

2021 STATE of TEXAS

Low Income Housing Plan and Annual Report



Texas Department of Housing and Community Affairs



Texas Department of Housing and Community Affairs

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

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

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

Contents

Section 1: Introduction	3
Institutional Structure	4
Agency Mission and Charge	4
Administrative Structure	5
2021 State of Texas Low Income Housing Plan and Annual Report Overview	8
Section 2: Housing Analysis	11
Data Sources and Limitations	12
State Service Regions	14
Special Needs Populations	21
Housing Assessment	41
Local Assessment of Need	51
Section 3: Annual Housing Report	55
Operating and Financial Statements	56
Statement of Activities	56
Statement of Activities by Uniform State Service Region	72
Housing Sponsor Report Analysis	86
Geographic Distribution of Housing Tax Credits	87
Section 4: Action Plan	91
2021 TDHCA Programs	92
Housing Support Continuum	119
TDHCA Allocation Plans	128
Policy Initiatives	128
Special Needs Populations	134
Section 5: Public Participation	145
Community Involvement	146
Participation in TDHCA Programs	149
Public Participation in Program Planning	150
Preparation of the SLIHP and Public Comment	151
Section 6: 2021-2022 Colonia Action Plan	153
Policy Goals	153
Overview	154
Population and Poverty	154
Housing	154
Colonia Beneficiaries	155

Colonia Self-Help Centers _____	157
Office of Colonia Initiatives _____	158
Texas Bootstrap Loan Program _____	158
Section 7: Texas State Affordable Housing Corporation Annual Action Plan _____	161
Appendix A: Legislative Requirements for the State Of Texas Low Income Housing Plan and Annual Report _____	185
Appendix B: Housing Analysis Regional Tables _____	189
Appendix C: Racial and Ethnic Composition of Households and Individuals Receiving Assistance through Community Affairs Programs or Homelessness Programs _____	205
Appendix D: TDHCA Goals and Objectives _____	235
Appendix E: Bibliography _____	243
Appendix F: Acronyms _____	251

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
- 2021 State of Texas Low Income Housing Plan and Annual Report (SLIHP) Overview

INSTITUTIONAL STRUCTURE

In 1991, the 72nd Texas Legislature created the Texas Department of Housing and Community Affairs. The Department's enabling statute, Tex. Gov't Code Chapter 2306, combined programs from the Texas Housing Agency, the Texas Department of Community Affairs, and the Community Development Block Grant (CDBG) Program from the Texas Department of Commerce.

On September 1, 1992, two programs were transferred to TDHCA from the Texas Department of Human Services: the Low Income Home Energy Assistance Program (LIHEAP) and the Emergency Nutrition and Temporary Emergency Relief Program (ENTERP). LIHEAP remains at the Department, but ENTERP was discontinued in 2006. Effective September 1, 1995, in accordance with House Bill 785 from the 74th Texas Legislature, the regulation of manufactured housing was transferred to the Department. In accordance with House Bill 7 from the 77th Texas Legislature, effective September 1, 2002, the CDBG and Local Government Services programs were transferred to the newly-created Office of Rural Community Affairs, now the Trade and Business Development Division, within the Texas Department of Agriculture (TDA). TDHCA, through an interagency agreement with TDA, administers 2.5% of the CDBG funds to be used for colonia Self-Help Centers (SHCs) along the Texas-Mexico border. Effective September 1, 2002, in accordance with Senate Bill 322 from the 77th Texas Legislature, the Manufactured Housing Division became an independent entity that is administratively attached to TDHCA. Effective July 1, 2011, the CDBG Disaster Recovery Programs were transferred from TDHCA to the Texas General Land Office. In 2020, the Department was designated by Governor Greg Abbott to serve as the recipient agency for CDBG funds under the Coronavirus Aid, Relief, and Economic Security (CARES) Act.

AGENCY MISSION AND CHARGE

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

TDHCA accomplishes this mission by administering a variety of housing and community affairs programs primarily for households whose incomes are low to moderate as determined by either Area Median Family Income (AMFI), Area Median Income (AMI), or the federal poverty level. A major function of TDHCA is to act as a conduit for federal resources and grant funds for housing and community services including serving as a Public Housing Authority (PHA). Since several major housing programs require the participation of private investors and private lenders, TDHCA also operates as a Housing Finance Agency (HFA). With a few limited exceptions, TDHCA does not assist individuals or households directly. Rather, TDHCA awards funds and other assistance to local organizations, who utilize this assistance to meet local housing needs in accordance with applicable state and federal laws, rules, and regulations and contractual terms.

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

(a) The legislature finds that:

- (1) every resident of this state should have a decent, safe and affordable living environment;
- (2) government at all levels should be involved in assisting individuals and families of low income in obtaining a decent, safe, and affordable living environment; and

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

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

Agencies that provide the Department funds to meet legislative goals include: the U.S. Department of Housing and Urban Development (HUD), U.S. Department of the Treasury, 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 to assist in the acquisition, construction and rehabilitation of multifamily development across the state. With these resources, TDHCA strives to promote sound housing policies by leveraging state and local resources to ensure the stability and continuity of services through a fair, nondiscriminatory, and open process. TDHCA ensures that any programs it administers that are subject to the requirement to affirmatively further fair housing remain in compliance with applicable regulations. Due to the great amount of need in proportion to the federal and state funding available, the Department strives to provide the most benefit to the people of Texas by effectively managing limited resources.

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

ADMINISTRATIVE STRUCTURE

Department programs are grouped into the following divisions:

- The Community Affairs Division administers the Community Services Block Grant (CSBG) Program, the Comprehensive Energy Assistance Program (CEAP), the Section 8 Housing Choice Voucher (HCV) Program, and the Weatherization Assistance Program (WAP). In 2020 this division received additional allocations of CEAP and CSBG funds via the CARES Act.
- The Multifamily Finance Division administers the 9% and 4% HTC Programs and the Multifamily Direct Loan (MF Direct Loan) Program.
- The Multifamily Bond Finance section administers the issuance of bonds.
- The Section 811 Project Rental Assistance (Section 811 PRA) Program manages three awards of Section 811 PRA funds totaling \$31.3 million.
- The Single Family and Homeless Programs Division administers Single Family HOME Investment Partnerships (HOME) Program activities, including Contract for Deed (CFD), Single Family Development (SFD), Tenant-Based Rental Assistance (TBRA), Homeowner Reconstruction Assistance (HRA), and Homebuyer Assistance with New Construction (HANC). The SFHP Division also administers the State Housing Trust Fund (HTF) programs, the Office of Colonia Initiatives (OCI) programs, and the Neighborhood Stabilization Program (NSP). HTF 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, includes Border Field Officers (BFOs) and the Administrator of the OCI, who

act as liaisons between the Department and the nonprofit organizations and units of local government that administer the SHC and other Department programs along the Texas-Mexico border. The OCI provides technical assistance to nonprofits, for-profits, units of local government, community organizations, and colonia residents along the 150-mile Texas-Mexico border region. Homelessness programs administered by this division are the Emergency Solutions Grants (ESG) Program, the Homeless Housing and Services Program (HHSP), and the Ending Homelessness Fund (EH Fund). In 2020 this division received additional allocations of ESG funds via the CARES Act.

- **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, and the Texas Statewide Homebuyer Education Program (TSHEP)
- **The Manufactured Housing Division** administers the Texas Manufactured Housing Standards Act. The Manufactured Housing Division is administratively attached to TDHCA, although it operates independently with its own executive director and governing board.
- **The CDBG Division** was newly created in 2020 in response to the CDBG CARES Act funds being directed for administration to TDHCA.

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 supporting program requirements and in the administration of the Department as a whole but do not administer specific programs:

- **The Asset Management Division** is responsible for monitoring and processing all post-award activities for multifamily developments funded by the Department. The Asset Management Division also works with owners and with other divisions within the Department to resolve regulatory and financial issues on those properties.
- **The 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. 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. Beginning in 2020 this division also became responsible for the review of Affirmative Marketing Plans and Tenant Selection Plans for properties in the Department's portfolio.

- **The Housing Resource Center** is established 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 assists 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 state and federal funds.
- **The Real Estate Analysis Division** provides the TDHCA Board and staff with comprehensive analytical reports necessary to make well-informed financial decisions for funding of affordable multifamily housing developments.
- Other divisions that are involved in TDHCA's internal management include Financial Administration, Human Resources, Information Systems, Internal Audit, and Legal. Additionally, the Department is responsible for the licensing of Migrant Labor Housing Facilities and performs this work in collaboration with the Texas Workforce Commission.

2021 STATE OF TEXAS LOW INCOME HOUSING PLAN AND ANNUAL REPORT OVERVIEW

The 2021 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) 2020, 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 2020-2021 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 2021 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 service regions.

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

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

This section is organized as follows:

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

The following section is based on data that may not yet show the effects of the COVID-19 pandemic on household incomes, characteristics, and demographics. For more information about the data sources used in the State Low Income Housing Plan and Annual Report, please see the chapter below: **Data Sources and Limitations**.

DATA SOURCES AND LIMITATIONS

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

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

The Census Bureau also conducts ACS 1-Year Estimates for each calendar year. Although ACS 1-Year Estimates more accurately predict year-to-year demographic changes, they also have larger margins of error due to smaller sample sizes. In order to eliminate large margins of error, the Census Bureau only publishes 1-Year estimates for geographic areas with a population of 65,000 or more. According to the 2014-2018 ACS 5-Year Estimates, 201 of Texas' 254 counties have a population less than 65,000 people, making them ineligible for ACS 1-Year Estimates. Since the SLIHP requires reliable, statewide housing data, ACS 5-Year Estimates provide the best method for approximating comparable demographic changes in the state of Texas.

The latest ACS 5-Year estimates cover the years from 2014-2018, while the latest 1-Year estimates cover the year 2019. For this reason, neither 5-Year nor 1-Year estimates can account for recent demographic and economic changes brought about by the COVID-19 pandemic. To address the possible effects of the COVID-19 pandemic on TDHCA's special populations, the SLIHP will cite additional reports from reputable public sources where appropriate.

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

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

HUD uses these income levels to develop income limits which determine eligibility for HUD assisted housing programs, including the Section 8 Housing Choice Voucher (HCV) Program and Section 811

Project Rental Assistance (Section 811 PRA) Program. Some non-HUD housing assistance programs, such as the Internal Revenue Service's Low Income Housing Tax Credit (LIHTC) Program, also utilize HUD income limits to determine eligibility. Note that each program incorporates its own guidelines and adjustments to HUD income limits. Exact income limits may vary amongst different programs in the same area.

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

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 number of households may be a pre-summed and pre-rounded figure supplied by HUD, whereas the figures for each AMFI category may be summed individually. The pre-summed and pre-rounded 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. Each CoC organization counts the number of persons experiencing homelessness (sheltered and unsheltered) within its assigned locality on a single night in January. CoC organizations that provide beds and housing units for persons experiencing homelessness gather data on the sheltered homeless population; however, to gather data on the unsheltered population, the PIT count relies on volunteers locating and interviewing or observing persons experiencing homelessness. This methodology 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 are not available at the county level. This is a common issue in regards to special needs populations. County level data are similarly not available for persons experiencing substance use disorders, and residents of colonias. For these populations, analysis is only available at the state or local level.

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

Rural areas also present issues regarding data accuracy and reliability. In counties with a small population, the margin of error in ACS datasets can be very high. For example, according to the 2014-2018 ACS 5-Year Estimates, Loving County has a population of 102, but a margin of error of 47. This

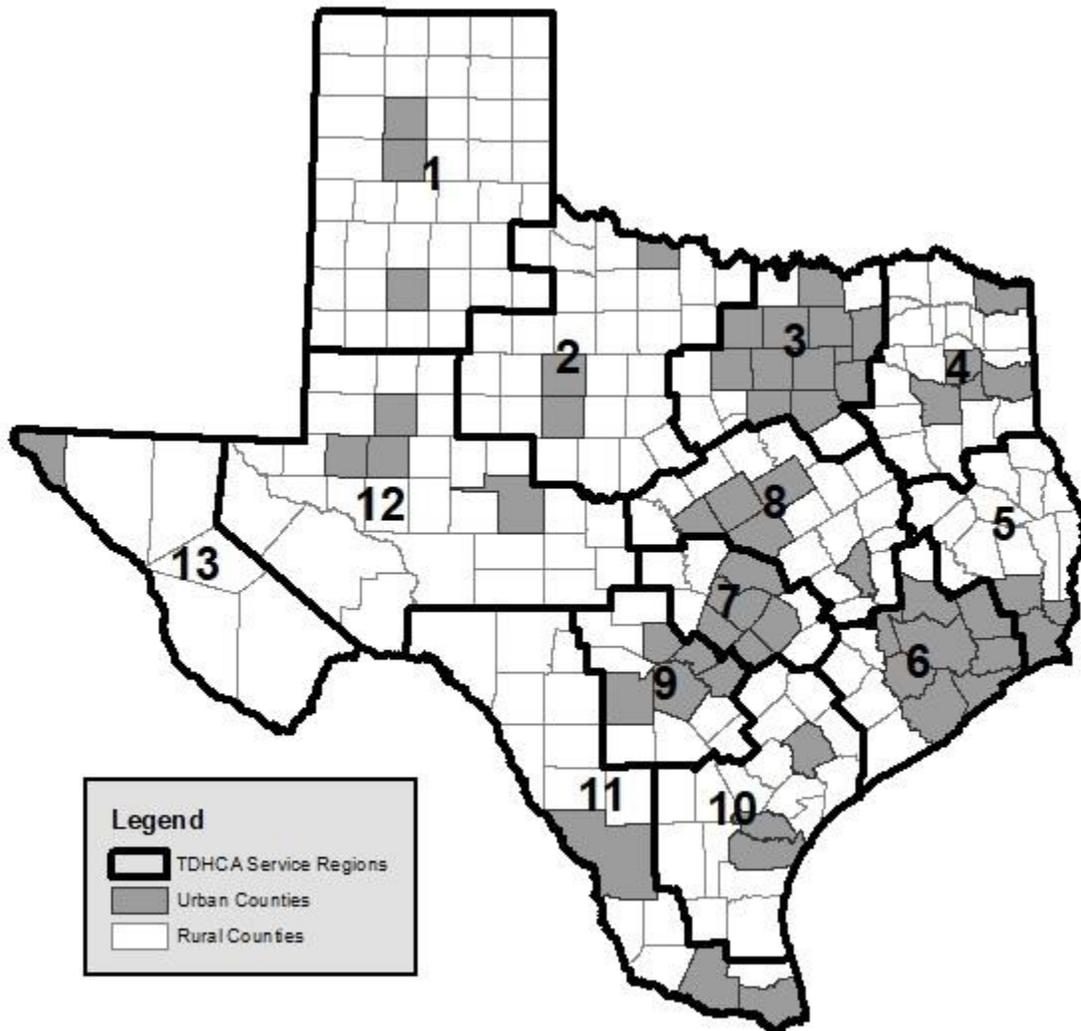
means that there is a 90% certainty that the population of Loving County is between 55 and 149. None of the counties with a population over 7,500 (183 counties) have a margin of error in the 2014-2018 ACS 5-Year Estimates total population figures, meaning those estimates are more precise.

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

TDHCA SERVICE REGIONS AND URBAN/RURAL DESIGNATIONS

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

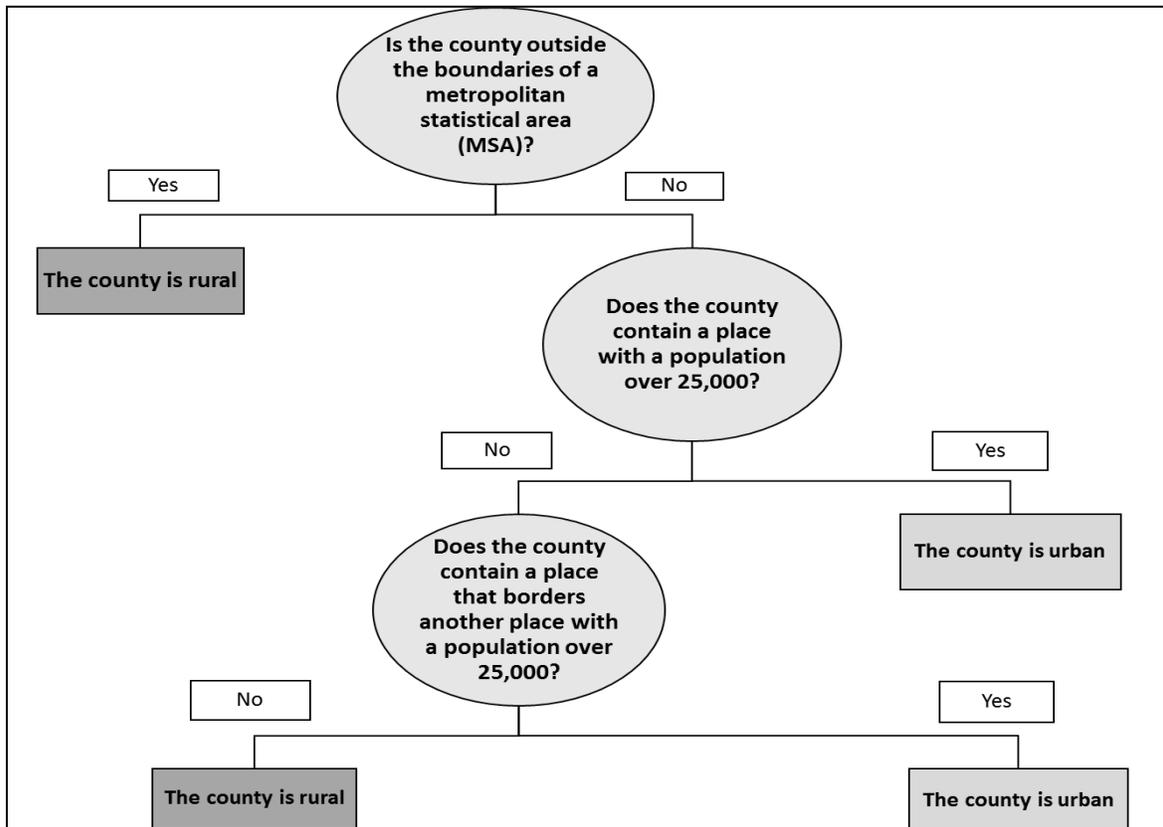
TDHCA Service Regions with Urban and Rural Counties



Source: U.S. Census Bureau, 2018 TIGER Data

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

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



*The flowchart above depicts the process in which TDHCA Service Regions are divided into rural and urban subregions

STATE OF TEXAS OVERVIEW

DEMOGRAPHIC CHARACTERISTICS

Urban and Rural Poverty

By using the Census Bureau's 2014-2018 ACS 5-Year Estimates, it is possible to compare statewide and national population trends. This can help determine how housing need across the state may differ or correspond with housing need across the country. Currently, Texas has approximately 27,885,195 people, which is about 8.6% of the US population. Texas' population primarily resides in urban counties (24,280,034 people), with the remaining people residing in rural counties.

Population Residing in Rural and Urban Counties, Texas

State	Rural	Urban	Total
Total	3,605,161	24,280,034	27,885,195
Percent	12.53%	87.47%	100%

Source: Population from 2014-2018 American Community Survey, Table DP05. 2021 RAF Urban-Rural Counties.

Population differences between the state's urban and rural counties also affect the relative location of economic need. Currently, it is estimated that there are 4,213,938 Texans living under the federal poverty line of \$25,750 for a family of 4. After accounting for ACS ineligible populations, the state's poverty rate (persons in poverty/total population) equals 15.5%. Meanwhile, the poverty rate in the United States currently is 14.1% (44,257,979 people in poverty). In the state's rural counties, there are 593,306 people under the poverty line for a rural poverty rate of 17.3%; there are 3,620,632 people living under the poverty line in the state's urban counties for an urban poverty rate of 15.2%. Taken together, this indicates that, while a vast majority (85.5%) of Texans living under the poverty line reside in urban counties, rural Texans are still more likely to live under the poverty line than urban Texans.

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

State	Rural		Urban		Total	
Total	593,306	14.08%	3,620,632	85.92%	4,213,938	100%
Poverty Rate	17.33%		15.19%		15.46%	

Source: 2014-2018 American Community Survey, Table DP05. 2021 RAF Urban-Rural Counties.

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

Race, Ethnicity, and Poverty Status

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

Texas and US Population by Race

Race	Texas Population	% of Texas Population	US Population	% of US Population
White alone	20,720,689	74.3%	234,904,818	72.7%
Black or African American alone	3,365,783	12.1%	40,916,113	12.7%
American Indian and Alaskan Native alone	136,061	0.5%	2,699,073	0.8%
Asian alone	1,308,257	4.7%	17,574,550	5.4%
Native Hawaiian and Other Pacific Islander alone	23,672	0.1%	582,718	0.2%
Some Other Race alone	1,600,234	5.7%	15,789,961	4.9%
Two or More Races	730,499	2.6%	10,435,797	3.2%
Total	27,885,195	100.0%	322,903,030	100.0%

Source: 2014-2018 American Community Survey, Table DP05.

Texas diverges from national trends in terms of ethnicity. While 17.8% of Americans identify as ethnically Hispanic, that percentage reaches to 39.2% of Texans, a 21.4% difference. In fact, Texans account for 19% of the Hispanic population in the United States. This is mirrored in the percentage of Non-Hispanic, White only persons in the U.S. and Texas; where 61.1% of Americans identify as Non-Hispanic and White, 42.3% of Texans identify as Non-Hispanic White, 18.8% fewer. Persons identifying as White only and Non-Hispanic are not the majority in Texas, which is the case in only Texas (42.3% Non-Hispanic White); New Mexico (37.7%); Nevada (49.9%); California (37.5%); and Hawaii (22.1%). The following table shows the ethnic breakdown of the Texas' population

Texas and US Population by Ethnicity

Ethnicity	Texas Population	% of Texas Population	US Population	% of US Population
Hispanic or Latino	10,921,556	39.2%	10,921,556	10,921,556
Not Hispanic or Latino	16,963,639	60.8%	16,963,639	16,963,639
Total	27,885,195	42.3%	322,903,030	100.0%

Source: 2014-2018 American Community Survey, Table DP05.

According to 2014-2018 ACS Estimates, poverty status varies significantly between ethnic and racial groups. In Texas, 69.7% of persons below the poverty line are white, while 69.7% of Americans below the poverty line are white. However, since White individuals make up a significant majority of the population in both Texas and the United States, this percentage is lower than would be expected if poverty rates were equal amongst all races. Similarly, Black or African American individuals comprise 21.4% of persons below the poverty line in the United States and 15.5% of persons below the poverty line in Texas, but since Black or African American individuals make up 12.7% of the US population and 12.1% of the Texas population, this number is actually 8.7% higher in the United States and 3.4% higher in Texas than overall population percentage. This difference indicates that Black or African American individuals are more likely than White individuals to live below the poverty line in both Texas and the United States. Except for White and Asian Texans, this trend also occurs across all other racial groups in Texas, as the poverty percentage for each racial group outpaces the group's proportion to the general population.

For this reason, the poverty rate within each racial and ethnic group more clearly demonstrates inequalities in income. This rate (total individuals in poverty of group/total individuals in group) shows how some racial and ethnic groups are more likely to experience poverty than others. The poverty rates for each racial and ethnic group in Texas can be found in the tables below. In Texas,

Non-white Hispanic individuals and individuals who identified as Some Other Race were most likely to live below the poverty line, while Asian individuals and White, Non-Hispanic individuals were the least likely to live below the poverty line.

Percentage of Each Racial Demographic in Poverty (Poverty Rate)

Race	Texas Population	US Population	Difference
White (alone)	14.5%	11.6%	+2.8%
Black or African American (alone)	20.3%	24.2%	-3.9%
American Indian and Alaska Native (alone)	17.9%	25.8%	-7.9%
Asian (alone)	10.5%	11.5%	-1.0%
Native Hawaiian and Other Pacific Islander (alone)	16.2%	18.3%	-2.1%
Some Other Race (alone)	22.3%	22.6%	-0.3%
Two or More Races	15.3%	17.5%	-2.2%

2014-2018 American Community Survey, Table DP05.

Percentage of Each Ethnic Demographic in Poverty (Poverty Rate)

Ethnicity	Texas Population	US Population	Difference
Hispanic or Latino	22.1%	21.0%	1.0%
Not Hispanic or Latino	11.2%	12.5%	-1.4%
Not Hispanic or Latino - White Alone	8.7%	10.0%	-1.3%

2014-2018 American Community Survey, Table DP05.

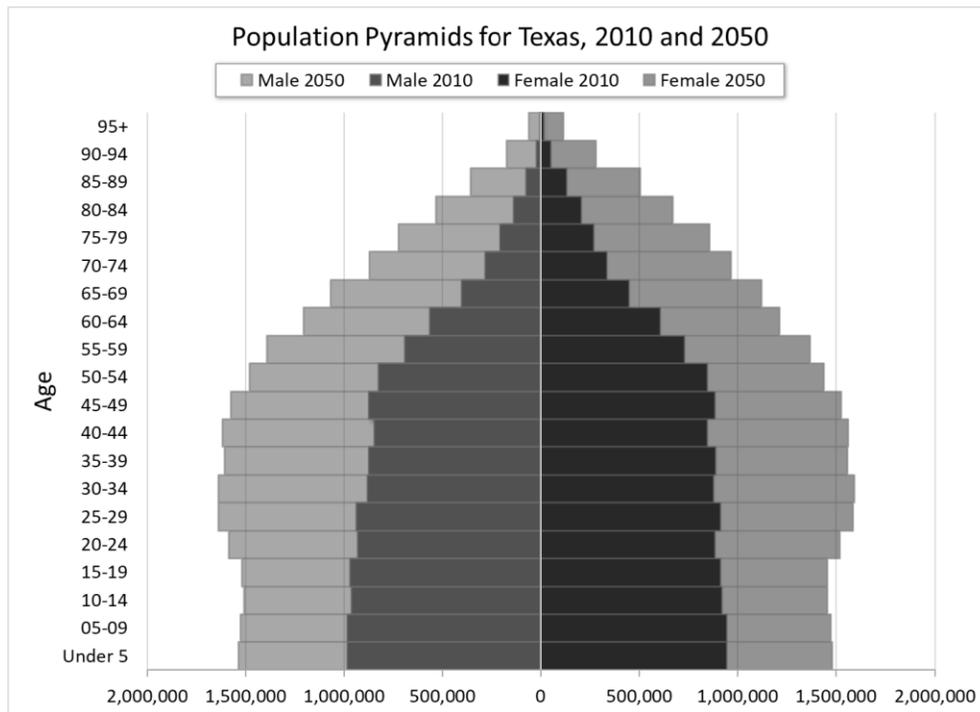
The poverty rates within each racial group are important to note because housing challenges are both a cause and an effect of poverty (Public and Affordable Housing Research Corporation 2019). Lack of adequate housing can exacerbate existing economic inequalities between racial/ethnic groups. Recent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

Age and Housing Need

Age is an important factor in the planning and construction of low-income housing. New families increase the demand for housing space, so an influx of young to midcareer adults could create housing shortages. Conversely, an aging population could both increase demand for senior living facilities and increase the supply of housing as older individuals move out of conventional housing units. Therefore, it is important to note that Texas has a larger percentage of children under 18 and a smaller percentage of persons over age 65 than the US as a whole. 26.2% of Texans are under 18 years old, compared with 22.6% for all Americans. While 15.2% of Americans are over age 65, only 12.0% of Texans fall into this age group. These demographic factors contribute to a median age of

34.4 years in Texas, while the median age of the national population is 37.9 years, a difference of 5.5 years.

As the baby boomer generation (born between 1946 and 1964) continues to move into retirement and the comparatively large millennial generation (born between 1981 and 1996) comes of age, Texas will serve as a prime example of wider demographic trends. With greater demand for housing and urban housing prices increasing, the Joint Center for Housing Studies predicts that households will struggle to find affordable housing in the nation's largest metro areas (Joint Center for Housing Studies 2019). Since Texas contains three of the United States' ten most populous cities the Texas Tribune reports that Texas will face a similar housing affordability crisis in the coming years (Formby, Cameron, and Essig 2018). The following population pyramid of Texas shows that midcareer adults will outpace all other population groups by 2050, putting a strain on existing housing stocks.



Source: 2019 Texas Population Projections, Texas Demographic Center

SPECIAL NEEDS POPULATIONS

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

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

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

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

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

- elderly persons;
- farmworkers;
- Individuals and families of moderate, low, very low, and extremely low income;
- persons experiencing homelessness;
- youth experiencing homelessness (<25 years of age);
- persons living with HIV/AIDS and their families;
- persons with disabilities (mental, physical, and developmental);
- persons with substance use disorders;
- persons with Violence Against Women Act (VAWA) protections;
- residents of colonias;
- residents of public housing;
- veterans and wounded warriors; and
- youth aging out of foster care.

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

Elderly Persons

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

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

Elderly populations have a range of unique housing needs. First, elderly populations have higher housing cost-burdens (expenditures including housing and utilities that exceed 30% of income) than the general population. A 2014 Harvard University Joint Center for Housing Studies report on housing needs of the nation’s aging population found that cost burden 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 65 and over in the bottom expenditure quartile spent 47% less on food and 50% less on healthcare than non-cost burdened households (Harvard Joint Center for Housing 2019). Recent studies by the Harvard Joint Center for Housing Studies estimate that nearly a third (9.7 million) of all households age 65 or older faced cost-burdens (Harvard Joint Center for Housing Studies 2018). Meanwhile, half of that number (4.9 million) live with severe cost-burdens, paying half of their income to rents and utilities. Although the percentage of people age 50-65 with cost-burdens has decreased to 19.9%, this percentage still accounts for over 10.9 million households.

Since many elderly individuals live on fixed incomes, it is common for cost-burdens to increase with age; however, ‘worst-case’ housing needs arise when elderly household incomes fall far below AMFI, especially in high-growth metropolitan areas. The US Census Bureau defines worst case needs as VLI renter households who do not receive government housing assistance and who pay more than one-half of their income for rent, live in severely inadequate conditions, or both. In a comprehensive 2015 study on worst case needs, HUD found that 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 2017). While other demographic groups have experienced declining worst case needs in recent years, HUD notes that the number of elderly households with worst case needs has continued to grow over the past decade. For this reason, HUD predicts that elderly households will be “a key demographic facing housing problems in the years to come” (HUD 2019)

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

Elderly households are also disproportionately impacted by the COVID-19 virus. According to the Centers for Disease Control and Prevention (CDC), persons aged 65-74 years old are 4 times more likely to be hospitalized and 90 times more likely to die from COVID-19 than persons 18-29 years of age (CDC 2020). For persons age 85+, these odds increase to 13 times (for hospitalization) and 630 times (for death). This means that elderly households are significantly more likely to face medical costs or loss of a household member than any other population group. Additionally, elderly households face the social and economic effects of COVID-19 required social distancing, which limits their social opportunities and access to communal and familial resources (LaFave 2020). Due to the prevalence of fixed income and outright homeownership amongst older adults, the Harvard Center for Joint Housing Studies notes that elderly households have been somewhat shielded from the economic effects of COVID-19; however, this does not hold true for all demographic groups, as lower income households and Black and/Latino households are more likely to be economically impacted by COVID-19. The Center notes that Black and Latino older adult households are nearly twice as likely to express no or slight confidence that they will be able to make their next housing payment when compared to White older households (Harvard Joint Center for Housing 2020).

Another housing concern faced by elderly households is accessibility. The Harvard Joint Center for Housing Studies estimates that the number of older households with a disability will increase by 76% to reach 31.2 million households by 2035 (2016). Despite this, only 3.5% of U.S. homes in 2011 (the latest available estimate) were accessible for wheelchair use with only 0.9% having easily reachable utility switches for lights, faucets, and doors (Harvard University Joint Center for Housing Studies, 2018). Although elderly households currently drive home improvement spending in the United States, with households 55-and-over accounting for 50% of spending, low income households often lack the resources to improve their homes or move to more accessible rental units. Since low income households are significantly more likely to have ambulatory disabilities as they age, this creates a need for barrier removal, such as ramps, handrails, wide doors, and accessible utilities (Harvard University Joint Center for Housing Studies, 2018).

This need is reflected in the 2014-2018 ACS Estimates for the state of Texas. While 9.6% of Texans 18 to 64 years old have a disability, 38% of Texans 65 and older have a disability. In addition, the ACS estimates that older households tend to live in older homes: 32.8% of Texan householders aged 65 years and older lived in housing stock built before 1970 compared to 21.9% among householders younger than 65 years old.

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

According to the table below, approximately 81.3% of Texans aged 65 and older live in urban areas. Texans aged 65 and older who live in rural areas may face difficulty accessing health and other services because they live at greater distances from health facilities, community centers, and other amenities. Additionally, the programs that serve them may not benefit from a concentration of an aging

population and the efficiencies that can be realized from serving older adults in a centralized location (Viveiros, 2014).

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

State	Rural Elderly Persons	Urban Elderly Persons	Total Elderly Persons	Total Population	Percent Elderly of Statewide Population
Total	637,558	2,700,256	3,337,814	27,885,195	12%

Source: 2014-2018 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 total number of individuals aged 65 years or older is higher in urban counties for most regions. The regions with the highest percentage population of individuals 65 years or older also happen to be the only regions where the majority of individuals aged 65 years or older reside in rural counties. In northeast Texas, Region 4’s population is 17.5% persons over the age of 65, the highest among all regions, and 55.3% of those individuals 65 years or older reside in rural counties. Similarly, regions 2 and 5 have the second and third highest percentage population of individuals 65 years or older (16.9% and 16.4% respectively) and the second and third highest percentage of individuals 65 years or older residing in rural counties (55.3% and 54.9% respectively).

The subregion with the largest percentage population of individuals 65 years or older is the rural counties of Region 7 in central Texas, where 24.0% of rural residents are 65 years or older. 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 47.1% of the states’ elderly residents, or 1,570,168 individuals. The urban counties of Regions 3 and 6, a total of 20 counties encompassing the majority of the Houston-The Woodlands-Sugar Land and Dallas-Fort Worth-Arlington MSAs, account for 44.7% of the states’ elderly population. However, the urban counties of Region 3 and Region 6 account for 50.4% of the population of the State of Texas. This means that proportionally the elderly population of these subregions is actually lower than expected. 10.5% of Region 6’s residents are at least 65 years old, the lowest proportion of all regions followed by regions 7 (11%) and 3 (11.1%).

Farmworkers

As one of the top five states in agricultural production, Texas leads the nation in the number of farms and ranches, with 247,000 farms and ranches covering over 127 million acres (USDA 2018). According to the Texas Workforce Commission, the number of agriculture and forestry workers grew by 6% (adding 3,350 jobs to 59,175 workers total) between the first quarters of federal fiscal year 2013 and federal fiscal year 2018 (Texas Workforce Commission 2018). 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). For this reason, Texas employs relatively few agricultural workers relative to the scale of its agricultural production; however, due to the food demands of a growing population, it is expected that demand for agricultural workers will continue to increase faster than many other professions. From 2018 to 2024, it’s estimated that agricultural jobs in Texas will increase by 9.6% to 64,850 jobs total (Texas Workforce Commission, 2017).

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 33% of agricultural worker families surveyed in the 2015-2016 National Agricultural Workers Survey reporting total family income levels below the national poverty guidelines. Amongst farmworkers, migrant and unauthorized farmworkers were more likely to have family incomes below the poverty line with poverty rates of 52% and 38% respectively (National Agricultural Workers Survey 2018).

According to the Centers for Disease Control and Prevention, the agricultural industry presents unique risks for COVID-19 transmission. For migrant farmworkers specifically, this includes shared transportation, common living quarters and facilities, poor access to clean water, and the mobility of the workforce, which can spread the virus between rural communities (CDC 2020). The National Center for Farmworker Health notes that overcrowded and substandard housing conditions create one of the largest COVID-19 transmission risks for migrant farmworkers. The Center also states that the economic impact on the livelihoods of farmworkers could be significant, as U.S. farmers and ranchers are estimated to lose approximately \$20 billion in revenue during the pandemic (National Center for Farmworker Health 2020).

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

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

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

For some federal programs that the Department administers, the indicator of 125% of the poverty line is used to indicate housing need. The U.S. Census Bureau sets the poverty threshold by calculating the income needed for a family to buy necessary goods. The 2020 poverty income guideline for a family of four is \$25,750. In 2019, a family of 4 at 125% poverty would make approximately \$32,750 per year (USHHS, 2020).

According to the Kaiser Family Foundation, persons in poverty are more likely to develop severe illness from COVID-19 than higher income earners. The share of adults aged 18-64 who are at risk from serious illness from COVID-19 is currently at 21%; however, this percentage is 35% for households that make less than \$15,000 a year, 30% for \$15,000-\$25,000, and 24% for \$25,000-\$35,000 (Kaiser Family Foundation 2020). This is because persons in poverty are less likely to have access to proper healthcare, nutrition, and adequate living conditions.

The Urban Institute estimated in July 2020 that government stimulus during the coronavirus response would reduce poverty during the year (Urban Institute 2020). However, the Center on Budget and Policy

Priorities notes that the longer the economic effects of COVID-19 continue, the more low-income households will find themselves affected. Since job layoffs and furloughs are primarily located in low-paying industries, low-income workers will find themselves struggling to pay for necessities. Utilizing the U.S. Census’ pulse data, the Center on Budget and Policy Priorities estimates that as of October 23, 2020 16% of Texas renters were not caught up on rent and 38% of Texans reported having difficulty covering usual household expenses (Center for Budget and Policy Priorities 2020).

According to the 2014-2018 American Community Survey, 5,605,707 individuals in Texas live below 125% of the poverty line. Urban counties tend to have higher numbers of people below 125% of poverty, but also tend to have lower poverty rates than rural counties.

Individuals Below 125% of Poverty, Texas

Individuals	Rural	Urban	Texas
Individuals below 125% of poverty	798,108	4,807,599	5,605,707
Total Population for whom Poverty Status is Determined	3,422,987	23,841,707	27,264,694
125% of poverty rate	23.3%	20.2%	20.6%

Source: 2014-2018 American Community Survey, Table S1701.

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

Households by Income Group, Texas

Area	ELI Households	VLI Households	LI Households	MI Households	Households with Incomes >100% AMFI	Total Households
Rural	157,465	159,764	217,613	124,640	598,429	1,257,911
Urban	1,021,820	949,360	1,353,240	792,990	4,055,040	8,172,450
Total	1,179,285	1,109,124	1,570,853	917,630	4,653,469	9,430,361

Source: 2012-2016 CHAS, Table 8.

HUD’s definition for low income (LI) is less than or equal to 80% AMFI. According to the above table, 40.9% of all Texas households are in or below the LI category. Meeting the needs of this large portion of the State’s households is TDHCA’s primary focus.

Regional Analysis

In general, rural residents are more likely to have lower incomes than urban residents; whereas 42.5% of rural Texas households have incomes less than or equal to 80% AMFI, 40.7% of urban households and 40.9% of total Texas households have incomes less than or equal to 80% AMFI. While rural/urban location does correlate with income level, an even stronger relationship can be found between income level and type of tenure. Renter households are far more likely to have lower incomes than owner households; whereas 58.8% of renter households in Texas have incomes less than or equal to 80% AMFI, that percent drops by almost half to 30.0% for owner households. In every single region, the majority of renter households (>50% of total population) have incomes less than or equal to 80% AMFI.

Region 11 has the largest proportion of total households in the ELI and VLI income groups at 19.7% and 15.8% respectively. Region 13 follows Region 11 with 13.9% of the region’s households in the ELI

category and 13.5% in the VLI category. By comparison, 12.5% of the state's households are ELI and 11.8% are in the VLI category. Region 11 is the only region where the majority of its households have incomes less than or equal to 80% AMFI (52.7%). Region 13 has the next highest percentage at 45.6%. These percentages drastically increase when looking at renter households—69.3% of Region 11 renter households and 62.5% 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 with a higher rate of households with incomes less than or equal to 80% AMFI in their urban as opposed to rural counties. While all other regions have higher low-income rates in their rural rather than urban counties, Region 13 has the greatest difference between these two rates (45.3% of urban residents and 53% of rural residents). This indicates that rural households in Region 13 tend to be significantly lower income than the region's urban households. However, only 2.8% of Region 13's households reside in rural counties, meaning that the absolute number of rural low income households in Region 13 is relatively low.

Region 12 has the smallest proportion of ELI households to regional population at 9.7%. Only 8.7% of Region 12's urban households are ELI, which marks the lowest urban ELI rate amongst all regions. For rural households, Region 7 has the lowest ELI rate at 10.3% of rural households.

Region 3 has the largest number of ELI households of any region at 307,405 (26.1% of the states' total ELI population), followed by Region 6 (290,170 , 24.6% of the states' total ELI population). The urban counties of Regions 3 and 6 alone account for 48.9% of the states' total ELI households.

The percentage of households in each region below 125% of poverty follows a similar pattern to that of ELI households. Region 11 has by far the highest rate of households below 125% of poverty at 38.5%. The next highest regional rate is in Region 13, 27.9%. Region 7 has the lowest rate at 15.2%, followed by Region 12 at 16.6%.

Persons Experiencing Homelessness

Homelessness is defined in a variety of ways. While the definitions of homelessness are intricate and varied, the federal HEARTH Act of 2009 expanded the definition of homelessness from persons lacking a nighttime residence to include persons who will imminently lose their housing and have no subsequent residence identified. HUD's definition of "homeless" is persons sleeping in emergency shelters, in transitional housing, on the streets, in campsites, under bridges, in abandoned lots and in other places not intended for human habitation.

The Centers for Disease Control and Prevention report that persons experiencing homelessness are at risk for COVID-19 where there is community transmission (CDC 2020). This is because persons experiencing homelessness can come into contact with infected persons via community encampments, temporary shelters, or living with friends/family (Nature 2020). Additionally, persons experiencing homelessness may lack access to testing, healthcare, and sanitation facilities. These factors increase both the risk for COVID-19 transmission and severe illness due to untreated, underlying conditions (CDC 2020).

According to the most recent HUD Annual Homeless Assessment Report to Congress, homelessness increased by 3% nationally between 2018 and 2019 (HUD, January 2020). Following a trend from 2018, this increase occurred due to a rise in unsheltered homelessness, predominantly in Western states, such as California. HUD's nationwide point-in-time count estimates that 567,715 persons experienced homelessness over the course of one night in January 2019. Of these individuals, 396,045 (70%) were in households without children, 171,670 (30%) in households with at least one adult and

one child, and 4,101 (<1%) in households with only children. The number of people experiencing homelessness in families with children declined by 4.8% (or 8,743 people). This demonstrates progress towards HUD’s goal of ending family homelessness.

Although Texas reported more persons experiencing homelessness than all but three states (California, New York, and Florida) at 25,848 persons, it continues to have a rate of homelessness that falls well below the national average of 17 per 10,000 people. The rate of homelessness in Texas is almost half the national average at 9 per 10,000 people. Between 2018 and 2019, the number of persons experiencing homelessness in Texas increased by 2.1%. However, between 2007 and 2019, Texas saw the second largest decrease in the number of persons experiencing homelessness (13,940 individuals or 35%) out of all states. In the same time period, Texas also had the second largest decrease in the number of persons experiencing homelessness as individuals (6,695 individuals or 25.5%) and the largest percentage decrease in families with children experiencing homelessness (7,245 or 53.7%) (HUD, January 2020).

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	1,629	1,882	3,511
Severely Mentally Ill	2,567	2,288	4,855
Chronic Substance Use Issues	1,789	1,623	3,412
Veterans	1,225	581	1,806
Persons with HIV/AIDS	161	157	317
Survivors of Domestic Violence	2,047	466	2,513

Source: HUD, 2020.

Youth Experiencing Homelessness

In 2019, the 86 (R) Texas Legislative Session passed House Bill (HB) 2564, which amended Tex. Gov’t Code §2306.0721 (c) to include homeless youth as a population with special housing needs within the State’s Low Income Housing Plan. HB2564 defines homeless youth as any individual younger than 25 years of age who is homeless. By utilizing this definition, it can be extrapolated from HUD’s PIT Count data that there were 152,698 youth experiencing homelessness nationwide on a single night in January 2019.

According to HUD’s 2019 Annual Homeless Assessment Report to Congress, unaccompanied homeless youth “are persons in households without children who are not part of a family with children or accompanied by their parent or guardian during their episode of homelessness, and who are” under the age of 25 (HUD, January 2020). Under this definition, the PIT Count reported that there were 35,038 unaccompanied youth experiencing homelessness in the United States on a single night in January 2019.

Since PIT Counts cover only a single night in January, they represent a time-limited snapshot of homelessness in the United States. For this reason, it’s useful to integrate a variety of sources into any report on youth homelessness. Each year, the National Center for Homeless Education, in conjunction with the Department of Education, aggregates Federal data on public school students who experienced homelessness during the school year. The most recent report estimates that 1,504,544 (2.9%) out of

51,089,863 public school students experienced homelessness in the United States during the 2017-2018 school year (NCHE, nda). Of these students, 129,370 (8.6%) were unaccompanied, 16,054 (1.1%) were migratory, and 271,464 (18%) were students with disabilities. This report does not include students who experience homelessness over school breaks, or youth who aren't enrolled in public schools, which means that the report does not account for the entirety of this special population.

A 2013 study of youth who were experiencing homelessness or had run away from home 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). According to a report by the National Health Care for the Homeless Council, various studies indicate that youth experiencing homelessness have higher substance use rates than the general youth population, ranging anywhere from 28-81% (NHCHC, 2015). The same report indicates that youth experiencing homelessness may be four times more likely to experience a psychiatric disorder than the general youth population.

Of the 25,848 persons experiencing homelessness in Texas on a given night in January, 5,772 (22.3%) were reported to be youth (<25 years of age). 4,982 of these youth were sheltered in temporary or transitory housing, while 790 were unsheltered. The 2019 PIT Count also estimated that 1,355 (23%) of youth experiencing homelessness in Texas were unaccompanied, while 184 (3%) of youth experiencing homelessness were parenting other youth. The NCHE estimates that there were 231,305 students experiencing homelessness in Texas during the 2017-2018 school year. Although this represents a substantial increase over the 111,177 students reported during 2016-2017 school year, most of this increase can be attributed to the effects of Hurricane Harvey, which made landfall in August 2017. Of the 231,305 students experiencing homelessness in Texas during 2017-2018, 19,136 (8.3%) were unaccompanied, 1,183 (0.5%) were migratory, and 24,917 (10.8%) were students with disabilities.

The Youth Count Texas, a study conducted by TDHCA and the Texas Interagency Council for the Homeless (TICH) and submitted to the Texas legislature in December 2016, found that Texas youth experiencing homelessness self-reported financial reasons to be the number one contributor to youth homelessness (TDHCA, December 2016). Of the 489 person sample, 20.7% of youth under 19, 56.9% of youth 19-24, and 39.0% of the total reported that finances contributed to their unstable housing situation. The next leading cause of homelessness was reported to be family concerns, such as illness, divorce, abandonment, and running away. According to the same study, 112 out of 281 youth (39.9%) reported having a mental illness and 15 out of 260 (5.8%) reported having a developmental disability. In an extended survey of 102 youth, the most immediate challenge that youth experiencing homelessness reported was finding housing, followed by mental health concerns, such as depression, anger, anxiety, and trouble sleeping.

Homeless Youth Subpopulations, Texas

Homeless Youth Subpopulations	Sheltered	Unsheltered	Total
Unaccompanied Youth	742	613	1,355
Under 18 years old	173	31	204
18-24 years old	569	582	1,151
Parenting Youth	174	10	184
Children of Parenting Youth	266	14	280

Source: HUD, 2020.

Persons Living with HIV/AIDS and their Families

Human Immunodeficiency Virus (HIV) is the virus that causes Acquired Immunodeficiency Syndrome (AIDS). HIV infects cells and attacks the immune system, which weakens the body and makes it especially susceptible to other infections and diseases. Due to increased medical costs and/or the loss of the ability to work, people with HIV/AIDS may be at risk of losing their housing arrangements.

According to the U.S. Department of Health and Human Services, individuals with HIV who are on treatment have the same risk to COVID-19 as individuals without HIV (DHHS 2020). However, according to the U.S. Department of Health and Human Services, about 14% of the people with HIV don't know they have it and need testing (DHHS 2020). These individuals may be more susceptible to the effects of COVID-19 if their HIV develops unnoticed into Auto-Immune Deficiency Syndrome (AIDS). Additionally, the medical costs of HIV could make individuals with the virus more susceptible to the economic effects of COVID-19.

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, 2020). The Rate of new HIV diagnoses in Texas has decreased from 17.7 in 100,000 people to 15.7 in 100,000 people in 2018 (DSHS 2020). There were approximately 4,520 new diagnoses of HIV in 2018 (DSHS 2019).

Persons with HIV/AIDS, Texas

State	Persons with HIV/AIDS - 2018, Rural	Persons with HIV/AIDS - 2018, Urban	Total Persons with HIV/AIDS*, 2018	2014-2018 Total Population	Percent of Persons with HIV/AIDS to Statewide Population
Total	4,535	85,448	89,983	27,885,195	0.32%

Source: DSHS, 2019; 2014-2018 American Community Survey, Table DP05.

*Does not include 4103 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 that are not attributed to a geographic area.

Note: Figures do not include those unaware of their HIV infection or those who tested HIV positive solely through an anonymous HIV test. Cases are listed by residence at HIV or AIDS diagnosis.

Regional Analysis

The 2018 HIV Surveillance Report (released in 2019) indicates that over two thirds (66.8%) of all persons in Texas with HIV diagnoses live in the urban counties of Region 3 and Region 6, which contain the Dallas-Ft.Worth and Houston-Sugarland-Galveston MSAs. About half live in Harris and Dallas Counties alone. Not including those with HIV diagnoses in TDCJ facilities, Federal Prison facilities, and ICE facilities, 0.42% of people in Region 3 and 0.45% of people in Region 6 have HIV/AIDS compared to Texas' 0.32%. 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 0.04% in Region 13 to 0.30% in Region 7. Region 3 has the largest population of persons living with HIV/AIDS among all regions at 31,608 individuals, which is 33.6% of all persons living with HIV/AIDS in the State of Texas.

The vast majority (95.0%) of persons with HIV diagnoses who are attributed 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 0.43% and 0.46% of their

urban population respectively. Over a quarter (27.5%) 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 15.6%. 0.22% of all residents of rural Region 4 counties are living with HIV/AIDS, the highest rate among all rural subregions followed by Region 5 (0.19%) and Region 6 (0.15%).

Persons with Disabilities (Mental, Physical, and Developmental)

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

A significant number of persons with disabilities face severe housing needs. The 2014-2018 ACS 5-Year Estimates data show that 17.7% of individuals that live below the poverty level in Texas have a disability, while 8.6% 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 Centers for Disease Control and Prevention, persons with disabilities are not inherently more likely to have complications due to COVID-19; however, individuals may have underlying conditions that increase their risk for complications due to the virus (CDC 2020). The United Nations COVID-19 response group notes that persons with disabilities living in institutions are at most risk for the virus, since they often live in close proximity to other people (United Nations 2020). Meanwhile, persons with disabilities might also be economically impacted by the virus. During the viruses initial spread, the unemployment rate amongst persons with disabilities reached 20%, 5.3% higher than the population at large (Wright 2020). Shutdowns in public transportation, government, and healthcare services could also adversely affect persons with disabilities.

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

Persons with Disabilities, Texas

State Population	Rural	Urban	Total
Persons with Disabilities	563,784	2,589,081	3,152,865
Total Civilian Non-institutionalized	3,455,030	23,962,615	27,417,645
Percent	16.3%	10.8%	11.5%

Source: 2014-2018 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	15,523	1,998,662	0.8%
5 to 17 years	281,353	5,284,160	5.4%
18 to 34 years	384,655	6,677,488	5.7%
35 to 64 years	1,234,049	10,204,067	12.3%
65 to 74 years	564,075	1,976,727	29.1%
>74 years	673,210	1,276,541	53.6%
Total	3,152,865	27,417,645	11.5%

Source: 2014-2018 American Community Survey, Table S1810.

Regional Analysis

Rural counties have higher rates of disability than urban counties in every TDHCA service region. Urban counties generally have more persons with disability overall. For example, 21.8% 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 5,423 individuals, the lowest number of persons with disabilities among any subregion (and less than 0.2% of the total state population of persons with disabilities).

Regions 2, 4, 5, and 8 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. Region 4 has 5.4% of all persons with disabilities in the state of Texas, and 16.5% of all persons with disabilities living in rural areas across the state. Just over 17.4% of the population of Region 5 has a disability, the largest percentage in the State followed by Region 2 at 17.1%.

The urban counties of Regions 3 and 6 combined account for 44.0% of all persons with disabilities in the State. However, Regions 3 and 6 account for 52.5% of the state's civilian population, so this is a relatively low rate. In fact, Region 6 has the lowest percentage population of persons with disability at 9.5%, followed closely by Region 7 at 9.6% and Region 3 at 9.8%. Regions 3, 6, and 7 contain the cities of Dallas-Fort Worth, Houston, and Austin respectively. Despite representing the greater number of persons with disability in Texas, these cities proportionally contain less of the State's persons with disabilities.

Persons with Substance Use Disorders

According to U.S. Substance Abuse and Mental Health Services Administration's 2018 National Survey on Drug Use and Health (NSDUH), 2.72% of Americans over the age of 18 meet the criteria for illicit drug dependence or abuse. This is compared with 2.25% of Texans over the age of 18. Due to increasing rates of opioid misuse in the United States, the U.S. Department of Health and Human Services determined that opioid misuse constituted a public health emergency in 2017. The NSDUH reports that 0.65% of American adults and 0.54% of Texan adults abuse or are dependent upon painkillers, which are commonly associated with the opioid crisis. According to the President's Council

of Economic Advisers in 2017, the total economic cost of the opioid crisis in 2015 was \$504 billion dollars, which in addition to the emotional and mental toll of addiction, puts financial strain on families, government, and the healthcare system (Council of Economic Advisers, 2017).

According to the American Medical Association, local news publications in at least 40 states have reported an increase in opioid use due to the emergence of COVID-19 (American Medical Association 2020). A recent study in Population Health Management seemingly confirms these reports, stating that amongst study participants, positivity increased by 35% for non-prescribed fentanyl (a narcotic) and 44% for heroin during the pandemic (Niles, Gudin, Radcliff, and Kaufman 2020). Megan Moncur, the Federal Drug Administration's Associate Director of Opioid Policy, notes that the social isolation and economic stress could potentially increase substance abuse during the pandemic (FDA 2020). This is especially important because persons with substance abuse disorders are at an increased risk to develop COVID-19 due to drug-related health conditions. Currently, persons with opioid use disorder have the greatest risk of developing COVID-19 amongst persons with substance abuse disorders, followed by persons with tobacco use disorders (National Institutes of Health 2020).

One of the socio-economic costs of substance abuse is the inability to access and afford adequate housing. According to the National Coalition on Homelessness, substance abuse is both a cause and result of homelessness (National Coalition on Homelessness, 2017). Despite this, the Coalition notes that substance abuse most often arises after people lose their housing. Substance abuse can then create new barriers for accessing safe and affordable shelter. For instance, being without a stable place to live during substance abuse recovery only increases the likelihood that these treatments will fail (U.S. Interagency Council on Homelessness, 2015). During HUD's 2019 PIT Count, 3,412 persons experiencing homelessness on a single night in January reported patterns of chronic substance abuse (HUD, January 2020).

The National Institute on Drug Abuse found that in 2013, 11.2% of clients admitted to Department of State Health Services (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 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.

On September 12th 2019, the National Network to End Domestic Violence conducted its National Census of Domestic Violence Services, which collects information on the services provided by domestic violence programs across the United States each year. During the census, 1,669 domestic violence programs served a reported 77,226 people with 42,964 (55.6%) of those served receiving some form of housing assistance. 70% of programs provided some form of emergency shelter during the day and 35% of programs provided transitional and other housing assistance. Programs also reported 11,336 unmet requests for assistance, of which 7,732 (68%) were for housing (National Network to End Domestic Violence, 2020a). During HUD's 2019 PIT Count, 44,752 persons reported that they were a victim of domestic violence, accounting for 7.9% of persons experiencing homelessness.

The Bureau of Justice Statistics (BJS) estimates that there were 847,230 cases of intimate partner violence committed in 2018 for a rate of 3.1 per every 1,000 people over the age of 12 (Bureau of Justice Statistics, 2019). The BJS further estimates that only 45% of these crimes went reported and only 14.9% of intimate partner violence victims received assistance from a victim-service agency in 2018. Additionally, the BJS estimates that 734,640 cases of rape/sexual assault occurred in 2018. Sexual violence was the least reported criminal victimization in 2018, with the BJS estimating that only 24.9% of cases went reported.

According to the Texas Council on Family Violence's (TCFV) 2019 State Plan, Texas' 79 Health and Human Services funded programs served 71,500 survivors of domestic and family violence in 2018 (Texas Council on Family Violence, November 2019). In interviews with 150 survivors in seven different regions, TCFV found that 71.4% of survivors needed help looking for housing and 32.7% of survivors needed help keeping their current housing. Despite this, TCFV notes that 47% of persons calling for family violence shelter will hear that there's insufficient space to house them. HUD's 2019 PIT Count estimates that 9.7% of persons experiencing homelessness in Texas during one night in January were victims of domestic violence (2,513 people). TCFV interviews showed that 90.7% of survivors had experienced homelessness due to domestic violence at least once in their lives, over 45% had been homeless twice or more, and 34% had been homeless once or twice due to reasons unrelated to family violence.

The National Network to End Domestic Violence found that on September 12, 2019, alone, domestic violence programs in Texas served 6,437 people with 4,160 (64.6%) receiving some form of housing assistance. During the same time, 1,417 requests for services in Texas were unmet because programs did not have the resources to provide the requested services. 77% (1,096) of those requests were for housing. A major reason for not being able to provide services was identified as a lack of resources (National Network to End Domestic Violence, 2020b).

The Texas Department of Public Safety reports that the total number of Texas family violence incidents in 2019 was 196,902. This represented a 0.1% decrease when compared to 2018. These incidents involved 211,536 victims (a decrease of 0.6% from 2018) and 206,275 offenders (down 0.6% from 2018). The table below shows total victims of domestic violence in Texas in calendar year 2018. 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.

Incidences of Family Violence and Sexual Assaults, Texas

Area	Family Violence Incidents*	Incidence Rate (per 1,000 people)	Sexual Assault Incidents	Incidence Rate (per 1,000 People)
Rural	22,170	65	1,987	6
Urban	174,849	73	17,828	7
Texas**	197,019	72	198,15	7

Source: Texas Department of Public Safety, 2019

*Includes sexual assaults that also meet the criteria for family violence

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

Regional Analysis

Per 1,000 people in Region 1, there were 104 incidents of family violence, the highest rate amongst all regions. Region 1 has 3.1% of the state's population and 4.5% of its family violence incidents.

Region 6 has more incidents of family violence than any other region at 50,584 (25.7% of the State total). The urban counties of Region 6 alone account for 25.0% of all family violence incidents in the state of Texas. Region 6 has a slightly higher incident rate, 74 incidents per 1,000 people, than the state as a whole, 72 incidents per 1,000 people.

Region 7 has the lowest rate of family violence incidents at 56 per 1,000 people. This holds true for both its urban counties, 57 incidents per 1,000 people, and its rural counties, 56 incidents per 1,000 people. Region 7 had 11,860 reported incidents of family violence in 2018.

Residents of Colonias

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

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

Differing definitions also make it difficult to estimate the population of the state's colonias. Oftentimes, reports utilize population figures for Economically Distressed Areas (EDAs) as estimates for colonia populations. This is because the TWDB also requires that counties adopt the model subdivision rules in order to qualify for their Economically Distressed Areas Program (EDAP), a program designed to assist local government in providing water and sewer facilities to needy residential areas such as colonias. EDAP eligible cities and counties must contain an EDA, as established by Tex. Water Code §17.921. The TWDB defines a colonia as a type of EDA with 11 or more dwellings that is located in a county any part of which is within 50 miles of an international border; or located in a county any part of which is within 100 miles of an international border; and that contains the majority of the area of a municipality with a population of more than 250,000 as per Tex. Gov't Code §775.001(2). The TWDB also utilizes a separate definition for 'nonborder colonias,' which applies to subdivisions located greater than 150 miles from the international border of the state. Therefore, since the Tex. Water Code's definition for a colonia (and EDAs more generally) do not set requirements for distance from the Texas-Mexico border, TWDB population estimates for EDAs or colonias do not necessarily align with the TDHCA definition of colonia, which is limited to counties 150 miles from the Texas-Mexico border.

As such, reporting agencies can arrive at different estimates for the number of people living in colonias depending on which definitions they utilize. For instance, a 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, which utilizes a similar definition to TDHCA, found that the six Texas counties (El Paso, Maverick, Webb, Starr, Hidalgo, and Cameron) with the largest colonia populations contain 1,854 colonias with a population of 369,482. Population numbers in this assessment were validated in several ways: by 2010 census data, by city and county figures, and (in some cases) by colonia ombudsperson site visits.

Colonia Resident Population Estimates, Texas

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

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

Conversely, a 2015 Federal Reserve Bank of Dallas report estimates that 500,000 people live in 2,294 colonias in Texas (Federal Reserve Bank of Dallas, April 2015). This is likely based on the previously mentioned 2003 TWDB assessment, 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 housing choice voucher administration to public housing construction and rehabilitation. While housing choice vouchers provide rental subsidies for households living in private rental units, public housing units offer affordable low-income housing that is managed directly by the public housing authority. Numerous studies have indicated that 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). According to HUD, the median income for a public housing resident in Texas is \$13,258 with 72% of all households being classified as extremely low income (HUD, 2018).

HUD estimated in 2010 that the existing capital need to repair and improve the nation's public housing stock rests at \$25.6 billion, which includes funds for lead paint abatement and accessibility accommodations (HUD, 2010). The Fiscal Year 2019 HUD budget awarded \$2.78 billion to the public housing capital fund and \$4.65 billion to the public housing operating fund, representing modest increases from the previous year. Despite these increases, The Harvard Joint Center for Housing Studies estimates that the public housing capital fund's backlog rests at \$56.5 billion (Harvard Joint Center for Housing, 2019). According to a Congressional Research Service report in 2014, the nation's aging public housing stock will continue to decline in habitability and viability without major capital improvements (McCarty, 2014). This decline in housing conditions could affect many low income Texans.

To begin to address this significant need for rehabilitation of its public housing stock, HUD created the Rental Assistance Demonstration (RAD). RAD allows PHAs to leverage public and private debt and equity to rehabilitate their properties while the units continue to remain affordable to low income households. According to HUD, Texas PHAs have converted 119 projects covering 11,806 housing units under the RAD program, with approximately 29,760 people served. To date, Texas ranks 15th in the country for the percentage of former public housing units that have been preserved, and an additional 22 projects covering 1,777 units are currently in the Texas RAD pipeline. It is not uncommon for RAD conversion properties to access TDHCA resources including the Housing Tax Credit Program. The PHAs

that have converted the most units through the RAD process are the Housing Authority of the City of El Paso (5,173 units), the Housing Authority of the City of Austin (1,738 units) and the Corpus Christi Housing Authority (1,714 unit).

Public Housing Authority Units, Texas

State	Rural	Urban	Total Units
Total	14,875	30,338	45,220

Source: HUD, 2019.

Regional Analysis

The majority of the State’s PHA units are in urban counties, 67.1%. Region 9 has 15.7% of the State’s PHA units, the highest percentage of any region, followed by Region 3 at 14.9%. Region 12 has the smallest share of the State’s PHA units at 2.7%, followed by Region 13 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

According to the Texas Veterans Commission, the two key factors which continue to increase the demand for veterans’ services in Texas are force reductions, which produce a surge of service members departing the military, and a large aging population of veterans, specifically from the WWII, Korea, and Vietnam eras. The current median age for veterans in the United States is 64 compared with 44 for all non-veterans (U.S. Department of Veteran’s Affairs, 2018). Age also contributes to the higher rate of veterans living with disabilities (30.1%) than the non-veteran population (14.8%). As these generations of veterans age, need for veterans services continues to grow (Texas Veterans Commission, 2014).

Veterans face a host of challenges when transitioning back to civilian life. Nationwide, about 1.5 million veterans live in poverty, and the veteran poverty rate is rising (US Department of Veteran Affairs, 2015). On a single night in January 2019, there were 37,085 veterans experiencing homelessness in the United States, and nearly all (98%) were homeless in households without children. Between 2018 and 2019, homelessness among veterans decreased by 2% (or 793 individuals) nationwide.

The 2014-2018 ACS estimates that there are about 1,474,232 veterans in Texas, representing 7.2% of the Texas civilian population over age 18. HUD’s 2019 PIT Count reported that there were 1,806 veterans experiencing homelessness in Texas over a single night in January 2019 (HUD, January 2020). Veterans accounted for 7% of the homeless population in Texas. This is a decrease from 2018, when 7.6% of the adult population experiencing homelessness counted on a single night in January consisted of veterans (HUD, December 2018). Between 2018 and 2019, Texas had the largest absolute decrease in veterans experiencing homelessness at -129, a 6.7% decrease.

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 of the Iraq and Afghanistan wars experiencing homelessness had post-traumatic stress disorder (DeAngelis, 2013). As part of the Mayors Challenge to End Veterans Homelessness, Texas cities collected data on the main drivers of veteran homelessness and reported that the top five barriers to Veterans receiving services were a) incarceration, b) criminal record, c) screening criteria for rental housing, d) denial of service, and e)

experiencing mental health disorders other than PTSD (TDHCA, 2016b). 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	2014-2018 Civilian Population over 18 years	Percent Veterans of Population Over 18 Years
Total	234,067	1,240,165	1,474,232	20,502,823	7.2%

Source: 2014-2018 American Community Survey, Table S2101.

Regional Analysis

12.1% of Region 8’s civilian population over 18 years old are veterans, the highest percentage among all regions followed closely by Region 9 at 11.0%. 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 206,310.

While a greater number of veterans live in urban counties (84.1% of the State total), rural counties have a higher percentage of their population that are veterans (8.5% vs. 7.0%).

Region 3 has the largest veteran population of all regions, 368,113 or 25.0% of all Texas veterans. Region 6 has 281,214 , or 19.1% of all Texas veterans. Considering that Regions 3 and 6 account for 27.2% and 24.8% of the state’s total civilian population respectively, this is about the number of veterans you would expect to be present in these two regions.

Region 12 has the smallest share of the State’s veteran population at 2.2% while Region 11 has the lowest percentage of its regional population who are veterans at 3.8%.

Youth Aging Out of Foster Care

In Texas, youth in the foster care system age out at 18 years old (although under a variety of programs, youth may be able to stay in the system to receive ongoing assistance until age 24). In 2018, 1,211 Texas youth were emancipated from foster care, with some youth receiving assistance and services to help them transition to adulthood and some youth ceasing continued contact with the child welfare system once they left foster care (Texas DFPS, 2020). A recent study of youth who had been in foster care found that when asked where they went when they aged out, 26% went to a family home, 15% to a foster family home, 5% to a relative’s home, 15% to the home of a friend or boyfriend/girlfriend, 4% to a shelter, 5% to transitional living or my own place, 11% to a shelter, and 8% went to the streets (Narendorf et al., 2015). According to Mathematica Policy Research, “11 to 36 percent of youth who age out of foster care become homeless, and 25 to 50 percent experience unstable housing arrangements” (Mathematica, 2015). A study of homeless youth by the USHHS Family and Youth Services Bureau (FYSB) additionally reports that 50.6% of respondents had reported staying in foster care or a group home (USHHS FYSB, 2014).

Studies have found that youth aging out of foster care are less likely than their peers who have not been in foster care to graduate from 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 2018

State	Rural	Urban	Total
Total	192	1,020	1,212

Source: Texas Department of Family and Protective Services, 2020

Regional Analysis

Because the number of youth aging out of foster care is small compared with the population of the State, the percentage of each region’s population that are youth aging out of foster care vary by only thousandths of a percentage. 0.0081% of the population of Region 9 are youth aging out of foster care, the highest percentage among all regions. Region 13 has the lowest percentage—only 0.0023% of the region’s population are youth aging out of foster care.

Region 6 contains 22.5% 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 41.5% 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 1.7%.

Despite only 9.5% of all Texas residents of urban counties being in Region 9, 18.0% of all youth aging out of foster care living in urban counties reside in Region 9.

HOUSING ASSESSMENT

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

Housing Needs

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

Households with One or More Housing Problems, Texas

Income Categories	Renter At least one problem	Renter Total Households	Renter % with at least one problem	Owner At least one problem	Owner Total Households	Owner % with at least one problem	Total Households
ELI	591,670	756,356	78.2%	304,870	422,929	72.1%	1,179,285
VLI	505,366	604,497	83.6%	275,612	504,627	54.6%	1,109,124
LI	401,248	742,830	54.0%	324,758	828,023	39.2%	1,570,853
MI	96,509	373,766	25.8%	136,592	543,864	25.1%	917,630
>100% AMFI	102,092	1,101,894	9.3%	272,228	3,551,575	7.7%	4,653,469
Total	1,696,843	3,579,345	47.4%	1,314,069	5,851,070	22.5%	9,430,400

Source: 2013-2017 CHAS, Table 1 and Table 8.

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

PHYSICAL INADEQUACY (LACK OF KITCHEN AND PLUMBING FACILITIES)

HUD's CHAS data tracks the physical inadequacy of units by reporting on the number of units in each county that lack complete kitchen and/or plumbing facilities. Although there may be other ways to measure physical inadequacy, the lack of plumbing and/or kitchen facilities mark severely inadequate housing (HUD 2019). TDHCA's Minimum Construction standards, which serve as the starting point for the rehabilitation of single-family homes, defines homes without kitchen or plumbing facilities as 'substandard condition' (TDHCA 2015). Specifically, substandard conditions, such as lack of plumbing and/or kitchen facilities "threaten the health and/or safety of the occupant."

Lack of plumbing also increases the risk factors for contracting novel coronavirus, COVID-19 (Kaiser Health News, 2020). Regular washing of hands, surfaces, and clothing is predicted to reduce the risk of infection, but lack of plumbing can affect how often households are able to regularly clean and sanitize surfaces.

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	18,924	756,356	2.5%	10,090	422,929	2.4%
VLI	12,573	604,497	2.1%	5,881	504,627	1.2%
LI	11,936	742,830	1.6%	6,754	828,023	0.8%
MI	4,320	373,766	1.2%	3,098	543,864	0.6%
>100% AMFI	12,067	1,101,894	1.1%	13,169	3,551,575	0.4%
Total	59,818	3,579,345	1.7%	39,043	5,851,070	0.7%

Source: 2013-2017 CHAS, Table 3 and Table 8.

Out of the total count of physically inadequate occupied housing units, 19.2% are occupied by ELI renter households and 10.2% are occupied by ELI owner households. A greater number of renters with incomes less than or equal to 100% AMFI lack kitchen or plumbing compared to owners, while a greater number of owners with incomes greater than 100% AMFI lack kitchen or plumbing compared to renters. However, the rate of households in each income category that lack plumbing or kitchen facilities decreases as income increases. While the percentage of ELI owner and renter households who lack complete kitchen or plumbing facilities are similar, for all other income categories rates of physical inadequacy are higher among renter households.

Regional Analysis

Region 11 has the highest rates of physical inadequacy among all regions with 1.9% of its households lacking kitchen or plumbing facilities. The region with the next highest rate of physical inadequacy is Region 12 at 1.6%. Region 11 owner households in the ELI category have the highest rate of households lacking complete plumbing or kitchen facilities at 4.5%. The next highest is Region 12 ELI owner households, at 4.0%. Region 11 and 12 also have the highest rates of physical inadequacy for rental households at 3.7% and 3.6% respectively.

Regions 3, 6, and 13 have particularly low rates of physical inadequacy. All three of these regions have low overall rates due to low levels of physical inadequacy in their urban areas. Overall, the rate of physical inadequacy is higher in rural counties than in urban counties (1.4% and 1.0% of total rural and urban households, respectively). Region 12 is the only region where physical inadequacy is higher in urban households (1.7%) than rural households (1.3%). Region 13 has the largest difference between urban and rural rates of physical inadequacy; while 0.9% of urban households in Region 13 lack complete kitchen or plumbing facilities, 3.3% of rural households have the same issues.

HOUSING COST BURDEN

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

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

Income Categories	Renters with Cost Burden	Total Renter Households	% of Renter Households with Cost Burden	Owners with Cost Burden	Total Owner Households	% of Owners with cost burden
ELI	575,012	756,356	76.0%	293,444	422,929	69.4%
VLI	480,104	604,497	79.4%	254,737	504,627	50.5%
LI	347,092	742,830	46.7%	280,045	828,023	33.8%
MI	69,990	373,766	18.7%	111,124	543,864	20.4%
>100% AMFI	46,690	1,101,894	4.2%	194,185	3,551,575	5.5%
Total	1,518,888	3,579,345	42.4%	1,133,535	5,851,070	19.4%

Source: 2013-2017 CHAS, Table 8.

VLI renter households have the highest rate of households experiencing cost burden at 79.4% of all VLI renter households. ELI renter households have the largest absolute number of households experiencing cost burden with 575,012 households. This is a larger population than renter and owner households with incomes greater than 100% AMFI experiencing cost burden combined, 240,875 households. While both the absolute number and percentage of total cost burdened households increased from the previous 2012-2017 CHAS data, the number of cost burdened ELI and VLI households continue to decrease.

The absolute 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 37.9% ELI, 31.6% VLI, 22.9% LI, and just 7.7% are MI and above. Cost burdened owners are 25.9% ELI, 22.5% VLI, 24.7% LI, and 26.9% MI and above. This could possibly be there are more owner households in the higher income categories when compared with renting. As such, higher income groups comprise a larger portion of cost burdened homeowners.

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

Regional Analysis

Region 7 has the highest rates of housing cost burden among all regions with 30.3% of households paying over 30% of their income in housing costs. Region 13 has the next highest rate at 29.8%. Several regions 3, 6, 8, 9, and 11 all have rates between 28% and 29%.

Region 12 possesses the lowest rate of cost burdened households in the state at 21.9%. Region 2 has the next lowest rate at 23.5%. It's worth noting that these two regions share a border, which could mean that similar geographic and economic factors are lessening cost-burden across these two regions.

Region 7 households have the highest rates of cost burden across most income categories except for renter households above 80% AMFI (MI and above). This is likely due to rapidly increasing housing costs in the Austin-Round Rock MSA (City of Austin 2020). Region 13 has the highest rate of cost

burdened MI renter households at 25.0%; meanwhile, Region 6 has the highest rate of cost burdened households above 100% AMFI at 5.0%.

Region 7 renter households in the VLI income category have the highest rate of households experiencing cost burden at 87%. The next highest is Region 9 VLI renter households at 81.9% and then Region 6 VLI renter households, at 81.5%. In general, housing cost burden increased amongst VLI households and decreased amongst ELI households in the latest CHAS data release.

Housing cost burden is more prevalent in urban areas than in rural; 29.0% of total urban households and 22.1% of total rural households experience cost burden. Regions 7 and 8 have the highest rates of cost burden among urban subregions; 30.8% of urban households in Region 7 and 31.3% of urban households in Region 8 experience cost burden. Regions 6 and 8 have the highest rates of cost burden among rural subregions; 24.2% of rural households in Region 6 and 25.5% of rural households in Region 8 experience cost burden.

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

OVERCROWDING

Overcrowded housing conditions occur when a residence accommodates more than one person per each room in the dwelling. Overcrowding may indicate a general lack of affordable housing in a community because households may choose to share space, rather than pay for expensive housing or move to areas with more affordable housing. The following chart shows the percentage of households experiencing overcrowding in each income category.

Number of Households Experiencing Overcrowding by Income Group, Texas

Income Categories	Over-crowded Renters	Total Renter Households	% of Renters with Overcrowding	Over-crowded Owners	Total Owner Households	% of Owners with Overcrowding
ELI	72,917	756,356	9.6%	21,522	422,929	5.1%
VLI	63,925	604,497	10.6%	28,704	504,627	5.7%
LI	60,468	742,830	8.1%	47,686	828,023	5.8%
MI	24,279	373,766	6.5%	24,210	543,864	4.5%
>100% AMFI	46,880	1,101,894	4.3%	67,921	3,551,575	1.9%
Total	268,461	3,579,345	7.5%	189,991	5,851,070	3.2%

Source: 2013-2017 CHAS, Table 10 and Table 8.

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

Overcrowding also decreases more significantly as income increases beyond the 50% AMFI income level for both owner and renter households. This is likely because higher income households can more

easily find and afford houses with sufficient space. For all income categories, renter households have higher rates of overcrowding than owner households.

Regional Analysis

Region 11 has the highest rates of overcrowding among all regions with 11.9% of total households experiencing overcrowding. Unlike rates of physical inadequacy and housing cost burden, Region 11 has the highest rates of overcrowding regardless of income category, owner or renter status, or urban or rural area. The total rate of overcrowding among all households in Region 11 (11.9%) is more than twice as high as the region with the next highest rate of overcrowding, Region 13 at 5.7%. It's worth noting that both Regions 11 and 13 contain the vast majority of Texas' border counties, which seems to indicate that geography plays at least some role in rates of overcrowding. On the other hand, Region 2 has the lowest regional rate of overcrowding, 2.4% of all households. Region 2 also has the lowest rate of overcrowding or second lowest rate of crowding across all renter and owner income categories.

Rates of overcrowding are relatively close in urban and rural counties. The largest difference between the urban and rural rate is in Region 11, where 8.9% of rural and 12.3% 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

During the 5-year ACS estimate (2014-2018), approximately 67.8% of occupied housing units in Texas were single-unit homes, and nearly all of these single-unit homes (90%) were single family detached structures. Multifamily structures comprise roughly 24.8% of Texas' housing units: 1.9% in developments of 2 units; 3.2% in developments with 3 or 4 units; 11.1% in developments with 5 to 19 units; and 8.6% in developments of over 20 units. The remaining 7.4% 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	1,174,147	6,125,650	7,299,797	67.8%
2 units	35,495	168,434	203,929	1.9%
3 or 4 units	39,061	306,879	345,940	3.2%
5 to 19 units	54,230	1,140,517	1,194,747	11.1%
20+ units	29,914	900,365	930,279	8.6%
Mobile homes	279,270	498,417	777,687	7.2%
Other types of housing	5,565	11,956	17,521	0.2%
Total	1,259,508	8,293,538	9,553,046	100.0%

Source: 2014-2018 American Community Survey, Table DP04.

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

The table below shows occupied and vacant housing. In areas of high vacancy, this can create a problem if those units are substandard, contributing to blight and unsafe housing conditions. In areas of very low vacancy, this can create a high demand for units, driving up rental costs. Rural areas experienced lower levels of occupancy than urban areas. The statewide occupancy rate was 88.9%.

Housing Occupancy, Texas

State	Renter Occupied Housing Units	Owner Occupied Housing Units	Vacant Housing Units	Percent of Total Units that are Occupied
Rural	360,736	898,772	358,174	77.9%
Urban	3,274,539	5,018,999	858,680	90.6%
Total	3,635,275	5,917,771	1,216,854	88.7%

Source: 2014-2018 American Community Survey, Table DP04.

Regional Analysis

After a brief decrease in occupancy rates in the 2013-2017 ACS data, occupancy rates increased slightly in the 2014-2018 data. This is largely due to both an increase in the total housing supply and a significant decrease in vacant units in urban areas.

Region 2 has the lowest regional occupancy rate of all regions at 78.9%. Region 4 has the lowest occupancy rate among urban subregions (85.5%) but Region 13 has the lowest occupancy rate among rural subregions (65.9%).

Region 3 has the highest overall occupancy rate of all regions at 92.0% of units occupied. Region 3's urban counties have the highest occupancy rate of any subregion (92.4%) followed closely by the urban counties of Region 7 (92.0%). 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. Region 9 had the highest occupancy rate of all rural subregions at 82.3% occupancy.

STATEWIDE ASSISTED HOUSING INVENTORY

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

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

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

Because this is a count of subsidized units, the unit total only includes those units that have income restrictions and does not include market-rate units that may incidentally have affordable rents available in some developments. Housing Choice Vouchers are included in the count as they can

subsidize the rent of market rate units and voucher holders are required to meet income restrictions. TDHCA units represent the active multifamily units as taken from TDHCA's internal Central Database in November 2020, HUD units, Housing Choice Vouchers, and Public Housing Authority unit data were obtained from HUD's 2019 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 September 17, 2020, were taken from USDA's Rural Development Datasets webpage.

Subsidized Units, Texas

Multifamily Units	State	Percent of State Inventory
TDHCA Units	275,714	48.3%
HUD Units	65,302	11.5%
PHA Units	45,220	7.9%
Housing Choice Vouchers	169,562	29.7%
USDA Units	14,476	2.5%
Total	570,241	100.0%

Source: HUD 2019; U.S. Department of Agriculture 2020.

Regional Analysis

Geographic data was not available for 7 PHA, and 902 HCV units. They were not included in this regional analysis.

The urban counties of Regions 3 and 6 account for 43.9% of all assisted multifamily units in the State of Texas (250,659 units). Region 3 has the overall greatest share of the State's subsidized units at 24.8%, followed by Region 6 with 20.6%. Region 12 has the smallest share of the state's subsidized multifamily units at 2.1%, followed by Region 2 with 2.5%. Regions 2 and 4 have 49.4% and 45.3% of their total subsidized units located in their rural counties, the highest rural unit percentages of all regions. Overall, most regions had a majority of their subsidized units located in urban areas.

8.9% of all housing units in Region 13 are subsidized units, the highest percentage of any region. 9.9% of all housing units in the urban counties of Region 5 are subsidized units, the highest percentage among all subregions. In Region 5 the percentage of rural subsidized multifamily units to total rural units is 4.8%. 7.9% of the rural housing units in Region 11 are subsidized, the highest percentage amongst all regions. Overall, 5.3% of all housing units in the state are subsidized with 3.2% of urban housing units being subsidized and 4.4. % of rural housing units being subsidized.

FORECLOSURES

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

According to Attom Data Solutions, the parent company of foreclosure data provider RealtyTrac, the COVID-19 pandemic has decreased foreclosures across the country, as various federal, state, and local agencies have enacted mandatory deferments for foreclosures (Attom Data Solutions 2020). This includes a 180-day forbearance period for homeowners with loans backed by the federal government. Despite this, foreclosures on mortgages could potentially rise once the foreclosure forbearance period starts to expire for many people (Forbes 2020).

The following data are from RealtyTrac and represents the number of notices announcing public auction of properties, which is one of the final steps in the foreclosure process. The highest number of notices of public auction was in Quarter 1 of State Fiscal Year 2020, September 2019 to November 2019. Altogether, foreclosures were down significantly from SFY 2019, a 37.5% decrease from 29,819 foreclosures to 18,649. While Quarter 1 foreclosures were only down 9.5% from last year, Quarter 4 foreclosures were down 70.6% from 6,509 foreclosures. This suggests that federal and local restrictions put in place due to COVID-19 may have limited the number of foreclosures in SFY 2020. In addition to federal CARES Act protections for FHA mortgages, numerous Texas counties have chosen to suspend or limit foreclosures on mortgages in line with Governor Abbott’s State Disaster Declaration for COVID-19 (Smith, Alonso, Gutierrez, and Miller 2020).

Foreclosures, Texas SFY 2020

State	Quarter 1	Quarter 2	Quarter 3	Quarter 4	Total
Rural	640	218	335	182	1,375
Urban	6,312	4,835	4,397	1,730	17,274
Total	6,952	5,053	4,732	1,912	18,649

Source: RealtyTrac, 2020.

Regional Analysis

The urban counties of Regions 3 and 6 alone account for more than half (52.6%) of Texas homeowners who received notices of public auction. Urban and rural counties of Regions 3 and 6 account for 54.6% of total State foreclosures in SFY 2020 (28.8% in Region 6, 25.9% in Region 3). The next highest regional share of State foreclosures is in Region 9, which had 13.2% of the State total. Each of the remaining regions range from 1.0% (Region 2) to 7.3% (Region 11) of all Texas foreclosures.

The rural counties of Region 3 account for 25.3% of all rural foreclosures (348 foreclosures). Region 3 (25.3%) and Region 8 (18%) both accounted for large portions of the state’s rural foreclosures. Meanwhile, the largest percentages of urban foreclosures occurred in Regions 3 (29.5%) and (30.9%).

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. They cross tabulate the number of households and housing units in different affordability categories by tenure (meaning whether the household is a renter or owner household). In the tables, rental unit affordability depends on gross rent and owner unit affordability depends on the home value. All units reported in the following tables have complete kitchen and plumbing facilities. Higher income households often reside in units that could be affordable to the lowest income households, so there are fewer units available at a cost that is affordable to lower income households. For example, 929,109 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 40% of homes affordable to ELI owner households. Only 21.9% of ELI renter households are living in rental units affordable to renter households in that income bracket, which implies that the remaining 78.1% of ELI renter households may be experiencing housing cost burden. This is supported by the cost burden statistics previously discussed, where 76.0% 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. Only 13.5% of LI renter households (incomes of 50-80% AMFI) are in units that are affordable to households with incomes greater than 80% AMFI, above the LI income bracket. However, 46.7% of LI renter households experience housing cost burden. This indicates that other factors besides rental affordability can cause housing cost burden, such as utilities and fees. It also suggests that a number of LI renter households may reside on the lower end of the income category (50% AMFI) than near the top (80% AMFI).

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

Unit Rent Affordability	ELI Renter Households	VLI Renter Households	LI Renter Households	MI Renter Households	Renter Households with Incomes >100% AMFI	Total Renter Occupied Units
Rental Units Affordable to ELI HHs	165,844	64,121	49,031	21,484	52,984	353,585
Rental Units Affordable to VLI HHs	203,055	164,126	144,600	52,594	88,753	653,069
Rental Units Affordable to LI HHs	301,708	308,401	436,993	217,670	495,624	1,760,375
Rental Units Affordable to MI HHs and HHs with incomes greater than 100% AMFI	66,952	55,271	100,173	77,705	452,525	752,636
Total Renter Households	756,356	604,497	742,830	373,766	1,101,894	3,579,345

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	21.9%	10.6%	6.6%	5.7%	4.8%
Rental Units Affordable to VLI HHs	26.8%	27.2%	19.5%	14.1%	8.1%
Rental Units Affordable to LI HHs	39.9%	51.0%	58.8%	58.2%	45.0%
Rental Units Affordable to MI HHs and HHs with incomes >100% AMFI	8.9%	9.1%	13.5%	20.8%	41.1%

Source: 2013-2017 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	271,306	330,456	479,167	278,494	904,577	2,264,005
Homes Affordable to LI HHs	76,475	102,208	211,839	161,285	1,071,750	1,623,501
Homes Affordable to MI HHs	22,661	25,664	52,182	41,991	473,911	616,385
Homes Affordable to HHs with Incomes >100% AMFI	42,377	40,434	78,184	59,079	1,088,259	1,308,140
Total Owner Households	422,929	504,627	828,023	543,864	3,551,575	5,851,070

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	64.1%	65.5%	57.9%	51.2%	64.1%
Homes Affordable to LI HHs	18.1%	20.3%	25.6%	29.7%	18.1%
Homes Affordable to MI HHs	5.4%	5.1%	6.3%	7.7%	5.4%
Homes Affordable to HHs with Incomes >100% AMFI	10.0%	8.0%	9.4%	10.9%	10.0%

Source: 2013-2017 CHAS, Table 15A and Table 15B.

LOCAL ASSESSMENT OF NEED

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

Public Assistance Request Inventory

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

- calls made to TDHCA's Automated Call Distribution line (toll free 800-525-0657 or 512-475-3800);
- emails sent to TDHCA's general mailbox (info@tdhca.state.tx.us);
- letters mailed to the agency's mailing address (PO Box 13941, Austin, TX 78711); and,
- web searches for assistance through the Department's Help for Texans website at <http://www.tdhca.state.tx.us/texans.htm>.

The first three methods allow TDHCA staff to provide individualized assistance to members of the public. The fourth method is automated and does not entail individual attention for the requestor. This means that data collected through the fourth method may not accurately reflect assistance requests, as it could include miscellaneous or non-request related searches. For this reason, online search request data varies significantly from year to year.

Below are explanations of types of requests received:

1. **Barrier Removal:** modifications to improve accessibility for persons with disabilities.
2. **Emergency Assistance:** short-term rental payments, often used to prevent eviction and various social services for poverty-level households.
3. **Foreclosure Prevention:** addresses problems with banks or servicers or problems making mortgage payments. This type of request was only captured through calls, emails or direct mail and not through web requests. (Please note that TDHCA does not provide mediation with banks or servicers or mortgage assistance payments.)
4. **Homebuyer Assistance and Education:** down payment assistance, low-interest loans, mortgage credit certificates, and education for first-time homebuyers on the process and responsibilities for buying and owning a home. In the below tables and charts, Homebuyer Assistance and Education is shortened to Homebuyer.
5. **Legal Assistance:** landlord/tenant disputes, contract for deed issuances and other legal matters. This type of request was only captured through calls, emails, or direct mail and not through web requests. (Please note that TDHCA does not provide legal assistance to the public.)
6. **Other Housing-Related Assistance:** referrals to realtors, sewer connections, homeowner associations and other general questions about housing. This type of request was only captured through calls, emails or direct mail and not through web requests. (Please note that TDHCA does not have jurisdiction over the issues in "Other Housing-Related Assistance.")
7. **Rental Assistance:** longer-term rental assistance, such as subsidized rent in a market-rate apartment or lower rents in reduced-rent apartments.
8. **Repair Assistance:** owner-occupied home repairs.

- 9. Utility Assistance: utility payment needs, possibly to prevent utilities from being disconnected.
- 10. Weatherization: weatherization to increase energy efficiency and decrease utility use.

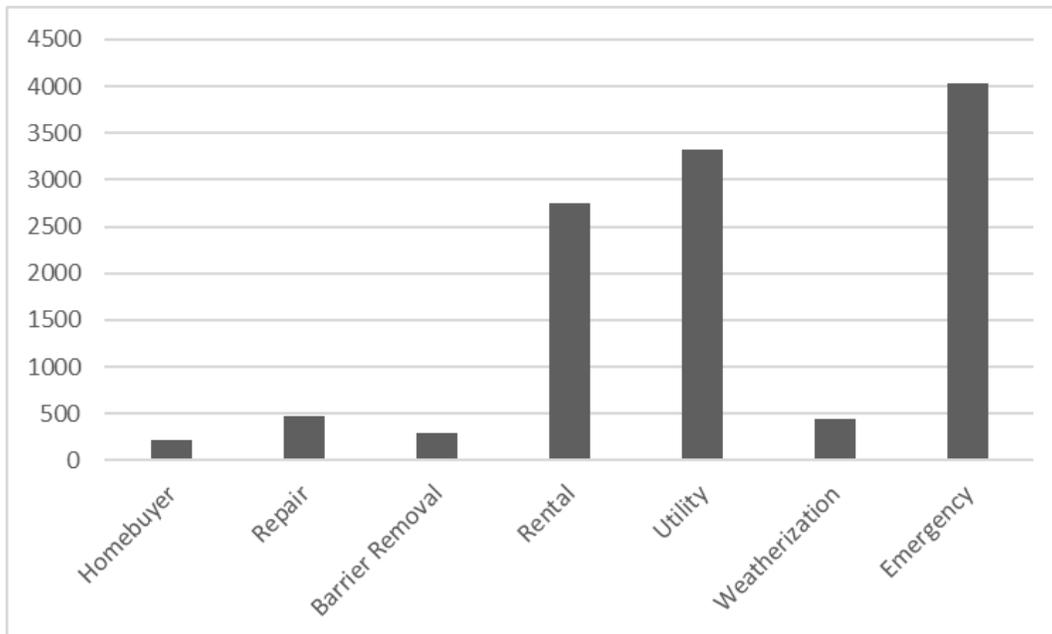
For all requests except Legal Assistance and Other Housing-Related Assistance, TDHCA usually responds by referring the requestor to local agencies funded through TDHCA that provide help with these services. For Legal Assistance and Other Housing-Related Assistance, staff refers the public to local Legal Aids, nonprofits, or other state agencies. While the majority of TDHCA’s programs do not typically serve individuals directly, there are two exceptions: the HCV and Section 811 PRA Programs, which TDHCA administers for certain areas in the state.

Public Assistance Requests, SFY 2020

Type of Requests	Personal Requests for Assistance	Automated Online Assistance Searches	Total
Barrier Removal	299	1,814	2,113
Emergency	4,026	18,166	22,192
Foreclosure Prevention	161	n/a	161
Homebuyer	217	5,046	5,263
Legal	640	n/a	640
Other	834	n/a	834
Rental Assistance	2,543	39,216	41,759
Repair	480	5,117	5,597
Utility	3,327	45,347	48,674
Weatherization	448	7,388	7,836

Source: TDHCA Public Assistance Inventory, 2020.

Personal Requests for Assistance, SFY 2020



Source: TDHCA Public Assistance Inventory, Personal Requests, 2020.

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

to the results of the COVID-19 pandemic, TDHCA saw increased requests for emergency assistance and rental assistance compared to previous years.

SECTION 3: ANNUAL LOW-INCOME HOUSING REPORT

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

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

- The Operating and Financial Statements for the Texas Department of Housing and Community Affairs (TDHCA or Department) for State Fiscal Year 2020 as required by Tex. Gov't Code §2306.072(c)(1).
- Description of TDHCA activities during the preceding year that served to address housing and community service needs as required by Tex. Gov't Code §2306.072(c)(2)(A-C).
- TDHCA activities described by region as required by Tex. Gov't Code §2306.072(c)(5).
- An analysis of the sources, uses and geographic distribution of housing tax credits as required by Tex. Gov't Code §2306.072(c)(7).
- Description of housing opportunities offered by TDHCA's multifamily development inventory as required by Tex. Gov't Code §2306.072(c)(6)(A-J), §2306.072(c)(8), and §2306.0724(a).
- The amount of funds allocated to state service subregions and allocation targets under the Regional Allocation Formula (RAF) as required by Tex. Gov't Code §§2306.111(e)(2) and 2306.111(f).

This section is organized as follows:

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

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

OPERATING AND FINANCIAL STATEMENTS

TDHCA's Operating Budgets and Basic Financial Statements are prepared and maintained by the Financial Administration Division. Find these reports at: <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, Homebuyer Assistance with New Construction or Rehabilitation Program (HANC), Contract for Deed Program (CFD), and Single Family Development Program. The State Housing Trust Fund (HTF) administers the Texas Bootstrap Program, and Amy Young Barrier Removal Program. Owner activities through these programs include:

- Single-family development that includes funding for Community Housing Development Organizations (CHDOs), nonprofit organizations, and other housing organizations to support the development of single-family housing.
- Single-family financing and homebuyer assistance that helps households purchase a home through such activities as mortgage financing and down payment assistance.
- Single-family owner-occupied assistance that helps existing homeowners who need home rehabilitation and reconstruction assistance, including accessibility modifications made for persons with disabilities.

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

- Energy related assistance such as utility payment assistance or weatherization assistance that decrease energy costs.

- Supportive services.

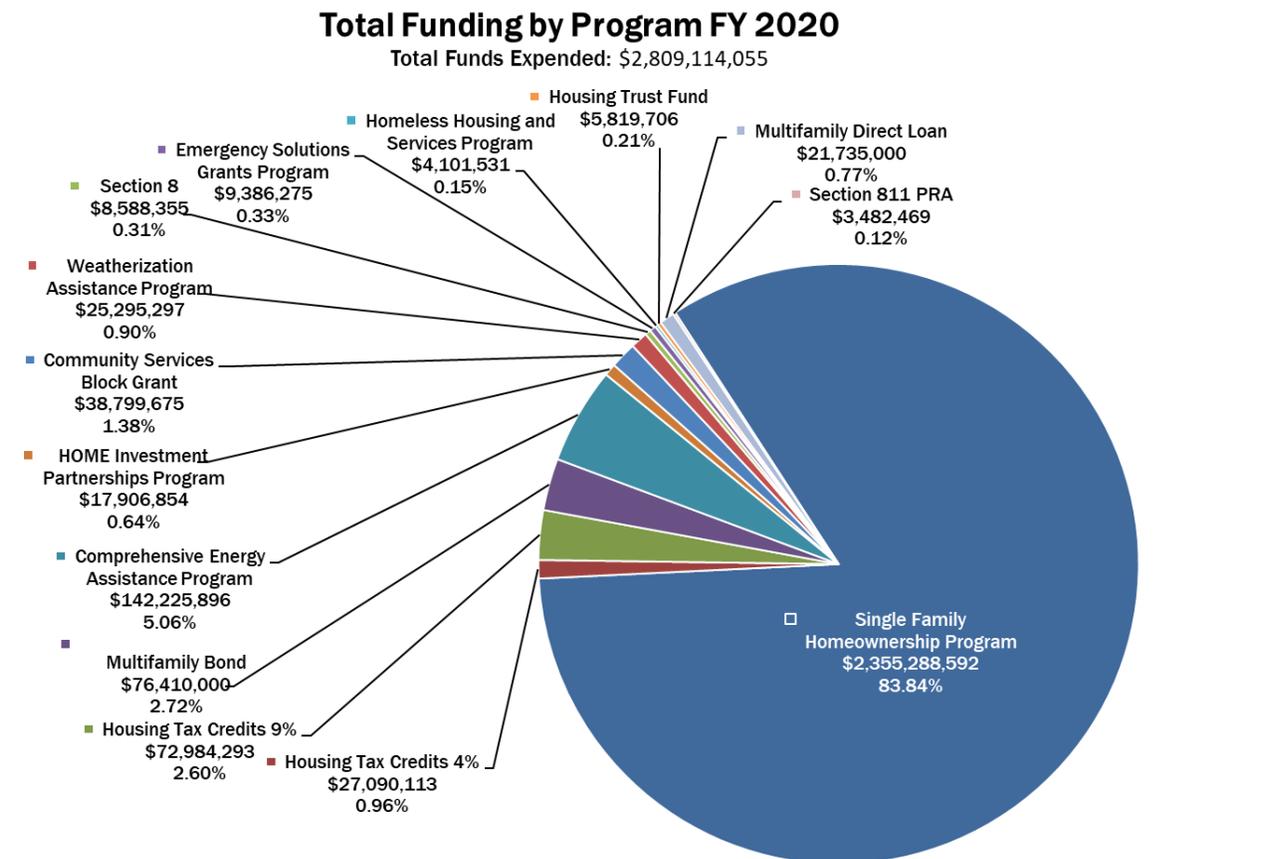
Homelessness programs include the Emergency Solutions Grants (ESG) Program, Homeless Housing and Services Program (HHSP), and Ending Homelessness Fund (EH Fund). Activities associated with these programs are grouped together under “homeless services.”

FUNDING AND HOUSEHOLDS 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 2020 TDHCA expended or issued \$2,809,114,055 in total funds and tax credit assistance. The vast majority of these funds derive from federal/federally-authorized resources or market-based loan mechanisms. Programs with state sources of funding, which include HTF programs and the HHSP, accounted for 0.35% of total FY 2020 funding. In the following chart and tables, HCV Program data may include participants that have been ported to another Public Housing Authority (PHA), yet still receive TDHCA assistance. Figures for the HOME Investment Partnerships Program include only single family HOME activities. Multifamily HOME funds are included in the number for Multifamily Direct Loan.

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



Total Funding by Program, FY 2020

Program	Funds	Percent
Single Family Homeownership Program	\$2,355,288,592	83.84%
Housing Tax Credits 4%	\$27,090,113	0.96%
Housing Tax Credits 9%	\$72,984,293	2.60%
Multifamily Bond	\$76,410,000	2.72%
Comprehensive Energy Assistance Program	\$142,225,896	5.06%
HOME Investment Partnerships Program	\$17,906,854	0.64%
Community Services Block Grant	\$38,799,675	1.38%
Weatherization Assistance Program	\$25,295,297	0.90%
Section 8	\$8,588,355	0.31%
Emergency Solutions Grants Program	\$9,386,275	0.33%
Homeless Housing and Services Program	\$4,101,531	0.15%
Housing Trust Fund	\$5,819,706	0.21%
Multifamily Direct Loan	\$21,735,000	0.77%
Section 811 PRA	\$3,482,469	0.12%
Total	\$2,809,114,055	100.00%

Funding and Households/Individuals Served by Activity, FY 2020, All Activities

Activity	Expended Funds	% of Total Committed Funds	Number of Households/Individuals Served	% of Total Households/Individuals Served
Rental Assistance	\$16,933,085	0.60%	2,371	0.37%
Renter New Construction	\$121,701,677	4.33%	8,051	1.27%
Renter Rehab Construction	\$76,517,729	2.72%	2,757	0.43%
Owner Financing & Down Payment	\$2,355,288,592	83.84%	12,248	1.93%
Owner Rehabilitation Assistance	\$14,950,041	0.53%	293	0.05%
Single Family Development	\$3,914,257	0.14%	66	0.01%
Energy Related Assistance	\$167,521,193	5.96%	169,228	26.63%
Supportive Services	\$38,799,675	1.38%	396,783	62.43%
Homeless Services	\$13,487,806	0.48%	43,731	6.88%
Total	\$2,809,114,055	100.00%	635,528	100.00%

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

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

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

Figures for housing programs are 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 2020

Households Served by Activity and Housing Program, FY 2020

Activity	SF Home-ownership	HOME	HTF	9% HTC	4% HTC	MF Bond*	MF Direct Loan*	Section 8 HCV	Section 811 PRA	Total
Rental Assistance	0	1,074	0	0	0	0	0	820	477	2,371
Rental New Construction	0	0	0	4,727	3,256	0	68	0	0	8,051
Rental Rehabilitation	0	0	0	801	1,906	0	50	0	0	2,757
Owner Financing & Down Payment	12,248	0	0	0	0	0	0	0	0	12,248
Owner Rehabilitation Assistance	0	116	177	0	0	0	0	0	0	293
Single Family Development	0	13	53	0	0	0	0	0	0	66
Total	12,248	1,203	230	5,528	5,162	0	118	820	477	25,786

*Note that all properties funded in FY20 through MF Bond and MF Direct Loan also received funding through the 9% or 4% HTC Programs. Households served will only be listed in the 9% or 4% tax credit household columns in order to prevent double counting.

Funding by Housing Activity and Program, FY 2020

Activity	SF Home-ownership	HOME	HTF	9% HTC	4% HTC	MF Bond	MF Direct Loan	Section 8 HCV	Section 811 PRA	Total
Rental Assistance	\$0	\$4,862,261	\$0	\$0	\$0	\$0	\$0	\$8,588,355	\$3,482,469	\$16,933,085
Rental New Construction	\$0	\$0	\$0	\$65,698,501	\$18,668,176	\$17,600,000	\$19,735,000	\$0	\$0	\$121,701,677
Rental Rehabilitation	\$0	\$0	\$0	\$7,285,792	\$8,421,937	\$58,810,000	\$2,000,000	\$0	\$0	\$76,517,729
Owner Financing & Down Payment	\$2,355,288,592	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2,355,288,592
Owner Rehabilitation Assistance	\$0	\$11,449,035	\$3,501,006	\$0	\$0	\$0	\$0	\$0	\$0	\$14,950,041
Single Family Development	\$0	\$1,595,557	\$2,318,700	\$0	\$0	\$0	\$0	\$0	\$0	\$3,914,257
Total	\$2,355,288,592	\$17,906,854	\$5,819,706	\$72,984,293	\$27,090,113	\$76,410,000	\$21,735,000	\$8,588,355	\$3,482,469	\$2,589,305,381

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

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

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

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

Funding and Households (HH) /Individuals (IND) Served by Community Affairs Programs and Homelessness Programs, FY 2020

Households and Individuals Served by Activity and Community Affairs Programs and Homelessness Programs, FY 2020

Activity	ESG (IND)	CSBG (IND)	CEAP (HH)	WAP (HH)	HHSP (IND)	Total
Energy Related Assistance	0	0	166,265	2,963	0	169,228
Supportive Services	0	396,783	0	0	0	396,783
Homeless Services	36,694	0	0	0	7,037	43,731
Total	36,694	396,783	166,265	2,963	7,037	609,742

Funding by Activity and Community Affairs Programs and Homelessness Programs, FY 2020

Activity	ESG	CSBG	CEAP	WAP	HHSP	Total
Energy Related Assistance	\$0	\$0	\$142,225,896	\$25,295,297	\$0	\$167,521,193
Supportive Services	\$0	\$38,799,675	\$0	\$0	\$0	\$38,799,675
Homeless Services	\$9,386,275	\$0	\$0	\$0	\$4,101,531	\$13,487,806
Total	\$9,386,275	\$38,799,675	\$142,225,896	\$25,295,297	\$4,101,531	\$219,808,674

FUNDING AND HOUSEHOLDS AND INDIVIDUALS SERVED BY INCOME GROUP

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

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

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

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

In the following tables, households and individuals have been added together for totals, though one household can contain multiple individuals. In total, TDHCA programs served 195,013 households in addition to 440,514 Individuals.

FUNDING AND HOUSEHOLDS/PERSONS SERVED BY INCOME CATEGORY, FY 2020

All Activities

Income Category	Expended Funds	% of Total Expended Funds	Number of Households/Individuals Served	% of Total Households/Individuals Served
ELI (<30% AMFI)	\$52,374,206	1.9%	2,847	0.4%
VLI (>30%, <60% AMFI)	\$1,127,370,045	40.1%	624,635	98.3%
LI (>60%, <80% AMFI)	\$918,136,976	32.7%	4,676	0.7%
MI (>80% AMFI)	\$711,232,829	25.3%	3,369	0.5%
Total	\$2,809,114,055	100.0%	635,527	100.0%

Households Served by Income Category and Housing Program, FY 2020

Income Category	SF Home-ownership	HOME	HTF	9% HTC	4% HTC	MF Bond*	MF Direct Loan*	Section 8 HCV	Section 811 PRA	Total
ELI ($\leq 30\%$ AMFI)	144	766	53	579	131	0	12	685	477	2,847
VLI ($>30\%$, $\leq 60\%$ AMFI)	4,181	395	143	4,949	5,031	0	102	92	0	14,893
LI ($>60\%$, $\leq 80\%$ AMFI)	4,596	42	33	0	0	0	4	1	0	4,676
MI ($>80\%$ AMFI)	3,327	0	1	0	0	0	0	41	0	3,369
Total	12,248	1,203	230	5,528	5,162	0	118	819	477	25,785

*Please note some properties funded in FY20 through MF Bond and MF Direct Loan also received funding through the 9% or 4% HTC Programs. Therefore, to prevent double counting, households served will only be listed in the 9% or 4% tax credit household columns. . Section 8 income categories are based on current income. Income at move in will always be below 50% AMFI.

Funding by Income Category and Housing Program, FY 2020

Income Category	SF Home-ownership	HOME	HTF	9% HTC	4% HTC	MF Bond	MF Direct Loan	Section 8	Section 811 PRA	Total
ELI ($\leq 30\%$ AMFI)	\$20,191,003	\$7,302,507	\$1,101,786	\$7,729,829	\$928,039	\$0	\$3,800,000	\$7,838,573	\$3,482,469	\$52,374,206
VLI ($>30\%$, $\leq 60\%$ AMFI)	\$711,288,722	\$8,435,307	\$3,965,826	\$65,254,464	\$26,162,074	\$76,410,000	\$15,427,174	\$617,804	\$0	\$907,561,370
LI ($>60\%$, $\leq 80\%$ AMFI)	\$912,751,227	\$2,169,040	\$707,095	\$0	\$0	\$0	\$2,507,826	\$1,788	\$0	\$918,136,976
MI ($>80\%$ AMFI)	\$711,057,639	\$0	\$45,000	\$0	\$0	\$0	\$0	\$130,190	\$0	\$711,232,829
Total	\$2,355,288,592	\$17,906,854	\$5,819,706	\$72,984,293	\$27,090,113	\$76,410,000	\$21,735,000	\$8,588,355	\$3,482,469	\$2,589,305,381

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

Households and Individuals Served by Income Group and Community Affairs Programs and Homelessness Programs, FY 2020

Income Category	ESG (IND)	CSBG (IND)	CEAP (HH)	WAP (HH)	HHSP (IND)	Total
ELI and VLI ($\leq 60\%$ AMFI)	\$36,694	\$396,783	\$166,265	\$2,963	\$7,037	\$609,742
LI ($>60\%$, $\leq 80\%$ AMFI)	\$0	\$0	\$0	\$0	\$0	\$0
MI ($>80\%$ AMFI)	\$0	\$0	\$0	\$0	\$0	\$0
Total	\$36,694	\$396,783	\$166,265	\$2,963	\$7,037	\$609,742

Funding by Income Group and Community Affairs Programs and Homelessness Programs, FY 2020

Income Category	ESG	CSBG	CEAP	WAP	HHSP	Total
ELI and VLI ($\leq 60\%$ AMFI)	\$9,386,275	\$38,799,675	\$142,225,896	\$25,295,297	\$4,101,531	\$219,808,674
LI ($>60\%$, $\leq 80\%$ AMFI)	\$0	\$0	\$0	\$0	\$0	\$0
MI ($>80\%$ AMFI)	\$0	\$0	\$0	\$0	\$0	\$0
Total	\$9,386,275	\$38,799,675	\$142,225,896	\$25,295,297	\$4,101,531	\$219,808,674

RACIAL AND ETHNIC COMPOSITION OF HOUSEHOLDS AND INDIVIDUALS RECEIVING ASSISTANCE

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

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

Racial Composition of the State of Texas

Race	Individuals	Percent
American Indian or Alaska Native	136,061	0.5%
Asian	1,308,257	4.7%
Black or African American	3,365,783	12.1%
Native Hawaiian or Other Pacific Islander	23,672	0.1%
White	20,720,689	74.3%
Some Other Race	1,600,234	5.7%
Two or More Races	730,499	2.6%
Total	27,885,195	100.0%

Ethnic Composition of the State of Texas

Ethnicity	Individuals	Percent
Hispanic or Latino	10,921,556	39.2%
Not Hispanic or Latino	16,963,639	60.8%
Total Population	27,885,195	100%

Source: 2014-2018 American Community Survey 5-Year Estimates, Table DP05.

HOUSING PROGRAMS

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

Renter Programs

The following tables depict the racial and ethnic composition of households receiving assistance from all TDHCA renter programs, which include the HCV, HOME TBRA, 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 2020. MF race data are collected on a household level, to be consistent with other data. As a result, the number of total households receiving assistance from TDHCA renter programs reported by race and ethnicity differs from those reported in the previous sections. 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 2020

Race	HHs	Percent
American Indian or Alaska Native	849	0.3%
Asian	3,418	1.3%
Black or African American	86,138	33.0%
Native Hawaiian or Other Pacific Islander	266	0.1%
White	123,190	47.2%
Other	12,711	4.9%
Unknown	34,602	13.2%
Total	261,174	100.0%

Ethnic Composition of TDHCA-Assisted Renter Households, FY 2020

Ethnicity	HHs	Percent
Hispanic or Latino	83,286	13.2%
Not Hispanic or Latino	143,303	31.9%
Unknown	34,585	54.9%
Total	261,174	100.0%

Homeowner Programs

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

Racial Composition of HOME and HTF Programs-Assisted Owner Households, FY 2020

Race	HHs	Percent
American Indian or Alaska Native	6	1.7%
Black or African American	76	21.2%
White	243	67.7%
Other	16	4.5%
Unknown	18	5.0%
Total	359	100.0%

Ethnic Composition of HOME and HTF Programs-Assisted Owner Households, FY 2020

Ethnicity	HHs	Percent
Hispanic or Latino	199	55.4%
Not Hispanic or Latino	160	44.6%
Total	359	100.0%

**Racial Composition of Single Family
Homeownership Assisted Households, FY
2020**

Race	HHs	Percent
American Indian or Alaska Native	63	0.5%
Asian	151	1.2%
Black or African American	1,645	13.4%
Native Hawaiian or Other Pacific Islander	17	0.1%
White	8,102	66.1%
Other	751	6.1%
Unknown	1,519	12.4%
Total	261,174	100.0%

**Ethnic Composition of Single Family
Homeownership Assisted Households, FY
2020**

Ethnicity	HHs	Percent
Hispanic or Latino	5,804	47.4%
Not Hispanic or Latino	4,604	37.6%
Unknown	1,840	15.0%
Total	12,248	100.0%

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

COMMUNITY AFFAIRS PROGRAMS

While Community Affairs programs allocate funding to subrecipient entities covering all 254 counties in Texas, their service areas differ from the TDHCA state service regions, covering only part of a region or spanning two or more uniform TDHCA state service regions. Racial data for these programs are reported by entity rather than by region. Racial and ethnic composition for the state is available, but because this data does not align with regional boundaries, regional and subregional data are not available. Racial and ethnic composition of all households in the state served by Community Affairs programs in FY 2020 is reported in this section. Detailed information on subrecipients by allocation and county, including maps of subrecipient service areas, is available in Appendix C of this document. Due to the data reporting techniques of WAP and CEAP, race and ethnicity are combined into one category, and Asian and Native Hawaiian or Other Pacific Islander are also combined into one category. Note that some entities may have served a slightly different set of counties under different contracts and may have served the same county in different periods within the fiscal year.

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

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

Racial and Ethnic Composition of WAP-Assisted Households, FY 2020

Ethnicity	Race	HHs	Percent
Hispanic or Latino	-	1,091	36.8%
-	Asian or Pacific Islander	34	1.1%
-	Black or African American	907	30.6%
-	White	773	26.1%
Unknown	Other/Unknown	158	5.3%
	Total	2,963	100.0%

Racial and Ethnic Composition of CEAP-Assisted Households, FY 2020

Ethnicity	Race	HHs	Percent
Hispanic or Latino	-	60,581	36.4%
-	American Indian or Alaska Native	453	0.3%
-	Asian or Pacific Islander	2,615	1.6%
-	Black or African American	59,304	35.7%
-	White	38,395	23.1%
-	Other	4,917	3.0%
	Total	166,265	100.0%

Racial Composition of CSBG-Assisted Individuals, FY 2020

Race	Individuals	Percent
American Indian or Alaska Native	1,024	0.3%
Asian or Pacific Islander	395	0.1%
Black or African American	67,130	16.9%
White	169,883	42.8%
Other	39,639	10.0%
Unknown	118,712	29.9%
Total	396,783	100.0%

Ethnic Composition of CSBG-Assisted Individuals, FY 2020

Ethnicity	Individuals	Percent
Hispanic or Latino	163,521	41.2%
Not Hispanic or Latino	115,455	29.1%
Unknown	117,807	29.7%
Total	396,783	100.0%

HOMELESSNESS PROGRAMS

TDHCA's Homelessness programs allocate funding to subrecipients with service areas that span two or more uniform TDHCA state service regions, so racial data for these programs are reported by entity rather than by region. Racial and ethnic composition for the state is available, but because this data does not align with regional boundaries, regional data are not available. The racial and ethnic composition of all households in the state served by Homelessness programs in FY 2020 is reported in this section. Detailed information on subrecipients by allocation and county, including maps of subrecipient service areas, is available in Appendix C of this document.

ESG and HHSP report race and ethnicity as two separate categories. Note that some entities may have served a slightly different set of counties under different contracts and may have served the same county in different periods within the fiscal year. These reporting differences mean that the race and

ethnicity totals may not match for ESG and HHSP funds. Detailed information on subrecipients by allocation and county, including maps of subrecipient service areas, is available in Appendix C of this document.

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

**Racial Composition of ESG-Assisted
Individuals, FY 2020**

Race	Individuals	Percent
American Indian or Alaska Native	265	0.6%
Asian	179	0.4%
Black or African American	13,888	32.4%
Native Hawaiian or Other Pacific Islander	93	0.2%
White	16,851	39.3%
Unknown	1,157	1.8%
Total	42,921	100.0%

**Ethnic Composition of ESG-Assisted
Individuals, FY 2020**

Ethnicity	Individuals	Percent
Hispanic or Latino	10,105	27.5%
Not Hispanic or Latino	21,569	58.8%
Unknown	5,020	13.7%
Total	36,694	100.0%

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 2020**

Race	Individuals	Percent
American Indian or Alaska Native	65	0.9%
Asian	39	0.6%
Black or African American	3,376	48.0%
Native Hawaiian or Other Pacific Islander	16	0.2%
White	3,415	48.5%
Unknown	127	1.8%
Total	6,515	100%

**Ethnic Composition of HHSP-Assisted
Individuals, FY 2020**

Ethnicity	Individuals	Percent
Hispanic or Latino	2,285	32.5%
Not Hispanic or Latino	4,741	67.4%
Unknown	11	0.2%
Total	7,037	100.0%

PROGRESS IN MEETING TDHCA HOUSING AND COMMUNITY SERVICE GOALS

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

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

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

Beyond these established reporting goals, the Department sets policy initiatives and efforts to address special needs populations and incorporates recommendations on how to improve the coordination of the Department services, also described in Section 4: Action Plan.

PERFORMANCE IN ADDRESSING HOUSING NEEDS

The true need for safe, affordable housing for low-income Texans can be difficult to succinctly quantify. The U.S. Department of Housing and Urban Development (HUD) Comprehensive Housing Affordability Strategy (CHAS) data provide a snapshot of that need, as shown in the Section 2 Housing Analysis. CHAS data indicate that there are approximately 1,498,284 renter households with incomes less than or equal to 80% AMFI with housing problems and 905,240 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 2,403,524 households equate to approximately 25.5% of all households in Texas.

It should be noted that TDHCA's programs do not always result in a reduction in households with housing needs as defined by HUD, as TDHCA programs may target other housing needs, such as accessibility and utility concerns. Additionally, CHAS data estimates from HUD cover a five year period in the past, which means that these estimates do not always reflect current changes in housing need.

Looking across TDHCA's entire portfolio of programs that serve and collect data based on households, rather than individuals, TDHCA serves 191,644 low income households below 80% AMFI. This accounts for nearly 5% of the state's low income households estimated in the 2012-2017 CHAS data.

TDHCA housing assistance programs are targeted to assist renter and owner households with incomes less than or equal to 80% AMFI with housing problems. This includes the Section 8 program, which operates under TDHCA's Community Affairs Division. In FY 2020 TDHCA's housing programs served 25,785, or 1% of Texas households with incomes less than or equal to 80% AMFI with at least one housing problem.

Community Affairs programs address a variety of needs through activities categorized as either energy assistance or supportive services. Total assistance provided through TDHCA Community Affairs Programs served 169,228 households and 396,783 individuals in FY 2020. Due to different eligibility

and reporting requirements across CSBG, CEAP, and WAP funds, it's necessary to evaluate performance via different measures for each program. Although Community Affairs programs utilize various percentages of the federal poverty line to determine eligibility, households served by WAP and CEAP are placed in the VLI category in the SLIHP. According to this metric, WAP and CEAP served 168,228 VLI households in FY 2020, which represents 7.3% of the 2,288,409 ELI and VLI households in Texas. CSBG reports based on the number of individuals served and calculates income eligibility at 125% of the federal poverty line. According to the 2014-2018 ACS, there are 5,605,707 individuals living below 125% of the poverty line in Texas. In FY 2020, CSBG served 396,783 or 7.1% of these Texans.

Homelessness programs, which include ESG and HHSP, serve individuals at risk of or currently experiencing homelessness. A comprehensive dataset representing this population is not readily available, as HUD relies on Point-in-Time (PIT) counts to estimate the prevalence of homelessness. According to the 2014-2018 ACS, there are 4,213,938 individuals in Texas at or below 100% of the poverty level, which is a factor in homelessness programs funding allocation formulas. Homelessness programs served 43,731 individuals or 1.0% of individuals below the poverty level. Not all persons below poverty are eligible for homelessness assistance.

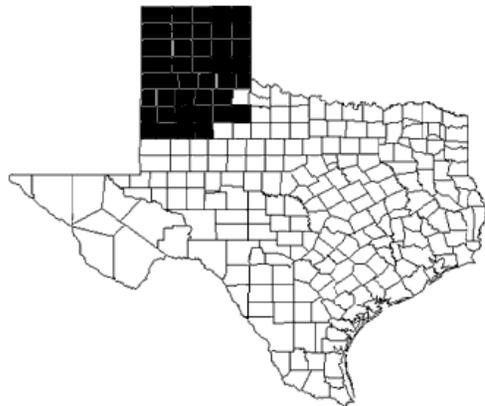
STATEMENT OF ACTIVITIES BY UNIFORM STATE SERVICE REGION

This section describes TDHCA's FY 2020 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 HTF. 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, the Department is unable to report on the racial and ethnic composition of applicants, but only those that receive assistance. The racial and ethnic composition reflects actual households served in FY 2020. Single Family Homeownership, HOME, HTF, Section 811 PRA, and HCV program awards are the same as the actual households served in FY 2020. HTC, MF Direct Loan, and MF Bond program awards represent a commitment made in FY 2020 to serve households. Racial and ethnic data for the latter programs represent the entire Department portfolio, meaning households served in FY 2020 with previous years' awards. Therefore, the racial and ethnic table totals may not correlate with the activity type or income group tables for each region.

Regional information has been organized into two broad categories of housing activity type: Renter Programs and Homeowner Programs. For more information on the housing activity types and racial reporting categories, please see the "Statement of Activities" section.

REGION 1



Funding/HH Served by Race and Ethnicity

		Renter Programs		HOME and HTF Owner Programs		SF Homeownership Programs*	
		HH	%	HH	%	HH	%
by Race	American Indian or Alaskan Native	29	0.4%	0	0.0%	0	0.0%
	Asian or Pacific Islander	82	1.3%	0	0.0%	7	1.2%
	Black or African American	1116	17.2%	0	0.0%	15	2.7%
	White	3844	59.1%	5	100.0%	237	42.0%
	Other	278	4.3%	0	0.0%	13	2.3%
	Unknown	1157	17.8%	0	0.0%	10	1.8%
by Ethnicity	Hispanic or Latino	1982	30.5%	3	37.5%	118	41.8%
	Not Hispanic or Latino	3418	52.5%	5	62.5%	148	52.5%
	Unknown	1106	17.0%	0	0.0%	16	5.7%

Funding/HHs Served by Activity Type

	SF Homeownership		HOME		HTF		HTC 9%		HTC 4%		MF Bond*		MF Direct Loan*		Section 8 HCV		Section 811	
	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH
Owner Programs	\$38,492,010	282	\$666,724	7	\$45,000	1	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Renter Programs	\$0	0	\$0	0	\$0	0	\$3,601,500	244	\$1,383,238	328	\$0	0	\$0	0	\$0	0	\$0	0
Total	\$38,492,010	282	\$666,724	7	\$45,000	1	\$3,601,500	244	\$1,383,238	328	\$0	0	\$0	0	\$0	0	\$0	0

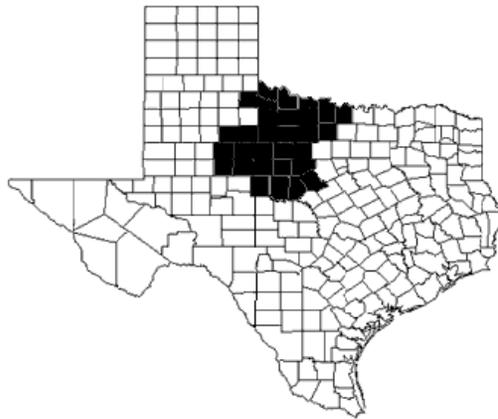
Funding/HH Served by Income Category

	SF Homeownership		HOME		HTF		HTC 9%		HTC 4%		MF Bond*		MF Direct Loan*		Section 8 HCV		Section 811	
	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH
ELI	\$171,409	2	\$285,896	3	\$0	0	\$368,820	25	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
VLI	\$11,896,911	101	\$380,828	4	\$45,000	1	\$3,232,680	219	\$1,383,238	328	\$0	0	\$0	0	\$0	0	\$0	0
LI	\$12,845,522	91	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
>=MI	\$13,578,168	88	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Total	\$38,492,010	282	\$666,724	7	\$45,000	1	\$3,601,500	244	\$1,383,238	328	\$0	0	\$0	0	\$0	0	\$0	0

*Please note all properties funded in FY20 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 \$44,188,472 in Region 1 during FY 2020 and served 862 households. Homeowner programs received more funding than renter programs, but renter programs served more households. VLI households (>30%, <=60% AMFI) received the most funding and had the greatest number of households served.

REGION 2



Funding/HH Served by Race and Ethnicity

		Renter Programs		HOME and HTF Owner Programs		SF Homeownership Programs*	
		HH	%	HH	%	HH	%
by Race	American Indian or Alaska Native	21	0.5%	0	0.0%	0	0.0%
	Asian or Pacific Islander	26	0.6%	0	0.0%	0	0.0%
	Black or African American	668	15.6%	0	0.0%	1	0.9%
	White	2778	65.0%	9	100.0%	47	43.5%
	Other	152	3.6%	0	0.0%	4	3.7%
	Unknown	631	14.8%	0	0.0%	2	1.9%
by Ethnicity	Hispanic or Latino	620	14.5%	0	0.0%	6	11.1%
	Not Hispanic or Latino	3021	70.7%	9	100.0%	45	83.3%
	Unknown	635	14.9%	0	0.0%	3	5.6%

Funding/HHs Served by Activity Type

	SF Homeownership		HOME		HTF		HTC 9%		HTC 4%		MF Bond*		MF Direct Loan*		Section 8 HCV		Section 811	
	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH
Owner Programs	\$6,096,316	54	\$762,851	8	\$18,865	1	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Renter Programs	\$0	0	\$275,523	108	\$0	0	\$2,332,456	206	\$87,390	40	\$1,990,000	0	\$0	0	\$12,516	3	\$0	0
Total	\$6,096,316	54	\$762,851	8	\$18,865	1	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0

Funding/HH Served by Income Category

	SF Homeownership		HOME		HTF		HTC 9%		HTC 4%		MF Bond*		MF Direct Loan*		Section 8 HCV		Section 811	
	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH
ELI	\$148,264	2	\$299,801	72	\$0	0	\$224,323	19	\$0	0	\$0	0	\$0	0	\$12,516	3	\$0	0
VLI	\$1,371,985	16	\$641,355	38	\$18,865	1	\$2,108,133	187	\$87,390	40	\$1,990,000	0	\$0	0	\$0	0	\$0	0
LI	\$2,964,293	24	\$97,218	6	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
>=MI	\$1,611,774	12	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Total	\$6,096,316	54	\$1,038,374	116	\$18,865	1	\$2,332,456	206	\$87,390	40	\$1,990,000	0	\$0	0	\$12,516	3	\$0	0

*Please note all properties funded in FY20 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 \$11,575,917 in Region 2 during FY 2020 and served 420 households. Homeowner programs received more funding than renter programs, but renter programs served more households. VLI households (>30%, <=60% AMFI) received the most funding and had the greatest number of households served.

REGION 3



Funding/HH Served by Race and Ethnicity

		Renter Programs		HOME and HTF Owner Programs		SF Homeownership Programs*	
		HH	%	HH	%	HH	%
by Race	American Indian or Alaska Native	222	0.3%	0	0.0%	13	0.2%
	Asian or Pacific Islander	1299	1.8%	0	0.0%	45	0.7%
	Black or African American	31524	44.4%	13	50.0%	715	10.4%
	White	24583	34.6%	10	38.5%	1855	27.0%
	Other	4400	6.2%	3	11.5%	219	3.2%
	Unknown	8976	12.6%	0	0.0%	589	8.6%
by Ethnicity	Hispanic or Latino	12360	17.4%	4	13.3%	1182	34.4%
	Not Hispanic or Latino	49609	69.9%	26	86.7%	1556	45.3%
	Unknown	9035	12.7%	0	0.0%	698	20.3%

Funding/HHs Served by Activity Type

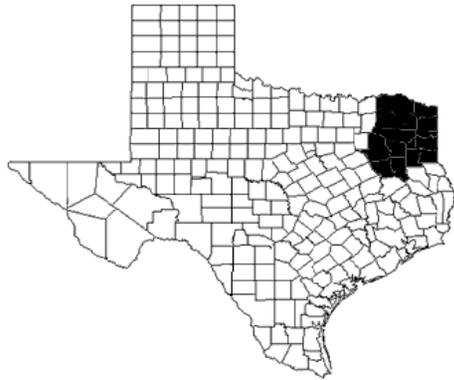
	SF Homeownership		HOME		HTF		HTC 9%		HTC 4%		MF Bond*		MF Direct Loan*		Section 8 HCV		Section 811	
	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH
Owner Programs	\$696,647,079	3,436	\$94,000	1	\$1,061,946	29	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Renter Programs	\$0	0	\$1,184,247	218	\$0	0	\$18,377,914	1,360	\$4,680,511	891	\$17,600,000	0	\$4,800,000	56	\$2,410,503	207	\$1,006,242	155
Total	\$696,647,079	3,436	\$1,278,247	219	\$1,061,946	29	\$18,377,914	1,360	\$4,680,511	891	\$17,600,000	0	\$4,800,000	56	\$2,410,503	207	\$1,006,242	155

Funding/HH Served by Income Category

	SF Homeownership		HOME		HTF		HTC 9%		HTC 4%		MF Bond*		MF Direct Loan*		Section 8 HCV		Section 811	
	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH
ELI	\$6,023,093	37	\$1,005,422	152	\$130,000	4	\$1,880,222	139	\$313,892	57	\$0	0	\$800,000	0	\$2,145,655	166	\$1,006,242	155
VLI	\$202,735,217	1,140	\$267,563	63	\$911,946	24	\$16,497,692	1,221	\$4,366,619	834	\$17,600,000	0	\$4,000,000	56	\$251,450	35	\$0	0
LI	\$264,717,809	1,275	\$5,262	4	\$20,000	1	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
>=MI	\$223,170,960	984	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$13,398	6	\$0	0
Total	\$696,647,079	3,436	\$1,278,247	219	\$1,061,946	29	\$18,377,914	1,360	\$4,680,511	891	\$17,600,000	0	\$4,800,000	56	\$2,410,503	207	\$1,006,242	155

TDHCA's housing programs allocated \$747,862,441 in Region 3 during FY 2020 and served 6,353 households. Homeowner programs received more funding than renter programs, and served more households than renter programs in Region 3. LI households (>60%, <=80% AMFI) received the most funding, but VLI households (>30%, <=60% AMFI) had the greatest number of households served.

REGION 4



Funding/HH Served by Race and Ethnicity

		Renter Programs		HOME and HTF Owner Programs		SF Homeownership Programs*	
		HH	%	HH	%	HH	%
by Race	American Indian or Alaska Native	14	0.2%	0	0.0%	0	0.0%
	Asian or Pacific Islander	32	0.4%	0	0.0%	0	0.0%
	Black or African American	3747	43.8%	19	47.5%	25	6.4%
	White	3847	44.9%	21	52.5%	155	39.5%
	Other	146	1.7%	0	0.0%	4	1.0%
	Unknown	774	9.0%	0	0.0%	12	3.1%
by Ethnicity	Hispanic or Latino	383	4.5%	1	2.5%	41	20.9%
	Not Hispanic or Latino	7338	85.7%	39	97.5%	139	70.9%
	Unknown	839	9.8%	0	0.0%	16	8.2%

Funding/HHs Served by Activity Type

	SF Homeownership		HOME		HTF		HTC 9%		HTC 4%		MF Bond*		MF Direct Loan*		Section 8 HCV		Section 811	
	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH
Owner Programs	\$28,439,373	196	\$3,192,169	30	\$210,002	10	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Renter Programs	\$0	0	\$442,501	142	\$0	0	\$5,740,035	447	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Total	\$28,439,373	196	\$3,634,670	172	\$210,002	10	\$5,740,035	447	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0

Funding/HH Served by Income Category

	SF Homeownership		HOME		HTF		HTC 9%		HTC 4%		MF Bond*		MF Direct Loan*		Section 8 HCV		Section 811	
	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH
ELI	\$200,304	2	\$1,235,568	84	\$59,919	3	\$541,210	42	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
VLI	\$8,293,779	68	\$1,761,459	78	\$134,917	6	\$5,198,825	405	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
LI	\$12,249,391	79	\$637,643	10	\$15,166	1	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
>=MI	\$7,695,899	47	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Total	\$28,439,373	196	\$3,634,670	172	\$210,002	10	\$5,740,035	447	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0

TDHCA's housing programs allocated \$38,024,080 in Region 4 during FY 2020 and served 825 households. Homeowner programs received more funding than renter programs, but renter programs served more households. VLI households (>30%, <=60% AMFI) received the most funding and had the greatest number of households served.

REGION 5



Funding/HH Served by Race and Ethnicity

		Renter Programs		HOME and HTF Owner Programs		SF Homeownership Programs*	
		HH	%	HH	%	HH	%
by Race	American Indian or Alaska Native	10	0.1%	0	0.0%	0	0.0%
	Asian or Pacific Islander	69	0.8%	0	0.0%	0	0.0%
	Black or African American	5259	61.6%	4	66.7%	22	18.0%
	White	2480	29.0%	2	33.3%	26	21.3%
	Other	151	1.8%	0	0.0%	8	6.6%
	Unknown	574	6.7%	0	0.0%	5	4.1%
by Ethnicity	Hispanic or Latino	407	4.8%	0	0.0%	10	16.4%
	Not Hispanic or Latino	7570	88.6%	6	100.0%	40	65.6%
	Unknown	566	6.6%	0	0.0%	11	18.0%

Funding/HHs Served by Activity Type

	SF Homeownership		HOME		HTF		HTC 9%		HTC 4%		MF Bond		MF Direct Loan		Section 8 HCV		Section 811	
	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH
Owner Programs	\$8,639,783	61	\$436,253	4	\$90,000	2	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Renter Programs	\$0	0	\$344,016	83	\$0	0	\$2,763,932	185	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Total	\$8,639,783	61	\$780,269	87	\$90,000	2	\$2,763,932	185	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0

Funding/HH Served by Income Category

	SF Homeownership		HOME		HTF		HTC 9%		HTC 4%		MF Bond		MF Direct Loan		Section 8 HCV		Section 811	
	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH
ELI	\$140,409	2	\$391,183	69	\$0	0	\$204,918	13	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
VLI	\$2,938,442	25	\$171,433	16	\$0	0	\$2,559,014	172	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
LI	\$3,408,704	22	\$217,653	2	\$45,000	1	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
>=MI	\$2,152,228	12	\$0	0	\$45,000	1	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Total	\$8,639,783	61	\$780,269	87	\$90,000	2	\$2,763,932	185	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0

TDHCA's housing programs allocated \$12,273,984 in Region 5 during FY 2020 and served 335 households. Homeowner programs received more funding than renter programs, but renter programs served more households. VLI households (>30%, <=60% AMFI) received the most funding and had the greatest number of households served.

REGION 6



Funding/HH Served by Race and Ethnicity

		Renter Programs		HOME and HTF Owner Programs		SF Homeownership Programs*	
		HH	%	HH	%	HH	%
by Race	American Indian or Alaska Native	240	0.4%	1	25.0%	20	0.3%
	Asian or Pacific Islander	1276	2.0%	0	0.0%	58	1.0%
	Black or African American	31334	48.1%	2	50.0%	617	10.1%
	White	22641	34.8%	0	0.0%	1897	31.1%
	Other	3693	5.7%	1	25.0%	221	3.6%
	Unknown	5955	9.1%	0	0.0%	235	3.9%
by Ethnicity	Hispanic or Latino	15609	24.0%	1	25.0%	1423	46.7%
	Not Hispanic or Latino	43509	66.8%	3	75.0%	1324	43.4%
	Unknown	6021	9.2%	0	0.0%	301	9.9%

Funding/HHs Served by Activity Type

	SF Homeownership		HOME		HTF		HTC 9%		HTC 4%		MF Bond*		MF Direct Loan*		Section 8 HCV		Section 811	
	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH
Owner Programs	\$574,652,483	3,048	\$345,638	3	\$39,000	1	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Renter Programs	\$0	0	\$19,454	8	\$0	0	\$11,675,700	964	\$3,956,724	635	\$2,610,000	0	\$0	0	\$5,138,670	430	\$513,269	79
Total	\$574,652,483	3,048	\$365,092	11	\$39,000	1	\$11,675,700	964	\$3,956,724	635	\$2,610,000	0	\$0	0	\$5,138,670	430	\$513,269	79

Funding/HH Served by Income Category

	SF Homeownership		HOME		HTF		HTC 9%		HTC 4%		MF Bond*		MF Direct Loan*		Section 8 HCV		Section 811	
	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH
ELI	\$3,461,893	21	\$120,447	3	\$0	0	\$1,155,406	93	\$300,553	36	\$0	0	\$0	0	\$4,712,439	353	\$513,269	79
VLI	\$148,183,135	877	\$128,070	7	\$39,000	1	\$10,520,294	871	\$3,656,171	599	\$2,610,000	0	\$0	0	\$309,439	43	\$0	0
LI	\$240,422,698	1,249	\$116,575	1	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
>=MI	\$182,584,757	901	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$116,792	34	\$0	0
Total	\$574,652,483	3,048	\$365,092	11	\$39,000	1	\$11,675,700	964	\$3,956,724	635	\$2,610,000	0	\$0	0	\$5,138,670	430	\$513,269	79

*Please note all properties funded in FY20 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 \$598,950,938 in Region 6 during FY 2020 and served 5,168 households. Homeowner programs both received more funding and served more households than renter programs. LI households (>60%, <=80% AMFI) received the most 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 HTF Owner Programs		SF Homeownership Programs*	
		HH	%	HH	%	HH	%
by Race	American Indian or Alaska Native	99	0.4%	0	0.0%	14	0.5%
	Asian or Pacific Islander	409	1.5%	0	0.0%	36	1.4%
	Black or African American	4616	16.4%	26	37.1%	117	4.5%
	White	12684	45.0%	38	54.3%	708	27.1%
	Other	1630	5.8%	6	8.6%	127	4.9%
	Unknown	8730	31.0%	0	0.0%	303	11.6%
by Ethnicity	Hispanic or Latino	7969	28.3%	29	40.8%	413	31.6%
	Not Hispanic or Latino	11510	40.9%	42	59.2%	535	41.0%
	Unknown	8689	30.8%	0	0.0%	357	27.4%

Funding/HHs Served by Activity Type

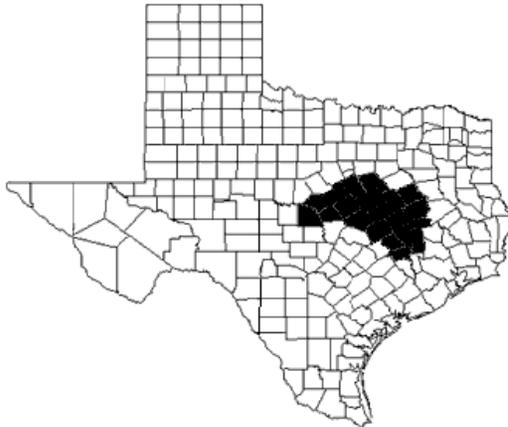
	SF Homeownership		HOME		HTF		HTC 9%		HTC 4%		MF Bond		MF Direct Loan		Section 8 HCV		Section 811	
	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH
Owner Programs	\$291,699,231	1,305	\$791,738	7	\$1,314,263	64	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Renter Programs	\$0	0	\$8,324	2	\$0	0	\$3,978,491	312	\$11,123,320	2,068	\$40,630,000	0	\$12,935,000	12	\$289,123	44	\$989,487	137
Total	\$291,699,231	1,305	\$800,062	9	\$1,314,263	64	\$3,978,491	312	\$11,123,320	2,068	\$40,630,000	0	\$12,935,000	12	\$289,123	44	\$989,487	137

Funding/HH Served by Income Category

	SF Homeownership		HOME		HTF		HTC 9%		HTC 4%		MF Bond		MF Direct Loan		Section 8 HCV		Section 811	
	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH
ELI	\$1,870,183	9	\$233,840	4	\$373,060	19	\$400,478	32	\$257,547	28	\$0	0	\$3,000,000	12	\$268,092	40	\$989,487	137
VLI	\$102,375,842	493	\$566,223	5	\$737,892	35	\$3,578,013	280	\$10,865,773	2,040	\$40,630,000	0	\$7,587,174	0	\$19,243	3	\$0	0
LI	\$115,333,405	503	\$0	0	\$203,311	10	\$0	0	\$0	0	\$0	0	\$2,347,826	0	\$1,788	1	\$0	0
>=MI	\$72,119,801	300	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Total	\$291,699,231	1,305	\$800,062	9	\$1,314,263	64	\$3,978,491	312	\$11,123,320	2,068	\$40,630,000	0	\$12,935,000	12	\$289,123	44	\$989,487	137

TDHCA's housing programs allocated \$363,758,977 in Region 7 during FY 2020 and served 3,951 households. Homeowner programs received more funding than renter programs, but renter programs served more households. LI households (>60%, <=80% AMFI) received the most 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 HTF Owner Programs		SF Homeownership Programs*	
		HH	%	HH	%	HH	%
by Race	American Indian or Alaska Native	28	0.4%	0	0.0%	3	0.4%
	Asian or Pacific Islander	64	0.9%	0	0.0%	1	0.1%
	Black or African American	2760	38.2%	2	33.3%	40	5.7%
	White	3477	48.1%	4	66.7%	235	33.4%
	Other	280	3.9%	0	0.0%	40	5.7%
	Unknown	614	8.5%	0	0.0%	33	4.7%
by Ethnicity	Hispanic or Latino	1033	14.3%	2	22.2%	97	27.6%
	Not Hispanic or Latino	5554	76.9%	7	77.8%	189	53.7%
	Unknown	636	8.8%	0	0.0%	66	18.8%

Funding/HHs Served by Activity Type

	SF Homeownership		HOME		HTF		HTC 9%		HTC 4%		MF Bond		MF Direct Loan		Section 8 HCV		Section 811	
	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH
Owner Programs	\$50,307,829	352	\$207,031	2	\$256,825	7	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Renter Programs	\$0	0	\$9,808	10	\$0	0	\$2,249,890	185	\$108,883	42	\$2,530,000	0	\$0	0	\$82,317	17	\$0	0
Total	\$50,307,829	352	\$216,839	12	\$256,825	7	\$2,249,890	185	\$108,883	42	\$2,530,000	0	\$0	0	\$82,317	17	\$0	0

Funding/HH Served by Income Category

	SF Homeownership		HOME		HTF		HTC 9%		HTC 4%		MF Bond		MF Direct Loan		Section 8 HCV		Section 811	
	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH
ELI	\$864,142	8	\$8,372	7	\$9,871	1	\$339,037	31	\$0	0	\$0	0	\$0	0	\$76,227	15	\$0	0
VLI	\$18,028,067	149	\$208,467	5	\$201,954	5	\$1,910,853	154	\$108,883	42	\$2,530,000	0	\$0	0	\$6,090	2	\$0	0
LI	\$16,222,405	106	\$0	0	\$45,000	1	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
>=MI	\$15,193,215	89	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Total	\$50,307,829	352	\$216,839	12	\$256,825	7	\$2,249,890	185	\$108,883	42	\$2,530,000	0	\$0	0	\$82,317	17	\$0	0

TDHCA's housing programs allocated \$55,752,583 in Region 8 during FY 2020 and served 615 households. Homeowner programs received more funding and served more households than renter programs. VLI households (>30%, <=60% AMFI) received the most funding and had the greatest number of households served.

REGION 9



Funding/HH Served by Race and Ethnicity

		Renter Programs		HOME and HTF Owner Programs		SF Homeownership Programs*	
		HH	%	HH	%	HH	%
by Race	American Indian or Alaska Native	73	0.3%	0	0.0%	10	0.3%
	Asian or Pacific Islander	248	1.1%	0	0.0%	17	0.5%
	Black or African American	3331	14.3%	1	5.0%	75	2.1%
	White	14377	61.7%	18	90.0%	1298	36.5%
	Other	1120	4.8%	1	5.0%	78	2.2%
	Unknown	4168	17.9%	0	0.0%	299	8.4%
by Ethnicity	Hispanic or Latino	12340	52.9%	16	76.2%	1016	57.2%
	Not Hispanic or Latino	6870	29.5%	5	23.8%	437	24.6%
	Unknown	4107	17.6%	0	0.0%	324	18.2%

Funding/HHs Served by Activity Type

	SF Homeownership		HOME		HTF		HTC 9%		HTC 4%		MF Bond*		MF Direct Loan*		Section 8 HCV		Section 811	
	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH
Owner Programs	\$329,858,508	1,777	\$675,557	6	\$342,372	15	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Renter Programs	\$0	0	\$1,395,178	274	\$0	0	\$4,326,113	313	\$2,038,124	420	\$3,990,000	0	\$0	0	\$652,274	118	\$361,160	59
Total	\$329,858,508	1,777	\$2,070,735	280	\$342,372	15	\$4,326,113	313	\$2,038,124	420	\$3,990,000	0	\$0	\$652,274	118	\$361,160	59	

Funding/HH Served by Income Category

	SF Homeownership		HOME		HTF		HTC 9%		HTC 4%		MF Bond*		MF Direct Loan*		Section 8 HCV		Section 811	
	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH
ELI	\$2,427,185	17	\$1,286,188	188	\$121,939	6	\$437,888	31	\$0	0	\$0	0	\$0	0	\$623,644	108	\$361,160	59
VLI	\$105,946,398	635	\$661,868	85	\$184,921	7	\$3,888,225	282	\$2,038,124	420	\$3,990,000	0	\$0	0	\$28,630	8	\$0	0
LI	\$120,725,589	634	\$122,679	7	\$35,513	2	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
>=MI	\$100,759,336	491	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	1	\$0	0
Total	\$329,858,508	1,777	\$2,070,735	280	\$342,372	15	\$4,326,113	313	\$2,038,124	420	\$3,990,000	0	\$0	\$652,274	118	\$361,160	59	

TDHCA's housing programs allocated \$343,639,286 in Region 9 during FY 2020 and served 2,982 households. Homeowner programs received more funding and served more households than renter programs. LI households (>60%, <=80% AMFI) received the most funding but VLI households (>30%, <=60% AMFI) had the greatest number of households served.

REGION 10



Funding/HH Served by Race and Ethnicity

		Renter Programs		HOME and HTF Owner Programs		SF Homeownership Programs*	
		HH	%	HH	%	HH	%
by Race	American Indian or Alaska Native	15	0.2%	0	0.0%	1	0.2%
	Asian or Pacific Islander	81	1.1%	0	0.0%	1	0.2%
	Black or African American	666	9.3%	1	9.1%	2	0.4%
	White	6052	84.3%	10	90.9%	201	45.1%
	Other	115	1.6%	0	0.0%	8	1.8%
	Unknown	251	3.5%	0	0.0%	11	2.5%
by Ethnicity	Hispanic or Latino	4864	67.7%	10	71.4%	149	67.1%
	Not Hispanic or Latino	2065	28.8%	4	28.6%	59	26.6%
	Unknown	251	3.5%	0	0.0%	14	6.3%

Funding/HHs Served by Activity Type

	SF Homeownership		HOME		HTF		HTC 9%		HTC 4%		MF Bond*		MF Direct Loan*		Section 8 HCV		Section 811	
	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH
Owner Programs	\$34,722,645	224	\$931,022	9	\$225,000	5	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Renter Programs	\$0	0	\$868,417	121	\$0	0	\$4,094,653	246	\$437,681	142	\$7,060,000	0	\$2,000,000	50	\$2,952	1	\$104,926	17
Total	\$34,722,645	224	\$1,799,439	130	\$225,000	5	\$4,094,653	246	\$437,681	142	\$7,060,000	0	\$2,000,000	50	\$2,952	1	\$104,926	17

Funding/HH Served by Income Category

	SF Homeownership		HOME		HTF		HTC 9%		HTC 4%		MF Bond*		MF Direct Loan*		Section 8 HCV		Section 811	
	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH
ELI	\$119,275	2	\$1,000,513	93	\$0	0	\$508,918	30	\$0	0	\$0	0	\$0	0	\$0	0	\$104,926	17
VLI	\$7,765,256	58	\$795,291	35	\$225,000	5	\$3,585,735	216	\$437,681	142	\$7,060,000	0	\$1,840,000	46	\$2,952	1	\$0	0
LI	\$16,327,511	105	\$3,635	2	\$0	0	\$0	0	\$0	0	\$0	0	\$160,000	4	\$0	0	\$0	0
>=MI	\$10,510,603	59	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Total	\$34,722,645	224	\$1,799,439	130	\$225,000	5	\$4,094,653	246	\$437,681	142	\$7,060,000	0	\$2,000,000	50	\$2,952	1	\$104,926	17

TDHCA's housing programs allocated \$50,447,296 in Region 10 during FY 2020 and served 815 households. Homeowner programs received more funding than renter programs, but renter programs served more households. VLI households (>30%, <=60% AMFI) received the most funding and had the greatest number of households served.

REGION 11



Funding/HH Served by Race and Ethnicity

		Renter Programs		HOME and HTF Owner Programs		SF Homeownership Programs*	
		HH	%	HH	%	HH	%
by Race	American Indian or Alaska Native	9	0.1%	0	0.0%	1	0.1%
	Asian or Pacific Islander	31	0.2%	0	0.0%	1	0.1%
	Black or African American	71	0.5%	0	0.0%	2	0.2%
	White	13178	90.3%	37	100.0%	472	48.0%
	Other	373	2.6%	0	0.0%	11	1.1%
	Unknown	938	6.4%	0	0.0%	5	0.5%
by Ethnicity	Hispanic or Latino	13272	90.9%	42	100.0%	464	94.3%
	Not Hispanic or Latino	449	3.1%	0	0.0%	18	3.7%
	Unknown	879	6.0%	0	0.0%	10	2.0%

Funding/HHs Served by Activity Type

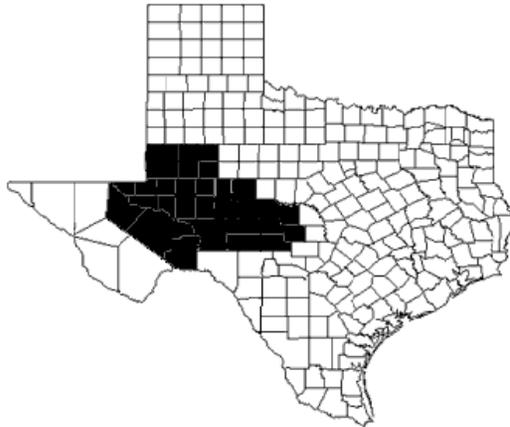
	SF Homeownership		HOME		HTF		HTC 9%		HTC 4%		MF Bond		MF Direct Loan		Section 8 HCV		Section 811	
	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH
Owner Programs	\$73,909,466	492	\$2,447,058	32	\$315,762	10	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Renter Programs	\$0	0	\$45,495	55	\$0	0	\$5,728,046	377	\$672,438	170	\$0	0	\$0	0	\$0	0	\$51,022	15
Total	\$73,909,466	492	\$2,492,553	87	\$315,762	10	\$5,728,046	377	\$672,438	170	\$0	0	\$0	0	\$0	0	\$51,022	15

Funding/HH Served by Income Category

	SF Homeownership		HOME		HTF		HTC 9%		HTC 4%		MF Bond		MF Direct Loan		Section 8 HCV		Section 811	
	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH
ELI	\$1,883,962	18	\$817,223	45	\$0	0	\$596,228	39	\$0	0	\$0	0	\$0	0	\$0	0	\$51,022	15
VLI	\$26,986,305	200	\$1,099,275	35	\$275,950	8	\$5,131,818	338	\$672,438	170	\$0	0	\$0	0	\$0	0	\$0	0
LI	\$24,278,104	154	\$576,055	7	\$39,812	2	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
>=MI	\$20,761,095	120	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Total	\$73,909,466	492	\$2,492,553	87	\$315,762	10	\$5,728,046	377	\$672,438	170	\$0	0	\$0	0	\$0	0	\$51,022	15

TDHCA's housing programs allocated \$ \$83,169,287 in Region 11 during FY 2020 and served 1,151 households. Homeowner programs received more funding than renter programs, but renter programs served more households. VLI households (>30%, <=60% AMFI) received the most funding and had the greatest number of households served.

REGION 12



Funding/HH Served by Race and Ethnicity

		Renter Programs		HOME and HTF Owner Programs		SF Homeownership Programs*	
		HH	%	HH	%	HH	%
by Race	American Indian or Alaska Native	16	0.4%	1	10.0%	0	0.0%
	Asian or Pacific Islander	20	0.4%	0	0.0%	2	0.7%
	Black or African American	670	14.9%	3	30.0%	6	2.2%
	White	2894	64.2%	4	40.0%	112	41.5%
	Other	139	3.1%	2	20.0%	6	2.2%
	Unknown	772	17.1%	0	0.0%	9	3.3%
by Ethnicity	Hispanic or Latino	2136	47.4%	4	40.0%	64	47.4%
	Not Hispanic or Latino	1597	35.4%	6	60.0%	62	45.9%
	Unknown	778	17.2%	0	0.0%	9	6.7%

Funding/HHs Served by Activity Type

	SF Homeownership		HOME		HTF		HTC 9%		HTC 4%		MF Bond		MF Direct Loan		Section 8 HCV		Section 811	
	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH
Owner Programs	\$23,413,314	135	\$0	0	\$299,071	10	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Renter Programs	\$0	0	\$269,297	52	\$0	0	\$2,176,128	175	\$1,233,292	181	\$0	0	\$2,000,000	0	\$0	0	\$0	0
Total	\$23,413,314	135	\$269,297	52	\$299,071	10	\$2,176,128	175	\$1,233,292	181	\$0	0	\$2,000,000	0	\$0	0	\$0	0

Funding/HH Served by Income Category

	SF Homeownership		HOME		HTF		HTC 9%		HTC 4%		MF Bond		MF Direct Loan		Section 8 HCV		Section 811	
	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH
ELI	\$193,823	2	\$248,681	42	\$0	0	\$309,426	23	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
VLI	\$7,330,715	49	\$20,616	10	\$261,341	8	\$1,866,702	152	\$1,233,292	181	\$0	0	\$2,000,000	0	\$0	0	\$0	0
LI	\$8,555,336	47	\$0	0	\$37,730	2	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
>=MI	\$7,333,440	37	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Total	\$23,413,314	135	\$269,297	52	\$299,071	10	\$2,176,128	175	\$1,233,292	181	\$0	0	\$2,000,000	0	\$0	0	\$0	0

TDHCA's housing programs allocated \$29,391,103 in Region 12 during FY 2020 and served 553 households. Homeowner programs received more funding than renter programs, but renter programs served more households. VLI households (>30%, <=60% AMFI) received the most funding and had the greatest number of households served.

REGION 13



Funding/HH Served by Race and Ethnicity

		Renter Programs		HOME and HTF Owner Programs		SF Homeownership Programs*	
		HH	%	HH	%	HH	%
by Race	American Indian or Alaska Native	73	0.6%	4	4.3%	1	0.1%
	Asian or Pacific Islander	47	0.4%	0	0.0%	0	0.0%
	Black or African American	335	2.8%	2	2.1%	8	0.5%
	White	10296	85.5%	85	90.4%	859	48.5%
	Other	228	1.9%	3	3.2%	12	0.7%
	Unknown	1062	8.8%	0	0.0%	6	0.3%
by Ethnicity	Hispanic or Latino	10305	85.6%	87	92.6%	821	92.7%
	Not Hispanic or Latino	693	5.8%	7	7.4%	50	5.6%
	Unknown	1043	8.7%	0	0.0%	15	1.7%

Funding/HHs Served by Activity Type

	SF Homeownership		HOME		HTF		HTC 9%		HTC 4%		MF Bond		MF Direct Loan		Section 8 HCV		Section 811	
	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH
Owner Programs	\$122,649,138	886	\$2,494,553	20	\$1,556,600	74	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Renter Programs	\$0	0	\$0	0	\$0	0	\$5,939,435	514	\$1,368,512	245	\$0	0	\$0	0	\$0	0	\$82,941	15
Total	\$122,649,138	886	\$2,494,553	20	\$1,556,600	74	\$5,939,435	514	\$1,368,512	245	\$0	0	\$0	0	\$0	0	\$82,941	15

Funding/HH Served by Income Category

	SF Homeownership		HOME		HTF		HTC 9%		HTC 4%		MF Bond		MF Direct Loan		Section 8 HCV		Section 811	
	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH
ELI	\$2,026,989	22	\$369,372	3	\$406,997	20	\$762,954	62	\$56,047	10	\$0	0	\$0	0	\$0	0	\$82,941	15
VLI	\$45,726,124	370	\$1,732,861	14	\$884,040	41	\$5,176,481	452	\$1,312,465	235	\$0	0	\$0	0	\$0	0	\$0	0
LI	\$45,167,120	307	\$392,320	3	\$265,563	13	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
>=MI	\$29,728,905	187	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Total	\$122,649,138	886	\$2,494,553	20	\$1,556,600	74	\$5,939,435	514	\$1,368,512	245	\$0	0	\$0	0	\$0	0	\$82,941	15

TDHCA's housing programs allocated \$134,091,178 in Region 13 during FY 2020 and served 1,754 households. Homeowner programs received more funding and served more households than renter programs. VLI households (>30%, <=60% AMFI) received the most 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's 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 HTC's.

The Department allocated \$176,158,229 in 4% and 9% HTC's during SFY 2020, 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 2020 9% and 4% HTC awards. TDHCA received \$346,178 in 9% tax credits from the federal pool of unused funds in 2020. There were \$139,919 in 9% tax credits from the 2019 HTC cycle year at the end of the 2020 calendar year. As of October 15, 2020, there were \$99,635 in unused 9% tax credits remaining for the 2020 HTC cycle

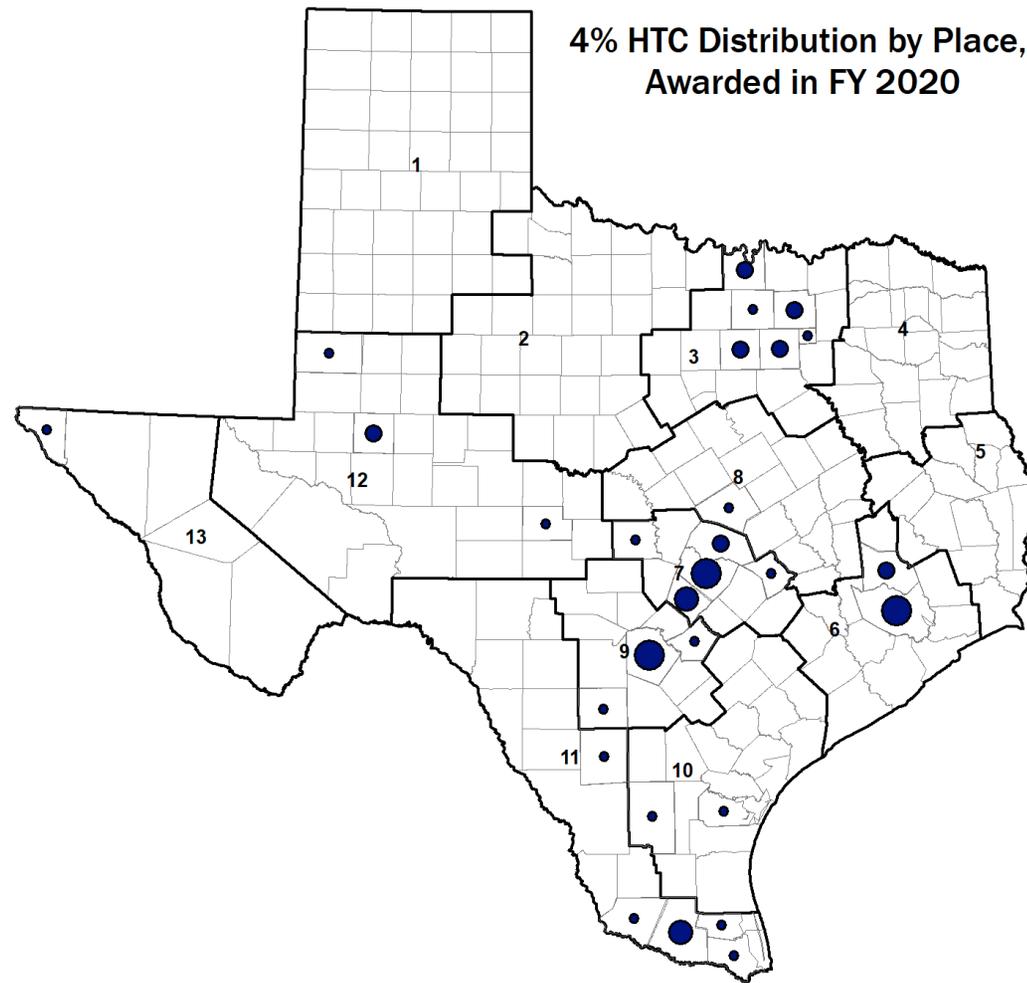
The table below shows the funding distribution of 2020 awards by region and includes the variations between the actual distribution and the 9% HTC RAF targets. Data for 9% and 4% HTC are as of October, 2020. The Department plans the credit distributions to match the HTC RAF targets as closely as possible; the RAF targets apply to the 9% HTC program. To that end, as many whole awards as possible are made in each Uniform State Service Region's urban and rural sub-regions based on the RAF target for each. The total remainder in each region is then collapsed into a statewide pool. The most under-served sub-regions are ranked and, if possible, additional awards are made from the statewide pool. If a region does not have enough qualified applications to meet its regional credit distribution target, then those credits will collapse to the statewide pool of remaining credits.

Region	All HTC's	% of all HTC's	9% HTC s	% of all 9% HTC's	4% HTC s	% of all 4% HTC's
1	\$2,203,287	1.25%	\$220,3287	2.76%	\$0	0.00%
2	\$1,647,769	0.94%	\$1,647,769	2.07%	\$0	0.00%
3	\$28,129,293	15.97%	\$15,744,113	19.74%	\$12,385,180	12.85%
4	\$3,042,010	1.73%	\$3,042,010	3.81%	\$0	0.00%
5	\$2,576,794	1.46%	\$2,576,794	3.23%	\$0	0.00%
6	\$3,9472,377	22.41%	\$21,601,595	27.08%	\$17,870,782	18.54%
7	\$41,949,661	23.81%	\$7,383,142	9.26%	\$34,566,519	35.86%
8	\$6,242,171	3.54%	\$5,374,005	6.74%	\$868,166	0.90%
9	\$23,846,895	13.54%	\$5,397,273	6.77%	\$18,449,622	19.14%
10	\$4,025,772	2.29%	\$2,720,716	3.41%	\$1,305,056	1.35%
11	\$11,047,854	6.27%	\$8,703,391	10.91%	\$2,344,463	2.43%
12	\$7,318,596	4.15%	\$0	0.00%	\$7,318,596	7.59%
13	\$4,655,750	2.64%	\$3,365,555	4.22%	\$1,290,195	1.34%
Grand Total	\$176,158,229	100.00%	\$79,759,650	100.00%	\$96,398,579	100.00%

Acquisition/Rehab	35
New Construction	51

Rural	16
Urban	70

Elderly	22
Supportive Housing	1
General	63



HTC Award

- 1
- 2 - 4
- 5 - 8
- 9 - 16
- Service Regions

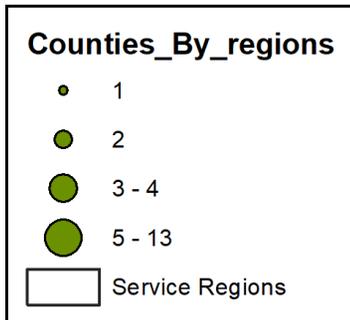
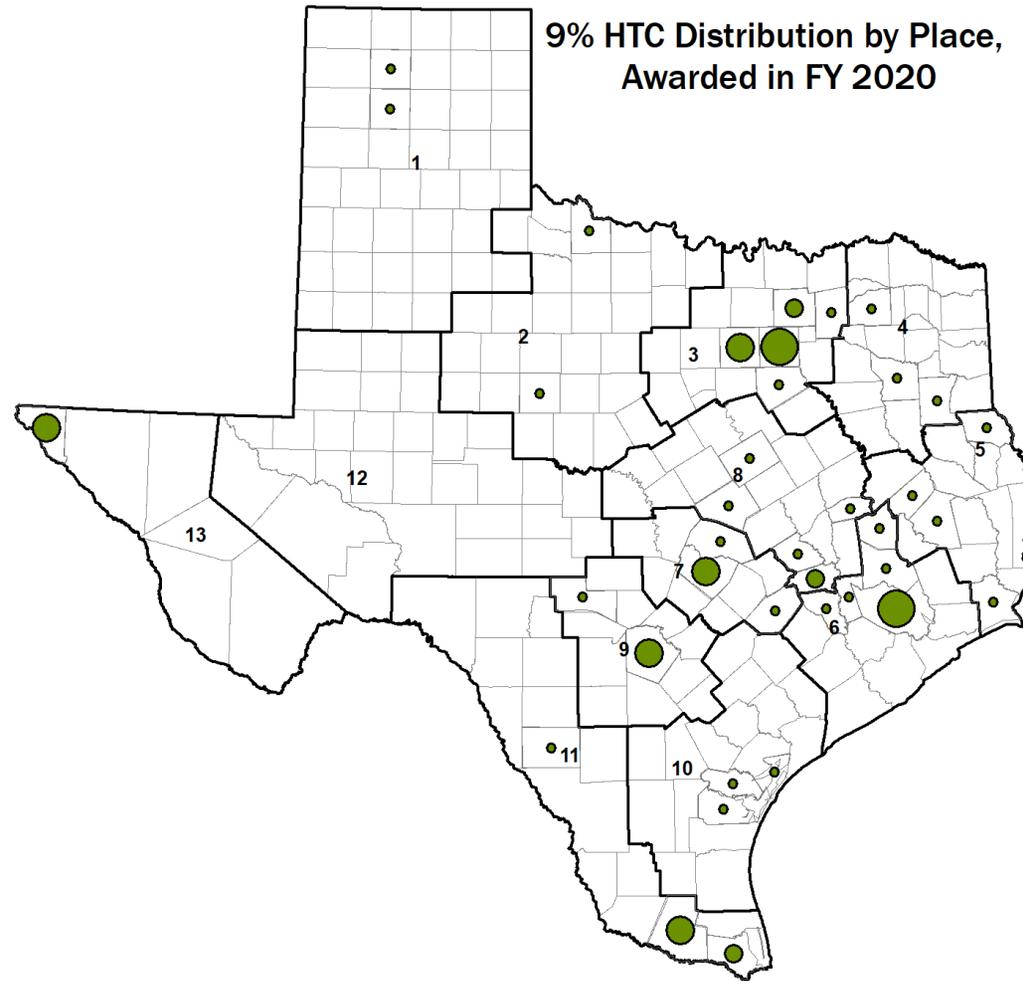
This map is not a survey product; boundaries, distances and scale are approximate only.

The HTC distribution reflects 2020 awards, which will not be finalized until cost certification.

Acquisition/Rehab	16
Adaptive Reuse	1
New Construction	50
Reconstruction	2
Rehab	1

Rural	25
Urban	45

Elderly	27
General	40
Supportive Housing	3



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

The HTC distribution reflects 2020 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:

- **2021 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.

2021 TDHCA PROGRAMS

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

On March 27, 2020, the Coronavirus Aid, Relief, and Economic Security (CARES) Act was signed into law to provide emergency assistance for individuals, families and businesses affected by the 2020 coronavirus/COVID-19 pandemic. A number of provisions in the CARES Act affect several of the programs administered by TDHCA. The program response to COVID-19 includes funding from the CARES Act and reprogrammed TDHCA funds. TDHCA CARES Act funding is from the U.S. Department of Health and Human Services (USHHS) and the U.S. Department of Housing and Urban Development (HUD). In most cases these funds are only available for eligible households, that have been economically affected by the COVID-19 pandemic.

The following is a list of TDHCA programs and activities made available through administrators, subrecipients, and approved third parties in State Fiscal Year (SFY) 2021. It is organized by division:

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)

Community Development Block Grant CARES Act Assistance

- Emergency Rental Assistance
- Eviction Diversion Assistance
- Food Bank Reimbursement Assistance
- Assistance for Persons with Disabilities
- Legal Services for Persons with Disabilities
- Broadband Planning

Manufactured Housing Division

Multifamily Finance Division

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

Section 811 Project Rental Assistance

Single Family and Homeless Programs Division

- Emergency Solutions Grants (ESG) Program
- Emergency Solutions Grant CARES (ESG-CARES) Program
- Homeless Housing and Services Program (HHSP)
- Ending Homelessness Fund (EH Fund)
- HOME Tenant-Based Rental Assistance (TBRA)
- HOME Contract for Deed (CFD)
- HOME Homebuyer Assistance with New Construction or Rehabilitation (HANC)

- HOME Single Family Development (SFD)
- HOME Homeowner Reconstruction Assistance (HRA)
- Neighborhood Stabilization Program (NSP)
- Colonia Self-Help Center (SHC) Program
- Texas Bootstrap Loan (Bootstrap) Program
- Amy Young Barrier Removal (AYBR) Program

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

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

Ninety percent of the annual CSBG funds must be provided to eligible entities as defined under Section 673 of the CSBG Act to provide services to low-income individuals. These eligible entities are an established network of private nonprofit entities or units of local government that have each been designated by the Governor as the CSBG-eligible entity for a specified geographic area. 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) providing assistance to CSBG eligible entities in meeting CSBG Organizational Standards; (3) supporting assessment, training and technical assistance needs of the CSBG-eligible entities; (4) supporting the state's homelessness coordination in the Balance of State; and (5) 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.

TDHCA's CSBG program was allocated \$48,102,282 by the CARES Act. At least 90% of the CSBG CARES funds are distributed among the same eligible entities as the regular CSBG funds. Unlike the limit applicable for regular CSBG, the CARES funds are able to assist households with incomes of up to 200% of the federal poverty limit who are affected by the pandemic. CAAs will have until September 30, 2022 to spend CSBG funds allocated by the CARES Act. TDHCA also programmed some of the discretionary CSBG CARES funds for a pilot eviction diversion program.

Additionally, TDHCA has reprogrammed approximately \$1.5 million of 2019 and 2020 CSBG funds for direct client assistance. These funds have been made available to CSBG-eligible entities in addition to the \$48.1 million in CARES Act funding allocated to TDHCA's CSBG program.

CSBG funding for FY 2021 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 TDHCA's main number 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%).

TDHCA's CEAP program was allocated \$94,023,896 from USHHS by the CARES Act. The funds have been distributed among the same subrecipients as the regular CEAP funds. Subrecipients will have until September 30, 2021 to spend the CEAP funds allocated by the CARES Act.

CEAP funding for FY 2021 is not known 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 Rachel Slack, Community Affairs Division, at 512-936-7798.

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 190 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 (MVP) for Project Access eligible households. An additional 15 MVP vouchers were issued to TDHCA through the CARES Act.

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 2021 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 TDHCA's main phone number at 800-525-0657 and selecting option #2.

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 2021 is not known 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

Community Development Block Grant CARES Act Assistance

On June 15, 2020, Governor Greg Abbott identified TDHCA as the designated agency to receive all CDBG CARES Act (also referred to as CDBG-CV) funding allocated to the State of Texas. TDHCA will receive a total of \$141,846,258 in CDBG CARES Act funding as was allocated through an initial tranche of \$40,000,886, in a second round of funding for \$63,546,200, and \$38,299,172 in a third and final round of funding. CDBG CARES funds will be used for Eviction Diversion, Food Bank Distribution Assistance, Provider Relief Assistance for Persons with Disabilities, Legal Services for Persons with Disabilities, and broadband planning. Assisted households must be at or below 80% of Area Median Income (AMI) and must have been economically affected by the pandemic.

Funds dedicated to rental assistance will be programmed in the following ways and allocated regionally to ensure broad geographic distribution in the state. TDHCA will allocate at least \$40,000,886 (the amount of its first allocation) to non-entitlement units of general local government for rental assistance through a competitive notice of funding availability and made available regionally. Non-entitlement units are cities with populations of less than 50,000 (except cities that are designated principal cities of Metropolitan Statistical Areas), and counties with populations of less than 200,000. There are approximately 1,000 rural and small cities and counties in Texas. The Department will provide specific program design guidelines, facilitating the program administration for non-entitlement awardees that do not have an existing rental assistance program.

Another \$40 million will be directly committed to an estimated 54 entitlement communities that already had an existing COVID rental assistance program. This will allow those larger cities and counties to quickly channel funds through their current programs

The funds within each region not allocated for non-entitlement awardees and not committed directly to entitlement communities with existing rental assistance programs – approximately \$25.9 million - will be used to fund one or more of the following: 1) entitlement communities within that region not already having a rental program in operation, 2) a regional organization to provide rental assistance to the balance of the area within that region, and/or 3) if needed the state may provide assistance

to the balance of the area within that region. It is the intent of TDHCA that an eligible household anywhere in the state will be able to apply for funds.

All entities that administer a CDBG CARES rental assistance contract will have 10 percent of their contract set-aside for the Texas Eviction Diversion Program (TEDP). The TEDP helps eligible Texas tenants, who are behind on their rent due to the COVID-19 pandemic and who have been sued for eviction, stay in their homes and provides landlords with an alternative to eviction. If both the tenant and landlord agree to participate in the TEDP and meet the program's requirements, the TEDP may provide up to six consecutive months of rental assistance. This temporary program is a unique partnership between the Supreme Court of Texas, Texas Office of Court Administration, and TDHCA. Assistance can be used to pay the full contracted rent that is past due (up to five months), and the remainder may be used to pay for subsequent months of assistance (up to a total of six months). The TEDP uses a special court process that allows courts to put eviction lawsuits on hold and divert them to the TEDP. Under the TEDP, lump sum payments are provided to landlords for rental arrears in exchange for allowing tenants to remain in their homes and forgiving late fees. Diverted cases are expected to be dismissed and made confidential from public disclosure. There are two Eviction Diversion activities – an initial pilot program is funded by the Community Services Block Grant CARES program, and then the program will ultimately provide statewide coverage funded by the CDBG CARES program.

CDBG CARES funds will also be dedicated to Food Bank Distribution Assistance, which will serve as state match for FEMA eligible activities related to food bank distribution. The Texas Department of Emergency Management (TDEM) has expended approximately \$133 million in food distribution activities to address food and nutrition needs statewide in response to the pandemic, of which the state was required to cover 25% (approximately \$33 million). These CDBG funds will cover approximately \$21 million of that match requirement, based upon a review of the CDBG eligibility of the incurred costs.

Lastly the CDBG CARES funds will assist persons with disabilities through both allowing reimbursement of eligible expenses for providers of persons with disabilities, and through contracting a provider of legal services for persons with disabilities. A portion of funds will also be used to further broadband planning efforts in the state. Up to approximately \$500,000 from the administration pool may be used to pursue expanded broadband planning efforts in the state focusing on the needs of households at 80% or below AMI.

CONTACT: Mariana Salazar, CDBG CARES Director, at 512-475-0268
or msalazar@tdhca.state.tx.us

ONLINE DOCUMENTS: ACCESS the CDBG CARES proposed FY 2019 action plan amendment here:
<https://www.tdhca.state.tx.us/pdf/covid19/cdbg/19-CDBG-CARES-OYAP-PropAmmend.pdf>

FUNDING SOURCES: CARES Act, HUD

TYPE OF ASSISTANCE: Grants

RECIPIENTS: Private nonprofits and units of local government

TARGETED BENEFICIARIES: Households (<80% AMFI) and organizations affected by COVID-19

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 approximately 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. 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. Additionally, under a memorandum of understanding, the Manufactured Housing Division inspects and licenses Migrant Labor Housing Facilities.

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

PO Box 12489

Austin, TX 78711-2489

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

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 layered with HTCs and frequently 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 low, very low, and extremely low-income families with incomes between 30% and 80% of 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 \$2.81 per capita of the state population. TDHCA is the only entity in the state with the authority to allocate HTCs under these programs. As required by the Code and Texas statute, TDHCA develops the HTC Program Qualified Allocation Plan (QAP), which establishes the scoring process and threshold requirements relating to an allocation of housing tax credits. Pursuant to Tex. Gov't Code §2306.6724(c), the Governor shall approve, reject, or modify and approve the Board adopted QAP not later than December 1 of each year.

The 9% HTCs under the state ceiling are allocated first to two statutorily created set-asides and the remainder on a regional basis according to the Regional Allocation Formula (RAF) pursuant to Tex. Gov't Code §§2306.111(d)(3) and 2306.1115. The HTC RAF can be found in the TDHCA Allocation Plan section of this Action Plan. These credits are awarded through a competitive application process where each application is scored based on certain selection criteria reflected in the QAP. Moreover, there are eligibility and threshold requirements that must be met pursuant to the QAP. Once reviews and underwriting of the highest scoring applications have been completed, the Board considers the recommendations of TDHCA staff and determines a final award list. The 9% Competitive HTC Program has an annual application cycle with pre-applications submitted in January, full applications submitted by March, and awards made by the end of July.

The estimated HTC state housing credit ceiling amount for FY 2021 is \$81,690,834. Because these credits are claimed each year for ten consecutive years their value (without adjustment for effective tax rates, anticipated depreciation, and other passive gains and losses, or net present value) is roughly ten times that amount.

Under the 4% Non-competitive program, HTCs are awarded to developments that use tax-exempt bonds as a key component of their financing. These tax credit awards are made independent of the annual state housing credit ceiling and are not subject to the RAF. The applications are subject to the eligibility, threshold and underwriting requirements pursuant to the QAP; however, because the credits associated with these applications do not come from the state housing credit ceiling, the application process is considered non-competitive and the scoring criteria identified in the QAP are not applicable. Applications under this program are accepted throughout the year.

Eligible activities under the HTC Program include the new construction, reconstruction, or acquisition and rehabilitation of residential units that will be required to maintain affordable rents for an

extended period of time. Rehabilitation developments must meet a minimum threshold for rehabilitation costs per unit. The minimum threshold varies depending on both the age of the property and the other financing involved in the development and are further identified in 10 TAC §11.101(b)(3).

In an effort to promote greater energy efficiency, the HTC Program requires developments to adhere to the statewide energy code and provide Energy Star Rated (or equivalent) appliances. There are also additional incentives for the use of energy-efficient, alternative construction materials and green building initiatives.

MULTIFAMILY BOND PROGRAM

The TDHCA issues tax-exempt Private Activity Bonds and taxable multifamily bonds 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 may allow TDHCA to issue multifamily bonds in excess of the set-aside of \$130 million.

Issuers submit applications to the BRB on behalf of development owners, 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 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 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 recipients.

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 2021. HOME funds generally may only be used in parts of the state that do not receive their own allocation from HUD.

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 2019. It is anticipated that approximately \$6 million in TCAP RF will be available in the annual NOFA for SFY 2021.. The Department has made those funds available statewide to create a continuing source of funds that will further the Department's mission to create more affordable housing. TCAP-RF funds are also used as HOME match.

NSP1-PI is income generated by the receipt of loan payments under the original NSP. \$5 million was available during FY 2019, and the Department does not anticipate any NSP1-PI to be available in SFY 2021. The NSP1-PI funds are for infill new construction or foreclosed developments in target areas of the state, and generally follow the same long-term requirements as HOME.

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 FY 2021, TDHCA anticipates making available approximately \$14,000,000 in NHTF funds statewide through the NOFA for eligible new construction, rehabilitation, and refinance with rehabilitation activities. NHTF has similar long-term requirements to HOME funds, except households to be served must have incomes at or below the greater of either 30% AMFI or the federal poverty line.

CONTACT: For a list of HTC, MF Bond, and MF Direct Loan properties funded through TDHCA, see them at <http://www.tdhca.state.tx.us/multifamily/htc/docs/HTCPropertyInventory.xlsx>. 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 Alena Morgan at (512) 936-7834. For more information on the MF Bond and 4% HTC Programs contact Teresa Morales at (512) 475-3344. For more information on the MF Direct Loan program contact Charlotte Flickinger at (512) 575-2596 .

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, NSP1 PI, TCAP RF, and NHTF loans (repayable, deferred repayable, and deferred forgivable)

RECIPIENTS: For-profit entities, nonprofit organizations and CHDOs

TARGETED BENEFICIARIES: AMFI levels are set by program rules and NOFAs, and will vary from 20% AMFI to 80% AMFI, depending on the program and activity.

SECTION 811 PROJECT RENTAL ASSISTANCE PROGRAM

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

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

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

Target Populations:

- **People with disabilities exiting nursing facilities.** These individuals are eligible for Medicaid waiver or state plan services and are transitioning back to the community from nursing facilities, or those that transitioned within the previous 12 months;
- **People with disabilities exiting Intermediate Care Facilities for Individuals with Intellectual and Developmental Disabilities (ICF/IID).** These individuals are eligible for Medicaid waiver or state plan services and transitioning out of ICF/IIDs.
- **People with serious mental illness.** These individuals are eligible to receive behavioral health services through a Local Mental Health Authority or Local Behavioral 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, an additional \$12,000,000 for HUD PY 2013 and \$6,982,087 for HUD PY 2019. The program helps extremely low-income individuals with disabilities and their families by providing 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 Monica McCarthy at (512) 475-3865. 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 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 HHSC or DFPS agencies participating in the program. Each eligible household must have a qualified member of a Target Population that will be at least 18 years of age and under the age of 62, and is at or below the Extremely Low Income Limit at the time of admission. The Program is only available in limited areas

SINGLE FAMILY AND HOMELESS PROGRAMS DIVISION

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

- The Emergency Solutions Grants (ESG) Program, the HOME Program, and the Neighborhood Stabilization Program (NSP) share common federal oversight through HUD's Office of Community Planning and Development (CPD) and are HUD funded programs.
- The Colonia Self-Help Center (SHC) Program, administered under SFHP's Office of Colonia Initiatives (OCI), is funded by the Community Development Block Grant (CDBG) also overseen by HUD CPD. SHC is provided through a partnership with the Texas Department of Agriculture (TDA).
- The Housing Trust Fund (HTF) programs, including the Amy Young Barrier Removal (AYBR) Program and the Texas Bootstrap Loan (Bootstrap) Program are funded through the HTF.
- The Homeless Housing and Services Program (HHSP) is funded with General Revenue, and includes a general and a youth set-aside.
- The Ending Homelessness Fund is funded through voluntary contributions made when renewing vehicle registrations and the fund is held outside of the State Treasury.

EMERGENCY SOLUTIONS GRANTS PROGRAM

ESG is funded through HUD. TDHCA uses the HUD funding to award grants to units of general local government and private nonprofit entities that provide persons experiencing homelessness and at risk of homelessness the services necessary to quickly regain stability in permanent housing. ESG funds may be utilized for the 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 total population, number of persons experiencing homelessness based on the Point-in-Time count submitted to HUD by the CoCs; persons living in poverty; renters with incomes less than 30% AMI that experience cost burden; and the amount of ESG funding received by federal and state funding streams in the past year; and other factors as listed the administrative rules governing the ESG Program.

For the 2020 ESG application cycle, funds were awarded to 52 subrecipients. Applications in the San Antonio/Bexar County CoC and the Houston/Harris, Montgomery, and Fort Bend Counties CoC were accepted, reviewed, and recommended by the CoC lead entity contracted to administer a local competition within their CoC. Applicants in the CoC Regions where the CoC lead entity did not administer a local competition applied for funds directly to TDHCA. In total, \$9,209,884 in ESG funds were awarded to provide street outreach, emergency shelter, rapid-rehousing, and homelessness prevention.

SUMMARY OF ESG PROGRAM FUNDING FOR FISCAL YEAR 2021

Projected ESG funding for FY 2021 is 9,643,857.

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, Single Family and Homeless Programs Division, at (512) 475-3975.

Online documents: See the State of Texas Consolidated Plan: 2019 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

Emergency Solutions Grant CARES Act

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

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

SUMMARY OF ESG CARES PROGRAM FUNDING FOR FISCAL YEAR 2021

ESG CARES was a one-time appropriation authorized under the CARES ACT. The funds made available to the state were in two allocations totaling \$97,792,616

Contact: Individuals seeking assistance may search for providers in their area online at <http://www.tdhca.state.tx.us/texans.htm> or by calling TDHCA's main number at 800-525-0657. Organizations interested in becoming program administrators may call Naomi Cantu, Single Family and Homeless 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 CARES.

Funding Source: HUD

Type of Assistance: Grants

Recipients: Local governments, nonprofit entities, public housing agencies, and local redevelopment authorities

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 50% 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 2021

The 86th Legislature appropriated approximately \$9.8 million in General Revenue funds for the 2020-2021 biennium for HHSP general set-aside funds, and an additional \$3 million in General Revenue funds for HHSP specifically set-aside for youth experiencing homelessness. For FY2021, approximately \$4.6 million dollars in general set-aside funds and \$1.5 million dollars in youth set-aside funds was allocated to cities with a population over 285,500 as required by statute. Allocation among the subrecipients is based on total population, percentage of persons in poverty, population of persons with disabilities, incidents of family violence, and the Point-In-Time count of veterans, unaccompanied youth, parenting youth, children of parenting youth, and overall number of persons experiencing homelessness. The cities which are eligible, as of the date of this plan, to participate in HHSP include Arlington, Austin, Corpus Christi, Dallas, El Paso, Fort Worth, Houston, Plano, San Antonio. Plano became eligible for participation in FY2019 due to an increase in population that placed the City of Plano over the threshold for participation.

Contact: Program administrators may contact Naomi Cantu, Single Family and Homeless 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 2021

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 over \$12,500 per month since donations began to be accepted in January 2018, and this trend, if continued, would generate funding estimated at \$150,000 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, Single Family and Homeless Programs Division, at (512) 475-3975.

Online documents: <https://www.tdhca.state.tx.us/home-division/ending-homelessness-fund.htm>

Funding Source: Voluntary donations

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

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

HOME INVESTMENT PARTNERSHIPS PROGRAM

HOME is authorized under the Cranston-Gonzalez National Affordable Housing Act (42 USC § 12701, et. seq.). TDHCA receives its HOME funding from HUD.

The purpose of the HOME Program is to expand the supply of decent, safe, and affordable housing for extremely low-, very low- and low-income households and to alleviate the problems of excessive rent burdens, barriers to homeownership, and deteriorating housing stock. HOME strives to meet both the short-term goal of increasing the supply and the availability of affordable housing and the long-term goal of building partnerships between state and local governments and private and nonprofit organizations to strengthen their capacity to meet the diverse affordable housing needs of lower income Texans. To achieve this purpose, HOME provides loans and grants through units of general local government, public housing authorities, CHDOs, nonprofit organizations and other qualified entities to provide assistance to eligible households. Some annual HOME funds awarded by HUD are set aside for specific activities under the Department's One Year Action Plan; those funds not in such set-asides are made available on a regional basis utilizing the Regional Allocation Formula (RAF). The HOME RAF can be found in the TDHCA Allocation Plan section of this Action Plan chapter. TDHCA also periodically releases deobligated and program income funds for programmatic activity that is not subject to the RAF. TDHCA provides technical assistance to all recipients of the HOME Program to ensure that participants meet and follow state implementation guidelines and federal regulations.

According to Tex. Gov't Code §2306.111, in administering HOME funds, the Department shall expend 95% of these funds for the benefit of non-participating small cities and rural areas that do not qualify to receive funds under the Act directly from HUD. This directs HOME funds into rural Texas. As established in Tex. Gov't Code §2306.111(c) and subject to the submission of qualified applications, 5% of the annual HOME allocation shall be allocated for applications serving persons with disabilities living in any part of the state (called the Persons with Disabilities (PWD) Set-Aside). Federal regulations require a minimum of 15% of the annual HOME allocation be reserved for CHDOs. CHDO

set-aside projects are owned, developed, or sponsored by the CHDO and result in the development of multifamily rental units or units for single-family homeownership. In energy efficiency efforts, HOME requires awardees to adhere to the Department's energy efficiency rules.

Tenant-Based Rental Assistance

Tenant-Based Rental Assistance (TBRA) provides rental subsidy, security and utility deposit assistance. This program allows the subrecipient to provide the assisted tenant with funds to move and to live in any dwelling unit with a right to continued assistance, in accordance with written tenant selection policies, for a period not to exceed 24 months. If available, additional funds may be set-aside to provide assistance for up to 60 months for individuals that meet certain program requirements. A HOME-assisted tenant must also participate in a self-sufficiency program. This program may be utilized to address housing issues arising from declared disasters, as well as for assistance provided under the PWD set-aside. These funds are made available as specified in published rules and NOFAs.

Contract for Deed

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

HOME Homebuyer Assistance with New Construction

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

Single Family Development

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

the single family housing project. These funds are made available as specified in published rules and NOFAs.

Homeowner Reconstruction Assistance

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

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

SUMMARY OF HOME PROGRAM FUNDING FOR FISCAL YEAR 2021

Projected HOME funding for FY 2021 is \$35,342,547 plus any potential program income that may become available during the fiscal year. At least \$10,000,000 in HOME program income will be available in FY 2022.

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

Online documents: See the State of Texas Consolidated Plan: 2019 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.

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 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: Glynis Vitanza at (512) 936-7800 or glynis.vitanza@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.

Colonia Self-Help Center Program

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

Colonia 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 FY 2021 for the Colonia SHC Program is \$1,702,113.

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

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

STATE HOUSING TRUST FUND PROGRAMS

The State Housing Trust Fund (HTF) receives general revenue appropriations funding from the State of Texas, including the use of loan repayments from previous projects funded with HTF allocations. Funding is awarded as loans or grants to nonprofits, units of local government, councils of government, local mental health authorities, public agencies and public housing authorities. The targeted beneficiaries of the program are low-, very low- and extremely low-income households. During the Regular Session of the 86th Legislature, the Department was appropriated General Revenue for the HTF in the amount of \$10,443,402 for the 2020-2021 biennium. The 2020-2021 Housing Trust Fund Biennial Plan was presented and approved by the Department's Governing Board at the board meeting of June 27, 2019, and staff submitted the HTF Plan to appropriate legislative offices as required by the Texas Government Code.

Texas Bootstrap Loan Program

The Bootstrap Program provides loans to eligible applicants in any area of the state 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. 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 2020 was \$3,430,383 and for FY 2021 is \$3,000,000.

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

Contact: Glynis Vitanza at (512) 936-7800 or glynis.vitanza@tdhca.state.tx.us

Online documents: <http://www.tdhca.state.tx.us/oci/bootstrap.jsp>

Funding Source: HTF

Type of Assistance: Amortizing repayable loans at 0% interest

Recipients: Nonprofit organizations and Colonia SHCs

Targeted Beneficiaries: Households at or below 60% AMFI

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 \$22,500 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: HTF

Type of Assistance: Grants

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

Targeted Beneficiaries: Persons with disabilities at or below 80% AMFI

TEXAS HOMEOWNERSHIP DIVISION

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

MY FIRST TEXAS HOME PROGRAM

The MFTH Program is funded through (i) the sale of mortgage backed securities (created by pooling mortgage loans originated through the MFTH Program) to third party investors and (ii) the sale of tax-exempt and taxable single family mortgage revenue bonds. The Program is offered on a first-come, first-served basis through a network of participating lenders. The Program provides homeownership opportunities by offering competitive interest rate mortgage loans and down payment assistance for qualified individuals and families whose gross annual household income does not exceed 115% AMFI (100% for households of 2 persons or less), based on IRS adjusted income limits, or 140% AMFI (120% for households of 2 persons or less) if in a targeted area. The purchase price of the home must not exceed stipulated maximum purchase price limits. A minimum of 30% of tax-exempt mortgage revenue bond funds are made available to assist Texans earning less than or equal to 80% AMFI. The Department intends originate and pool MFTH mortgage loans; some will be sold, on the Department's behalf, to third party investors, while others will secure single family mortgage revenue bonds.

Income limits for the program will continue to align with those set by the Internal Revenue Code for tax exempt bond eligibility. These limits are based on income categories determined by HUD. Eligible borrowers must be first-time homebuyers; a first-time homebuyer is anyone who has not

had an ownership interest in a primary residence within the last three years. Certain exceptions to the first-time homebuyer requirement, income ceiling, and maximum purchase price limitations apply in targeted areas and/or to qualified Veterans. Targeted areas are defined as qualified census tracts in which 70% or more of the families have an income at or below 80% of the statewide median income and/or are areas of chronic economic distress as designated by the state and approved by the Secretaries of Treasury and HUD, respectively. The Qualified Veterans Exemption to the first-time homebuyer requirement applies to a veteran who has been honorably discharged and has not previously received financing as a first-time homebuyer through a single family mortgage revenue bond program.

MFTH Program funding for FY 2021 is dependent, in part, on continuation of federal authority, but is projected to be \$1,000,000,000.

CONTACT: For individuals seeking assistance, call 1-800-792-1119 to request a My First Texas Home Program information packet or go to www.myfirsttexas.com to view Frequently Asked Questions and search for participating lenders. Mortgage Companies or Banks interested in becoming a participating lender should call the Texas Homeownership Division at 512-475-0962.

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

FUNDING SOURCE: Sale of Mortgage Backed Securities into the secondary market; Single Family Mortgage Revenue Bonds

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

ADMINISTRATORS: Participating mortgage lenders

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

MY CHOICE TEXAS HOME PROGRAM

The MCTH Program is funded through the sale of mortgage backed securities (created by pooling mortgage loans originated through the MCTH Program) to third party investors. The program is open to first time and non-first time homebuyers, on a first-come, first-served basis through a network of participating lenders. The program provides homeownership opportunities by offering competitive interest rate mortgage loans and down payment assistance for qualified individuals and families whose gross annual household income does not exceed 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 2021 is projected to be \$900,000,000.

CONTACT: For individuals seeking assistance, call 1-800-792-1119 to request a Texas Homeownership Program information packet or go to www.myfirsttexas.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 512-475-3692.

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 first-time homebuyers a federal income tax credit, reducing the homebuyer's potential federal income tax liability. The homebuyer can convert a portion of their annual mortgage interest into a direct income tax credit on their U.S. individual income tax return. The credit may be applied for the life of the loan, as long as the home remains the borrower's primary residence. The Department's MCC Program is currently tiered by purchase price to provide the most efficient use of private activity bond cap and ensure borrowers receive the most financial benefit possible. The individual benefit borrowers can potentially receive is based on the interest rate and the outstanding mortgage amount. MCCs with a credit rate greater than 20% have an annual maximum credit of \$2,000. MCCs at or below a 20% MCC credit rate have no annual maximum. The credit cannot be greater than the annual federal income tax liability, after all other credits and deductions have been taken into account. MCC tax credits in excess of a borrower's current year tax liability may be carried forward for use during the subsequent three years.

The TX MCC Program provides homeownership opportunities for qualified individuals and families whose gross annual household income does not exceed 115% AMFI (100% for households of 2 persons or less), based on IRS adjusted income limits, or 140% AMFI (120% for households of 2 persons or less) if in a targeted area. In order to participate in the TX MCC Program, homebuyers must meet certain eligibility requirements and obtain a mortgage loan through a participating lender. The mortgage loan used in conjunction with the TX MCC Program may be underwritten utilizing Federal Housing Administration (FHA), VA, U.S. Department of Agriculture's Rural Housing Service, or conventional guidelines at prevailing market rates.

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

TX MCC funding for FY 2021 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 512-475-3962.

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 2021: \$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 512-475-0277.

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	Community Development Block Grant CARES (CDBG-CV) Program	CDBG-CV activities provide assistance to eligible Texans to help prepare for, respond to, and prevent the spread of COVID-19 and to help keep households stably housed during the pandemic. In addition to the other activities identified, CDBG-CV activities include legal assistance for people with disabilities, food bank distribution activities, and broadband planning.	<=80% AMI, impacted by COVID-19
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

Category	Program	Description	Eligible Households/Individuals
Homelessness Prevention	Assistance for Persons with Disabilities	Community Development Block Grant CARES (CDBG-CV) program funds will be made available to community-based residential service providers for persons with disabilities to cover expenses related to responding to the COVID-19 pandemic.	Community-based residential services providers for persons with disabilities
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 for regular ESG Allocations <=50% AMI for persons assisted with ESG CARES
Homelessness Prevention	Texas Eviction Diversion Program (TEDP)	TEDP - through a pilot program funded by the Community Services Block Grant CARES (CSBG-CV) program and a statewide program funded by the Community Development Block Grant CARES (CDBG-CV) program - provides rental assistance to tenants who have been impacted by COVID-19 and sued for eviction, providing landlords an alternative to eviction and helping tenants stay in their homes.	<=200% Federal Poverty Level for pilot, <=80% AMI for statewide program, impacted by COVID-19, sued for eviction
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. Two set-asides within the HCV program, the Project Access Program and the Mainstream Voucher Program, use 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	Texas Emergency Rental Assistance Program (TERAP)	The Community Development Block Grant CARES (CDBG-CV) program's TERAP provides rental assistance to income-eligible households impacted by COVID-19 to help them stay housed during the pandemic.	<=80% AMI, impacted by COVID-19
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

Category	Program	Description	Eligible Households/Individuals
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
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

(2) 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 homeownership programs. TXHBU offers two courses: One is a comprehensive pre- and post-purchase tutorial which satisfies the education requirement for TDHCA's homeownership 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 offers 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 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)	HOME's CFD activity provides funds to assist with the acquisition or refinance of a lien to convert a contract for deed into a traditional mortgage. Mortgage assistance is combined with assistance for replacement of the property occupied for the contract for deed holder.	<=80% AMFI. Funds initially set-aside for households <=60% AMFI and who reside in a colonia for a minimum of 60 days
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 with New Construction or Rehabilitation (HANC)	HOME's HANC activity offers low-interest loans for the construction or rehabilitation of single-family housing not currently owned and/or occupied by an eligible homebuyer. The loan may also include funds for the acquisition of real property, and associated closing costs.	<=80% AMFI
Homebuyer Assistance	Mortgage Credit Certificate (TX MCC) Program Non-Targeted Funds	The Texas Homeownership Division's TX MCC Program provides an annual tax credit based on a percentage of mortgage interest paid, 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 an annual tax credit based on a percentage of mortgage interest paid, 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. 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

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)	HOME's SFD activity provides funding to CHDOs that can apply for loans to develop single-family affordable housing, and may provide mortgage loan financing to eligible low-income homebuyers.	<=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

(3) 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	HTF's AYBR Program provides one-time grants of up to \$22,500 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 Reconstruction Assistance (HRA)	HOME's HRA activity provides rehabilitation, reconstruction, or new construction, assistance to homeowners for the rebuilding 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

(4) 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, and TBRA activities in communities that are not designated by HUD as HOME Participating Jurisdictions, unless this statutory requirement is suspended by the Office of the Governor. 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 HTF funding when programs are funded above a certain amount. This RAF measures the affordable housing need, available resources and other factors determined by the Department to be relevant to the equitable distribution of housing funds in 13 State Service Regions used for planning purposes. Tex. Gov't Code §2306.111(d) requires that the TDHCA RAF consider rural and urban areas in its distribution of program funding. Because of this, allocations for the HOME, HTC, and HTF programs are allocated by rural and urban areas within each region.

As a dynamic measure of need, the RAF is revised annually to reflect updated demographic and resource data, respond to public comment, and better assess regional housing needs and available resources. The RAF is released annually for public comment. Slightly modified versions of the RAF are used for Single Family HOME, Multifamily HOME, HTC, and HTF because the programs have different eligible activities, households and geographical service areas.

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

- **Need factors:**
 - **200% of Poverty:** Number of persons in the region who live at or under 200% of the poverty line
 - **Cost Burden:** Number of households with a ratio of monthly gross rent or mortgage payment to monthly household income that exceeds 30%
 - **Overcrowded Units:** Number of occupied units with more than one person per room.
 - **Lack of Kitchen:** Number of households lacking kitchen facilities
 - **Lack of Plumbing:** Number of households lacking plumbing facilities
- **Availability factor:**
 - **Unoccupied Housing Units:** Number of vacant units available for rent or for sale
- **Regional Coverage Factor:**
 - **Inverse population density:** the amount of land per person in each subregion

The provided RAF tables are example amounts only. The final allocation amounts are calculated by the program area staff following the TDHCA Governing Board's approval of the RAF Methodology for the next state fiscal year. Further, even when final allocation amounts are made available, other planning considerations further alter the applicability of the RAF and/or the amounts. To the extent funds received/proposed to be used are below the statutory minimum for any program/activity, or if the proposed activities fall into a statutory exception, the RAF will not be used.

HOME PROGRAM REGIONAL ALLOCATION FORMULA

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

Secondly, Tex. Gov't Code §2306.111 dictates that the Department shall expend 95% of its HOME funds for the benefit of non-Participating Jurisdictions that do not qualify to receive funds directly from HUD. Therefore, housing need and availability in the cities and counties that are Participating Jurisdictions are not included in the state's RAF. The RAF prioritizes funding opportunities for all HOME-funded activities with some exceptions for federal and state mandated set-asides including CHDO Operating Expenses, housing programs for Persons with Disabilities, and the Contract for Deed Program. The following tables provide examples for the combined regional funding distribution for all of the HOME activities distributed under the RAF, such as the CHDO developments, rental housing development, and various single family activities.

Example HOME Single Family Program 2021 RAF

Region	Large MSA within Region for Geographical Reference	Example Regional Funding Amount	Example Regional Funding %	Example Rural Funding Amount	Example Urban Funding Amount
1	Lubbock	\$835,056.37	5.6%	\$683,707.62	\$151,348.75
2	Abilene	\$694,903.01	4.6%	\$555,408.55	\$139,494.46
3	Dallas/Fort Worth	\$2,588,467.15	17.3%	\$375,705.53	\$2,212,761.61
4	Tyler	\$1,422,593.25	9.5%	\$881,035.69	\$541,557.57
5	Beaumont	\$906,120.68	6.0%	\$655,194.91	\$250,925.77
6	Houston	\$824,543.71	5.5%	\$331,563.97	\$492,979.74
7	Austin/Round Rock	\$1,392,261.89	9.3%	\$231,971.28	\$1,160,290.61
8	Waco	\$1,026,822.46	6.8%	\$506,580.02	\$520,242.44
9	San Antonio	\$744,744.12	5.0%	\$354,745.29	\$389,998.83
10	Corpus Christi	\$857,396.12	5.7%	\$534,304.72	\$323,091.40
11	Brownsville/Harlingen	\$1,042,045.98	6.9%	\$649,864.64	\$392,181.35
12	San Angelo	\$862,901.16	5.8%	\$580,665.51	\$282,235.65
13	El Paso	\$1,802,144.10	12.0%	\$1,499,307.53	\$302,836.57
	Total	\$15,000,000.00	100.0%	\$7,840,055.25	\$7,159,944.75

Example HOME Multifamily Program 2021 RAF

Region	Large MSA within Region for Geographical Reference	Example Regional Funding Amount	Example Regional Funding %	Example Rural Funding Amount	Example Urban Funding Amount
1	Lubbock	\$549,376.70	4.4%	\$435,718.49	\$113,658.21
2	Abilene	\$355,159.60	2.8%	\$300,168.80	\$54,990.80
3	Dallas/Fort Worth	\$2,644,192.87	21.2%	\$360,098.73	\$2,284,094.14
4	Tyler	\$1,441,523.32	11.5%	\$855,378.36	\$586,144.96
5	Beaumont	\$884,580.31	7.1%	\$655,851.53	\$228,728.79
6	Houston	\$849,201.71	6.8%	\$324,499.75	\$524,701.96
7	Austin/Round Rock	\$1,371,307.76	11.0%	\$172,460.74	\$1,198,847.02
8	Waco	\$955,695.83	7.6%	\$440,543.40	\$515,152.43
9	San Antonio	\$708,588.24	5.7%	\$327,159.79	\$381,428.45
10	Corpus Christi	\$728,896.34	5.8%	\$424,973.68	\$303,922.67
11	Brownsville/Harlingen	\$1,041,364.75	8.3%	\$625,555.85	\$415,808.90
12	San Angelo	\$533,516.39	4.3%	\$255,927.56	\$277,588.83
13	El Paso	\$436,596.15	3.5%	\$35,403.68	\$401,192.48
	Total	\$12,500,000.00	100.0%	\$5,213,740.37	\$7,286,259.63

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 strategy 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 HTF funds will be subject to the RAF for SFY 2021.

HOUSING TAX CREDIT REGIONAL ALLOCATION FORMULA

In accordance with Tex. Gov't Code §§2306.111(d) and 2306.1115, TDHCA allocates HTC Program funds to each State Service Region using a need-based formula developed by the Department. For HTC, because the program only assists renters, only renter data was used in the RAF.

The HTC RAF provides for a minimum of \$600,000 in each rural and urban state service region, and the HTC allocation methodology ensures that a minimum of 20% of the state's tax credit amount is awarded to rural areas.

Example HTC Program 2021 RAF

Region	Place for Geographical Reference	Example Regional Funding Amount	Example Regional Funding %	Example Rural Funding Amount	Example Urban Funding Amount
1	Lubbock	\$1,876,742.83	2.9%	\$687,565.21	\$1,189,177.62
2	Abilene	\$1,200,000.00	1.8%	\$600,000.00	\$600,000.00
3	Dallas/Fort Worth	\$16,120,130.23	24.8%	\$600,000.00	\$15,520,130.23
4	Tyler	\$2,603,993.84	4.0%	\$1,323,287.73	\$1,280,706.11
5	Beaumont	\$1,925,762.06	3.0%	\$1,001,032.10	\$924,729.96
6	Houston	\$14,886,723.81	22.9%	\$600,000.00	\$14,286,723.81
7	Austin/Round Rock	\$4,681,093.00	7.2%	\$600,000.00	\$4,081,093.00
8	Waco	\$2,839,021.32	4.4%	\$670,008.16	\$2,169,013.16
9	San Antonio	\$5,787,505.27	8.9%	\$600,000.00	\$5,187,505.27
10	Corpus Christi	\$1,960,850.60	3.0%	\$666,232.15	\$1,294,618.45
11	Brownsville/Harlingen	\$6,785,139.33	10.4%	\$942,811.43	\$5,842,327.89
12	San Angelo	\$1,434,329.69	2.2%	\$600,000.00	\$834,329.69
13	El Paso	\$2,898,708.02	4.5%	\$600,000.00	\$2,298,708.02
	Total	\$65,000,000.00	100.0%	\$9,490,936.79	\$55,509,063.21

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 fair housing.

Education, Outreach, and Training

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

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

In June 2020, TDHCA was awarded a 1-year grant from HUD's Fair Housing and Equal Opportunity Office under the Education and Outreach Initiative. Through this grant, TDHCA will be offering several Fair Housing education and outreach opportunities in the form of webinars, short-form videos, and a brochure regarding how to recognize discrimination and how to file a complaint with TDHCA or TWC CRD. Organizations may also request on-demand virtual fair housing training geared to a specific topic or audience.

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 new hires complete fair housing training within the first 90 days of employment. The HUD-approved training is provided online, at no cost through the TWC CRD.

TDHCA's Fair Housing staff provides approval for and maintains a list of Certified Fair Housing training providers. The list of these approved trainers is available on the Department's website and is used by Development Owners, managers, architects and engineers as it relates to multifamily residential rental developments awarded under the Department's Housing Tax Credit Program or other multifamily loan

programs. Certified Fair Housing training providers may be approved for a period of two years, after which they must re-submit their qualifications for subsequent approval by Fair Housing staff.

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

DISASTER RECOVERY

TDHCA does not receive funds designated for disaster relief, but as available, may provide deobligated, discretionary, or other funds for disaster relief support. TDHCA's practice is to maintain a HOME Disaster Relief (HOME DR) fund balance of \$1 million from deobligated funds and program income whenever possible. Additionally, each year a portion of CSBG discretionary funds is held aside to assist eligible entities with responding to local disasters. As with all TDHCA programs, funding for the Department's disaster relief activities is subject to availability. All activities supported through TDHCA funding must follow applicable program rules, including but not limited to eligible applicants, beneficiaries, activities, etc.

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;
- Homeless Youth, defined by Section 2306.1101, and other individuals older than 18 years of age and younger than 25 years of age who are homeless;
- Individuals and Families of Moderate, Low, Very Low, and Extremely Low Income;
- Homeless Individuals
- 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 Reconstruction 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."

Section 218 of the Immigration and Nationality Act authorizes the lawful admission into the United States of temporary, nonimmigrant workers (H-2A workers) to perform agricultural labor or services of a temporary or seasonal nature. Employers who hire H-2A workers must provide housing. Employers who hire workers other than H-2A workers may choose whether or not to provide housing. In either case, any employer providing migrant labor housing as described in Tex. Gov't Code §2306.921(3) must be licensed in accordance with Department rules.

TDHCA has engaged with the Texas Workforce Commission (TWC) and U.S. Department of Labor (DOL), which regulate certain types of migrant labor housing, in order to increase awareness of the state licensing requirement and minimize duplication of effort. The Department continued expanding its outreach and branding campaign and has continued identifying agricultural employers who post employment opportunities for migrant workers on the DOL website. As a result, the number of licensed facilities has increased to 249 in the past year. The Department is also nearing completion of a new internal database system which will streamline the licensing and outreach process, and staff will continue to work with stakeholders to make additional improvements as needed and to bring unlicensed facilities into licensure. 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 Program Year 2020-21 CSBG state discretionary funds to fund educational and employment opportunities for migrant seasonal farmworker and Native American populations. The Department's CSBG State Plan approved by USHHS includes Native Americans and migrant farmworker populations as special populations eligible for services provided by CSBG state discretionary funds.

The QAP offers points in the scoring criteria for HTC funded 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.

YOUTH EXPERIENCING HOMELESSNESS

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

ESG Subrecipients may choose to prioritize certain subpopulations to serve with their ESG state funds. In the 2020 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 unaccompanied youth, parenting youth, and children of parenting youth.

Additionally, the legislature appropriated an additional \$3 million in funding to the HHSP Program for the 2020-2021 biennium. These funds are allocated to HHSP subrecipients and may be utilized to provide services, including case management, emergency shelter, street outreach, and transitional living to unaccompanied homeless youth and young adults aged 24 or younger.

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, is currently utilized to supplement ESG and HHSP funding for eligible subrecipients of ESG and/or HHSP until funding reaches an adequate level to support an autonomous program. Supplemental funding from the CARES Act for ESG will further support this population in 2021

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.

Find more information about HOPWA from DSHS:

Website: <https://www.dshs.texas.gov/hivstd/hopwa/>

Phone: (512) 533-3000

Email: hivstd@dshs.texas.gov

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 Ch. 2306 and TDHCA's QAP require all TDHCA Multifamily properties funded after September 1, 2001, to operate in compliance with Section 504 of the Rehabilitation Act of 1973. Owners are required to pay for reasonable accommodations/modifications requested by persons with a disability. TDHCA's Fair Housing Team and Compliance Division have produced a Tenant Rights and Resources Guide for TDHCA Monitored Properties that highlights rights to reasonable accommodations and ways to file discrimination complaints in the state of Texas.
- The QAP includes a requirement that TDHCA Multifamily units meet certain standards for visitability. The standards are designed so that residents who do not require a fully accessible unit

will be able to have a unit with some accessible features, and residents of all units will be able to have visitors with mobility disabilities.

- The QAP also 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 disabilities.
- The Department is currently able to issue up to 155 Project Access Vouchers, which includes 15 vouchers awarded under the CARES Act. Project Access Vouchers maximize 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. The Department was awarded an addition \$105,034 for Project Access vouchers under the CARES Act on May 7, 2020.
- 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, HTF 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 that includes 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 2020 HOME Investment Partnerships Program Persons with Disabilities Set-Asides Reservation System NOFA allows administrators to provide tenant-based rental assistance and homeowner reconstruction assistance under the Persons with Disabilities Set-Aside. Furthermore, construction activities for single family housing allowed for an increased budget for accessibility features requested by households for accessibility modifications.

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 2020 QAP requires otherwise exempt developments first occupied after March 13, 1991 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 2020 ESG competition, TDHCA awarded more points to applicants whose ESG programs would serve subpopulations that typically have higher barriers to obtaining and maintaining housing, which includes persons experiencing chronic homelessness, for which the definition includes a disabling condition; persons experiencing severe mental illness; and persons with substance abuse disorders.

Texas is one of 30 states awarded funds by HUD for the Section 811 PRA Program, which TDHCA administers. TDHCA received the full amount requested for HUD's 2012, 2013, and 2019 rounds. These three grants provide project-based rental assistance for extremely low-income persons with disabilities in eight MSAs in Texas, including Austin-Round Rock; Brownsville-Harlingen; Corpus Christi, Dallas-Fort Worth-Arlington; El Paso; Houston-The Woodlands-Sugar Land; McAllen-Edinburg-Mission; and San Antonio-New Braunfels. Eligible households must include a member of one of the following Target Populations: 1) Persons Exiting Nursing Facilities 2) Persons Exiting Intermediate Care Facilities for People with Intellectual and Developmental Disabilities 3) Youth and Young Adults Exiting Foster Care with Disabilities; and 4) Persons with Serious Mental Illness. The service areas of the program and target populations selected were the result of an extensive public input process involving persons with disabilities, developers, advocates and state agencies. The purpose of this program is to provide long-term project-based rental assistance contracts for affordable housing units set aside for extremely low-income persons with disabilities. TDHCA entered into an Inter-Agency Agreement with Texas HHSC and DFPS, which was a requirement of the Section 811 PRA grant application. This Inter-Agency Agreement outlines the targeted populations for the Section 811 PRA Program, methods of outreach and referral and commitments of availability of services from Texas HHSC and DFPS contractors.

TDHCA is also proposing to use CARES funding to assist persons with disabilities. Five million in CDBG CARES funding is targeted for those providers and facilities that assist persons with disabilities. It is estimated that the state will enter into agreements, non-competitively, with an existing network of subrecipients to assist local providers in accessing funds; funds may be provided to reimburse providers for expenses associated with pandemic response. In addition, TDHCA will dedicate \$250,000 in CDBG CARES for legal services designed to address the specific needs and rights of people with disabilities who have been impacted by the pandemic.

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 household with disabilities is a household composed of one or more persons, at least one of whom is an individual who is determined to have a physical or mental impairment that substantially limits one or

more major life activities; or having a record of such an impairment; or being regarded as having such an impairment.

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

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

Exceptions to the rule are made for transitional housing and scattered site single family developments with no more than four units per non-adjacent lot and for cases in which the TDHCA Board provides a waiver and affirms that the waiver of the rule is necessary to serve a population or subpopulation that would not be adequately served without the waiver, and that the Development, even with the waiver, does not substantially deviate from the principle of Integrated Housing.

PERSONS WITH SUBSTANCE USE DISORDERS

TDHCA addresses the needs of persons with alcohol and substance 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 2020 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 substance abuse disorders.

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 offers points in the scoring criteria for HTC funded 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.

RESIDENTS OF COLONIAS

The OCI, HOME, HTF, 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 provides technical assistance to colonia residents and the entities that serve them. The OCI is instrumental in facilitating the success of the Colonia SHCs.

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

The QAP offers points in the scoring criteria for HTC funded 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 Reconstruction 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).

VETERANS

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.

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 2020 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 veterans.

The QAP offers points in the scoring criteria for HTC funded 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

House Bill (HB) 679, passed by the 84th Texas Legislature, 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.

ESG Subrecipients may choose to prioritize certain subpopulations to serve with their ESG state funds. In the 2020 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 unaccompanied youth, parenting youth, and children of parenting youth. While the funds are not set-aside for youth aging out of foster care, incentivizing provision of services to youth populations includes youth aging out of foster care.

While the funds are not set-aside for youth aging out of foster care, incentivizing provision of services to youth populations includes youth aging out of foster care. 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.

Texas is one of 30 states awarded funds by HUD for the Section 811 PRA Program, which TDHCA administers. 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 keep the Department apprised of additional resources for affordable housing and community affairs related activities. Relationships with federal, state, and local government entities ensure that agencies in the state of Texas coordinate housing and services to most efficiently and effectively serve all Texans. This collaboration results in recommendations on how to improve the coordination of the Department's services to serve lower income Texans, including special needs populations. The Department addresses and incorporates these recommendations into its programs and outreach as appropriate throughout the year. Furthermore, the recommendations incorporated in TDHCA's programs are consistent with planning documents, such as the Consolidated Plan, that the Department submits to the U.S. Department of Housing and Urban Development (HUD). In addition to this collaboration, TDHCA's involvement in the community allows the Department to closely monitor and proactively pursue available federal funding opportunities to ensure that Texas can access additional affordable housing funds.

TDHCA has staff committed to several State advisory workgroups and committees. Many of these committees and workgroups include members from the public and private sectors. These groups include, but are not limited to:

Workgroup/Committees	Lead agency
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)

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 before the proposal is considered for an award by the TDHCA Governing Board. Disability Advisory Workgroup (DAW).

TDHCA believes that consultation with community advocates, funding recipients, potential applicants for funding, and subject matter experts from other state agencies is an essential prerequisite to the development of effective policies, programs and rules. Providing services and housing to persons with disabilities presents unique challenges and opportunities. In order to augment TDHCA's formal public comment process, a workgroup is utilized, affording staff the opportunity to interact with and receive input more informally and in greater detail from various stakeholders and to get feedback on designing and planning more successful programs for persons with disabilities. TDHCA maintains the DAW to provide ongoing guidance to the Department on how TDHCA's programs can most effectively serve persons with disabilities. These meetings are open attendance and advertised through the TDHCA website, social media, and email lists. Anyone may join TDHCA email lists by visiting <http://maillist.tdhca.state.tx.us/list/subscribe.html?lui=f9mu0g2g&mContainer=2&mOwner=G382s2w2r2p>.

Housing and Health Services Coordination Council (HHSCC)

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

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

Joint Housing Solutions Working Group

The Joint Housing Solutions Working Group is a network of local, state, and federal agencies, philanthropic organizations, and other related stakeholder groups who share information, identify challenges, and propose solutions responsive to the needs disaster survivors. While the frequency of

meetings for the main group has waned over the last year, subcommittees remain active working on remaining issues as well as a long term disaster housing plan for the state.

Texas Interagency Council for the Homeless (TICH)

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

- evaluating and helping coordinate the delivery of services for persons experiencing homelessness in Texas;
- increasing the flow of information among service providers and appropriate authorities;
- providing technical assistance to TDHCA in assessing the need for housing for people with special needs;
- 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 2018 Annual Report is available on the TICH website at <https://www.tdhca.state.tx.us/tich/pathways-home.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 as needed 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 and improving agency coordination and sharing of resources.

Weatherization Assistance Program Planning Advisory Committee (WAP PAC)

The WAP PAC is comprised of representatives of organizations and agencies who provide program expertise and input in the planning of weatherization funds. 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 economically, geographically, and demographically diverse. In recognition of the state's diverse housing needs, TDHCA establishes its criteria for distributing funds based on the priorities laid-out in TDHCA's governing statute. It is incumbent upon TDHCA to increase the public's awareness of available funding opportunities so that its funds will reach those in need across the state.

Below are the approaches taken by TDHCA to achieve this end. It should be noted that beginning March 2020 TDHCA staff began telecommuting due to the COVID-19 pandemic. Therefore, all TDHCA public participation activities noted below have been conducted virtually through the Go-To-Webinar service.

- Throughout the year, TDHCA staff reaches out to interested parties at informational workshops, roundtables, conferences, and real estate, lending, and property events across the state to share information about TDHCA programs. Organizations interested in becoming affordable housing providers are actively encouraged to contact TDHCA for further technical assistance in accessing TDHCA programs.
- The Division of Policy and Public Affairs performs two key functions through two intertwined sections: legislative affairs and communications/marketing. The Legislative Affairs section is TDHCA's main link between the Department and the Office of the Governor, members of the Texas Legislature and Texas Congressional delegation, state and federal agencies, and housing and community service organizations throughout the state. It is responsible for assisting the Department's leadership in the development and implementation of policy related to legislative mandates. The Communications/Marketing section is responsible for producing news releases and outreach and educational materials, responding to inquiries from the news media, 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>.
- 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. It is also a key resource for affordable housing and community services programs, and fair housing information and resources. The Help for Texans online database provides a statewide resource for individuals and households seeking assistance. The Help for Texans online database provides contact information for housing and housing-related programs funded or operated by TDHCA and other housing service providers. Help for Texans is available at <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. The email list also provides a way for individuals who are not a member of a stakeholder organization to learn about and engage with Fair Housing topics.

- TDHCA uses online forums and surveys to encourage topical discussions and gather feedback on proposed policies, rules, plans, reports, or other activities. Forums and/or surveys have been used to gather input on the Housing Tax Credit Program's Qualified Allocation Plan, the Regional Allocation Formula, the legislatively required Report on Homelessness Among Veterans, the proposed policy changes for the Amy Young Barrier Removal Program, and the rules for a variety of TDHCA programs.
- TDHCA is involved with a wide variety of committees and workgroups, listed in the Community Involvement section at the beginning of this chapter, which serve as valuable resources to gather input from people working at the local level. These groups share information on affordable housing needs and available resources so that TDHCA can prioritize these needs.
- Department staff will continue to engage stakeholders, including developers, residents, nonprofits, advocates, and other governmental entities, throughout FY 2021. Opportunities for engagement will include both online discussion forums and public roundtables and hearings (virtually as needed). For example, the Multifamily Finance Division staff will engage stakeholders especially as it relates to writing the 2021 multifamily rules for the Multifamily Direct Loan and Housing Tax Credit programs. In addition to creating an online forum in which stakeholders can register their opinions on ideas and on questions posted by staff, Multifamily Finance Division staff will continue to hold public roundtables, where particular aspects of the rules can be discussed in an open setting.

PUBLIC PARTICIPATION IN PROGRAM PLANNING

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

The Department ensures that all programs follow the public participation and public hearing requirements as outlined in the Texas Government Code and in federal program requirements. Hearing locations are accessible to all who choose to attend and are held at times accessible to both working and non-working persons. TDHCA staff coordinates translation services, the provision of auxiliary aids, and other accommodations as requested to ensure equal access and opportunity to the public. The Department maintains voluntary email distribution lists, which it uses to notify all interested parties of public hearing and public comment periods. Additionally, pertinent information is posted as an announcement in the *Texas Register*, on TDHCA's website, Twitter feed, and Facebook page. The Department seeks to ensure the involvement of individuals of lower incomes in the allocation of funds and in the planning process by organizing regular meetings that include community-based institutions and consumers, workgroups, and councils listed in the Action Plan. Participation and comments are encouraged and can be submitted either at a public hearing or in writing via mail, fax, or email.

PREPARATION OF THE SLIHP

Tex. Gov't Code §2306.0722 mandates that the Department meet with various organizations concerning the prioritization and allocation of the Department's housing resources prior to preparation of the SLIHP. As this is a working document, there is no time at which the SLIHP is static. Throughout the year, research was performed to analyze housing needs across the State. Focus meetings were held to discuss ways to prioritize funds to meet specific needs, and public comment was received at program-level public hearings as well as at Governing Board Meetings.

The Department met with various organizations concerning the prioritization and allocation of the Department's resources and all forms of public input were taken into account in its preparation. Several program areas conducted virtual workgroups, roundtables, online forums, and public hearings in order to receive input that impacted policy and shaped the direction of TDHCA programs.

PUBLIC COMMENT PERIOD AND PUBLIC HEARING

A 30-day public comment period for the SLIHP was held from Monday, December 21, 2020, through Tuesday, January 19, 2021, at 5:00 p.m. Austin Local Time. A virtual public hearing was held on Wednesday, January 6, 2021 at 2:00 p.m. Austin Local Time on the GoToWebinar service.

Public Comments

The Department received comment for the 2021 SLIHP from one source: The Hogg Foundation for Mental Health, which is summarized below.

Comment 1: The Hogg Foundation for Mental Health commented that TDHCA should "Implement a flexible continuum of housing that works to provide individuals with mental health/substance use conditions with less-restrictive housing options. Utilizing recommendations included in the HHSC Housing Choice Plan, the continuum should encompass:

- increased staff support in group homes,
- transitional/recovery/permanent housing options,
- supports for persons exiting psychiatric institutions,
- continuous assessments of appropriate housing models, and
- housing supports for tribal communities."

Department Response: The Department does provide a continuum of housing options that range from homelessness prevention and supports, through rental assistance, rental development, homebuyer assistance, and home rehabilitation / accessibility modification. The Department's state and federal program regulations do not allow for the funding of staff support in group homes. The Department's Housing Tax Credit program does fund permanent housing options and the multifamily loan program also provides funds for supportive housing. The Department's Project Access program is an effective tool in assisting those exiting from institutions and continues to have a portion of units set-aside specifically for those exiting psychiatric institutions. Lastly, it should be noted that all of the Department's programs are open and eligible for tribal communities to apply, to the extent allowable under federal and state laws and regulations.

No changes have been made to the SLIHP in response as public comment. The Department recommends that the Hogg Foundation participate in Department round tables on its various programs and rules, and make specific public comment on program rules for the Emergency Solutions Grant, Homeless Housing and Services Program, and HOME Tenant Based Rental Assistance Program, as well as the Qualified

Action Plan for Low Income Housing Tax Credit properties. Rules for the Department's programs can be found at <https://www.tdhca.state.tx.us/rules.htm>. The public comment center for TDHCA's programs can be found at <https://www.tdhca.state.tx.us/public-comment.htm>. Updates on when rules for each program will open for public comment can be found by signing up for Department listserv announcements at <http://maillist.tdhca.state.tx.us>.

Comment 2: The Hogg Foundation for Mental Health commented that TDHCA should "Provide funding for local mental health authorities and local behavioral health authorities to hire staff focused on administration of supportive housing rental assistance. This would better serve individuals with mental health conditions who also have affordability barriers."

Department Response: ESG and HOME TBRA potentially would allow an application by a local mental health authority or local behavioral health authority to be reimbursed for staff costs for administering a tenant-based supportive housing rental assistance program. While these programs allow focusing on households with disabilities, generally these federal regulations do not permit serving only households with a specific type of disability. No changes have been made to the SLIHP in response

SECTION 6: 2021-2022 COLONIA ACTION PLAN

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

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

This section is organized as follows:

- Policy Goals
- Overview
- Population and Poverty
- Housing
- Colonia Beneficiaries
- Colonia Self-Help Centers
- Office of Colonia Initiatives
- Texas Bootstrap Loan Program

POLICY GOALS

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

The OCI was created to do the following:

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

OVERVIEW

The US-Mexico border region has hundreds of rural subdivisions called colonias, which are characterized by high levels of poverty and substandard living conditions. Several different definitions of colonias are used by various funding sources and agencies due to differing mandates. Generally, these definitions include the concepts that colonias are rural and lacking services such as public water and wastewater systems, paved streets, drainage and safe and sanitary housing. Colonias are mostly unincorporated communities located along the US-Mexico border in the states of California, Arizona, New Mexico and Texas, with the vast majority located in Texas.

Many colonias have been in existence for more than 50 years. A few colonia developments began as small communities of farm laborers employed by a single rancher or farmer while others originated as town sites established by land speculators as early as the 1900s. A majority of the colonias, however, emerged in the 1950s as developers discovered a large market of aspiring homebuyers who could not afford to purchase in cities or who did not have access to conventional financing mechanisms.

POPULATION AND POVERTY

An estimated 500,000 people live in 2,294 colonias in Texas, of which more than 40% live below the poverty line, and an additional 20% live at or just above the poverty line (Federal Reserve Bank of Dallas, April 2015). Additional information regarding colonia population estimates can be found in the Housing Analysis section of this document (Section 2). Based on a 2014 assessment by the Texas Office of the Secretary of State's Colonia Initiatives Program, six Texas counties (El Paso, Maverick, Webb, Starr, Hidalgo, and Cameron) have the largest population of colonias and are home to an estimated 369,500 people (Texas Office of the Secretary of State, 2014). Population numbers in this assessment were validated in several ways: by 2010 census data, by city and county figures, and (in some cases) by colonia ombudspersons conducting site visits.

The American Community Survey's 2013-2017 data placed the median household income for Texas at \$57,051, while the median household income for the Texas-Mexico border counties range between \$24,794 and \$71,389, 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 \$24,794.

In the counties containing larger border-region cities El Paso, McAllen, Brownsville, and Laredo, the average median value of owner-occupied housing units is \$111,500. El Paso County has the highest median home value at \$121,300.

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 2013-2017 American Community Survey, the poverty level in the State of Texas stood at 14.9%, while the four counties with the greatest number of colonias have the following poverty rates: Zapata 30%, Willacy 35%, Starr 32%, and Hidalgo 29.5%. 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 2020. Therefore, this data covers a point-in-time count of SHC contracts; however, the number of open contracts remains consistent across the Fiscal Year. 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 2020-2021 biennium.

Colonia Self-Help Centers Open Contracts as of October 2020

County	Total Population Beneficiaries	Total Low- to Moderate-Income Beneficiaries
Cameron/Willacy	15,740	11,512
El Paso	4,574	4,345
Hidalgo	4,158	2,641
Maverick	5,158	4,126
Starr	1,746	1,746
Val Verde	4,938	4,938

County	Total Population Beneficiaries	Total Low- to Moderate-Income Beneficiaries
Webb	2,282	2,282
Total	38,596	31,590

TDHCA Internal Database, October 1, 2020

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 2020-2021 biennium.

Colonia Self-Help Center Activities for Open Contracts as of October 2020

Activity	Funding	Percentage
Administration	\$1,256,500	14%
Construction	\$6,696,500	77%
Public Service	\$797,000	9%
Total	\$8,750,000	100%

TDHCA Internal Database, October 1, 2020

TDHCA, through its OCI, administers the Colonia Self-Help Center (SHC) program designed to improve the lives of colonia residents. This action plan outlines how the SHC program, and various initiatives are being implemented for FY 2020 and 2021.

FY 2020 - FY 2021 Office of Colonia Initiatives Funding

Programs	Funding for FY 2019	Funding for FY 2020	Funding for FY 2021
Texas Bootstrap Loan Program	\$3,000,000	\$3,430,383	\$3,000,000
Colonia Self-Help Center Program	\$1,637,850	\$1,702,113	\$1,702,113
TOTAL	\$4,637,850	\$5,132,496	\$4,702,113

*The federal budget for FY 2021 has not been passed at this time.

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.

The Colonia SHC Program serves 35 colonias. The total number of beneficiaries for all SHCs is approximately 35,880 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.

OFFICE OF COLONIA INITIATIVES

OCI includes Border Field Officers and the Administrator of the OCI, who work closely with SHCs and other organizations along the Texas-Mexico border, to act as a liaison between nonprofit organizations and units of local government. The OCI provides technical assistance to nonprofits, for-profits, units of local government, community organizations and colonia residents along the 150-mile Texas-Mexico border region.

The OCI anticipates approximately 1,380 technical assistance outreach efforts to colonia residents, nonprofit organizations and units of local government in 2021. For organizations, this includes providing guidance on program rules, reviewing funding draw submissions, analyzing policies and procedures, conducting workshops and trainings, performing inspections, reviewing loan applications and assuring general compliance with any program requirements. For colonia residents, this includes providing information and resources related to TDHCA programs and referrals to other housing programs, social services, manufactured housing, debt and financial counseling, legal, homeownership and directory assistance to other local, state and national programs. Lastly, the OCI and the Colonia SHCs expect to provide 3,600 targeted technical assistance to individual colonia residents through the Colonia SHC Program as a whole.

TEXAS BOOTSTRAP LOAN PROGRAM

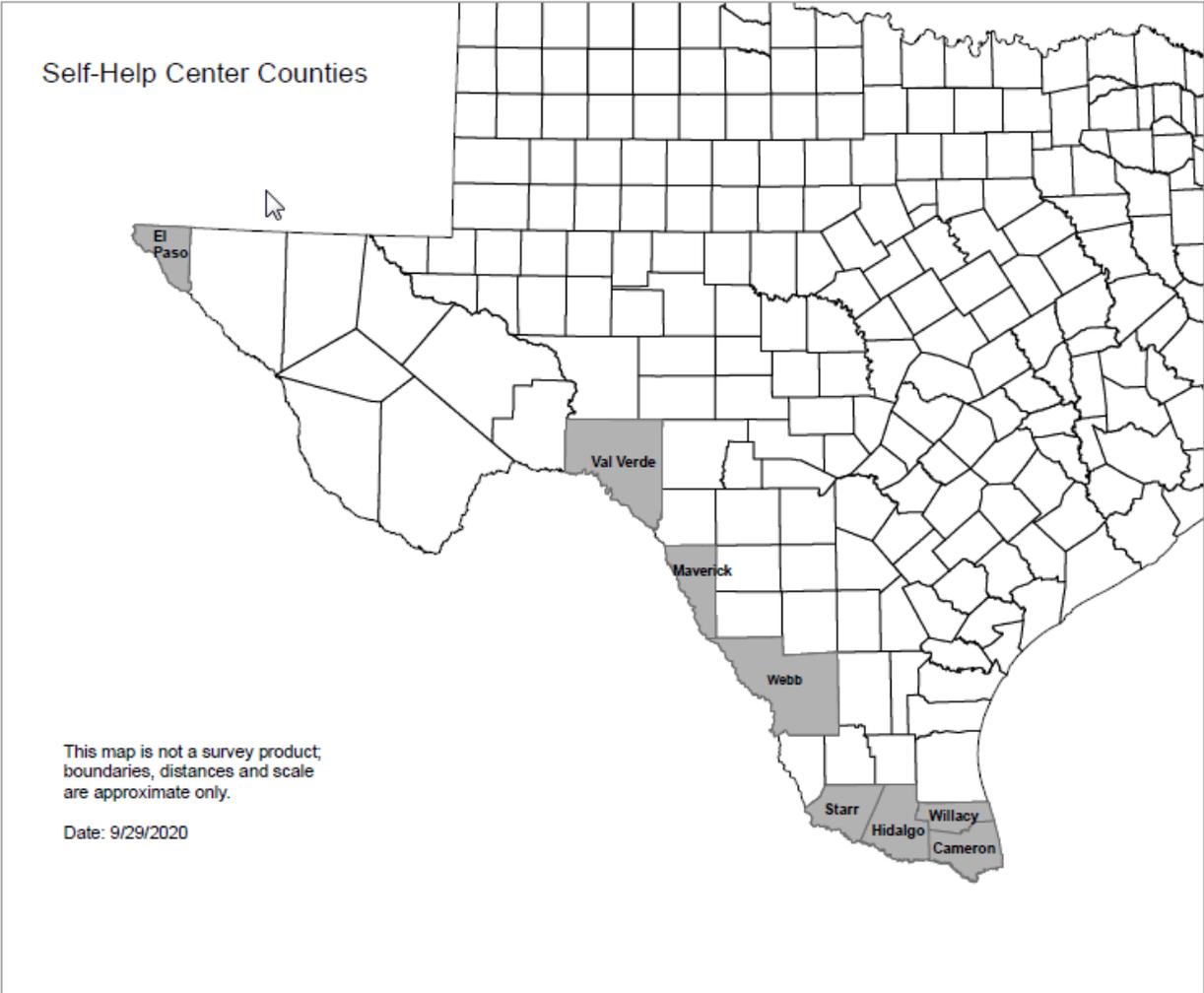
The Texas Bootstrap Loan (Bootstrap) Program is a statewide program that provides funds to Colonia SHCs and certified non-profit organizations to enable eligible households (also known as “Owner-Builders”) to purchase real estate and construct or renovate a home using sweat equity. Under Tex. Gov’t Code §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.

The Department utilizes 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 its efficiency in assisting households. The reservation system is a ready-to-proceed model that allows program funds to be committed 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 \$3,430,383 for SFY 2020 and \$3,000,000 for SFY 2021. For each year, the funds will be made available under a Notice of Funding Availability (NOFA).

Colonia Self-Help Centers



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



**TEXAS STATE AFFORDABLE HOUSING CORPORATION
2021 ANNUAL ACTION PLAN**

*ADOPTED FEBRUARY 10, 2021 BY
TEXAS STATE AFFORDABLE HOUSING CORPORATION
BOARD OF DIRECTORS*

**TEXAS STATE AFFORDABLE HOUSING CORPORATION
2021 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 approximately \$4 billion in single family bonding authority and approximately \$982 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 2020 TSAHC bond activity includes the closing of \$89,045,000 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 MISSION AND OBJECTIVE

TSAHC's mission is to serve the housing needs of moderate, low, very low, and extremely low-income Texans and other underserved populations through innovative programs. TSAHC accomplishes this mission by helping developers build housing for working families, and helping Texans achieve and sustain the dream of homeownership and improve their financial situation. TSAHC's programs and initiatives reflect our core belief that every Texan deserves the opportunity to live in safe, decent and affordable housing.

As Texas' population grows and the housing industry changes, the programs and services TSAHC administers continue to evolve and expand to meet these changing dynamics. TSAHC remains committed to the populations it has historically served, but is also active in responding to new challenges like creating supportive housing developments for Texas' most vulnerable residents, preserving housing in rural areas, expanding housing opportunities for Texans with complex health needs, and helping Texans rebuild after natural disasters. Moreover, TSAHC is committed to helping Texans remain stably housed during the ongoing COVID-19 pandemic.

TSAHC's objective in 2021 is to serve the evolving housing needs of Texans by implementing innovative solutions through its current programs while also exploring opportunities to establish new programs and initiatives to better assist underserved populations and respond to the housing instability issues due to the COVID-19 pandemic.

TSAHC’S RESPONSE TO COVID-19

This year was a year like no other with the global COVID-19 pandemic completely reshaping how Texans live and do business. TSAHC responded to the pandemic in a variety of ways explained below.

On March 20th, TSAHC launched a COVID-19 resources web page² with general important information and resources, and resources specific to homeowners, renters, rental housing professionals, homeless assistance providers, consumers and nonprofits. The web page was updated as new information and resources became available. In April 2020, TSAHC reached out to nonprofit partners through the Texas Foundations Fund and HEART program to see if there were any modifications needed to existing grants.

Per a March 13th disaster declaration and subsequent waivers of portions of Texas Government Code, Chapter 551, TSAHC Board of Directors meetings were held virtually beginning in May 2020 and continued as virtual meetings for the duration of 2020. Virtual Board of Directors meetings remained open to the public. Additionally, TSAHC moved all other public hearings to a virtual platform that provided the public the ability to participate.

In May 2020, TSAHC hosted a webinar entitled, “The CARES Act and Mortgage Relief: Understanding Your Options as a Homeowner” to educate homeowners on mortgage relief options if they had been impacted by COVID-19.

Since the onset of the pandemic, TSAHC has been working with tenants that reside in properties we own (Rollins Martin apartment complex and a portfolio of homes in our Single Family Rental Program). First, we took significant safety precautions when responding to work order requests. But more importantly, we implemented a rental assistance program for tenants and worked with tenants one-on-one to help them remain stably housed.

As part of the rental assistance program, TSAHC approved one tenant for rent relief for one month. We also set up payment plans for tenants experiencing financial hardships. Additionally, TSAHC suspended late fees through December 2020. Lastly, we automatically renewed leases for all tenants (unless they opted out of the lease) and froze rental rates for 2020 and 2021.

Throughout 2020, TSAHC continued to participate in internal and external meetings on virtual platforms, and we transitioned programs and initiatives that were formerly held in-person to virtual platforms. Those specific changes and other COVID-19 program modifications are discussed throughout this plan.

Texas Housing Stability Collaborative

In late summer 2020, TSAHC partnered with a collection of individuals and organizations

² <https://www.tsahc.org/news/article/covid-19-resources-and-helpful-information>

working to avert home mortgage foreclosures and rental evictions caused by COVID-19. This partnership, known as the Texas Housing Stability Collaborative,³ is currently expanding its network and raising awareness about free mortgage and rental assistance options to Texas households provided by Texas' HUD-approved housing counseling agencies.

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 \$231,400 while the average household wealth of a renter is \$5,200.⁴

In addition to financial benefits, there are social benefits to homeownership. Stable housing created by homeownership can lead to better educational achievement, health benefits, reduced crime, and improved civic participation.⁵

TSAHC currently administers the Homes for Texas Heroes and Home Sweet Texas Home Loan Programs, which provide 30-year fixed-rate mortgage loans, tax credits, and down payment assistance to low and moderate-income families and individuals.

The Homes for Texas Heroes Home Loan Program established by the Legislature in 2003 for the purpose of making mortgage loans with down payment assistance to:

- Public School Classroom Teachers
- Public School Teacher's Aides
- Public School Librarians
- Public School Nurses
- Public School Counselors
- Faculty Members of an Allied Health or Professional Nursing Program
- Paid Firefighters
- Emergency Medical Services Personnel
- Peace Officers
- Corrections Officers
- Juvenile Corrections Officers
- County Jailers
- Veterans
- Public Security Officers

³ <https://texashousingstability.org/>

⁴ Source: Dayana Yochim, "What's your net worth, and how do you compare to others?" MarketWatch, January 23, 2020

⁵ Source: "Social Benefits of Homeownership and Stable Housing," Richard J. Rosenthal Center for Real Estate Studies, October 2017

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 for specific professions.

Down Payment Assistance Options

TSAHC offers down payment assistance through both the Homes for Texas Heroes and Home Sweet Texas Home Loan Programs because a primary barrier for prospective buyers is that many cannot accumulate sufficient funds for a down payment.⁶ This problem has worsened in recent years as increasing rents make it harder to save money and transition into homeownership.⁷

The down payment assistance is provided either in the form of a grant that does not require repayment or a second lien. To better serve Texas home buyers, in December 2019 TSAHC transitioned its second lien option from a repayable second lien to a three-year deferred forgivable second lien.

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.

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 (AMFI). Serving moderate income Texans – those between 80 and 115 percent AMFI – is an important component of meeting the state's housing needs, because those households are struggling to afford homes in the absence of assistance. For reference, the median home price statewide reached a record high of \$268,000 in July 2020 and tapered off slightly to \$265,000 by September 2020. For further context, the median home price in Texas was \$248,000 at the end of 2019.⁸

⁶ Source: 2020 Annual Financial Literacy Survey, <https://www.nfcc.org/resources/client-impact-and-research/2020-consumer-financial-literacy-survey/>

⁷ Source: "American Families Face a Growing Rent Burden," www.pewtrusts.org, April 19, 2018

⁸ Source: <https://www.recenter.tamu.edu/data/housing-activity/>, accessed November 18, 2020.

Homeownership Programs Financing Mechanisms

TSAHC funds its mortgage loans with down payment assistance in two ways: by issuing mortgage revenue bonds available under its statutory authority, and by pooling loans on a regular basis and selling the mortgage-backed securities (known in the industry as the TBA program). TSAHC did not issue mortgage revenue bonds and funded its mortgage loans with down payment assistance exclusively through the TBA program in 2020.

Mortgage Credit Certificate Program

In 2008, TSAHC established the Mortgage Credit Certificate (MCC) Program as another way to assist first-time home buyers. The MCC Program is made possible under IRS rules that allow the conversion of single-family mortgage revenue bonds into MCCs. TSAHC's MCC Program serves the same populations eligible for the Homes for Texas Heroes and Home Sweet Texas Home Loan Programs; however, the program is only available to first-time home buyers (defined as those who have not owned a home in three years.)

Under the MCC Program, the home buyer can take a portion of the annual interest paid on the mortgage loan as a special tax credit. An MCC has the potential of saving the home buyer thousands of dollars over the life of the loan. And although the MCC Program is not a home loan program, TSAHC requires the home buyer to obtain a fixed-rate mortgage loan. Home buyers can also 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 website.⁹ 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 (HUD) revealed that home buyer education empowers individuals with the ability to make better financial decisions, understand their home buying options, improve their credit, save more money, and lower housing costs.¹⁰

Moreover, according to that same HUD publication, home buyer education can help mortgage borrowers avoid delinquencies and defaults. The HUD paper references the 2014 National

⁹ Texas Financial Toolbox, <http://www.texasfinancialtoolbox.com/home-buyer-education>

¹⁰ Source: Evidence Matters, "The Evidence on Homeownership Education and Counseling," Spring 2016

Foreclosure Mitigation Counseling program that analyzed 240,000 loans and found that borrowers that took home buyer education were three times more likely to get a loan modification to avoid default.

2020 Homeownership Programs Changes

On May 4, 2020, the market uncertainty created by COVID-19 required TSAHC to implement a temporary overlay to our homeownership programs eligibility requirements. This overlay was imposed by TSAHC's master loan servicer. Until further notice, all government loans with total debt to income (DTI) ratios greater than 45% are required to have a minimum 700 credit score. We continue to communicate regularly with our master servicer on market conditions and will lift this requirement as soon as we have their approval.

Despite this temporary requirement, TSAHC served a record number of home buyers in 2020. To respond to this, TSAHC onboarded new homeownership compliance staff members. This allowed for TSAHC to promptly respond to the increase in home buying demand and continue to meet consumer and lender needs promptly and efficiently.

TSAHC also launched a podcast in June 2020 to reach more consumers, lenders and REALTORS® and provide content related to homeownership, home buying and other housing related issues. We also further engaged our Lender Advisory Council to gather their feedback on TSAHC's homeownership programs. TSAHC continues to stay abreast of any changes or developments in the mortgage industry and adjust to meet the needs of Texas' home buyers.

2020 Homeownership Programs Activity Synopsis

In 2020, TSAHC's home buyer programs helped 16,325 households with their home purchase through down payment assistance, an MCC, or both.

In comparison, TSAHC assisted 9,397 households in 2019 and 9,347 households in 2018. To date, TSAHC has served more than 54,425 households under our homeownership programs.

2021 Implementation Plan

In 2021, TSAHC will continue to engage the Lender Advisory Council and potentially reduce the frequency of meetings which should generate more robust participation. TSAHC will continue to reach REALTORS® in areas where our programs are underutilized. Additionally, TSAHC will continue to market programs directly to home buyers in new and creative ways. For example, at the request of our Lender Advisory Council, TSAHC plans to release a video targeted to home buyers that explains how down payment assistance programs work.

Most importantly, TSAHC will continue to swiftly respond to increased home buying demand and use of TSAHC's homeownership programs. 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 programs.

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, 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

TSAHC has offered home buyer and financial education training to Texas housing nonprofits since 2012. From 2012-2017, TSAHC administered the Texas Statewide Homebuyer Education Program (TSHEP), a housing and financial counselor training program, on behalf of the Texas Department of Housing and Community Affairs. In 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 Housing Connection training built upon the success of TSHEP by offering not only housing and financial counselor

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

training but also training for nonprofits interested in affordable housing development. The program's goal is to help both affordable housing and counseling organizations access trainings, promote themselves, and build capacity for their organizations and programs.

In 2020, the Housing Connection training originally included five days of in-person training in June, but due to the COVID-19 pandemic, all training was offered virtually with the choice of self-guided webinars or instructor-led virtual training. TSAHC contracted with NeighborWorks America, the selected education provider, to conduct the virtual training services.

The 2020 courses covered the following topics: foreclosure basics for homeownership counselors, foreclosure process for housing professionals, mortgage lending fundamentals for homeownership professionals, understanding credit reports and credit scoring, engaging older adults in financial capability programs, building skills for financial confidence, counseling clients to maximize energy savings, and an introduction to affordable rental housing development.

TSAHC, with support from private and public funders, made the training sessions as affordable as possible by providing 29 scholarships to cover tuition costs. In 2020, 34 housing counselors representing 24 organizations and 17 different cities received homeownership counseling and financial education training through the virtual training event. An additional 8 participants from 4 cities received the introduction to affordable rental housing development training.

To date, 642 individuals representing 239 organizations in 99 municipalities across Texas have attended trainings provided by TSAHC through either TSHEP (2012-2017) or Housing Connection (2018-2020). Additionally, TSAHC has provided 219 scholarships totaling \$105,093 to participants.

2021 Implementation Plan

In 2021, TSAHC will once again provide a variety of courses for housing counselors and nonprofit housing professionals. Instructor-led courses will either be offered entirely virtually or in-person depending on the safety of in-person training. TSAHC also plans to offer self-guided webinars to supplement the instructor-led courses.

TSAHC will continue to make the training as affordable as possible by raising public and private funds to subsidize the costs of attending a training either virtually or in-person.

TEXAS HOUSING IMPACT FUND

The Texas Housing Impact Fund (THIF) helps provide safe, decent, and affordable housing with an emphasis on serving rural and underserved communities by providing flexible financing options to affordable housing developers.

Leveraging investments from private foundations and banks, TSAHC is able to provide both short-term and long-term affordable housing financing to developers through the THIF. This funding model has enabled TSAHC to steadily grow the fund over time, with applications for new loans

accepted on an ongoing basis, provided there is funding available for the program.

To date, the Texas Housing Impact Fund has financed the construction or rehabilitation of 279 single family homes and 2,905 rental units for low and moderate-income households. These numbers include units currently under construction.

TSAHC currently offers five types of loans:

- Permanent financing loans
- Revolving lines of credit
- Construction loans
- NEW in 2020: Predevelopment loans (limited to Travis, Williamson, Bastrop, Hays and Caldwell counties)
- NEW in 2020: Deferred forgivable loans as offered through the Affordable Housing Partnership (limited to Dallas and Travis counties)

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 \$231,400 while the average household wealth of a renter is \$5,200.

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 July 2020, the median home price in Texas was a record high \$268,000.¹² Escalating home prices are especially problematic in urban areas like Austin (median home price of \$352,250), Dallas (\$320,000), and Houston (\$262,000).¹³

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 2020, TSAHC approved THIF loans and lines of credit to construct 54 homes for low- to moderate-income home buyers in Onalaska and Austin.

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

¹² Source: <https://www.recenter.tamu.edu/data/housing-activity/>, accessed November 19, 2020.

¹³ Source: <https://www.recenter.tamu.edu/data/housing-activity/>, accessed November 19, 2020.

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. In 2019 TSAHC was awarded a \$3.75 million grant from the Capital Magnet Fund, a program of the Community Development Financial Institutions (CDFI) Fund, specifically to support multifamily properties financed by THIF in rural and economically distressed communities.

In 2020, affordable housing developers were awarded THIF financing to help build rehabilitate or construct 902 affordable rental units. Many of the projects funded in 2020 were financed in part through our Capital Magnet Fund award. Of the 902 rental units financed, 802 are rural units originally financed by USDA's Section 515 program. These units are being rehabilitated as part of a 21-property portfolio transaction with developer Hamilton Valley Management, Inc.

Predevelopment Loans

In spring 2020, TSAHC partnered with the Austin Community Foundation to launch a predevelopment loan program targeted to small-scale or neighborhood-oriented nonprofit developers in the five-county Central Texas region. The program is designed for nonprofits that have a development project in mind but lack the resources to begin the development process, a common barrier for smaller capacity organizations.

In summer 2020, TSAHC made its first loan under the program to Chestnut Neighborhood Revitalization Corporation to support the construction of 49 condominiums as part of Phase II of The Chicon development located in Central East Austin.

Affordable Housing Partnership

TSAHC also launched the Affordable Housing Partnership (AHP) program in 2020 as part of the THIF suite of loan products. Thanks to a partnership with the Texas Health and Human Services Commission, TSAHC offers deferred forgivable loans to developers in Dallas and Travis counties to subsidize the construction of affordable, accessible, and community-integrated units designated for residents with long-term health needs. TSAHC is currently accepting loan applications for developers interested in using this product.

Texas Housing Impact Fund Loan Production

Loan Production	2020	2003 - 2019
Loans Approved	5	36
# of Single Family Homes Built or Under Construction	54	225
# of Rental Units	902	2003
Amount of Loan Funds Approved	\$5,950,088 ¹⁴	\$20,455,374

2021 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 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.

TSAHC forecasts sustained demand for THIF loans into 2021 as staff is currently reviewing four applications for single-family and multifamily developments around Texas.

In 2021, TSAHC plans to continue to explore lending opportunities to address housing needs for underserved populations including disaster impacted areas, small urban and rural markets, and urban areas that are rapidly changing and risk losing affordable housing. In 2021, there will be an emphasis on marketing predevelopment loans to address the rapidly rising cost of housing in Central Texas and marketing the Affordable Housing Partnership to address the housing needs of Texans with long-term health needs (an underserved population).

TSAHC will continue to grow the fund by pursuing grants, program related investments or equity equivalent investments from foundations, banks, and other lenders and investors.

TSAHC will also continue to publish an annual Texas Housing Impact Fund Investment Report to document the statewide impact of the program. This report enhances TSAHC's efforts to market the Texas Housing Impact Fund to developers and potential investors.

AFFORDABLE COMMUNITIES OF TEXAS PROGRAM

TSAHC created the Affordable Communities of Texas (ACT) Program, a land bank and land trust program, in 2008 to stabilize communities experiencing high rates of foreclosure. TSAHC works in partnership with 29 nonprofit organizations across the state to acquire and redevelop foreclosed homes, vacant land, and tax foreclosed properties in order to make these homes available for sale or rent to low-income families.

¹⁴ Texas Housing Impact Fund loans are a revolving line of credit for single-family construction awarded to WOMAN, Inc.; a predevelopment loan to Chestnut Neighborhood Revitalization Corporation for single-family condominium construction; and loans for the preservation and creation of multifamily units awarded to Project Transitions, Sagebrush Apartments, LC and Hamilton Valley Management, Inc.

Over its history, TSAHC has acquired 572 properties through the ACT program and has created 296 homes for extremely low, very low, low, and moderate-income Texans. The ACT Program has a current portfolio of 179 lots and homes, and there are three active components of the program distinguished by source of funding and targeted use of properties:

- ACT Land Banking – This is TSAHC’s general land banking program that includes properties that are either purchased by TSAHC or donated to TSAHC. Properties are redeveloped for affordable housing. If a property is not suitable for redevelopment (i.e. poor location, high cost of redevelopment, or other extenuating circumstances), the property is sold, and the funds are reinvested in the ACT Program.
- ACT Land Trust – Properties acquired are intended to be held in perpetuity by TSAHC. Homes built or redeveloped on land trust sites may be rented or sold to qualified low-income households.
- Texas NSP – This category includes those homes and properties that were acquired using Texas’ federal Neighborhood Stabilization Program (NSP) funding.

Affordable Communities of Texas Portfolio

Program/Initiative	Acquisitions 2020	Sales 2020	Current Portfolio	Current Asset Value
ACT Land Banking / Land Trust	5	10	23	\$938,887
Texas NSP	0	17	156	\$2,043,750

2021 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 Land Banking portfolio. TSAHC will also continue to implement new marketing strategies to sell properties and will continue to focus on selling homes in the Texas NSP portfolio as quickly and efficiently as possible.

TSAHC continues to explore the implementation of land trust mechanisms that allow TSAHC to deliver homeownership opportunities to low- to moderate-income home buyers and deeper levels of affordable rental housing.

MULTIFAMILY PRIVATE ACTIVITY BOND PROGRAM

TSAHC uses its statutory authority to issue tax-exempt multifamily private activity bonds (PAB) to help affordable housing developers construct or preserve multifamily rental units. As a conduit issuer, TSAHC is allocated 10 percent of Texas’ multifamily PAB cap each year.

TSAHC makes available to developers its multifamily PAB allocation through an annual Request for Proposal application process. To be considered for multifamily PAB financing, multifamily developments must meet specific housing needs identified each year by TSAHC's Board of Directors. In 2020, 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 2020, TSAHC closed on \$89,045,000 in multifamily PABs to construct or rehabilitate 1,240 affordable rental units across 23 municipalities.¹⁵

2021 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.¹⁶

The demand is reflected in the number of TSAHC PAB projects that are either currently induced, pending closing or under review. That pipeline of potential 2021 PAB closings already includes 11 developments that total 1,350 units and \$163,310,000 in total bond financing.

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.

TSAHC, Enterprise Community Partners, the Federal Reserve Bank of Dallas, USDA Rural Development, and other partners completed a five-part Rural Housing Preservation Academy in 2018 and hosted a Rural Rental Housing Buyers/Seller Conference in 2019, both of which focused on how to preserve aging rural multifamily developments. In 2021, TSAHC will build on these initiatives and continue to emphasize the preservation of housing in rural areas.

TSAHC will also explore how to create more permanent supportive housing (PSH) units either through PABs or other financing structures. The creation of additional PSH housing is another priority for TSAHC, due in part to an ongoing collaboration with the Texas Health and Human Services Commission that will be covered in detail later in this plan.

¹⁵ The developments are Ventura at Fairgrounds (Midland, TX), Shady Oaks Manor (Fort Worth, TX), and 21 rural properties included in the Hamilton Valley Management Inc. portfolio.

¹⁶ Source: "The Gap: A Shortage of Affordable Homes," The National Low Income Housing Coalition, March 2020

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.

Asset Oversight

As part of the asset oversight review process, staff performs an annual inspection of each property; monitors each property's financial and physical health; and provides suggestions for improvement to property owners and managers. Staff completes a report of each property and submits its reports to property owners, managers and other stakeholders. The reports are also available on TSAHC's website.

These visits are typically on-site, physical inspections, but because of the ongoing COVID-19 pandemic, TSAHC adjusted its schedule of visits and is conducting them virtually.

For 2020, the virtual site visits were conducted by requesting that properties send reports, files, and unit and property photos prior to a conference or video call. Property and regional managers, as well as compliance teams provided the requested materials in a timely manner, and TSAHC Asset Oversight and Compliance staff were able to successfully review materials prior to the review and conducted the virtual visits with no difficulties.

In 2020, TSAHC performed asset oversight reviews for 35 properties, totaling 4,609 units.

Compliance

As part of the compliance review process, staff reviews tenant files annually to ensure that property owners and managers are following the federal affordability requirements relating to the tax-exempt status of the bonds. Completed compliance reports are submitted to property owners, managers, and other stakeholders and are also available on TSAHC's 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 2020, TSAHC performed compliance reviews for 35 properties, totaling 4,733 units. These properties are financed either through PABs or THIF financing. TSAHC also upgraded the online reporting system to make it easier to use and ensure the security of the information submitted.

2021 Implementation Plan

In 2021, TSAHC staff will continue to conduct virtual site visits until it is safe to resume in-person visits. TSAHC will continue to provide asset oversight and compliance monitoring services to the properties in its current bond and Texas Housing Impact Fund portfolios. Between the end of 2020 and throughout 2021, staff anticipates adding 25 properties and 1,471 units to the portfolio of properties monitored by TSAHC's staff. Additionally, staff anticipates performing compliance on units funded through the Affordable Housing Partnership program in 2021 or 2022.

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 2020. According to the Real Estate Center at Texas A&M University, the median home price in Austin was \$352,250 as of September 2020.¹⁷ The average monthly rent was \$1,443 as of October 2020.¹⁸ These prices are simply unaffordable for many low-income Austin families.

In May 2013, TSAHC created the Single Family Rental Program to provide eligible low-income families with affordable, below-market rental homes in high-opportunity neighborhoods in the Austin Metropolitan Statistical Area (MSA).

Homes available through the program are located in areas with higher than average median incomes, with access to good schools and other services nearby. The program has received an extraordinary number of applications from low-income families and individuals interested in renting a home available under the program.

The program offers individuals and families that earn at or below 80% of the area median family income the opportunity to rent a home at prices significantly less than market rate. In addition to verifying income, TSAHC screens each applicant for rental, credit, and criminal history.

Given the success of the program and ongoing need for affordable rental opportunities in other areas of the state, TSAHC decided to expand the Single Family Rental Program to San Antonio in 2019. Since that time, TSAHC has purchased six single-family homes in the San Antonio MSA which have all been leased to qualifying households.

Combined, there are 25 rental properties in the Single Family Rental Program across the Austin and San Antonio MSAs.

¹⁷ Source: See Footnote 11.

¹⁸ Source: <https://www.rentjungle.com/average-rent-in-austin-rent-trends/> (Accessed November 19, 2020)

2021 Implementation Plan

In 2021, TSAHC plans to add up to five homes to the program portfolio. Three of these homes are already under construction in Austin, and TSAHC plans to add one or two additional homes in the Austin and/or San Antonio MSAs.

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 is located in a rapidly developing neighborhood of East Austin that is quickly becoming unaffordable to its long-time lower-income residents. Rents in that part of the Austin have increased at an alarming rate, going up 22-38.6% between 2011-2015.¹⁹ By maintaining affordability in the rapidly changing neighborhood, TSAHC is meeting a critical housing need for the community.

Beyond this, TSAHC has also made substantial improvements to the Rollins Martin apartment complex. Since 2015, TSAHC has completed the following repairs and improvements: installed new appliances, tankless water heaters, and HVAC for each unit; installed new roofing, new outdoor trash receptacles, a bike rack, surveillance system, and a fence for the property; expanded doors for the laundry area in each unit; 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.

In 2019, TSAHC renovated two more units, upgraded the video surveillance system and installed vent fans in the bathrooms for units that did not have them. In late 2019, TSAHC completely renovated the exterior of the apartment complex by replacing all siding and windows and adding new paint, lighting, doors, mailboxes, and signage.

2021 Implementation Plan

In 2021, TSAHC will continue to renovate individual units on a rolling basis after a tenant moves out, in order to avoid any tenant displacement.

¹⁹ Source: <https://data.austintexas.gov/stories/s/Household-Affordability/czit-acu8/>

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 an 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 \$4,310,000 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 three award cycles (2016 – 2020), 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.

2020-2021 Funding Cycle

In early 2020, TSAHC surveyed Texas Foundations Fund stakeholders to see if any changes should be made to the program. After compiling survey results, TSAHC made its draft 2020 Texas Foundations Fund guidelines available for public comment. Based on comments received, TSAHC staff decided to add in an administrative allowance of up to 10% of the grant amount to help organizations keep their programs operational during the ongoing COVID-19 pandemic.

The 2020-2021 Texas Foundations Fund application cycle opened in May 2020. To better serve Texas Foundations Fund applicants, TSAHC upgraded the online application system prior to releasing the application.

TSAHC received 38 applications from non-profits serving communities throughout Texas. After a thorough review of the applications, TSAHC staff determined that 33 applicants met the requirements to be selected as a funding partner.

The total funding available to these partners in 2020 was \$610,500, which equals \$18,500 per organization.

2021 Implementation Plan

TSAHC will continue to monitor the administration of the program to make sure we're responding to the needs of nonprofits during this unique time. In October 2021, grantees will report the use of their funds from 2020 and will be eligible for 2021 funding pending a successful review of their report.

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. Other funding was

provided by the Meadows Foundation, the Center for Disaster Philanthropy, BBVA and a commitment from TSAHC's Board.

The program awarded \$2,555,000 to 39 nonprofits providing housing-related assistance to low-income households directly affected by Hurricane Harvey. Among those nonprofits, 19 are providing critical home repair services, and 174 homes have been repaired to date.²⁰ The HEART program also provided webinars (11 total with more than 200 attendees) as well as individual technical assistance opportunities.

In January 2020, TSAHC and Enterprise Community Partners hosted an in-person training on disaster recovery and response for HEART grantees. The training included a day-long grantee roundtable discussion as well as a two-day training course on disaster recovery taught by NeighborWorks America.

2021 Implementation Plan

TSAHC and Enterprise Community Partners are in the final stages of administering the HEART program. The two entities will collect final reports from grantees and provide final reporting to the Rebuild Texas Fund in early 2021.

TECHNICAL ASSISTANCE AND OTHER INITIATIVES

Partnership with Texas Health and Human Services Commission (HHSC)

In 2016, TSAHC expanded its efforts to address supportive housing needs beyond grant funding provided through Texas Foundations Fund. It accomplished this by partnering with the Texas Health and Human Services Commission (HHSC) in a Center for Medicaid Services Innovation Accelerator Program (IAP).

The IAP launched in August 2017 and concluded in April 2018 with two outcomes. First, public and private partnerships developed between the Medicaid and housing systems to better address the housing and supportive services needs of the Medicaid recipient population. Second, HHSC and TSAHC created a state action plan that seeks to foster additional community living opportunities for Texans with ongoing health needs.

In addition to the IAP, TSAHC and HHSC 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 concluded in December 2020.

As part of executing the state action plan, TSAHC conducted a series of permanent supportive housing (PSH) workshops in 2019 for nonprofits and other interested parties who wish to create or preserve PSH units. These one-day workshops provided an overview of the financing of PSH developments and the implementation of supportive services at those developments.

²⁰ These numbers reflect grantee reports received through December 31, 2020.

Texas Supportive Housing Institute

Building upon the success of the PSH workshops, TSAHC launched the Texas Supportive Housing Institute in September 2020, which provides technical assistance to nonprofits, developers, service providers and property managers interested in creating and operating supportive housing in their communities. The training is conducted by the Corporation for Supportive Housing (CSH).

Six teams participated in the institute in 2020 representing Dallas (two teams), Fort Worth (two teams), Houston and Brownsville. They attended monthly, multi-part sessions held virtually over the course of September to December 2020. An added component of the institute is one-on-one technical assistance with CSH. TSAHC also made follow up grants available to participating development teams through a partnership with JPMorgan Chase.

In 2021, TSAHC will continue to work with teams from the 2020 Texas Supportive Housing Institute to help them accomplish their supportive housing development goals. TSAHC hopes to offer the institute again in 2021 and select new teams from around the state.

Additionally, TSAHC will continue to explore new or improved finance mechanisms for supportive housing developments. TSAHC will continue to look for developers interested in participating in the Affordable Housing Partnership to create units for Texans with long-term health needs. These objectives are included in the state action plan created by TSAHC and HHSC.

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 2018-2019, TSAHC also sponsored the Texas Homeless Network for the Frequent Users Systems Engagement (FUSE) Learning Community program. 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.

In 2021, TSAHC will continue to explore ways it can make an impact in homelessness including potentially offering the Texas Supportive Housing Institute mentioned above and supporting ongoing efforts to better use data to solve homelessness challenges.

Potential Partnership with TxDOT

In summer 2020 TSAHC was approached by the Texas Department of Transportation (TxDOT) to administer a minimum of \$27 million in grant funding to support affordable housing initiatives in communities affected by TxDOT's North Houston Highway Improvement Project (NHHIP).

The NHHIP is a multi-billion dollar transportation project that will expand and realign sections of Interstate I-45 in North Houston, impacting several communities (known as super-neighborhoods).

These super-neighborhoods are comprised primarily of low-income and minority residents. TxDOT is providing \$27 million to support affordable housing initiatives in these communities in addition to the individual compensation provided to homeowners, renters and businesses that are displaced by the project.

TxDOT approached TSAHC due to our prior experience providing grant funding through the Texas Foundations Fund and HEART programs, both of which have supported nonprofits serving the communities affected by the NHHIP.

TSAHC received initial approval from our Board of Directors in October 2020 to move forward with negotiations with TxDOT and draft an agreement outlining the use of the funds. We anticipate the agreement will be finalized in early 2021. TSAHC's participation in this project is subject to final approval of the agreement by TSAHC's Board of Directors.

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:
 - a complete operating and financial statement of the department;
 - 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 statistical and narrative analysis of the department's performance in addressing the housing needs of individuals and families of low and very low income;
 - the ethnic and racial composition of individuals and families applying for and receiving assistance from each housing-related program operated by the department;
 - 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
 - recommendations on how to improve the coordination of department services to the populations described by Section 2306.0721(c)(1);
 - 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;
 - 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;
 - 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;
 - 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:
 - the street address and municipality or county in which the property is located;
 - the telephone number of the property management or leasing agent
 - the total number of units, reported by bedroom size;
 - 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;
 - the rent for each type of rental unit, reported by bedroom size;
 - the race or ethnic makeup of each project;
 - the number of units occupied by individuals receiving government-supported housing assistance and the type of assistance received;
 - 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;
 - 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
- 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;
- 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
- a statistical analysis, based on information provided by the fair housing sponsor reports required by Section 2306.0724 and other available data, of average rents reported by county.

SEC. 2306.0721. LOW INCOME HOUSING PLAN

- (a) Not later than March 18 of each year, the director shall prepare and submit to the board an integrated state low income housing plan for the next year.
- (b) Not later than the 30th day after the date the board receives and approves the plan, the board shall submit the plan to the governor, lieutenant governor, and the speaker of the house of representatives.
- (c) The plan must include:
 - (1) an estimate and analysis of the size and the different housing needs of the following populations in each uniform state service region:
 - (A) individuals and families of moderate, low, very low, and extremely low income;
 - (B) individuals with special needs;
 - (C) homeless individuals;
 - (D) veterans;
 - (E) farmworkers;
 - (F) youth who are aging out of foster care;
 - (G) Homeless youth, as defined by Section 2306.1101, and other individuals older than 18 years of age and younger than 25 years of age who are homeless; and
 - (H) elderly individuals;
 - (2) a proposal to use all available housing resources to address the housing needs of the populations described by Subdivision (1) by establishing funding levels for all housing-related programs;
 - (3) an estimate of the number of federally assisted housing units available for individuals and families of low and very low income and individuals with special needs in each uniform state service region;
 - (4) a description of state programs that govern the use of all available housing resources;
 - (5) a resource allocation plan that targets all available housing resources to individuals and families of low and very low income and individuals with special needs in each uniform state service region;
 - (6) a description of the department's efforts to monitor and analyze the unused or underused federal resources of other state agencies for housing-related services and services for homeless individuals and the department's recommendations to ensure the full use by the state of all available federal resources for those services in each uniform state service region;
 - (7) strategies to provide housing for individuals and families with special needs in each uniform state service region;
 - (8) a description of the department's efforts to encourage in each uniform state service region the construction of housing units that incorporate energy efficient construction and appliances;
 - (9) an estimate and analysis of the housing supply in each uniform state service region

- (10) an inventory of all publicly and, where possible, privately funded housing resources, including public housing authorities, housing finance corporations, community housing development organizations, and community action agencies;
- (11) strategies for meeting rural housing needs;
- (12) a biennial action plan for colonias that:
 - (A) addresses current policy goals for colonia programs, strategies to meet the policy goals, and the projected outcomes with respect to the policy goals;
 - (B) includes information on the demand for contract-for-deed conversions, services from self-help centers, consumer education, and other colonia resident services in counties some part of which is within 150 miles of the international border of the state;
- (13) a summary of public comments received at a hearing under this chapter or from another source that concern the demand for colonia resident services described by Subdivision (12); and
 - (13-a) information regarding foreclosures of residential property in this state, including the number and geographic location of those foreclosures.
- (d) The priorities and policies in another plan adopted by the department must be consistent to the extent practical with the priorities and policies established in the state low income housing plan.
- (e) To the extent consistent with federal law, the preparation and publication of the state low income housing plan shall be consistent with the filing and publication deadlines required of the department for the consolidated plan.
- (f) The director may subdivide the uniform state serve regions as necessary for purposes of the state low income housing plan.
- (g) The department shall include the plan developed by the Texas State Affordable Housing Corporation under Section 2306.566 in the department's resource allocation plan under Subsection (c)(5).

SEC. 2306.0722. PREPARATION OF PLAN AND REPORT

- (a) Before preparing the annual low income housing report under Section 2306.072 and the state low income housing plan under Section 2306.0721, the department shall meet with regional planning commissions created under Chapter 391, Local Government Code, representatives of groups with an interest in low income housing, nonprofit housing organizations, managers, owners, and developers of affordable housing, local government officials, residents of low income housing, and members of the Colonia Resident Advisory Committee. The department shall obtain the comments and suggestions of the representatives, officials, residents, and members about the prioritization and allocation of the department's resources in regard to housing.
- (b) In preparing the annual report under Section 2306.072 and the state low income housing plan under Section 2306.0721, the director shall:
 - (1) coordinate local, state, and federal housing resources, including tax exempt housing bond financing and low income housing tax credits;
 - (2) set priorities for the available housing resources to help the neediest individuals;
 - (3) evaluate the success of publicly supported housing programs
 - (4) survey and identify the unmet housing needs of individuals the department is required to assist;
 - (5) ensure that housing programs benefit an individual without regard to the individual's race, ethnicity, sex, or national origin;
 - (6) develop housing opportunities for individuals and families of low and very low income and individuals with special housing needs;
 - (7) develop housing programs through an open, fair, and public process;
 - (8) set priorities for assistance in a manner that is appropriate and consistent with the housing needs of the populations described by Section 2306.0721(c)(1);

- (9) incorporate recommendations that are consistent with the consolidated plan submitted annually by the state to the United States Department of Housing and Urban Development;
- (10) identify the organizations and individuals consulted by the department in preparing the annual report and state low income housing plan and summarize and incorporate comments and suggestions provided under Subsection (a) as the board determines to be appropriate;
- (11) develop a plan to respond to changes in federal funding and programs for the provision of affordable housing;
- (12) use the following standardized categories to describe the income of program applicants and beneficiaries:
 - i. 0 to 30 percent of area median income adjusted for family size;
 - ii. more than 30 to 60 percent of area median income adjusted for family size;
 - iii. more than 60 to 80 percent of area median income adjusted for family size;
 - iv. more than 80 to 115 percent of area median income adjusted for family size; or
 - v. more than 115 percent of area median income adjusted for family size;
- (13) use the most recent census data combined with existing data from local housing and community service providers in the state, including public housing authorities, housing finance corporations, community housing development organizations, and community action agencies; and
- (14) provide the needs assessment information compiled for report and plan to the Texas State Affordable Housing Corporation.

SEC. 2306.0723. PUBLIC PARTICIPATION REQUIREMENTS

The Department shall consider the annual low income housing report to be a rule and in developing the report shall follow rulemaking procedures required by Chapter 2001.

SEC. 2306.0724. FAIR HOUSING SPONSOR REPORT

- (a) The Department shall require the owner of each housing development that receives financial assistance from the Department and that contains 20 or more living units to submit an annual fair housing sponsor report. The report must include the relevant information necessary for the analysis required by Section 2306.072(c)(6). In compiling the information for the report, the owner of each housing development shall use data current as of January 1 of the reporting year.
- (b) The Department shall adopt rules regarding the procedure for filing the report.
- (c) The Department shall maintain the reports in electronic and hard-copy formats readily available to the public at no cost.
- (d) A housing sponsor who fails to file a report in a timely manner is subject to the following sanctions, as determined by the Department:
 - (1) denial of a request for additional funding; or
 - (2) an administrative penalty in an amount not to exceed \$1,000, assessed in the manner provided for an administrative penalty under Section 2306.6023

Appendix B: Housing Analysis Regional Tables

The following notes apply to all Housing Analysis Regional Tables.

- Due to limitations of available data, only civilian, non-institutionalized persons with a disability are counted for each region's persons with disability population count. Statistics for total civilian non-institutionalized population are pulled from the 2014-2018 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, 4,106 counted in Texas Department of Criminal Justice facilities, Federal Prison facilities, and Federal Immigration and Customs Enforcement facilities are not attributed to a geographic area and are only present in the total statewide figure.
- Veteran populations are compared to civilian population 18 years old and over. Statistics for total civilian population 18 years and over are pulled from the 2014-2018 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 7 PHA and 895 HCV units 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 2021 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		300,092	568,090	868,182	2014-2018 ACS, Table DP05
Households	Owner	69,673	124,171	193,844	2014-2018 ACS, Table DP04
	Renter	30,671	85,899	116,570	
Elderly Persons (65 years+)		43,425	71,559	114,984	2014-2018 ACS, Table DP05
Persons with Disabilities		40,760	71,832	112,592	2014-2018 ACS, Table S1810
Persons with HIV/AIDS		225	994	1,219	Texas DSHS, 2020
Incidents of Family Violence		1,491	7,473	8,964	Texas DPS, 2019
Veterans		12,870	30,803	43,673	2014-2018 ACS, Table S2101
Youth Aging out of Foster Care		26	47	73	Texas DFPS, 2020
Individuals Below 125% Poverty		62,702	122,436	185,138	2014-2018 ACS, Table S1701
Households by Income Group	0-30%AMFI	11,952	26,155	38,107	2013-2017 CHAS, Table 8
	30-50%AMFI	13,672	23,995	37,667	
	50-80%AMFI	20,624	35,565	56,189	
	80-100%AMFI	11,068	20,740	31,808	
	Over100%AMFI	50,620	94,620	145,240	
Number of Units Lacking Kitchen and/or Plumbing by Income Category	0-30%AMFI	10,788	25,800	36,588	2013-2017 CHAS, Table 3
	30-50%AMFI	11,907	23,795	35,702	
	50-80%AMFI	18,469	35,645	54,114	
	80-100%AMFI	11,037	20,890	31,927	
	Over100%AMFI	49,720	101,490	151,210	
Number of Households with Housing Cost Burden by Income Category	0-30%AMFI	263	685	948	2013-2017 CHAS, Table 8
	30-50%AMFI	346	420	766	
	50-80%AMFI	271	419	690	
	80-100%AMFI	156	95	251	
	Over100%AMFI	385	649	1,034	
Number of Households Experiencing Overcrowding by Income Category	0-30%AMFI	6,743	19,400	26,143	2013-2017 CHAS, Table 10
	30-50%AMFI	5,269	16,510	21,779	
	50-80%AMFI	3,981	13,879	17,860	
	80-100%AMFI	1,002	3,735	4,737	
	Over100%AMFI	921	4,679	5,600	
Physical Housing Characteristics for Housing Units (Number of Units in Structure)	Total	126,302	235,402	361,704	2013-2017 ACS, Table DP04
	1unit	100,341	167,900	268,241	
	2units	3,038	6,687	9,725	
	3or4units	3,067	7,230	10,297	
	5to19units	3,822	21,066	24,888	
	20+units	1,627	18,031	19,658	
	Mobilehome	14,229	14,240	28,469	
	Other	178	248	426	
Housing Occupancy	OccupiedUnits	100,344	210,070	310,414	2014-2018 ACS, Table DP04
	VacantUnits	25,958	25,332	51,290	
Subsidized Multifamily Units	Total	5,716	11,342	17,058	TDHCA Central Database, 2020
	TDHCAUnits	1,727	4,917	6,644	
	HUDUnits	632	1,672	2,304	
	PHAUnits	999	490	1,489	
	USDAUnits	751	36	787	
	HCVs	1,607	4,227	5,834	
Foreclosures		47	347	394	RealtyTrac, 2020

Appendix B: Housing Analysis Regional Tables

Region 2		Rural	Urban	Total	Source
Individuals		261,663	288,057	549,720	2014-2018 ACS, Table DP05
Households	Owner	73,923	62,402	136,325	2014-2018 ACS, Table DP04
	Renter	24,480	40,624	65,104	
Elderly Persons (65 years+)		52,280	40,799	93,079	2014-2018 ACS, Table DP05
Persons with Disabilities		45,161	42,537	87,698	2014-2018 ACS, Table S1810
Persons with HIV/AIDS		205	414	619	Texas DSHS, 2020
Incidents of Family Violence		1,334	3,524	4,858	Texas DPS, 2019
Veterans		17,668	23,467	41,135	2014-2018 ACS, Table S2101
Youth Aging out of Foster Care		15	23	38	Texas DFPS, 2020
Individuals Below 125% Poverty		52,114	58,819	110,933	2014-2018 ACS, Table S1701
Households by Income Group	0-30%AMFI	11,475	12,375	23,850	2013-2017 CHAS, Table 8
	30-50%AMFI	12,800	11,685	24,485	
	50-80%AMFI	18,140	17,665	35,805	
	80-100%AMFI	9,688	10,490	20,178	
	Over100%AMFI	46,270	51,380	97,650	
Number of Units Lacking Kitchen and/or Plumbing by Income Category	0-30%AMFI	474	384	858	2013-2017 CHAS, Table 3
	30-50%AMFI	282	298	580	
	50-80%AMFI	272	344	616	
	80-100%AMFI	78	89	167	
	Over100%AMFI	345	279	624	
Number of Households with Housing Cost Burden by Income Category	0-30%AMFI	7,238	9,210	16,448	2013-2017 CHAS, Table 8
	30-50%AMFI	5,770	7,635	13,405	
	50-80%AMFI	4,186	7,455	11,641	
	80-100%AMFI	796	1,858	2,654	
	Over100%AMFI	1,076	2,200	3,276	
Number of Households Experiencing Overcrowding by Income Category	0-30%AMFI	216	324	540	2013-2017 CHAS, Table 10
	30-50%AMFI	524	472	996	
	50-80%AMFI	568	578	1,146	
	80-100%AMFI	254	363	617	
	Over100%AMFI	812	679	1,491	
Physical Housing Characteristics for Housing Units (Number of Units in Structure)	Total	134,679	120,562	255,241	2013-2017 ACS, Table DP04
	1unit	105,720	89,491	195,211	
	2units	3,091	3,488	6,579	
	3or4units	2,254	5,782	8,036	
	5to19units	2,464	10,067	12,531	
	20+units	1,296	4,623	5,919	
	Mobilehome	19,616	7,040	26,656	
	Other	238	71	309	
Housing Occupancy	OccupiedUnits	98,403	103,026	201,429	2014-2018 ACS, Table DP04
	VacantUnits	36,276	17,536	53,812	
Subsidized Multifamily Units	Total	6,966	7,115	14,081	TDHCA Central Database, 2020 HUD, 2019 HUD, 2019 USDA, 2020 HUD, 2019
	TDHCAUnits	1,713	2,460	4,173	
	HUDUnits	596	802	1,398	
	PHAUnits	2724	1157	3,881	
	USDAUnits	959	134	1093	
	HCVs	974	2,562	3,536	
Foreclosures		64	119	183	RealtyTrac, 2020

Appendix B: Housing Analysis Regional Tables

Region 3		Rural	Urban	Total	Source
Individuals		257,772	7,317,944	7,575,716	2014-2018 ACS, Table DP05
Households	Owner	67,076	1,525,364	1,592,440	2014-2018 ACS, Table DP04
	Renter	27,401	1,033,440	1,060,841	
Elderly Persons (65 years+)		48,092	789,235	837,327	2014-2018 ACS, Table DP05
Persons with Disabilities		36,541	698,262	734,803	2014-2018 ACS, Table S1810
Persons with HIV/AIDS		276	31,332	31,608	Texas DSHS, 2020
Incidents of Family Violence		1,665	45,708	47,373	Texas DPS, 2019
Veterans		18,791	349,322	368,113	2014-2018 ACS, Table S2101
Youth Aging out of Foster Care		18	230	248	Texas DFPS, 2020
Individuals Below 125% Poverty		51,911	1,247,984	1,299,895	2014-2018 ACS, Table S1701
Households by Income Group	0-30%AMFI	10,460	296,945	307,405	2013-2017 CHAS, Table 8
	30-50%AMFI	11,100	286,550	297,650	
	50-80%AMFI	16,040	418,335	434,375	
	80-100%AMFI	8,870	251,715	260,585	
	Over100%AMFI	47,095	1,263,685	1,310,780	
Number of Units Lacking Kitchen and/or Plumbing by Income Category	0-30%AMFI	373	5,775	6,148	2013-2017 CHAS, Table 3
	30-50%AMFI	204	4,040	4,244	
	50-80%AMFI	278	4,130	4,408	
	80-100%AMFI	138	2,229	2,367	
	Over100%AMFI	448	5,194	5,642	
Number of Households with Housing Cost Burden by Income Category	0-30%AMFI	7,325	230,505	237,830	2013-2017 CHAS, Table 8
	30-50%AMFI	6,385	204,665	211,050	
	50-80%AMFI	4,914	176,710	181,624	
	80-100%AMFI	1,420	51,305	52,725	
	Over100%AMFI	2,044	70,804	72,848	
Number of Households Experiencing Overcrowding by Income Category	0-30%AMFI	479	24,375	24,854	2013-2017 CHAS, Table 10
	30-50%AMFI	601	27,640	28,241	
	50-80%AMFI	887	29,464	30,351	
	80-100%AMFI	279	12,492	12,771	
	Over100%AMFI	1,239	23,850	25,089	
Physical Housing Characteristics for Housing Units (Number of Units in Structure)	Total	115,508	2,769,908	2,885,416	2013-2017 ACS, Table DP04
	1unit	83,729	1,842,639	1,926,368	
	2units	2,408	36,538	38,946	
	3or4units	2,541	90,269	92,810	
	5to19units	3,813	391,760	395,573	
	20+units	3,337	306,418	309,755	
	Mobilehome	19,386	99,961	119,347	
	Other	294	2,323	2,617	
Housing Occupancy	OccupiedUnits	94,477	2,558,804	2,653,281	2014-2018 ACS, Table DP04
	VacantUnits	21,031	211,104	232,135	
Subsidized Multifamily Units	Total	4,600	134,642	139,242	TDHCA Central Database, 2020 HUD, 2019 HUD, 2019 USDA, 2020 HUD, 2019
	TDHCAUnits	1,427	68,183	69,610	
	HUDUnits	826	9,913	10,739	
	PHAUnits	937	6002	6,939	
	USDAUnits	487	1810	2297	
	HCVs	923	48,734	49,657	
Foreclosures		348	4,481	4,829	RealtyTrac, 2020

Appendix B: Housing Analysis Regional Tables

Region 4		Rural	Urban	Total	Source
Individuals		578,912	559,864	1,138,776	2014-2018 ACS, Table DP05
Households	Owner	153,867	130,930	284,797	2014-2018 ACS, Table DP04
	Renter	54,491	67,240	121,731	
Elderly Persons (65 years+)		110,502	89,190	199,692	2014-2018 ACS, Table DP05
Persons with Disabilities		92,927	75,997	168,924	2014-2018 ACS, Table S1810
Persons with HIV/AIDS		1,336	1,223	2,559	Texas DSHS, 2020
Incidents of Family Violence		3,512	2,945	6,457	Texas DPS, 2019
Veterans		41,157	34,979	76,136	2014-2018 ACS, Table S2101
Youth Aging out of Foster Care		23	31	54	Texas DFPS, 2020
Individuals Below 125% Poverty		123,546	120,531	244,077	2014-2018 ACS, Table S1701
Households by Income Group	0-30%AMFI	22,920	22,790	45,710	2013-2017 CHAS, Table 8
	30-50%AMFI	25,845	23,050	48,895	
	50-80%AMFI	37,865	34,195	72,060	
	80-100%AMFI	21,480	18,985	40,465	
	Over100%AMFI	99,410	99,450	198,860	
Number of Units Lacking Kitchen and/or Plumbing by Income Category	0-30%AMFI	730	579	1,309	2013-2017 CHAS, Table 3
	30-50%AMFI	563	498	1,061	
	50-80%AMFI	537	455	992	
	80-100%AMFI	220	234	454	
	Over100%AMFI	592	612	1,204	
Number of Households with Housing Cost Burden by Income Category	0-30%AMFI	15,479	16,290	31,769	2013-2017 CHAS, Table 8
	30-50%AMFI	13,329	14,535	27,864	
	50-80%AMFI	10,920	13,378	24,298	
	80-100%AMFI	3,347	3,439	6,786	
	Over100%AMFI	3,534	4,553	8,087	
Number of Households Experiencing Overcrowding by Income Category	0-30%AMFI	898	889	1,787	2013-2017 CHAS, Table 10
	30-50%AMFI	1,210	1,057	2,267	
	50-80%AMFI	1,982	1,693	3,675	
	80-100%AMFI	814	818	1,632	
	Over100%AMFI	2,781	2,085	4,866	
Physical Housing Characteristics for Housing Units (Number of Units in Structure)	Total	256,843	232,983	489,826	2013-2017 ACS, Table DP04
	1unit	184,663	161,471	346,134	
	2units	4,368	7,080	11,448	
	3or4units	5,942	7,654	13,596	
	5to19units	6,100	16,341	22,441	
	20+units	3,651	7,801	11,452	
	Mobilehome	51,045	32,214	83,259	
	Other	1,074	422	1,496	
Housing Occupancy	OccupiedUnits	208,358	198,170	406,528	2014-2018 ACS, Table DP04
	VacantUnits	48,485	34,813	83,298	
Subsidized Multifamily Units	Total	11,794	11,424	23,218	
	TDHCAUnits	3,823	4,792	8,615	TDHCA Central Database, 2020
	HUDUnits	1319	1,712	3,031	HUD, 2019
	PHAUnits	2173	865	3,038	HUD, 2019
	USDAUnits	1581	273	1854	USDA, 2020
	HCVs	2,898	3,782	6,680	HUD, 2019
Foreclosures		238	463	701	RealtyTrac, 2020

Appendix B: Housing Analysis Regional Tables

Region 5		Rural	Urban	Total	Source
Individuals		381,665	395,636	777,301	2014-2018 ACS, Table DP05
Households	Owner	98,752	98,270	197,022	2014-2018 ACS, Table DP04
	Renter	38,680	48,106	86,786	
Elderly Persons (65 years+)		70,038	57,556	127,594	2014-2018 ACS, Table DP05
Persons with Disabilities		73,514	56,433	129,947	2014-2018 ACS, Table S1810
Persons with HIV/AIDS		709	1,160	1,869	Texas DSHS, 2020
Incidents of Family Violence		2,219	4,955	7,174	Texas DPS, 2019
Veterans		27,618	23,991	51,609	2014-2018 ACS, Table S2101
Youth Aging out of Foster Care		16	12	28	Texas DFPS, 2020
Individuals Below 125% Poverty		93,163	81,363	174,526	2014-2018 ACS, Table S1701
Households by Income Group	0-30%AMFI	18,685	20,445	39,130	2013-2017 CHAS, Table 8
	30-50%AMFI	19,815	16,900	36,715	
	50-80%AMFI	23,340	22,885	46,225	
	80-100%AMFI	13,135	15,140	28,275	
	Over100%AMFI	61,385	71,670	133,055	
Number of Units Lacking Kitchen and/or Plumbing by Income Category	0-30%AMFI	498	435	933	2013-2017 CHAS, Table 3
	30-50%AMFI	442	165	607	
	50-80%AMFI	254	175	429	
	80-100%AMFI	188	145	333	
	Over100%AMFI	533	519	1,052	
Number of Households with Housing Cost Burden by Income Category	0-30%AMFI	12,150	13,560	25,710	2013-2017 CHAS, Table 8
	30-50%AMFI	10,100	9,480	19,580	
	50-80%AMFI	6,571	7,039	13,610	
	80-100%AMFI	1,583	2,485	4,068	
	Over100%AMFI	1,863	2,720	4,583	
Number of Households Experiencing Overcrowding by Income Category	0-30%AMFI	932	705	1,637	2013-2017 CHAS, Table 10
	30-50%AMFI	1,088	679	1,767	
	50-80%AMFI	974	773	1,747	
	80-100%AMFI	411	198	609	
	Over100%AMFI	1,564	1,494	3,058	
Physical Housing Characteristics for Housing Units (Number of Units in Structure)	Total	185,412	169,444	354,856	2013-2017 ACS, Table DP04
	1unit	122,184	121,175	243,359	
	2units	3,536	3,514	7,050	
	3or4units	4,033	4,327	8,360	
	5to19units	5,611	18,929	24,540	
	20+units	3,278	4,910	8,188	
	Mobilehome	45,948	16,261	62,209	
	Other	822	328	1,150	
Housing Occupancy	OccupiedUnits	137,432	146,376	283,808	2014-2018 ACS, Table DP04
	VacantUnits	47,980	23,068	71,048	
Subsidized Multifamily Units	Total	8,865	16,671	25,536	TDHCA Central Database, 2020 HUD, 2019 HUD, 2019 USDA, 2020 HUD, 2019
	TDHCAUnits	2,665	6,218	8,883	
	HUDUnits	1080	3,366	4,446	
	PHAUnits	1612	861	2,473	
	USDAUnits	747	125	872	
	HCVs	2,761	6,101	8,862	
Foreclosures		109	237	346	RealtyTrac, 2020

Appendix B: Housing Analysis Regional Tables

Region 6		Rural	Urban	Total	Source
Individuals		200,420	6,749,539	6,949,959	2014-2018 ACS, Table DP05
Households	Owner	45,172	1,387,310	1,432,482	2014-2018 ACS, Table DP04
	Renter	23,908	911,862	935,770	
Elderly Persons (65 years+)		31,241	701,600	732,841	2014-2018 ACS, Table DP05
Persons with Disabilities		23,440	629,922	653,362	2014-2018 ACS, Table S1810
Persons with HIV/AIDS		298	30,965	31,263	Texas DSHS, 2020
Incidents of Domestic Violence		1,269	49,315	50,584	Texas DPS, 2019
Veterans		11,973	269,241	281,214	2014-2018 ACS, Table S2101
Youth Aging out of Foster Care		11	243	254	Texas DFPS, 2020
Individuals Below 125% Poverty		41,906	1,260,256	1,302,162	2014-2018 ACS, Table S1701
Households by Income Group	0-30%AMFI	10,460	279,710	290,170	2013-2017 CHAS, Table 8
	30-50%AMFI	8,445	262,690	271,135	
	50-80%AMFI	11,030	363,135	374,165	
	80-100%AMFI	6,500	209,870	216,370	
	Over100%AMFI	32,525	1,145,135	1,177,660	
Number of Units Lacking Kitchen and/or Plumbing by Income Category	0-30%AMFI	255	6,214	6,469	2013-2017 CHAS, Table 3
	30-50%AMFI	244	3,964	4,208	
	50-80%AMFI	109	3,515	3,624	
	80-100%AMFI	18	1,163	1,181	
	Over100%AMFI	183	4,895	5,078	
Number of Households with Housing Cost Burden by Income Category	0-30%AMFI	6,545	212,375	218,920	2013-2017 CHAS, Table 8
	30-50%AMFI	5,045	184,425	189,470	
	50-80%AMFI	3,030	150,945	153,975	
	80-100%AMFI	665	45,745	46,410	
	Over100%AMFI	1,419	64,880	66,299	
Number of Households Experiencing Overcrowding by Income Category	0-30%AMFI	481	24,570	25,051	2013-2017 CHAS, Table 10
	30-50%AMFI	604	24,419	25,023	
	50-80%AMFI	515	26,883	27,398	
	80-100%AMFI	208	13,082	13,290	
	Over100%AMFI	922	25,589	26,511	
Physical Housing Characteristics for Housing Units (Number of Units in Structure)	Total	86,397	2,534,361	2,620,758	2013-2017 ACS, Table DP04
	1unit	56,862	1,669,514	1,726,376	
	2units	2,232	28,018	30,250	
	3or4units	2,801	62,294	65,095	
	5to19units	6,021	342,924	348,945	
	20+units	2,948	308,947	311,895	
	Mobilehome	15,272	119,276	134,548	
	Other	261	3,388	3,649	
Housing Occupancy	OccupiedUnits	69,080	2,299,172	2,368,252	2014-2018 ACS, Table DP04
	VacantUnits	17,317	235,189	252,506	
Subsidized Multifamily Units	Total	3,656	111,557	115,213	TDHCA Central Database, 2020 HUD, 2019 HUD, 2019 USDA, 2020 HUD, 2019
	TDHCAUnits	1,316	62,814	64,130	
	HUDUnits	808	14,131	14,939	
	PHAUnits	420	4513	4,933	
	USDAUnits	455	1310	1765	
	HCVs	657	28,789	29,446	
Foreclosures		35	5,337	5,372	RealtyTrac, 2020

Appendix B: Housing Analysis Regional Tables

Region 7		Rural	Urban	Total	Source
Individuals		119,687	2,058,351	2,178,038	2014-2018 ACS, Table DP05
Households	Owner	34,942	431,612	466,554	2014-2018 ACS, Table DP04
	Renter	9,866	311,077	320,943	
Elderly Persons (65 years+)		29,183	209,608	238,791	2014-2018 ACS, Table DP05
Persons with Disabilities		21,310	185,541	206,851	2014-2018 ACS, Table S1810
Persons with HIV/AIDS		291	6,272	6,563	Texas DSHS, 2020
Incidents of Family Violence		489	11,371	11,860	Texas DPS, 2019
Veterans		10,455	106,701	117,156	2014-2018 ACS, Table S2101
Youth Aging out of Foster Care		8	70	78	Texas DFPS, 2020
Individuals Below 125% Poverty		19,182	305,551	324,733	2014-2018 ACS, Table S1701
Households by Income Group	0-30%AMFI	4,600	80,855	85,455	2013-2017 CHAS, Table 8
	30-50%AMFI	5,130	74,915	80,045	
	50-80%AMFI	7,570	118,940	126,510	
	80-100%AMFI	4,380	74,680	79,060	
	Over100%AMFI	23,200	375,175	398,375	
Number of Units Lacking Kitchen and/or Plumbing by Income Category	0-30%AMFI	252	1,755	2,007	2013-2017 CHAS, Table 3
	30-50%AMFI	150	1,250	1,400	
	50-80%AMFI	345	1,355	1,700	
	80-100%AMFI	0	500	500	
	Over100%AMFI	185	2,175	2,360	
Number of Households with Housing Cost Burden by Income Category	0-30%AMFI	3,090	62,950	66,040	2013-2017 CHAS, Table 8
	30-50%AMFI	2,855	58,670	61,525	
	50-80%AMFI	2,019	59,930	61,949	
	80-100%AMFI	739	18,104	18,843	
	Over100%AMFI	1,265	23,769	25,034	
Number of Households Experiencing Overcrowding by Income Category	0-30%AMFI	153	6,670	6,823	2013-2017 CHAS, Table 10
	30-50%AMFI	223	5,465	5,688	
	50-80%AMFI	404	6,690	7,094	
	80-100%AMFI	150	3,010	3,160	
	Over100%AMFI	409	6,765	7,174	
Physical Housing Characteristics for Housing Units (Number of Units in Structure)	Total	64,965	807,434	872,399	2013-2017 ACS, Table DP04
	1unit	49,424	509,034	558,458	
	2units	1,166	20,602	21,768	
	3or4units	1,546	23,962	25,508	
	5to19units	1,480	101,417	102,897	
	20+units	989	112,313	113,302	
	Mobilehome	10,066	39,337	49,403	
	Other	294	769	1,063	
Housing Occupancy	OccupiedUnits	44,808	742,689	787,497	2014-2018 ACS, Table DP04
	VacantUnits	20,157	64,745	84,902	
Subsidized Multifamily Units	Total	2,379	42,159	44,538	
	TDHCAUnits	1,118	28,884	30,002	TDHCA Central Database, 2020
	HUDUnits	143	4,252	4,395	HUD, 2019
	PHAUnits	277	1,380	1,657	HUD, 2019
	USDAUnits	374	316	690	USDA, 2020
	HCVs	467	7,327	7,794	HUD, 2019
Foreclosures		66	883	949	RealtyTrac, 2020

Appendix B: Housing Analysis Regional Tables

Region 8		Rural	Urban	Total	Source
Individuals		555,315	636,818	1,192,133	2014-2018 ACS, Table DP05
Households	Owner	134,085	114,712	248,797	2014-2018 ACS, Table DP04
	Renter	63,894	106,896	170,790	
Elderly Persons (65 years+)		95,373	61,119	156,492	2014-2018 ACS, Table DP05
Persons with Disabilities		83,245	75,303	158,548	2014-2018 ACS, Table S1810
Persons with HIV/AIDS		397	1,377	1,774	Texas DSHS, 2020
Incidents of Family Violence		1,271	8,392	9,663	Texas DPS, 2019
Veterans		38,529	67,809	106,338	2014-2018 ACS, Table S2101
Youth Aging out of Foster Care		15	46	61	Texas DFPS, 2020
Individuals Below 125% Poverty		123,939	137,783	261,722	2014-2018 ACS, Table S1701
Households by Income Group	0-30%AMFI	25,285	29,020	54,305	2013-2017 CHAS, Table 8
	30-50%AMFI	24,495	23,160	47,655	
	50-80%AMFI	34,310	36,235	70,545	
	80-100%AMFI	19,345	21,355	40,700	
	Over100%AMFI	93,975	106,525	200,500	
Number of Units Lacking Kitchen and/or Plumbing by Income Category	0-30%AMFI	781	375	1,156	2013-2017 CHAS, Table 3
	30-50%AMFI	280	224	504	
	50-80%AMFI	534	425	959	
	80-100%AMFI	161	135	296	
	Over100%AMFI	768	545	1,313	
Number of Households with Housing Cost Burden by Income Category	0-30%AMFI	18,454	22,505	40,959	2013-2017 CHAS, Table 8
	30-50%AMFI	15,074	17,535	32,609	
	50-80%AMFI	10,424	17,800	28,224	
	80-100%AMFI	2,444	5,025	7,469	
	Over100%AMFI	3,912	4,905	8,817	
Number of Households Experiencing Overcrowding by Income Category	0-30%AMFI	770	1,334	2,104	2013-2017 CHAS, Table 10
	30-50%AMFI	1,397	1,354	2,751	
	50-80%AMFI	1,512	1,464	2,976	
	80-100%AMFI	570	759	1,329	
	Over100%AMFI	2,394	2,325	4,719	
Physical Housing Characteristics for Housing Units (Number of Units in Structure)	Total	245,197	252,359	497,556	2013-2017 ACS, Table DP04
	1unit	177,403	163,389	340,792	
	2units	7,141	13,946	21,087	
	3or4units	6,247	16,812	23,059	
	5to19units	12,935	28,213	41,148	
	20+units	7,437	12,853	20,290	
	Mobilehome	33,296	16,639	49,935	
	Other	738	507	1,245	
Housing Occupancy	OccupiedUnits	197,979	221,608	419,587	2014-2018 ACS, Table DP04
	VacantUnits	47,218	30,751	77,969	
Subsidized Multifamily Units	Total	5,885	17,086	22,971	TDHCA Central Database, 2020 HUD, 2019 HUD, 2019 USDA, 2020 HUD, 2019
	TDHCAUnits	1,933	4,962	6,895	
	HUDUnits	449	2,039	2,488	
	PHAUnits	1708	2270	3,978	
	USDAUnits	1027	437	1464	
	HCVs	768	7,378	8,146	
Foreclosures		247	542	789	RealtyTrac, 2020

Appendix B: Housing Analysis Regional Tables

Region 9		Rural	Urban	Total	Source
Individuals		231,143	2,307,415	2,538,558	2014-2018 ACS, Table DP05
Households	Owner	60,689	472,123	532,812	2014-2018 ACS, Table DP04
	Renter	19,113	292,090	311,203	
Elderly Persons (65 years+)		45,744	284,349	330,093	2014-2018 ACS, Table DP05
Persons with Disabilities		33,321	315,749	349,070	2014-2018 ACS, Table S1810
Persons with HIV/AIDS		265	6,929	7,194	Texas DSHS, 2020
Incidence of Family Violence		4,923	17,317	22,240	Texas DPS, 2019
Veterans		18,540	187,770	206,310	2014-2018 ACS, Table S2101
Youth Aging out of Foster Care		18	184	202	Texas DFPS, 2020
Individuals Below 125% Poverty		42,056	456,039	498,095	2014-2018 ACS, Table S1701
Households by Income Group	0-30%AMFI	9,000	98,175	107,175	2013-2017 CHAS, Table 8
	30-50%AMFI	8,930	89,225	98,155	
	50-80%AMFI	12,485	128,130	140,615	
	80-100%AMFI	8,840	72,575	81,415	
	Over100%AMFI	39,730	358,980	398,710	
Number of Units Lacking Kitchen and/or Plumbing by Income Category	0-30%AMFI	8,085	94,740	102,825	2013-2017 CHAS, Table 3
	30-50%AMFI	8,845	85,535	94,380	
	50-80%AMFI	12,315	127,555	139,870	
	80-100%AMFI	8,580	71,860	80,440	
	Over100%AMFI	41,925	376,285	418,210	
Number of Households with Housing Cost Burden by Income Category	0-30%AMFI	153	2,525	2,678	2013-2017 CHAS, Table 8
	30-50%AMFI	200	1,180	1,380	
	50-80%AMFI	198	1,860	2,058	
	80-100%AMFI	114	470	584	
	Over100%AMFI	440	1,814	2,254	
Number of Households Experiencing Overcrowding by Income Category	0-30%AMFI	5,095	69,075	74,170	2013-2017 CHAS, Table 10
	30-50%AMFI	4,249	59,420	63,669	
	50-80%AMFI	3,558	54,289	57,847	
	80-100%AMFI	1,225	15,239	16,464	
	Over100%AMFI	2,054	20,219	22,273	
Physical Housing Characteristics for Housing Units (Number of Units in Structure)	Total	96,927	835,772	932,699	2013-2017 ACS, Table DP04
	1unit	67,475	582,600	650,075	
	2units	1,299	13,062	14,361	
	3or4units	2,037	30,382	32,419	
	5to19units	2,561	105,891	108,452	
	20+units	1,092	63,927	65,019	
	Mobilehome	21,958	39,222	61,180	
	Other	505	688	1,193	
Housing Occupancy	OccupiedUnits	79,802	764,213	844,015	2014-2018 ACS, Table DP04
	VacantUnits	17,125	71,559	88,684	
Subsidized Multifamily Units	Total	3,182	50,454	53,636	
	TDHCAUnits	1,486	21,641	23,127	TDHCA Central Database, 2020
	HUDUnits	405	5,493	5,898	HUD, 2019
	PHAUnits	399	6768	7,167	HUD, 2019
	USDAUnits	285	156	441	USDA, 2020
	HCVs	607	16,396	17,003	HUD, 2019
Foreclosures		115	2,346	2,461	RealtyTrac, 2020

Appendix B: Housing Analysis Regional Tables

Region 10		Rural	Urban	Total	Source
Individuals		274,423	519,502	793,925	2014-2018 ACS, Table DP05
Households	Owner	63,219	111,606	174,825	2014-2018 ACS, Table DP04
	Renter	28,566	72,985	101,551	
Elderly Persons (65 years+)		47,478	73,139	120,617	2014-2018 ACS, Table DP05
Persons with Disabilities		46,194	71,693	117,887	2014-2018 ACS, Table S1810
Persons with HIV/AIDS		305	887	1,192	Texas DSHS, 2020
Incidence of Family Violence		1,403	4,751	6,154	Texas DPS, 2019
Veterans		16,957	36,505	53,462	2014-2018 ACS, Table S2101
Youth Aging out of Foster Care		19	31	50	Texas DFPS, 2020
Individuals Below 125% Poverty		65,117	108,876	173,993	2014-2018 ACS, Table S1701
Households by Income Group	0-30%AMFI	12,984	22,115	35,099	2013-2017 CHAS, Table 8
	30-50%AMFI	11,837	21,830	33,667	
	50-80%AMFI	14,895	29,920	44,815	
	80-100%AMFI	8,490	17,160	25,650	
	Over100%AMFI	44,585	93,815	138,400	
Number of Units Lacking Kitchen and/or Plumbing by Income Category	0-30%AMFI	406	645	1,051	2013-2017 CHAS, Table 3
	30-50%AMFI	283	640	923	
	50-80%AMFI	234	390	624	
	80-100%AMFI	44	140	184	
	Over100%AMFI	486	625	1,111	
Number of Households with Housing Cost Burden by Income Category	0-30%AMFI	8,243	16,040	24,283	2013-2017 CHAS, Table 8
	30-50%AMFI	5,230	13,895	19,125	
	50-80%AMFI	4,150	12,510	16,660	
	80-100%AMFI	1,085	3,765	4,850	
	Over100%AMFI	1,367	4,845	6,212	
Number of Households Experiencing Overcrowding by Income Category	0-30%AMFI	835	1,255	2,090	2013-2017 CHAS, Table 10
	30-50%AMFI	687	1,524	2,211	
	50-80%AMFI	1,389	2,279	3,668	
	80-100%AMFI	638	1,014	1,652	
	Over100%AMFI	2,079	3,425	5,504	
Physical Housing Characteristics for Housing Units (Number of Units in Structure)	Total	126,605	212,816	339,421	2013-2017 ACS, Table DP04
	1unit	92,943	147,485	240,428	
	2units	2,452	7,087	9,539	
	3or4units	3,975	13,222	17,197	
	5to19units	5,172	22,144	27,316	
	20+units	1,607	10,308	11,915	
	Mobilehome	19,940	12,001	31,941	
	Other	516	569	1,085	
Housing Occupancy	OccupiedUnits	91,785	184,591	276,376	2014-2018 ACS, Table DP04
	VacantUnits	34,820	28,225	63,045	
Subsidized Multifamily Units	Total	6,552	12,529	19,081	
	TDHCAUnits	1,839	5,276	7,115	TDHCA Central Database, 2020
	HUDUnits	957	2,739	3,696	HUD, 2019
	PHAUnits	1,437	1,038	2,475	HUD, 2019
	USDAUnits	510	261	771	USDA, 2020
	HCVs	1,809	3,215	5,024	HUD, 2019
Foreclosures		59	418	477	RealtyTrac, 2020

Appendix B: Housing Analysis Regional Tables

Region 11		Rural	Urban	Total	Source
Individuals		220,657	1,601,162	1,821,819	2014-2018 ACS, Table DP05
Households	Owner	45,645	298,860	344,505	2014-2018 ACS, Table DP04
	Renter	18,747	149,170	167,917	
Elderly Persons (65 years+)		31,269	175,413	206,682	2014-2018 ACS, Table DP05
Persons with Disabilities		37,866	203,627	241,493	2014-2018 ACS, Table S1810
Persons with HIV/AIDS		248	2,750	2,998	Texas DSHS, 2020
Incidents of Family Violence		1,282	10,250	11,532	Texas DPS, 2019
Veterans		8,364	38,196	46,560	2014-2018 ACS, Table S2101
Youth Aging out of Foster Care		12	60	72	Texas DFPS, 2020
Individuals Below 125% Poverty		78,510	613,864	692,374	2014-2018 ACS, Table S1701
Households by Income Group	0-30%AMFI	12,585	87,675	100,260	2013-2017 CHAS, Table 8
	30-50%AMFI	10,664	69,335	79,999	
	50-80%AMFI	11,600	75,630	87,230	
	80-100%AMFI	6,048	39,815	45,863	
	Over100%AMFI	23,269	171,040	194,309	
Number of Units Lacking Kitchen and/or Plumbing by Income Category	0-30%AMFI	520	3,530	4,050	2013-2017 CHAS, Table 3
	30-50%AMFI	315	1,679	1,994	
	50-80%AMFI	112	1,280	1,392	
	80-100%AMFI	113	540	653	
	Over100%AMFI	158	1,335	1,493	
Number of Households with Housing Cost Burden by Income Category	0-30%AMFI	7,733	59,105	66,838	2013-2017 CHAS, Table 8
	30-50%AMFI	3,214	36,890	40,104	
	50-80%AMFI	2,015	23,630	25,645	
	80-100%AMFI	482	5,995	6,477	
	Over100%AMFI	460	7,150	7,610	
Number of Households Experiencing Overcrowding by Income Category	0-30%AMFI	1,898	16,100	17,998	2013-2017 CHAS, Table 10
	30-50%AMFI	750	10,265	11,015	
	50-80%AMFI	1,248	10,740	11,988	
	80-100%AMFI	608	5,055	5,663	
	Over100%AMFI	1,243	12,480	13,723	
Physical Housing Characteristics for Housing Units (Number of Units in Structure)	Total	84,159	521,661	605,820	2013-2017 ACS, Table DP04
	1unit	61,474	353,087	414,561	
	2units	2,996	18,043	21,039	
	3or4units	2,845	26,215	29,060	
	5to19units	2,096	30,814	32,910	
	20+units	1,094	22,577	23,671	
	Mobilehome	13,423	69,212	82,635	
	Other	231	1,713	1,944	
Housing Occupancy	OccupiedUnits	64,392	448,030	512,422	2014-2018 ACS, Table DP04
	VacantUnits	19,767	73,631	93,398	
Subsidized Multifamily Units	Total	6,470	32,851	39,321	TDHCA Central Database, 2020 HUD, 2019 HUD, 2019 USDA, 2020 HUD, 2019
	TDHCAUnits	1,837	12,694	14,531	
	HUDUnits	508	3,064	3,572	
	PHAUnits	1412	4110	5,522	
	USDAUnits	441	612	1053	
	HCVs	2,272	12,371	14,643	
Foreclosures		21	1,348	1,369	RealtyTrac, 2020

Appendix B: Housing Analysis Regional Tables

Region 12		Rural	Urban	Total	Source
Individuals		198,500	440,002	638,502	2014-2018 ACS, Table DP05
Households	Owner	46,048	98,421	144,469	2014-2018 ACS, Table DP04
	Renter	17,400	52,644	70,044	
Elderly Persons (65 years+)		27,577	49,225	76,802	2014-2018 ACS, Table DP05
Persons with Disabilities		24,262	49,416	73,678	2014-2018 ACS, Table S1810
Persons with HIV/AIDS		183	602	785	Texas DSHS, 2020
Incidents of Family Violence		1,261	3,812	5,073	Texas DPS, 2019
Veterans		9,782	23,214	32,996	2014-2018 ACS, Table S2101
Youth Aging out of Foster Care		11	23	34	Texas DFPS, 2020
Individuals Below 125% Poverty		36,931	65,007	101,938	2014-2018 ACS, Table S1701
Households by Income Group	0-30%AMFI	7,618	12,995	20,613	2013-2017 CHAS, Table 8
	30-50%AMFI	7,467	14,520	21,987	
	50-80%AMFI	10,124	25,610	35,734	
	80-100%AMFI	6,097	14,845	20,942	
	Over100%AMFI	31,765	81,620	113,385	
Number of Units Lacking Kitchen and/or Plumbing by Income Category	0-30%AMFI	243	540	783	2013-2017 CHAS, Table 3
	30-50%AMFI	63	255	318	
	50-80%AMFI	179	545	724	
	80-100%AMFI	53	210	263	
	Over100%AMFI	298	950	1,248	
Number of Households with Housing Cost Burden by Income Category	0-30%AMFI	4,787	9,365	14,152	2013-2017 CHAS, Table 8
	30-50%AMFI	3,315	8,670	11,985	
	50-80%AMFI	2,092	10,870	12,962	
	80-100%AMFI	575	3,099	3,674	
	Over100%AMFI	649	3,140	3,789	
Number of Households Experiencing Overcrowding by Income Category	0-30%AMFI	232	845	1,077	2013-2017 CHAS, Table 10
	30-50%AMFI	275	648	923	
	50-80%AMFI	569	1,455	2,024	
	80-100%AMFI	276	1,070	1,346	
	Over100%AMFI	1,112	3,525	4,637	
Physical Housing Characteristics for Housing Units (Number of Units in Structure)	Total	80,729	166,151	246,880	2013-2017 ACS, Table DP04
	1unit	62,650	113,009	175,659	
	2units	1,382	1,901	3,283	
	3or4units	1,354	4,585	5,939	
	5to19units	1,784	17,678	19,462	
	20+units	1,292	11,259	12,551	
	Mobilehome	11,992	17,010	29,002	
	Other	275	709	984	
Housing Occupancy	OccupiedUnits	63,448	151,065	214,513	2014-2018 ACS, Table DP04
	VacantUnits	17,281	15,086	32,367	
Subsidized Multifamily Units	Total	3,482	7,725	11,207	
	TDHCAUnits	1,321	3,385	4,706	TDHCA Central Database, 2020
	HUDUnits	360	1,436	1,796	HUD, 2019
	PHAUnits	756	462	1,218	HUD, 2019
	USDAUnits	383	0	383	USDA, 2020
	HCVs	662	2,442	3,104	HUD, 2019
Foreclosures		26	273	299	RealtyTrac, 2020

Appendix B: Housing Analysis Regional Tables

Region 13		Rural	Urban	Total	Source
Individuals		24,912	837,654	862,566	2014-2018 ACS, Table DP05
Households	Owner	5,681	163,218	168,899	2014-2018 ACS, Table DP04
	Renter	3,519	102,506	106,025	
Elderly Persons (65 years+)		5,356	97,464	102,820	2014-2018 ACS, Table DP05
Persons with Disabilities		5,243	112,769	118,012	2014-2018 ACS, Table S1810
Persons with HIV/AIDS		25	315	340	Texas DSHS, 2020
Incidents of Family Violence		51	3,812	5,073	Texas DPS, 2019
Veterans		1,363	48,167	49,530	2014-2018 ACS, Table S2101
Youth Aging out of Foster Care		0	20	20	Texas DFPS, 2020
Individuals Below 125% Poverty		7,031	229,090	236,121	2014-2018 ACS, Table S1701
Households by Income Group	0-30%AMFI	1,520	36,355	37,875	2013-2017 CHAS, Table 8
	30-50%AMFI	1,414	35,395	36,809	
	50-80%AMFI	1,915	47,490	49,405	
	80-100%AMFI	990	26,185	27,175	
	Over100%AMFI	3,305	117,770	121,075	
Number of Units Lacking Kitchen and/or Plumbing by Income Category	0-30%AMFI	124	500	624	2013-2017 CHAS, Table 3
	30-50%AMFI	34	435	469	
	50-80%AMFI	94	380	474	
	80-100%AMFI	0	185	185	
	Over100%AMFI	48	775	823	
Number of Households with Housing Cost Burden by Income Category	0-30%AMFI	819	24,375	25,194	2013-2017 CHAS, Table 8
	30-50%AMFI	386	22,290	22,676	
	50-80%AMFI	492	20,350	20,842	
	80-100%AMFI	102	5,855	5,957	
	Over100%AMFI	122	6,325	6,447	
Number of Households Experiencing Overcrowding by Income Category	0-30%AMFI	54	2,640	2,694	2013-2017 CHAS, Table 10
	30-50%AMFI	89	3,035	3,124	
	50-80%AMFI	167	3,740	3,907	
	80-100%AMFI	90	1,485	1,575	
	Over100%AMFI	81	4,050	4,131	
Physical Housing Characteristics for Housing Units (Number of Units in Structure)	Total	13,959	293,365	307,324	2013-2017 ACS, Table DP04
	1unit	9,279	204,856	214,135	
	2units	386	8,468	8,854	
	3or4units	419	14,145	14,564	
	5to19units	371	33,273	33,644	
	20+units	266	16,398	16,664	
	Mobilehome	3,099	16,004	19,103	
	Other	139	221	360	
Housing Occupancy	OccupiedUnits	9,200	265,724	274,924	2014-2018 ACS, Table DP04
	VacantUnits	4,759	27,641	32,400	
Subsidized Multifamily Units	Total	635	25,741	26,376	TDHCA Central Database, 2020 HUD, 2019 HUD, 2019 USDA, 2020 HUD, 2019
	TDHCAUnits	219	12,549	12,768	
	HUDUnits	0	4,108	4,108	
	PHAUnits	159	2,786	2,945	
	USDAUnits	130	24	154	
	HCVs	127	6,274	6,401	
Foreclosures		0	480	480	RealtyTrac, 2020

Appendix C: Racial and Ethnic Composition of Households and Individuals Receiving Assistance through Community Affairs Programs or Homelessness Programs

TDHCA's Community Affairs programs and Homelessness programs allocate funding to subrecipient entities with service areas that span two or more uniform TDHCA state service regions, so racial data for these programs are reported by entity rather than by region. For the purpose of this report, all counties served will be grouped by subrecipients.

Due to the data reporting techniques of the Weatherization Assistance Program (WAP) 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.

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

Racial and Ethnic Composition of Households Receiving WAP Assistance by Subrecipient Statewide, SFY 2020

WAP Subrecipient	Counties Served	Expended	Households Served	American Indian/Alaskan Native	Asian/Pacific Islander	Black	Hispanic	White	Other
Alamo Area Council of Governments	ATASCOSA, BANDERA, BEXAR, COMAL, FRIO, GILLESPIE, GUADALUPE, KARNES, KENDALL, KERR, MEDINA, WILSON	\$2,409,180.24	274	0	1	48	156	35	34
BakerRipley	HARRIS	\$3,754,138.81	455	0	10	218	129	46	52
Big Bend Community Action Committee, Inc.	BREWSTER, CRANE, CULBERSON, HUDSPETH, JEFF DAVIS, PECOS, PRESIDIO, TERRELL	\$155,237.56	8	0	0	0	8	0	0
Brazos Valley Community Action Programs	BRAZOS, BURLESON, GRIMES, LEON, MADISON, MONTGOMERY, ROBERTSON, WALKER, WALLER, WASHINGTON	\$339,205.62	44	0	0	23	4	17	0
City of Fort Worth	TARRANT	\$1,388,944.06	203	0	18	129	34	16	6
Combined Community Action, Inc.	AUSTIN, BASTROP, BLANCO, CALDWELL, COLORADO, FAYETTE, FORT BEND, HAYS, LEE	\$552,375.37	71	0	0	27	16	27	1
Community Action Committee of Victoria, Texas	ARANSAS, BEE, BRAZORIA, CALHOUN, DE WITT, GOLIAD, GONZALES, JACKSON, LAVACA, LIVE OAK, MATAGORDA, MCMULLEN, REFUGIO, VICTORIA, WHARTON	\$507,869.07	62	0	0	9	32	17	4
Community Action Corporation of South Texas	BROOKS, CAMERON, DUVAL, HIDALGO, JIM HOGG, JIM WELLS, KENEDY, KLEBERG, SAN PATRICIO, STARR, WEBB, WILLACY, ZAPATA	\$3,248,874.90	353	0	0	0	349	4	0

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

WAP Subrecipient	Counties Served	Expended	Households Served	American Indian/Alaskan Native	Asian/Pacific Islander	Black	Hispanic	White	Other
Community Council of South Central Texas, Inc.	DIMITT, EDWARDS, KINNEY, LA SALLE, MAVERICK, REAL, UVALDE, VAL VERDE, ZAVALA	\$746,360.04	87	1	0	0	81	5	0
Concho Valley Community Action Agency	COKE, COLEMAN, CONCHO, CROCKETT, IRION, KIMBLE, MCCULLOCH, MENARD, REAGAN, RUNNELS, SCHLEICHER, STERLING, SUTTON, TOM GREEN	\$451,374.17	45	1	0	0	21	23	0
Dallas County Department of Health and Human Services	DALLAS	\$1,748,793.47	171	0	1	92	65	13	0
Economic Opportunities Advancement Corporation of PR XI	BOSQUE, ELLIS, FALLS, FREESTONE, HILL, JOHNSON, LIMESTONE, MCLENNAN, NAVARRO	\$745,919.63	85	1	0	39	18	27	0
El Paso Community Action Program, Project Bravo, Inc.	EL PASO	\$1,181,629.01	109	0	0	0	0	109	0
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	\$2,154,251.49	252	0	1	167	4	77	3
Hill Country Community Action Association, Inc.	BELL, BURNET, CORYELL, ERATH, HAMILTON, LAMPASAS, LLANO, MASON, MILAM, MILLS, SAN SABA, SOMERVELL, WILLIAMSON	\$744,942.40	73	1	0	18	3	48	3

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

WAP Subrecipient	Counties Served	Expended	Households Served	American Indian/Alaskan Native	Asian/Pacific Islander	Black	Hispanic	White	Other
Nueces County Community Action Agency	NUECES	\$391,149.78	59	0	0	7	46	6	0
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	\$319,015.98	37	0	0	6	17	14	0
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	\$1,344,090.33	178	0	1	9	4	124	40
South Plains Community Action Association, Inc.	BAILEY, COCHRAN, CROSBY, DICKENS, FLOYD, GARZA, HALE, HOCKLEY, KING, LAMB, LUBBOCK, LYNN, MOTLEY, TERRY, YOAKUM	\$427,242.07	44	0	0	3	33	8	0

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

WAP Subrecipient	Counties Served	Expended	Households Served	American Indian/Alaskan Native	Asian/Pacific Islander	Black	Hispanic	White	Other
Texoma Council of Governments	BOWIE, CAMP, CASS, COLLIN, COOKE, DELTA, DENTON, FANNIN, FRANKLIN, GRAYSON, HOPKINS, HUNT, LAMAR, MARION, MORRIS, RAINS, RED RIVER, ROCKWALL, TITUS	\$1,686,602.79	213	1	2	66	11	130	3
Travis County	TRAVIS	\$619,571.55	100	0	0	41	34	18	7
West Texas Opportunities, Inc.	ANDREWS, BORDEN, DAWSON, ECTOR, FISHER, GAINES, GLASSCOCK, HOWARD, LOVING, MARTIN, MIDLAND, MITCHELL, NOLAN, REEVES, SCURRY, UPTON, WARD, WINKLER	\$378,528.65	40	0	0	5	26	9	0
		\$25,295,296.99	2,963	5	34	907	1,091	773	153

*The WAP program does not report race and ethnicity separately. This may result in a lower number of Hispanic households served reported.

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

Racial and Ethnic Composition of Households Receiving CEAP Assistance by Subrecipient Statewide, FY 2020

CEAP Subrecipient	Counties Served	Expended	Households Served	American Indian/Alaskan Native	Asian/Pacific Islander	Black	Hispanic	White	Other
Aspermont Small Business Development Center, Inc.	HASKELL, JONES, KENT, KNOX, STONEWALL, THROCKMORTON	\$1,079,394.30	1172	4	1	134	460	551	22
BakerRipley	HARRIS	\$18,442,949.27	17789	19	1676	11704	1183	1897	1310
Bexar County Community Resources	BEXAR	\$9,005,939.62	10228	22	22	1498	6972	1279	435
Big Bend Community Action Committee, Inc.	BREWSTER, CULBERSON, HUDSPETH, JEFF DAVIS, PRESIDIO	\$1,225,544.69	1506	5	0	17	1267	201	16
Brazos Valley Community Action Programs	BRAZOS, BURLESON, GRIMES, LEON, MADISON, MONTGOMERY, ROBERTSON, WALKER, WALLER, WASHINGTON	\$4,956,139.12	4669	7	13	2567	600	1455	27
Central Texas Opportunities, Inc. dba Cornerstone Community AA	BROWN, CALLAHAN, COLEMAN, COMANCHE, EASTLAND, MCCULLOCH, RUNNELS	\$1,796,106.87	1306	7	2	74	254	887	82
City of Fort Worth	TARRANT	\$7,098,780.59	6671	16	115	3714	722	1729	375
City of Lubbock	LUBBOCK	\$1,628,280.43	1906	9	4	620	872	338	63
Combined Community Action, Inc.	AUSTIN, BASTROP, COLORADO, FAYETTE, LEE	\$1,114,088.10	1209	0	1	599	0	608	1

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

CEAP Subrecipient	Counties Served	Expended	Households Served	American Indian/Alaskan Native	Asian/Pacific Islander	Black	Hispanic	White	Other
Community Action Committee of Victoria, Texas	ARANSAS, CALHOUN, DE WITT, GOLIAD, GONZALES, JACKSON, LAVACA, REFUGIO, VICTORIA	\$1,800,562.29	1973	0	0	463	338	1138	34
Community Action Corporation of South Texas	BEE, BROOKS, CAMERON, DUVAL, JIM WELLS, SAN PATRICIO, WILLACY	\$7,472,646.94	8353	4	11	25	8182	102	29
Community Action Inc. of Central Texas	BLANCO, CALDWELL, HAYS	\$870,893.39	910	4	1	117	496	285	7
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	\$6,009,643.27	4958	56	103	147	2745	1781	126
Community Services of Northeast Texas, Inc.	BOWIE, CAMP, CASS, DELTA, FRANKLIN, HOPKINS, LAMAR, MARION, MORRIS, RAINS, RED RIVER, TITUS	\$2,194,436.47	2337	6	2	1454	53	815	7

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

CEAP Subrecipient	Counties Served	Expended	Households Served	American Indian/Alaskan Native	Asian/Pacific Islander	Black	Hispanic	White	Other
Concho Valley Community Action Agency	COKE, CONCHO, CROCKETT, IRION, KIMBLE, MENARD, REAGAN, SCHLEICHER, STERLING, SUTTON, TOM GREEN	\$2,252,979.90	2085	4	1	158	1177	704	41
Dallas County Department of Health and Human Services	DALLAS	\$8,977,401.28	11783	24	63	9628	642	1171	255
Economic Action Committee of The Gulf Coast	MATAGORDA	\$298,468.30	289	0	2	144	53	68	22
Economic Opportunities Advancement Corporation of PR XI	BOSQUE, ELLIS, FALLS, FREESTONE, HILL, LIMESTONE, MCLENNAN, NAVARRO	\$4,148,665.33	3693	6	3	2260	337	947	140
El Paso Community Action Program, Project Bravo, Inc.	EL PASO	\$7,591,026.45	6632	26	23	172	6216	149	46
Galveston County Community Action Council, Inc.	BRAZORIA, FORT BEND, GALVESTON, WHARTON	\$1,905,579.78	1729	11	24	1054	260	323	57

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

CEAP Subrecipient	Counties Served	Expended	Households Served	American Indian/Alaskan Native	Asian/Pacific Islander	Black	Hispanic	White	Other
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	\$7,361,235.15	6702	22	100	4599	208	1682	91
Hidalgo County, Texas-County of Hidalgo Community Service Agency	HIDALGO	\$7,660,302.22	9826	1	6	28	9166	617	8
Hill Country Community Action Association, Inc.	BELL, CORYELL, HAMILTON, LAMPASAS, LLANO, MASON, MILAM, MILLS, SAN SABA	\$2,554,284.57	2323	6	10	824	0	1360	123
Kleberg County Human Services	KENEDY, KLEBERG	\$783,156.87	665	0	0	23	595	46	1
Nueces County Community Action Agency	NUECES	\$2,041,120.16	1839	0	0	1	1411	427	0

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

CEAP Subrecipient	Counties Served	Expended	Households Served	American Indian/Alaskan Native	Asian/Pacific Islander	Black	Hispanic	White	Other
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	\$4,229,150.86	4066	11	13	783	1689	1447	123
Pecos County Community Action Agency	CRANE, PECOS, TERRELL	\$858,581.40	919	0	0	8	806	105	0
Rolling Plains Management Corporation	ARCHER, BAYLOR, CLAY, COTTLE, FOARD, HARDEMAN, JACK, MONTAGUE, SHACKELFORD, STEPHENS, TAYLOR, WICHITA, WILBARGER, YOUNG	\$4,104,752.71	3867	22	9	889	292	2554	101
South Plains Community Action Association, Inc.	BAILEY, COCHRAN, CROSBY, DICKENS, FLOYD, GARZA, HALE, HOCKLEY, KING, LAMB, LYNN, MOTLEY, TERRY, YOAKUM	\$2,376,620.83	2586	6	4	230	916	1394	36

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

CEAP Subrecipient	Counties Served	Expended	Households Served	American Indian/Alaskan Native	Asian/Pacific Islander	Black	Hispanic	White	Other
South Texas Development Council	JIM HOGG, STARR, ZAPATA	\$1,226,917.41	956	1	0	0	0	954	1
Texas Neighborhood Services	ERATH, HOOD, JOHNSON, PALO PINTO, PARKER, SOMERVELL, WISE	\$1,858,948.60	1698	8	2	97	79	1480	32
Texoma Council of Governments	COLLIN, COOKE, DENTON, FANNIN, GRAYSON, HUNT, ROCKWALL	\$4,074,565.26	4080	28	89	1361	366	2005	231
Travis County	TRAVIS	\$3,717,357.43	25875	95	294	11537	7145	5866	938
Tri-County Community Action, Inc.	HARRISON, JASPER, NEWTON, PANOLA, SABINE, SAN AUGUSTINE, SHELBY, TYLER, UPSHUR	\$2,276,963.92	2190	4	3	1547	28	594	14
Webb County Community Action Agency	WEBB	\$2,237,701.77	2542	0	0	3	2538	0	1
West Texas Opportunities, Inc.	ANDREWS, BORDEN, DAWSON, ECTOR, FISHER, GAINES, GLASSCOCK, HOWARD, LOVING, MARTIN, MIDLAND, MITCHELL, NOLAN, REEVES, SCURRY, UPTON, WARD, WINKLER	\$4,220,361.21	4092	11	7	618	2513	884	59
Williamson-Burnet County Opportunities, Inc.	BURNET, WILLIAMSON	\$774,349.41	841	8	11	207	0	552	63
	Grand Total	\$142,225,896	166,265	453	2,615	59,304	60,581	38,395	4917

*The CEAP program does not report race and ethnicity separately. This may result in a lower number of Hispanic households served reported.

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

Racial and Ethnic Composition of Individuals Receiving CSBG Assistance by Subrecipient, Statewide FY 2020

CSBG Subrecipient	Counties Served	Expended	Individuals Served	American Indian/Alaskan Native	Asian/Pacific Islander	Black	White	Other/Unknown	Hispanic	Non-Hispanic	Ethnicity Unknown
Adults and Youth United Development Association, Inc.	EL PASO	\$83,352.35	240	223	0	0	1	16	108	124	8
Aspermont Small Business Development Center, Inc.	HASKELL, JONES, KENT, KNOX, STONEWALL, THROCKMORTON	\$288,680.35	2329	10	1	226	952	1140	1115	1214	0
Big Bend Community Action Committee, Inc.	BREWSTER, CULBERSON, HUDSPETH, JEFF DAVIS, PRESIDIO	\$175,825.77	2954	11	0	27	2873	43	2577	371	6
Brazos Valley Community Action Programs	BRAZOS, BURLESON, CHAMBERS, GRIMES, LEON, LIBERTY, MADISON, MONTGOMERY, ROBERTSON, WALKER, WALLER, WASHINGTON	\$1,449,860.46	14682	15	26	5806	4617	4218	2351	8314	4017

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

CSBG Subrecipient	Counties Served	Expended	Individuals Served	American Indian/Alaskan Native	Asian/Pacific Islander	Black	White	Other/Unknown	Hispanic	Non-Hispanic	Ethnicity Unknown
Cameron and Willacy Counties Community Projects, Inc.	CAMERON, WILLACY	\$1,146,060.44	3111	0	16	10	3080	5	3057	40	14
Central Texas Opportunities, Inc. dba Cornerstone Community AA	BROWN, CALLAHAN, COLEMAN, COMANCHE, EASTLAND, MCCULLOCH, RUNNELS	\$258,385.64	2886	11	3	179	2445	248	718	2162	6
City of Austin, Austin Public Health	TRAVIS	\$1,130,403.81	30979	4	13	644	1151	29167	1055	906	29018
City of Fort Worth	TARRANT	\$3,025,018.42	17222	43	326	9623	4922	2308	3334	13864	24
City of Lubbock	LUBBOCK	\$501,852.51	500	0	5	162	306	27	239	261	0
City of San Antonio, The Department of Human Services	BEXAR	\$2,258,753.74	43325	182	263	4568	27848	10464	27955	7421	7949
Combined Community Action, Inc.	AUSTIN, BASTROP, COLORADO, FAYETTE, LEE	\$248,748.29	3379	1	0	1139	1204	1035	528	1896	955

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

CSBG Subrecipient	Counties Served	Expended	Individuals Served	American Indian/Alaskan Native	Asian/Pacific Islander	Black	White	Other/Unknown	Hispanic	Non-Hispanic	Ethnicity Unknown
Community Action Committee of Victoria, Texas	ARANSAS, CALHOUN, DE WITT, GOLIAD, GONZALES, JACKSON, LAVACA, REFUGIO, VICTORIA	\$290,291.14	5414	1	10	925	3407	1071	2571	1565	1278
Community Action Corporation of South Texas	BEE, BROOKS, DUVAL, JIM WELLS, KENEDY, KLEBERG, SAN PATRICIO	\$382,252.24	40226	24	5	57	18429	21711	18304	403	21519
Community Action Inc. of Central Texas	BLANCO, CALDWELL, HAYS	\$371,290.83	1871	7	3	243	1549	69	1183	680	8
Community Action Social Services & Education, Inc.	MAVERICK	\$227,141.47	960	0	0	0	960	0	960	0	0
Community Council of Greater Dallas, Inc.	DALLAS	\$2,799,705.64	5169	35	43	1560	606	2925	920	1581	2668

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

CSBG Subrecipient	Counties Served	Expended	Individuals Served	American Indian/Alaskan Native	Asian/Pacific Islander	Black	White	Other/Unknown	Hispanic	Non-Hispanic	Ethnicity Unknown
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	\$1,149,207.47	17537	15	15	401	10414	6692	9190	2166	6181
Community Services of Northeast Texas, Inc.	BOWIE, CAMP, CASS, DELTA, FRANKLIN, HOPKINS, LAMAR, MARION, MORRIS, RAINS, RED RIVER, TITUS	\$555,614.20	4093	13	4	2421	1416	239	443	3626	24

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

CSBG Subrecipient	Counties Served	Expended	Individuals Served	American Indian/Alaskan Native	Asian/Pacific Islander	Black	White	Other/Unknown	Hispanic	Non-Hispanic	Ethnicity Unknown
Community Services, Inc.	ANDERSON, COLLIN, DENTON, ELLIS, HENDERSON, HUNT, KAUFMAN, NAVARRO, ROCKWALL, VAN ZANDT	\$1,781,417.12	1231	0	9	274	109	839	119	386	726
Concho Valley Community Action Agency	COKE, CONCHO, CROCKETT, IRION, KIMBLE, MENARD, REAGAN, SCHLEICHER, STERLING, SUTTON, TOM GREEN	\$437,836.64	8921	11	1	342	4927	3640	3788	1936	3197
Economic Action Committee of The Gulf Coast	MATAGORDA	\$186,778.85	930	0	3	311	334	282	313	396	221
Economic Opportunities Advancement Corporation of PR XI	BOSQUE, FALLS, FREESTONE, HILL, LIMESTONE, MCLENNAN	\$927,026.50	9341	20	22	5799	2298	1202	1869	7412	60

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

CSBG Subrecipient	Counties Served	Expended	Individuals Served	American Indian/Alaskan Native	Asian/Pacific Islander	Black	White	Other/Unknown	Hispanic	Non-Hispanic	Ethnicity Unknown
El Paso Community Action Program, Project Bravo, Inc.	EL PASO	\$1,392,789.69	16825	70	73	362	16107	213	16096	677	52
Family Service Association of San Antonio, Inc.	ATASCOSA, BANDERA, BEXAR, COMAL, DIMMIT, FRIO, KARNES, KENDALL, LA SALLE, MEDINA, REAL, UVALDE, WILSON, ZAVALA	\$100,846.55	56	0	0	0	56	0	56	0	0
Galveston County Community Action Council, Inc.	BRAZORIA, FORT BEND, GALVESTON, WHARTON	\$771,579.79	2080	17	53	1224	670	116	494	1585	1
Greater East Texas Community Action Program (GETCAP)	ANGELINA, CHEROKEE, GREGG, HOUSTON, NACOGDOCHES, POLK, RUSK, SAN JACINTO, SMITH, TRINITY, WOOD	\$897,776.55	14309	36	241	9707	3816	509	883	13392	34

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

CSBG Subrecipient	Counties Served	Expended	Individuals Served	American Indian/Alaskan Native	Asian/Pacific Islander	Black	White	Other/Unknown	Hispanic	Non-Hispanic	Ethnicity Unknown
Gulf Coast Community Services Association	HARRIS	\$6,255,109.21	35271	-143	131	3921	1345	30017	2279	4225	28767
Hidalgo County, Texas-County of Hidalgo Community Service Agency	HIDALGO	\$2,116,325.07	26192	17	48	89	1768	24270	25612	554	26
Hill Country Community Action Association, Inc.	BELL, CORYELL, HAMILTON, LAMPASAS, LLANO, MASON, MILAM, MILLS, SAN SABA	\$884,683.54	11341	13	67	2272	3213	5776	1529	4491	5321
Nueces County Community Action Agency	NUECES	\$414,487.42	3265	9	3	409	2801	43	2591	674	0
Opportunity Center for the Homeless	EL PASO	\$113,080.08	166	0	0	0	166	0	166	0	0

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

CSBG Subrecipient	Counties Served	Expended	Individuals Served	American Indian/Alaskan Native	Asian/Pacific Islander	Black	White	Other/Unknown	Hispanic	Non-Hispanic	Ethnicity Unknown
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	\$843,579.22	12766	47	-1363	1729	8426	3927	4575	4920	3271
Pecos County Community Action Agency	CRANE, PECOS, TERRELL	\$174,299.03	2305	0	0	19	2266	20	2115	190	0

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

CSBG Subrecipient	Counties Served	Expended	Individuals Served	American Indian/Alaskan Native	Asian/Pacific Islander	Black	White	Other/Unknown	Hispanic	Non-Hispanic	Ethnicity Unknown
Rolling Plains Management Corporation	ARCHER, BAYLOR, CLAY, COTTLE, FOARD, HARDEMAN, JACK, MONTAGUE, SHACKELFORD, STEPHENS, TAYLOR, WICHITA, WILBARGER, YOUNG	\$754,995.09	10961	48	41	2035	5399	3438	2839	6078	2044
South East Texas Regional Planning Commission	HARDIN, JEFFERSON, ORANGE	\$566,551.54	661	3	0	455	185	18	96	550	15
South East Texas Regional Planning Commission	JEFFERSON, ORANGE	\$0.00	0	0	0	0	0	0	0	0	0
South Plains Community Action Association, Inc.	BAILEY, COCHRAN, CROSBY, DICKENS, FLOYD, GARZA, HALE, HOCKLEY, KING, LAMB, LYNN, MOTLEY, TERRY, YOAKUM	\$500,171.77	5599	7	4	429	4961	198	4453	1136	10
South Texas Development Council	JIM HOGG, STARR, ZAPATA	\$202,377.51	238	0	0	0	230	8	235	3	0

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

CSBG Subrecipient	Counties Served	Expended	Individuals Served	American Indian/Alaskan Native	Asian/Pacific Islander	Black	White	Other/Unknown	Hispanic	Non-Hispanic	Ethnicity Unknown
Texas Neighborhood Services	ERATH, HOOD, JOHNSON, PALO PINTO, PARKER, SOMERVELL, WISE	\$531,380.10	3940	17	2	286	3470	165	698	3231	11
Texoma Council of Governments	COOKE, FANNIN, GRAYSON	\$271,320.37	10748	72	220	4618	4752	1086	2332	8365	51
Tri-County Community Action, Inc.	HARRISON, JASPER, NEWTON, PANOLA, SABINE, SAN AUGUSTINE, SHELBY, TYLER, UPSHUR	\$337,309.19	4253	14	39	2888	1124	188	135	4118	0
Webb County Community Action Agency	WEBB	\$554,430.00	5707	0	1	4	5701	1	5666	41	0
West Texas Opportunities, Inc.	ANDREWS, BORDEN, DAWSON, ECTOR, FISHER, GAINES, GLASSCOCK, HOWARD, LOVING, MARTIN, MIDLAND, MITCHELL, NOLAN, REEVES, SCURRY, UPTON, WARD, WINKLER	\$955,920.09	10521	64	30	1408	8478	541	7246	3275	0

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

CSBG Subrecipient	Counties Served	Expended	Individuals Served	American Indian/Alaskan Native	Asian/Pacific Islander	Black	White	Other/Unknown	Hispanic	Non-Hispanic	Ethnicity Unknown
Williamson-Burnet County Opportunities, Inc.	BURNET, WILLIAMSON	\$485,159.77	2279	107	37	558	1101	476	728	1226	325
	Grand Total	\$38,799,675.46	396783	1024	395	67130	169883	158351	163521	115455	117807

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

Racial and Ethnic Composition of Individuals Receiving ESG Assistance by Subrecipient Statewide, FY 2020

ESG Subrecipient	Counties Served	Amount Drawn	Beneficiaries	American Indian/Alaskan Native	Asian	Black	Native Hawaiian/Pacific Islander	White	Race Unknown	Hispanic	Non Hispanic	Ethnicity Unknown
Abilene Hope Haven, Inc.	TAYLOR	\$2,944.72	43	0	0	10	0	31	2	23	20	0
Abilene Hope Haven, Inc.	TAYLOR	\$2,944.72	43	0	0	10	0	31	2	23	20	0
Advocacy Outreach	BASTROP	\$224,497.82	179	1	5	79	0	105	0	67	112	0
Alliance of Community Assistance Ministries, Inc.	FORT BEND, MONTGOMERY, HARRIS	\$222,153.55	119	0	1	53	0	65	0	43	76	0
Ark-Tex Council of Governments	CASS, FRANKLIN, LAMAR, TITUS, MORRIS, RED RIVER, DELTA, HOPKINS, BOWIE	\$144,023.33	1242	0	0	1043	0	199	0	85	1157	0
Bastrop County Women's Shelter, Inc., dba Family Crisis Center	COLORADO, FAYETTE, BASTROP, LEE	\$10,469.24	35	0	0	7	0	23	5	3	27	5
Bay Area Turning Point, Inc.	MONTGOMERY, FORT BEND, HARRIS	\$269,800.51	154	0	0	110	0	41	3	14	140	0
Bishop Enrique San Pedro Ozanam Center, Inc., The	CAMERON	\$48,046.78	199	0	0	5	0	194	0	166	33	0
Bridge Steps dba The Bridge	DALLAS, COLLIN	\$470,479.00	163	1	1	111	1	49	0	10	153	0
Catholic Charities of the Rio Grande Valley	CAMERON	\$67,492.82	110	0	0	0	0	110	0	109	1	0
Catholic Charities, Diocese of Fort Worth, Incorporated	TARRANT	\$22,319.42	181	3	1	98	0	78	1	18	162	1
Center for Transforming Lives	TARRANT	\$87,760.08	85	0	0	49	0	36	0	10	75	0

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

ESG Subrecipient	Counties Served	Amount Drawn	Beneficiaries	American Indian/Alaskan Native	Asian	Black	Native Hawaiian/Pacific Islander	White	Race Unknown	Hispanic	Non Hispanic	Ethnicity Unknown
Christian Community Action	DENTON	\$20,466.81	1	0	0	0	0	1	0	0	1	0
City House, Inc.	COLLIN, DALLAS	\$47,996.97	105	0	6	62	0	37	0	13	92	0
City of Amarillo	POTTER, RANDALL	\$60,054.87	110	2	0	21	0	85	2	13	97	0
City of Texarkana, Texas	MORRIS, RED RIVER, LAMAR, CASS, TITUS, BOWIE, CAMP, MARION	\$0.00	19	3	0	6	0	10	0	0	19	0
CitySquare	DALLAS	\$202,727.43	452	14	2	310	1	138	0	43	409	0
Coalition for the Homeless of Houston/Harris County	FORT BEND, HARRIS, MONTGOMERY	\$94,710.51	3	0	0	2	0	1	0	1	2	0
Combined Community Action, Inc.	AUSTIN, COLORADO, FAYETTE, LEE	\$36,546.92	61	0	0	39	0	22	0	0	61	0
Community Action Committee of Victoria, Texas	CALHOUN, LAVACA, VICTORIA, DE WITT, GOLIAD, JACKSON, ARANSAS, REFUGIO, GONZALES	\$162,334.69	241	10	0	71	0	160	0	125	116	0
Corpus Christi Hope House, Inc.	MONTGOMERY, FORT BEND, HARRIS, NUECES	\$80,012.21	91	1	2	11	0	77	0	55	36	0
Covenant House Texas	MONTGOMERY, FORT BEND, HARRIS, NUECES	\$260,521.39	117	0	1	79	0	26	11	9	108	0
Denton County Friends of the Family, Inc.	DENTON	\$143,446.91	103	0	2	29	0	58	14	31	70	2
El Paso Center for Children, Inc.	EL PASO	\$103,996.78	51	1	2	11	0	38	0	33	18	0
El Paso Human Services, Inc.	EL PASO	\$195,690.15	148	2	2	18	1	125	0	111	37	0
Ending Community Homelessness Coalition, Inc.	TRAVIS	\$8,209.27	0	0	0	0	0	0	0	0	0	0

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

ESG Subrecipient	Counties Served	Amount Drawn	Beneficiaries	American Indian/Alaskan Native	Asian	Black	Native Hawaiian/Pacific Islander	White	Race Unknown	Hispanic	Non Hispanic	Ethnicity Unknown
Families In Crisis, Inc.	CORYELL, BELL	\$169,148.56	2121	24	13	1088	38	925	33	242	1879	0
Family Crisis Center, Inc.	WILLACY, CAMERON	\$71,623.72	99	0	0	7	0	91	1	91	8	0
Family Gateway, Inc.	DALLAS, COLLIN	\$259,229.00	725	4	0	582	4	120	24	89	636	0
Family Support Services of Amarillo	POTTER, RANDALL	\$4,305.12	48	0	0	9	0	38	1	25	23	0
Family Violence Prevention Services, Inc.	BEXAR	\$254,378.28	1860	8	9	267	2	1574	0	1231	629	0
Friendship of Women, Inc.	CAMERON	\$115,573.42	125	1	1	0	0	123	0	116	9	0
Giving HOPE, Inc.	DENTON	\$12,159.00	19	0	0	7	0	12	0	0	19	0
Haven for Hope of Bexar County	BEXAR	\$372,167.70	1047	1	2	227	5	787	25	428	618	1
Hope's Door	DALLAS, COLLIN	\$92,812.49	442	2	6	226	3	173	32	118	324	0
Houston Area Community Services, Inc. dba Avenue 360	FORT BEND, HARRIS, MONTGOMERY	\$0.00	21	3	0	10	0	8	0	2	19	0
Houston Area Women's Center, Inc.	UPSHUR, PANOLA, HARRISON, MARION, RUSK	\$180,153.98	215	2	1	127	0	85	0	60	155	0
La Posada Providencia	CAMERON, WEBB, STARR, WILLACY, HIDALGO, FRIO	\$123,910.00	557	0	25	147	0	385	0	384	173	0
Loaves and Fishes of the Rio Grande Valley, Inc.	WILLACY, CAMERON	\$448,031.66	1050	0	18	65	0	967	0	836	214	0
Magnificat Houses, Inc.	HARRIS	\$150,122.00	378	4	7	209	1	161	3	41	334	3
Metro Dallas Homeless Alliance	COLLIN, DALLAS	\$3,277.22	0	0	0	0	0	0	0	0	0	0

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

ESG Subrecipient	Counties Served	Amount Drawn	Beneficiaries	American Indian/Alaskan Native	Asian	Black	Native Hawaiian/Pacific Islander	White	Race Unknown	Hispanic	Non Hispanic	Ethnicity Unknown
Mid-Coast Family Services, Inc.	CALHOUN, REFUGIO, GONZALES, JACKSON, DE WITT, LAVACA, GOLIAD, VICTORIA	\$468,964.02	870	0	9	148	0	698	15	509	361	0
Promise House, Inc.	DALLAS, COLLIN	\$89,091.04	141	2	0	109	1	29	0	22	119	0
Randy Sams Outreach Shelter	MORRIS, RED RIVER, MARION, TITUS, LAMAR, CAMP, CASS, BOWIE	\$64,156.41	609	9	2	151	1	432	17	18	586	5
Resource and Crisis Center of Galveston County, Inc.	GALVESTON	\$71,996.66	146	3	0	59	0	84	0	35	111	0
SafeHaven of Tarrant County	TARRANT	\$129,966.21	1336	12	7	735	1	568	46	364	972	0
Salvation Army - Amarillo	RANDALL, POTTER	\$8,158.00	4	0	0	1	0	3	0	1	3	0
Salvation Army - Carr P. Collins Service Center	DALLAS	\$8,845.75	27	0	0	25	0	2	0	0	27	0
Salvation Army - Coastal Bend	KENEDY, SAN PATRICIO, JIM WELLS, ARANSAS, REFUGIO, NUECES, DUVAL, BEE, KLEBERG, BROOKS, LIVE OAK	\$226,652.89	1219	12	1	258	8	936	4	524	693	2
Salvation Army - Denton Corps	DENTON	\$13,122.14	113	4	1	40	0	68	0	9	104	0
Salvation Army - El Paso	EL PASO	\$9,893.41	8	0	0	0	0	8	0	6	2	0
Salvation Army - Houston	FORT BEND, MONTGOMERY, HARRIS	\$199,839.36	5392	9	5	397	1	98	4900	48	444	4900
Salvation Army - Mabee Center	TARRANT	\$179,507.84	704	2	0	431	0	271	0	244	460	0
Salvation Army - Temple	HAMILTON, LAMPASAS, BELL, CORYELL	\$334,352.91	2921	20	3	1797	10	1132	0	762	2159	0
Salvation Army - Waco	MCLENNAN	\$159,072.64	676	14	9	264	0	389	0	90	586	0

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

ESG Subrecipient	Counties Served	Amount Drawn	Beneficiaries	American Indian/Alaskan Native	Asian	Black	Native Hawaiian/Pacific Islander	White	Race Unknown	Hispanic	Non Hispanic	Ethnicity Unknown
San Antonio Food Bank	BEXAR	\$1,066.83	207	5	0	68	0	128	6	104	103	0
San Antonio Metropolitan Ministry, Inc.	BEXAR	\$183,202.86	385	7	1	134	0	219	24	159	218	8
SEARCH Homeless Services	HARRIS	\$96,935.03	219	4	2	153	2	58	0	19	200	0
Shared Housing Center, Inc.	DALLAS	\$95,747.74	76	0	4	64	0	8	0	7	69	0
Shelter Agencies For Families In East Texas, Inc.	TITUS, CAMP, DELTA, HOPKINS, RED RIVER, LAMAR, MORRIS, FRANKLIN	\$15,769.20	154	3	0	69	0	82	0	5	149	0
Shelter Ministries of Dallas, dba Austin Street Center	DALLAS	\$325,605.58	650	28	3	435	0	180	4	51	596	3
Society of St. Vincent de Paul, Archdiocesan Council of San Anto	BEXAR	\$23,799.88	2826	32	16	706	4	2051	17	1212	1612	2
Tarrant County Hands of Hope	TARRANT	\$156,222.10	648	2	0	251	1	394	0	65	583	0
Tarrant County Homeless Coalition	PARKER, TARRANT	\$5,900.04	0	0	0	0	0	0	0	0	0	0
The Beacon of Downtown Houston	HARRIS	\$16,088.91	482	1	0	368	2	102	9	57	424	1
The Bridge Over Troubled Waters, Inc.	HARRIS	\$112,680.29	102	0	0	42	0	60	0	33	69	0
The Children's Center, Inc.	GALVESTON	\$321,215.36	287	0	0	113	3	171	0	109	178	0
The Family Place, Inc.	COLLIN, DALLAS	\$163,622.53	2033	1	4	1203	0	604	221	439	1594	0
The Presbyterian Night Shelter of Tarrant County, Inc.	TARRANT	\$62,464.62	453	0	4	226	3	219	1	71	382	0

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

ESG Subrecipient	Counties Served	Amount Drawn	Beneficiaries	American Indian/Alaskan Native	Asian	Black	Native Hawaiian/Pacific Islander	White	Race Unknown	Hispanic	Non Hispanic	Ethnicity Unknown
The SAFE Alliance	TRAVIS	\$156,739.60	806	3	0	274	0	429	100	406	371	29
Tyler Street Resource Center dba Guyon Saunders Resource Center	POTTER, RANDALL	\$0.00	182	4	1	27	0	150	0	30	152	0
Women's Center of East Texas, Inc.	MARION, GREGG, UPSHUR, RUSK, PANOLA, HARRISON	\$59,350.39	203	1	0	102	0	75	25	24	124	55
Youth and Family Alliance dba Lifeworks	TRAVIS	\$382,650.14	96	0	0	43	0	45	8	37	56	3
	Grand Total	\$9,386,274.71	36694	265	179	13888	93	16851	5554	10105	21569	5020

***ESG subrecipients report based on the amount drawn. The amount of money drawn in a state fiscal year does not directly correlate to the number of individuals served during the same state fiscal year.**

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

Racial and Ethnic Composition of Individuals Receiving HHSP Assistance by Subrecipient Statewide, FY 2020

HHSP Subrecipient	Counties Served	Expended	Individuals Served	American Indian or Alaskan Native	Asian	Black	Pacific Islander or Native Hawaiian	White	Unknown /Other	Hispanic	Non Hispanic	Ethnicity Unknown
City of Arlington	ARLINGTON (CITY)	\$210,567.71	114	1	0	86	19	0	8	14	100	0
City of Austin	AUSTIN (CITY)	\$637,998.00	258	2	0	108	128	0	20	73	182	3
City of Dallas	DALLAS (CITY)	\$843,421.00	400	5	4	264	118	1	8	43	357	0
City of El Paso	EL PASO (CITY)	\$389,404.87	438	3	2	35	385	13	0	361	77	0
City of Fort Worth	FORT WORTH (CITY)	\$511,594.38	124	1	0	72	52	0	0	6	118	0
City of Houston	HOUSTON (CITY)	\$239,576.46	2945	29	19	2077	796	1	23	369	2574	2
City of Plano	PLANO (CITY)	\$175,719.54	56	0	0	43	13	0	0	1	55	0
City of San Antonio	SAN ANTONIO	\$37,049.62	40	0	0	10	28	0	2	21	17	2
Haven for Hope of Bexar County	BEXAR COUNTY	\$920,623.00	2311	24	10	601	1611	1	64	1252	1057	2
Mother Teresa Shelter, Inc.	CORPUS CHRISTI	\$135,576.29	351	0	4	80	265	0	2	145	204	2
	Grand Total	\$4,101,530.87	7,037	65	39	3,376	3,415	16	127	2,285	4,741	11

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 2020-2021.

AFFORDABLE HOUSING GOALS AND OBJECTIVES

The following goals address performance measures established by the 86th 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 2020 goals, the 2020 actual performance, and the estimated performance for 2021.

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	2020 Target	2020 Actual	% of Goal	2021 Target
Number of households assisted through Bond Financing or Other Mortgage Financing	8,308	12,248	147.41%	8,266

Explanation of Variance:

Demand has continued to grow in spite of the economic uncertainties caused by COVID-19. Falling interest rates have helped to keep demand for TDHCA's products high. Strategy 1.2

Provide funding through the HOME Investment Partnership (HOME) Program for affordable housing

Strategy #1	2020 Target	2020 Actual	% of Goal	2021 Target
Number of households assisted with Single Family HOME Funds	888	1,204	135.59%	934

Explanation of Variance:

HOME Single Family programs have experienced a higher volume of clients than anticipated due to the pandemic. TBRA COVID Disaster Relief funds will continue to affect variances due to the nature of the assistance; the number of households being assisted is continuing to increase, although they have relatively brief contract terms. We expect that measures including TBRA data will have increased variances through the entirety of the pandemic. Strategy 1.5

Provide federal rental assistance through Section 8 vouchers

Strategy Measure	2020 Target	2020 Actual	% of Goal	2021 Target
Total households assisted through Statewide Housing Assistance Payments Program	906	829	91.50%	906

Explanation of Variance:

The number of vouchers in Q4 increased by less than expected due to the COVID safety precautions and strict social-distancing measures that were put in place. Contracts that were effective in Q4 were the remaining voucher holders that located a unit. Strategy 1.7

Provide federal tax credits to develop rental housing for households with very low income and low income

Strategy Measure	2020 Target	2020 Actual	% of Goal	2021 Target
Number of households assisted through the Housing Tax Credit Program	13,457	10,690	79.44%	10,409

Explanation of Variance:

Multiple 2017 awards experienced construction delays; therefore, cost certifications that were expected during FY 2020, will now be submitted in FY 2021. Strategy 1.8

Provide federal mortgage loans through the Multifamily Mortgage Revenue Bond Program

Strategy Measure	2020 Target	2020 Actual	% of Goal	2021 Target
Number of households assisted with the Multifamily Mortgage Revenue Bond Program	1,452	978	67.36%	1,455

Explanation of Variance:

Multiple 2017 rehabilitations awards were completed earlier than expected; therefore, cost certifications that were expected during FY 2020 were submitted early in FY 2019 causing the FY 2020 numbers to be lower than projected.

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

Housing Resource Center

Strategy Measure	2020 Target	2020 Actual	% of Goal	2021 Target
Number of information and technical assistance requests completed	6,500	8,347	128.42%	6,500

Explanation of Variance:

The Department received an elevated number of phone calls and emails due to COVID-19 and the increase in inquiries about funding for rental assistance. Strategy 2.2

To assist colonias, border communities, and nonprofits through field offices, Colonia Self-Help Centers, and Department programs.

Strategy Measure	2020 Target	2020 Actual	% of Goal	2021Target
Number of technical assistance contacts conducted by the field offices	1,380	1,768	128.12%	1,380

Explanation of Variance:

The number of technical assistance contacts and visits was above "YTD Expected" because the border field officers have been providing concentrated technical assistance to counties. BFOs also reviewed and processed an above-average number of draws in the final quarter, generating opportunities for contact.

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	2020 Target	2020 Actual	% of Goal	2021Target
Number of persons assisted through homeless and poverty related funds	518,016	421,524	81.37%	518,016

Explanation of Variance:

Numbers served are lower than expected because most subrecipients had periods of closure or reduced hours during the initial months of the COVID-19 pandemic.

Strategy Measure #2	2020 Target	2020 Actual	% of Goal	2021Target
Number of persons assisted that achieve incomes above poverty level.	1,200	911	75.92%	1,200

Explanation of Variance:

The persons assisted did not increase as significantly as expected because of COVID-19. Clients are only counted for this measure if they are able to maintain an increase of income over the poverty guidelines for at least 90 days. Because of the pandemic, many households were unable to meet that measure because of loss of jobs or reduced income, and because the subrecipient offices were closed for the initial months of the pandemic.

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	2020 Target	2020 Actual	% of Goal	2021 Target
Number of Households Receiving Utility Assistance	170,000	166,222	97.78%	170,000

Explanation of Variance:

None needed.

Strategy Measure#2	2020 Target	2020 Actual	% of Goal	2021Target
Number of dwelling units weatherized through Weatherization Assistance Program	3,500	2,963	84.66%	3,500

Explanation of Variance:

Decrease in units weatherized is due to the pandemic. Weatherization, which entails entering client homes and doing assessments that include the displacement of and creation of airflows is not safe for households or subrecipient staff.

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	2020 Target	2020 Actual	% of Goal	2021 Target
Total number of file reviews	651	577	88.63	640

Explanation of Variance:

As a result of COVID-19, the Agency suspended all work travel. The monitoring division started conducting file reviews via desk review instead of performing file reviews onsite. Because files were to be reviewed electronically, larger developments that require a substantial number of files to be reviewed were moved to FY2021, thereby reducing the number of reviews performed.

Strategy 4.2

The Compliance Division will administer and monitor federal and state subrecipient contracts for programmatic and fiscal requirements.

Strategy Measure	2020 Target	2020 Actual	% of Goal	2021 Target
Total number of monitoring reviews of All Non-formula Contracts	150	151	100.67%	150

Explanation of Variance:

None needed.

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 Licensing in a timely and efficient manner.

Strategy Measure	2020 Target	2020 Actual	% of Goal	2021 Target
Number of manufactured housing statements of ownership issued	54,000	54,967	101.79	54,000

Explanation of Variance:

None needed.

Strategy 5.2

Conduct inspection of manufactured homes in a timely manner.

Strategy Measure	2020 Target	2020 Actual	% of Goal	2021 Target
Number of installation reports received	16,000	18,619	116.37%	16,000

Explanation of Variance:

The Department received and processed a larger number of installation reports than the targeted projection. This may be attributable to an increase in file reviews undertaken by MHD as well as increased awareness within the industry of enhanced enforcement procedures which can result from the failure to file an installation report. Strategy 5.3

To process consumer complaints, conduct investigations and take administrative actions to protect the general public and consumers.

Strategy Measure #1	2020 Target	2020 Actual	% of Goal	2021 Target
Number of complaints resolved	600	726	121.00%	600

Explanation of Variance:

The measure is over the targeted projection, which may be due to opening internal complaints resulting from compliance monitoring that find deviations/violations during reviews. 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	2020 Target	2020 Actual	% of Goal	2021 Target
Average time for complaint resolution	180	63.50	35.28%	180

Explanation of Variance:

The average time is under the targeted projection, which is desirable.

Strategy Measure #3	2020 Target	2020 Actual	% of Goal	2021 Target
Number of jurisdictional complaints received	550	745	135.45%	550

Explanation of Variance:

The measure is over the targeted projection, which may be due to opening internal complaints resulting from compliance monitoring that find deviations/violations during reviews.

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	2020 Target	2020 Actual	% of Goal	2021 Target
Amount of HOME project allocation awarded to applicants that target persons with disabilities.	\$1,749,312	\$1,921,382.34	109.8%	\$1,767,127

Explanation of Variance:

Funds for this measure are from the Persons with Disabilities Set-Aside that are 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. Households served in the non-participating jurisdictions may also be persons with disabilities, but are not attributed to this set-aside.

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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
HANC	Homebuyer Assistance with New Construction
HB	House Bill
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 Reconstruction Assistance
HSR	Housing Sponsor Report
HTC	Housing Tax Credit
HTF	Housing Trust Fund
HUD	U.S. Department of Housing and Urban Development
IA	Individual Assistance
ICE	Federal Immigration and Customs Enforcement
IND	Individual
IRS	Internal Revenue Service
JHSWG	Joint Housing Solutions Working Group
LBB	Legislative Budget Board
LEP	Limited English Proficiency
LI	Low Income
LIHEAP	Low Income Home Energy Assistance Program
LIHTC	Low Income Housing Tax Credit
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

ACRONYM	NAME
NOHP	Nonprofit Owner-Builder Housing Provider
NSP	Neighborhood Stabilization Program
NSP1 PI	Neighborhood Stabilization Program Round 1 Program Income
OCI	Office of Colonia Initiatives
OMB	U.S. Office of Management and Budget
PAB	Private Activity Bond
PAL	Preparation for Adult Living
PHA	Public Housing Authority
PMSA	Primary Metropolitan Statistical Area
PWD	Persons with Disabilities
PY	HUD Program Year (2/1 - 1/31)
QAP	Qualified Allocation Plan
RAF	Regional Allocation Formula
RF	Repayment Funds
RFP	Request for Proposal
SEH	Service-Enriched Housing
SB	Senate Bill
SBHCC	Statewide Behavioral Health Coordinating Council
Section 811 PRA	Section 811 Project Rental Assistance
SFD	Single Family Development
SFY	State Fiscal Year (9/1 - 8/31)
SHC	Self-Help Center
SILC	Texas State Independent Living Council
SLIHP	State Low Income Housing Plan and Annual Report
TAC	Texas Administrative Code
TBRA	Tenant-Based Rental Assistance
TCAP	Tax Credit Assistance Program
TCAP RF	Tax Credit Assistance Program Repayment Funds
TDA	Texas Department Agriculture
TDCJ	Texas Department of Criminal Justice
TDHCA	Texas Department of Housing and Community Affairs
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

ACRONYM	NAME
TXHBU	Texas Homebuyer U
TX MCC	Texas Mortgage Credit Certificate
USDA	U.S. Department of Agriculture
USHHS	U.S. Department of Health and Human Services
VA	U.S. Department of Veterans Affairs
VASH	Veterans Affairs Supportive Housing
VAWA	Violence Against Women Act
VL	Very Low Income
WAP	Weatherization Assistance Program
WAP PAC	Weatherization Assistance Program Planning Advisory Committee



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