018, the partner organizations launched the Rural Rental Housing Preservation Academy which was a series of no-cost training and peer learning sessions designed to help rural housing providers and nonprofits acquire and/or preserve USDA housing in their respective communities.

There were five sessions spanning the following topics: an introduction to rural housing, overview of the USDA transfer process, preservation financing and deal structuring, supportive policy, and property management. Participants also had the option of participating in one-on-one technical assistance made available through Enterprise Community Partners.

In 2019, the partner organizations will continue to work with academy participants to preserve or create rental housing in their communities. In spring 2019, there will also be a conference connecting rural affordable housing owners interested in selling their properties with potential buyers interested in keeping those properties affordable.

Innovation Accelerator Program and Other Technical Assistance

In 2016, TSAHC expanded its efforts to address supportive housing needs beyond grant funding provided through Texas Foundations Fund. It accomplished this by partnering with Health and Human Services Commission (HHS) 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.

²² Source: <https://catalog.data.gov/dataset/usda-rural-development-multifamily-section-515-rural-rental-housing-and-section-514-farm-l-f2dd4>

Second, HHS and TSAHC created a state action plan that seeks to foster additional community living opportunities for Medicaid beneficiaries.

In addition to the IAP, TSAHC and HHS are also receiving technical assistance from the National Academy for State Health Policy to implement specific components of the state action plan. That technical assistance began in April 2018 and will continue until late 2019. TSAHC will continue to work on implementing areas of the state action plan that pertain to creating or preserving permanent supportive housing units.

More specifically, TSAHC, in partnership with other entities, will explore launching a training academy in 2019 for nonprofits and other interested parties who wish to create or preserve permanent supportive housing units.

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 State Interagency Council on Homelessness. In addition, TSAHC sponsors the annual Texas Conference on Ending Homelessness hosted by the Texas Homeless Network.

In 2018, TSAHC also participated in an application by Texas Homeless Network for the Frequent Users Systems Engagement (FUSE) Learning Community administered by TSAHC for Supportive Housing. FUSE uses data to help communities address homelessness among individuals with complex behavioral health challenges who are the highest users of jails, homeless shelters and other crisis service systems.

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; and
 - (G) elderly individuals;
 - (2) a proposal to use all available housing resources to address the housing needs of the populations described by Subdivision (1) by establishing funding levels for all housing-related programs;
 - (3) an estimate of the number of federally assisted housing units available for individuals and families of low and very low income and individuals with special needs in each uniform state service region;
 - (4) a description of state programs that govern the use of all available housing resources;
 - (5) a resource allocation plan that targets all available housing resources to individuals and families of low and very low income and individuals with special needs in each uniform state service region;
 - (6) a description of the department's efforts to monitor and analyze the unused or underused federal resources of other state agencies for housing-related services and services for homeless individuals and the department's recommendations to ensure the full use by the state of all available federal resources for those services in each uniform state service region;
 - (7) strategies to provide housing for individuals and families with special needs in each uniform state service region;

- (8) a description of the department's efforts to encourage in each uniform state service region the construction of housing units that incorporate energy efficient construction and appliances;
- (9) an estimate and analysis of the housing supply in each uniform state service region
- (10) an inventory of all publicly and, where possible, privately funded housing resources, including public housing authorities, housing finance corporations, community housing development organizations, and community action agencies;
- (11) strategies for meeting rural housing needs;
- (12) a biennial action plan for colonias that:
 - (A) addresses current policy goals for colonia programs, strategies to meet the policy goals, and the projected outcomes with respect to the policy goals;
 - (B) includes information on the demand for contract-for-deed conversations, 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 boarder 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 disability are counted for each region's persons with disability population count. Statistics for total civilian non-institutionalized population are pulled from the 2012-2016 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, the 4,036 people 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 only present in the total statewide figure.
- Veteran populations should be compared to civilian population 18 years old and over. Statistics for total civilian population 18 years and over are pulled from the 2012-2016 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.
- There are 23 TDHCA-assisted units that lack geographic data. These units have been included in the statewide count of subsidized multifamily units found in the Housing Analysis section (Section 2), but they are not included in the following regional tables.

For reference, a 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 2019 Urban/Rural Designation

<u>Region 1</u>	<u>Region 2</u>	<u>Region 3</u>	<u>Region 4</u>	<u>Region 5</u>	<u>Region 6</u>	<u>Region 7</u>	<u>Region 8</u>	<u>Region 9</u>	<u>Region 10</u>	<u>Region 11</u>	<u>Region 12</u>	<u>Region 13</u>
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		317,381	545,168	862,549	2012-2016 ACS, Table DP05
Households	Owner	74,886	119,657	194,543	2012-2016 ACS, Table DP04
	Renter	33,029	81,414	114,443	
Elderly Persons (65 years+)		44,914	66,003	110,917	2012-2016 ACS, Table DP05
Farmworkers		29,021	5,071	34,092	National Center for Farmworker Health, n.d.
Persons with Disabilities		42,594	70,725	113,319	2012-2016 ACS, Table S1810
Persons with HIV/AIDS		222	948	1,170	Texas DSHS, 2018
Domestic Violence Victims		1,651	7,253	8,904	Texas DPS, 2018
Veterans		14,624	30,781	45,405	2012-2016 ACS, Table S2101
Youth Aging out of Foster Care		17	48	65	Texas DFPS, 2018
Individuals Below 125% Poverty		69,642	122,874	192,516	2012-2016 ACS, Table S1701
Households by Income Group	0 - 30% AMFI	12,094	26,880	38,974	2011-2015 CHAS, Table 8
	30 - 50% AMFI	13,757	25,115	38,872	
	50 - 80% AMFI	20,714	34,885	55,599	
	80 - 100% AMFI	11,411	20,725	32,136	
	Over 100% AMFI	50,685	91,930	142,615	
Number of Units Lacking Kitchen and/or Plumbing by Income Category	0 - 30% AMFI	266	475	741	2011-2015 CHAS, Table 3
	30 - 50% AMFI	389	710	1,099	
	50 - 80% AMFI	281	515	796	
	80 - 100% AMFI	91	119	210	
	Over 100% AMFI	350	540	890	
Number of Households with Housing Cost Burden by Income Category	0 - 30% AMFI	7,635	20,500	28,135	2011-2015 CHAS, Table 8
	30 - 50% AMFI	6,003	17,455	23,458	
	50 - 80% AMFI	4,261	12,935	17,196	
	80 - 100% AMFI	1,130	3,425	4,555	
	Over 100% AMFI	1,102	3,645	4,747	
Number of Households Experiencing Overcrowding by Income Category	0 - 30% AMFI	715	1,094	1,809	2011-2015 CHAS, Table 10
	30 - 50% AMFI	843	1,129	1,972	
	50 - 80% AMFI	1,435	1,524	2,959	
	80 - 100% AMFI	814	904	1,718	
	Over 100% AMFI	1,577	2,105	3,682	
Physical Housing Characteristics for Housing Units (Number of Units in Structure)	Total	132,790	223,643	356,433	2012-2016 ACS, Table DP04
	1 unit	105,552	158,506	264,058	
	2 units	3,057	6,596	9,653	
	3 or 4 units	3,305	6,444	9,749	
	5 to 19 units	3,859	19,878	23,737	
	20+ units	1,878	17,040	18,918	
	Mobile home	14,956	14,962	29,918	
	Other	183	217	400	
Housing Occupancy	Occupied Units	107,915	201,071	308,986	2012-2016 ACS, Table DP04
	Vacant Units	24,875	22,572	47,447	
Subsidized Multifamily Units	Total	5,783	10,835	16,618	TDHCA Central Database, 2018
	TDHCA Units	1,716	4,761	6,477	
	HUD Units	631	1,439	2,070	
	PHA Units	999	490	1,489	
	USDA Units	744	35	779	
	HCVs	1,693	4,110	5,803	
Foreclosures		98	474	572	RealtyTrac, 2018

Appendix B: Housing Analysis Regional Tables

Region 2		Rural	Urban	Total	Source
Individuals		262,672	287,326	549,998	2012-2016 ACS, Table DP05
Households	Owner	73,462	62,266	135,728	2012-2016 ACS, Table DP04
	Renter	25,192	41,418	66,610	
Elderly Persons (65 years+)		50,879	39,948	90,827	2012-2016 ACS, Table DP05
Farmworkers		17,113	1,670	18,783	National Center for Farmworker Health, n.d.
Persons with Disabilities		43,881	41,909	85,790	2012-2016 ACS, Table S1810
Persons with HIV/AIDS		187	383	570	Texas DSHS, 2018
Domestic Violence Victims		1,342	3,460	4,802	Texas DPS, 2018
Veterans		18,676	24,583	43,259	2012-2016 ACS, Table S2101
Youth Aging out of Foster Care		19	26	45	Texas DFPS, 2018
Individuals Below 125% Poverty		56,446	61,667	118,113	2012-2016 ACS, Table S1701
Households by Income Group	0 - 30% AMFI	12,235	12,485	24,720	2011-2015 CHAS, Table 8
	30 - 50% AMFI	12,905	12,625	25,530	
	50 - 80% AMFI	18,204	17,525	35,729	
	80 - 100% AMFI	9,658	10,780	20,438	
	Over 100% AMFI	46,040	49,490	95,530	
Number of Units Lacking Kitchen and/or Plumbing by Income Category	0 - 30% AMFI	389	334	723	2011-2015 CHAS, Table 3
	30 - 50% AMFI	261	270	531	
	50 - 80% AMFI	284	403	687	
	80 - 100% AMFI	99	90	189	
	Over 100% AMFI	452	308	760	
Number of Households with Housing Cost Burden by Income Category	0 - 30% AMFI	7,852	9,495	17,347	2011-2015 CHAS, Table 8
	30 - 50% AMFI	5,968	8,290	14,258	
	50 - 80% AMFI	4,333	6,325	10,658	
	80 - 100% AMFI	1,005	1,810	2,815	
	Over 100% AMFI	1,318	1,919	3,237	
Number of Households Experiencing Overcrowding by Income Category	0 - 30% AMFI	300	373	673	2011-2015 CHAS, Table 10
	30 - 50% AMFI	374	729	1,103	
	50 - 80% AMFI	585	788	1,373	
	80 - 100% AMFI	398	218	616	
	Over 100% AMFI	775	544	1,319	
Physical Housing Characteristics for Housing Units (Number of Units in Structure)	Total	133,865	120,109	253,974	2012-2016 ACS, Table DP04
	1 unit	103,253	89,194	192,447	
	2 units	3,472	3,417	6,889	
	3 or 4 units	2,618	5,385	8,003	
	5 to 19 units	2,619	10,884	13,503	
	20+ units	1,769	4,526	6,295	
	Mobile home	19,926	6,624	26,550	
	Other	208	79	287	
Housing Occupancy	Occupied Units	98,654	103,684	202,338	2012-2016 ACS, Table DP04
	Vacant Units	35,211	16,425	51,636	
Subsidized Multifamily Units	Total	6,877	7,025	13,902	TDHCA Central Database, 2018 HUD, 2017 HUD, 2017 USDA, 2018 HUD, 2017
	TDHCA Units	1,675	2,424	4,099	
	HUD Units	595	803	1,398	
	PHA Units	2,725	1,157	3,882	
	USDA Units	931	131	1,062	
	HCVs	951	2,510	3,461	
Foreclosures		121	220	341	RealtyTrac, 2018

Appendix B: Housing Analysis Regional Tables

Region 3		Rural	Urban	Total	Source
Individuals		252,265	7,018,464	7,270,729	2012-2016 ACS, Table DP05
Households	Owner	65,375	1,475,838	1,541,213	2012-2016 ACS, Table DP04
	Renter	27,846	998,205	1,026,051	
Elderly Persons (65 years+)		45,983	718,765	764,748	2012-2016 ACS, Table DP05
Farmworkers		5,404	10,486	15,890	National Center for Farmworker Health, n.d.
Persons with Disabilities		37,442	674,406	711,848	2012-2016 ACS, Table S1810
Persons with HIV/AIDS		253	28,233	28,486	Texas DSHS, 2018
Domestic Violence Victims		1,528	49,021	50,549	Texas DPS, 2018
Veterans		19,190	355,185	374,375	2012-2016 ACS, Table S2101
Youth Aging out of Foster Care		16	249	265	Texas DFPS, 2018
Individuals Below 125% Poverty		55,881	1,320,140	1,376,021	2012-2016 ACS, Table S1701
Households by Income Group	0 - 30% AMFI	11,700	308,535	320,235	2011-2015 CHAS, Table 8
	30 - 50% AMFI	11,390	292,310	303,700	
	50 - 80% AMFI	16,960	409,860	426,820	
	80 - 100% AMFI	8,885	241,225	250,110	
	Over 100% AMFI	44,570	1,178,285	1,222,855	
Number of Units Lacking Kitchen and/or Plumbing by Income Category	0 - 30% AMFI	350	6,070	6,420	2011-2015 CHAS, Table 3
	30 - 50% AMFI	362	4,089	4,451	
	50 - 80% AMFI	223	4,385	4,608	
	80 - 100% AMFI	90	2,050	2,140	
	Over 100% AMFI	488	5,063	5,551	
Number of Households with Housing Cost Burden by Income Category	0 - 30% AMFI	8,439	242,255	250,694	2011-2015 CHAS, Table 8
	30 - 50% AMFI	6,370	207,475	213,845	
	50 - 80% AMFI	5,235	165,874	171,109	
	80 - 100% AMFI	1,653	50,000	51,653	
	Over 100% AMFI	2,193	70,985	73,178	
Number of Households Experiencing Overcrowding by Income Category	0 - 30% AMFI	562	26,459	27,021	2011-2015 CHAS, Table 10
	30 - 50% AMFI	555	26,805	27,360	
	50 - 80% AMFI	809	28,899	29,708	
	80 - 100% AMFI	391	10,398	10,789	
	Over 100% AMFI	987	18,940	19,927	
Physical Housing Characteristics for Housing Units (Number of Units in Structure)	Total	113,324	2,676,050	2,789,374	2012-2016 ACS, Table DP04
	1 unit	81,207	1,786,352	1,867,559	
	2 units	2,430	34,506	36,936	
	3 or 4 units	2,418	89,078	91,496	
	5 to 19 units	3,941	384,909	388,850	
	20+ units	2,821	278,447	281,268	
	Mobile home	20,234	100,850	121,084	
	Other	273	1,908	2,181	
Housing Occupancy	Occupied Units	93,221	2,474,043	2,567,264	2012-2016 ACS, Table DP04
	Vacant Units	20,103	202,007	222,110	
Subsidized Multifamily Units	Total	4,299	133,173	137,472	TDHCA Central Database, 2018 HUD, 2017 HUD, 2017 USDA, 2018 HUD, 2017
	TDHCA Units	1,201	66,756	67,957	
	HUD Units	740	9,865	10,605	
	PHA Units	960	6,176	7,136	
	USDA Units	471	1,926	2,397	
	HCVs	927	48,450	49,377	
Foreclosures		133	6,995	7,128	RealtyTrac, 2018

Appendix B: Housing Analysis Regional Tables

Region 4		Rural	Urban	Total	Source
Individuals		651,131	476,806	1,127,937	2012-2016 ACS, Table DP05
Households	Owner	172,105	110,686	282,791	2012-2016 ACS, Table DP04
	Renter	61,389	60,327	121,716	
Elderly Persons (65 years+)		118,831	72,403	191,234	2012-2016 ACS, Table DP05
Farmworkers		15,659	4,292	19,951	National Center for Farmworker Health, n.d.
Persons with Disabilities		104,212	67,059	171,271	2012-2016 ACS, Table S1810
Persons with HIV/AIDS		945	1,171	2,116	Texas DSHS, 2018
Domestic Violence Victims		3,998	3,664	7,662	Texas DPS, 2018
Veterans		49,684	31,708	81,392	2012-2016 ACS, Table S2101
Youth Aging out of Foster Care		32	29	61	Texas DFPS, 2018
Individuals Below 125% Poverty		147,927	108,325	256,252	2012-2016 ACS, Table S1701
Households by Income Group	0 - 30% AMFI	28,370	20,225	48,595	2011-2015 CHAS, Table 8
	30 - 50% AMFI	31,610	21,555	53,165	
	50 - 80% AMFI	40,585	29,910	70,495	
	80 - 100% AMFI	24,180	16,985	41,165	
	Over 100% AMFI	108,285	83,000	191,285	
Number of Units Lacking Kitchen and/or Plumbing by Income Category	0 - 30% AMFI	1,060	464	1,524	2011-2015 CHAS, Table 3
	30 - 50% AMFI	599	614	1,213	
	50 - 80% AMFI	629	530	1,159	
	80 - 100% AMFI	200	303	503	
	Over 100% AMFI	631	280	911	
Number of Households with Housing Cost Burden by Income Category	0 - 30% AMFI	19,050	14,605	33,655	2011-2015 CHAS, Table 8
	30 - 50% AMFI	16,320	13,620	29,940	
	50 - 80% AMFI	11,253	12,505	23,758	
	80 - 100% AMFI	3,589	3,209	6,798	
	Over 100% AMFI	4,304	3,839	8,143	
Number of Households Experiencing Overcrowding by Income Category	0 - 30% AMFI	1,266	913	2,179	2011-2015 CHAS, Table 10
	30 - 50% AMFI	1,746	1,005	2,751	
	50 - 80% AMFI	1,754	1,524	3,278	
	80 - 100% AMFI	820	724	1,544	
	Over 100% AMFI	2,407	1,715	4,122	
Physical Housing Characteristics for Housing Units (Number of Units in Structure)	Total	287,885	195,626	483,511	2012-2016 ACS, Table DP04
	1 unit	207,579	135,488	343,067	
	2 units	4,760	6,902	11,662	
	3 or 4 units	6,684	6,177	12,861	
	5 to 19 units	6,808	14,399	21,207	
	20+ units	3,448	7,863	11,311	
	Mobile home	57,524	24,417	81,941	
	Other	1,082	380	1,462	
Housing Occupancy	Occupied Units	233,494	171,013	404,507	2012-2016 ACS, Table DP04
	Vacant Units	54,391	24,613	79,004	
Subsidized Multifamily Units	Total	11,894	11,122	23,016	
	TDHCA Units	3,900	4,559	8,459	TDHCA Central Database, 2018
	HUD Units	1,318	1,736	3,054	HUD, 2017
	PHA Units	2,173	865	3,038	HUD, 2017
	USDA Units	1,566	270	1,836	USDA, 2018
	HCVs	2,937	3,692	6,629	HUD, 2017
Foreclosures		446	394	840	RealtyTrac, 2018

Appendix B: Housing Analysis Regional Tables

Region 5		Rural	Urban	Total	Source
Individuals		379,907	392,368	772,275	2012-2016 ACS, Table DP05
Households	Owner	96,593	99,173	195,766	2012-2016 ACS, Table DP04
	Renter	38,866	47,601	86,467	
Elderly Persons (65 years+)		66,970	54,939	121,909	2012-2016 ACS, Table DP05
Farmworkers		7,014	2,105	9,119	National Center for Farmworker Health, n.d.
Persons with Disabilities		74,364	54,807	129,171	2012-2016 ACS, Table S1810
Persons with HIV/AIDS		676	1,135	1,811	Texas DSHS, 2018
Domestic Violence Victims		2,651	5,929	8,580	Texas DPS, 2018
Veterans		28,555	24,932	53,487	2012-2016 ACS, Table S2101
Youth Aging out of Foster Care		13	8	21	Texas DFPS, 2018
Individuals Below 125% Poverty		96,486	86,060	182,546	2012-2016 ACS, Table S1701
Households by Income Group	0 - 30% AMFI	18,930	19,720	38,650	2011-2015 CHAS, Table 8
	30 - 50% AMFI	19,510	17,975	37,485	
	50 - 80% AMFI	24,235	23,640	47,875	
	80 - 100% AMFI	13,135	13,985	27,120	
	Over 100% AMFI	60,150	71,030	131,180	
Number of Units Lacking Kitchen and/or Plumbing by Income Category	0 - 30% AMFI	593	390	983	2011-2015 CHAS, Table 3
	30 - 50% AMFI	348	159	507	
	50 - 80% AMFI	475	150	625	
	80 - 100% AMFI	120	145	265	
	Over 100% AMFI	634	649	1,283	
Number of Households with Housing Cost Burden by Income Category	0 - 30% AMFI	12,284	13,430	25,714	2011-2015 CHAS, Table 8
	30 - 50% AMFI	9,460	10,445	19,905	
	50 - 80% AMFI	6,521	7,920	14,441	
	80 - 100% AMFI	1,529	2,710	4,239	
	Over 100% AMFI	1,975	2,675	4,650	
Number of Households Experiencing Overcrowding by Income Category	0 - 30% AMFI	728	715	1,443	2011-2015 CHAS, Table 10
	30 - 50% AMFI	1,221	775	1,996	
	50 - 80% AMFI	997	934	1,931	
	80 - 100% AMFI	364	324	688	
	Over 100% AMFI	1,179	1,400	2,579	
Physical Housing Characteristics for Housing Units (Number of Units in Structure)	Total	181,577	167,196	348,773	2012-2016 ACS, Table DP04
	1 unit	120,853	120,415	241,268	
	2 units	3,147	3,265	6,412	
	3 or 4 units	3,914	4,170	8,084	
	5 to 19 units	5,687	18,359	24,046	
	20+ units	3,003	5,151	8,154	
	Mobile home	44,217	15,613	59,830	
	Other	756	223	979	
Housing Occupancy	Occupied Units	135,459	146,774	282,233	2012-2016 ACS, Table DP04
	Vacant Units	46,118	20,422	66,540	
Subsidized Multifamily Units	Total	8,789	16,746	25,535	TDHCA Central Database, 2018 HUD, 2017 HUD, 2017 USDA, 2018 HUD, 2017
	TDHCA Units	2,644	6,076	8,720	
	HUD Units	1,100	3,406	4,506	
	PHA Units	1,612	1,039	2,651	
	USDA Units	736	125	861	
	HCVs	2,697	6,100	8,797	
Foreclosures		150	392	542	RealtyTrac, 2018

Appendix B: Housing Analysis Regional Tables

Region 6		Rural	Urban	Total	Source
Individuals		197,921	6,453,485	6,651,406	2012-2016 ACS, Table DP05
Households	Owner	44,914	1,331,168	1,376,082	2012-2016 ACS, Table DP04
	Renter	23,272	881,439	904,711	
Elderly Persons (65 years+)		29,602	632,960	662,562	2012-2016 ACS, Table DP05
Farmworkers		6,497	9,874	16,371	National Center for Farmworker Health, n.d.
Persons with Disabilities		23,284	615,653	638,937	2012-2016 ACS, Table S1810
Persons with HIV/AIDS		330	29,951	30,281	Texas DSHS, 2018
Domestic Violence Victims		1,322	61,603	62,925	Texas DPS, 2018
Veterans		12,467	276,957	289,424	2012-2016 ACS, Table S2101
Youth Aging out of Foster Care		5	241	246	Texas DFPS, 2018
Individuals Below 125% Poverty		43,319	1,287,679	1,330,998	2012-2016 ACS, Table S1701
Households by Income Group	0 - 30% AMFI	10,450	289,420	299,870	2011-2015 CHAS, Table 8
	30 - 50% AMFI	9,105	266,070	275,175	
	50 - 80% AMFI	11,280	356,425	367,705	
	80 - 100% AMFI	6,705	198,305	205,010	
	Over 100% AMFI	29,955	1,047,395	1,077,350	
Number of Units Lacking Kitchen and/or Plumbing by Income Category	0 - 30% AMFI	175	6,694	6,869	2011-2015 CHAS, Table 3
	30 - 50% AMFI	103	4,445	4,548	
	50 - 80% AMFI	95	3,969	4,064	
	80 - 100% AMFI	28	1,493	1,521	
	Over 100% AMFI	120	5,189	5,309	
Number of Households with Housing Cost Burden by Income Category	0 - 30% AMFI	6,915	224,200	231,115	2011-2015 CHAS, Table 8
	30 - 50% AMFI	5,385	182,620	188,005	
	50 - 80% AMFI	2,800	142,995	145,795	
	80 - 100% AMFI	945	41,273	42,218	
	Over 100% AMFI	1,344	60,779	62,123	
Number of Households Experiencing Overcrowding by Income Category	0 - 30% AMFI	427	27,865	28,292	2011-2015 CHAS, Table 10
	30 - 50% AMFI	510	25,114	25,624	
	50 - 80% AMFI	502	25,199	25,701	
	80 - 100% AMFI	132	11,027	11,159	
	Over 100% AMFI	492	21,089	21,581	
Physical Housing Characteristics for Housing Units (Number of Units in Structure)	Total	85,003	2,435,561	2,520,564	2012-2016 ACS, Table DP04
	1 unit	56,655	1,603,595	1,660,250	
	2 units	1,868	27,992	29,860	
	3 or 4 units	2,714	60,732	63,446	
	5 to 19 units	6,003	337,295	343,298	
	20+ units	2,651	290,228	292,879	
	Mobile home	14,959	112,579	127,538	
	Other	153	3,140	3,293	
Housing Occupancy	Occupied Units	68,186	2,212,607	2,280,793	2012-2016 ACS, Table DP04
	Vacant Units	16,817	222,954	239,771	
Subsidized Multifamily Units	Total	3,686	109,604	113,290	TDHCA Central Database, 2018 HUD, 2017 HUD, 2017 USDA, 2018 HUD, 2017
	TDHCA Units	1,316	61,120	62,436	
	HUD Units	851	14,093	14,944	
	PHA Units	420	4,531	4,951	
	USDA Units	443	1,122	1,565	
	HCVs	656	28,738	29,394	
Foreclosures		68	8,359	8,427	RealtyTrac, 2018

Appendix B: Housing Analysis Regional Tables

Region 7		Rural	Urban	Total	Source
Individuals		195,075	1,864,329	2,059,404	2012-2016 ACS, Table DP05
Households	Owner	54,031	389,948	443,979	2012-2016 ACS, Table DP04
	Renter	16,627	290,296	306,923	
Elderly Persons (65 years+)		37,783	174,477	212,260	2012-2016 ACS, Table DP05
Farmworkers		5,862	2,226	8,088	National Center for Farmworker Health, n.d.
Persons with Disabilities		32,051	167,675	199,726	2012-2016 ACS, Table S1810
Persons with HIV/AIDS		276	6,053	6,329	Texas DSHS, 2018
Domestic Violence Victims		1,191	10,743	11,934	Texas DPS, 2018
Veterans		17,492	99,840	117,332	2012-2016 ACS, Table S2101
Youth Aging out of Foster Care		15	69	84	Texas DFPS, 2018
Individuals Below 125% Poverty		36,104	310,770	346,874	2012-2016 ACS, Table S1701
Households by Income Group	0 - 30% AMFI	8,370	82,910	91,280	2011-2015 CHAS, Table 8
	30 - 50% AMFI	10,070	72,090	82,160	
	50 - 80% AMFI	12,470	110,270	122,740	
	80 - 100% AMFI	7,175	66,405	73,580	
	Over 100% AMFI	32,685	332,145	364,830	
Number of Units Lacking Kitchen and/or Plumbing by Income Category	0 - 30% AMFI	352	1,655	2,007	2011-2015 CHAS, Table 3
	30 - 50% AMFI	249	890	1,139	
	50 - 80% AMFI	370	1,090	1,460	
	80 - 100% AMFI	35	410	445	
	Over 100% AMFI	174	1,759	1,933	
Number of Households with Housing Cost Burden by Income Category	0 - 30% AMFI	5,435	66,985	72,420	2011-2015 CHAS, Table 8
	30 - 50% AMFI	5,380	57,145	62,525	
	50 - 80% AMFI	3,718	55,015	58,733	
	80 - 100% AMFI	1,000	16,314	17,314	
	Over 100% AMFI	1,674	22,745	24,419	
Number of Households Experiencing Overcrowding by Income Category	0 - 30% AMFI	634	6,955	7,589	2011-2015 CHAS, Table 10
	30 - 50% AMFI	468	5,885	6,353	
	50 - 80% AMFI	427	5,648	6,075	
	80 - 100% AMFI	164	2,518	2,682	
	Over 100% AMFI	551	5,040	5,591	
Physical Housing Characteristics for Housing Units (Number of Units in Structure)	Total	93,085	735,340	828,425	2012-2016 ACS, Table DP04
	1 unit	67,233	464,747	531,980	
	2 units	2,030	20,250	22,280	
	3 or 4 units	2,209	22,618	24,827	
	5 to 19 units	1,821	92,707	94,528	
	20+ units	1,156	104,593	105,749	
	Mobile home	18,046	29,632	47,678	
	Other	590	793	1,383	
Housing Occupancy	Occupied Units	70,658	680,244	750,902	2012-2016 ACS, Table DP04
	Vacant Units	22,427	55,096	77,523	
Subsidized Multifamily Units	Total	3,302	39,584	42,886	TDHCA Central Database, 2018 HUD, 2017 HUD, 2017 USDA, 2018 HUD, 2017
	TDHCA Units	1,643	26,724	28,367	
	HUD Units	262	3,614	3,876	
	PHA Units	441	1,723	2,164	
	USDA Units	366	310	676	
	HCVs	590	7,213	7,803	
Foreclosures		163	1,253	1,416	RealtyTrac, 2018

Appendix B: Housing Analysis Regional Tables

Region 8		Rural	Urban	Total	Source
Individuals		282,933	880,216	1,163,149	2012-2016 ACS, Table DP05
Households	Owner	75,542	165,381	240,923	2012-2016 ACS, Table DP04
	Renter	25,968	141,002	166,970	
Elderly Persons (65 years+)		54,891	92,789	147,680	2012-2016 ACS, Table DP05
Farmworkers		13,875	4,001	17,876	National Center for Farmworker Health, n.d.
Persons with Disabilities		45,829	104,338	150,167	2012-2016 ACS, Table S1810
Persons with HIV/AIDS		395	1,696	2,091	Texas DSHS, 2018
Domestic Violence Victims		1,316	8,096	9,412	Texas DPS, 2018
Veterans		20,794	84,638	105,432	2012-2016 ACS, Table S2101
Youth Aging out of Foster Care		20	44	64	Texas DFPS, 2018
Individuals Below 125% Poverty		60,783	202,725	263,508	2012-2016 ACS, Table S1701
Households by Income Group	0 - 30% AMFI	12,755	43,065	55,820	2011-2015 CHAS, Table 8
	30 - 50% AMFI	13,950	34,825	48,775	
	50 - 80% AMFI	17,495	50,400	67,895	
	80 - 100% AMFI	9,385	28,970	38,355	
	Over 100% AMFI	47,400	142,550	189,950	
Number of Units Lacking Kitchen and/or Plumbing by Income Category	0 - 30% AMFI	604	789	1,393	2011-2015 CHAS, Table 3
	30 - 50% AMFI	291	374	665	
	50 - 80% AMFI	280	684	964	
	80 - 100% AMFI	116	255	371	
	Over 100% AMFI	431	805	1,236	
Number of Households with Housing Cost Burden by Income Category	0 - 30% AMFI	8,775	32,135	40,910	2011-2015 CHAS, Table 8
	30 - 50% AMFI	7,008	26,015	33,023	
	50 - 80% AMFI	3,951	23,770	27,721	
	80 - 100% AMFI	1,123	6,705	7,828	
	Over 100% AMFI	1,882	7,535	9,417	
Number of Households Experiencing Overcrowding by Income Category	0 - 30% AMFI	491	1,645	2,136	2011-2015 CHAS, Table 10
	30 - 50% AMFI	581	2,054	2,635	
	50 - 80% AMFI	762	2,085	2,847	
	80 - 100% AMFI	292	933	1,225	
	Over 100% AMFI	1,508	2,309	3,817	
Physical Housing Characteristics for Housing Units (Number of Units in Structure)	Total	134,215	349,964	484,179	2012-2016 ACS, Table DP04
	1 unit	98,439	231,768	330,207	
	2 units	2,710	17,846	20,556	
	3 or 4 units	2,013	20,526	22,539	
	5 to 19 units	2,293	38,978	41,271	
	20+ units	1,625	18,136	19,761	
	Mobile home	26,744	22,262	49,006	
	Other	391	448	839	
Housing Occupancy	Occupied Units	101,510	306,383	407,893	2012-2016 ACS, Table DP04
	Vacant Units	32,705	43,581	76,286	
Subsidized Multifamily Units	Total	5,829	17,186	23,015	TDHCA Central Database, 2018 HUD, 2017 HUD, 2017 USDA, 2018 HUD, 2017
	TDHCA Units	1,861	5,054	6,915	
	HUD Units	449	2,041	2,490	
	PHA Units	1,710	2,345	4,055	
	USDA Units	1,019	427	1,446	
	HCVs	790	7,319	8,109	
Foreclosures		170	1,130	1,300	RealtyTrac, 2018

Appendix B: Housing Analysis Regional Tables

Region 9		Rural	Urban	Total	Source
Individuals		224,932	2,217,176	2,442,108	2012-2016 ACS, Table DP05
Households	Owner	59,777	456,742	516,519	2012-2016 ACS, Table DP04
	Renter	19,218	290,341	309,559	
Elderly Persons (65 years+)		43,737	264,687	308,424	2012-2016 ACS, Table DP05
Farmworkers		5,980	5,260	11,240	National Center for Farmworker Health, n.d.
Persons with Disabilities		33,340	295,938	329,278	2012-2016 ACS, Table S1810
Persons with HIV/AIDS		241	6,721	6,962	Texas DSHS, 2018
Domestic Violence Victims		1,019	16,974	17,993	Texas DPS, 2018
Veterans		19,962	190,469	210,431	2012-2016 ACS, Table S2101
Youth Aging out of Foster Care		18	163	181	Texas DFPS, 2018
Individuals Below 125% Poverty		43,234	461,716	504,950	2012-2016 ACS, Table S1701
Households by Income Group	0 - 30% AMFI	9,030	94,665	103,695	2011-2015 CHAS, Table 8
	30 - 50% AMFI	9,380	87,650	97,030	
	50 - 80% AMFI	12,815	125,215	138,030	
	80 - 100% AMFI	7,615	71,540	79,155	
	Over 100% AMFI	40,320	361,195	401,515	
Number of Units Lacking Kitchen and/or Plumbing by Income Category	0 - 30% AMFI	299	2,125	2,424	2011-2015 CHAS, Table 3
	30 - 50% AMFI	272	1,485	1,757	
	50 - 80% AMFI	249	1,515	1,764	
	80 - 100% AMFI	83	549	632	
	Over 100% AMFI	399	2,213	2,612	
Number of Households with Housing Cost Burden by Income Category	0 - 30% AMFI	5,965	68,885	74,850	2011-2015 CHAS, Table 8
	30 - 50% AMFI	5,144	59,910	65,054	
	50 - 80% AMFI	3,744	52,740	56,484	
	80 - 100% AMFI	1,104	15,200	16,304	
	Over 100% AMFI	2,043	20,865	22,908	
Number of Households Experiencing Overcrowding by Income Category	0 - 30% AMFI	613	5,655	6,268	2011-2015 CHAS, Table 10
	30 - 50% AMFI	658	6,440	7,098	
	50 - 80% AMFI	1,042	8,259	9,301	
	80 - 100% AMFI	322	3,583	3,905	
	Over 100% AMFI	1,313	7,645	8,958	
Physical Housing Characteristics for Housing Units (Number of Units in Structure)	Total	95,054	818,132	913,186	2012-2016 ACS, Table DP04
	1 unit	65,449	573,629	639,078	
	2 units	1,358	13,102	14,460	
	3 or 4 units	2,131	28,363	30,494	
	5 to 19 units	2,368	100,913	103,281	
	20+ units	1,122	62,169	63,291	
	Mobile home	22,224	39,312	61,536	
	Other	402	644	1,046	
Housing Occupancy	Occupied Units	78,995	747,083	826,078	2012-2016 ACS, Table DP04
	Vacant Units	16,059	71,049	87,108	
Subsidized Multifamily Units	Total	3,182	49,238	52,420	TDHCA Central Database, 2018 HUD, 2017 HUD, 2017 USDA, 2018 HUD, 2017
	TDHCA Units	1,498	20,411	21,909	
	HUD Units	406	5,702	6,108	
	PHA Units	399	6,728	7,127	
	USDA Units	279	155	434	
	HCVs	600	16,242	16,842	
Foreclosures		166	2,967	3,133	RealtyTrac, 2018

Appendix B: Housing Analysis Regional Tables

Region 10		Rural	Urban	Total	Source
Individuals		249,946	538,091	788,037	2012-2016 ACS, Table DP05
Households	Owner	57,011	117,771	174,782	2012-2016 ACS, Table DP04
	Renter	25,997	75,664	101,661	
Elderly Persons (65 years+)		39,999	75,637	115,636	2012-2016 ACS, Table DP05
Farmworkers		7,880	2,730	10,610	National Center for Farmworker Health, n.d.
Persons with Disabilities		41,716	77,511	119,227	2012-2016 ACS, Table S1810
Persons with HIV/AIDS		201	869	1,070	Texas DSHS, 2018
Domestic Violence Victims		1,643	4,946	6,589	Texas DPS, 2018
Veterans		15,728	40,716	56,444	2012-2016 ACS, Table S2101
Youth Aging out of Foster Care		22	36	58	Texas DFPS, 2018
Individuals Below 125% Poverty		57,935	113,945	171,880	2012-2016 ACS, Table S1701
Households by Income Group	0 - 30% AMFI	11,894	23,670	35,564	2011-2015 CHAS, Table 8
	30 - 50% AMFI	10,698	22,830	33,528	
	50 - 80% AMFI	14,174	33,115	47,289	
	80 - 100% AMFI	7,445	17,800	25,245	
	Over 100% AMFI	39,425	94,450	133,875	
Number of Units Lacking Kitchen and/or Plumbing by Income Category	0 - 30% AMFI	369	919	1,288	2011-2015 CHAS, Table 3
	30 - 50% AMFI	314	730	1,044	
	50 - 80% AMFI	276	350	626	
	80 - 100% AMFI	94	95	189	
	Over 100% AMFI	381	459	840	
Number of Households with Housing Cost Burden by Income Category	0 - 30% AMFI	7,679	17,100	24,779	2011-2015 CHAS, Table 8
	30 - 50% AMFI	4,533	14,620	19,153	
	50 - 80% AMFI	3,313	13,430	16,743	
	80 - 100% AMFI	808	3,825	4,633	
	Over 100% AMFI	1,016	5,190	6,206	
Number of Households Experiencing Overcrowding by Income Category	0 - 30% AMFI	832	1,658	2,490	2011-2015 CHAS, Table 10
	30 - 50% AMFI	794	1,955	2,749	
	50 - 80% AMFI	1,028	1,899	2,927	
	80 - 100% AMFI	603	1,160	1,763	
	Over 100% AMFI	1,940	2,945	4,885	
Physical Housing Characteristics for Housing Units (Number of Units in Structure)	Total	109,463	224,844	334,307	2012-2016 ACS, Table DP04
	1 unit	81,993	156,562	238,555	
	2 units	2,257	6,856	9,113	
	3 or 4 units	3,057	13,723	16,780	
	5 to 19 units	3,579	22,309	25,888	
	20+ units	1,298	10,490	11,788	
	Mobile home	16,943	14,368	31,311	
	Other	336	536	872	
Housing Occupancy	Occupied Units	83,008	193,435	276,443	2012-2016 ACS, Table DP04
	Vacant Units	26,455	31,409	57,864	
Subsidized Multifamily Units	Total	6,459	12,679	19,138	
	TDHCA Units	1,703	5,091	6,794	TDHCA Central Database, 2018
	HUD Units	958	2,748	3,706	HUD, 2017
	PHA Units	1,437	2,033	3,470	HUD, 2017
	USDA Units	518	261	779	USDA, 2018
	HCVs	1,843	2,546	4,389	HUD, 2017
Foreclosures		72	702	774	RealtyTrac, 2018

Appendix B: Housing Analysis Regional Tables

Region 11		Rural	Urban	Total	Source
Individuals		276,474	1,513,125	1,789,599	2012-2016 ACS, Table DP05
Households	Owner	56,852	280,360	337,212	2012-2016 ACS, Table DP04
	Renter	23,213	139,499	162,712	
Elderly Persons (65 years+)		36,582	160,557	197,139	2012-2016 ACS, Table DP05
Farmworkers		7,031	13,483	20,514	National Center for Farmworker Health, n.d.
Persons with Disabilities		45,994	195,434	241,428	2012-2016 ACS, Table S1810
Persons with HIV/AIDS		259	2,595	2,854	Texas DSHS, 2018
Domestic Violence Victims		1,754	10,630	12,384	Texas DPS, 2018
Veterans		9,447	40,576	50,023	2012-2016 ACS, Table S2101
Youth Aging out of Foster Care		11	49	60	Texas DFPS, 2018
Individuals Below 125% Poverty		97,748	611,094	708,842	2012-2016 ACS, Table S1701
Households by Income Group	0 - 30% AMFI	16,054	83,820	99,874	2011-2015 CHAS, Table 8
	30 - 50% AMFI	12,955	66,075	79,030	
	50 - 80% AMFI	14,230	72,180	86,410	
	80 - 100% AMFI	7,754	35,705	43,459	
	Over 100% AMFI	28,360	157,010	185,370	
Number of Units Lacking Kitchen and/or Plumbing by Income Category	0 - 30% AMFI	880	4,330	5,210	2011-2015 CHAS, Table 3
	30 - 50% AMFI	463	2,175	2,638	
	50 - 80% AMFI	112	1,435	1,547	
	80 - 100% AMFI	93	374	467	
	Over 100% AMFI	263	1,240	1,503	
Number of Households with Housing Cost Burden by Income Category	0 - 30% AMFI	9,867	57,970	67,837	2011-2015 CHAS, Table 8
	30 - 50% AMFI	4,445	35,760	40,205	
	50 - 80% AMFI	2,977	23,015	25,992	
	80 - 100% AMFI	941	5,975	6,916	
	Over 100% AMFI	762	7,500	8,262	
Number of Households Experiencing Overcrowding by Income Category	0 - 30% AMFI	2,267	16,865	19,132	2011-2015 CHAS, Table 10
	30 - 50% AMFI	1,150	10,735	11,885	
	50 - 80% AMFI	1,589	10,385	11,974	
	80 - 100% AMFI	710	4,835	5,545	
	Over 100% AMFI	1,810	11,565	13,375	
Physical Housing Characteristics for Housing Units (Number of Units in Structure)	Total	101,215	485,962	587,177	2012-2016 ACS, Table DP04
	1 unit	73,930	329,813	403,743	
	2 units	3,756	15,680	19,436	
	3 or 4 units	4,358	25,647	30,005	
	5 to 19 units	2,941	29,243	32,184	
	20+ units	1,136	19,991	21,127	
	Mobile home	14,889	63,596	78,485	
	Other	205	1,992	2,197	
Housing Occupancy	Occupied Units	80,065	419,859	499,924	2012-2016 ACS, Table DP04
	Vacant Units	21,150	66,103	87,253	
Subsidized Multifamily Units	Total	6,531	31,892	38,423	
	TDHCA Units	1,830	11,766	13,596	TDHCA Central Database, 2018
	HUD Units	508	3,109	3,617	HUD, 2017
	PHA Units	1,412	4,125	5,537	HUD, 2017
	USDA Units	516	612	1,128	USDA, 2018
	HCVs	2,265	12,280	14,545	HUD, 2017
Foreclosures		48	1,572	1,620	RealtyTrac, 2018

Appendix B: Housing Analysis Regional Tables

Region 12		Rural	Urban	Total	Source
Individuals		190,650	430,709	621,359	2012-2016 ACS, Table DP05
Households	Owner	44,270	97,273	141,543	2012-2016 ACS, Table DP04
	Renter	17,364	52,577	69,941	
Elderly Persons (65 years+)		26,648	48,073	74,721	2012-2016 ACS, Table DP05
Farmworkers		14,289	2,267	16,556	National Center for Farmworker Health, n.d.
Persons with Disabilities		23,901	51,745	75,646	2012-2016 ACS, Table S1810
Persons with HIV/AIDS		163	562	725	Texas DSHS, 2018
Domestic Violence Victims		1,058	3,951	5,009	Texas DPS, 2018
Veterans		10,370	25,192	35,562	2012-2016 ACS, Table S2101
Youth Aging out of Foster Care		8	20	28	Texas DFPS, 2018
Individuals Below 125% Poverty		34,614	64,364	98,978	2012-2016 ACS, Table S1701
Households by Income Group	0 - 30% AMFI	7,618	14,265	21,883	2011-2015 CHAS, Table 8
	30 - 50% AMFI	7,498	16,595	24,093	
	50 - 80% AMFI	9,800	25,955	35,755	
	80 - 100% AMFI	5,944	14,115	20,059	
	Over 100% AMFI	30,740	77,245	107,985	
Number of Units Lacking Kitchen and/or Plumbing by Income Category	0 - 30% AMFI	263	700	963	2011-2015 CHAS, Table 3
	30 - 50% AMFI	183	365	548	
	50 - 80% AMFI	115	575	690	
	80 - 100% AMFI	40	140	180	
	Over 100% AMFI	170	980	1,150	
Number of Households with Housing Cost Burden by Income Category	0 - 30% AMFI	4,662	10,154	14,816	2011-2015 CHAS, Table 8
	30 - 50% AMFI	2,975	9,770	12,745	
	50 - 80% AMFI	1,851	9,245	11,096	
	80 - 100% AMFI	468	2,465	2,933	
	Over 100% AMFI	463	2,699	3,162	
Number of Households Experiencing Overcrowding by Income Category	0 - 30% AMFI	276	1,023	1,299	2011-2015 CHAS, Table 10
	30 - 50% AMFI	346	615	961	
	50 - 80% AMFI	471	1,454	1,925	
	80 - 100% AMFI	297	995	1,292	
	Over 100% AMFI	1,124	2,555	3,679	
Physical Housing Characteristics for Housing Units (Number of Units in Structure)	Total	78,266	163,632	241,898	2012-2016 ACS, Table DP04
	1 unit	60,895	111,346	172,241	
	2 units	1,474	1,900	3,374	
	3 or 4 units	1,257	3,810	5,067	
	5 to 19 units	1,895	18,637	20,532	
	20+ units	1,222	10,030	11,252	
	Mobile home	11,251	17,175	28,426	
	Other	272	734	1,006	
Housing Occupancy	Occupied Units	61,634	149,850	211,484	2012-2016 ACS, Table DP04
	Vacant Units	16,632	13,782	30,414	
Subsidized Multifamily Units	Total	3,496	7,477	10,973	TDHCA Central Database, 2018 HUD, 2017 HUD, 2017 USDA, 2018 HUD, 2017
	TDHCA Units	1,271	3,133	4,404	
	HUD Units	370	1,472	1,842	
	PHA Units	758	462	1,220	
	USDA Units	412	-	412	
	HCVs	685	2,410	3,095	
Foreclosures		41	454	495	RealtyTrac, 2018

Appendix B: Housing Analysis Regional Tables

Region 13		Rural	Urban	Total	Source
Individuals		24,293	833,592	857,885	2012-2016 ACS, Table DP05
Households	Owner	5,997	160,380	166,377	2012-2016 ACS, Table DP04
	Renter	3,297	101,035	104,332	
Elderly Persons (65 years+)		4,865	93,645	98,510	2012-2016 ACS, Table DP05
Farmworkers		2,615	1,143	3,758	National Center for Farmworker Health, n.d.
Persons with Disabilities		5,296	112,037	117,333	2012-2016 ACS, Table S1810
Persons with HIV/AIDS		20	2,179	2,199	Texas DSHS, 2018
Domestic Violence Victims		56	5,508	5,564	Texas DPS, 2018
Veterans		1,657	49,071	50,728	2012-2016 ACS, Table S2101
Youth Aging out of Foster Care		-	22	22	Texas DFPS, 2018
Individuals Below 125% Poverty		6,510	241,379	247,889	2012-2016 ACS, Table S1701
Households by Income Group	0 - 30% AMFI	1,319	36,905	38,224	2011-2015 CHAS, Table 8
	30 - 50% AMFI	1,520	35,260	36,780	
	50 - 80% AMFI	1,920	46,420	48,340	
	80 - 100% AMFI	925	27,130	28,055	
	Over 100% AMFI	3,770	113,890	117,660	
Number of Units Lacking Kitchen and/or Plumbing by Income Category	0 - 30% AMFI	94	695	789	2011-2015 CHAS, Table 3
	30 - 50% AMFI	28	575	603	
	50 - 80% AMFI	84	435	519	
	80 - 100% AMFI	0	260	260	
	Over 100% AMFI	45	825	870	
Number of Households with Housing Cost Burden by Income Category	0 - 30% AMFI	647	25,090	25,737	2011-2015 CHAS, Table 8
	30 - 50% AMFI	563	21,415	21,978	
	50 - 80% AMFI	433	19,440	19,873	
	80 - 100% AMFI	108	5,920	6,028	
	Over 100% AMFI	132	6,175	6,307	
Number of Households Experiencing Overcrowding by Income Category	0 - 30% AMFI	42	3,175	3,217	2011-2015 CHAS, Table 10
	30 - 50% AMFI	94	3,255	3,349	
	50 - 80% AMFI	142	3,600	3,742	
	80 - 100% AMFI	63	1,565	1,628	
	Over 100% AMFI	106	4,225	4,331	
Physical Housing Characteristics for Housing Units (Number of Units in Structure)	Total	13,581	286,261	299,842	2012-2016 ACS, Table DP04
	1 unit	9,356	201,009	210,365	
	2 units	598	7,681	8,279	
	3 or 4 units	239	14,388	14,627	
	5 to 19 units	247	31,563	31,810	
	20+ units	314	14,673	14,987	
	Mobile home	2,750	16,795	19,545	
	Other	77	152	229	
Housing Occupancy	Occupied Units	9,294	261,415	270,709	2012-2016 ACS, Table DP04
	Vacant Units	4,287	24,846	29,133	
Subsidized Multifamily Units	Total	587	24,420	25,007	TDHCA Central Database, 2018 HUD, 2017 HUD, 2017 USDA, 2018 HUD, 2017
	TDHCA Units	170	10,757	10,927	
	HUD Units	-	4,003	4,003	
	PHA Units	159	3,643	3,802	
	USDA Units	130	24	154	
	HCVs	128	5,993	6,121	
Foreclosures		1	1,418	1,419	RealtyTrac, 2018

TDHCA Public Assistance Requests, SFY 2018

		Barrier Removal	Emergency	Foreclosure Prevention	Homebuyer Asst. & Educ.	Legal	Other	Rental Assistance	Repair	Utility	Weatherization	Individual Records	% of Total Requests
Region 1	Urban	46	275	2	176	8	15	98	136	106	86	921	1.1%
	Rural	237	437	0	67	2	0	271	1,053	3,225	617	5,905	7.0%
	Total	283	712	2	243	10	15	369	1,189	3,331	703	6,826	8.1%
Region 2	Urban	50	168	1	60	5	4	90	122	130	93	716	0.9%
	Rural	123	461	0	527	1	2	243	533	684	291	2,838	3.4%
	Total	173	629	1	587	6	6	333	655	814	384	3,554	4.2%
Region 3	Urban	647	1,780	27	955	131	76	2,193	908	1,984	1,540	9,687	11.5%
	Rural	98	109	1	43	4	3	85	112	392	139	973	1.2%
	Total	745	1,889	28	998	135	79	2,278	1,020	2,376	1,679	10,660	12.7%
Region 4	Urban	373	247	1	885	17	6	561	574	622	464	3,690	4.4%
	Rural	217	571	2	248	6	8	494	458	1,512	804	4,255	5.1%
	Total	590	818	3	1,133	23	14	1,055	1,032	2,134	1,268	7,945	9.5%
Region 5	Urban	305	442	0	192	5	4	260	125	778	1,075	3,123	3.7%
	Rural	101	222	5	104	3	6	197	466	350	1,062	2,472	2.9%
	Total	406	664	5	296	8	10	457	591	1,128	2,137	5,595	6.7%
Region 6	Urban	611	1,894	31	1,557	102	59	2,148	1,046	2,391	1,091	10,500	12.5%
	Rural	136	112	3	134	1	7	111	154	155	113	887	1.1%
	Total	747	2,006	34	1,691	103	66	2,259	1,200	2,546	1,204	11,387	13.5%
Region 7	Urban	285	447	6	221	49	45	513	225	476	204	2,311	2.7%
	Rural	64	257	0	74	2	5	651	106	231	199	1,580	1.9%
	Total	349	704	6	295	51	50	1,164	331	707	403	3,891	4.6%
Region 8	Urban	169	332	2	394	19	18	397	349	571	391	2,537	3.0%
	Rural	165	475	1	323	1	1	412	317	748	318	2,728	3.2%
	Total	334	807	3	717	20	19	809	666	1,319	709	5,265	6.3%
Region 9	Urban	619	1,309	4	96	39	29	1,875	395	467	404	5,117	6.1%
	Rural	61	331	1	182	4	7	182	123	223	699	1,783	2.1%
	Total	680	1,640	5	278	43	36	2,057	518	690	1,103	6,900	8.2%
Region 10	Urban	38	103	2	54	6	9	146	107	156	85	665	0.8%
	Rural	95	385	0	99	3	6	145	551	751	257	2,280	2.7%
	Total	133	488	2	153	9	15	291	658	907	342	2,945	3.5%
Region 11	Urban	428	691	4	1,885	7	4	1,146	849	5,169	1,000	11,149	13.3%
	Rural	196	62	1	110	2	1	218	215	604	346	1,749	2.1%
	Total	624	753	5	1,995	9	5	1,364	1,064	5,773	1,346	12,898	15.3%
Region 12	Urban	18	36	1	355	3	7	101	103	49	115	774	0.9%
	Rural	150	39	0	43	1	1	103	56	251	146	788	0.9%
	Total	168	75	1	398	4	8	204	159	300	261	1,562	1.9%
Region 13	Urban	626	31	4	61	2	1	119	30	145	155	1,152	1.4%
	Rural	2	16	0	0	0	0	5	2	27	19	69	0.1%
	Total	628	47	4	61	2	1	124	32	172	174	1,221	1.5%

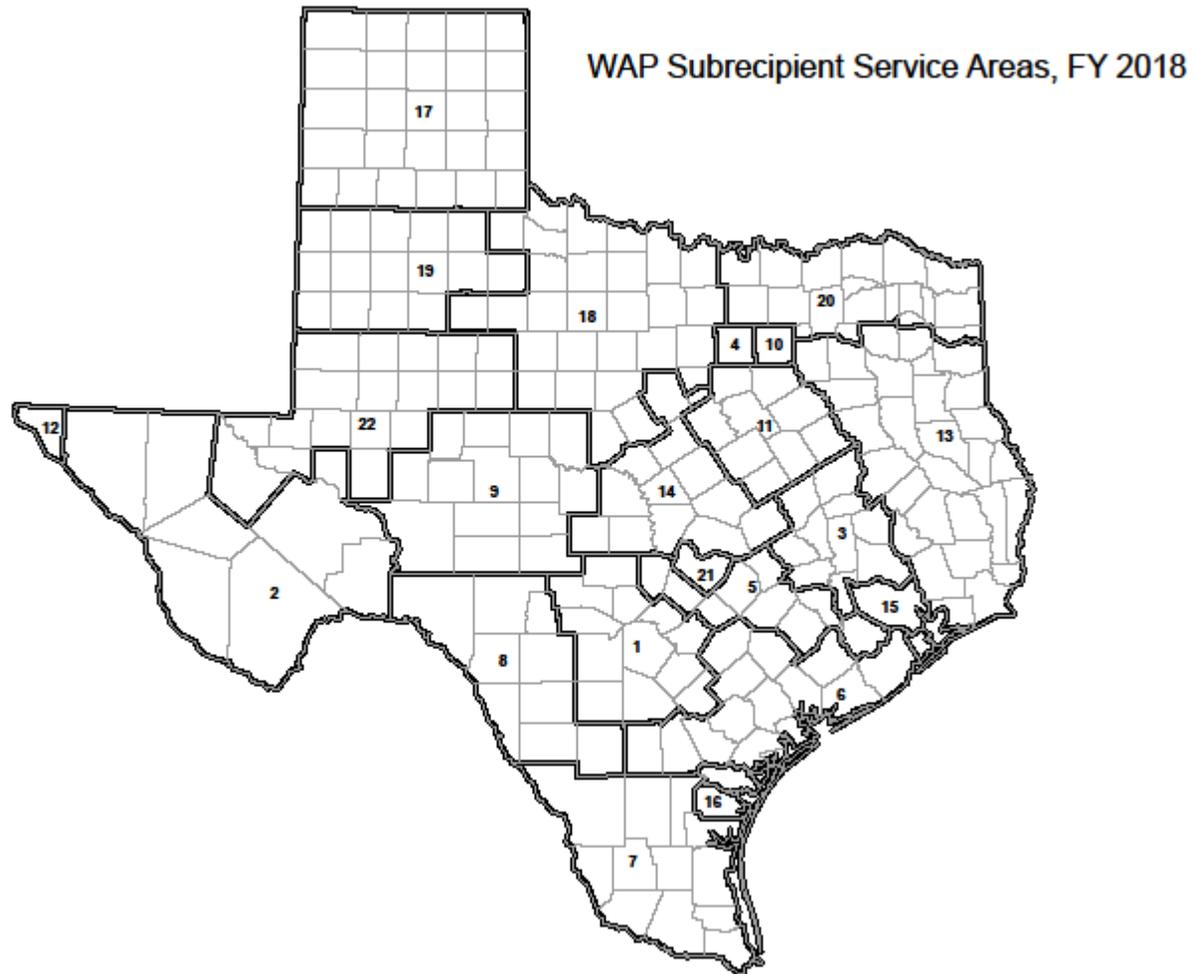
Source: TDHCA Public Assistance Inventory, 2018

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. Maps are provided in order to locate subcontractor service areas; these maps display all counties served during FY 2018 for each subrecipient.

Due to the data reporting techniques of the Weatherization Assistance Program (WAP) and Comprehensive Energy Assistance Program (CEAP), 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.



Date: 11/26/2018

Racial and Ethnic Composition of Households Receiving WAP Assistance by Subrecipient Statewide, SFY 2018

# on Map	WAP Subrecipient	Counties Served	Expended	Households Served	Hispanic	American Indian/Alaskan Native	Asian/Pacific Islander	Black	White	Other	Unknown
1	Alamo Area Council of Governments	ATASCOSA, BANDERA, BEXAR, COMAL, FRIO, GILLESPIE, GUADALUPE, KARNES, KENDALL, KERR, MEDINA, WILSON	\$2,208,245.61	277	200	0	1	22	30	8	16
2	Big Bend Community Action Committee, Inc.	BREWSTER, CRANE, CULBERSON, HUDSPETH, JEFF DAVIS, PECOS, PRESIDIO, TERRELL	\$406,975.76	58	58	0	0	0	0	0	0
3	Brazos Valley Community Action Programs	BRAZOS, BURLESON, GRIMES, LEON, MADISON, MONTGOMERY, ROBERTSON, WALKER, WALLER, WASHINGTON	\$409,889.13	57	7	0	0	33	17	0	0
4	City of Fort Worth	TARRANT	\$1,256,120.98	142	14	0	1	92	33	2	0
5	Combined Community Action, Inc.	AUSTIN, BASTROP, BLANCO, CALDWELL, COLORADO, FAYETTE, FORT BEND, HAYS, LEE	\$557,398.69	69	8	0	1	26	32	2	0
6	Community Action Committee of Victoria, Texas	ARANSAS, BEE, BRAZORIA, CALHOUN, DE WITT, GOLIAD, GONZALES, JACKSON, LAVACA, LIVE OAK, MATAGORDA, MCMULLEN, REFUGIO, VICTORIA, WHARTON	\$681,896.96	106	36	0	0	40	27	0	3
7	Community Action Corporation of South Texas	BROOKS, CAMERON, DUVAL, HIDALGO, JIM HOGG, JIM WELLS, KENEDY, KLEBERG, SAN PATRICIO, STARR, WEBB, WILLACY, ZAPATA	\$2,413,109.07	296	294	0	0	1	0	1	0
8	Community Council of South Central Texas, Inc.	DIMITT, EDWARDS, KINNEY, LA SALLE, MAVERICK, REAL, UVALDE, VAL VERDE, ZAVALA	\$373,744.57	47	45	0	0	0	2	0	0
9	Concho Valley Community Action Agency	COKE, COLEMAN, CONCHO, CROCKETT, IRION, KIMBLE, MCCULLOCH, MENARD, REAGAN, RUNNELS, SCHLEICHER, STERLING, SUTTON, TOM GREEN	\$427,747.71	52	34	1	0	3	13	1	0
10	Dallas County Department of Health and Human Services	DALLAS	\$2,014,208.75	228	93	0	1	111	23	0	0
11	Economic Opportunities Advancement Corporation of PR XI	BOSQUE, ELLIS, FALLS, FREESTONE, HILL, JOHNSON, LIMESTONE, MCLENNAN, NAVARRO	\$426,387.28	45	4	0	0	21	20	0	0

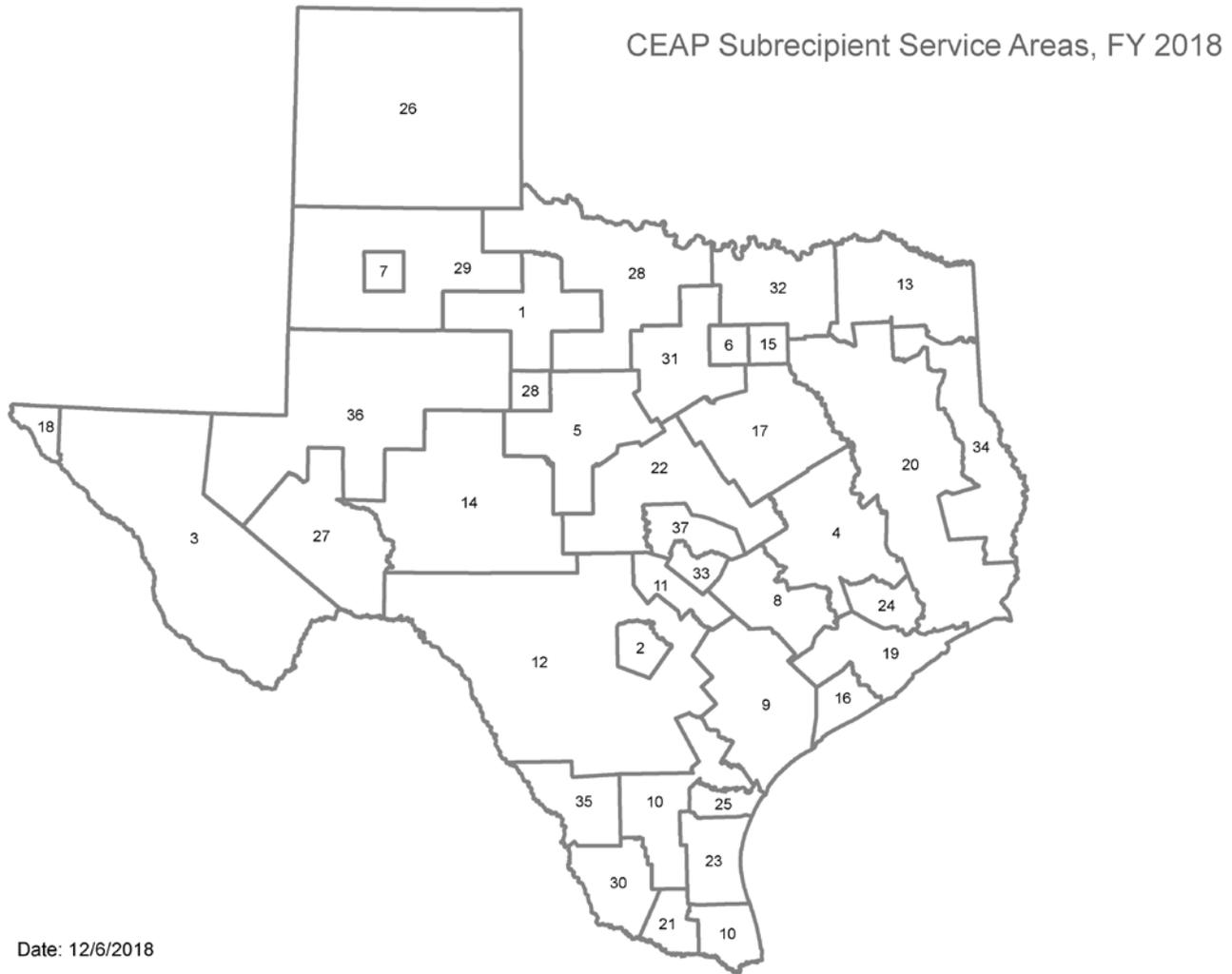
Appendix C: Subrecipient Tables for Community Affairs Programs and Homelessness Programs

# on Map	WAP Subrecipient	Counties Served	Expended	Households Served	Hispanic	American Indian/ Alaskan Native	Asian/ Pacific Islander	Black	White	Other	Unknown
12	El Paso Community Action Program, Project Bravo, Inc.	EL PASO	\$1,080,217.66	137	0	0	0	0	137	0	0
13	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	\$1,059,629.80	129	5	1	1	89	33	0	0
14	Hill Country Community Action Association, Inc.	BELL, BURNET, CORYELL, ERATH, HAMILTON, LAMPASAS, LLANO, MASON, MILAM, MILLS, SAN SABA, SOMERVELL, WILLIAMSON	\$627,415.58	69	5	0	2	18	42	2	0
15	Neighborhood Centers Inc.	HARRIS	\$2,185,664.37	246	95	0	3	115	18	4	11
16	Nueces County Community Action Agency	NUECES	\$227,720.71	33	28	0	0	3	2	0	0
17	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	\$806,698.31	126	30	1	0	11	84	0	0
18	Rolling Plains Management Corporation	ARCHER, BAYLOR, BROWN, CALLAHAN, CLAY, COMANCHE, COTTLE, EASTLAND, FOARD, HARDEMAN, HASKELL, HOOD, JACK, JONES, KENT, KNOX, MONTAGUE, PALO PINTO, PARKER, SHACKELFORD, STEPHENS, STONEWALL, TAYLOR, THROCKMORTON, WICHITA, WILBARGER, WISE, YOUNG	\$1,041,406.78	133	17	0	0	7	91	17	1

Appendix C: Subrecipient Tables for Community Affairs Programs and Homelessness Programs

# on Map	WAP Subrecipient	Counties Served	Expended	Households Served	Hispanic	American Indian/ Alaskan Native	Asian/ Pacific Islander	Black	White	Other	Unknown
19	South Plains Community Action Association, Inc.	BAILEY, COCHRAN, CROSBY, DICKENS, FLOYD, GARZA, HALE, HOCKLEY, KING, LAMB, LUBBOCK, LYNN, MOTLEY, TERRY, YOAKUM	\$598,507.02	76	47	0	0	16	13	0	0
20	Texoma Council of Governments	BOWIE, CAMP, CASS, COLLIN, COOKE, DELTA, DENTON, FANNIN, FRANKLIN, GRAYSON, HOPKINS, HUNT, LAMAR, MARION, MORRIS, RAINS, RED RIVER, ROCKWALL, TITUS	\$1,209,634.35	149	13	0	1	40	95	0	0
21	Travis County	TRAVIS	\$904,347.87	135	57	0	1	40	18	3	16
22	West Texas Opportunities, Inc.	ANDREWS, BORDEN, DAWSON, ECTOR, FISHER, GAINES, GLASSCOCK, HOWARD, LOVING, MARTIN, MIDLAND, MITCHELL, NOLAN, REEVES, SCURRY, UPTON, WARD, WINKLER	\$478,487.07	57	46	0	0	5	6	0	0
	Total		\$21,395,454.03	2,667	1,136	3	12	693	736	40	47

Appendix C: Subrecipient Tables for Community Affairs Programs and Homelessness Programs



Appendix C: Subrecipient Tables for Community Affairs Programs and Homelessness Programs

Racial and Ethnic Composition of Households Receiving CEAP Assistance by Subrecipient Statewide, FY 2018

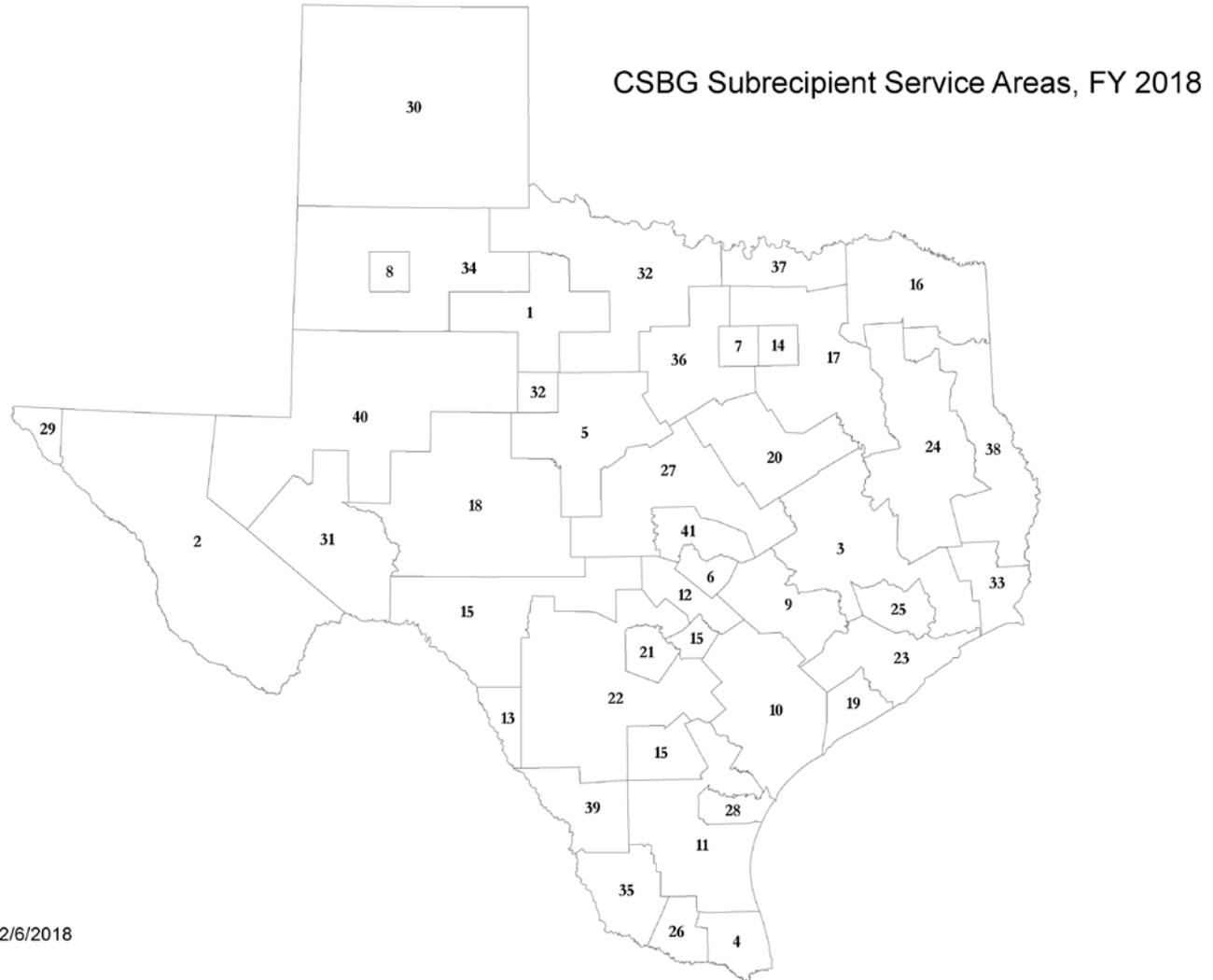
# on Map	CEAP Subrecipient	Counties Served	Expended	Households Served	Hispanic	American Indian/ Alaskan Native	Asian/ Pacific Islander	Black	White	Other
1	Aspermont Small Business Development Center, Inc.	HASKELL, JONES, KENT, KNOX, STONEWALL, THROCKMORTON	\$915,184.07	1,302	509	5	2	175	604	7
2	Bexar County Community Resources	BEXAR	\$5,321,806.00	5,919	4,016	14	11	929	720	229
3	Big Bend Community Action Committee, Inc.	BREWSTER, CULBERSON, HUDSPETH, JEFF DAVIS, PRESIDIO	\$1,015,299.40	1,748	448	5	0	25	1,249	21
4	Brazos Valley Community Action Programs	BRAZOS, BURLESON, GRIMES, LEON, MADISON, MONTGOMERY, ROBERTSON, WALKER, WALLER, WASHINGTON	\$3,386,680.15	3,437	422	16	14	1,693	1,285	7
5	Central Texas Opportunities, Inc.	BROWN, CALLAHAN, COLEMAN, COMANCHE, EASTLAND, MCCULLOCH, RUNNELS	\$1,037,869.21	982	192	1	0	67	686	36
6	City of Fort Worth	TARRANT	\$4,844,796.06	5,493	684	15	111	3,441	1,136	106
7	City of Lubbock	LUBBOCK	\$1,120,069.38	1,360	593	0	2	516	244	5
8	Combined Community Action, Inc.	AUSTIN, BASTROP, COLORADO, FAYETTE, LEE	\$830,111.24	1,157	0	1	0	599	556	1
9	Community Action Committee of Victoria, Texas	ARANSAS, CALHOUN, DE WITT, GOLIAD, GONZALES, JACKSON, LAVACA, REFUGIO, VICTORIA	\$1,260,335.52	1,889	905	0	6	531	437	10
10	Community Action Corporation of South Texas	BEE, BROOKS, CAMERON, DUVAL, JIM WELLS, SAN PATRICIO, WILLACY	\$4,737,152.95	5,735	5,551	1	1	21	157	4
11	Community Action Inc. of Central Texas	BLANCO, CALDWELL, HAYS	\$641,010.73	840	452	3	2	113	266	4
12	Community Council of South Central Texas, Inc.	ATASCOSA, BANDERA, COMAL, DIMMIT, EDWARDS, FRIO, GILLESPIE, GUADALUPE, KARNES, KENDALL, KERR, KINNEY, LA SALLE, LIVE OAK, MAVERICK, MCMULLEN, MEDINA, REAL, UVALDE, VAL VERDE, WILSON, ZAVALA	\$4,933,118.60	6,525	4,319	10	3	192	1,980	21

Appendix C: Subrecipient Tables for Community Affairs Programs and Homelessness Programs

# on Map	CEAP Subrecipient	Counties Served	Expended	Households Served	Hispanic	American Indian/Alaskan Native	Asian/Pacific Islander	Black	White	Other
13	Community Services of Northeast Texas, Inc.	BOWIE, CAMP, CASS, DELTA, FRANKLIN, HOPKINS, LAMAR, MARION, MORRIS, RAINS, RED RIVER, TITUS	\$2,393,115.79	3,807	112	9	7	2,213	1,443	23
14	Concho Valley Community Action Agency	COKE, CONCHO, CROCKETT, IRION, KIMBLE, MENARD, REAGAN, SCHLEICHER, STERLING, SUTTON, TOM GREEN	\$1,373,887.98	1,795	1,000	8	4	189	568	26
15	Dallas County Department of Health and Human Services	DALLAS	\$9,206,313.56	10,892	942	16	75	8,893	893	73
16	Economic Action Committee of The Gulf Coast	MATAGORDA	\$282,534.53	363	104	0	3	175	79	2
17	Economic Opportunities Advancement Corporation of PR XI	BOSQUE, ELLIS, FALLS, FREESTONE, HILL, LIMESTONE, MCLENNAN, NAVARRO	\$2,947,084.83	4,247	451	3	3	2,490	899	401
18	El Paso Community Action Program, Project Bravo, Inc.	EL PASO	\$4,925,305.46	7,169	6,732	13	13	148	195	68
19	Galveston County Community Action Council, Inc.	BRAZORIA, FORT BEND, GALVESTON, WHARTON	\$2,542,317.36	2,999	524	15	23	1,906	502	29
20	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	\$7,462,543.63	8,128	322	13	82	5,154	2,509	48
21	Hidalgo County, Texas-County of Hidalgo Community Service Agency	HIDALGO	\$5,538,704.99	9,542	9,187	4	3	15	317	16
22	Hill Country Community Action Association, Inc.	BELL, CORYELL, HAMILTON, LAMPASAS, LLANO, MASON, MILAM, MILLS, SAN SABA	\$2,210,865.44	2,772	0	9	6	980	1,650	127
23	Kleberg County Human Services	KENEDY, KLEBERG	\$666,560.70	855	754	0	0	46	55	0
24	Neighborhood Centers Inc.	HARRIS	\$13,933,805.86	18,519	2,363	12	2,146	12,500	1,333	165

Appendix C: Subrecipient Tables for Community Affairs Programs and Homelessness Programs

# on Map	CEAP Subrecipient	Counties Served	Expended	Households Served	Hispanic	American Indian/ Alaskan Native	Asian/ Pacific Islander	Black	White	Other
25	Nueces County Community Action Agency	NUECES	\$1,761,508.98	1,817	1,226	1	0	314	270	6
26	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	\$3,241,874.22	3,619	1,504	8	17	729	1,216	145
27	Pecos County Community Action Agency	CRANE, PECOS, TERRELL	\$494,843.45	590	505	0	1	2	81	1
28	Rolling Plains Management Corporation	ARCHER, BAYLOR, CLAY, COTTLE, FOARD, HARDEMAN, JACK, MONTAGUE, SHACKELFORD, STEPHENS, TAYLOR, WICHITA, WILBARGER, YOUNG	\$2,485,767.04	2,597	286	8	7	566	1,659	71
29	South Plains Community Action Association, Inc.	BAILEY, COCHRAN, CROSBY, DICKENS, FLOYD, GARZA, HALE, HOCKLEY, KING, LAMB, LYNN, MOTLEY, TERRY, YOAKUM	\$1,447,194.57	2,282	1,633	5	0	274	356	14
30	South Texas Development Council	JIM HOGG, STARR, ZAPATA	\$695,075.21	561	0	1	0	0	560	0
31	Texas Neighborhood Services	ERATH, HOOD, JOHNSON, PALO PINTO, PARKER, SOMERVELL, WISE	\$1,440,067.47	1,419	132	11	2	75	1,192	7
32	Texoma Council of Governments	COLLIN, COOKE, DENTON, FANNIN, GRAYSON, HUNT, ROCKWALL	\$3,154,335.64	3,950	63	32	49	1,515	2,116	175
33	Travis County	TRAVIS	\$3,660,234.06	17,854	4,870	97	185	8,112	4,079	511
34	Tri-County Community Action, Inc.	HARRISON, JASPER, NEWTON, PANOLA, SABINE, SAN AUGUSTINE, SHELBY, TYLER, UPSHUR	\$1,651,832.67	2,726	29	9	0	1,792	883	13
35	Webb County Community Action Agency	WEBB	\$1,184,152.86	1,719	1,713	0	1	2	0	3
36	West Texas Opportunities, Inc.	ANDREWS, BORDEN, DAWSON, ECTOR, FISHER, GAINES, GLASSCOCK, HOWARD, LOVING, MARTIN, MIDLAND, MITCHELL, NOLAN, REEVES, SCURRY, UPTON, WARD, WINKLER	\$2,763,189.73	3,526	2,133	6	0	549	802	36
37	Williamson-Burnet County Opportunities, Inc.	BURNET, WILLIAMSON	\$844,613.17	1,006	11	17	20	248	677	33
	Total		\$108,351,162.51	151,141	54,687	368	2,799	57,189	33,654	2,444



Date: 12/6/2018

Appendix C: Subrecipient Tables for Community Affairs Programs and Homelessness Programs

Some numbers on the map represent an area served by multiple subrecipients.

Racial and Ethnic Composition of Individuals Receiving CSBG Assistance by Subrecipient, Statewide FY 2018

# on Map	CSBG Subrecipient	Counties Served	Expended	Individuals Served	American Indian or Alaskan Native	Asian	Black	Native Hawaiian or Pacific Islander	White	Other Race	Unknown Race	Hispanic	Non-Hispanic	Unknown Ethnicity
29	Adults and Youth United Development Association, Inc.	EL PASO	\$0.00	0	0	0	0	0	0	0	0	0	0	0
1	Aspermont Small Business Development Center, Inc.	HASKELL, JONES, KENT, KNOX, STONEWALL, THROCKMORTON	\$174,391.02	1,893	5	1	270	0	757	860	0	849	1,041	3
2	Big Bend Community Action Committee, Inc.	BREWSTER, CULBERSON, HUDSPETH, JEFF DAVIS, PRESIDIO	\$154,441.12	3,506	11	1	28	0	3,397	60	9	3,137	368	1
3	Brazos Valley Community Action Programs	BRAZOS, BURLESON, CHAMBERS, GRIMES, LEON, LIBERTY, MADISON, MONTGOMERY, ROBERTSON, WALKER, WALLER, WASHINGTON	\$1,465,350.56	18,630	18	54	4,345	27	3,940	140	10,106	1,555	6,973	10,102
4	Cameron and Willacy Counties Community Projects, Inc.	CAMERON, WILLACY	\$832,995.40	2,863	0	0	1	0	2,862	0	0	2,856	7	0
5	Central Texas Opportunities, Inc.	BROWN, CALLAHAN, COLEMAN, COMANCHE, EASTLAND, MCCULLOCH, RUNNELS	\$225,836.22	2,203	8	1	161	0	1,887	146	0	562	1,641	0
6	City of Austin, Austin Public Health	TRAVIS	\$1,224,969.01	44,527	2	4	894	2	769	110	42,746	632	1,147	42,748
7	City of Fort Worth	TARRANT	\$1,921,808.80	13,351	21	254	7,858	0	4,711	507	0	2,536	10,815	0

Appendix C: Subrecipient Tables for Community Affairs Programs and Homelessness Programs

# on Map	CSBG Subrecipient	Counties Served	Expended	Individuals Served	American Indian or Alaskan Native	Asian	Black	Native Hawaiian or Pacific Islander	White	Other Race	Unknown Race	Hispanic	Non-Hispanic	Unknown Ethnicity
8	City of Lubbock	LUBBOCK	\$405,675.94	346	0	0	112	0	188	42	4	144	198	4
21	City of San Antonio, The Department of Human Services	BEXAR	\$2,302,460.03	35,791	71	117	3,543	21	22,243	205	9,591	21,076	5,064	9,651
9	Combined Community Action, Inc.	AUSTIN, BASTROP, COLORADO, FAYETTE, LEE	\$307,632.94	4,055	2	1	1,400	0	1,396	57	1,199	771	2,085	1,199
10	Community Action Committee of Victoria, Texas	ARANSAS, CALHOUN, DE WITT, GOLIAD, GONZALES, JACKSON, LAVACA, REFUGIO, VICTORIA	\$720,973.93	5,725	3	138	1,276	305	3,351	306	346	3,219	2,160	346
11	Community Action Corporation of South Texas	BEE, BROOKS, DUVAL, JIM WELLS, KENEDY, KLEBERG, SAN PATRICIO	\$417,657.51	30,240	8	20	129	0	16,245	246	13,592	15,928	720	13,592
12	Community Action Inc. of Central Texas	BLANCO, CALDWELL, HAYS	\$271,726.30	2,596	8	3	341	0	2,206	38	0	1,712	884	0
13	Community Action Social Services & Education, Inc.	MAVERICK	\$181,723.60	474	0	0	1	0	473	0	0	473	1	0
14	Community Council of Greater Dallas, Inc.	DALLAS	\$4,501,941.21	1,078	17	30	453	0	287	19	272	161	579	338
15, 22	Community Council of South Central Texas, Inc.	ATASCOSA, BANDERA, COMAL, DIMMIT, EDWARDS, FRIO, GILLESPIE, GUADALUPE, KARNES, KENDALL, KERR, KINNEY, LA SALLE, LIVE OAK, MCMULLEN, MEDINA, REAL, UVALDE, VAL VERDE, WILSON, ZAVALA	\$946,198.09	11,791	21	11	394	0	11,273	92	0	8,841	2,950	0

Appendix C: Subrecipient Tables for Community Affairs Programs and Homelessness Programs

# on Map	CSBG Subrecipient	Counties Served	Expended	Individuals Served	American Indian or Alaskan Native	Asian	Black	Native Hawaiian or Pacific Islander	White	Other Race	Unknown Race	Hispanic	Non-Hispanic	Unknown Ethnicity
16	Community Services of Northeast Texas, Inc.	BOWIE, CAMP, CASS, DELTA, FRANKLIN, HOPKINS, LAMAR, MARION, MORRIS, RAINS, RED RIVER, TITUS	\$613,856.97	5,494	17	1	3,146	0	1,963	367	0	206	5,288	0
17	Community Services, Inc.	ANDERSON, COLLIN, DENTON, ELLIS, HENDERSON, HUNT, KAUFMAN, NAVARRO, ROCKWALL, VAN ZANDT	\$1,488,792.01	1,274	2	9	249	1	241	59	713	131	430	713
18	Concho Valley Community Action Agency	COKE, CONCHO, CROCKETT, IRION, KIMBLE, MENARD, REAGAN, SCHLEICHER, STERLING, SUTTON, TOM GREEN	\$271,128.38	2,739	10	3	237	0	2,284	205	0	1,791	948	0
19	Economic Action Committee of The Gulf Coast	MATAGORDA	\$238,550.22	1,480	7	7	470	0	665	19	312	474	694	312
20	Economic Opportunities Advancement Corporation of PR XI	BOSQUE, FALLS, FREESTONE, HILL, LIMESTONE, MCLENNAN	\$694,140.98	7,003	7	1	3,719	4	2,256	656	360	1,620	5,030	353
29	El Paso Community Action Program, Project Bravo, Inc.	EL PASO	\$1,103,518.39	18,180	41	33	350	9	17,541	192	14	17,320	787	73
21, 22	Family Service Association of San Antonio, Inc.	ATASCOSA, BANDERA, BEXAR, COMAL, DIMMIT, FRIO, KARNES, KENDALL, LA SALLE, MEDINA, REAL, UVALDE, WILSON, ZAVALA	\$115,711.96	113	0	0	0	0	113	0	0	113	0	0

Appendix C: Subrecipient Tables for Community Affairs Programs and Homelessness Programs

# on Map	CSBG Subrecipient	Counties Served	Expended	Individuals Served	American Indian or Alaskan Native	Asian	Black	Native Hawaiian or Pacific Islander	White	Other Race	Unknown Race	Hispanic	Non-Hispanic	Unknown Ethnicity
23	Galveston County Community Action Council, Inc.	BRAZORIA, FORT BEND, GALVESTON, WHARTON	\$1,577,084.44	13,139	30	223	6,986	110	4,794	345	651	3,871	9,266	2
24	Greater East Texas Community Action Program (GETCAP)	ANGELINA, CHEROKEE, GREGG, HOUSTON, NACOGDOCHES, POLK, RUSK, SAN JACINTO, SMITH, TRINITY, WOOD	\$920,507.00	19,116	32	176	11,632	0	6,860	416	0	1,406	17,710	0
25	Gulf Coast Community Services Association	HARRIS	\$6,062,096.94	15,250	21	29	3,279	0	1,432	466	10,023	1,652	3,608	9,990
26	Hidalgo County, Texas-County of Hidalgo Community Service Agency	HIDALGO	\$1,767,819.34	23,201	17	3	55	0	2,740	20,386	0	22,873	328	0
27	Hill Country Community Action Association, Inc.	BELL, CORYELL, HAMILTON, LAMPASAS, LLANO, MASON, MILAM, MILLS, SAN SABA	\$539,196.26	32,104	25	20	2,738	16	4,209	542	24,554	1,742	5,808	24,554
28	Nueces County Community Action Agency	NUECES	\$577,114.05	2,837	1	0	299	0	2,464	73	0	2,077	760	0
29	Opportunity Center for the Homeless	EL PASO	\$118,217.36	248	0	0	0	0	248	0	0	248	0	0

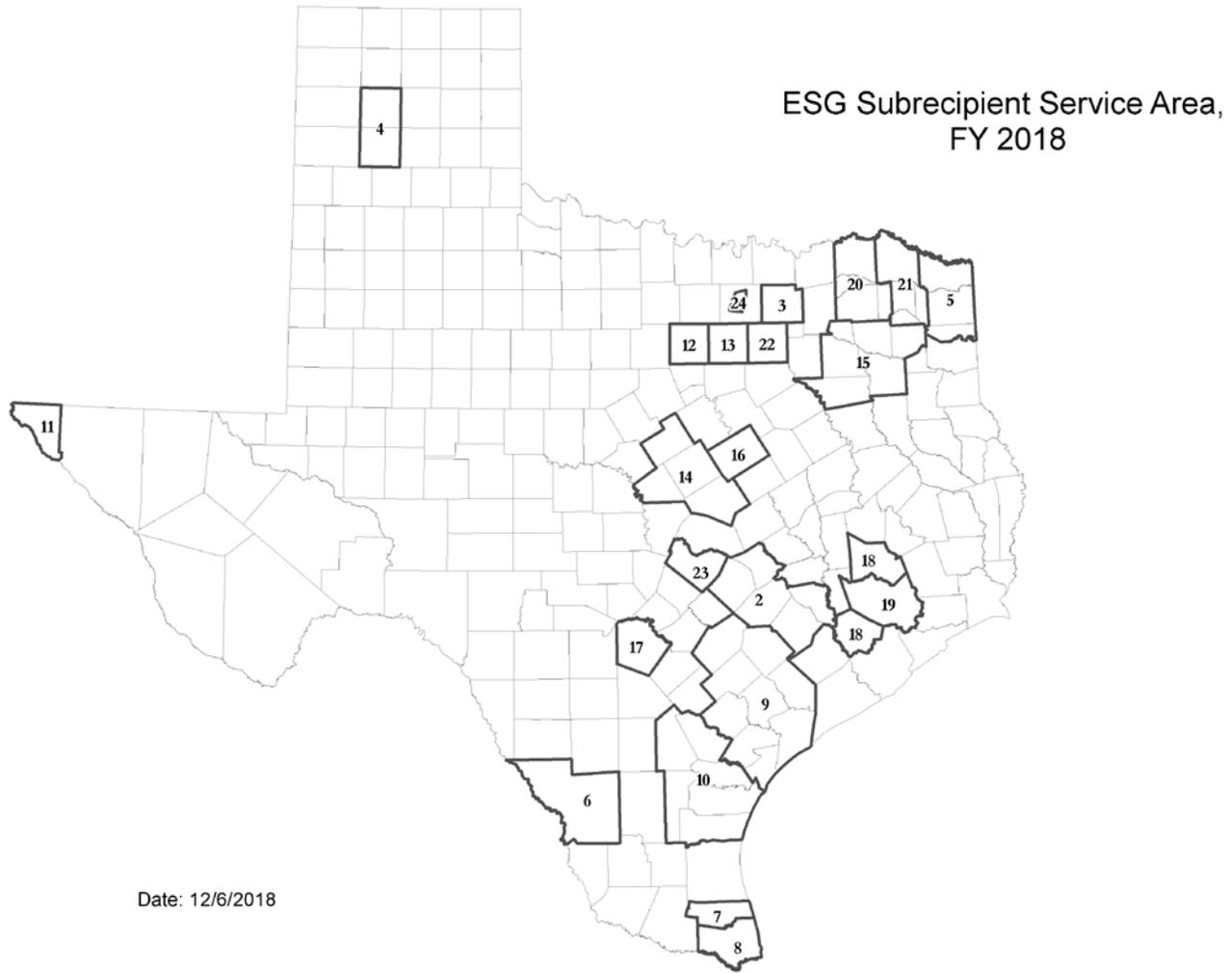
Appendix C: Subrecipient Tables for Community Affairs Programs and Homelessness Programs

# on Map	CSBG Subrecipient	Counties Served	Expended	Individuals Served	American Indian or Alaskan Native	Asian	Black	Native Hawaiian or Pacific Islander	White	Other Race	Unknown Race	Hispanic	Non-Hispanic	Unknown Ethnicity
30	Panhandle Community Services	ARMSTRONG, BRISCOE, CARSON, CASTRO, CHILDRESS, COLLINGSWORTH, DALLAM, DEAF SMITH, DONLEY, GRAY, HALL, HANSFORD, HARTLEY, HEMPHILL, HUTCHINSON, LIPSCOMB, MOORE, OCHILTREE, OLDHAM, PARMER, POTTER, RANDALL, ROBERTS, SHERMAN, SWISHER, WHEELER	\$614,033.97	12,311	39	70	2,339	14	8,899	950	0	5,841	6,470	0
31	Pecos County Community Action Agency	CRANE, PECOS, TERRELL	\$179,619.88	1,324	0	1	5	0	1,307	11	0	1,184	140	0
32	Rolling Plains Management Corporation	ARCHER, BAYLOR, CLAY, COTTLE, FOARD, HARDEMAN, JACK, MONTAGUE, SHACKELFORD, STEPHENS, TAYLOR, WICHITA, WILBARGER, YOUNG	\$532,685.63	7,686	19	6	1,345	7	3,485	1,177	1,647	1,817	4,217	1,652
33	South East Texas Regional Planning Commission	HARDIN, JEFFERSON, ORANGE	\$634,794.01	2,106	2	7	372	0	210	43	1,472	94	540	1,472
34	South Plains Community Action Association, Inc.	BAILEY, COCHRAN, CROSBY, DICKENS, FLOYD, GARZA, HALE, HOCKLEY, KING, LAMB, LYNN, MOTLEY, TERRY, YOAKUM	\$298,011.52	5,232	6	1	548	0	4,550	127	0	4,032	1,200	0
35	South Texas Development Council	JIM HOGG, STARR, ZAPATA	\$107,200.99	145	0	0	0	0	144	0	1	143	1	1

Appendix C: Subrecipient Tables for Community Affairs Programs and Homelessness Programs

# on Map	CSBG Subrecipient	Counties Served	Expended	Individuals Served	American Indian or Alaskan Native	Asian	Black	Native Hawaiian or Pacific Islander	White	Other Race	Unknown Race	Hispanic	Non-Hispanic	Unknown Ethnicity
36	Texas Neighborhood Services	ERATH, HOOD, JOHNSON, PALO PINTO, PARKER, SOMERVELL, WISE	\$456,704.22	3,367	12	3	196	0	3,018	138	0	515	2,850	2
37	Texoma Council of Governments	COOKE, FANNIN, GRAYSON	\$220,689.87	9,430	59	118	3,882	3	4,535	813	20	1,004	8,372	54
38	Tri-County Community Action, Inc.	HARRISON, JASPER, NEWTON, PANOLA, SABINE, SAN AUGUSTINE, SHELBY, TYLER, UPSHUR	\$552,238.40	5,632	10	1	3,545	0	1,818	258	0	122	5,510	0
39	Webb County Community Action Agency	WEBB	\$490,321.10	3,505	0	0	4	0	3,500	1	0	3,494	11	0
40	West Texas Opportunities, Inc.	ANDREWS, BORDEN, DAWSON, ECTOR, FISHER, GAINES, GLASSCOCK, HOWARD, LOVING, MARTIN, MIDLAND, MITCHELL, NOLAN, REEVES, SCURRY, UPTON, WARD, WINKLER	\$652,984.81	8,486	10	0	1,246	0	6,775	397	58	5,595	2,833	58
41	Williamson-Burnet County Opportunities, Inc.	BURNET, WILLIAMSON	\$439,366.25	5,398	29	50	654	11	1,519	168	2,967	782	1,649	2,967
	Total		\$37,322,166.63	385,869	591	1,397	68,502	530	163,555	30,637	120,657	144,599	121,083	120,187

Appendix C: Subrecipient Tables for Community Affairs Programs and Homelessness Programs



Appendix C: Subrecipient Tables for Community Affairs Programs and Homelessness Programs

Some numbers on the map represent an area served by multiple subrecipients.

Racial and Ethnic Composition of Individuals Receiving ESG Assistance by Subrecipient Statewide, FY 2018

# on Map	ESG Subrecipient	Counties Served	Expended	Individuals Served	American Indian or Alaskan Native	Asian	Black	Native Hawaiian or Pacific Islander	White	Unknown Race	Hispanic	Non-Hispanic	Unknown Ethnicity
2	Advocacy Outreach	AUSTIN, BASTROP, COLORADO, FAYETTE, LEE	\$452,759.01	760	5	4	216	20	459	56	221	484	55
18, 19	Alliance of Community Assistance Ministries, Inc.	FORT BEND, HARRIS, MONTGOMERY	\$321,733.58	204	0	0	121	10	73	0	52	152	0
19	Alliance of Community Assistance Ministries, Inc.	HARRIS	\$25,000.00	22	0	0	13	0	4	5	13	9	0
19	Bridge Over Troubled Waters, Inc., The	HARRIS	\$327,438.98	441	1	12	210	2	213	3	142	300	-1
22	Bridge Steps	DALLAS	\$138,007.00	146	1	1	126	0	18	0	14	132	0
19	Catholic Charities of the Archdiocese of Galveston-Houston	HARRIS	\$73,770.43	9	0	0	9	0	0	0	0	9	0
13	Catholic Charities, Diocese of Fort Worth, Inc.	TARRANT	\$20,635.45	363	3	1	133	4	206	16	35	253	75
3	City House, Inc.	COLLIN	\$155,386.84	278	3	4	169	0	102	0	70	208	0
4	City of Amarillo	POTTER, RANDALL	\$8,867.37	16	0	0	4	0	12	0	7	9	0
4	City of Amarillo	POTTER, RANDALL,	\$275,879.30	2,851	40	22	566	11	1,893	319	690	1,805	356
24*	City of Denton	City of Denton ONLY	\$431,839.27	1,085	14	13	350	4	698	6	217	865	3
5, 21	City of Texarkana, Texas	BOWIE, CAMP, CASS, MARION, MORRIS, RED RIVER, TITUS	\$356,365.88	2,455	90	11	1,050	7	1,287	10	78	2,348	29
22	CitySquare	DALLAS	\$148,087.39	390	11	1	282	2	94	0	20	362	8
18, 19	Coalition for the Homeless of Houston/Harris County	FORT BEND, HARRIS, MONTGOMERY	\$172,163.11	214	3	0	178	0	21	12	14	200	0
13	DRC Solutions	TARRANT	\$2,512.50	0	0	0	0	0	0	0	0	0	0
11	El Paso Human Services, Inc.	EL PASO	\$119,940.85	329	2	4	40	3	275	5	241	84	4

Appendix C: Subrecipient Tables for Community Affairs Programs and Homelessness Programs

# on Map	ESG Subrecipient	Counties Served	Expended	Individuals Served	American Indian or Alaskan Native	Asian	Black	Native Hawaiian or Pacific Islander	White	Unknown Race	Hispanic	Non-Hispanic	Unknown Ethnicity
7, 8	Family Crisis Center, Inc.	CAMERON, WILLACY	\$15,896.00	0	0	0	0	0	0	0	0	0	0
22	Family Gateway, Inc.	DALLAS	\$192,588.00	629	15	4	446	1	150	13	128	500	1
22	Family Place, The	DALLAS	\$199,847.54	1,532	6	7	1,009	12	430	68	382	1,138	12
17	Family Violence Prevention Services, Inc.	BEXAR	\$154,627.41	1,517	7	11	274	3	1,222	0	922	595	0
8	Friendship of Women, Inc.	CAMERON	\$468,223.82	945	26	3	19	0	895	2	801	143	1
18, 19	Houston Area Community Services, Inc. dba Avenue 360	FORT BEND, HARRIS, MONTGOMERY	\$189,693.08	789	12	8	489	4	259	17	116	660	13
6, 7, 8	Loaves and Fishes of the Rio Grande Valley, Inc.	CAMERON, WEBB, WILLACY	\$389,107.49	1,506	0	9	105	0	1,392	0	1,280	226	0
9	Mid-Coast Family Services, Inc.	ARANSAS, DE WITT, GOLIAD, GONZALES, JACKSON, LAVACA, REFUGIO, VICTORIA	\$483,075.76	933	6	1	222	0	703	1	469	464	0
13	Presbyterian Night Shelter	TARRANT	\$14,023.35	4	0	0	2	0	2	0	0	4	0
13	SafeHaven of Tarrant County	TARRANT	\$286,767.89	2,333	38	25	1,045	12	1,168	45	459	1,781	93
10	Salvation Army of Corpus Christi	BEE, JIM WELLS, KLEBERG, LIVE OAK, NUECES, SAN PATRICIO	\$142,957.38	1,303	16	2	252	7	1,019	7	822	478	3
11	Salvation Army of El Paso	EL PASO	\$84,341.45	121	0	0	5	0	113	3	105	15	1
12, 13	Salvation Army of Fort Worth - Mabee Center	PARKER, TARRANT	\$54,075.50	91	0	0	49	12	30	0	12	79	0
13	Salvation Army of Fort Worth - Mabee Center	TARRANT	\$220,628.56	521	1	4	253	0	263	0	49	472	0
19	Salvation Army of Houston	HARRIS	\$227,086.62	1,957	13	13	1,426	9	479	17	208	1,749	0
14	Salvation Army of Temple	BELL, CORYELL, HAMILTON, LAMPASAS	\$206,313.13	2,068	27	16	1,149	21	855	0	388	1,678	2
15	Salvation Army of Tyler	HENDERSON, RAINS, SMITH, UPSHUR, VAN ZANDT, WOOD	\$79,525.66	530	5	1	202	11	300	11	61	469	0

Appendix C: Subrecipient Tables for Community Affairs Programs and Homelessness Programs

# on Map	ESG Subrecipient	Counties Served	Expended	Individuals Served	American Indian or Alaskan Native	Asian	Black	Native Hawaiian or Pacific Islander	White	Unknown Race	Hispanic	Non-Hispanic	Unknown Ethnicity
16	Salvation Army of Waco	MCLENNAN	\$118,945.18	380	8	1	149	1	219	2	37	342	1
17	San Antonio Metropolitan Ministry, Inc.	BEXAR	\$624,003.19	6,197	69	22	1,519	17	4,489	81	2,199	2,235	1,763
18, 19	SEARCH Homeless Services	FORT BEND, HARRIS, MONTGOMERY	\$83,722.57	129	1	1	85	0	42	0	14	115	0
19	SEARCH Homeless Services	HARRIS	\$50,130.80	301	5	2	179	1	110	4	46	253	2
22	Shared Housing Center, Inc.	DALLAS	\$13,185.89	16	0	0	16	0	0	0	0	16	0
20, 21	Shelter Agencies For Families In East Texas, Inc.	CAMP, DELTA, FRANKLIN, HOPKINS, LAMAR, MORRIS, RED RIVER, TITUS	\$150,301.77	638	6	0	351	0	281	0	61	577	0
22	Shelter Ministries of Dallas, dba Austin Street Center	DALLAS	\$190,836.25	1,022	32	11	705	3	264	7	70	940	12
23	Youth and Family Alliance dba Lifeworks	TRAVIS	\$404,587.50	662	0	7	204	0	385	66	314	323	25
	Total		\$8,074,878.75	35,687	466	221	13,622	177	20,425	776	10,757	22,472	2,458

* The City of Denton only serves the City of Denton, not the entirety of Denton County.

Appendix C: Subrecipient Tables for Community Affairs Programs and Homelessness Programs

Racial and Ethnic Composition of Individuals Receiving HHSP Assistance by Subrecipient Statewide for SFY 2018*

HHSP Subrecipient	Service Area	Expended	Individuals Served	American Indian/ Alaskan Native	Asian	Black	Pacific Islander	White	Unknown Race	Hispanic	Non-Hispanic	Unknown Ethnicity
City of Arlington	ARLINGTON (CITY)	\$200,635.37	161	4	0	120	0	34	3	25	136	0
City of Austin, Austin Public Health	AUSTIN (CITY)	\$327,735.57	51	0	0	32	1	18	0	6	45	0
City of Dallas	DALLAS (CITY)	\$811,834.12	781	12	5	504	1	241	18	94	686	1
City of El Paso, Department of Community and Human Development	EL PASO (CITY)	\$427,520.06	641	18	2	44	10	563	4	564	76	1
City of Houston	HOUSTON (CITY)	\$1,371,594.51	8,266	48	53	6,637	16	1,402	110	949	7,313	0
Haven for Hope of Bexar County	SAN ANTONIO (CITY)	\$989,318.00	2,366	30	9	672	5	1,614	36	1,168	1,146	13
Mother Teresa Shelter, Inc.	CORPUS CHRISTI (CITY)	\$220,536.00	856	0	0	134	3	719	0	339	517	0
United Way of Tarrant County	TARRANT (COUNTY)	\$387,023.00	77	0	0	45	0	32	0	4	73	0
Total		\$4,736,196.63	13,199	112	69	8,188	36	4,623	171	3,149	9,992	15

*Racial and ethnic totals may not match as totals are approximate.

Appendix D: TDHCA Goals and Objectives

The Agency Strategic Plan goals reflect program performance based upon measures developed with the State’s Legislative Budget Board (“LBB”) and the Governor’s Office of Budget, Planning and Policy (“GOBPP”). The Department believes that the goals and objectives for the various TDHCA programs should be consistent with its mandated performance requirements.

The State’s Strategic Planning and Performance Budgeting System is a goal-driven, results-oriented system. The system has three major components including strategic planning, performance budgeting and performance monitoring. As an essential part of the system, performance measures are used by decision makers to allocate resources, to focus the Department’s efforts on achieving goals and objectives, and as monitoring tools on accountability. Performance measures are reported quarterly to the LBB.

The State’s Strategic Planning and Performance Budgeting System is based on a two-year cycle: goals and targets are revisited each biennium. The measures reflected in this document are based on the Department’s current goals as approved by the LBB for FY 2018-2019.

AFFORDABLE HOUSING GOALS AND OBJECTIVES

The following goals address performance measures established by the 85th Texas Legislature. Refer to program-specific statements outlined in the Action Plan portion of this document for strategies that will be used to accomplish the goals and objectives listed. Included for each strategy are the target numbers of the 2018 goals, the 2018 actual performance, and the estimated performance for 2019.

Goals one through five are established through interactions between TDHCA, the LBB, and the Legislature. They are referenced in the General Appropriations Act enacted during the most recent legislative session.

GOAL 1: TDHCA WILL INCREASE AND PRESERVE THE AVAILABILITY OF SAFE, DECENT AND AFFORDABLE HOUSING FOR VERY LOW-, LOW- AND MODERATE-INCOME PERSONS AND FAMILIES.

Strategy 1.1

Provide federal mortgage loans and Mortgage Credit Certificates (MCCs), through the Single-Family Mortgage Revenue Bond Program

Strategy Measure	2018 Target	2018 Actual	% of Goal	2019 Target
Number of households assisted through Bond Financing or Other Mortgage Financing	2,981	8,019	269.00%	2,099

Explanation of Variance:

Due to low interest rates and the long term benefits the MCC offers a borrower, product demand is higher than expected, resulting in a higher number of households served in all quarters. As the full extent of cost saving measures in the program come into effect, the ability to assist more households is expected to increase.

Strategy 1.2

Provide funding through the HOME Investment Partnership (HOME) Program for affordable housing

Strategy #1	2018 Target	2018 Actual	% of Goal	2019 Target
Number of households assisted with Single Family HOME Funds	875	868	99.20%	875

Explanation of Variance:

None needed.

Strategy 1.3

Provide funding through the Housing Trust Fund for affordable housing

Strategy Measure	2018 Target	2018 Actual	% of Goal	2019 Target
Number of single-family households assisted through the Housing Trust Fund Program	163	133	81.60%	162

Explanation of Variance:

The rising costs of homeownership combined with the 60% AMFI requirement has contributed to a decrease in the overall number of households that can be assisted.

Strategy 1.4

Provide federal rental assistance through Section 8 vouchers

Strategy Measure	2018 Target	2018 Actual	% of Goal	2019 Target
Total households assisted through Statewide Housing Assistance Payments Program	1,181	871	73.75%	1,181

Explanation of Variance:

Each year a number of households leave the program for various reasons such as an increase in income. These are typically replaced with households on the program's waiting list. However, due to higher fair market rents, TDHCA did not have sufficient federal resources to replace all exiting tenants with a new voucher holder, reducing total households served through the program.

Strategy 1.6

Provide federal tax credits to develop rental housing for households with very low income and low income

Strategy Measure	2018 Target	2018 Actual	% of Goal	2019 Target
Number of households assisted through the Housing Tax Credit Program	9,900	10,642	107.49%	8,861

Explanation of Variance:

Multiple new construction cost certifications, initially due last year, were submitted this year, a year later than originally expected due to construction delays primarily caused by bad weather and

flooding. Additionally, the cost certifications for several rehabilitation developments were submitted a year ahead of schedule.

Strategy 1.7

Provide federal mortgage loans through the Multifamily Mortgage Revenue Bond Program

Strategy Measure	2018 Target	2018 Actual	% of Goal	2019 Target
Number of households assisted with the Multifamily Mortgage Revenue Bond Program	644	1,510	234.47%	1,048

Explanation of Variance:

Several cost certification submissions funded with the MRB Program were received a year earlier than originally expected.

GOAL 2: TDHCA WILL PROMOTE IMPROVED HOUSING CONDITIONS FOR EXTREMELY LOW-, VERY LOW- AND LOW-INCOME HOUSEHOLDS BY PROVIDING INFORMATION AND TECHNICAL ASSISTANCE.

Strategy 2.1

Center for Housing Research, Planning, and Communications

Strategy Measure	2018 Target	2018 Actual	% of Goal	2019 Target
Number of information and technical assistance requests completed	7,000	6,736	96.23%	7,100

Explanation of Variance:

None needed.

Strategy 2.2

To assist colonias, border communities, and nonprofits through field offices, Colonia Self-Help Centers, and Department programs.

Strategy Measure	2018 Target	2018 Actual	% of Goal	2019 Target
Number of technical assistance contacts and visits conducted by the field offices	1,380	1,668	120.87%	1,380

Explanation of Variance:

The number of technical assistance contacts and visits was above "YTD Expected" due to a higher number of activities programmed by the Border Field Officers, such as technical assistance in work write up reviews and strategic planning to meet contract benchmarks.

GOAL 3: TDHCA WILL IMPROVE LIVING CONDITIONS FOR THE POOR AND HOMELESS AND REDUCE THE COST OF HOME ENERGY FOR VERY LOW-INCOME TEXANS.

Strategy 3.1

Administer homeless and poverty-related funds through a network of community action agencies and other local organizations so that poverty-related services are available to very low-income persons throughout the state.

Strategy Measure #1	2018 Target	2018 Actual	% of Goal	2019 Target
Number of persons assisted through homeless and poverty related funds	379,923	433,161	114.01%	379,923

Explanation of Variance:

This YTD is out of range due to the YTD in Period 1 being changed in re-open.

Strategy Measure #2	2018 Target	2018 Actual	% of Goal	2019 Target
Number of persons assisted that achieve incomes above poverty level.	1,100	892	81.09%	1,100

Explanation of Variance:

This actual number is lower than targeted because it is a challenge to ensure that clients comply with the return visits necessary to document income for the extended period.

Strategy 3.2

Administer the state energy assistance programs by providing grants to local organizations for energy related improvements to dwellings occupied by very low-income persons and for assistance to very low-income households for heating and cooling expenses and energy-related emergencies.

Strategy Measure #1	2018 Target	2018 Actual	% of Goal	2019 Target
Number of Households Receiving Utility Assistance	149,000	150,995	101.34%	149,000

Explanation of Variance:

None needed.

Strategy Measure#2	2018 Target	2018 Actual	% of Goal	2019 Target
Number of dwelling units weatherized through Weatherization Assistance Program	4,100	2,665	65.00%	4,100

Explanation of Variance:

Two larger weatherization providers were delayed in implementing services for their service area impacting units reported. It is expected there will be an increase in Q1 of the following year.

GOAL 4: TDHCA WILL ENSURE COMPLIANCE WITH THE TEXAS DEPARTMENT OF HOUSING AND COMMUNITY AFFAIRS' FEDERAL AND STATE PROGRAM MANDATES.

Strategy 4.1

The Compliance Division will monitor and inspect for Federal and State housing program requirements.

Strategy Measure	2018 Target	2018 Actual	% of Goal	2019 Target
Total number of file reviews.	615	626	101.79%	700

Explanation of Variance:

None needed.

Strategy 4.2

The Compliance Division will administer and monitor federal and state subrecipient contracts for programmatic and fiscal requirements.

Strategy Measure	2018 Target	2018 Actual	% of Goal	2019 Target
Total number of monitoring reviews of All Non-formula Contracts	150	176	117.33%	150

Explanation of Variance:

Increase reflects primarily subrecipients using multiple HOME single family reservation agreements and contracts to serve disparate clients, resulting in multiple contracts associated with a single subrecipient, increasing monitoring requirements.

GOAL 5: TO PROTECT THE PUBLIC BY REGULATING THE MANUFACTURED HOUSING INDUSTRY IN ACCORDANCE WITH STATE AND FEDERAL LAWS.

Strategy 5.1

Provide services for Statement of Ownership and Location and Licensing in a timely and efficient manner.

Strategy Measure	2018 Target	2018 Actual	% of Goal	2019 Target
Number of manufactured housing statements of ownership and location issued	61,000	55,078	90.29%	61,000

Explanation of Variance:

This measure is lower than the targeted amount due to the number of applications received incomplete, which is currently about 32.5%; these will be resubmitted for issuance.

Strategy 5.2

Conduct inspection of manufactured homes in a timely manner.

Strategy Measure	2018 Target	2018 Actual	% of Goal	2019 Target
Number of installation reports received	15,000	19,338	128.92%	15,000

Explanation of Variance:

The Department received and processed a larger number of installation reports than the targeted projection. This is likely attributed to the initiative to increase compliance reviews as well as increased awareness within the industry of enhanced enforcement procedures which can result from the failure to file an installation report. Also, there is an increase in inspections resulting from disaster housing after Hurricane Harvey.

Strategy 5.3

To process consumer complaints, conduct investigations and take administrative actions to protect the general public and consumers.

Strategy Measure #1	2018 Target	2018 Actual	% of Goal	2019 Target
Number of complaints resolved	500	646	129.20%	500

Explanation of Variance:

There was a higher number of complaints opened due to the internal complaints opened when compliance reviews revealed notices of installation not being reported and statements of ownership applications not being filed. These complaint files were resolved and closed as soon as the required documentation was received with a follow up of administrative action as appropriate.

Strategy Measure #2	2018 Target	2018 Actual	% of Goal	2019 Target
Average time for complaint resolution	180	58.40	32.44%	180

Explanation of Variance:

The average time is under the targeted projection, which is desirable.

Strategy Measure #3	2018 Target	2018 Actual	% of Goal	2019 Target
Number of jurisdictional complaints received	450	678	150.67%	450

Explanation of Variance:

The measure is over the targeted projection because there were more internal cases opened from conducting compliance reviews and from late filings of statements of ownership applications from retailer sales.

RIDER 5 IS ESTABLISHED IN STATE LAW, AS FOUND IN THE GENERAL APPROPRIATIONS ACT.

The following figures reflect actual households assisted during the 2018 or prior years through funds awarded in FY 2015; because of the nature of these programs, funds are not typically fully expended until two or three years after the Department has made an award.

Rider 5 (a): TDHCA will target its housing finance programs resources for assistance to extremely low-income households.

The housing finance divisions shall adopt an annual goal to apply \$30,000,000 of the divisions' total housing funds toward housing assistance for individuals and families earning less than 30 percent of AMFI.

Rider 5 (a)	2018 Target	2018 Actual	% of Goal	2019 Target
Amount of housing finance division funds applied towards housing assistance for individuals and families earning less than 30 percent of median family income	\$30,000,000	\$47,594,531.54	158.65%	\$30,000,000

Explanation of Variance: The performance is higher than expected because the Rider 5 report captures actual incomes of households served by TDHCA and not projected income groups.

Note: For more information, see Rider 5 of TDHCA's Appropriations as found in HB 1 (General Appropriations Act), 82nd Legislature, Regular Session.

Rider 5 (b): TDHCA will target its housing finance resources for assistance to very low-income households.

The housing finance divisions shall adopt an annual goal to apply no less than 20 percent of the division's total housing funds toward housing assistance for individuals and families earning between 31 percent and 60 percent AMFI.

Rider 5 (b)	2018 Target	2018 Actual	% of Goal	2019 Target
Percent of housing finance division funds applied towards housing assistance for individuals and families earning between 31 percent and 60 percent of median family income	20%	54.96%	274.80%	20%

Explanation of Variance: The majority of TDHCA housing programs serve households under 60% AMFI. The Rider 5 Report includes the Section 8 Housing Choice Voucher Program, HOME Single Family, HOME Multifamily, State Housing Trust Fund Single Family, State Housing Trust Fund Multifamily, and Housing Tax Credit programs.

Note: For more information, see Rider 5 of TDHCA's Appropriations as found in HB 1 (General Appropriations Act), 82nd Legislature, Regular Session.

The following TDHCA-designated goal addresses the housing needs of persons with special needs.

HOME PROGRAM STATUTE REQUIREMENT: TDHCA WILL WORK TO ADDRESS THE HOUSING NEEDS AND INCREASE THE AVAILABILITY OF AFFORDABLE AND ACCESSIBLE HOUSING FOR PERSONS WITH SPECIAL NEEDS.

Dedicate 5% of the HOME annual allocation for persons with disabilities who live in any area of this state.

Strategy Measure	2018 Target	2018 Actual	% of Goal	2019 Target
Amount of HOME project allocation awarded to applicants that target persons with disabilities.	\$1,749,312.05	\$1,509,478.61	86.3%	\$1,749,312.05*

*The 2019 target will be adjusted to reflect the 5% of the actual allocation of 2019 funds from HUD.

Explanation of Variance:

These include funds from the Persons with Disabilities Set-Aside that were used to assist households with persons with disabilities and special needs. It is important to note that funds from the Persons with Disabilities set-aside may be used anywhere in the state, and HOME general funds may only be utilized in non-participating jurisdictions, which are communities that do not receive HOME funds directly from HUD. The HOME Program could not meet the 2018 target as the 2018 HUD allocation was not released in time to be used during FY 2018.

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Appendix F: 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
AYBR	Amy Young Barrier Removal
BRB	Bond Review Board
CAA	Community Action Agencies
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
ELI	Extremely Low Income
ENTERP	Emergency Nutrition and Temporary Emergency Relief Program
ESG	Emergency Solutions Grant
FFY	Federal Fiscal Year (10/1-9/30)
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

ACRONYM	NAME
GOBPP	Governor's Office of Budget, Planning and Policy
HAMFI	HUD Area Median Family Income
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
HIV	Human Immunodeficiency Virus
HMIS	Homeless Management Information Systems
HOME	HOME Investment Partnerships Program
HOPWA	Housing Opportunities for Persons with AIDS
HRA	Homeowner Rehabilitation Assistance
HSR	Housing Sponsor Report
HTC	Housing Tax Credit
HUD	U.S. Department of Housing and Urban Development
IA	Individual Assistance
ICE	Federal Immigration and Customs Enforcement
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
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

ACRONYM	NAME
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 (9/1 - 8/31)
SHC	Self-Help Center
SHTF	State Housing Trust Fund
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
Texas HHS	Texas Health and Human Services
THN	Texas Homeless Network
TICH	Texas Interagency Council for the Homeless
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

ACRONYM	NAME
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
VL	Very Low Income
WAP	Weatherization Assistance Program
WAP PAC	Weatherization Assistance Program Planning Advisory Committee



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