

# 2023

## 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.

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# SECTION 1: INTRODUCTION

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

## **This section is organized as follows:**

- Institutional Structure
- Agency Mission and Charge
- Administrative Structure
- 2023 State of Texas Low Income Housing Plan and Annual Report (SLIHP) Overview

## **INSTITUTIONAL STRUCTURE**

In 1991, the 72<sup>nd</sup> 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 74<sup>th</sup> Texas Legislature, the regulation of manufactured housing was transferred to the Department. In accordance with House Bill 7 from the 77<sup>th</sup> 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 77<sup>th</sup> Texas Legislature, the Manufactured Housing Division became an independent entity that is administratively attached to TDHCA. Effective July 1, 2011, the CDBG Disaster Recovery Programs were transferred from TDHCA to the Texas General Land Office. In 2020, the Department was designated by Governor Greg Abbott to serve as the recipient agency for CDBG funds under the Coronavirus Aid, Relief, and Economic Security (CARES) Act. In 2021, TDHCA received significant COVID pandemic response funding through existing programs, as well as several new programs, which are outlined in Section 5.

## AGENCY MISSION AND CHARGE

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

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

housing needs in accordance with applicable state and federal laws, rules, and regulations and contractual terms.

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

(a) The legislature finds that:

- (1) every resident of this state should have a decent, safe and affordable living environment;
- (2) government at all levels should be involved in assisting individuals and families of low income in obtaining a decent, safe, and affordable living environment; and
- (3) the development and diversification of the economy, the elimination of unemployment or underemployment, and the development or expansion of commerce in this state should be encouraged.

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

Agencies that provide the Department funds to meet legislative goals include: the U.S. Department of Housing and Urban Development (HUD), U.S. Department of the Treasury (Treasury), U.S. Department of Health and Human Services (USHHS), U.S. Department of Energy (DOE), and State of Texas General Revenue funds. TDHCA administers two federal Low Income Housing Tax Credit (LIHTC) programs, a competitive 9% Housing Tax Credit (HTC) Program and a 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, the Emergency Housing Vouchers (EHV), the Weatherization Assistance Program (WAP), and the Low Income Household Water Assistance Program (LIHWAP).
- **The Multifamily Finance Division** administers two federal Low Income Housing Tax Credit (LIHTC) programs, the competitive 9% Housing Tax Credit (HTC) Program and the 4% HTC program in conjunction with the Bond Finance Division. In addition, the division operates the Multifamily Direct Loan (MF Direct Loan) programs.
- **The Multifamily Bond Finance Division** administers the 4% HTC Program, in conjunction with the Multifamily Finance Division, paired with Private Activity Bonds (PAB). TDHCA utilizes private sector financing mechanisms and converts a portion of its tax-exempt bond cap to Mortgage Credit Certificates to provide financing for homeownership.
- **The Section 811 Project Rental Assistance (Section 811 PRA) Program** is managed independently and reports directly to the Deputy Executive Director of Programs.
- **The Single Family and Homeless Programs Division (SFHP)** 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 Texas Housing Trust Fund (THTF) programs, the Office of Colonia Initiatives (OCI) Colonia Self-Help Centers (CSHC) program, and the Neighborhood Stabilization Program (NSP). THTF programs include the Amy Young Barrier Removal (AYBR) Program and the Texas Bootstrap Loan (Bootstrap) Program. The Division, through the OCI, includes a Border Field Officer (BFO) and the Administrator of the OCI, who act as liaisons between the Department and the nonprofit organizations and units of local government that administer the CSHC Program and other Department programs along the Texas-Mexico border, and may work in field offices. The OCI provides technical assistance to nonprofits, for-profits, units of local government, community organizations, and colonia residents along the 150-mile Texas-Mexico border region. Homelessness programs administered by this division include the Emergency Solutions Grants (ESG) Program, the Homeless Housing and Services Program (HHSP), and the Ending Homelessness Fund (EH Fund). Pandemic related supplemental funding administered by the Division includes funding authorized under the CARES Act for ESG (ESG CARES).

- **The Texas Homeownership Division** offers the My First Texas Home (MFTH) Program, My Choice Texas Home (MCTH) Program, Texas Mortgage Credit Certificate (TX MCC) Program, Texas Statewide Homebuyer Education Program (TSHEP), and Texas Homebuyer U (TXHBU).
- **The 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 Community Development Block Grant Division (CDBG)** was newly created in 2020 in response to the CDBG CARES Act (CDBG-CV) funds being directed to TDHCA for administration. CDBG administers and implements the Texas Emergency Rental Assistance Program (TERAP), the Texas Emergency Mortgage Assistance Program (TEMAP), Food Bank Reimbursement Assistance (FBRA), Relief to Providers of Assistance for Persons with Disabilities, Legal Services for Persons with Disabilities, and the Community Resiliency Program (CRP).
- **The Texas Rent Relief Division (TRR)** was newly created in 2021 in response to the COVID-19 pandemic and administers the majority of Treasury Emergency Rental Assistance (ERA) funds for the State of Texas. TRR provides rental and utility assistance to qualifying applicants to prevent housing instability, potential eviction, and financial hardships for tenants and landlords as a result of the COVID-19 pandemic.
- **The Housing Stability Services (HSS) Division** was newly created in 2021 in response to the COVID-19 pandemic and administers the Housing Stabilization Services (HSS) Program, which is funded with Treasury Emergency Rental Assistance (ERA).
- **The HOME American Rescue Plan (HOME-ARP) Division** was established in 2021 to administer HOME-ARP funds to assist individuals or households who are homeless, at-risk of homelessness, and other vulnerable populations.
- **The Homeowner Assistance Fund Program (HAF) Division** was established in 2021 to administer the HAF funds for preventing mortgage delinquencies, defaults, foreclosures, loss of utilities and displacement.
- **The HAF Subrecipient Activities Division** was newly created in 2022 in response to the COVID-19 pandemic, and administers a portion of the HAF funds that are provided to local organizations for intake centers, housing counseling, and legal services.

TDHCA administers most of its programs and services through a network of local governments, organization administrators, property owners, and developers across Texas and, until the COVID-19 pandemic, generally had not provided assistance directly to individuals. Exceptions included the HCV and Section 811 PRA programs. Since the receipt of significant pandemic funds, the HAF and Texas Rent Relief Programs, also serve households directly.

Detailed descriptions of these programs including eligibility information are available in Section 4, Action Plan and Section 5, Pandemic Response.

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

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

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



## 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

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

### **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

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 2016-2020 ACS 5-Year Estimates, 200 of Texas' 254 counties have a population less than 65,000 people, making them ineligible for ACS 1-Year Estimates. Since the SLIHP requires reliable, statewide housing data, ACS 5-Year Estimates provide the best method for approximating comparable demographic changes in the state of Texas.

The latest ACS 5-Year estimates cover the years from 2016-2020, while the latest 1-Year estimates cover the year 2021. For this reason, neither 5-Year nor 1-Year estimates reflect recent demographic and economic changes in relation to the COVID-19 pandemic. To address the possible effects of the COVID-19 pandemic on TDHCA's special populations, the SLIHP will cite additional reports from reputable public sources where appropriate.

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

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

- Above 100% AMFI.

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

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

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

The information provided in this section should be considered within the context of its limitations. For example, the most reliable data available on persons experiencing homelessness, particularly those who are unsheltered, is the annual Point in Time (PIT) count. The PIT count is conducted by Continuum

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

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

Rural areas also present challenges regarding data accuracy and reliability. In counties with a small population, the margin of error in ACS datasets can be very high. For example, according to the 2016-2020 ACS 5-Year Estimates, Loving County has a population of 117, but a margin of error of 48. This means that there is a 90% certainty that the population of Loving County is between 69 and 165. None of the counties with a population over 7,500 (184 counties) have a

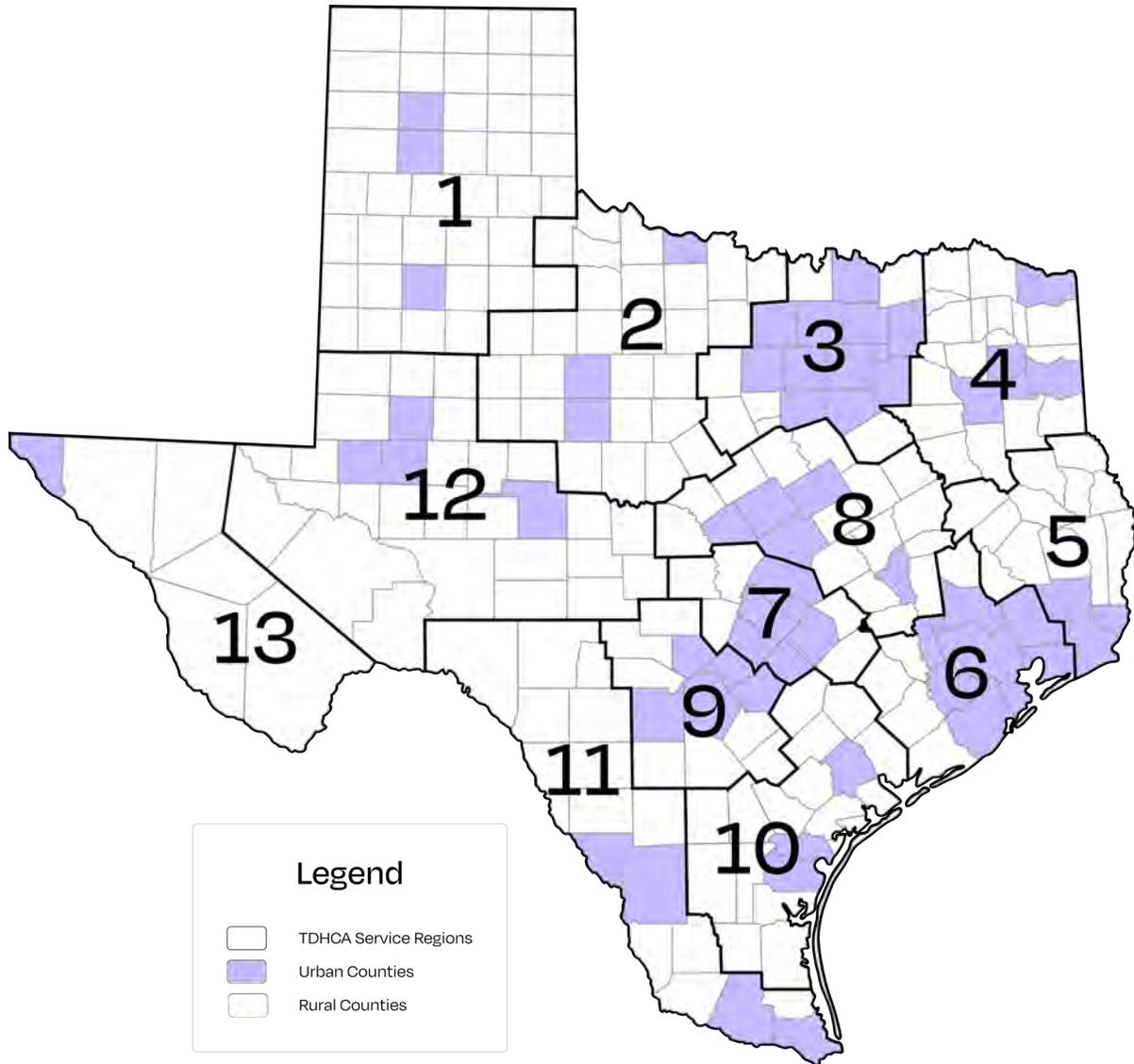
margin of error in the 2016-2020 ACS 5-Year Estimates total population figures, meaning those estimates are more precise.

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

## **TDHCA SERVICE REGIONS AND URBAN/RURAL DESIGNATIONS**

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

TDHCA SERVICE REGIONS WITH 2022 URBAN AND RURAL COUNTIES



**Source: U.S. Census Bureau, TIGER Data**  
**Disclaimer: This map is not a survey product, boundaries, distances, and scale are approximate only**

Urban counties are defined as counties within Metropolitan Statistical Areas (MSAs) determined by the U.S. Office of Management and Budget (OMB) that also contain urban places. Rural counties are defined as counties that are non-MSA counties or MSA

counties that contain only rural places per Tex. Gov't Code §2306.004(28-a). The Census Bureau defines a place as a concentration of population which has a name, is locally recognized, and is not part of any other place. This includes both incorporated places, which are legally defined, and Census Designated Places, which have recognizable names but no legal

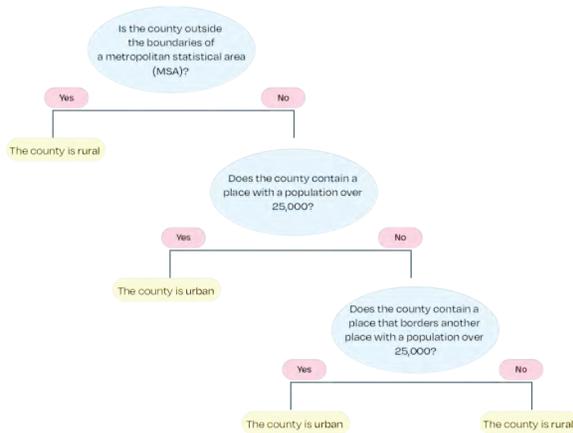
definition. For further detail regarding urban and rural definitions, please see the Regional Allocation Formula Methodology posted to the TDHCA public Web site's Annual or Biennial Plans and Reports page, available here: <https://www.tdhca.state.tx.us/housing-center/pubs-plans.htm>.

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

## STATE OF TEXAS DEMOGRAPHIC CHARACTERISTICS

### Urban and Rural Poverty

By using the Census Bureau's 2016-2020 ACS 5-Year Estimates, it is possible to compare



statewide and national population trends. This can help determine how housing need across the state may differ or correspond with housing need across the country. Currently, Texas has approximately 28,635,442 people, which is about 8.8% of the US population. Texas' population primarily resides in urban counties (24,643,691 people), with the remaining people residing in rural counties. For additional context, the 2020 Decennial Census lists Texas' population as 29,145,505.

POPULATION RESIDING IN RURAL AND URBAN COUNTIES, TEXAS

State	Total	Percent
Rural	3,630,589	12.68%
Urban	25,004,853	87.32%

State	Total	Percent
Total	28,635,442	100%

Source: Population from 2016-2020 American Community Survey, Table DP05. 2023 RAF Urban-Rural Counties.

Population differences between the state's urban and rural counties also affect the relative location of economic need. Currently, it is estimated that there are 3,984,260 Texans living under the federal poverty line of \$26,500 for a family of 4. After accounting for ACS ineligible populations, the state's poverty rate (persons in poverty/total population) equals 14.2%. Meanwhile, the poverty rate in the United States currently is 12.8% (40,910,326 people in poverty). In the state's rural counties, there are 560,287 people under the poverty line for a rural poverty rate of 16.2%; there are 3,423,973 people living under the poverty line in the state's urban counties for an urban poverty rate of 13.9%. Taken together, this indicates that, while a vast majority (85.9%) 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	Total	Poverty Rate
Rural	560,287	16.23%
Urban	3,423,973	13.90%
Total	3,984,260	14.22%

Source: 2016-2020 American Community Survey, Table DP05. 2023 RAF Urban-Rural Counties.

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

### Race, Ethnicity, and Poverty Status

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

ethnicity is self-identification as Hispanic or Latino. The following table shows the racial breakdown of the Texas population compared with the US population.

**TEXAS AND US POPULATION BY RACE**

Race	Texas Population	% of Texas Population	US Population	% of US Population
White alone	19,805,623	69.20%	229,960,813	70.40%
Black or African American alone	3,464,424	12.10%	41,227,384	12.60%
American Indian and Alaskan Native alone	137,921	0.50%	2,688,614	0.80%
Asian alone	1,415,664	4.90%	18,421,637	5.60%
Native Hawaiian and Other Pacific Islander alone	25,328	0.10%	611,404	0.20%
Some Other Race alone	1,788,398	6.20%	16,783,914	5.10%
Two or More Races	1,998,084	7.00%	16,875,542	5.20%
Total	28,635,442	100.00%	326,569,308	100.00%

**Source: 2016–2020 American Community Survey, Table DP05.**

**TEXAS AND US POPULATION BY ETHNICITY**

Ethnicity	Hispanic or Latino	Not Hispanic or Latino	Total
<b>Texas Population</b>	<b>11,294,257</b>	<b>17,341,185</b>	<b>28,635,442</b>
<b>% of Texas Population</b>	<b>39.40%</b>	<b>60.60%</b>	<b>100.00%</b>
<b>US Population</b>	<b>59,361,020</b>	<b>267,208,288</b>	<b>326,569,308</b>
<b>% of US Population</b>	<b>18.20%</b>	<b>81.80%</b>	<b>100.00%</b>

**Source: 2016–2020 American Community Survey, Table DP05.**

Texas diverges from national trends in terms of ethnicity. While 18.2% of Americans identify as ethnically Hispanic, that percentage reaches to 39.4% of Texans, a 21.2% 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 60.1% of Americans identify as Non-Hispanic and White, 41.4% of Texans identify as Non-Hispanic White, 18.7% fewer. Persons identifying as White only and Non-Hispanic are not the majority in Texas, which is the case in only Texas (41.4% Non-Hispanic White); New Mexico (36.7%); Nevada (48.2%); California (36.5%); and Hawaii (21.6%).

According to 2016–2020 ACS Estimates, poverty status varies significantly between ethnic and racial groups. In Texas, 63.6% of persons below the poverty line are white, while 58.2% 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 21.3% of persons below the poverty line in the United States and 15.6% of persons below the poverty line in Texas, but since Black or African American individuals make up 12.6% of the US population and 12.1% of the Texas population, this number is actually 8.7% higher in the United States and 3.5% 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)	13.00%	10.60%	2.50%
Black or African American (alone)	18.70%	22.10%	-3.40%
American Indian and Alaska Native (alone)	15.70%	24.10%	-8.40%
Asian (alone)	10.00%	10.60%	-0.60%
Native Hawaiian and Other Pacific Islander (alone)	17.40%	16.80%	0.60%
Some Other Race (alone)	20.30%	19.70%	0.60%

Race	Texas Population	US Population	Difference
Two or More Races	15.70%	15.10%	0.60%

2016-2020 American Community Survey, Table DP05.

PERCENTAGE OF EACH ETHNIC DEMOGRAPHIC  
IN POVERTY (POVERTY RATE)

Ethnicity	Texas Population	US Population	Difference
Hispanic or Latino	18.30%	19.70%	1.50%
Not Hispanic or Latino	11.60%	10.60%	-1.00%
Not Hispanic or Latino - White Alone	9.30%	8.30%	-1.00%

2016-2020 American Community Survey, Table DP05.

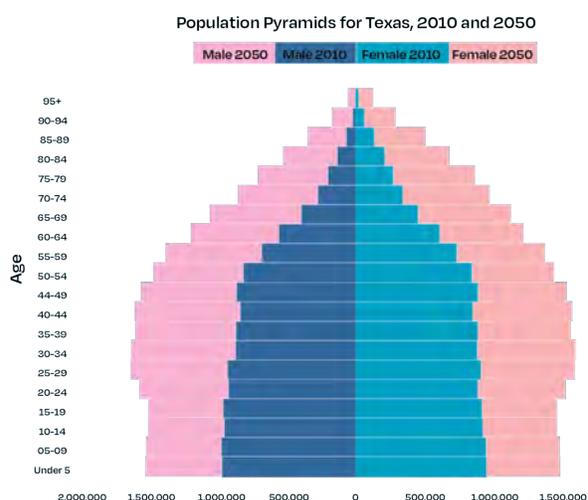
Within group poverty rates are important to note because housing challenges are both a cause and an effect of poverty (Public and Affordable Housing Research Corporation 2019). Lack of adequate housing can exacerbate existing economic inequalities between racial/ethnic groups. Research from the Department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

### Age and Housing Need

Age is an important factor in the planning and construction of low-income housing. New families increase the demand for housing space, so an influx of young to midcareer adults could create housing shortages. Conversely, an aging population could both increase demand for senior living facilities and increase the supply of housing as older individuals move out of conventional housing units. Therefore, it is important to note that Texas has a larger percentage of children

under 18 and a smaller percentage of persons over age 65 than the US as a whole. 25.8% of Texans are under 18 years old, compared with 22.4% for all Americans. While 16.0% of Americans are over age 65, only 12.5% of Texans fall into this age group. These demographic factors contribute to a median age of 34.8 years in Texas, while the median age of the national population is 38.2 years, a difference of 3.4 years.

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



Source: 2019 Texas Population Projections, Texas

Demographic Center

## SPECIAL NEEDS POPULATIONS

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

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

Is considered to be an individual having a disability under a state or federal law;

Is elderly;

Is designated by the board as experiencing a unique need for decent, safe housing that is not being met adequately by private enterprise; or

Is legally responsible for caring for an individual described by Subdivision (1), (2), or (3) and meets the income guidelines established by the board.

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

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

- residents of colonias;
- residents of public housing;
- veterans and wounded warriors; and
- youth aging out of foster care.

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

## ELDERLY PERSONS

For HUD programs, HUD defines an "elderly person," according to 24 CFR §5.100, as an individual who is at least 62 years of age. Additionally, HUD's Section 202 program defines "frail elderly" in 24 CFR §891.205 as a person who is 62 years of age or more and unable to perform at least three "activities of daily living, comprising of eating, bathing, grooming, dressing or home management activities." The Harvard Joint Center for Housing Studies predicts that the percentage of US households age 65 and over will grow from 26% percent in 2018 to 34% in 2038. This growth will also increase the number of households age 75-79 from 8.9 million to 10.7 million (Harvard Joint Center for Housing Studies 2019). This growth could have wide-ranging effects on the U.S. housing market, as aging homeowners increasingly choose to reside in their homes, rather than move to a multi-family unit or assisted living facility. In 2018, this phenomenon, referred to as 'aging-in-place,' kept about 1.6 million houses off the market, accounting for more than 60% of the United States' current long-term shortfall of 2.5 million housing units (Freddie Mac, 2019). With the cost of new homes increasing and the supply of existing homes dwindling, many young adults have chosen to forego home ownership due to the high outstanding costs, creating a demographic inversion (meaning more housing stock is owned

by older populations rather than younger) in rates of homeownership amongst different age groups (Freddie Mac, 2018).

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

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

Not only do excessive cost-burdens affect quality of life, but they also prevent elderly populations from accessing adequate housing. A recent report by the University of Pennsylvania's Actionable Intelligence for Social Policy initiative discovered that

the population experiencing homelessness above the age of 65 is expected to increase significantly by 2030, as younger baby boomers continue to face difficulties finding housing (Culhane et al. 2019). The authors note that if the housing needs of this population are not sufficiently met, then greater financial strain will be placed on existing shelters, hospitals, and nursing homes.

This need is reflected in the 2016-2020 ACS Estimates for the state of Texas. While 9.5% of Texans 18 to 64 years old have a disability, 36.8% of Texans 65 and older have a disability. In addition, the ACS estimates that older households tend to live in older homes: 30.3% of Texan householders aged 65 years and older lived in housing stock built before 1970 compared to 20.4% 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 81.5% 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	Total
Rural Elderly Persons	663,983
Urban Elderly Persons	2,929,386
Total Elderly Persons	3,593,369
Total Population	28,635,442
Percent Elderly of Statewide Population	12.50%

Source: 2016–2020 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 18.2% persons over the age of 65, the highest among all regions, and 54.9% of those individuals 65 years or older reside in rural counties. Regions 2 and 5 have the second and third highest percentage population of individuals 65 years or older (17.4% and 17.0% respectively) and the second and third highest percentage of individuals 65 years or older residing in rural counties (55.7% and 55.1% respectively). Region 8 has the highest percentage (60.0%) of individuals 65 years or older living in rural counties.

The subregion with the largest percentage of individuals 65 years or older is the rural subregion of Region 7 in central Texas, where 25.5% 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 47.8% of the states’ elderly residents, or 1,715,554 individuals. The urban counties of Regions 3 and 6, a total of 20 counties encompassing the majority of the Houston-The Woodlands-Sugar Land and Dallas-Fort Worth-Arlington MSAs, account for 45.4% of the states’ elderly population. However, the urban counties of Region 3 and Region 6 account for 50.8% of the population of the State of Texas. This means that proportionally the

elderly population of these subregions is actually lower than expected. 11.2% of Region 6’s residents are at least 65 years old, the lowest proportion of all regions followed by regions 3 (11.6%) and 7 (11.7%).

**FARMWORKERS**

As one of the top five states in agricultural production, Texas leads the nation in the number of farms and ranches, with 247,000 farms and ranches covering over 127 million acres (USDA 2018). According to the Texas Workforce Commission, the number of agriculture and forestry workers 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).

Given that most farmworkers live in rural areas and many migrate between different farms over the course of several seasons, it is difficult to collect and aggregate farmworker data according to specific geographies. This means that most statewide and county data must be estimated from existing data sources, which may take organizations years to

compile and analyze. For this reason, the following analysis at the state, regional, and county level may not reflect current trends.

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

### INDIVIDUALS AND FAMILIES OF MODERATE, LOW, VERY LOW, AND EXTREMELY LOW INCOME

For some federal programs that the Department administers, the indicator of 125% of the poverty line is used to indicate need. The U.S. Census Bureau sets the poverty threshold by calculating the income needed for a family to buy necessary goods. The 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 2016-2020 American Community Survey, 5,341,356 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	761,718	4,579,638	5,341,356

Individuals	Rural	Urban	Texas
<b>Total Population for whom Poverty Status is Determined</b>	<b>3,451,136</b>	<b>24,562,310</b>	<b>28,013,446</b>
<b>125% of poverty rate</b>	<b>22.10%</b>	<b>18.60%</b>	<b>19.10%</b>

Source: 2016-2020 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	Rural	Urban	Total
ELI Households	162,804	1,128,680	1,291,484
VLI Households	159,572	1,043,060	1,202,632
LI Households	215,335	1,476,135	1,691,470
MI Households	124,666	865,170	989,836
Households with Incomes >100% AMFI	544,774	3,971,335	4,516,109
<b>Total Households</b>	<b>1,207,290</b>	<b>8,484,390</b>	<b>9,691,680</b>

Source: 2015-2019 CHAS, Table 8.

HUD's definition for low income (LI) is less than or equal to 80% AMFI. According to the above table, 43.2% 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 44.5% of rural Texas households have incomes less than or equal to 80% AMFI, 43.0% of urban households and 43.2% 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 61.1% of renter households in Texas have incomes less than or equal to 80% AMFI, that percent drops by almost half to 32.2% for owner households. In every single region, the majority of renter households (>50% of total population) have incomes less than or equal to 80% AMFI.

Region 11 is the region with the largest proportion of total households in the ELI and VLI income groups at 20.6% and 16.2% respectively. Region 13 follows Region 11 with 15.4% of the region's households in the ELI category while Region 5 has the second largest proportion of VLI households with 13.1%. By comparison, 13.3% of the state's households are ELI and 12.4% are in the VLI category. Region 11 is the only region where the majority of its households have incomes less than or equal to 80% AMFI (54.4%). Region 13 has the next highest percentage at 46.6%. These percentages drastically increase when looking at renter households—70.6% of Region 11 renter households and 64.3% of Region 5 renter households have incomes less than or equal to 80% AMFI. Region 11 has the fifth highest percentage of ELI and VLI renter households with 63.1%. Regions 11 and 13 contain the majority of Texas' border counties.

Regions 1, 7, 8, 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 (46.4% of urban residents and 52.2% 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 2.9% 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 11.7%. Only 11.1% of Region 12's urban households are ELI, which marks the lowest urban ELI rate amongst all regions. For rural households, Region 9 has the lowest ELI rate at 10.2% of rural households.

Region 3 has the largest number of ELI households of any region at 323,745 (25.1% of the states' total ELI population), followed by Region 6 (319,230, 24.7% of the states' total ELI population). The urban counties of Regions 3 and 6 alone account for 49.8% 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 35.3%. The next highest regional rate is in Region 13, 26.3%. Region 7 has the lowest rate at 13.4%, followed by Region 3 at 15.4%.

## **PERSONS EXPERIENCING HOMELESSNESS**

Homelessness is defined in a variety of ways. While the definitions of homelessness are intricate and varied, the federal HEARTH Act of 2009 expanded the definition of homelessness from persons lacking a nighttime residence to include persons who will imminently lose their housing and have no subsequent residence identified. HUD's definition of "homeless" is persons sleeping in emergency shelters, in transitional

housing, on the streets, in campsites, under bridges, in abandoned lots and in other places not intended for human habitation.

According to the 2022 HUD Annual Homeless Assessment Report to Congress (AHAR), homelessness increased by .3% nationally between 2020 and 2022 (HUD, January 2022). HUD's point-in-time count estimates that 582,462 persons experienced homelessness over the course of one night in January 2022. Of these individuals, 418,588 (77.4%) were in households without children, 161,070 (27.7%) in households with at least one adult and one child, and 2,804 (<1%) in households with only children. The 2022 assessment was carried out in January of 2022.

Although Texas reported more persons experiencing homelessness than all but two states (California and New York) at 24,432 persons, it continues to have a rate of homelessness that falls well below the national average of 18 per 10,000 people. The rate of homelessness in Texas is almost half the national average at 8 per 10,000 people. Between 2020 and 2022, the number of persons experiencing homelessness in Texas decreased by 10.3% while between 2007 and 2022, Texas saw the second largest decrease in the number of persons experiencing homelessness (15,356 individuals or 38.6%) 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 (7,727 individuals or 29.4%) and the second largest percentage decrease in families with children experiencing homelessness (7,629 or 56.6%) (HUD, December 2022).

The table below is a count compiled by HUD of sheltered and unsheltered persons experiencing homelessness by subpopulation in Texas. Unlike previous years HUD's 2021 AHAR did not include data on mental illness, HIV/AIDS, substance abuse or domestic abuse.

Homeless Subpopulations	Chronically Homeless	Veterans
<b>Sheltered</b>	<b>1,897</b>	<b>1,078</b>
<b>Unsheltered</b>	<b>3,463</b>	<b>633</b>
<b>Total</b>	<b>5,360</b>	<b>1,711</b>

Source: HUD, 2022.

## YOUTH EXPERIENCING HOMELESSNESS

In 2019, the 86 (R) Texas Legislative Session passed House Bill (HB) 2564, which amended Tex. Gov't Code §2306.0721 (c) to include homeless youth as a population with special housing needs within the State's Low Income Housing Plan. HB2564 defines homeless youth as any individual younger than 25 years of age who is homeless. HUD's PIT Count data shows that there were 138,421 youth experiencing homelessness nationwide on a single night in January 2022.

According to HUD's 2022 Annual Homeless Assessment Report to Congress, unaccompanied homeless youth "are persons in households without children who are not part of a family with children or accompanied by their parent or guardian during their episode of homelessness, and who are" under the age of 25 (HUD, December 2022). Under this definition, the PIT Count reported that there were 30,090 unaccompanied youth experiencing homelessness in the United States on a single night in January 2022.

Since PIT Counts cover only a single night in January, they represent a time-limited snapshot of homelessness in the United States. For this reason, it is useful to integrate a variety of sources into any report on youth homelessness. Each year, the National Center for Homeless Education, in conjunction with the Department of Education, aggregates Federal data on public school students who experienced homelessness during the school year. The most recent report estimates that 1,096,669 (2.7%) out of 49,668,082 public school students experienced homelessness in the United States during the 2020-2021 school year (NCHE, nda). Of these students, 94,363 (8.6%) were unaccompanied, 15,124 (1.4%) were migratory, and 220,599 (20.1%) were students with disabilities. This report does not include students who experience homelessness over school breaks, or

youth who are not enrolled in public schools, which means that the report does not account for the entirety of this special population.

Of the 24,432 persons experiencing homelessness in Texas on a given night in January, 5,174 (21.2%) were reported to be youth (<25 years of age). 3,986 of these youth were sheltered in temporary or transitory housing, while 1,188 were unsheltered. The 2022 PIT Count also estimated that 1,226 (23.7%) of youth experiencing homelessness in Texas were unaccompanied, while 358 (6.9%) of youth experiencing homelessness were parenting other youth. The NCHE estimates that there were 93,096 students experiencing homelessness in Texas during the 2020-2021 school year. This represents a substantial decrease over the 111,411 students reported during 2019-2020 school year. Of the 93,096 students experiencing homelessness in Texas during 2020-2021, 13,802 (17.0%) were unaccompanied, 809 (0.9%) were migratory, and 14,905 (16.0%) were students with disabilities.

HOMELESS YOUTH SUBPOPULATIONS, TEXAS

Homeless Youth Subpopulations	Sheltered	Unsheltered	Total
Unaccompanied Youth	793	433	1,226
Under 18 years old	88	29	117
18-24 years old	705	404	1,109
Parenting Youth	192	62	254
Children of Parenting Youth	285	73	358

Source: HUD, 2022.

## PERSONS LIVING WITH HIV/AIDS AND THEIR FAMILIES

Human Immunodeficiency Virus (HIV) is the virus that causes Acquired Immunodeficiency Syndrome (AIDS). HIV infects cells and attacks the immune system, which weakens the body and makes it especially susceptible to other infections and diseases.

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

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

PERSONS WITH HIV/AIDS, TEXAS	
State	Total
Persons with HIV/AIDS – 2019, Rural	5,017
Persons with HIV/AIDS – 2019, Urban	93,837
<b>Total Persons with HIV/AIDS*, 2019</b>	<b>98,854</b>
2016–2020 Total Population	28,635,442
<b>Percent of Persons with HIV/AIDS to Statewide Population</b>	<b>0.35%</b>

Source: DSHS, 2022; 2016–2020 American Community Survey, Table DP05.

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

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

### Regional Analysis

The 2021 HIV Surveillance Report (released in 2022) indicates that over two thirds (69.3%) of all persons in Texas with HIV diagnoses live in the urban counties of Region 3 and Region 6, which contain the Dallas-Ft.Worth and Houston-Sugarland-Galveston MSAs. Not including those with HIV diagnoses in TDCJ facilities, Federal Prison facilities, and ICE facilities,

0.45% of people in Region 3 and 0.48% of people in Region 6 have HIV/AIDS compared to Texas' 0.34%. Only Regions 3 and 6 surpass the state percentage of population with HIV/AIDS. The remaining regions' percentages of persons living with HIV/AIDS range from 0.05% in Region 13 to 0.32% in Region 7. Region 3 has the largest population of persons living with HIV/AIDS among all regions at 35,005 individuals, which is 35.4% of all persons living with HIV/AIDS in the State of Texas.

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

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

According to the Americans with Disabilities Act of 1990, 28 CFR §35.108, a disability means “a physical or mental impairment that substantially limits one or more of the major life activities of such individual.” The act describes many different major life activities,

but they include activities like caring for oneself, performing manual tasks, interacting with others, working, or operating major bodily functions.

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

**PERSONS WITH DISABILITIES, TEXAS**

State Population	Rural	Urban	Total
<b>Persons with Disabilities</b>	<b>565,099</b>	<b>2,676,811</b>	<b>3,241,910</b>
<b>Total Civilian Non-institutionalized</b>	<b>3,483,805</b>	<b>24,686,156</b>	<b>28,169,961</b>
<b>Percent</b>	<b>16.20%</b>	<b>10.80%</b>	<b>11.50%</b>

**Source: 2016–2020 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
<b>Under 5 years</b>	<b>13,830</b>	<b>1,996,868</b>	<b>0.70%</b>
<b>5 to 17 years</b>	<b>300,918</b>	<b>5,374,640</b>	<b>5.60%</b>
<b>18 to 34 years</b>	<b>413,227</b>	<b>6,823,674</b>	<b>6.10%</b>
<b>35 to 64 years</b>	<b>1,222,582</b>	<b>10,463,610</b>	<b>11.70%</b>
<b>65 to 74 years</b>	<b>587,308</b>	<b>2,142,213</b>	<b>27.40%</b>
<b>&gt;75 years</b>	<b>704,045</b>	<b>1,368,956</b>	<b>51.40%</b>
<b>Total</b>	<b>3,241,910</b>	<b>28,169,961</b>	<b>11.50%</b>

**Source: 2016–2020 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, 20% of civilian non-institutionalized individuals in the rural counties of Region 13 have a disability, the highest rate among any subregion, but that accounts for 4,814 individuals,

the lowest number of persons with disabilities among any subregion (and less than 0.15% 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 5.3% of all persons with disabilities in the state of Texas, and 16.6% of all persons with disabilities living in rural areas across the state. Just over 17.8% of the population of Region 5 has a disability, the largest percentage in the State followed by Region 2 at 17.2%.

The urban counties of Regions 3 and 6 combined account for 44.6% of all persons with disabilities in the State. However, Regions 3 and 6 account for 52.8% of the state’s civilian population, so this is a relatively low rate. In fact, Region 6 has the lowest percentage population of persons with disability at 9.6%, followed closely by Region 7 at 9.7% and Region 3 at 9.8%. Regions 3, 6, and 7 contain the cities of Dallas-Fort Worth, Houston, and Austin respectively. Despite representing the greater number of persons with disability in Texas, these cities proportionally contain fewer of the State’s persons with disabilities.

## PERSONS WITH SUBSTANCE USE DISORDERS

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

0.36% of Texan adults abuse or are dependent upon painkillers, which are commonly associated with the opioid crisis.

## **PERSONS WITH VIOLENCE AGAINST WOMEN ACT (VAWA) PROTECTIONS**

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

On September 9th 2021, 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, 1,536 domestic violence programs served a reported 70,032 people with 38,608 (55.1%) of those served receiving some form of housing assistance. 71% of programs provided some form of emergency shelter during the day and 42% of programs provided transitional and other housing assistance. Programs also reported 9,444 unmet requests for assistance, of which 64% were for housing (National Network to End Domestic Violence, 2022). These requests for assistance for housing in Texas were unmet because programs did not have the resources to provide the requested services. 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. Unlike previous years HUD's 2021 AHAR did not include data on mental illness, substance abuse, or domestic abuse.

The Bureau of Justice Statistics (BJS) estimates that there were 605,295 cases of intimate partner violence committed nationally in 2019 for a rate of 2.5 per every 1,000 people over the age of 12 (Bureau of Justice Statistics, 2020). The BJS further estimates that only 58% of these crimes were reported and only 26.1% of intimate partner violence victims received assistance from a victim-service agency in 2019. Additionally, the BJS estimates that 459,310 cases of rape/sexual assault occurred in 2019. Sexual violence was the least reported criminal victimization in 2019, with the BJS estimating that only 33.9% 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 is insufficient space to house them. HUD's 2019 PIT Count estimates that 9.7% of persons experiencing homelessness in Texas during one night in January were victims of domestic violence (2,513 people). TCFV interviews showed that 90.7% of survivors had experienced homelessness due to domestic violence at least once in their lives, over 45% had been homeless twice or more, and 34% had been homeless once or twice due to reasons unrelated to family violence.

The Texas Department of Public Safety reports that the total number of Texas family violence incidents in 2022 was 217,869. This represented a 1.83% decrease when compared to 2021. The table below shows total incidents of domestic violence in Texas in calendar year 2021. One incident can involve multiple victims, and one victim can experience multiple incidents.

INCIDENCES OF FAMILY VIOLENCE  
AND SEXUAL ASSAULTS, TEXAS

Area	Family Violence Incidents*	Incidence Rate (per 1,000 people)
Rural	21,805	6.01
Urban	196,064	7.84
Texas**	217,869	7.61

**Source: Texas Department of Public Safety, 2022**  
\*\*Detail data does not necessarily add up to DPS totals for the year

## RESIDENTS OF COLONIAS

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

The definition of colonia differs among the agencies working to address colonia issues. According to Tex. Gov't Code §2306.581, TDHCA's enabling statute, 'colonia' means a geographic area located in a county some part of which is within 150 miles of the international border of this state, consists of 11 or more dwellings that are located in close proximity to each other in an area that may be described as a community or neighborhood, and:

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

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

the sale and advertising of lots that lack (or lack the guarantee of) water and sewer infrastructure, unless the seller resides on the lot.

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

As such, reporting agencies can arrive at different estimates for the number of people living in colonias depending on which definitions they utilize. For instance, a 2003 TWDB EDAP assessment reported that 2,333 EDAs were identified in 42 EDAP eligible counties with a population of approximately 484,900. Not all counties included were within 50 or even 150 miles of the border, including Crosby, Grimes, Liberty, Marion, Newton, Red River, San Augustine, Tyler, and Yoakum counties. An Appendix to that 2003 TWDB assessment, Appendix B: Office of the Attorney General Border Colonia Geographic Database Population Estimates, gave a colonia population range of 207,952 to 483,507, with a midpoint estimate of 345,730 and a best estimate of 334,194 (TWDB, 2003). A 2014 assessment by the Texas Office of the Secretary of

State's Colonia Initiatives Program, which utilizes a similar definition to TDHCA, found that the six Texas counties (El Paso, Maverick, Webb, Starr, Hidalgo, and Cameron) with the largest colonia populations contain 1,854 colonias with a population of 369,482. Population numbers in this assessment were validated in several ways: by 2010 census data, by city and county figures, and (in some cases) by colonia ombudsperson site visits.

COLONIA RESIDENT POPULATION ESTIMATES, TEXAS

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

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

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

## RESIDENTS OF PUBLIC HOUSING

Public housing authorities administer a variety of programs for low-income families, aging Texans, and persons with disabilities. These programs range from housing choice voucher administration to public housing construction and rehabilitation. While housing choice vouchers provide rental subsidies for households living in private rental units, public housing units offer affordable low-income housing that is managed directly by the public housing authority. According to HUD, the median income for a public

housing resident in Texas is \$13,258 with 72% of all households being classified as extremely low income (HUD, 2018).

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

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

PUBLIC HOUSING AUTHORITY UNITS, TEXAS

Source: HUD, 2021.

State	Total
Rural	14,620
Urban	26,113
<b>Total Units</b>	<b>41,026*</b>

\*Two hundred and ninety three PHA units did not have County designations and were therefore left out of the Rural and Urban analysis

## Regional Analysis

The majority of the State's PHA units are in urban counties, 64.1%. Region 9 has 17.0% of the State's PHA units, the highest percentage of any region, followed by Region 3 at 13.3%. Region 13 has the smallest share of the State's PHA units at 1.5%, followed by Region 12 at 3.0%. 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 2020, there were 37,252 veterans experiencing homelessness in the United States, and nearly all (98%) were homeless in households without children. Between 2019 and 2020, homelessness among veterans increased by less than 1% (or 167 individuals) nationwide.

The 2016-2020 ACS estimates that there are 1,435,527 veterans in Texas, representing 6.8% of the Texas civilian population over age 18. HUD's 2020 PIT Count reported that there were 1,948 veterans experiencing homelessness in Texas over a single night in January 2020 (HUD, January 2020). Veterans accounted for 7.2% of the homeless population in

Texas. This is a slight increase from 2019, when 7.0% of the adult population experiencing homelessness counted on a single night in January consisted of veterans (HUD, December 2018). Between 2019 and 2020, Texas had an increase in veterans experiencing homelessness of 142, a 7.9% increase.

VETERANS, TEXAS	
State	Total
Rural Veterans	225,591
Urban Veterans	1,209,936
<b>Total Veterans</b>	<b>1,435,527</b>
2016-2020 Civilian Population over 18 years	21,159,179
<b>Percent Veterans of Population Over 18 Years</b>	<b>6.00%</b>

Source: 2016-2020 American Community Survey, Table S2101.

## Regional Analysis

11.7% of Region 8's civilian population over 18 years old are veterans, the highest percentage among all regions followed closely by Region 9 at 10.1%. 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 197,655.

While a greater number of veterans live in urban counties (84.3% of the State total), rural counties have a higher percentage of their population that are veterans (8.1% vs. 6.6%).

Region 3 has the largest veteran population of all regions, 362,589 or 25.3% of all Texas veterans. Region 6 has 272,495, or 19.0% of all Texas veterans. Considering that Regions 3 and 6 account for 27.7% and 25.1% of the state's total civilian population

respectively, this is approximately the number of veterans you would expect to be present in these two regions.

Region 12 has the smallest share of the State's veteran population at 2.2% while Region 11 has the lowest percentage of its regional population who are veterans at 3.2%.

## YOUTH AGING OUT OF FOSTER CARE

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

Studies have found that youth aging out of foster care are less likely than their peers who have not been in foster care to graduate high school or a post-secondary school or be employed at a job that can support their basic necessities. Youth aging out of foster care are more likely to experience violence,

homelessness, mental illness, incarceration, substance use issues and early parenthood out of wedlock (Casey Family Programs, 2016).

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

YOUTH AGING OUT OF FOSTER CARE, TEXAS SFY 2021

State	Total
Rural	206
Urban	1,021
Total	1,227

Source: Texas Department of Family and Protective Services, 2022

### 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. 0.012% of the population of Region 2 are youth aging out of foster care, the

highest percentage among all regions. Region 13 has the lowest percentage—only 0.0014% of the region’s population are youth aging out of foster care.

Region 3 contains 21.2% 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 39.3% 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 1.0%.

Despite only 9.5% of all Texas residents of urban counties being in Region 9, 18.3% of all youth aging out of foster care living in urban counties reside in Region 9.

**HOUSEHOLDS WITH ONE OR MORE HOUSING PROBLEMS, TEXAS**

Income Categories	ELI	VLI	LI	MI	>100% AMFI	Total
Renter At least one problem	638,682	535,499	393,288	89,518	88,552	1,745,559
Renter Total Households	813,360	646,222	792,837	395,288	1,039,034	3,686,885
Renter % with at least one problem	78.50%	82.90%	49.60%	22.60%	8.50%	47.30%
Owner At least one problem	341,465	286,861	322,459	134,812	243,895	1,329,450
Owner Total Households	478,124	556,410	898,633	594,548	3,477,075	6,004,790
Owner % with at least one problem	71.40%	51.60%	35.90%	22.70%	7.00%	22.10%
Total Households	1,291,484	1,202,632	1,691,470	989,836	4,516,109	9,691,680

**Source: 2015–2019 CHAS, Table 1 and Table 8.**

**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.

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

**Physical Inadequacy (Lack of Kitchen and Plumbing Facilities)**

HUD’s CHAS data tracks the physical inadequacy of units by reporting on the number of units in each county that lack complete kitchen and/or plumbing facilities. Although there may be other ways to measure physical inadequacy, the lack of plumbing and/or kitchen facilities mark severely inadequate housing (HUD 2020). TDHCA’s Minimum Construction standards, which serve as the starting point for the rehabilitation of single-family homes, defines homes without kitchen or plumbing facilities as ‘substandard condition’ (TDHCA 2015). Specifically, substandard

conditions, such as lack of plumbing and/or kitchen facilities “threaten the health and/or safety of the occupant.”

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

**NUMBER OF OCCUPIED UNITS LACKING KITCHEN AND/OR PLUMBING FACILITIES BY INCOME CATEGORY, TEXAS**

Income Categories	Renter Households lacking kitchen or plumbing	Total Renter Households	% of renters lacking kitchen/plumbing in income category	Owner Households Lacking Kitchen or Plumbing	Total Owner Households	% of owner lacking kitchen/plumbing in income category
ELI	20,364	813,360	2.50%	9,653	478,124	2.00%
VLI	13,263	646,222	2.10%	5,606	556,410	1.00%
LI	10,936	792,837	1.40%	6,895	898,633	0.70%
MI	4,661	395,288	1.20%	2,672	594,548	0.40%
>100% AMFI	10,815	1,039,034	1.00%	12,678	3,477,075	0.40%
Total	60,050	3,686,885	1.60%	37,319	6,004,790	0.60%

**Source: 2015-2019 CHAS, Table 3 and Table 8.**

Out of the total count of physically inadequate occupied housing units, 20.8% are occupied by ELI renter households and 11.1% 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 1.6% of its households lacking kitchen or plumbing facilities. The region with the next highest rate of physical inadequacy is Region 10 at 1.5%. ELI renter households in Regions 2, 10 and 12 have the highest rate of households lacking complete plumbing or kitchen

facilities at 3.7%. Regions 4 and 11 also have the highest rates of physical inadequacy for rental households, at 2.3% and 2.5% respectively.

Regions 3, 6, and 13 have particularly low rates of physical inadequacy at 0.9%. 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 (1.5% and 0.9% of total rural and urban households, respectively). Region 10 is the only region where physical inadequacy is higher in urban households (1.5%) than rural households (1.4%). 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, 2.1% 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	621,628	813,360	76.40%	329,371	478,124	68.90%
VLI	507,915	646,222	78.60%	265,151	556,410	47.70%
LI	336,168	792,837	42.40%	277,318	898,633	30.90%
MI	62,603	395,288	15.80%	109,072	594,548	18.30%
>100% AMFI	34,800	1,039,034	3.30%	170,624	3,477,075	4.90%
Total	1,563,114	3,686,885	42.40%	1,151,536	6,004,790	19.20%

**Source: 2015-2019 CHAS, Table 8.**

VLI renter households have the highest rate of households experiencing cost burden at 78.6% of all VLI renter households. ELI renter households have the largest absolute number of households experiencing

cost burden with 621,628 households. This is a larger population than renter and owner households with incomes greater than 100% AMFI experiencing cost burden combined, 205,424 households. While the absolute number of total cost burdened households increased from the previous 2014-2018 CHAS data, the percentage of cost burdened ELI renter households was the only category to have an increased percentage.

For renters, cost burden is heavily concentrated in the lowest income categories. Cost burdened renter households are 39.8% ELI, 32.5% VLI, 21.5% LI, and just 6.2% are MI and above. Cost burdened owners are 28.6% ELI, 23.0% VLI, 24.1% LI, and 24.29% MI and above. This could possibly be because there are more owner households in the higher income categories when compared with renting. As such, higher income groups comprise a larger portion of cost burdened homeowners.

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

### **Regional Analysis**

Region 13 has the highest rates of housing cost burden among all regions with 30.0% of households paying more than 30% of their income in housing

costs. Region 7 has the next highest rate at 29.6%. Several regions 3, 6, 7, 8, and 11 all have rates between 28% and 30%.

Region 12 possesses the lowest rate of cost burdened households in the state at 22.6%. Region 2 has the next lowest rate at 22.9%. 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 has the highest rates of cost burden for ELI and VLI households. This is likely due to rapidly increasing housing costs in the Austin-Round Rock MSA (City of Austin 2020). Region 6 has the highest rate of cost burdened MI renter households at 18.3%; meanwhile, Region 9 has the highest rate of cost burdened households above 100% AMFI at 5.1%.

Region 7 renter households in the VLI income category have the highest rate of households experiencing cost burden at 83.1%. The next highest are Region 9 and Region 6 which have VLI renter households at 81.3% and 81.1% respectively. In general, housing cost burden increased amongst VLI households and decreased amongst ELI households in the latest CHAS data release.

Housing cost burden is more prevalent in urban areas than in rural; 29.0% of total urban households and 21.3% of total rural households experience cost burden. Regions 8 and 13 have the highest rates of cost burden among urban subregions; 31.0% of urban households in Region 8 and 30.4% of urban households in Region 13 experience cost burden. Regions 6 and 5 have the highest rates of cost burden among rural subregions; 24.9% of rural households in Region 6 and 23.7% of rural households in Region 5 experience cost burden.

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

Labor Statistics, 2016). These factors likely contribute to the lower housing cost burden rate amongst rural households.

likely because VLI households are more likely to have more household members, increasing the likelihood for overcrowding.

## 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	ELI	VLI	LI	MI	>100% AMFI	Total
Over-crowded Renters	76,429	65,562	63,093	24,762	45,759	275,728
Total Renter Households	813,360	646,222	792,837	395,288	1,039,034	3,686,885
% of Renters with Overcrowding	9.40%	10.10%	8.00%	6.30%	4.40%	7.50%
Over-crowded Owners	21,893	29,104	46,788	24,581	63,262	185,570
Total Owner House-holds	478,124	556,410	898,633	594,548	3,477,075	6,004,790
% of Owners with Overcrowding	4.60%	5.20%	5.20%	4.10%	1.80%	3.10%

**Source: 2015–2019 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

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

### Regional Analysis

Region 11 has the highest rate of overcrowding among all regions with 11.5% of total households experiencing overcrowding. Unlike rates of physical inadequacy and housing cost burden, Region 11 has the highest rates of overcrowding regardless of income category, owner or renter status, or urban or rural area. The total rate of overcrowding among all households in Region 11 (11.5%) is more than twice as high as the region with the next highest rates of overcrowding, Regions 10 and 13 at 5.1%. It's worth noting that Regions 10, 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, 2.5% of all households. Region 2 also has the lowest rate of overcrowding and second lowest rate of overcrowding across all renter and owner income categories.

Rates of overcrowding are relatively close in urban and rural counties. The largest difference between the urban and rural rate is in Region 11, where 9.6% of rural and 11.8% of urban households experience overcrowding. While the statewide urban rate (4.8%) is slightly higher than the statewide rural rate (4.5%), there is not a distinguishable pattern regarding urban vs. rural overcrowding across regions.

## HOUSING SUPPLY

During the 5-year ACS estimate (2016-2020), approximately 67.7% of occupied housing units in Texas were single-unit homes, and nearly all of these single-unit homes (96.%) were single family detached structures. Multifamily structures comprise roughly 32.2% of Texas' housing units: 1.9% in developments of 2 units; 3.3% in developments with 3 or 4 units; 10.6% in developments with 5 to 19 units; and 9.4% in developments of over 20 units. The remaining 7.1% 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	1,193,759	6,337,605	7,531,364	67.80%
2 units	34,480	170,696	205,176	1.90%
3 or 4 units	39,168	325,942	365,110	3.30%
5 to 19 units	55,966	1,122,958	1,178,924	10.60%
20+ units	34,163	1,013,886	1,048,049	9.40%
Mobile homes	274,244	490,124	764,368	6.90%
Other types of housing	5,934	14,050	19,984	0.20%
Total	1,637,714	9,475,261	11,112,975	100.00%

Source: 2016-2020 American Community Survey, Table DP04.

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

The table below shows occupied and vacant housing. In areas of high vacancy, this can create a problem if those units are substandard, contributing to blight and unsafe housing conditions. In areas of very low vacancy, this can create a high demand for units, driving up rental costs. Rural areas experienced lower levels of occupancy than urban areas. The statewide occupancy rate was 89.1%.

### HOUSING OCCUPANCY, TEXAS

State	Rural	Urban	Total
Renter Occupied Housing Units	360,257	3,377,005	3,737,262
Owner Occupied Housing Units	926,852	5,241,956	6,168,808
Vacant Housing Units	350,605	856,300	1,206,905
Percent of Total Units that are Occupied	78.60%	91.00%	89.10%

Source: 2016-2020 American Community Survey, Table DP04.

### Regional Analysis

Region 2 has the lowest regional occupancy rate of all regions at 79.9%. Region 4 has the lowest occupancy rate among urban subregions (85.3%), but Region 13 has the lowest occupancy rate among rural subregions (68.9%).

Region 3 has the highest overall occupancy rate of all regions at 92.2% of units occupied. Region 7's urban counties have the highest occupancy rate of any subregion (93.0%) followed closely by the urban counties of Region 3 (92.6%). 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 83.1% occupancy.

## STATEWIDE ASSISTED HOUSING INVENTORY

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

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

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

Because this is a count of subsidized units, the unit total only includes those units that have income restrictions, and does not include market-rate units that may incidentally have affordable rents available in some developments. Housing Choice Vouchers are included in the count as they can subsidize the rent of market rate units and voucher holders are required to meet income restrictions. TDHCA units represent the active multifamily units as taken from TDHCA's internal Central Database in November 2021. HUD units, Housing Choice Vouchers, and Public Housing Authority unit data were obtained from HUD's 2020

Picture of Subsidized Households county-level dataset available on HUD's Office of Policy Development and Research webpage. USDA subsidized unit data for active projects as of August 17, 2022, were taken from USDA's Rural Development Datasets webpage.

SUBSIDIZED UNITS, TEXAS

Multifamily Units	State	Percent of State Inventory
<b>TDHCA Units</b>	<b>301,668</b>	<b>50.80%</b>
<b>HUD Units</b>	<b>59,451</b>	<b>10.00%</b>
<b>PHA Units</b>	<b>40,733</b>	<b>6.90%</b>
<b>Housing Choice Vouchers</b>	<b>175,123</b>	<b>29.50%</b>
<b>USDA Units</b>	<b>16,364</b>	<b>2.80%</b>
<b>Total</b>	<b>593,339</b>	<b>100.00%</b>

Source: TDHCA 2021; HUD 2022; U.S. Department of Agriculture 2022.

### Regional Analysis

Geographic data was not available for 6 PHAs, 1096 HCV, and 489 TDHCA units. They were not included in this regional analysis.

The urban counties of Regions 3 and 6 account for 44.7% of all assisted multifamily units in the State of Texas (258,086 units). Region 3 has the overall greatest share of the State's subsidized units at 24.6%, followed by Region 6 with 20.1%. Region 12 has the smallest share of the state's subsidized multifamily units at 2.0%, followed by Region 2 with 2.4%. Regions 2 and 4 have 49.1% and 45.6% 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. 9.0% 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.. 8.1% of the rural housing units in Region 11 are subsidized, the highest percentage amongst all regions. Overall, 5.4% of all housing units in the state are subsidized with 5.5% 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.

In response to the COVID-19 pandemic the federal government enacted a national federal foreclosure moratorium, which ultimately lowered the number of foreclosures in 2021. That foreclosure moratorium ended on July 31, 2021, alongside an extension of a moratorium on evictions for foreclosed borrowers through September 30, 2021. Due to the lifting of the federal moratorium the SFY 2022 foreclosure data will represent large increases compared to the SFY 2021 data. In order to contextualize SFY 22 foreclosure data we have decided to also present pre-moratorium SFY 2020 foreclosure data. 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 4 of State Fiscal Year 2022, May 2022 to August 2022. Altogether, foreclosures were up significantly from SFY 2021, a 150.8% increase from 7,805 foreclosures to 19,576. This suggests that lifting the federal and local restrictions put in place due to COVID-19 increased the number of foreclosures in SFY 2022. In addition to federal CARES Act protections for FHA mortgages, numerous Texas counties had previously chosen to suspend or limit foreclosures on mortgages in line with Governor Abbott's State Disaster Declaration for COVID-19 (Smith, Alonso, Gutierrez, and Miller 2020).

Between 2021 and 2022 foreclosures were up in Quarter 1 (99.9%), Quarter 2 (83.1%), and Quarter 3 (254.24%) but rose in Quarter 4 (163.0%)

FORECLOSURES, TEXAS SFY 2022

State	Rural	Urban	Total
Quarter 1	283	3,276	3,559
Quarter 2	253	3,052	3,305
Quarter 3	540	5,723	6,263
Quarter 4	511	5,938	6,449
2022 Total	1,587	17,989	19,576
2021 Total	834	6,971	7,805
2020 Total	1,375	17,274	18,649

Source: RealtyTrac, 2022.

### Regional Analysis

The urban counties of Regions 3 and 6 alone account for more than half (52.3%) of Texas homeowners who received notices of public auction. Urban and rural counties of Regions 3 and 6 account for 55.1% of total State foreclosures in SFY 2022 (30.7% in Region 6, 24.4% in Region 3). The next highest regional share of State foreclosures is in Region 9, which had 12.6% of the State total. Each of the remaining regions range from 1.1% (Region 2) to 7.2% (Region 11) of all Texas foreclosures.

The rural counties of Region 3 account for 30.6% of all rural foreclosures (486 foreclosures). Region 8 (16.3%) and Region 4 (12.0%) both accounted for large portions of the state's rural foreclosures. Meanwhile, the largest percentages of urban foreclosures occurred in Regions 6 (33.0%) and Region 3 (23.9%).

## 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, 982,978 renter households in Texas with incomes greater than 80% AMFI occupy rental units that would be affordable to renter households with incomes less than or equal to 80% AMFI (see tables below). Renter households in this category can afford rental units in any of the defined affordability categories. Therefore, renter households that are not ELI, VLI, or LI ,often limit the supply of affordable rental housing units available to those lower income renter households.

The following tables describe the housing market interaction of various income groups and housing costs. The tables illustrate the housing market mismatch between housing units and income groups. Owner households with incomes greater than 100% AMFI occupy 36.8% of homes affordable to ELI owner households. Only 23.2% of ELI renter households are living in rental units affordable to renter households in that income bracket, which implies that the remaining 78.5% of ELI renter households may be experiencing housing cost burden. This is supported by the cost burden statistics previously discussed, where 76.4% 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 10.1% 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, 42.2% 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	Rental Units Affordable to ELI HHs	Rental Units Affordable to VLI HHs	Rental Units Affordable to LI HHs	Rental Units Affordable to MI HHs and HHs with incomes greater than 100% AMFI	Total Renter Households
ELI Renter Households	188,548	246,871	301,242	56,386	813,360
VLI Renter Households	67,602	204,235	315,392	45,702	646,222
LI Renter Households	55,251	182,797	463,850	79,997	792,837
MI Renter Households	23,334	63,119	239,584	64,599	395,288
Renter Households with incomes >100% AMFI	50,799	105,714	500,428	371,323	1,039,034
Total Renter Occupied Units	385,583	802,698	1,820,595	617,965	3,686,885

Source: 2015-2019 CHAS, Table 15C.

PERCENT OF OCCUPIED RENTAL UNITS BY AFFORDABILITY AND INCOME GROUP OF RENTER HOUSEHOLD, TEXAS

Unit Rent Affordability	Rental Units Affordable to ELI HHs	Rental Units Affordable to VLI HHs	Rental Units Affordable to LI HHs	Rental Units Affordable to MI HHs and HHs with incomes >100% AMFI
% of ELI Renter Households	<b>23.20%</b>	<b>30.40%</b>	<b>37.00%</b>	<b>6.90%</b>
% of VLI Renter Households	<b>10.50%</b>	<b>31.60%</b>	<b>48.80%</b>	<b>7.10%</b>
% of LI Renter Households	<b>7.00%</b>	<b>23.10%</b>	<b>58.50%</b>	<b>10.10%</b>
% of MI Renter Households	<b>5.90%</b>	<b>16.00%</b>	<b>60.60%</b>	<b>16.30%</b>
% of Renter Households with incomes >100% AMFI	<b>4.90%</b>	<b>10.20%</b>	<b>48.20%</b>	<b>35.70%</b>

Source: 2015-2019 CHAS, Table 15C.

**OWNER OCCUPIED HOUSING UNITS BY AFFORDABILITY  
AND INCOME GROUP OF OWNER HOUSEHOLD, TEXAS**

Home Value Affordability	Homes Affordable to ELI and VLI HHs	Homes Affordable to LI HHs	Homes Affordable to MI HHs	Homes Affordable to HHs with Incomes >100% AMFI
% of ELI Owner Households	<b>63.70%</b>	<b>18.60%</b>	<b>5.70%</b>	<b>10.00%</b>
% of VLI Owner Households	<b>64.00%</b>	<b>16.90%</b>	<b>5.80%</b>	<b>8.20%</b>
% of LI Owner Households	<b>56.30%</b>	<b>26.30%</b>	<b>7.20%</b>	<b>9.50%</b>
% of MI Owner Households	<b>48.50%</b>	<b>31.10%</b>	<b>8.90%</b>	<b>11.10%</b>
% of Owner Households with incomes >100% AMFI	<b>24.40%</b>	<b>30.50%</b>	<b>14.30%</b>	<b>30.50%</b>

**Source: 2015-2019 CHAS, Table 15A and Table 15B.**

**PERCENT OF OWNER OCCUPIED HOUSING  
UNITS BY AFFORDABILITY AND INCOME GROUP  
OF OWNER HOUSEHOLD, TEXAS**

Home Value Affordability	Homes Affordable to ELI and VLI HHs	Homes Affordable to LI HHs	Homes Affordable to MI HHs	Homes Affordable to HHs with Incomes >100% AMFI
% of ELI Owner Households	<b>63.70%</b>	<b>18.60%</b>	<b>5.70%</b>	<b>10.00%</b>
% of VLI Owner Households	<b>64.00%</b>	<b>16.90%</b>	<b>5.80%</b>	<b>8.20%</b>
% of LI Owner Households	<b>56.30%</b>	<b>26.30%</b>	<b>7.20%</b>	<b>9.50%</b>
% of MI Owner Households	<b>48.50%</b>	<b>31.10%</b>	<b>8.90%</b>	<b>11.10%</b>
% of Owner Households with incomes >100% AMFI	<b>24.40%</b>	<b>30.50%</b>	<b>14.30%</b>	<b>30.50%</b>

**Source: 2015-2019 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 for non-pandemic response programs: the HCV and Section 811 PRA Programs, which TDHCA administers for certain areas in the state.

**PUBLIC ASSISTANCE REQUESTS, SFY 2022**

Type of Requests	Personal Requests for Assistance	Automated Online Assistance Searches	Total
<b>Barrier Removal</b>	593	4,250	4,843
<b>Emergency</b>	1,446	20,642	22,088
<b>Foreclosure Prevention</b>	224	n/a	224
<b>Homebuyer</b>	112	4,893	5,005
<b>Legal</b>	497	n/a	497
<b>Other</b>	1,198	n/a	1,198
<b>Rental Assistance</b>	7,503	20,853	28,356
<b>Repair</b>	808	8,245	9,053
<b>Utility</b>	4,508	100,203	104,711
Weatherization	816	18,484	19,300

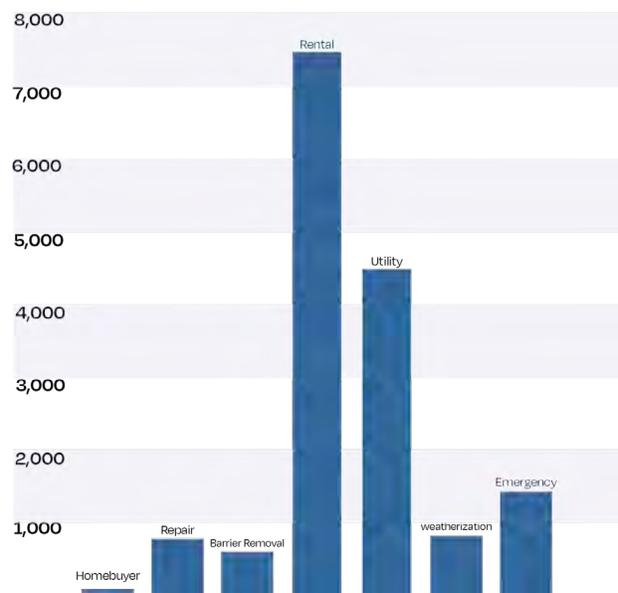
**Source: TDHCA Public Assistance Inventory, 2022.**

## Personal Requests for Assistance, SFY 2022

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

Type of Requests	Personal Requests for Assistance	Automated Online Assistance Searches	Total
Barrier Removal	593	4,250	4,843
Emergency	1,446	20,642	22,088
Foreclosure Prevention	224	n/a	224
Homebuyer	112	4,893	5,005
Legal	497	n/a	497
Other	1,198	n/a	1,198
Rental Assistance	7,503	20,853	28,356
Repair	808	8,245	9,053
Utility	4,508	100,203	104,711
Weatherization	816	18,484	19,300

Source: TDHCA Public Assistance Inventory, Personal Requests, 2022.





# SECTION 3: 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 2022 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 programs and dollar amounts discussed in this chapter do not include pandemic response funding. Please see the Pandemic Response and Other Initiatives Section (Section 5) for pandemic related programs and funding. This section does include funds that may have been reallocated from annual allocation amounts for pandemic response programs but does not include new pandemic funds. The Department has numerous housing programs that provide an array of services. Housing programs are split into renter and owner activities.

Included in the renter category are households participating in TDHCA's HOME Investment Partnerships Program (HOME) Tenant-Based Rental Assistance (TBRA) Program, Section 8 Housing Choice Voucher (HCV) Program, and Section 811 Project Rental Assistance (Section 811 PRA) Program, as well as households residing in TDHCA-funded or assisted multifamily properties. These multifamily properties have received funding or assistance through one or more of the following TDHCA programs: the 9% and 4% Housing Tax Credit (HTC) Programs, Multifamily Direct

Loan (MF Direct Loan) Program, and/or Multifamily Bond (MF Bond) Program. The MF Direct Loan Program combines HOME funds, Tax Credit Assistance Program Repayment Funds (TCAP RF), Neighborhood Stabilization Program Round 1 Program Income (NSP1 PI), and National Housing Trust Fund (NHTTF) funds to support the development of affordable rental housing. HOME funds utilized for renter new construction and rehabilitation activities available through MF Direct Loan are reported under MF Direct Loan throughout this section. Renter activities through these programs include:

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

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

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

- Single-family financing and homebuyer assistance that helps households purchase a home through such activities as mortgage financing and down payment assistance.
- Single-family owner-occupied assistance that helps existing homeowners who need home rehabilitation and reconstruction assistance, including accessibility modifications made for persons with disabilities.
- Community Affairs programs include the Comprehensive Energy Assistance Program (CEAP), Community Services Block Grant (CSBG) Program, and Weatherization Assistance Program (WAP). Activities through these programs include:
  - Energy related assistance such as utility payment assistance or weatherization assistance that decrease energy costs.
  - Supportive and poverty prevention services.
  - Homelessness programs include the Emergency Solutions Grants (ESG) Program, Homeless Housing and Services Program (HHSP), and Ending Homelessness Fund (EH Fund). Activities associated with these programs are grouped together under "homeless services."

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:

## **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 2022, TDHCA expended or issued \$2,471,676,080 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 THTF programs and the HHSP, comprised 0.25% of total FY 2022 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

**FUNDING AND HOUSEHOLDS/INDIVIDUALS  
SERVED BY ACTIVITY, FY 2022, ALL ACTIVITIES**

Activity	Expended Funds	% of Total Committed Funds	Number of Households/Individuals Served	% of Total Households/Individuals Served
Rental Assistance	\$16,971,153	0.69%	4,292	0.54%
Renter New Construction	\$108,170,787	4.38%	8,316	1.04%
Renter Rehab Construction	\$130,538,675	5.28%	4,227	0.53%
Owner Financing & Down Payment	\$1,785,595,468	72.24%	7,834	0.98%
Owner Rehabilitation Assistance	\$8,067,844	0.33%	104	0.01%
Single Family Development	\$1,485,000	0.06%	33	0.00%
Energy Related Assistance	\$325,348,866	13.16%	227,814	28.46%
Supportive Services	\$39,902,471	1.61%	496,411	62.02%
Homeless Services	\$55,595,817	2.25%	51,434	6.43%
Total	\$2,471,676,080	100.00%	800,465	100.00%

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

HOME and THTF administer programs that fall under multiple activity categories. The HOME TBRA Program falls under "Rental Assistance." HOME multifamily funds are expended through and reported under the MF Direct Loan program, falling under "Rental New Construction" and "Rental Rehabilitation." The HOME HANC Program falls under "Owner Financing and Down Payment." The HOME CFD and HOME HRA Programs fall under "Owner Rehabilitation Assistance." The HOME Single Family Development Program falls under "Single Family Development." THTF's Amy Young Barrier Removal Program falls under "Owner Rehabilitation Assistance," and the Texas Bootstrap Loan Program falls under "Single Family Development." HOME and THTF 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% HTCs refer 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 SLIHP figures may not match those reported to the LBB.

TOTAL FUNDING BY PROGRAM, FY 2022		
Program	Funds	Percent
Single Family Homeownership Program	\$1,785,595,468	72.24%
Housing Tax Credits 4%	\$42,116,141	1.70%
Housing Tax Credits 9%	\$75,068,320	3.04%
Multifamily Bond	\$108,800,000	4.40%
Comprehensive Energy Assistance Program	\$298,874,319	12.09%
HOME Investment Partnerships Program	\$13,313,025	0.54%
Community Services Block Grant	\$39,902,471	1.61%
Weatherization Assistance Program	\$26,474,547	1.07%
Section 8	\$6,411,644	0.26%
Emergency Solutions Grants Program	\$51,960,311	2.10%
Homeless Housing and Services Program	\$3,635,506	0.15%
Housing Trust Fund	\$2,521,952	0.10%
Multifamily Direct Loan	\$12,725,000	0.51%
Section 811 PRA	\$4,277,376	0.17%
<b>Total</b>	<b>\$2,471,676,080</b>	<b>100.00%</b>

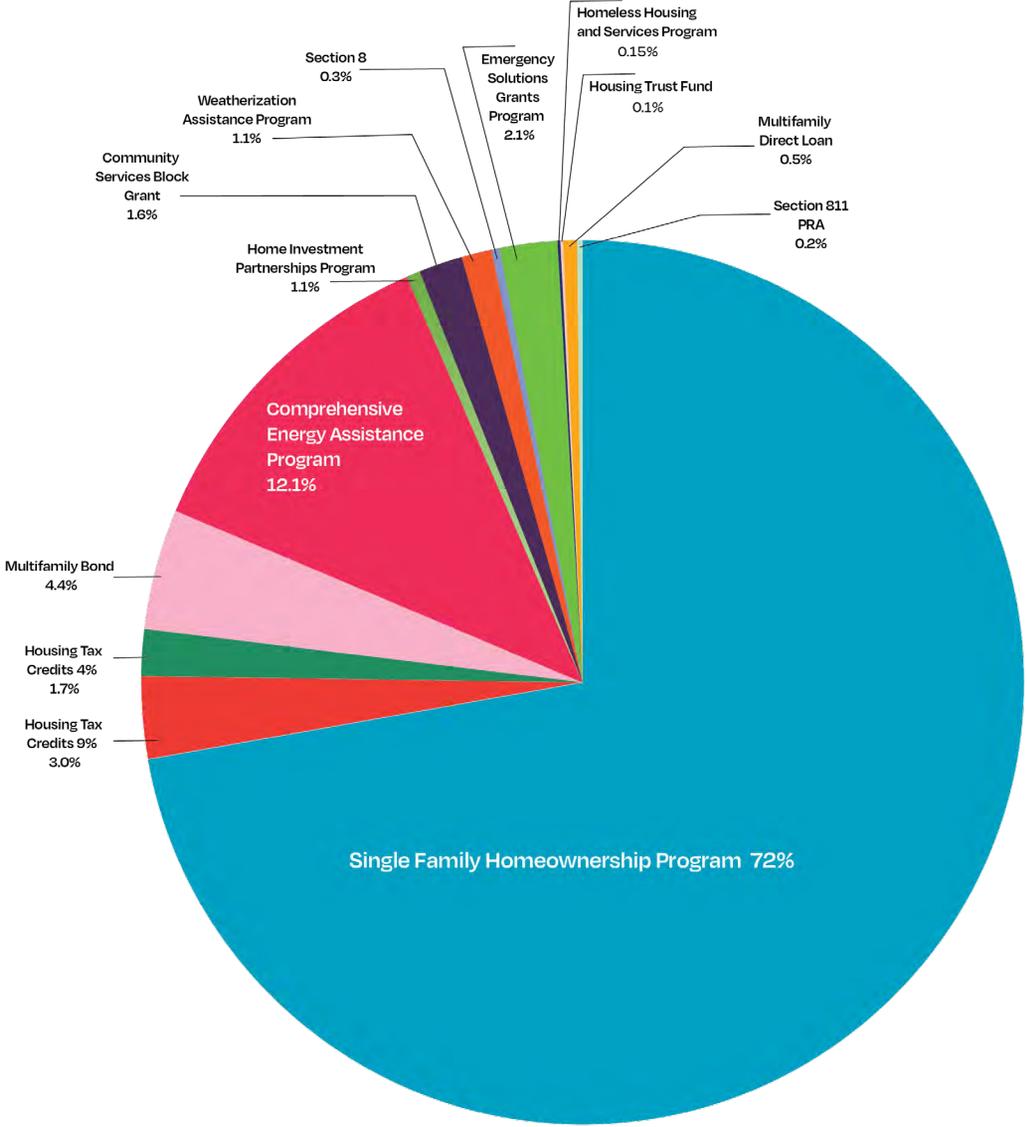
TOTAL FUNDING BY PROGRAM 2022  
TOTAL FUNDS EXPENDED: \$2,471,676,080



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

# Total Funding By Program 2022

Total Funds Expended: \$2,471,676,080



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

**FUNDING AND HOUSEHOLDS SERVED BY HOUSING ACTIVITY AND PROGRAM, FY 2022**

HOUSEHOLDS SERVED BY ACTIVITY AND HOUSING PROGRAM, FY 2022

Activity	SF Home-ownership	HOME	THTF-Bootstrap	THTF-AYBR***	9% HTC	4% HTC	MF Bond*	MF Direct Loan*	Section 8 HCV	Section 811 PRA	Total
Rental Assistance	0	3,018	0	0	0	0	0	0	779	495	4,292
Rental New Construction	0	0	0	0	3,912	4,404	0	0	0	0	8,316
Rental Rehabilitation	0	0	0	0	544	2,779	0	0	0	0	3,323
Owner Financing & Down Payment	7,834	0	0	0	0	0	0	0	0	0	7,834
Owner Rehabilitation Assistance	0	56	0	48	0	0	0	0	0	0	104
Single Family Development	0	0	33	0	0	0	0	0	0	0	33
<b>Total</b>	<b>7,834</b>	<b>3,074</b>	<b>33</b>	<b>48</b>	<b>4,456</b>	<b>7,183</b>	<b>0</b>	<b>0</b>	<b>779</b>	<b>495</b>	<b>24,806</b>

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

FUNDING BY HOUSING ACTIVITY AND PROGRAM, FY 2022\*

Activity	SF Home-ownership	HOME	THTF-Bootstrap	THTF-AYBR***	9% HTC	4% HTC	MF Bond	MF Direct Loan	Section 8 HCV	Section 811 PRA	Total
Rental Assistance	\$0	\$6,282,133	\$0	0	\$0	\$0	\$0	\$0	\$6,411,644	\$4,277,376	\$16,971,153
Rental New Construction	\$0	\$0	\$0	0	\$69,500,818	\$25,944,968	\$0	\$12,725,000	\$0	\$0	\$108,170,787
Rental Rehabilitation	\$0	\$0	\$0	0	\$5,567,502	\$16,171,173	\$108,800,000	\$0	\$0	\$0	\$130,538,675
Owner Financing & Down Payment	\$1,785,595,468.00	\$0	\$0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,785,595,468
Owner Rehabilitation Assistance	\$0	\$7,030,892	\$1,036,952	\$1,140,647	\$0	\$0	\$0	\$0	\$0	\$0	\$8,171,539
Single Family Development	\$0	\$0	\$1,633,50	0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,633,500
<b>Total</b>	<b>\$1,785,595,468.00</b>	<b>\$13,313,025</b>	<b>\$1,633,50</b>	<b>\$1,140,647</b>	<b>\$75,068,320</b>	<b>\$42,116,141</b>	<b>\$108,800,000</b>	<b>\$12,725,000</b>	<b>\$6,411,644</b>	<b>\$4,277,376</b>	<b>\$2,051,081,122</b>

\*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 2022**  
**HOUSEHOLDS AND INDIVIDUALS SERVED BY ACTIVITY AND COMMUNITY AFFAIRS PROGRAMS AND HOMELESSNESS PROGRAMS, FY 2022**

Activity	Energy Related Assistance	Supportive Services	Homeless Services	Total
ESG (IND)	0	0	46,425	46,425
CSBG (IND)	0	496,411	0	496,411
CEAP (HH)	225,267	0	0	225,267
WAP (HH)	2,547	0	0	2,547
HHSP (IND)	0	0	5,009	5,009
Total	227,814	496,411	51,434	775,659

**FUNDING BY ACTIVITY AND COMMUNITY AFFAIRS PROGRAMS AND HOMELESSNESS PROGRAMS, FY 2022**

Activity	Energy Related Assistance	Supportive Services	Homeless Services	Total
ESG	\$0	\$0	\$51,960,311	\$51,960,311
CSBG	\$0	\$39,902,471	\$0	\$39,902,471
CEAP	\$298,874,319	\$0	\$0	\$298,874,319
WAP	\$26,474,547	\$0	\$0	\$26,474,547
HHSP	\$0	\$0	\$3,635,506	\$3,635,506

Activity	Energy Related Assistance	Supportive Services	Homeless Services	Total
Total	\$325,348,866	\$39,902,471	\$55,595,817	\$420,847,154

**FUNDING, HOUSEHOLDS AND INDIVIDUALS SERVED BY INCOME GROUP**

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

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

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

the VLI category having a significantly larger amount of total expended funds and households/individuals served than other income categories.

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

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

FUNDING AND HOUSEHOLDS/PERSONS  
SERVED BY INCOME CATEGORY, FY 2022

Income Category	Expended Funds	% of Total Expended Funds ***	Number of Households/Individuals Served***	% of Total Households/Individuals Served
ELI (<30% AMFI)	\$37,882,254	1.50%	2,964	0.40%
VLI (>30%, <60% AMFI)	\$1,134,065,369	45.90%	790,773	98.90%
LI (>60%, <80% AMFI)	\$705,137,336	28.50%	3,490	0.40%
MI (>80% AMFI)	\$594,547,390	24.10%	2,333	0.30%
<b>Total</b>	<b>\$2,471,632,349</b>	<b>100.00%</b>	<b>799,560</b>	<b>100.00%</b>

HOUSEHOLDS SERVED BY INCOME CATEGORY  
AND HOUSING PROGRAM, FY 2022\*\*

Income Category	ELI (<30% AMFI)	VLI (>30%, <60% AMFI)	LI (>60%, <80% AMFI)	MI (>80% AMFI)	Total
SF Home-ownership	90	2,435	2,978	2,332	7,835
HOME	1,868	1,038	168	0	3,074
THTF	20	53	5	1	79
9% HTC	478	3,964	14	0	4,456
4% HTC	19	6,839	325	0	7,183
MF Bond*	0	0	0	0	0
MF Direct Loan*	0	0	0	0	0
Section 8	0	779	0	0	779
Section 811 PRA	489	6	0	0	495
<b>Total</b>	<b>2,964</b>	<b>15,114</b>	<b>3,490</b>	<b>2,333</b>	<b>23,901</b>

\*Please note all properties funded in FY22 through MF Bond and MF Direct Loan also received funding through the 9% or 4% HTC Programs. Households served will only be listed in the 9% or 4% tax credit household columns in order to prevent double counting. Section 8 income categories are based on current income. Income at move in will always be below 50% AMFI.

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

**FUNDING BY INCOME CATEGORY AND  
HOUSING PROGRAM, FY 2022**

Income Category	ELI (<30% AMFI)	VLI (>30%, <60% AMFI)	LI (>60%, <80% AMFI)	MI (>80% AMFI)	Total
<b>SF Home-ownership</b>	ELI (<30% AMFI)	VLI (>30%, <60% AMFI)	LI (>60%, <80% AMFI)	MI (>80% AMFI)	\$1,785,595,468
HOME	\$15,814,983.00	\$474,485,269.00	\$700,792,826.00	\$594,502,390.00	\$13,313,024
THTF	\$6,776,765	\$4,694,620	\$1,841,639	\$0	\$2,521,952
9% HTC	\$476,161	\$1,844,567	\$112,495	\$45,000	\$75,068,320.00
4% HTC	\$8,178,921	\$66,599,214	\$290,185	\$0	\$42,116,141.00
MF Bond	\$113,011	\$40,271,606	\$1,731,524	\$0	\$108,800,000
MF Direct Loan	\$0	\$108,800,000	\$0	\$0	\$12,725,000
Section 8	\$2,289,545	\$10,066,788	\$368,667	\$0	\$6,411,644
Section 811 PRA	\$0	\$6,411,644	\$0	\$0	\$4,277,376
<b>Total</b>	<b>\$4,232,868</b>	<b>\$44,508</b>	<b>\$0</b>	<b>\$0</b>	<b>\$2,050,828,925</b>

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

HOUSEHOLDS AND INDIVIDUALS SERVED BY  
INCOME GROUP AND COMMUNITY AFFAIRS PROGRAMS  
AND HOMELESSNESS PROGRAMS, FY 2022

Income Category	ELI and VLI (<60% AMFI)	LI (>60%, <80% AMFI)	MI (>80% AMFI)	Total
ESG (IND)	46,425	0	0	46,425
CSBG (IND)	496,411	0	0	496,411
CEAP (HH)	225,267	0	0	225,267
WAP (HH)	2,547	0	0	2,547
HHSP (IND)	5,009	0	0	5,009
<b>Total</b>	<b>775,659</b>	<b>0</b>	<b>0</b>	<b>775,659</b>

FUNDING BY INCOME GROUP AND COMMUNITY AFFAIRS  
PROGRAMS AND HOMELESSNESS PROGRAMS, FY 2022

Income Category	ELI and VLI (<60% AMFI)	LI (>60%, <80% AMFI)	MI (>80% AMFI)	Total
ESG	\$51,960,311	\$0	\$0	\$51,960,311
CSBG	\$39,902,471	\$0	\$0	\$39,902,471
CEAP	\$298,874,319	\$0	\$0	\$298,874,319
WAP	\$26,474,547	\$0	\$0	\$26,474,547
HHSP	\$3,635,506	\$0	\$0	\$3,635,506
<b>Total</b>	<b>\$420,847,154</b>	<b>\$0</b>	<b>\$0</b>	<b>\$420,847,154</b>

## 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	137,921	0.50%
Asian	1,415,664	4.90%
Black or African American	3,464,424	12.10%
Native Hawaiian or Other Pacific Islander	25,328	0.10%
White	19,805,623	69.20%
Some Other Race	1,788,398	6.20%
Two or More Races	1,998,084	7.00%
Total	28,635,442	100.00%

ETHNIC COMPOSITION OF THE STATE OF TEXAS

Ethnicity	Individuals	Percent
Hispanic or Latino	11,294,257	39.40%
Not Hispanic or Latino	17,341,185	60.60%
Total Population	28,260,856	100%

Source: 2016-2020 American Community Survey 5-Year Estimates, Table DP05.

## HOUSING PROGRAMS

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

### Renter Programs

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

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

picture of race and ethnicity based on properties that may have reported at the time of data gathering and may not represent actual percentages.

**RACIAL COMPOSITION NON-HTC RENTER  
PROGRAM HOUSEHOLDS, FY 2022**

Race	HHs	Percent
American Indian or Alaska Native	12	0.30%
Asian	19	0.40%
Black or African American	1,470	34.20%
Native Hawaiian or Other Pacific Islander	7	0.20%
White	2,579	60.10%
Other	205	4.80%
<b>Total</b>	<b>4,292</b>	<b>100.00%</b>

**ETHNIC COMPOSITION OF NON-HTC RENTER  
PROGRAM HOUSEHOLDS, FY 2022**

Ethnicity	HHs	Percent
Hispanic or Latino	1,352	31.50%
Not Hispanic or Latino	2,833	66.00%
Unknown	107	2.50%
<b>Total</b>	<b>4,292</b>	<b>100.00%</b>

## Homeowner Programs

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

**RACIAL COMPOSITION OF HOME PROGRAMS-  
ASSISTED OWNER HOUSEHOLDS, FY 2022**

HHs	Percent
25	0.80%
774	24.86%
2190	70.35%
124	3.98%
0	0%
<b>3113</b>	<b>100.00%</b>

**ETHNIC COMPOSITION OF HOME PROGRAMS-  
ASSISTED OWNER HOUSEHOLDS, FY 2022**

HHs	Percent
1164	37.87%
1910	62.13%
<b>3074</b>	<b>100%</b>

**RACIAL COMPOSITION OF TTHTF BOOTSTRAP  
PROGRAM-ASSISTED OWNER HOUSEHOLDS, FY 2022**

HHs	Percent
1	3%
8	24%
10	30%
5	15%
9	27%
<b>33</b>	<b>100.00%</b>

**ETHNIC COMPOSITION TTHTF - BOOTSTRAP PROGRAM-  
ASSISTED OWNER HOUSEHOLDS, FY 2022**

HHs	Percent
13	39%
14	42%
6	18%
<b>33</b>	<b>100%</b>

**RACIAL COMPOSITION OF TTHTF AYBR PROGRAM-  
ASSISTED OWNER HOUSEHOLDS, FY 2022**

HHs	Percent
0	0%
4	8%
40	83%
4	8%
0	0%

HHs	Percent
48	100.00%

ETHNIC COMPOSITION OF TTHTF AYBR PROGRAM-  
ASSISTED OWNER HOUSEHOLDS, FY 2022

Ethnicity	HHs	Percent
Hispanic or Latino	36	75%
Not Hispanic or Latino	12	25%
Total	48	100%

RACIAL COMPOSITION OF SINGLE FAMILY  
HOMEOWNERSHIP ASSISTED HOUSEHOLDS, FY 2022

Race	HHs	Percent
American Indian or Alaska Native	39	0.50%
Asian	84	1.10%
Black or African American	1,141	14.60%
Native Hawaiian or Other Pacific Islander	10	0.10%
White	5,266	67.20%
Other	875	11.20%
Unknown	420	5.40%
Total	7,835	100.00%

ETHNIC COMPOSITION OF SINGLE FAMILY  
HOMEOWNERSHIP ASSISTED HOUSEHOLDS, FY 2022

Ethnicity	HHs	Percent
Hispanic or Latino	5,086	64.90%
Not Hispanic or Latino	2,749	35.10%
Unknown	0	0.00%
Total	7,835	100.00%

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

higher percentages of Black or African American and Hispanic or Latino households than the percentage of those populations in the State of Texas.

## COMMUNITY AFFAIRS PROGRAMS

While Community Affairs programs allocate funding to subrecipient entities covering all 254 counties in Texas, their service areas differ from the TDHCA state service regions, covering only part of a region or spanning across two or more uniform TDHCA state service regions. Racial data for these programs are reported by entity rather than by region. Racial and ethnic composition for the state is available, but because this data does not align with regional boundaries, regional and subregional data are not available. Racial and ethnic composition of all households in the state served by Community Affairs programs in FY 2022 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 2022

Ethnicity	Race	HHs	Percent
Hispanic or Latino	-	775	30.40%

Ethnicity	Race	HHs	Percent
-	American Indian/Alaskan Native	5	0.20%
-	Asian or Pacific Islander	25	1.00%
-	Black or African American	861	33.70%
-	White	726	28.40%
	Other/Unknown	161	6.30%
	<b>Total</b>	<b>2,553</b>	<b>100.00%</b>

RACIAL AND ETHNIC COMPOSITION OF CEAP-ASSISTED HOUSEHOLDS, FY 2022

Ethnicity	Race	HHs	Percent
Hispanic or Latino	-	62,412	27.70%
-	American Indian or Alaska Native	576	0.30%
-	Asian or Pacific Islander	4,399	2.00%
-	Black or African American	73,549	32.60%
-	White	57,241	30.00%
-	Other	8,305	3.70%
	<b>Total</b>	<b>225,267</b>	<b>100.00%</b>

RACIAL COMPOSITION OF CSBG-ASSISTED INDIVIDUALS, FY 2022

Race	Individuals	Percent
American Indian or Alaska Native	1,423	0.30%
Asian or Pacific Islander	2,233	0.40%
Black or African American	84,472	17.00%
White	230,167	46.40%
Other	18,237	3.70%
Unknown	159,879	32.20%
<b>Total</b>	<b>496,411</b>	<b>100.00%</b>

ETHNIC COMPOSITION OF CSBG-ASSISTED INDIVIDUALS, FY 2022

Ethnicity	Individuals	Percent
Hispanic or Latino	188,979	38.10%
Not Hispanic or Latino	150,130	30.20%
Unknown	157,302	31.70%
<b>Total</b>	<b>496,411</b>	<b>100.00%</b>

## 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 2022 is reported in this section.

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

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

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

RACIAL COMPOSITION OF ESG-ASSISTED INDIVIDUALS, FY 2022

Race	Individuals	Percent
American Indian or Alaska Native	588	1.30%
Asian	335	0.70%
Black or African American	20,529	44.00%
Native Hawaiian or Other Pacific Islander	137	0.30%
White	23,798	51.00%
Unknown	1,272	2.70%
<b>Total</b>	<b>46,659</b>	<b>100.00%</b>

ETHNIC COMPOSITION OF ESG-ASSISTED INDIVIDUALS, FY 2022

Ethnicity	Individuals	Percent
Hispanic or Latino	15,249	32.80%
Not Hispanic or Latino	30,939	66.60%
Unknown	237	0.50%
<b>Total</b>	<b>46,425</b>	<b>100.00%</b>

HHSP provides funds to large metropolitan areas to provide services to homeless individuals and families, including case management, housing placement and retention, and construction. Beginning in 2010, TDHCA distributed these funds to be administered in cities with populations larger than 285,500 persons and per

the latest U.S. Census data this is currently the nine largest cities in Texas. Cities may either use these funds themselves or may elect to subgrant some or all of the funds to one or more organizations serving their community whose mission includes serving homeless individuals and families with appropriate services targeted towards eliminating or preventing the condition of homelessness. In the following tables, racial and ethnic totals may not match as totals are approximate.

RACIAL COMPOSITION OF HHSP-ASSISTED INDIVIDUALS, FY 2022

Race	Individuals	Percent
American Indian or Alaska Native	50	1.00%
Asian	33	0.70%
Black or African American	1,718	34.30%
Native Hawaiian or Other Pacific Islander	6	0.10%
White	2,999	59.90%
Unknown	203	4.10%
<b>Total</b>	<b>5,009</b>	<b>100.00%</b>

ETHNIC COMPOSITION OF HHSP-ASSISTED INDIVIDUALS, FY 2022

Ethnicity	Individuals	Percent
Hispanic or Latino	2,328	46.50%
Not Hispanic or Latino	2,552	50.90%
Unknown	129	2.60%
<b>Total</b>	<b>5,009</b>	<b>100.00%</b>

## PROGRESS IN MEETING TDHCA HOUSING AND COMMUNITY SERVICE GOALS

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

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

- Increase and preserve the availability of safe, decent and affordable housing for very low-, low-, and moderate-income persons and families.
- Promote improved housing conditions for extremely low-, very low-, and low-income households by providing information and technical assistance.
- Improve living conditions for the poor and homeless and reduce the cost of home energy for very low-income Texans.
- Ensure compliance with the TDHCA's federal and state program mandates.
- 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 1,567,469 renter households with incomes less than or equal to 80% AMFI with housing problems and 950,785 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 2,518,254 households equate to approximately 26.0% of all households in Texas.

It should be noted that TDHCA's programs do not always result in a reduction in households with housing needs as defined by HUD, as TDHCA programs may target other housing needs, such as accessibility and utility concerns. Additionally, CHAS data estimates

from HUD cover a five year period in the past, which means that these estimates do not always reflect current changes in housing need.

Looking across TDHCA's entire portfolio of programs that serve and collect data based on households, rather than individuals, TDHCA served 249,411 low income households below 80% AMFI. This accounts for nearly 6.0% of the state's low income households estimated in the 2014-2018 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 2022 TDHCA's housing regularly allocated programs served 21,597, or .52% 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 227,814 households and 547,845 individuals in FY 2022. 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 227,814 VLI households in FY 2022, which represents 9.1% of the 2,494,116 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 2016-2020 ACS, there are 5,341,356 individuals living below 125% of the poverty line in Texas. In FY 2022, CSBG served 496,411 or 9.3% 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 2016-2020 ACS, there are 3,984,260 individuals in Texas at or below 100% of the poverty level, which is a factor in homelessness program funding allocation

formulas. Homelessness programs served 51,434 individuals or 1.3% 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 2022 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 THTF. HOME funding for new construction and rehabilitation of renter housing is funneled through and reported under MF Direct Loan.

As required by Tex. Gov't Code §2306.072(c) (5), TDHCA reports on the racial composition of individuals and households receiving assistance. Because TDHCA does not accept applications directly from applicants for a majority of its programs, the Department is unable to report on the racial and ethnic composition of applicants, but only those that receive assistance. The racial and ethnic composition reflects actual households served in FY 2022. Single Family Homeownership, HOME, THTF, Section 811 PRA, and HCV program awards are the same as the actual households served in FY 2022. HTC, MF Direct Loan, and MF Bond program awards represent a commitment made in FY 2022 to serve households. Racial and ethnic data for the latter programs represent the entire Department portfolio, meaning households served in FY 2022 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

		HOME and THTF Owner Programs				SF Homeownership Programs*			
		HH	%	HH	%				
<b>by Race</b>	American Indian or Alaskan Native	0	0%	1	1%				
	Asian or Pacific Islander	0	0%	0	0%				
	Black or African American	0	0%	12	6%				
	Other	0	0%	10	5%				
	Unknown	0	0%	3	2%				
	White	4	100%	159	86%				
<b>by Ethnicity</b>	Hispanic or Latino	4	100%	92	50%				
	Not Hispanic or Latino	0	0%	93	50%				
	Unknown	0	0%	0	0%				

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

		FY 2022 FUNDING/HHS SERVED BY ACTIVITY TYPE																		
		SF Homeownership		HOME		THTF		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	\$33,181,774	185	\$444,627	4	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Renter Programs	\$0	0	\$0	0	\$0	0	\$2,965,265	192	\$744,985	132	\$0	0	\$950,000	0	\$0	0	\$0	0	\$0	0
Total	\$33,181,774	185	\$444,627	4	\$0	0	\$2,965,265	192	\$744,985	132	\$0	0	\$950,000	0	\$0	0	\$0	0	\$0	0

		FY 2022 FUNDING/HH SERVED BY INCOME CATEGORY																		
		SF Homeownership		HOME		THTF		HTC 9%		HTC 4%		MF Bond**		MF Direct Loan**		Section 8 HCV		Section 811		
		Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	
ELI	\$0	0	\$105,852	1	\$0	0	\$278,065	18	\$0	0	\$0	0	\$285,000	0	\$0	0	\$0	0	\$0	0
VLI	\$8,027,742	54	\$338,775	3	\$0	0	\$2,687,200	174	\$744,985	132	\$0	0	\$665,000	0	\$0	0	\$0	0	\$0	0
LI	\$15,553,657	84	\$0	0	\$0	0	\$0	0	\$0	\$0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
>=MI	\$9,600,375	47	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Total	\$33,181,774	185	\$444,627	4	\$0	0	\$2,965,265	192	\$744,985	132	\$0	0	\$950,000	0	\$0	0	\$0	0	\$0	0

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

TDHCA's housing programs allocated \$37,336,651 in Region 1 during FY 2022 and served 513 households. Homeowner programs received more funding, but renter programs served more households. LI households (>60%, <=80% AMFI) received the most funding, but VLI served the greatest number of households.

REGION 2

		HOME and THTF Owner Programs				SF Homeownership Programs*			
		HH	%	HH	%	HH	%	HH	%
<b>by Race</b>	American Indian or Alaskan Native	0	0.00%	0	0%	0	0%	0	0%
	Asian or Pacific Islander	0	0.00%	0	0%	0	0%	0	0%
	Black or African American	0	0.00%	0	0%	3	5%	3	5%
	Other	0	0.00%	0	0%	4	7%	4	7%
	Unknown	0	0.00%	0	0%	0	0%	0	0%
	White	0	0.00%	0	0%	52	88%	52	88%
<b>by Ethnicity</b>	Hispanic or Latino	0	0.00%	0	0%	12	20%	12	20%
	Not Hispanic or Latino	0	0.00%	0	0%	47	80%	47	80%
	Unknown	0	0.00%	0	0%	0	0%	0	0%

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

		FY 2022 FUNDING/HHS SERVED BY ACTIVITY TYPE																	
		SF Homeownership		HOME		THTF		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		\$8,993,036	59	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Renter Programs		\$0	0	\$162,787	144	\$0	0	\$250,907	24	\$0	0	\$0	0	\$0	0	\$12,978	4	\$0	0
<b>Total</b>		<b>\$8,993,036</b>	<b>59</b>	<b>\$162,787</b>	<b>144</b>	<b>\$0</b>	<b>0</b>	<b>\$250,907</b>	<b>24</b>	<b>\$0</b>	<b>0</b>	<b>\$0</b>	<b>0</b>	<b>\$0</b>	<b>0</b>	<b>\$12,978</b>	<b>4</b>	<b>\$0</b>	<b>0</b>

		FY 2022 FUNDING/HH SERVED BY INCOME CATEGORY																	
		SF Homeownership		HOME		THTF		HTC 9%		HTC 4%		MF Bond**		MF Direct Loan**		Section 8 HCV		Section 811	
		Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH
ELI		\$0	0	\$136,948	92	\$0	0	\$20,909	2	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
VLI		\$3,586,889	26	\$25,838	46	\$0	0	\$229,998	22	\$0	0	\$0	0	\$0	0	\$12,978	4	\$0	0
LI		\$3,357,294	21	\$0	6	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
>=MI		\$2,048,853	12	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
<b>Total</b>		<b>\$8,993,036</b>	<b>59</b>	<b>\$162,787</b>	<b>144</b>	<b>\$0</b>	<b>0</b>	<b>\$250,907</b>	<b>24</b>	<b>\$0</b>	<b>0</b>	<b>\$0</b>	<b>0</b>	<b>\$0</b>	<b>0</b>	<b>\$12,978</b>	<b>4</b>	<b>\$0</b>	<b>0</b>

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

TDHCA's housing programs allocated \$9,419,708 in Region 2 during FY 2022 and served 231 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\*

		HOME and THTF Owner Programs		SF Homeownership Programs*	
		HH	%	HH	%
by Race	American Indian or Alaskan Native	5	22%	359	22%
	Asian or Pacific Islander	2	9%	931	56%
	Black or African American	5	22%	263	16%
	Other	11	48%	108	7%
	Unknown	1	4%	938	56%
	White	22	96%	723	44%
by Ethnicity	Hispanic or Latino	0	0%	0	0%
	Not Hispanic or Latino	5	22%	359	22%
	Unknown	2	9%	931	56%

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

## FY 2022 FUNDING/HHS SERVED BY ACTIVITY TYPE

	SF Homeownership		HOME		THTF		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	\$428,360,047	1661	\$0	0	\$941,953	23	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Renter Programs	\$0	0	\$2,195,962	1044	\$0	0	\$13,365,993	754	\$10,347,498	1553	\$21,500,000	0	\$2,050,000	0	\$1,802,541	200	\$1,480,980	160
<b>Total</b>	<b>\$428,360,047</b>	<b>1661</b>	<b>\$2,195,962</b>	<b>1044</b>	<b>\$941,953</b>	<b>23</b>	<b>\$13,365,993</b>	<b>754</b>	<b>\$10,347,498</b>	<b>1553</b>	<b>\$21,500,000</b>	<b>0</b>	<b>\$2,050,000</b>	<b>0</b>	<b>\$1,802,541</b>	<b>200</b>	<b>\$1,480,980</b>	<b>160</b>

## FY 2022 FUNDING/HH SERVED BY INCOME CATEGORY

	SF Homeownership		HOME		THTF		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	\$3,682,680	18	\$1,737,816	650	\$21,813	1	\$1,310,055	74	\$0	0	\$0	0	\$859,091	0	\$0	0	\$1,480,980	160
VLI	\$115,292,143	513	\$442,851	351	\$898,026	21	\$11,850,572	670	\$10,347,498	1553	\$21,500,000	0	\$1,190,909	0	\$1,802,541	200	\$0	0
LI	\$172,390,020	649	\$15,295	43	\$0	0	\$205,366	10	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
>=MI	\$136,995,204	481	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
<b>Total</b>	<b>\$428,360,047</b>	<b>1661</b>	<b>\$2,195,962</b>	<b>1044</b>	<b>\$941,953</b>	<b>23</b>	<b>\$13,365,993</b>	<b>754</b>	<b>\$10,347,498</b>	<b>1553</b>	<b>\$21,500,000</b>	<b>0</b>	<b>\$2,050,000</b>	<b>0</b>	<b>\$1,802,541</b>	<b>200</b>	<b>\$1,480,980</b>	<b>160</b>

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

TDHCA's housing programs allocated \$478,513,994 in Region 3 during FY 2022 and served 5,235 households. Homeowner programs received more funding than renter programs, but renter programs served more households in Region 3. LI households (>60%, <80% AMFI) received the most funding, but VLI had the greatest number of households served.

REGION 4

FUNDING/HH SERVED BY RACE AND ETHNICITY\*

		HOME and THTF Owner Programs		SF Homeownership Programs*	
		HH	%	HH	%
by Race	American Indian or Alaskan Native	15	52%	29	16%
	Asian or Pacific Islander	13	45%	130	73%
	Black or African American	1	3%	12	7%
	Other	0	0%	7	4%
	Unknown	1	3%	52	29%
	White	28	97%	126	71%
by Ethnicity	Hispanic or Latino	0	0%	0	0%
	Not Hispanic or Latino	15	52%	29	16%
	Unknown	13	45%	130	73%

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

FY 2022 FUNDING/HHS SERVED BY ACTIVITY TYPE

	SF Homeownership		HOME		THTF		HTC 9%		HTC 4%		MF Bond**		MF Direct Loan**		Section 8 HCV		Section 811	
	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH
Owner Programs	\$32,733,130	178	\$3,500,540	27	\$45,000	2	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Renter Programs	\$0	0	\$470,123	169	\$0	0	\$2,003,652	129	\$707,986	180	\$0	0	\$0	0	\$0	0	\$0	0
<b>Total</b>	<b>\$32,733,130</b>	<b>178</b>	<b>\$3,970,663</b>	<b>196</b>	<b>\$45,000</b>	<b>2</b>	<b>\$2,003,652</b>	<b>129</b>	<b>\$707,986</b>	<b>180</b>	<b>\$0</b>	<b>0</b>	<b>\$0</b>	<b>0</b>	<b>\$0</b>	<b>0</b>	<b>\$0</b>	<b>0</b>

FY 2022 FUNDING/HH SERVED BY INCOME CATEGORY

	SF Homeownership		HOME		THTF		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	\$368,640	3	\$1,034,534	86	\$22,500	1	\$185,318	12	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
VLI	\$9,617,589	60	\$2,008,302	96	\$22,500	1	\$1,818,334	117	\$707,986	180	\$0	0	\$0	0	\$0	0	\$0	0
LI	\$11,963,422	65	\$927,827	14	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
>=MI	\$10,783,479	50	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
<b>Total</b>	<b>\$32,733,130</b>	<b>178</b>	<b>\$3,970,663</b>	<b>196</b>	<b>\$45,000</b>	<b>2</b>	<b>\$2,003,652</b>	<b>129</b>	<b>\$707,986</b>	<b>180</b>	<b>\$0</b>	<b>0</b>	<b>\$0</b>	<b>0</b>	<b>\$0</b>	<b>0</b>	<b>\$0</b>	<b>0</b>

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

TDHCA's housing programs allocated \$39,460,431 in Region 4 during FY 2022 and served 685 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\*

		HOME and THTF Owner Programs		SF Homeownership Programs*	
		HH	%	HH	%
by Race	American Indian or Alaskan Native	1	17%	0	0%
	Asian or Pacific Islander	0	0%	0	0%
	Black or African American	0	0%	44	39%
	Other	0	0%	6	5%
	Unknown	2	33%	6	5%
	White	3	50%	56	50%
by Ethnicity	Hispanic or Latino	1	17%	22	20%
	Not Hispanic or Latino	5	83%	90	80%
	Unknown	0	0%	0	0%

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

## FY 2022 FUNDING/HH SERVED BY ACTIVITY TYPE

	SF Homeownership		HOME		THTF		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	\$20,207,078	112	\$455,318	4	\$90,000	2	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Renter Programs	\$0	0	\$110,278	31	\$0	0	\$1,347,568	96	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
<b>Total</b>	<b>\$20,207,078</b>	<b>112</b>	<b>\$565,596</b>	<b>35</b>	<b>\$90,000</b>	<b>2</b>	<b>\$1,347,568</b>	<b>96</b>	<b>\$0</b>	<b>0</b>	<b>\$0</b>	<b>0</b>	<b>\$0</b>	<b>0</b>	<b>\$0</b>	<b>0</b>	<b>\$0</b>	<b>0</b>

## FY 2022 FUNDING/HH SERVED BY INCOME CATEGORY

	SF Homeownership		HOME		THTF		HTC 9%		HTC 4%		MF Bond**		MF Direct Loan**		Section 8 HCV		Section 811	
	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH
ELI	\$0	0	\$204,706	25	\$0	0	\$138,533	10	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
VLI	\$6,541,974	43	\$239,136	9	\$90,000	2	\$1,209,035	86	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
LI	\$8,048,369	42	\$121,754	1	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
>=MI	\$5,616,735	27	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
<b>Total</b>	<b>\$20,207,078</b>	<b>112</b>	<b>\$565,596</b>	<b>35</b>	<b>\$90,000</b>	<b>2</b>	<b>\$1,347,568</b>	<b>96</b>	<b>\$0</b>	<b>0</b>	<b>\$0</b>	<b>0</b>	<b>\$0</b>	<b>0</b>	<b>\$0</b>	<b>0</b>	<b>\$0</b>	<b>0</b>

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

TDHCA's housing programs allocated \$22,210,242 in Region 5 during FY 2022 and served 245 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 had the greatest number of households served.

REGION 6

FUNDING/HH SERVED BY RACE AND ETHNICITY\*

		HOME and THTF Owner Programs		SF Homeownership Programs*	
		HH	%	HH	%
by Race	American Indian or Alaskan Native	0	0%	14	1%
	Asian or Pacific Islander	0	0%	32	2%
	Black or African American	2	67%	470	24%
	Other	0	0%	261	13%
	Unknown	0	0%	146	7%
	White	1	33%	1057	53%
by Ethnicity	Hispanic or Latino	1	33%	1194	60%
	Not Hispanic or Latino	2	67%	786	40%
	Unknown	0	0%	0	0%

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

FY 2022 FUNDING/HHS SERVED BY ACTIVITY TYPE

	SF Homeownership		HOME		THTF		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	\$468,253,495	1980	\$419,756	3	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Renter Programs	\$0	0	\$16,561	8	\$0	0	\$15,148,235	814	\$4,945,471	751	\$58,800,000	0	\$2,525,000	0	\$3,617,915	404	\$653,720	91
<b>Total</b>	<b>\$468,253,495</b>	<b>1980</b>	<b>\$436,317</b>	<b>11</b>	<b>\$0</b>	<b>0</b>	<b>\$15,148,235</b>	<b>814</b>	<b>\$4,945,471</b>	<b>751</b>	<b>\$58,800,000</b>	<b>0</b>	<b>\$2,525,000</b>	<b>0</b>	<b>\$3,617,915</b>	<b>404</b>	<b>\$653,720</b>	<b>91</b>

FY 2022 FUNDING/HH SERVED BY INCOME CATEGORY

	SF Homeownership		HOME		THTF		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	\$3,591,958	19	\$159,599	3	\$0	0	\$1,894,133	96	\$63,904	12	\$0	0	\$0	0	\$0	0	\$653,720	91
VLI	\$105,472,497	517	\$9,047	6	\$0	0	\$13,254,102	718	\$4,232,583	644	\$58,800,000	0	\$2,323,000	0	\$3,617,915	404	\$0	0
LI	\$188,392,320	782	\$267,671	2	\$0	0	\$0	0	\$648,985	95	\$0	0	\$202,000	0	\$0	0	\$0	0
>=MI	\$170,796,720	662	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
<b>Total</b>	<b>\$468,253,495</b>	<b>1980</b>	<b>\$436,317</b>	<b>11</b>	<b>\$0</b>	<b>0</b>	<b>\$15,148,235</b>	<b>814</b>	<b>\$4,945,471</b>	<b>751</b>	<b>\$58,800,000</b>	<b>0</b>	<b>\$2,525,000</b>	<b>0</b>	<b>\$3,617,915</b>	<b>404</b>	<b>\$653,720</b>	<b>91</b>

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

TDHCA's housing programs allocated \$551,201,433 in Region 6 during FY 2022 and served 3,960 households. Homeowner programs received more funding but renter programs served more households. LI households (>60%, <=80% AMFI) received the most funding but VLI households had the greatest number of households served.

# REGION 7

## FUNDING/HH SERVED BY RACE AND ETHNICITY\*

		HOME and THTF Owner Programs		SF Homeownership Programs*	
		HH	%	HH	%
by Race	American Indian or Alaskan Native	0	0%	2	1%
	Asian or Pacific Islander	0	0%	11	3%
	Black or African American	3	27%	57	15%
	Other	0	0%	46	12%
	Unknown	1	9%	34	9%
	White	7	64%	220	59%
by Ethnicity	Hispanic or Latino	3	27%	174	47%
	Not Hispanic or Latino	8	73%	196	53%
	Unknown	0	0%	0	0%

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

## FY 2022 FUNDING/HH SERVED BY ACTIVITY TYPE

	SF Homeownership		HOME		THTF		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	\$106,214,574	370	\$0	0	\$249,057	11	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Renter Programs	\$0	0	\$74,902	12	\$0	0	\$13,249,345	730	\$13,777,129	2438	\$28,500,000	0	\$3,000,000	0	\$319,875	42	\$1,415,381	137
<b>Total</b>	<b>\$106,214,574</b>	<b>370</b>	<b>\$74,902</b>	<b>12</b>	<b>\$249,057</b>	<b>11</b>	<b>\$13,249,345</b>	<b>730</b>	<b>\$13,777,129</b>	<b>2438</b>	<b>\$28,500,000</b>	<b>0</b>	<b>\$3,000,000</b>	<b>0</b>	<b>\$319,875</b>	<b>42</b>	<b>\$1,415,381</b>	<b>137</b>

## FY 2022 FUNDING/HH SERVED BY INCOME CATEGORY

	SF Homeownership		HOME		THTF		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	\$1,529,602	5	\$48,204	7	\$84,373	4	\$1,703,900	94	\$49,108	7	\$0	0	\$0	0	\$0	0	\$1,415,381	137
VLI	\$27,428,695	107	\$25,348	4	\$164,684	7	\$11,545,445	636	\$12,645,482	2201	\$28,500,000	0	\$2,833,333	0	\$319,875	42	\$0	0
LI	\$47,925,506	162	\$1,350	1	\$0	0	\$0	0	\$1,082,539	230	\$0	0	\$166,667	0	\$0	0	\$0	0
>=MI	\$29,330,771	96	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
<b>Total</b>	<b>\$106,214,574</b>	<b>370</b>	<b>\$74,902</b>	<b>12</b>	<b>\$249,057</b>	<b>11</b>	<b>\$13,249,345</b>	<b>730</b>	<b>\$13,777,129</b>	<b>2438</b>	<b>\$28,500,000</b>	<b>0</b>	<b>\$3,000,000</b>	<b>0</b>	<b>\$319,875</b>	<b>42</b>	<b>\$1,415,381</b>	<b>137</b>

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

TDHCA's housing programs allocated \$162,384,882 in Region 7 during FY 2022 and served 3,603 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 8

FUNDING/HH SERVED BY RACE AND ETHNICITY\*

		HOME and THTF Owner Programs		SF Homeownership Programs*	
		HH	%	HH	%
by Race	American Indian or Alaskan Native	0	0%	1	0%
	Asian or Pacific Islander	0	0%	4	1%
	Black or African American	0	0%	50	13%
	Other	0	0%	112	30%
	Unknown	1	50%	25	7%
	White	1	50%	187	49%
by Ethnicity	Hispanic or Latino	0	0%	196	52%
	Not Hispanic or Latino	2	100%	183	48%
	Unknown	0	0%	0	0%

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

FY 2022 FUNDING/HHS SERVED BY ACTIVITY TYPE

	SF Homeownership		HOME		THTF		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	\$78,375,248	379	\$0	0	\$90,000	2	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Renter Programs	\$0	0	\$20,248	145	\$0	0	\$3,269,140	204	\$943,271	160	\$0	0	\$0	0	\$85,049	18	\$0	0
<b>Total</b>	<b>\$78,375,248</b>	<b>379</b>	<b>\$20,248</b>	<b>145</b>	<b>\$90,000</b>	<b>2</b>	<b>\$3,269,140</b>	<b>204</b>	<b>\$943,271</b>	<b>160</b>	<b>\$0</b>	<b>0</b>	<b>\$0</b>	<b>0</b>	<b>\$85,049</b>	<b>18</b>	<b>\$0</b>	<b>0</b>

FY 2022 FUNDING/HH SERVED BY INCOME CATEGORY

	SF Homeownership		HOME		THTF		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	\$243,546	2	\$20,248	90	\$0	0	\$223,059	14	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
VLI	\$21,434,438	116	\$0	41	\$90,000	2	\$2,961,262	186	\$943,271	160	\$0	0	\$0	0	\$85,049	18	\$0	0
LI	\$30,605,199	148	\$0	15	\$0	0	\$84,819	4	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
>=MI	\$26,092,065	113	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
<b>Total</b>	<b>\$78,375,248</b>	<b>379</b>	<b>\$20,248</b>	<b>145</b>	<b>\$90,000</b>	<b>2</b>	<b>\$3,269,140</b>	<b>204</b>	<b>\$943,271</b>	<b>160</b>	<b>\$0</b>	<b>0</b>	<b>\$0</b>	<b>0</b>	<b>\$85,049</b>	<b>18</b>	<b>\$0</b>	<b>0</b>

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

TDHCA's housing programs allocated \$ \$82,782,956 in Region 8 during FY 2022 and served 908 households. Homeowner programs received more funding but renter programs served more households. LI households (>60%, <=80% AMFI) received the most funding, but VLI had the greatest number of households served.

# REGION 9

## FUNDING/HH SERVED BY RACE AND ETHNICITY\*

		HOME and THTF Owner Programs		SF Homeownership Programs*	
		HH	%	HH	%
by Race	American Indian or Alaskan Native	0	0%	8	1%
	Asian or Pacific Islander	0	0%	8	1%
	Black or African American	0	0%	85	7%
	Other	11	73%	126	10%
	Unknown	1	7%	47	4%
	White	3	20%	1029	79%
by Ethnicity	Hispanic or Latino	14	93%	991	76%
	Not Hispanic or Latino	1	7%	312	24%
	Unknown	0	0%	0	0%

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

## FY 2022 FUNDING/HHS SERVED BY ACTIVITY TYPE

	SF Homeownership		HOME		THTF		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	\$305,549,599	1303	\$1,351,376	9	\$154,204	6	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Renter Programs	\$0	0	\$2,278,894	442	\$0	0	\$7,236,918	401	\$6,611,401	1100	\$0	0	\$1,700,000	0	\$569,620	110	\$428,060	59
<b>Total</b>	<b>\$305,549,599</b>	<b>1303</b>	<b>\$3,630,270</b>	<b>451</b>	<b>\$154,204</b>	<b>6</b>	<b>\$7,236,918</b>	<b>401</b>	<b>\$6,611,401</b>	<b>1100</b>	<b>\$0</b>	<b>0</b>	<b>\$1,700,000</b>	<b>0</b>	<b>\$569,620</b>	<b>110</b>	<b>\$428,060</b>	<b>59</b>

## FY 2022 FUNDING/HH SERVED BY INCOME CATEGORY

	SF Homeownership		HOME		THTF		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	\$2,545,374	14	\$2,179,189	303	\$67,465	2	\$809,292	47	\$0	0	\$0	0	\$463,636	0	\$0	0	\$428,060	59
VLI	\$73,582,633	374	\$1,098,272	134	\$65,124	3	\$6,427,626	354	\$6,611,401	1100	\$0	0	\$1,236,364	0	\$569,620	110	\$0	0
LI	\$111,739,285	468	\$352,809	14	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
>=MI	\$117,682,307	447	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
<b>Total</b>	<b>\$305,549,599</b>	<b>1303</b>	<b>\$3,630,270</b>	<b>451</b>	<b>\$154,204</b>	<b>6</b>	<b>\$7,236,918</b>	<b>401</b>	<b>\$6,611,401</b>	<b>1100</b>	<b>\$0</b>	<b>0</b>	<b>\$1,700,000</b>	<b>0</b>	<b>\$569,620</b>	<b>110</b>	<b>\$428,060</b>	<b>59</b>

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

TDHCA's housing programs allocated \$323,752,012 in Region 9 during FY 2022 and served 3,371 households. Homeowner programs received more funding but renter programs served more households. LI households (>60%, <=80% AMFI) received the most funding but VLI had the greatest number of households served.

REGION 10

FUNDING/HH SERVED BY RACE AND ETHNICITY\*

		HOME and THTF Owner Programs		SF Homeownership Programs*	
		HH	%	HH	%
by Race	American Indian or Alaskan Native	0	0%	0	0%
	Asian or Pacific Islander	0	0%	2	1%
	Black or African American	0	0%	3	1%
	Other	0	0%	6	2%
	Unknown	3	100%	11	4%
	White	0	0%	261	92%
by Ethnicity	Hispanic or Latino	0	0%	224	79%
	Not Hispanic or Latino	3	100%	59	21%
	Unknown	0	0%	0	0%

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

FY 2022 FUNDING/HHS SERVED BY ACTIVITY TYPE

	SF Homeownership		HOME		THTF		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	\$54,708,577	282	\$0	0	\$135,000	3	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Renter Programs	\$0	0	\$244,895	58	\$0	0	\$1,600,000	99	\$0	0	\$0	0	\$2,500,000	0	\$3,666	1	\$94,136	14
<b>Total</b>	<b>\$54,708,577</b>	<b>282</b>	<b>\$244,895</b>	<b>58</b>	<b>\$135,000</b>	<b>3</b>	<b>\$1,600,000</b>	<b>99</b>	<b>\$0</b>	<b>0</b>	<b>\$0</b>	<b>0</b>	<b>\$2,500,000</b>	<b>0</b>	<b>\$3,666</b>	<b>1</b>	<b>\$94,136</b>	<b>14</b>

FY 2022 FUNDING/HH SERVED BY INCOME CATEGORY

	SF Homeownership		HOME		THTF		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	\$340,223	3	\$217,558	41	\$0	0	\$177,778	11	\$0	0	\$0	0	\$681,818	0	\$0	0	\$94,136	14
VLI	\$14,702,684	91	\$25,795	13	\$90,000	2	\$1,422,222	88	\$0	0	\$0	0	\$1,818,182	0	\$3,666	1	\$0	0
LI	\$20,826,961	105	\$1,542	4	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
>=MI	\$19,147,606	84	\$0	0	\$45,000	1	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
<b>Total</b>	<b>\$54,708,577</b>	<b>282</b>	<b>\$244,895</b>	<b>58</b>	<b>\$135,000</b>	<b>3</b>	<b>\$1,600,000</b>	<b>99</b>	<b>\$0</b>	<b>0</b>	<b>\$0</b>	<b>0</b>	<b>\$2,500,000</b>	<b>0</b>	<b>\$3,666</b>	<b>1</b>	<b>\$94,136</b>	<b>14</b>

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

TDHCA's housing programs allocated \$56,692,138 in Region 10 during FY 2021 and served 443 households. Homeowner programs received more funding than renter programs and served more households. LI households (>60%, <=80% AMFI) received the most funding but VLI households had the greatest number of households served.

# REGION 11

## FUNDING/HH SERVED BY RACE AND ETHNICITY\*

		HOME and THTF Owner Programs		SF Homeownership Programs*	
		HH	%	HH	%
by Race	American Indian or Alaskan Native	0	0%	1	0%
	Asian or Pacific Islander	0	0%	0	0%
	Black or African American	0	0%	0	0%
	Other	1	11%	18	3%
	Unknown	1	11%	3	1%
	White	7	78%	522	96%
by Ethnicity	Hispanic or Latino	8	89%	528	96%
	Not Hispanic or Latino	1	11%	23	4%
	Unknown	0	0%	0	0%

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

## FY 2022 FUNDING/HHS SERVED BY ACTIVITY TYPE

	SF Homeownership		HOME		THTF		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	\$103,662,833	551	\$157,590	3	\$155,610	6	\$0	0	0	0	\$0	0	\$0	0	\$0	0	\$0	0
Renter Programs	\$0	0	\$142,838	531	\$0	0	\$8,991,048	577	\$572,534	236	\$0	0	\$0	0	\$0	0	\$128,086	23
<b>Total</b>	<b>\$103,662,833</b>	<b>551</b>	<b>\$300,428</b>	<b>534</b>	<b>\$155,610</b>	<b>6</b>	<b>\$8,991,048</b>	<b>577</b>	<b>\$572,534</b>	<b>236</b>	<b>\$0</b>	<b>0</b>	<b>\$0</b>	<b>0</b>	<b>\$0</b>	<b>0</b>	<b>\$128,086</b>	<b>23</b>

## FY 2022 FUNDING/HH SERVED BY INCOME CATEGORY

	SF Homeownership		HOME		THTF		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	\$2,013,827	14	\$137,382	341	\$66,858	3	\$933,403	60	\$0	0	\$0	0	\$0	0	\$0	0	\$128,086	23
VLI	\$40,822,679	245	\$162,224	166	\$88,752	3	\$8,057,645	517	\$572,534	236	\$0	0	\$0	0	\$0	0	\$0	0
LI	\$36,679,938	180	\$821	27	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
>=MI	\$24,146,389	112	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
<b>Total</b>	<b>\$103,662,833</b>	<b>551</b>	<b>\$300,428</b>	<b>534</b>	<b>\$155,610</b>	<b>6</b>	<b>\$8,991,048</b>	<b>577</b>	<b>\$572,534</b>	<b>236</b>	<b>\$0</b>	<b>0</b>	<b>\$0</b>	<b>0</b>	<b>\$0</b>	<b>0</b>	<b>\$128,086</b>	<b>23</b>

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

TDHCA's housing programs allocated \$113,682,452 in Region 11 during FY 2022 and served 1,904 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\*

		HOME and THTF Owner Programs		SF Homeownership Programs*	
		HH	%	HH	%
by Race	American Indian or Alaskan Native	0	0%	1	1%
	Asian or Pacific Islander	0	0%	0	0%
	Black or African American	2	20%	8	6%
	Other	0	0%	7	5%
	Unknown	2	20%	5	4%
	White	6	60%	118	85%
by Ethnicity	Hispanic or Latino	6	60%	73	53%
	Not Hispanic or Latino	4	40%	66	47%
	Unknown	0	0%	0	0%

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

FY 2022 FUNDING/HHS SERVED BY ACTIVITY TYPE

	SF Homeownership		HOME		THTF		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	\$28,251,746	139	\$0	0	\$304,064	10	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Renter Programs	\$0	0	\$374,559	228	\$0	0	\$1,507,435	156	\$84,979	32	\$0	0	\$0	0	\$0	0	\$0	0
<b>Total</b>	<b>\$28,251,746</b>	<b>139</b>	<b>\$374,559</b>	<b>228</b>	<b>\$304,064</b>	<b>10</b>	<b>\$1,507,435</b>	<b>156</b>	<b>\$84,979</b>	<b>32</b>	<b>\$0</b>	<b>0</b>	<b>\$0</b>	<b>0</b>	<b>\$0</b>	<b>0</b>	<b>\$0</b>	<b>0</b>

FY 2022 FUNDING/HH SERVED BY INCOME CATEGORY

	SF Homeownership		HOME		THTF		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	\$268,623	2	\$264,694	137	\$101,564	4	\$154,378	16	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
VLI	\$7,799,132	45	\$97,937	81	\$180,000	5	\$1,353,057	140	\$84,979	32	\$0	0	\$0	0	\$0	0	\$0	0
LI	\$10,211,657	47	\$11,928	10	\$22,500	1	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
>=MI	\$9,972,334	45	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
<b>Total</b>	<b>\$28,251,746</b>	<b>139</b>	<b>\$374,559</b>	<b>228</b>	<b>\$304,064</b>	<b>10</b>	<b>\$1,507,435</b>	<b>156</b>	<b>\$84,979</b>	<b>32</b>	<b>\$0</b>	<b>0</b>	<b>\$0</b>	<b>0</b>	<b>\$0</b>	<b>0</b>	<b>\$0</b>	<b>0</b>

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

TDHCA's housing programs allocated \$30,522,783 in Region 12 during FY 2022 and served 565 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 had the greatest number of households served.

# REGION 13

## FUNDING/HH SERVED BY RACE AND ETHNICITY\*

		HOME and THTF Owner Programs		SF Homeownership Programs*	
		HH	%	HH	%
by Race	American Indian or Alaskan Native	0	0%	1	0%
	Asian or Pacific Islander	0	0%	4	1%
	Black or African American	0	0%	14	2%
	Other	0	0%	47	7%
	Unknown	0	0%	25	4%
	White	22	100%	544	86%
by Ethnicity	Hispanic or Latino	6	27%	590	93%
	Not Hispanic or Latino	16	73%	45	7%
	Unknown	0	0%	0	0%

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

## FY 2022 FUNDING/HH SERVED BY ACTIVITY TYPE

	SF Homeownership		HOME		THTF		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	\$117,104,331	635	\$701,686	6	\$357,065	16	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Renter Programs	\$0	0	\$190,087	205	\$0	0	\$3,242,458	216	\$3,380,887	601	\$0	0	\$0	0	\$0	0	\$77,013	11
<b>Total</b>	\$117,104,331	635	\$891,772	211	\$357,065	16	\$3,242,458	216	\$3,380,887	601	\$0	0	\$0	0	\$0	0	\$77,013	11

## FY 2022 FUNDING/HH SERVED BY INCOME CATEGORY

	SF Homeownership		HOME		THTF		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	\$1,230,510	10	\$530,035	92	\$111,590	5	\$280,540	19	\$0	0	\$0	0	\$0	0	\$0	0	\$77,013	11
VLI	\$40,176,174	244	\$221,094	88	\$155,480	7	\$2,961,918	197	\$3,380,887	601	\$0	0	\$0	0	\$0	0	\$0	0
LI	\$43,099,198	225	\$140,643	31	\$89,995	4	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
>=MI	\$32,598,449	156	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
<b>Total</b>	\$117,104,331	635	\$891,772	211	\$357,065	16	\$3,242,458	216	\$3,380,887	601	\$0	0	\$0	0	\$0	0	\$77,013	11

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

TDHCA's housing programs allocated \$124,976,513 in Region 13 during FY 2021 and served 1,679 households. Homeowner programs received more funding but renter programs served more households. 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 \$204,627,597 in 4% and 9% HTC's during SFY 2022, 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 2022 9% and 4% HTC awards.

The table below shows the funding distribution of 2022 awards by region and includes the variations between the actual distribution and the 9% HTC RAF targets. Data for 9% and 4% HTC are as of November 2022. 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. TDHCA received \$0 in 9% tax credits from the federal pool of unused funds in 2022. As of November 15, 2022, there were \$53,085 in unused 9% tax credits remaining for the 2022 HTC cycle.

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	\$2,410,673	1.18%	\$1,950,055	2.71%	\$460,618	0.35%
2	\$1,800,000	0.88%	\$1,800,000	2.50%	\$0	0.00%
3	\$61,169,510	29.89%	\$13,716,937	19.07%	\$47,452,573	35.76%
4	\$6,824,767	3.34%	\$5,028,630	6.99%	\$1,796,137	1.35%
5	\$5,683,087	2.78%	\$3,051,865	4.24%	\$2,631,222	1.98%
6	\$37,847,019	18.50%	\$16,627,876	23.12%	\$21,219,143	15.99%
7	\$36,048,550	17.62%	\$3,279,380	4.56%	\$32,769,170	24.69%
8	\$4,439,861	2.17%	\$3,299,182	4.59%	\$1,140,679	0.86%
9	\$29,071,954	14.21%	\$8,428,300	11.72%	\$20,643,654	15.56%
10	\$2,100,000	1.03%	\$2,100,000	2.92%	\$0	0.00%
11	\$8,256,891	4.04%	\$6,950,000	9.66%	\$1,306,891	0.98%
12	\$2,763,477	1.35%	\$2,763,477	3.84%	\$0	0.00%
13	\$6,211,808	3.04%	\$2,934,000	4.08%	\$3,277,808	2.47%
Total	\$204,627,597	100.00%	\$71,929,702	100.00%	\$132,697,895	100.00%

### 4% HTC Distribution by County awarded in FY 2022

Rural Urban	Count
Rural	4
Urban	59
Grand Total	63

Construction Type	Count
Acquisition/Rehab	28
New Construction	32
Reconstruction	1
Rehab Only	2
Grand Total	63

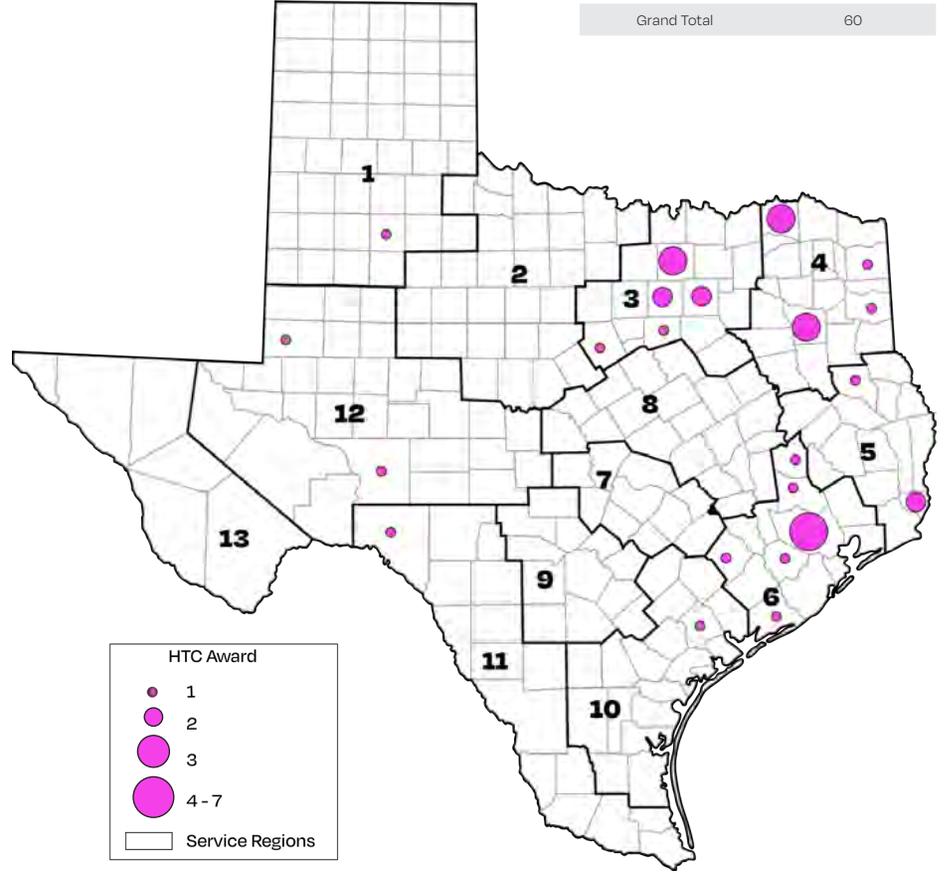
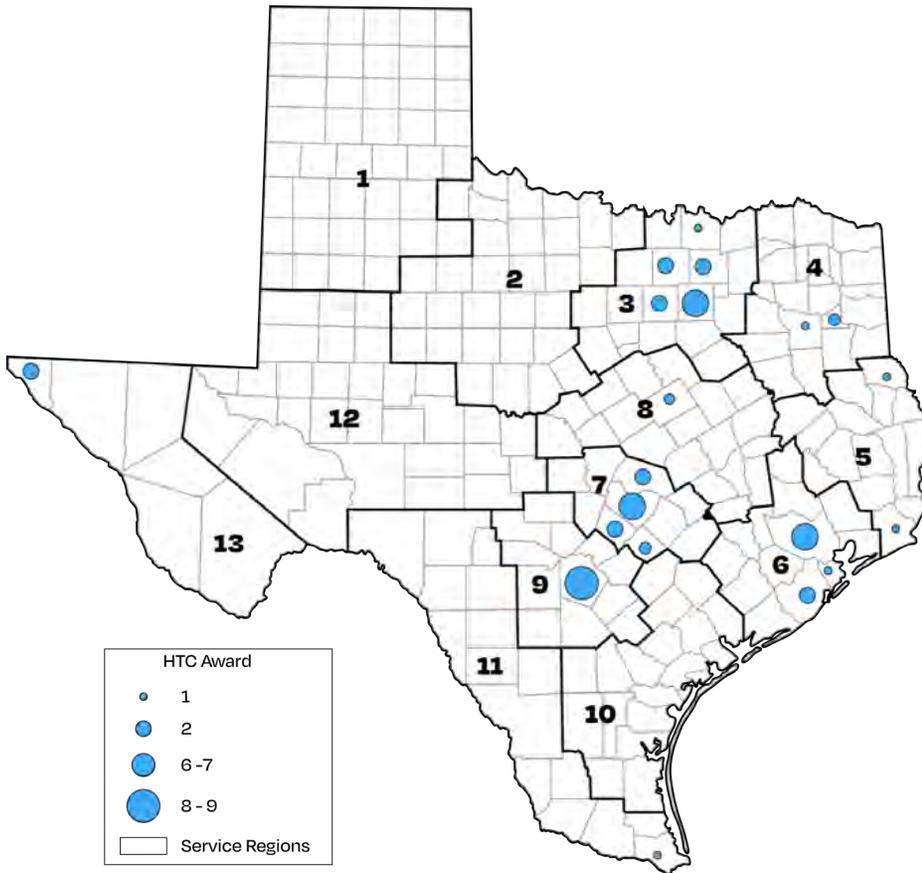
Target Population	Count
Elderly	12
General	51
Grand Total	63

### 9% HTC Distribution by County awarded in FY 2022

Rural Urban	Count
Rural	23
Urban	37
Grand Total	60

Construction Type	Count
Acquisition/Rehab	16
New Construction	40
Reconstruction	3
Rehab Only	1
Grand Total	60

Target Population	Count
Elderly	28
General	31
Supportive Housing	1
Grand Total	60





## 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:**

- 2023 TDHCA Programs: Description of TDHCA's programs organized by division including funding source, administrator, purpose, targeted population, allocation, budget, and contact information.
- Regional Allocation Plans: Distribution of TDHCA's resources across the 13 State Service Regions.
- Policy Initiatives: A brief overview of policy initiatives for TDHCA including Fair Housing and Disaster Recovery.
- Special Needs Populations: Populations that have unique needs related to housing.

## 2023 TDHCA PROGRAMS

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

Shortly after the beginning of the pandemic the United States federal government began enacting legislation aimed at helping renters and homeowners. On March 27, 2020, The Coronavirus Aid Relief and Economic Security Act (CARES Act), a \$2.2 trillion Federal stimulus bill was passed. On December 28, 2020, the \$920 billion Consolidated Appropriations Act was passed. A third bill, the \$1.9 trillion dollar American Rescue Plan (ARP), passed on March 11, 2021. On April 2, 2020, TDHCA began receiving federal funds allocated to combat the COVID-19 pandemic. In total TDHCA received \$3,789,214,251.80 in eight areas which are listed below. TDHCA has used these federal funds to combat the COVID-19 pandemic by creating new programs and supplementing programs which were already in place.

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

### Community Affairs Division

- Community Services Block Grant (CSBG) Program
- Comprehensive Energy Assistance Program (CEAP)
- Section 8 Housing Choice Voucher (HCV) Program
- Emergency Housing Vouchers (EHV)
- Weatherization Assistance Program (WAP)
- Low Income Household Water Assistance Program (LIHWAP)

### Community Development Block Grant CARES Act Assistance

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

### Texas Rent Relief Division (TRR)

### Housing Stabilization Services (HSS)

### Home American Rescue Plan (HOME-ARP)

### 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 (CSHC) Program
- Texas Housing Trust Fund Programs
- 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)

### **Texas Homeowner Assistance Fund (TxHAF)**

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

## **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, the Emergency Housing Vouchers (EHV), Weatherization Assistance Program (WAP), and the Low Income Household Water Assistance Program (LIHWAP).

## **COMMUNITY SERVICES BLOCK GRANT PROGRAM (CSBG)**

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

Ninety percent of the annual CSBG funds must be provided to eligible entities as defined under Section 673 of the CSBG Act to provide services to low-income individuals. These eligible entities are an established network of private nonprofit entities or units of local government that have each been designated by the Governor as the CSBG-eligible entity for a specified geographic area. TDHCA administers the program through a network of 39 CSBG eligible entities. Persons with incomes at or below 125% of the current federal income poverty guidelines issued annually by USHHS are eligible for the program (the level was raised to 200% of poverty for the CSBG CARES funds). Each CSBG eligible entity decides, through a needs assessment and strategic planning process, how the funds for their specific service area will be used; there

is localized flexibility in the use and programming of funds and CSBG eligible entities do not all offer the same programs and services.

Allocations to CSBG-eligible entities are based on two factors: (1) the number of persons living in poverty within the designated service delivery area for each organization and (2) a calculation of inverse population density.

Up to 5% of the State's CSBG allocation may be used for discretionary activities. Current discretionary activities include (1) providing additional assistance to CSBG eligible entities to provide direct services to clients; (2) providing assistance to CSBG eligible entities in a variety of ways to improve performance such as meeting CSBG Organizational Standards; (3) supporting assessment, training and technical assistance needs of the CSBG-eligible entities; (4) supporting the state's homelessness coordination in the Balance of State; (5) supporting the Section 8 Housing Choice voucher program in rural areas of the state; and (6) setting aside funds for disaster recovery immediate response. The Department also uses CSBG State discretionary funds to support organizations administering projects that address the causes of poverty and promote client self-sufficiency in Native American and migrant or seasonal farmworker communities, and to other eligible discretionary activities as authorized by the Department's Board. No more than 5% of the CSBG allocation may be used for

administrative purposes by the state. If the full 5% is not needed for administrative purposes, the remainder may be used on a discretionary basis.

CSBG funding for FY 2023 is not known at this time, and will depend on federal funding levels. CSBG planning figures for 2023 are based on funding for 2022 which was \$35,819,955.

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

**Online documents:** The CSBG State Plan and other guidance may be accessed at the TDHCA website at <http://www.tdhca.state.tx.us/community-affairs/csb/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)

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 36 CEAP subrecipients and one statewide vendor. The subrecipients consist of private nonprofit entities and units of local government. The CEAP subrecipients and vendor make energy payments for eligible households to energy companies through a vendor agreement with energy providers.

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

disaster. A utility disconnection notice may constitute a Crisis in combination with extreme temperatures or a declared disaster.

The targeted beneficiaries of CEAP in Texas are households with an income at or below 150% of federal poverty guidelines, with priority given to the elderly; persons with disabilities; families with young children; households with the highest energy costs or needs in relation to income (highest home energy burden); and households with high energy consumption.

The allocation formula for CEAP uses the following five factors and corresponding weights to distribute its funds by county: non-elderly poverty household factor (40%); elderly poverty household factor (40%); inverse poverty household density factor (5%); median income variance factor (5%); and weather factor (10%).

CEAP funding for FY 2023 is unknown at this time, and will depend on federal funding levels. CEAP Planning figures for 2023 are based on funding for 2022 which was 148,480,436.

**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 Madison Lozano, Community Affairs Division, at 512-936-7798.

**Online documents:** The Energy Assistance Plan and other guidance 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 Housing Choice Voucher (HCV) Program from HUD for counties included in TDHCA's Public Housing Authority (PHA) Plan. The HCV Program provides rental assistance payments on behalf of low-income individuals and families, including older Texans and persons with disabilities. 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.

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

Currently, TDHCA Program budget authority is for approximately 1,561 total housing choice vouchers. The program administers approximately 700 vouchers in 34 counties, or parts of counties that are not served by local or regional housing voucher programs.

In September 2018, TDHCA was awarded 50 Mainstream Vouchers (MSV) for Project Access eligible households. An additional 15 MFP vouchers were issued to TDHCA through the CARES Act for a total of 65 vouchers. In September 2022, the Department was awarded 20 new vouchers under the Consolidated Appropriations Act 2022 (P.L. 117-103). These new

Housing Choice Vouchers (HCV) are not special purpose vouchers, but are to be used for the regular HCVs.

### **Veterans Assistance Supportive Housing (VASH)**

TDHCA has received several VASH allocations that it administers:

In December 2015, TDHCA was awarded 20 Project-Based Veterans Assistance Supportive Housing (VASH) units located 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 October 2018, TDHCA was awarded 20 Tenant-Based Veterans Assistance Supportive Housing (VASH) vouchers for the Fort Bend/ Galveston County area. The initiative is a collaboration between TDHCA, and the U.S. Department of Veterans Affairs (VA).

In January 2022, the Department was awarded 10 additional Veterans Assistance Supportive Housing (VASH) vouchers in coordination with the Veterans Administration Medical Center at Freedom's Path in Kerrville.

### **Emergency Housing Vouchers (EHV)**

(See below) HCV Program funding for FY 2022 is approximately \$6.7 million. Additionally, through the American Rescue Plan Act, the program was awarded \$11.4 million for Emergency Housing Vouchers.

In May 2021, TDHCA was awarded \$7.6 million in assistance to support 798 Emergency Housing Vouchers (EHVs) authorized by the American Rescue Plan Act of 2021 (Public Law No: 117-2). The American Rescue Plan Act allowed the HUD to allocate additional vouchers to PHAs to direct emergency vouchers to the PHAs operating in areas where the EHV's eligible populations have the greatest need. The EHVs are provided to help assist individuals and families who are (1) homeless, (2) at risk of homelessness, (3) fleeing, or

attempting to flee, domestic violence, dating violence, sexual assault, stalking, or human trafficking, or (4) recently homeless.

See Section 5 Pandemic Response for further information.

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

**Online documents:** Additional documentation, including the Housing Choice Voucher Plan, may be accessed at the TDHCA website at <http://www.tdhca.state.tx.us/section-8/>.

**Funding Source:** HUD

**Type of Assistance:** Grant, rental subsidy

**Recipients:** Households at or below 50% AMFI

## WEATHERIZATION ASSISTANCE PROGRAM (WAP)

WAP is funded by the U.S. Department of Energy (DOE) and USHHS' LIHEAP grant. WAP allocates funding to help low-income households control energy costs through the installation of weatherization (energy-efficient) measures and energy conservation education. The Department administers WAP through a network of 20 WAP subrecipients. The subrecipients consist of private nonprofit entities and units of local government. Typical weatherization measures include attic and wall insulation, weather-stripping and air sealing measures, heating and cooling unit repair and/or replacement, replacement of inefficient appliances such as refrigerators and minor repairs to allow energy efficient measures to be installed in the household.

The targeted beneficiaries of WAP in Texas are households with an income at or below 150% of federal poverty for the LIHEAP WAP and 200% of federal poverty for DOE WAP, with priority given to the elderly; persons with disabilities; families with young children;

households with the highest energy costs or needs in relation to income (highest home energy burden); and households with high energy consumption.

The allocation formula for WAP uses the following five factors and corresponding weights to allocate its funds by county: non-elderly poverty household factor (40%); elderly poverty household factor (40%); inverse poverty household density factor (5%); median income variance factor (5%); and weather factor (10%).

Projected WAP funding for FY 2023 is unknown at this time, and will depend on federal funding levels. WAP funding levels for FY 2023 are based on 2022 federal funding which was LIHEAP - \$17,048,689 and DOE - \$7,312,191.

**Contact:** To connect directly to a local WAP provider, call 211 or 1-888-606-8889, or go online to <http://www.tdhca.state.tx.us/texans.htm>. Program administrators can call Chad Turner, Community Affairs Division at 512-475-3860.

**Online documents:** The Weatherization Assistance State Plan and other guidance may be accessed from the TDHCA website at <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

## LOW INCOME HOUSEHOLD WATER ASSISTANCE PROGRAM (LIHWAP)

TDHCA's LIHWAP program was allocated \$51,801,876 from USHHS through the Consolidated Appropriations Act of 2021 and \$40,597,082 from the American Rescue Plan Act. Subrecipients and a statewide vendor have until September 30, 2023 to spend both allocations of LIHWAP funds.

See Section 5 Pandemic Response for further information.

## **Community Development Block Grant (CDBG) CARES Act Assistance**

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

See Section 5 Pandemic Response for further information

## **TEXAS RENT RELIEF (TRR)**

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

and counties of the state that also received Emergency Rental Assistance funds from the U.S. Treasury can apply to the TRRP.

\$2,150,836,211 is available for direct rental and utility assistance provided through TRR.

As of September 2022, TRR has administered \$2,059,657,639 in direct rental and utility assistance to 311,055 households across Texas.

See Section 5 Pandemic Response for further information.

## **HOUSING STABILITY SERVICES (HSS) DIVISION**

Through both allocations of ERA1 and ERA2, approximately \$163,552,903 has been directed to organizations to provide housing stability services.

See Section 5 Pandemic Response for further information.

## **HOME AMERICAN RESCUE PLAN (HOME-ARP)**

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

See Section 5 Pandemic Response for further information.

## **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 60,000 homes per year and conducts approximately 20,000 inspections per year. Relying on a team of trained inspectors stationed throughout Texas, the Division inspects manufactured homes for warranty issues, habitability and proper installation statewide. The Manufactured Housing Division handles more than 78,000 incoming calls and assists approximately 2,300 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](http://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 (HTC) PROGRAM

The HTC Program receives authority from the U.S. Department of the Treasury to provide tax credits to nonprofit and for-profit developers. The tax credits are sold to investors, creating equity that decreases the need to incur and service debt; the equity generated through that sale allows the property owners to lease units to low income households at reduced rents. The targeted beneficiaries of the program are very low-income and extremely low-income families at or

below 80% of the AMFI. The HTC Program was created by the Tax Reform Act of 1986 and is governed by the Internal Revenue Code of 1986 (Code), as amended, 26 USC §42. There are two different housing tax credit programs: the 9% Competitive HTC Program and the 4% Non-competitive HTC Program. Under the Competitive HTC Program, the Code authorizes 9% tax credits in the amount of 2.60 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 2022 is \$77,337,973. 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 and taxable multifamily bonds under its Private Activity Bond (PAB) Program to provide loans for the development of affordable rental housing to nonprofit and for-profit developers who assist very low- to moderate-income Texans. The authority to issue PABs is derived from the Internal Revenue Code and the state's PAB program is administered by the Texas Bond Review Board (BRB). Pursuant to Tex. Gov't Code Chap. 1372, approximately 22% of the annual tax exempt volume cap is set aside for multifamily developments and available to various issuers, of which TDHCA is one, to finance multifamily developments. Of this amount, 20%, or approximately \$170 million, will be made available exclusively to TDHCA. On August 15 of each year, any allocations in the sub-ceilings of the PAB Program that have not been reserved by other issuers collapse into one allocation pool. This is an opportunity for TDHCA to apply for additional allocation which allows TDHCA to issue multifamily bonds in excess of the set-aside of \$130 million.

Issuers submit applications on behalf of development owners to the BRB, utilizing the lottery process or through the waiting list established by the issuer. Eligible bond issuers in the state include TDHCA, Texas State Affordable Housing Corporation (TSAHC), and various local issuers, which include Housing Finance Corporations and Public Facility Corporations. 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.

TDHCA accepts applications throughout the year. Developments that receive 50% or more of their funding from the proceeds of tax-exempt bonds under the PAB program are also eligible to apply for 4% Non-competitive HTCs.

In line with the Department's energy efficiency efforts, the MF Bond Program requires applicants to adhere to the statewide energy code and provide Energy Star Rated (or equivalent) appliances.

### **MULTIFAMILY DIRECT LOAN PROGRAM**

The Multifamily Finance Division awards HOME, Tax Credit Assistance Program Repayment Funds (TCAP RF) as available, Neighborhood Stabilization Program Round 1 Program Income (NSP1 PI) as available, Emergency Rental Assistance Funds (ERA2) as available, and National Housing Trust Fund (NHTF) funds to eligible applicants for the development of affordable rental housing. Owners are required to make the units available to Extremely Low-, Very Low- and Low-Income families and must meet long-term rent restrictions. These funds are awarded as specified in published rules and NOFAs by TDHCA and are available to for-profit and nonprofit developers.

HOME funds come from annual formula grant allocations from HUD and program income from repayable multifamily loans. HOME funds can serve households earning up to 80% AMFI. Applicants for HOME funds under the MF Direct Loan program can be for-profit and nonprofit developers. It is anticipated that approximately \$20 million in HOME funds will be available for SFY 2023. In general, HOME funds may only be used in parts of the state that do not receive their own allocation from HUD, although certain COVID-impacted developments may qualify for a waiver of this requirement.

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 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. No funds were available during SFY 2022, and the Department does not anticipate any NSP1-PI to be available in SFY 2023. 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 SFY 2023, TDHCA anticipates making available approximately \$37,000,000 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 the online inventory 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 Colin Nickells 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 Connor Jones at (512) 475-3986.

Online documents: The HTC Program QAP and Multifamily Direct Loan Rules, and Multifamily Housing Revenue Bond Rules may be accessed from the TDHCA website at <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, ERA2 and NTHTF 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.

## SECTION 811 PROJECT RENTAL ASSISTANCE PROGRAM

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

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

The program is limited to households with a member that meets one of the Target Population definitions and are eligible to receive services through one of the eligible disability service organizations contracted with Texas HHSC or directly through DFPS. Each eligible household must include a qualified

member of one of the Target Populations that will be at least 18 years of age and under age 62 at the time of application and admission. All Target Populations are eligible for community-based, long-term care services as provided through Medicaid waivers, Medicaid state plan options, or state funded services and have been referred to TDHCA through their Section 811 Referral Agent.

### TARGET POPULATIONS:

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

### THE PROGRAM IS LIMITED TO PROPERTIES LOCATED IN THE FOLLOWING METROPOLITAN STATISTICAL AREAS (MSAS):

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

The Section 811 PRA Program received a total award of \$12,342,000 for HUD PY 2012, an additional \$12,000,000 for HUD PY 2013 and \$6,982,087 for HUD PY 2019. The program helps extremely low-income individuals with disabilities and their families by providing between 500 and 700 new integrated supportive housing units.

**Contact:** For individuals, or their local service professionals who are interested in accessing a unit through the Section 811 PRA Program, contact Kaitlin Devlin at (512) 936-7796. General program information about the Section 811 PRA Program can be found at: <http://www.tdhca.state.tx.us/section-811-pra/index.htm>.

**Online documents:** Resource documents for participating multifamily developments can be found by visiting: <https://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 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 homelessness to rental assistance to home ownership, from both federal and state funding sources, including funds from the U.S. Department of Housing and Urban

Development, the Texas Housing Trust Fund (THTF), General Revenue appropriations, and donations made to the Ending Homelessness Fund.

The Emergency Solutions Grants (ESG) Program, the HOME Program, and the Neighborhood Stabilization Program (NSP), as well as supplemental appropriations to the Emergency Solutions Grants CARES (ESG CARES) Program share common federal oversight through HUD's Office of Community Planning and Development (CPD) and are HUD funded programs.

The Colonia Self-Help Center (CSHC) Program, administered under SFHP's Office of Colonia Initiatives (OCI), is funded by the Community Development Block Grant (CDBG) also overseen by HUD CPD. CSHC is provided through a partnership with the Texas Department of Agriculture (TDA).

The Amy Young Barrier Removal (AYBR) Program and the Texas Bootstrap Loan (Bootstrap) Program are funded through the THTF.

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 (ESG) 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 payment of certain expenses related to operating emergency shelters; essential services related to emergency shelters and street outreach for persons experiencing homelessness; and, homelessness prevention and rapid re-housing assistance such as rental and utility assistance.

TDHCA programs its ESG funds regionally for each of the HUD-designated Continuum of Care (CoC) Regions according to a combination of the region's proportionate share of a number of factors. The factors may include total population, number of persons

experiencing homelessness based on the Point-in-Time count submitted to HUD by the CoCs; persons living in poverty; renters with incomes less than 30% AMI that experience cost burden; the amount of ESG funding received by federal and state funding streams in the past year; and other factors as listed in the administrative rules governing the ESG Program.

ESG funds are awarded to eligible existing subrecipients through continuing awards with additional funds made available to Subrecipients under a competitive application cycle to provide street outreach, emergency shelter, rapid-rehousing, homelessness prevention, and data collection and administration. ESG funding for FY 2023 is \$9,381,281.

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

**Online documents:** See the State of Texas Consolidated Plan: One Year Action Plan at <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

## ESG CARES

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

\$97,792,616 during FY2021. An additional \$5,854,004 allocation will be made available to the state for FY2023.

See Section 5 Pandemic Response for further information.

## HOMELESS HOUSING AND SERVICES PROGRAM (HHSP)

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

The 87th Legislature appropriated approximately \$9.6 million in General Revenue funds for the 2022-2023 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 FY2022, approximately \$4.7 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, and San Antonio.

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

**Online documents:** More HHSP information may be accessed online at <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 (EH) FUND

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

The contributions to the EH Fund are entirely voluntary, and averaged \$22,556 per month in fiscal year 2022. Funding for fiscal year 2023 is estimated to be \$270,672, assuming the current contribution level is maintained. The EH fund will be distributed to eligible cities and counties that currently participate in the TDHCA ESG Program or the HHSP Program unless the balance of the EH Fund contributions within the fiscal

year exceeds \$1,000,000, at which time the EH Fund will become available through a NOFA for any eligible entity.

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

**Online documents:** <https://www.tdhca.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.) and TDHCA receives its HOME funding from HUD.

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

programmatic activity that is not subject to the RAF. TDHCA provides technical assistance to all recipients of the HOME Program to ensure that participants meet and follow state implementation guidelines and federal regulations.

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

### **TENANT-BASED RENTAL ASSISTANCE**

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

declared disasters, as well as for assistance provided under the PWD set-aside. These funds are made available as specified in published rules and NOFAs.

### **CONTRACT FOR DEED**

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

### **HOME HOMEBUYER ASSISTANCE WITH NEW CONSTRUCTION**

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

§2306.514. These funds are made available as specified in published rules and Notices of Funding Availability (NOFAs).

### Single Family Development

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

### HOMEOWNER RECONSTRUCTION ASSISTANCE

The Homeowner Reconstruction Assistance (HRA) activity offers grants or zero-interest deferred forgivable loans for reconstruction or new construction of dilapidated housing units to homeowners. The existing and the reconstructed home must be the principal residence of the homeowner. At the completion of construction activities, all properties must meet the International Residential Code, the Department's Energy Efficiency rules, local building codes, zoning ordinances, local construction

requirements, and must comply with the universal design features in new construction, established by Tex. Gov't Code §2306.514.

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

Projected HOME Allocation from HUD for FY 2023 is \$40,773,526. An additional \$16,857,721.95 in HOME program income will be available in FY 2023.

**Contact:** Individuals seeking assistance may search for local providers in their area online at <http://www.tdhca.state.tx.us/> or by calling the Housing Resource Center at 800-525-0657. Program administrators can call the Single Family and Homeless Programs Division at (512) 475-4167 or by email at [HOME@tdhca.state.tx.us](mailto:HOME@tdhca.state.tx.us).

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

**Funding Source:** HUD

**Type of Assistance:** Loans and grants

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

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

### NEIGHBORHOOD STABILIZATION PROGRAM

The purpose of NSP was to redevelop into affordable housing or acquire and hold abandoned and foreclosed properties in areas that were documented to have had the greatest potential for declining property values as a result of excessive foreclosures. NSP was created by the Housing and Economic Recovery Act of 2008 (HERA), establishing a temporary program meant to address economic issues at that time. Although no new NSP funding is being provided to Texas, NSP continues to operate and has approximately 250 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:** Single Family and Homeless Programs Division at (512) 475-0908.

**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 CSHC Program and other Department programs along the Texas-Mexico border, and may work in field offices. The OCI provides technical assistance to nonprofits, for-profits, units of local government, community organizations, and colonia residents along the 150-mile Texas-Mexico border region.

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

Agriculture. Operation of the CSHC Program in each county is managed by a local nonprofit organization, Community Action Agency (CAA), or local unit of government that has demonstrated capacity to operate a Colonia SHC and been selected by the county.

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

Estimated funding for the PY 2023 the Colonia SHC Program is \$1,735,693. The funding for PY 2024 is currently unavailable, and will depend on federal funding levels.

**Contact:** Albert Alvidrez at (915) 834-4925 or [albert.alvidrez@tdhca.state.tx.us](mailto: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

## TEXAS HOUSING TRUST PROGRAMS

The Texas Housing Trust Fund (THTF) receives general revenue appropriations funding from the State of Texas, including the use of loan repayments from previous projects funded with THTF 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 87th Legislature, the Department was appropriated General

Revenue for the TTHTF in the amount of \$9,546,282 for the 2022-2023 biennium. The 2022-2023 Texas Housing Trust Fund Biennial Plan was presented and approved by the Department's Governing Board at the board meeting of July 22, 2021, amended by the Board on September 2, 2021, and was submitted to appropriate legislative offices as required by the Texas Government Code.

## TEXAS BOOTSTRAP LOAN PROGRAM

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

organizations providing capacity building services to increase and expand the utilization of the Bootstrap Program.

Bootstrap Program funding for FY 2022-2023 is \$2,835,432 per year, with additional funds made available through repayment of prior loans made under the Bootstrap Program will be utilized to ensure that not less than \$3 million per year is made available for this purpose.

### Contact:

Single Family and Homeless Programs Division at (512) 475-4167 or THTF@tdhca.state.tx.us

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

Funding Source: TTHTF

Type of Assistance: Amortizing repayable loans at 0% interest

Recipients: Nonprofit organizations and Colonia Self-Help Centers

Targeted Beneficiaries: Households at or below 60% AMFI

## AMY YOUNG BARRIER REMOVAL PROGRAM

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

AYBR Program funding for FY 2023 is \$1,493,586.

**Contact:** Single Family and Homeless Programs Division at (512) 475-4167 or [THTF@tdhca.state.tx.us](mailto:THTF@tdhca.state.tx.us)

**Online documents:** <http://www.tdhca.state.tx.us/THTF>

**Funding Source:** THTF

**Type of Assistance:** Grants

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

**Targeted Beneficiaries:** 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 2023 is dependent, in part, on continuation of federal authority, but is projected to be \$600,000,000.

Contact: For individuals seeking assistance, call 1-800-792-1119 or go to [thetexashomebuyerprogram.com](http://www.thetexashomebuyerprogram.com) to view Frequently Asked Questions and search for Participating Lenders. Mortgage Companies or Banks interested in becoming a participating lender should email the Texas Homeownership Division at [txhomebuyer@tdhca.state.tx.us](mailto:txhomebuyer@tdhca.state.tx.us).

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

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

Type of Assistance: 30-year fixed-rate mortgage loan financing at competitive interest rates, with down payment assistance in a second lien

Administrators: Participating mortgage lenders

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

loans products if in a targeted area. The purchase price of the home must not exceed established purchase price limits.

MCTH Program funding for FY 2023 is projected to be \$1,000,000,000.

Contact: For individuals seeking assistance, call 1-800-792-1119 or go to [thetexashomebuyerprogram.com](http://www.thetexashomebuyerprogram.com) to view Frequently Asked Questions and search for Participating Lenders. Mortgage Companies or Banks interested in becoming a participating lender should email the Texas Homeownership Division at [txhomebuyer@tdhca.state.tx.us](mailto:txhomebuyer@tdhca.state.tx.us). Online documents: <http://www.thetexashomebuyerprogram.com>

Funding Source: Sale of Mortgage Backed Securities into the secondary market

Type of Assistance: 30-year fixed-rate mortgage loan financing at competitive interest rates, with down payment assistance in a second lien

Administrators: Participating mortgage lenders

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

## MY CHOICE TEXAS HOME

The MCTH is funded through the sale of mortgage backed securities (created by pooling mortgage loans originated through the MCTH Program) to third party investors. The program is open to first time and non-first time homebuyers, on a first-come, first-served basis through a network of participating lenders. The program provides homeownership opportunities by offering competitive interest rate mortgage loans and down payment assistance for qualified individuals and families whose gross annual household income does not exceed: 80% AMFI for the Fannie Mae HFA Preferred Conventional loan product; 125% AMFI (for FHA, VA, USDA Government loan products if in non-targeted areas, or 140% AMFI for FHA, VA, USDA Government

## TEXAS MORTGAGE CREDIT CERTIFICATE

TDHCA has the ability to issue Mortgage Credit Certificates (MCCs) through its tax-exempt bond authority. The program is offered through a network of approved lenders. An MCC provides first-time homebuyers a federal income tax credit, reducing the homebuyer's potential federal income tax liability. The homebuyer can convert a portion of their annual mortgage interest into a direct income tax credit on their U.S. individual income tax return. The credit may be applied for the life of the loan, as long as the home remains the borrower's primary residence. The Department's MCC Program is currently tiered by purchase price to provide the most efficient use of private activity bond cap and ensure borrowers receive the most financial benefit possible. The individual benefit borrowers can potentially receive is based on the interest rate and the outstanding mortgage amount. MCCs with a credit rate greater than 20% have an annual maximum credit of \$2,000. MCCs at or below a 20% MCC credit rate have no annual maximum. The credit cannot be greater than the annual federal income tax liability, after all other credits and deductions have been taken into account.

MCC tax credits in excess of a borrower's current year tax liability may be carried forward for use during the subsequent three years.

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

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

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

TX MCC funding for FY 2022 is dependent on continuation of federal authority, but is projected to be \$500,000,000.

**Contact:** For individuals seeking assistance, call 1-800-792-1119 or go to [thetexashomebuyerprogram.com](http://www.thetexashomebuyerprogram.com) to view Frequently Asked Questions and search for Participating Lenders. Mortgage Companies or Banks interested in becoming a participating lender should email the Texas Homeownership Division at [txhomebuyer@tdhca.state.tx.us](mailto:txhomebuyer@tdhca.state.tx.us).

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

**Funding Source:** Conversion of single family private activity bond authority

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

**Administrators:** Participating mortgage lenders

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

## **TEXAS STATEWIDE HOMEBUYER EDUCATION PROGRAM**

The 75th Texas Legislature passed HB 2577, which charged TDHCA with the development and implementation of a statewide homebuyer education program to provide information and counseling to prospective homebuyers. In 1999, TDHCA created TSHEP to fulfill this mandate. The program leverages the delivery of comprehensive homebuyer education by providing online resources and training to homebuyers.

TDHCA, in conjunction with its Governing Board, made the decision to outsource the day to day administration of the program; currently the program is under review for best way to expand homebuyer education throughout the State of Texas. A list of

certified homebuyer education providers along with pertinent program information will continue to be made available and periodically updated on TDHCA's website for any individual seeking homebuyer education and counseling services.

Projected TSHEP funding for FY 2023: \$50,000

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

Funding Source: State funds

Type of Assistance: Referral services

Recipients: Local nonprofit homebuyer education providers or prospective providers

Targeted Beneficiaries: No AMFI limits

## TEXAS HOMEBUYER U

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

## TEXAS HOMEOWNER ASSISTANCE FUND (TxHAF) and TxHAF SUBRECIPIENT ACTIVITIES

Through the ARP Act TDHCA was awarded \$842,214,006 in TxHAF to assist homeowners impacted by the pandemic.

See Section 5 Pandemic Response for further information.

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 THTF because the programs have different eligible activities, households and geographical service areas.

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.

**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

**HOME PROGRAM REGIONAL ALLOCATION FORMULA**

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

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

rental housing development, and various single-family activities. These tables do not reflect funds available for FY2023. They are examples only.

## EXAMPLE HOME SINGLE FAMILY PROGRAM 2023 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	\$831,302.12	5.50%	\$676,876.03	\$154,426.09
2	Abilene	\$706,133.17	4.70%	\$563,285.29	\$142,847.89
3	Dallas/Fort Worth	\$2,598,252.81	17.30%	\$377,179.74	\$2,221,073.07
4	Tyler	\$1,415,579.94	9.40%	\$879,306.38	\$536,273.56
5	Beaumont	\$931,831.67	6.20%	\$694,832.15	\$236,999.52
6	Houston	\$846,982.28	5.60%	\$336,067.50	\$510,914.78
7	Austin/Round Rock	\$1,436,728.66	9.60%	\$227,443.76	\$1,209,284.90
8	Waco	\$1,035,506.76	6.90%	\$496,187.07	\$539,319.69
9	San Antonio	\$735,652.56	4.90%	\$330,114.24	\$405,538.32
10	Corpus Christi	\$803,808.70	5.40%	\$518,074.01	\$285,734.69
11	Brownsville/Harlingen	\$1,035,351.86	6.90%	\$650,874.78	\$384,477.09
12	San Angelo	\$861,291.79	5.70%	\$582,724.95	\$278,566.84
13	El Paso	\$1,761,577.68	11.70%	\$1,500,654.44	\$260,923.23
	<b>Total</b>	<b>\$15,000,000.00</b>	<b>100.00%</b>	<b>\$7,833,620.34</b>	<b>\$7,166,379.66</b>

**EXAMPLE HOME MULTIFAMILY PROGRAM 2023 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	\$514,274.83	4.10%	\$396,479.96	\$117,794.88
2	Abilene	\$395,262.47	3.20%	\$318,992.60	\$76,269.87
3	Dallas/Fort Worth	\$2,559,481.79	20.50%	\$360,942.15	\$2,198,539.64
4	Tyler	\$1,423,409.71	11.40%	\$870,971.94	\$552,437.76
5	Beaumont	\$882,424.60	7.10%	\$702,407.30	\$180,017.31
6	Houston	\$907,904.21	7.30%	\$330,756.91	\$577,147.30
7	Austin/Round Rock	\$1,429,730.41	11.40%	\$177,107.92	\$1,252,622.49
8	Waco	\$1,035,030.57	8.30%	\$416,044.52	\$618,986.06
9	San Antonio	\$742,395.44	5.90%	\$305,488.81	\$436,906.62
10	Corpus Christi	\$634,551.63	5.10%	\$393,144.49	\$241,407.14
11	Brownsville/Harlingen	\$1,086,054.83	8.70%	\$653,961.10	\$432,093.72
12	San Angelo	\$517,824.97	4.10%	\$250,239.12	\$267,585.86
13	El Paso	\$371,654.55	3.00%	\$39,708.10	\$331,946.44
	<b>Total</b>	<b>\$12,500,000.00</b>	<b>100.00%</b>	<b>\$5,216,244.92</b>	<b>\$7,283,755.08</b>

**TEXAS HOUSING TRUST FUND PROGRAM REGIONAL ALLOCATION FORMULA**

According to Tex. Gov't Code §2306.111(d-1) (3), the RAF does not apply to activities with less than \$3,000,000 of funding. The Texas Bootstrap Loan Program has not received more than \$3,000,000. Tex. Gov't Code §2306.111(d-1)(2) also dictates that the RAF does not apply to activities primarily designed to serve persons with disabilities, and therefore the Amy Young Barrier Removal Program is exempt from the RAF. However, a regional dispersion may be utilized when releasing Amy Young Barrier Removal Program funds through the reservation system to ensure that all rural and urban areas of the state have an opportunity to access funds. No THTF funds are subject to the RAF for SFY 2022.

**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 2023 RAF**

Region	Place for Geographical Reference	Example Regional Funding Amount	Example Regional Funding %	Example Rural Funding Amount	Example Urban Funding Amount
1	Lubbock	\$1,891,455.80	2.90%	\$658,805.66	\$1,232,650.15
2	Abilene	\$1,200,000.00	1.80%	\$600,000.00	\$600,000.00
3	Dallas/Fort Worth	\$15,373,775.64	23.70%	\$600,000.00	\$14,773,775.64
4	Tyler	\$2,585,149.50	4.00%	\$1,368,825.48	\$1,216,324.02
5	Beaumont	\$2,029,912.75	3.10%	\$1,083,132.68	\$946,780.07
6	Houston	\$14,980,001.85	23.00%	\$600,000.00	\$14,380,001.85
7	Austin/Round Rock	\$4,853,657.07	7.50%	\$600,000.00	\$4,253,657.07
8	Waco	\$3,030,189.13	4.70%	\$649,514.16	\$2,380,674.97
9	San Antonio	\$6,109,308.48	9.40%	\$600,000.00	\$5,509,308.48
10	Corpus Christi	\$1,869,088.11	2.90%	\$639,113.04	\$1,229,975.07
11	Brownsville/Harlingen	\$6,661,260.64	10.20%	\$989,501.94	\$5,671,758.71
12	San Angelo	\$1,486,149.00	2.30%	\$600,000.00	\$886,149.00
13	El Paso	\$2,930,052.03	4.50%	\$600,000.00	\$2,330,052.03
	<b>Total</b>	<b>\$65,000,000.00</b>	<b>100.00%</b>	<b>\$9,588,892.95</b>	<b>\$55,411,107.05</b>

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

application and supporting documentation as required by the QAP and the Department's rules, as well as meeting all eligibility and threshold requirements.

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

## POLICY INITIATIVES

The mission of the Texas Department of Housing and Community Affairs is to administer its assigned programs efficiently, transparently, and lawfully and to invest its resources strategically and develop high quality affordable housing which allows Texas communities to thrive. In addition to the goals established by the Department's Legislative Appropriations Request, the Riders in the General Appropriations Act and state law, TDHCA continues to search for new ways to meet its mission. The following are policy initiatives for TDHCA. A vast amount of TDHCA's efforts since March 2020 have gone toward expanding existing programs and establishing new programs to deliver assistance to communities and households affected by the pandemic.

## FAIR HOUSING

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

### Education, Outreach and Training

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

training opportunities throughout the year, and more tailored training upon request to help ensure equal access to TDHCA programs.

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

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

TDHCA's Fair Housing 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.

The Department's Language Access Plan is revised biennially and defines the actions to be taken by the Department to ensure meaningful access to agency services, programs, and activities for persons who have Limited English Proficiency. The agency contracts with third-party translation and interpreting services through two vendors available on an as-needed basis. Those who are unable to speak, read,

write, or understand the English language may call the Department to request translation assistance with any document, event or other information from the Department.

### **Program Administration and Monitoring**

Annually TDHCA Fair Housing Staff examine HUD's Fair Market Rents (FMRs) and Small Area Fair Market Rents (SAFMRs) to determine if payment standards in the Department's Housing Choice Voucher 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 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 payment standards in areas where voucher holders have difficulty in finding acceptable units or affording units in more desirable areas.

The Fair Housing team assumed the role of reviewing the written policies and procedures and affirmative marketing plans of multifamily properties that are monitored by TDHCA. These reviews are conducted on a 5 year schedule and may also be required based on complaints received about the properties.

The Department has been the lead agency in generating the State's comprehensive Fair Housing planning document. The Fair Housing team has been in charge of this process and coordinates with other agencies receiving HUD Community Planning and Development funds to produce the required analysis. The Fair Housing team visited locations across the State in order to garner input and identify impediments to fair housing choice and elicited extensive input and

comment. The next planning document will be due in 2024, and the Fair Housing team is expected to continue to play the lead role in its production.

### **HOMELESS INDIVIDUAL CAMPING (HIC) PLANS**

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

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

To date no HIC Plans have been submitted to TDHCA for approval. More information on HIC Plans can be found at <https://www.tdhca.state.tx.us/HIC-Plans.htm>

### **DISASTER RECOVERY**

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

follow applicable program rules, including but not limited to eligible applicants, beneficiaries, activities, etc., unless otherwise waived.

includes Native Americans and migrant farmworker populations as special populations eligible for services provided by CSBG state discretionary funds.

## **SPECIAL NEEDS POPULATIONS**

### **ELDERLY PERSONS**

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

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

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

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

### **FARMWORKERS**

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

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

TDHCA set aside a portion of its Program Year 2022-23 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

## **PERSONS EXPERIENCING HOMELESSNESS**

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

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

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.

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

The QAP, which governs TDHCA's Competitive 9% HTC program, offers points in the scoring criteria for developments that propose to set aside 5% of

the units for persons with special needs; one of the nine special needs categories for the HTC Program is persons with HIV/AIDS.

### **PERSONS WITH DISABILITIES (Mental, Physical, and Developmental)**

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

ESG Subrecipients may choose to prioritize certain subpopulations to serve with their ESG state funds. In the 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. The awardees from 2020 determined the eligible applicant pool for 2021, thus prioritizing these populations as they were in 2020.

TDHCA is one of 31 states awarded funds by HUD for the Section 811 PRA Program. TDHCA was awarded the full amount requested for HUD's 2012, 2013, and 2019 rounds. These three grants provide project-based rental assistance for extremely low-income persons with disabilities in eight MSAs in Texas, including Austin-Round Rock; Brownsville-Harlingen; Corpus Christi, Dallas-Fort Worth-Arlington; El Paso; Houston-The Woodlands-Sugar Land; McAllen-

Edinburg-Mission; and San Antonio-New Braunfels. Eligible households must include a member of one of the following Target Populations: 1) Persons Exiting Nursing Facilities 2) Persons Exiting Intermediate Care Facilities for People with Intellectual and Developmental Disabilities 3) Youth and Young Adults Exiting Foster Care with Disabilities; and 4) Persons with Serious Mental Illness. The service areas of the program and target populations selected were the result of an extensive public input process involving persons with disabilities, developers, advocates and state agencies. The purpose of this program is to provide long-term project-based rental assistance contracts for affordable housing units set aside for extremely low-income persons with disabilities. TDHCA entered into an Inter-Agency Agreement with Texas HHSC and DFPS, which was a requirement of the Section 811 PRA grant application. This Inter-Agency Agreement outlines the targeted populations for the Section 811 PRA Program, methods of outreach and referral and commitments of availability of services from Texas HHSC and DFPS contractors.

#### **Highlights specific to Multifamily Properties:**

- The MF Direct Loan Program, HTC Program, and MF Bond Program rental developments must conform to Section 504 standards, which require that at least 5% of the development's units be accessible for persons with physical disabilities and at least 2% of the units be accessible for person with hearing and visual impairments. The 2022 QAP requires some otherwise exempt Developments to comply with Fair Housing accessibility requirements.

- Tex. Gov't Code Chap. 2306 and TDHCA's QAP require all TDHCA Multifamily properties funded after September 1, 2001, to operate in compliance with Section 504 of the Rehabilitation Act of 1973. Owners are required to pay for reasonable accommodations/modifications requested by persons with a disability. TDHCA's Fair Housing Team and Compliance Division have produced a Tenant Rights and Resources Guide for TDHCA Monitored Properties that highlights rights to reasonable accommodations and ways to file discrimination complaints in the state of Texas.
- The QAP includes a requirement that TDHCA Multifamily units originally occupied on or after March 13, 1991, meet certain standards for visitability. The standards are designed so that residents who do not require a fully accessible unit will be able to use it, and residents of all units will be able to have visitors with mobility disabilities.

In addition, advocates for the aging and persons with disabilities continue to stress the importance that these populations have the ability to live independently and remain in their own homes and communities. Advocates consider access to rehabilitation funds for accessibility modifications of single-family housing a priority. Through the Amy Young Barrier Removal Program, the rehabilitation funds perform minor physical modifications such as the installation of handrails, grab bars, and ramps, as well as the construction of wheelchair-accessible bathrooms and kitchens, thus making existing units livable and providing a cost-effective and consumer-driven alternative to institutionalization. Likewise, the availability of rental vouchers that provide options beyond institutional settings is a high priority. Since many persons with disabilities and older Texans live on fixed incomes, such as Supplemental Security Income, another recognized need is deeply affordable rents.

As established in Tex. Gov't Code §2306.111(c) and subject to the submission of qualified applications, 5% of the annual HOME Program allocation, including 5% of HOME Program Income, is allocated for serving persons with disabilities living in any part of the state. The 2023 HOME Investment Partnerships Program Persons with Disabilities Set-Asides Reservation

System NOFA allows administrators to provide tenant-based rental assistance and homeowner reconstruction assistance under the Persons with Disabilities Set-Aside. Furthermore, construction activities for single family housing allowed for an increased budget for accessibility features requested by households for accessibility modifications.

Priority for energy assistance through CEAP and WAP are given to persons with disabilities as well as other special needs and prioritized groups. Local providers must implement special outreach efforts for these special needs populations. In addition, five million in CDBG CARES funding has been targeted for providers and facilities that assist persons with disabilities.

### Integrated Housing Rule

Integrated housing, as defined by SB 367 and passed by the 77th Texas Legislature, is "housing in which a person with a disability resides or may reside that is found in the community but that is not exclusively occupied by persons with disabilities and their care providers." The Department, with the assistance of the TDHCA Disability Advisory Workgroup, developed an integrated housing rule to address this concern. The Integrated Housing Rule, for use by all Department housing programs, was updated in March 2021 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 rental transitional housing, shelters and rental or ownership of scattered site single family developments with no more than four units per non-adjacent lot, and for cases in which the TDHCA Board provides a waiver and affirms that the waiver of the rule is necessary to serve a population or subpopulation that would not be adequately served

without the waiver, and that the Development, even with the waiver, does not substantially deviate from the principle of Integrated Housing.

### **PERSONS WITH SUBSTANCE USE DISORDERS**

TDHCA addresses the needs of persons with alcohol and substance abuse issues through the HTC, Housing Stability Services, 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.

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

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

### **PERSONS WITH VIOLENCE AGAINST WOMEN ACT (VAWA) PROTECTIONS**

The QAP, which governs the Competitive 9% HTC program, offers points in the scoring criteria for developments that propose to set aside 5% of

the units for persons with special needs. One of the nine special needs categories for the HTC Program is persons protected by the VAWA.

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

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

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

## **RESIDENTS OF COLONIAS**

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

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

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

provide refinancing of loan terms in conjunction with providing funds for the reconstruction of substandard units.

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

## **RESIDENTS OF PUBLIC HOUSING**

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

TDHCA believes that the future success of Public Housing Authorities (PHAs) will center on ingenuity in program design, maximizing resources, emphasis on resident participation towards economic self-sufficiency and partnerships with other organizations to address the needs of this population. While TDHCA does not have any direct or indirect jurisdiction over the management or operations of public housing authorities, it does maintain a relationship with these service providers and PHAs can access HOME funding for single family activities including Homeowner Reconstruction Assistance, Homebuyer Assistance with New Construction, and Tenant-Based Rental Assistance.

## **VETERANS AND WOUNDED WARRIORS**

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

needs categories for the HTC Program is veterans and wounded warriors. In addition, the QAP requires that development owners affirmatively market to veterans.

In addition to operating a project-based Veterans Assistance Supportive Housing (VASH) contract in Kerrville, TDHCA also administers tenant-based VASH vouchers in the Fort Bend and Galveston jurisdictional area. The initiative is a collaboration between TDHCA, and the U.S. Department of Veterans Affairs (VA). ESG Subrecipients may choose to prioritize certain subpopulations to serve with their ESG state funds.

### **YOUTH AND YOUNG ADULTS AGING OUT OF FOSTER CARE**

Under the HTC Program, full-time, income eligible students are eligible to live in a tax credit property if he or she was previously under the care and placement of a foster care agency.

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

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

### **YOUTH EXPERIENCING HOMELESSNESS**

In 2019, the 86 (R) Texas Legislative Session passed House Bill (HB) 2564, which amended Tex. Gov't Code §2306.0721 (c) to include homeless youth as a population with special housing needs within the State's Low Income Housing Plan. HB2564 defines

homeless youth as any individual younger than 25 years of age who is homeless. TDHCA administers the CSBG Program, ESG Program, Housing Stability Services, EH Fund, and HHSP programs to serve persons at risk of homelessness or experiencing homelessness. These programs can also serve youth experiencing homelessness as defined by Tex. Gov't Code 2306.0721 (c)(2).

ESG Subrecipients may choose to prioritize certain subpopulations to serve with their ESG state funds. In the 2019 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.



# SECTION 5: PANDEMIC RESPONSE AND OTHER INITIATIVES

On March 4, 2020, the Texas Department of State Health Services announced Texas' first positive COVID-19 case. According to the Center for Disease Control (CDC) as of November 9, 2022, Texas has recorded 8,018,724 cases of COVID-19 and 91,253 COVID-19 related deaths. In an October 19, 2022, Press Release Governor Abbott renewed the disaster proclamation issued on March 13, 2020, certifying under Section 418.014 of the Texas Government Code that the novel coronavirus (COVID- 19) poses an imminent threat of disaster for all counties in the State of Texas. According to the Harvard Joint Center on Housing Policy the COVID-19 pandemic impacted already vulnerable renters and homeowners by increasing the number of individuals that are both behind on housing payments and the number of individuals that have incurred a loss of income during the pandemic (Harvard Joint Center for Housing Studies, 2021).

Similarly, US Census Pulse Survey data has demonstrated how Texas renters and homeowners have had to respond to the COVID-19 pandemic. Census Pulse data taken during SFY 2022 shows a high of 24% of surveyed Texas renters reporting they were behind on rent payments between September 29 and October 11. Throughout SFY 2022 an average of 16.29% of Texas renters were reported as being behind on rent. Homeowners fared slightly better with a high of 12.5% of Texas homeowners behind on their mortgage between September 1 and September 13, with an average of 9% of Texas Homeowners being behind on mortgage payments in SFY 2022.

## SPECIAL NEEDS POPULATIONS

### Elderly Persons

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).

### Percentage of Texas Households Behind on Mortgage or Rent payments SFY2022



## **Farmworkers**

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).

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

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 those earning \$15,001-\$25,000, and 24% for those earning \$25,001-\$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.

## **Persons Experiencing Homelessness**

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).

### **Persons Living with HIV/AIDS and their Families**

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 do not 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.

## **Persons with Disabilities (Mental, Physical, and Developmental)**

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. to combat the COVID-19 pandemic by creating new programs and providing supplemental allocations to existing programs.

### Persons with Substance Use Disorders

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).

## FEDERAL FUNDING

Shortly after the beginning of the pandemic the federal government began enacting legislation aimed at helping renters and homeowners. On March 27, 2020, the Coronavirus Aid Relief and Economic Security Act (CARES),--a \$2.2 trillion Federal stimulus bill-- was passed. On December 28, 2020, the \$920 billion Consolidated Appropriations Act was passed. The final bill during SFY 2021, the \$1.9 trillion dollar American Rescue Plan (ARP), passed on March 11, 2021. On April 2, 2020, TDHCA began receiving federal funds allocated to combat the COVID-19 pandemic. Additionally, under the Infrastructure Investment and Jobs Act (IIJA) two further allocations of funds were received as reflected below. In total, TDHCA has been allocated or reprogrammed funds totaling \$4,359,513,162, which are listed below; note that completed programs or programs under the Consolidated Appropriation Act of 2023 are reflected in this total, but are not represented in the table below. TDHCA has used these federal funds

TDHCA PANDEMIC RESPONSE PROGRAMS					
Program	Division	Availability/ Eligibility	Served to date (11/10/22)	Total Program Funding	Expended Funding
<b>CARES ACT</b>					
CSBG CARES	Community Affairs	Available statewide Income Eligibility: 200% of poverty (normally is 125%)	146,462 persons	\$48,102,282	\$44,570,526 (93%)
LIHEAP CARES	Community Affairs	Available statewide Income Eligibility: 150% of poverty	181,215 persons	\$94,023,896	\$63,898,418 (68%)
CDBG CARES – Phases I, II and III	CDBG CARES	Income Eligibility: For households at or below 80% of AMI.	420,044 persons	\$141,846,258	\$86,020,046 (60.64%)
ESG CARES Phase I & II	SFHP	Income Eligibility: 50% AMI for homeless prevention	85,147 persons	\$103,646,620	\$81,655,875 (78%)
Housing Choice Voucher Program Admin	Section 8	Used to incentivize landlords to accept voucher holders.	159 Landlords	\$258,139	\$83,700 Landlord Payment (32.42%)
Housing Choice Voucher Program MVP	Section 8	Provided 15 additional vouchers. Income Eligibility: Not to exceed 50% of AMI	15 families	\$110,302	\$53,664 (48.65%)
<b>CORONAVIRUS RELIEF BILL – PART OF THE CONSOLIDATED APPROPRIATIONS ACT OF 2021</b>					
Emergency Rental Assistance 1 & 2 (Texas Rent Relief Program)	Texas Rent Relief	Available statewide. Income Eligibility: For households at or below 80% AMI.	313,032	\$2,154,057,436	\$2,084,777,431 (96.8%)
Housing Stability Services (ERA1 & ERA2)	HSS Division	Available statewide. Income Eligibility: For households at or below 80% AMI.	45,329	\$163,624,659	\$68,716,148 (42%)
Low-Income Household Water Assistance Program (LHWAP1)	Community Affairs	Geography: Statewide Income Eligibility: 150% Poverty	25,786 persons	\$51,801,876	\$4,762,820 (9.2%)
<b>AMERICAN RESCUE PLAN (ARP) – Public Law 117-2</b>					
HOME-ARP	HOME ARP	Household Eligibility: For homeless, at risk of homelessness, those fleeing Domestic Violence, or others with housing instability.	0	\$132,969,147	\$0 (0%)
Homeowner Assistance Fund (HAF)	Homeownership	Households with incomes equal to or less than the greater of (i) 100% of AMI or (ii) 100% of national median income.	19,903 households	\$842,214,006	\$196,515,686 (23.3%)
HAF Subrecipient Activities	HAF	Households with incomes equal to or less than the greater of (i) 100% of AMI or (ii) 100% of national median income.	164 Households	\$30,500,000 (subset of funds from HAF)	\$388,726 (1.27%)
LIHEAP	Community Affairs	Available statewide Income Eligibility: 150% of poverty	183,752 persons	\$134,407,308	\$121,035,982 (93.3%)
LIHWAP2	Community Affairs	Income Eligibility: TBD	1,705 persons	\$40,597,082	\$3,957,837 (9.8%)
Emergency Housing Vouchers (EHV)	Section 8	Income Eligibility: Not to exceed 50% of AMI	75	\$11,490,348	\$223,725 (8%)
<b>Infrastructure Investment and Jobs Act – Public Law 117-58</b>					
LIHEAP	Community Affairs	Available statewide Income Eligibility: 150% of poverty	0	\$9,627,413	\$647,392 (7%)
BIL WAP	Community Affairs	Income Eligibility: 200% of poverty	0	\$173,162,598	\$0 (0%)

\*All dollar amounts represented are as of November 10, 2022.  
 Greyed out rows indicate that the program was deemed completed in SFY 2022.

## TDHCA DIVISION PANDEMIC RESPONSE AND OTHER INITIATIVES

### COMMUNITY AFFAIRS DIVISION

The Community Affairs Division administers the Community Services Block Grant (CSBG) Program, the Comprehensive Energy Assistance Program (CEAP), the Section 8 Housing Choice Voucher (HCV) Program, the Emergency Housing Vouchers (EHV), the Weatherization Assistance Program (WAP), and the Low Income Household Water Assistance Program (LIHWAP).

#### **Comprehensive Energy Assistance Program (CEAP)**

TDHCA's CEAP program was allocated four different allocations of Low Income Home Energy Assistance Program (LIHEAP) funds from the CARES Act, ARP, IIJA and the Consolidated Appropriation Act of 2023 totaling \$322,791,503 from USHHS. A portion of the funds have been distributed among the same subrecipients as the regular CEAP funds, while a statewide vendor was also brought on to augment program delivery. Deadlines for expending the funds vary based on the funding law.

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

#### **Low Income Household Water Assistance Program (LIHWAP)**

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

the statewide provider make water and wastewater payments for eligible households to water utilities through a vendor agreement.

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

TDHCA's LIHWAP program was allocated \$51,801,876 from USHHS through the Consolidated Appropriations Act of 2021 and \$40,597,082 from the American Rescue Plan Act. Subrecipients have until September 30, 2023, to spend both allocations of LIHWAP funds.

### SECTION 8 HOUSING CHOICE VOUCHER PROGRAM

#### **HCV Section 8 Program (CARES Act)**

TDHCA received \$258,139 in CARES Act administrative funding for the Housing Choice Voucher Program (HCV). These funds were awarded to assist public housing authorities in better serving low-income individuals economically impacted by COVID-19. These funds were not allowed to be used to assist households directly, so have primarily been used to upgrade the Department's HCV software and to create a landlord incentive program to retain or increase owner participation in the HCV Program.

#### **HCV Section 8 Program (Mainstream Vouchers (MVP))**

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

#### **HCV Section 8 Program (Emergency Housing Vouchers (EHV))**

TDHCA received \$11,490,348 in ARP Act funding to support 798 Emergency Housing Vouchers. The EHV program provides rental assistance to individuals and

families who are experiencing homelessness; at risk of experiencing homelessness; fleeing, or attempting to flee, domestic violence, dating violence, sexual assault, stalking, or human trafficking; or were recently homeless and for whom providing rental assistance will prevent the family's homelessness or having high risk of housing instability.

### **COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) CARES ACT ASSISTANCE**

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

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

#### **Mortgage Assistance (TEMAP)**

The Texas Emergency Mortgage Assistance Program (TEMAP) was originally funded with \$26,024,125 of CDBG CARES Act funds, and was

distributed through a competitive NOFA allocation. TEMAP was developed to help with mortgage assistance (up to six months, including arrears) to income-eligible homeowners who have been economically impacted by COVID-19 to help provide housing stability during the pandemic. TEMAP is currently funded at \$25,128,756.

#### **Rental Assistance for Entitlements (TERAP)**

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

#### **Food Bank Distribution Assistance (FOOD BANK)**

The CDBG CARES Food Bank is funded with \$30,000,000. Funds provide assistance to eligible food bank providers that have been economically impacted by COVID-19. Funds are used to reimburse food banks for bulk food purchases to be distributed statewide. Funds dedicated to this activity are being deployed to address statewide food and nutrition needs through Feeding Texas, a network of food banks and other hunger-relief organizations covering the entire state of Texas. All contracts track the portion of funds that serve Non-Entitlement Communities. Funding for this activity will be used for bulk food purchase as well as to

provide funds for equipment, supplies, and materials necessary to carry out the public service in response to the effects of the Coronavirus pandemic.

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

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

**Legal Services for Persons with Disabilities (LEGAL SERVICES)**

The CDBG CARES Legal Services program was funded with \$445,000. The funds provide legal services assistance for persons with disabilities to obtain or retain housing as a result of COVID-19. Legal services include legal advice and legal representation by licensed attorneys in good standing with the State Bar of Texas through both allowing reimbursement of eligible expenses for providers of persons with disabilities, and through a contracted provider of legal services for persons with disabilities. The program began in the summer of 2021. The final funded amount was \$445,000 and the program has been completed.

**Community Resiliency Program (CRP)**

The CDBG CARES CRP is funded with \$38,180,317 of CDBG, and has been released through a competitive NOFA process. CRP was developed to help provide assistance to low- and moderate-income persons, as well as to rural and small metro communities to create, expand, or enhance public facilities that provide medical care, social services, and/or emergency non-congregate housing to prevent the transmission of COVID-19, or assist in response to future pandemics, and allow for adequate social distancing or remote access. Funds allow non-entitlement communities to make improvements to facilities to address gaps in future pandemic emergency response capacity.

Funding has been made available for the CDBG eligible activity of public facilities and improvements, which may consist of acquisition, rehabilitation, or construction of public facilities such as homeless shelters, domestic violence shelters, health clinics, emergency medical stations, and senior centers. Also eligible under this activity is the purchase of publicly owned mobile food pantries, mobile health clinics, and emergency medical services vehicles to support the activities. All contracts will be made with Non-Entitlement Communities. CRP is currently funded for \$44,352,653.

Total CDBG Funding		
Program	Funds	Percent
TEMAP	\$25,128,756	18.98%
TERAP	\$29,130,628	22.01%
Food Bank	\$30,000,000	22.67%
Relief to Providers	\$3,304,982	2.50%
Legal Services	\$445,000	0.34%
CRP	\$44,352,653	33.51%
Total*	\$132,362,020	100.00%

\* Amount reflects total program amount received less admin.

**SINGLE FAMILY AND HOMELESS PROGRAMS**

During SFY 2022 TDHCA's HOME and Homeless Programs Division offered HOME Tenant-Based Rental Assistance (TBRA) COVID-19 Disaster Relief Funds, Emergency Solutions Grants Program (ESG) Coronavirus Aid Relief and Economic Security (CARES), and the reallocation of Homeless Housing and Services Program (HHSP) local state funds in response to the pandemic.

**HOME TBRA COVID-19 Disaster Relief Funds**

On March 26, 2020, the TDHCA Governing Board approved a plan to reprogram up to \$11,290,076 in deobligated HOME funds to the Disaster set-aside in response to the pandemic. The funds were made available in order to expedite the availability and use of funding for TBRA for persons financially impacted by COVID-19 in order to reduce displacement as Texans experienced a reduction in income directly related to the disaster. The Disaster TBRA program provided short-term rental assistance (3-6 months)

to households throughout the State of Texas. Initially, a regional allocation of funds based on the regions' population was utilized to encourage equitable distribution of the funds. As of August 31, 2022, the program had distributed 11,026,701.83 to 2,591 households financially impacted by the pandemic and the program is now complete.

### **ESG CARES Funds**

The ESG Program received \$103,646,620 from the HUD CARES Act (ESG-CV) "to prevent, prepare for, and respond to coronavirus, among individuals and families who are homeless or receiving homeless assistance and to support additional homeless assistance and homelessness prevention activities to mitigate the impacts created by coronavirus under the Emergency Solutions Grants program (42 U.S.C. 11371)." As of August 31, 2022, the program has distributed \$80,188,243 to 84,247 individuals financially impacted by the pandemic.

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

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

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

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

### **HOME AMERICAN RESCUE PLAN (HOME-ARP)**

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

- Households that are experiencing homelessness, per 24 CFR §91.5;
- Households at-risk of homelessness, per 24 CFR §91.5;
- Households with at-risk of homelessness criteria, with waiver to allow for income up to 50% AMI, per HUD CPD Notice 21-10;

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

TDHCA was allocated a one-time allocation of \$132,969,147 in HOME-ARP funds by HUD. After a public outreach and comment period, TDHCA programmed funds into the development of affordable rental housing, development of non-congregate shelter (NCS), and capacity building and operating costs for eligible nonprofit organizations that undertake rental or NCS development. HUD accepted TDHCA's plan in May 2022.

Planned Use of HOME-ARP Funding	Approx.Funding Amount*	Percent of the Grant	Statutory Limit
Non-Congregate Shelters	\$56,511,887	42.50%	n/a
Affordable Rental Housing Incl.Capitalized Operating Reserves	\$56,511,887	42.50%	n/a
Non-Profit Operating/Non-Profit Capacity Building	\$6,648,458	5%	5%
Administration and Planning	\$13,296,915	10%	15%
Total HOME ARP Allocation	\$132,969,147	100%	

**\* Based on applications received amounts and percentages may fluctuate.**

Rental housing development has a requirement that qualified populations only pay 30% of their income toward rent. To offset this potential loss in rental income to the property, HOME-ARP offers waivers such as to the no subsidy per unit limit and also offers a capitalized operating cost assistance reserve. Within the rental housing activity TDHCA

set-aside \$10,000,000 for direct awards to qualifying National Housing Trust Fund (NHTF) Developments. This set-aside was created to preserve existing TDHCA investments in NHTF-funded developments in 2020 and 2021 that may otherwise have been at risk of not being financially feasible. HOME-ARP opened the set-aside for Applications beginning in August 2022. TDHCA anticipates releasing a HOME-ARP Rental NOFA for the remaining funds programmed into rental development.

NCS is a new activity under HOME-ARP. NCS is unique in that the shelters offer private units or rooms to households with a sanitary facility in each unit. As with all shelters, NCS does not require occupants to sign a lease or occupancy agreement and is meant for temporary stays. TDHCA anticipates releasing a HOME-ARP NCS NOFA for the construction, rehabilitation, or conversion of a building into an NCS.

Nonprofit capacity building assistance is also a new activity under HOME-ARP. Capacity building expenses are defined as reasonable and necessary general operating costs that will result in expansion or improvement of an organization's ability to successfully carry out eligible HOME-ARP activities. Since TDHCA has programmed funds into rental or NCS development, the nonprofit capacity building must be related to one of these activities. Eligible costs include payroll for new hires, training, equipment, and technical assistance or consultants.

Nonprofit operating cost assistance is another eligible activity that is mirrored on the community housing development organization (CHDO) operating costs model under the HOME annual program. However, nonprofit operating costs for HOME-ARP may be available for eligible nonprofits that do not necessarily qualify as a CHDO. Eligible costs include payroll for existing staff, training, equipment and

operating/overhead to support general operating expenses for a nonprofit that is undertaking rental or NCS development.

Funds for nonprofit capacity building or nonprofit operating costs may be released in a Nonprofit Capacity Building/Operating Cost NOFA or within a HOME-ARP Rental NOFA or a HOME-ARP NCS NOFA. More information about TDHCA's HOME-ARP can be found online at <https://www.tdhca.state.tx.us/HARP.htm>.

### **TEXAS RENT RELIEF (TRR) and HOUSING STABILITY SERVICES (HSS)**

The Department received \$1,308,110,629.80 in funding from the Consolidated Appropriations Act, 2021, and \$1,079,786,857.20 in funding from the American Rescue Plan Act of 2021, for a total of \$2,387,897,487. The Department has since received an additional \$184,476,305 in ERA funds, bringing the total program funding to \$2,575,599,265 as of September 2022. The U.S. Department of the Treasury (Treasury) administers the program at the federal level. Funds from the Consolidated Appropriations Act of 2021, are categorized as Emergency Rental Assistance 1 (ERA 1) and funds from the American Rescue Plan Act of 2021 are categorized as Emergency Rental Assistance 2 (ERA 2); however Treasury operates the funds as

one program. ERA1 and ERA2 funds were used to fund two programs in two divisions – the Texas Rent Relief Program and the Housing Stability Services Program.

#### **Texas Rent Relief Program**

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

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

Of the \$2,575,599,265 in ERA funds administered by TDHCA, \$2,387,642,863 has been allocated to TRR. As of September 14, 2022, TRR has administered \$2,059,657,639 in direct rental and utility assistance to 311,055 households across Texas.

Ten percent of TRR funds were set aside for eviction diversion activities and are referred to as the Texas Eviction Diversion Program (TEDP). In partnership with the Supreme Court of Texas and the Office for Court Administration, TEDP allows courts to pause eviction cases while tenants and landlords apply for TRR assistance, makes lump sum payments to landlords for past-due rent and late fees for allowing tenants to remain in their homes, and keeps evictions off tenants' records.

#### **Housing Stability Services**

A total of approximately \$172,666,797 have been allocated to the HSS Program. The HSS Program has been developed to help support housing stability and eviction diversion services benefitting income-eligible Texas renters affected by the COVID-19 pandemic.

Under TDHCA's HSS program, TDHCA has awarded ERA1 and ERA2 funds to 56 non-profits, local communities, and other eligible entities to assist income eligible households to help them maintain or obtain stable housing. Essential services to unsheltered persons and services to eligible households are provided through a variety of avenues including

outreach services, shelter services, community services, and services offered at permanent supportive housing properties.

One of these entities is the Texas Access to Justice Foundation (TAJF), which works in close partnership with the Supreme Court of Texas and the Texas Office of Court Administration. TAJF has been awarded approximately \$40.6 million to deliver legal services through a network of ten subcontracted legal service providers in Texas, primarily legal aid providers, who are providing three main services:

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

**Other Affordable Rental Housing**

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

agreement (LURA) preserving the federal affordability period for twenty years. The state affordability period will be for a period of at least ten additional years.

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

Total ERA Funding by Program		
Program	Funds	Percent
<b>Texas Rent Relief Program</b>	<b>\$2,387,642,863</b>	<b>92.84%</b>
<b>Housing Stabilization Services</b>	<b>\$172,666,797</b>	<b>6.71%</b>
<b>Other Affordable Rental Housing</b>	<b>\$11,500,000</b>	<b>0.45%</b>
<b>Total</b>	<b>\$2,571,809,660</b>	<b>100%</b>

**HOMEOWNER ASSISTANCE FUND (TXHAF) and HAF SUBRECIPIENT ACTIVITIES**

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

**Texas Homeowner Assistance Fund**

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

TXHAF provides eligible homeowners with up to \$65,000 of assistance for past due mortgages, with up to \$25,000 of that assistance for past due property taxes, insurance, Homeowner Association (HOA) fees, and utilities. Assistance is structured as

a non-recourse grant to the homeowner. Payments are made directly to the mortgage servicer, property charge payee, or utility provider.

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

The Mortgage Reinstatement Program provides up to \$65,000 per qualified household to eliminate or reduce past-due payments and other delinquent amounts, including payments under a forbearance plan, on forward mortgages, reverse mortgages, loans secured by manufactured homes, or contracts for deed.

HAF funds may be used to bring the account fully current, with no remaining delinquent amounts, and to repay amounts advanced by the lender or servicer on the borrower's behalf to protect the lien position for property charges, including property taxes, mortgage insurance premiums, hazard insurance premiums, flood or wind insurance premiums, ground rents, condominium fees, cooperative maintenance fees, planned unit development fees, homeowners' association fees, or utilities. The payment may also include any reasonably required legal fees.

Reinstatement (without Monthly Payment Assistance) is available to eligible homeowners with a delinquent mortgage amount less than or equal to \$65,000 who demonstrate an ability to continue their monthly mortgage payments by meeting either of the following conditions:

4. The ratio of the homeowner's monthly mortgage payment to monthly household income (sometimes referred to as debt-to-income "HDTI" or "Front-End DTI") is at or below 31%; or
5. The ratio of the homeowner's HDTI exceeds 31% but is at or below 55% and the homeowner states that they can afford to continue to their monthly mortgage payments.

The Monthly Payment Assistance Program provides full monthly payment assistance to homeowners who are past due on their mortgage and unable to make full mortgage payments due to a continuing financial hardship associated with the Coronavirus pandemic.

HAF Funds will allow a qualified homeowner up to three (3) months of monthly payment assistance, in addition to Reinstatement assistance, for a total amount not to exceed \$65,000 of assistance per household.

Monthly Payment Assistance is available to eligible homeowners with participating loan servicers and a delinquent mortgage amount less than or equal to \$65,000 who demonstrate either of the following conditions:

6. The ratio of the homeowner's monthly mortgage payment to monthly household income (sometimes referred to as debt-to-income "HDTI" or "Front-End DTI") is 0% or above 55%;
7. The ratio of the homeowner's HDTI exceeds 31% but is at or below 55% and the homeowner states that they cannot afford to continue their monthly mortgage payments.

The Monthly Payment Assistance Program was available to eligible applicants beginning on August 23, 2022. The Monthly Payment Assistance Program is an expansion of the TX HAF Program to better serve Texas homeowners who are unable to make full mortgage payments.

The Property Charge Program provides up to \$25,000 per eligible household to resolve any property charge default that threatens a homeowner's ability to sustain property ownership, whether concurrently with other loss mitigation options offered by the loan servicer or in conjunction with other assistance programs.

HAF assistance may be used to pay past-due (1) property taxes, (2) insurance premiums, and (3) HOA fees, condominium fees, cooperative maintenance or common charges that threaten sustained ownership of the property (such as legal services that support

measures to prevent displacement). Past due property charges for years prior to 2016 are not eligible for assistance. Delinquencies must be brought current by program assistance or resolved concurrently with the program providing assistance.

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

The Utility Payment Assistance program provides funds to resolve delinquent and prospective payments for utility services. Utility payment Assistance will allow payment assistance for homeowner's utilities, including electric, gas, propane, water and wastewater.

HAF assistance may be used to pay delinquent amounts in full under circumstances in which a delinquency threatens access to utilities. The provided assistance must bring the homeowner's account current. HAF funds may be used to also pay prospective charges for up to the first 90 days (3 months) following approval if the homeowner is unable to make such payments and funds are not provided from other utility assistance programs to cover these amounts.

8. Utility payment assistance is available as a standalone program
9. Utility Payment assistance can be provided if the \$65,000 per household limit has not been exceeded after Reinstatement, Monthly Mortgage Payment assistance, Property Charge Default Resolution assistance, HOA, and HOI assistance

Provided utility assistance may not exceed a total of \$10,000, however there is no maximum amount for any single monthly utility bill. The maximum assistance amount across all programs is \$65,000.

#### **HAF Subrecipient Activities**

A total of approximately \$30,500,000 have been allocated to the HAF Subrecipient Activities Division. These funds are programmed to help support income-eligible homeowners affected by the COVID-19 pandemic with stabilizing their housing situation.

The program provides funds to local communities or nonprofits for them to provide one or more of three eligible types of assistance: 1) serve as an Intake Center to assist households in applying for HAF funds, 2) provide Housing Counseling Services, and/or 3) provide Legal Services related to Homeownership.

Under TDHCA's HSS program, TDHCA has approved awards to 27 nonprofits, local communities, and other eligible entities to assist income eligible households.





# SECTION 6: PUBLIC PARTICIPATION

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

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

- An explanation of efforts and activities that ensure the participation and involvement of individuals of low income and their community-based institutions in Department programming and planning as required by Tex. Gov't Code §2306.072(c)(3-4).
- A summary of public comments received in regards to the State of Texas Low Income Housing Plan and Annual Report as required by Tex. Gov't Code §2306.0721(c)(13).
- This section is organized as follows:
- Community Involvement: Discusses interagency collaboration and engagement of stakeholders on specific issues.
- Participation in TDHCA Programs: Discusses efforts to ensure that individuals of low income and community-based institutions participate in TDHCA programs.
- Public Participation in Program Planning: Discusses affirmative efforts to ensure the involvement of individuals of low income and community-based institutions in the allocation of funds and the planning process.
- Preparation of the SLIHP: Information on the SLIHP preparation and a summary of public comment.

## **COMMUNITY INVOLVEMENT**

TDHCA's participation in numerous committees, workgroups, and councils keep the Department apprised of additional resources for affordable housing and community affairs related activities. Relationships with federal, state, and local government entities ensure that agencies in the state of Texas coordinate housing and services to most efficiently and effectively serve all Texans. This collaboration results in recommendations on how to improve the coordination of the Department's services to serve lower income Texans, including special needs populations. The Department addresses and incorporates these

recommendations into its programs and outreach as appropriate throughout the year. Furthermore, the recommendations incorporated in TDHCA's programs are consistent with planning documents, such as the Consolidated Plan, that the Department submits to the U.S. Department of Housing and Urban Development (HUD). In addition to this collaboration, TDHCA's involvement in the community allows the Department

to closely monitor and proactively pursue available federal funding opportunities to ensure that Texas can access additional affordable housing funds.

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

WORKGROUP/COMMITTEES	LEAD AGENCY
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 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	TDHCA
Program Planning Advisory Committee (WAP PAC)	TDHCA

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

### Colonia Residents Advisory Committee (C-RAC)

C-RAC is a committee of colonias residents appointed by the TDHCA Governing Board which advises the Department on the needs of colonias residents and the types of programs and activities which should

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

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

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

### **Texas State Fair Housing Workgroup**

The Texas State Fair Housing Workgroup was convened in May 2014 by TDHCA to encourage resource and idea sharing between the Texas Department of

Agriculture, TDHCA, Texas Workforce Commission, Texas Department of State Health Services, and Texas General Land Office, all of which receive HUD funds for housing-related activities. The group meets as needed and discusses topics such as fair housing training, Limited English Proficiency (LEP) provisions, public participation, complaint direction, monitoring provisions, website improvements, and other relevant topics that assist state agencies in furthering fair housing choice and improving agency coordination and sharing of resources. It is expected that the group will meet in late 2023 as preparation begins on an updated State of Texas Analysis of Impediments to Fair Housing Choice.

### **Weatherization Assistance Program Planning Advisory Committee (WAP PAC)**

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

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

## **PARTICIPATION IN TDHCA PROGRAMS**

Texas is economically, geographically, and demographically diverse. In recognition of the state's diverse housing needs, TDHCA establishes its criteria for distributing funds based on the priorities laid-out in TDHCA's governing statute. It is incumbent upon

TDHCA to increase the public's awareness of available funding opportunities so that its funds will reach those in need across the state.

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

- Throughout the year, TDHCA staff reaches out to interested parties at informational workshops, roundtables, conferences, and real estate, lending, and property events across the state to share information about TDHCA programs. Organizations interested in becoming affordable housing providers are actively encouraged to contact TDHCA for further technical assistance in accessing TDHCA programs.
- The Division of Policy and Public Affairs performs two key functions through two intertwined sections: legislative affairs and communications/marketing. The Legislative Affairs section is TDHCA's main link between the Department and the Office of the Governor, members of the Texas Legislature and Texas Congressional delegation, state and federal agencies, and housing and community service organizations throughout the state. It is responsible for assisting the Department's leadership in the development and implementation of policy related to legislative mandates. The Communications/Marketing section is responsible for producing news releases and outreach and educational materials, responding to inquiries from the news media and coordinating TDHCA's social media activities
- The Public Comment Center is designed to enhance public participation by making the public comment process easier and more transparent for those interested in commenting on Department rules and programs. The Public Comment Center can be found at <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 2023. 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 2023 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 19, 2022, through Tuesday, January 17, 2023, at 5:00 p.m. Austin Local Time. A public hearing was held on Wednesday,

January 11, 2023, at 2:00 p.m. Austin Local Time at the Stephen F. Austin Building, Room 172 located at 1700 Congress Ave, Austin TX, 78701.

## PUBLIC COMMENTS

The Department received 10 comments from four sources which are summarized below:

Comment 1: Sherika Scott emailed to express concerns about being placed at the back of a Section 8 waitlist after application for a Section 8 extension as well as concerns regarding the limited amount of landlords that accept Section 8 in the town in which they currently reside.

Department Response: We appreciate the commenter's submission but the content of this comment does not pertain to the SLIHP. TDHCA's Customer Service Representatives reached out to the Commenter to provide local resources and assistance information. No changes will be made in response to this comment.

Comment 2: Barbara Higgins emailed she would like to see an increase in the number of Housing Choice Vouchers made available.

Department Response: We appreciate the commenter's submission but the content of this comment does not pertain to the SLIHP. TDHCA's Customer Service Representatives reached out to the Commenter to provide local resources and assistance information. No changes will be made in response to this comment.

Comment 3: cccb come dream. come build commented that it would be beneficial for the Department to endorse a change to the areas that may be served by Colonia Self-Help Center projects to utilize an updated definition developed by the Housing Assistance Council, referred to as the Colonia Investment Area. The Commenter feels that by endorsing a newly developed definition for this use the Department would be better poised to leverage its investment with other public investments that may ultimately adopt this definition. cccb further stated that they feel that since the definition includes surrounding communities, economic integration between the colonia and the community is more achievable and would result in a decrease in poverty and underinvestment in the colonia itself.

Department Response: Staff has reviewed this comment and the supplemental documents provided. Tex. Gov't Code §556.006(a) prohibits state agencies from supporting or opposing legislation. Because the ideas referenced by the Commenter would require legislation to change the current statutory definition, the Department, for the purposes of the Colonia Action Plan as published in the SLIHP, is bound by the current version of the statute at Tex. Gov't Code Sections 2306.083 (a) and 2306.581(a)(1). Staff appreciates the recommendation provided by the Commenter, but no changes to the SLIHP will be made in response to this comment.

Comment 4: The Texas Housers commented that the 2023 Draft SLIHP is inconsistent in how it references the National and Texas Housing Trust Funds.

Department Response: The Department agrees with the comment and will update and strive for consistency when referencing these two programs in the SLIHP.

Comment 5: The Texas Housers commented that while the number of jurisdictional complaints received is reported in Appendix D, the SLIHP should also include information on administrative penalties and enforcement committee actions.

Department Response: Adding the requested items to Appendix D of the SLIHP regarding targets on administrative penalties and enforcement orders appears to misconstrue what is being reported regarding consumer complaints. TDHCA will process all jurisdictional complaints received in 2023, but will not set quotas

or expectations of fines, penalties, or enforcement actions to be taken by TDHCA in 2023. Manufactured Housing summarizes its enforcement actions at <https://www.tdhca.state.tx.us/mh/consumer.htm>, while the TDHCA Enforcement Committee takes its agreed orders to the Board for approval during an open meeting, then posts copies online at <https://www.tdhca.state.tx.us/board/agreed-final-orders.htm>. There is no need to create further summaries of that activity. No changes will be made in response to this comment.

Comment 6: The Texas Housers commented that the SLIHP should report figures for the HOME single-family programs, which include HTF, SF HOME, and AYBR program in a more detailed format.

Department Response: Staff appreciates this comment, and agrees that a more detailed breakdown of the programs funded with the Texas Housing Trust Fund (Amy Young Barrier Removal and the Texas Bootstrap Loan Program) would be a beneficial addition to the SLIHP. In response to this comment, staff has included an additional column in certain tables related to this reporting that provides a breakdown of the use of the Texas Housing Trust Fund.

Comment 7: The Texas Housers commented that there should be an indication of the number of households that benefitted from layered funds.

Department Response: On page 54 of the draft 2023 SLIHP, staff inadvertently listed 904 MF Bond households separately from HTC households. In future annual iterations of the SLIHP, staff will strive to include the number of households that benefit from layered funds.

Comment 8: The Texas Housers commented that the SLIHP should explain to what extent state funds (e.g., the Texas Housing Trust Fund) are spent on administrative costs.

Department Response: Staff has reviewed this comment and the legislation authorizing and governing the Texas Housing Trust Fund. While there is not a breakdown of the specific use of the Texas Housing Trust Fund for administration in the SLIHP, the funding utilized for administration is outlined in the Housing Trust Fund Plan, which is approved by the TDHCA Board of Directors and

is published on the TDHCA website. For the 2022–2023 biennium, the plan limits TDHCA's administrative costs to ten percent of the funds programmed. No changes will be made to the SLIHP in response to this comment.

Comment 9: The Texas Housers commented that the "TDHCA Allocation Plans" section should provide a more detailed description of the QAP development process, including a general timeline for the upcoming development cycle and a summary of the previous year's QAP development cycle.

Department Response: The deadlines and formal process related to the QAP's development are codified in Tex. Gov't Code §2306.6724. The Department is unable to formalize a process without going through the rulemaking process, which would be violated if the department were to create a new rule regarding the QAP development through this SLIHP comment process. Workgroups and round-tables are held as needed throughout the year to solicit input on the QAP and to help inform staff on matters related to it. These events are made publicly available, and information about them is announced through the Department's electronic mailing lists, which results in generally high attendance. Discussion and input at these events is not considered to be formal public comment, and therefore isn't memorialized by the Department; however, any changes that are proposed as a result of these events must go through the public comment and rulemaking processes. Public participation in the annual revision of the QAP is consistently high each year, and a summary of the changes, along with copies of all written public comment received, is presented in the materials for the November meeting of the Department's Governing Board annually. No changes will be made in response to this comment.

Comment 10: The Texas Housers commented that the Public Participation in Program Planning section should include more specific and useful information to guide and encourage public involvement in Department decisions.

Department Response: The Public Participation section of the SLIHP currently provides a comprehensive listing of the ways that the public may participate in TDHCA decision making. Additional public involvement information can be found in the draft 2023 SLIHP under Section 6, Public Participation under the Community Involvement and Participation in TDHCA Programs subsections. Other opportunities for public participation may be found off the Department's website at Public Comment Center: <https://www.tdhca.state.tx.us/public-comment.htm>. Information on

Compliance policies may be found off the Physical Inspections  
Compliance webpage: [https://www.tdhca.state.tx.us/pmcomp/  
inspections/physical.htm](https://www.tdhca.state.tx.us/pmcomp/inspections/physical.htm).

No changes will be made in response to this comment.



# SECTION 7: 2022-2023 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 2015-2019 data placed the median household income for Texas at \$61,874, while the median household income for the Texas-Mexico border counties range between \$25,824 and \$63,000 depending on county with the average median income averaging \$43,005. 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. Presidio County, near the border, posted the lowest median household income at \$25,824.

In the counties containing larger border-region cities El Paso, McAllen, Brownsville, and Laredo, the average median value of owner-occupied housing units is \$116,625. Laredo County has the highest median home value at \$129,000.

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 2015-2019 American Community Survey, the poverty level in the State of Texas stood at 13.6%, while the four counties with the greatest number of colonias have the following poverty rates: Zapata 30%, Willacy 31%, Starr 33%, and Hidalgo 27%. 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 (CSHC) Program for open contracts as of September 2021. This data is reported by participating counties and provides a representation of the acute need for housing-related assistance. Each administrator conducts its own needs assessment, holds a public hearing and establishes the activities to be performed under the Colonia SHC Program. Approximately 88% of beneficiaries are of low- to moderate-income. OCI anticipates that the number of beneficiaries served in the table below will be similar throughout the remainder of the 2022-2023 biennium.

COLONIA SELF-HELP CENTERS OPEN  
CONTRACTS AS OF SEPTEMBER 2021

County	Total Population Beneficiaries	Total Low- to Moderate- Income Beneficiaries
Cameron/Willacy	3,955	2,986
El Paso	4,574	4,345
Hidalgo	2,320	1,458
Maverick	5,158	4,126
Starr	1,746	1,746
Val Verde	4,938	4,938
Webb	2,282	2,282

County	Total Population Beneficiaries	Total Low- to Moderate- Income Beneficiaries
<b>Total</b>	<b>24,973</b>	<b>21,881</b>

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 2022-2023 biennium.

COLONIA SELF-HELP CENTER ACTIVITIES FOR  
OPEN CONTRACTS AS OF AUGUST 2021

Activity	Funding	Percentage
Administration	\$1,162,500	15%
Construction	\$5,826,500	75%
Public Service	\$761,000	10%
<b>Total</b>	<b>\$7,750,000</b>	<b>100%</b>
<b>Starr</b>	<b>1,746</b>	<b>1,746</b>
<b>Val Verde</b>	<b>4,938</b>	<b>4,938</b>
<b>Webb</b>	<b>2,282</b>	<b>2,282</b>
<b>Total</b>	<b>24,973</b>	<b>21,881</b>

TDHCA, through its OCI, administers the Colonia Self-Help Center (CSHC) 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 2022 and 2023.

FY2022 – FY2023 OFFICE OF COLONIA INITIATIVES FUNDING

Programs	Funding for FY 2022	Funding for FY 2023
Texas Bootstrap Loan Program	\$3,000,000	\$3,000,000
Colonia Self-Help Center Program	\$1,762,486	\$1,735,693
<b>TOTAL</b>	<b>\$4,762,486</b>	<b>\$4,735,693</b>

## COLONIA SELF-HELP CENTERS

Tex. Gov’t Code §§2306.581 - §2306.590, as amended, directed TDHCA to establish Colonia SHCs in Cameron/Willacy, Hidalgo, Starr, Webb, El Paso, and Nueces counties. The Colonia Self-Help

Center Program also allows the Department to establish a Colonia SHC in a county designated as an economically distressed area, such as in Maverick and Val Verde counties. Each county identifies five colonias to receive concentrated assistance. The operation of the Colonia SHCs may be managed by a local nonprofit organization, a local community action agency, a local unit of government, or a local public housing authority that has demonstrated the capacity to operate a center.

The Colonia SHCs provide concentrated on-site technical assistance to low- and very low-income individuals and families. Assistance includes housing, community development, infrastructure improvements, outreach and education housing rehabilitation; new construction; surveying and platting; construction skills training; tool library access for self-help construction; housing finance; credit and debt counseling; infrastructure constructions and access; contract for deed conversions; and capital access for mortgages to improve the quality of life for colonia residents. The OCI provides technical assistance to the counties and Colonia SHCs.

The Colonia SHC Program serves 40 colonias. The total number of beneficiaries for all CSHCs is approximately 24,973 residents. The Department contracts with the counties, who then subcontract with nonprofit organizations to administer the Colonia SHC Program or specific activities offered under the Program. The counties oversee the implementation of contractual responsibilities and ensure accountability. County officials conduct a needs assessment to prioritize needed services within the colonias and then publish a Request for Proposal (RFP) in search of capable entities to provide these services.

The Colonia Resident Advisory Committee (C-RAC) is a committee of colonia residents appointed by the TDHCA Governing Board which advises the Department on the needs of colonia residents and the types of programs and activities which should be undertaken by the Colonia SHCs. In consultation with C-RAC and the appropriate unit of local government, the Department designates up to five colonias in each county to receive concentrated attention from the Colonia SHCs. Each county nominates two colonia residents who reside in colonias from the same county as the Colonia SHC to serve on the committee. The

C-RAC reviews the county proposals and may make recommendations on contracts before they are considered for award by the Board.

The operations of the Colonia SHCs are funded by HUD through the Texas Community Development Block Grant (CDBG) Program 2.5% set-aside, which is approximately \$1.7 million per year. The CDBG funds are transferred to the Department through a memorandum of understanding with the Texas Department of Agriculture. Only units of local government are eligible to receive CDBG funds and the Department enters into contracts with each participating unit of general local government to implement the Colonia SHC Program. The Department provides administrative and general oversight to ensure programmatic and contract compliance. Colonia SHCs are encouraged to seek funding from other sources to help them achieve their goals and performance measures.

## OFFICE OF COLONIA INITIATIVES

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

The OCI anticipates approximately 1,380 technical assistance outreach efforts to colonia residents, nonprofit organizations and units of local government in 2022. For organizations, this includes providing guidance on program rules, reviewing funding draw submissions, analyzing policies and procedures, conducting workshops and trainings, performing inspections, reviewing loan applications and assuring general compliance with any program requirements. For colonia residents, this includes providing information and resources related to TDHCA programs and referrals to other housing programs, social services, manufactured housing, debt and financial counseling, legal, homeownership and directory assistance to other local, state and national programs. Lastly, the OCI

and the Colonia SHCs will provide 3,600 targeted technical assistance to individual colonia residents through the Colonia SHC Program as a whole.

## **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.

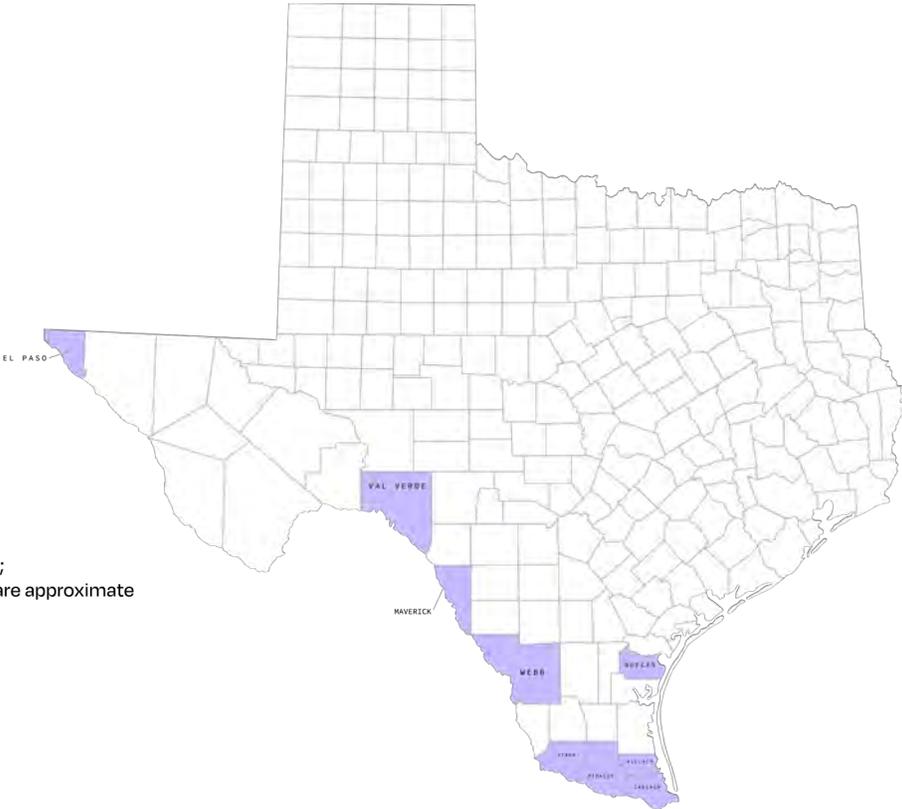
The Bootstrap Program promotes and enhances homeownership for very low-income Texans. The Owner-Builders must provide a minimum of 65% of the labor required to build or rehabilitate the home. Tex. Gov’t Code §2306.753(a) directs TDHCA to prioritize assisting Owner-Builders with an annual income of less 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 Administrators and increase 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, Administrators may 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 Administrators must train the Owner-Builders in self-help construction techniques, complete construction, and close the Owner-Builders’ mortgage loans.

The Bootstrap Program allocation is \$3,000,000, which is comprised of general funds from the Texas Housing Trust Fund and repayments of prior Bootstrap Program loans, for SFY 2022. A portion of the allocation, not to exceed 10%

of total funding available, may be utilized for capacity building activities for Bootstrap Program Administrators. For each year, funds for reservations for specific projects will be made available under a Notice of Funding Availability (NOFA).

**Colonia Self-Help Centers**



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

Date: 8.30.21



# TEXAS STATE AFFORDABLE HOUSING CORPORATION

2023 ANNUAL ACTION PLAN

Adopted February 21st, 2023 by Texas Affordable Housing Corporation Board of Directors

## 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").

course of its history, TSAHC has utilized approximately \$4 billion in single family bonding authority and approximately \$1.7 billion in multifamily private activity bonds.<sup>1</sup> 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

## 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

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**2022 TSAHC bond activity includes the closing of \$64,530,000 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
- Texas Supportive Housing Institute

### **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, helping Texans rebuild after natural disasters, and helping Texans remain stably housed during these ongoing challenging times.

TSAHC's objective in 2023 is to serve the evolving housing needs of Texans by implementing innovative solutions through its current programs and adapting those programs where necessary to respond to changes in the housing market, particularly the high interest rate environment. TSAHC also remains committed to exploring opportunities to establish new programs and initiatives to better assist underserved populations and entities addressing housing affordability challenges.

## **TSAHC'S ONGOING RESPONSE TO COVID-19**

The past two years have completely reshaped how Texans live and do business. During that time, TSAHC responded to the pandemic in a variety of ways summarized below.

Since early 2020, TSAHC has been committed to working with tenants that reside in properties we own to keep them stably housed and respond to work requests in a safe manner. We implemented a rental assistance program for tenants and set up payment plans for tenants experiencing financial hardships. If a tenant received rental assistance, we required them to attend a virtual financial education course. Additionally, we automatically renewed leases for all tenants (unless they opted out of the lease) and froze rental rates for 2020 and 2021. Lastly, we helped tenants apply for local and statewide assistance programs when appropriate.

For properties that receive physical inspections and site visits as part of our asset oversight and compliance program, we quickly transitioned to virtual inspections to protect the health and safety of TSAHC staff and property management. The virtual site visits still allowed us to honor the responsibilities that come with overseeing these properties. In 2021, we transitioned to a hybrid of virtual and in-person site visits, which we continued in 2022.

Throughout the past two years, we have continued to participate in internal and external meetings on virtual platforms. For a period of time we transitioned programs and initiatives that were formerly held in-person to virtual platforms. In spring 2022, we moved to a hybrid in-person and remote work environment

and modified protocols. These decisions were made with health and safety considerations of TSAHC staff and those we collaborate with at the forefront.

## **PROGRAM DESCRIPTIONS AND IMPLEMENTATION PLANS**

### **HOMEOWNERSHIP PROGRAMS**

Over the last decade, research has consistently shown that homeownership has a positive impact on the socioeconomic status of a household and their community. The most recent data from the Federal Reserve highlights the economic benefits of

homeownership as the average household wealth of a homeowner is \$255,000 while the average wealth of a renter is \$6,300.<sup>2</sup>

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.<sup>3</sup>

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

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

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

- County Jailers
- Veterans and Active-Duty Military Personnel
- Public Security Officers

In 2006, TSAHC created the Home Sweet Texas Home Loan Program to serve home buyers not eligible for the Homes for Texas Heroes Home Loan Program. The Home Sweet Texas Home Loan Program serves Texans of all professions.

### **Down Payment Assistance Options**

TSAHC offers down payment assistance (DPA) through both the Homes for Texas Heroes and Home Sweet Texas Home Loan Programs because a primary barrier for prospective buyers is accumulating sufficient funds for a down payment.<sup>4</sup>

This problem has worsened recently as increasing rents and inflation make it harder to save money and transition into homeownership. This is having a profound impact on middle-income households who are increasingly becoming rent cost-burdened and having a difficult time making the leap from renting to homeownership.<sup>5</sup>

Additionally, the median home price statewide reached a record high of \$360,000 in June 2022 and tapered off slightly to \$343,168 by September 2022. For context, the median home price in Texas was \$320,900 at the end of 2021 and \$270,000 at the end of 2020.<sup>6</sup> This represents an approximately 25% increase from 2020 until now while currently the national average is just under 8% over a two-year period.

To ensure low and moderate-income Texans can continue to achieve the dream of homeownership, TSAHC increased the income limits for our Homes for Texas Heroes and Home Sweet Texas Home Loan Programs from 115% of the area median family income to 125% of the area median family income in October 2021.<sup>7</sup> Serving moderate-income Texans – those

2 Source: Brett Holzhauer, "Here's the average wealth of homeowners and renters," CNBC, August 24, 2021

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

4 Source: "Biggest Barriers to Homeownership," <https://dsnews.com/daily-dose/09-02-2021/biggest-barriers-to-homeownership>, dsnews.com, September 2, 2021

5 Source: "The State of the Nation's Housing 2022," Joint Center for Housing Studies of Harvard University, 2022

6 Source: <https://www.recenter.tamu.edu/data/housing-activity/>, accessed November 10, 2022.

7 The income limits for the Mortgage Credit Certificate program continue to be set at 115% AMFI per federal guidelines.

between 80 and 125 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

TSAHC's down payment assistance continues to be available on a first-come, first-served basis and is provided either in the form of a grant that does not require repayment or a three-year deferred forgivable second lien. The products TSAHC offers are always contingent on market conditions and interest rate trends which have been volatile during most of 2022.

Home buyers must also meet income and purchase price limits set by federal guidelines, while demonstrating creditworthiness and meeting standard mortgage underwriting requirements. Home buyers must also occupy the purchased home as their primary residence. The programs are accessible to eligible borrowers by directly contacting a participating mortgage lender.

### **Homeownership Programs Financing Mechanisms**

TSAHC funds its mortgage loans with down payment assistance in two ways: by issuing mortgage revenue bonds available under its statutory authority, and by pooling loans on a regular basis and selling the mortgage-backed securities (known in the industry as the TBA program). TSAHC did not issue mortgage revenue bonds and funded its mortgage loans with down payment assistance exclusively through the TBA program in 2022.

### **Mortgage Credit Certificate Program**

In 2008, TSAHC established the Mortgage Credit Certificate (MCC) Program as another way to assist first-time home buyers. The MCC Program is made possible under IRS rules that allow the conversion of single-family mortgage revenue bonds into MCCs. TSAHC's MCC Program serves the same populations eligible for the Homes for Texas Heroes and Home Sweet Texas Home Loan Programs; however, the

program is only available to first-time home buyers (defined as those who have not owned a home in three years).

Under the MCC Program, the home buyer can take a portion of the annual interest paid on the mortgage loan as a special federal income tax credit. An MCC has the potential of saving the home buyer thousands of dollars over the life of the loan. And although the MCC Program is not a home loan program, TSAHC requires the home buyer to obtain a fixed-rate mortgage loan. Home buyers can 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.<sup>8</sup> 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.<sup>9</sup>

Moreover, according to that same HUD publication, home buyer education can help mortgage borrowers avoid delinquencies and defaults. The HUD paper references the 2014 National Foreclosure Mitigation Counseling program that analyzed 240,000

<sup>8</sup>

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

<sup>9</sup>

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

loans and found that borrowers that took home buyer education were three times more likely to get a loan modification to avoid default.

### **2022 Homeownership Programs Activity Synopsis**

In 2022, TSAHC's home buyer programs helped 8,712 households with their home purchase through down payment assistance, an MCC, or both.<sup>10</sup>

In comparison, TSAHC assisted 22,726 households in 2021 and 16,325 households in 2020. To date, TSAHC has served more than 100,000 households under our homeownership programs.

### **2023 Implementation Plan**

As the home buying market cools off due to increased interest rates, we continue to adjust internally to respond to the changing market conditions. For example, TSAHC has expanded our efforts to market and promote our programs in areas of the state where our volume isn't as robust. We intend to carry out this marketing effort to recruit new lenders, establish new connections, and make inroads with home buyers in those regions throughout 2023.

In 2023, TSAHC will also continue offering "Overcoming the Down Payment Hurdle" courses throughout the state to share information about our programs in new and existing markets. These courses allow us to meet mortgage lenders, REALTORS®, and

other industry professionals in the markets they work in and strengthen our existing connections or make new ones. We conducted 57 of these classes in 2022.

In 2023, TSAHC will continue to engage the Lender Advisory Council on ways to improve our programs, stay abreast of any changes or developments in the mortgage industry, and adjust to meet the needs of Texas' home buyers.

TSAHC continues to spread awareness about our programs and share knowledge about the industry through podcasts and Facebook live events. Since our podcast launched in 2020, we've produced 28 episodes<sup>11</sup> dedicated to home buying issues, homeownership topics and other housing industry related content. In 2023, we will continue producing podcast segments and holding periodic Facebook live events. We will also explore other ways to promote our programs through social media and other communications channels.

In 2023, TSAHC will also work alongside a network of partners as part of the Harris County Homeownership Collaborative (HCHC) to create new Black, Indigenous, and people of color (BIPOC) homeowners in the greater Houston area. The initiative is part of the Wells Fargo BIPOC Wealth Opportunities Restored through Homeownership (WORTH) program, and the goal is to

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<sup>10</sup>  
<sup>11</sup>

This marks activity from January 1, 2022 through August 31, 2022.  
<https://www.buzzsprout.com/1048519>

create 5,000 new BIPOC homeowners in Houston by 2025. HCHC's work is supported by a Wells Fargo grant that provides grant funding annually for four years.

Most importantly, we remain committed to offering a suite of home buying products even as interest rates continue to climb to the highest levels in years. We evaluate the market daily and respond accordingly with the best options possible to ensure Texans always have assistance available to fulfill their dream of homeownership.

## **HOME BUYER EDUCATION AND FINANCIAL EDUCATION**

### **Connecting Consumers with High Quality Housing and Financial Counselors**

In 2012, TSAHC created the Texas Financial Toolbox ([www.texasfinancialtoolbox.com](http://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 Calculator<sup>12</sup> 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](http://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 2017 TSAHC decided to expand the scope of the training provided and opted not to continue our role as administrator of TSHEP.

In 2018, TSAHC introduced the Housing Connection training program. The Housing Connection training built upon the success of TSHEP by offering not only housing and financial counselor training but also training for nonprofits interested in affordable housing development.

The program's goal is to help both affordable housing and counseling organizations access trainings, promote themselves, and build capacity for their organizations and programs.

Our training partner that offers and delivers the courses is NeighborWorks, a congressionally chartered nonprofit organization that supports community development across the country. In 2022, we offered the following courses: (1) Rental Housing Certification: Part I and (2) The Fundamentals of Affordable Housing Development.

In 2022, 36 housing counselors representing 25 organizations and 16 cities received training through Housing Connection. Thanks to philanthropic support from our network of mortgage lenders and REALTORS, TSAHC was able to offer the training courses free of charge and provide hotel scholarships to participants traveling from out of town.

To date, 784 individuals representing 340 organizations in 156 municipalities across Texas have attended trainings provided by TSAHC through either TSHEP (2012-2017) or Housing Connection (2018-2022). Additionally, TSAHC has provided more

than \$137,000 in scholarships to participants. We're proud to note that 100% of the 2022 attendees would recommend this training to a colleague.

## **2023 Implementation Plan**

In 2023, TSAHC will once again provide a variety of courses for housing counselors and nonprofit housing professionals. The course selection will be guided by feedback from past and prospective participants. TSAHC will continue to make the training as affordable as possible by raising public and private funds to subsidize the costs of attending 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 multiple sources, TSAHC is able to provide flexible short-term and long-term affordable housing financing to developers through the THIF. This funding model has enabled TSAHC to steadily grow the fund over time, with

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

To date, the THIF has financed the construction or rehabilitation of 289 single family homes and 3,342 rental units for low and moderate-income households. These numbers include units currently under construction.

TSAHC currently offers four types of loans:

- Permanent financing loans
- Revolving lines of credit
- Construction loans
- Deferred forgivable loans offered through the Affordable Housing Partnership (geographically limited to certain counties)

### Single Family Construction/Rehabilitation

Homeownership continues to be the primary means by which lower-income households create stability and build wealth for the future. As mentioned above, the average household wealth of a homeowner is \$255,000 while the average household wealth of a renter is \$6,300.

However, due to rising housing prices, many Texans cannot afford to purchase a home in their communities. For example, according to the Real Estate Center at Texas A&M University, as of June 2022, the median home price in Texas was a record high \$360,000.<sup>13</sup> Escalating home prices are especially

problematic in urban areas like Austin (median home price of \$472,000), Dallas (\$400,000), and Houston (\$340,000).<sup>14</sup>

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

In 2022, TSAHC approved a THIF line of credit to construct 5 homes for low- to moderate-income home buyers in Port Arthur and Brownsville, Texas.

### Multifamily Construction/Rehabilitation

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

In 2022, TSAHC provided THIF financing to help rehabilitate or build 277 affordable rental units.

### Affordable Housing Partnership

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

In 2022, TSAHC approved 2 loans to support the construction of 9 rental units in Travis County.

Texas Housing Impact Fund Loan Production

Loan Production	2022	2003 - 2021
Loans Approved	6	51

13

14

Source: <https://www.recenter.tamu.edu/data/housing-activity/>, accessed November 11, 2022.

Source: <https://www.recenter.tamu.edu/data/housing-activity/>, accessed November 11, 2022.

Loan Production	2022	2003 - 2021
# of Single Family Homes Built or Under Construction	5	284
# of Rental Units	277	3,272
Amount of Loan Funds Approved	\$8,275,000 <sup>15</sup>	\$33,430,462

the future of the Affordable Housing Partnership as we have exhausted our initial funding under that program and will look for ways to continue offering it.

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.

**2023 Implementation Plan**

TSAHC plans to continue to provide flexible lines of credit to developers that address our funding priorities. These loan products, leveraged with TSAHC’s access to lower cost land through its Affordable Communities of Texas (ACT) land bank, will enable these developers to continue to construct and rehabilitate single family homes that are affordable. TSAHC forecasts sustained demand for THIF loans into 2023 as staff is currently reviewing multiple applications for single-family and multifamily developments around Texas.

In 2023, 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 2023, there will be an emphasis on exploring

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 30 nonprofit organizations across the state to acquire

<sup>15</sup> Texas Housing Impact Fund loans are a revolving line of credit for single-family construction awarded to Legacy CDC and Brownsville CDC and for loans for the rehabilitation or creation of multifamily units for Cady Lofts, Saison North Apartments, and Burnet Place Apartments.

and redevelop foreclosed homes, vacant land, and tax foreclosed properties to make these homes available for sale or rent to low-income families.

Over its history, TSAHC has acquired 573 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 16 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.

**Affordable Communities of Texas Portfolio**

Program/ Initiative	Acquisitions 2022	Sales 2022	Current Portfolio	Current Asset Value
ACT Land Banking / Land Trust	2	6	16	\$1,186,024

**2023 Implementation Plan**

The ACT Program will continue to play an integral role in TSAHC’s overall affordable housing strategy. TSAHC intends to increase efforts to expand our portfolio of ACT land bank properties by forming partnerships to acquire foreclosed and vacant properties and working directly with local and regional

governments where possible. We are making an intentional effort to expand our ACT portfolio in South Texas.

For properties already in our land bank, we will continue working with our network of local partner developers to redevelop and sell those properties. We also intend to begin developing a parcel of land in Plano, Texas that is part of our land trust.

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

**MULTIFAMILY PRIVATE ACTIVITY BOND PROGRAM**

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

TSAHC makes available to developers its multifamily PAB allocation through an annual Request for Proposal application process. To be considered for multifamily PAB financing, multifamily developments must meet specific housing needs identified each year by TSAHC’s Board of Directors. In 2022, 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 2022, TSAHC closed on \$64,530,000 in multifamily PABs to construct or rehabilitate 510 affordable rental units across 2 municipalities.<sup>16</sup>

#### 2023 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 51 units that are affordable for every 100 households that earn 50% or less of the average median income.<sup>17</sup>

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 2023 PAB closings already includes 7 developments totaling \$168,000,000 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.

In 2023, TSAHC will build on our initiatives that emphasize the preservation of housing in rural areas and work with developers who are addressing this housing priority.

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

## ASSET OVERSIGHT AND COMPLIANCE

Asset oversight and compliance monitoring of multifamily properties financed through multifamily private activity bonds is required by many bond issuers, including TSAHC. We also require asset oversight and

compliance monitoring of multifamily properties financed through our THIF. TSAHC believes these reviews are one of the best ways to ensure properties are continuing to provide safe and decent affordable housing to their residents.

### Asset Oversight

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

These visits are typically on-site, physical inspections, but because of the COVID-19 pandemic and subsequent safety concerns, TSAHC has performed a hybrid of virtual and in-person visits for the past two years. For both types of reviews, TSAHC required property management agents to provide us with required property reports. For virtual reviews, we also required them to provide photos of the property.

In 2022, TSAHC performed asset oversight reviews for 65 properties, totaling 6,807 units. By comparison, TSAHC performed reviews on 59 properties, totaling 5,729 units in 2021.

### 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 2022, TSAHC performed compliance reviews for 66 properties, totaling 7,143 units. By comparison, TSAHC performed reviews on 57 properties, totaling 5,793 units in 2020. These properties are financed either through PABs or THIF financing. TSAHC will continue to ensure that staff is well-equipped to

handle the demands of adding a significant number of properties and units to the asset and compliance review portfolio over the past year and into 2023.

### **2023 Implementation Plan**

In 2023, TSAHC staff will continue to conduct site visits in a manner that best protects the health and safety of our staff, as well as staff and residents at properties in our asset and compliance portfolio. In 2023, staff anticipates adding 3 properties and 710 units to the portfolio of asset oversight reviews and 13 developments for compliance reviews.

TSAHC will also continue to review and update its policies and procedures as industry trends and changes in policy dictate. TSAHC will continue to closely monitor the financial health and physical condition of properties in its portfolio and offer specific strategies for improvement.

## **SINGLE FAMILY RENTAL PROGRAM**

The cost of living in Austin continued to rise in 2022. The average monthly rent was \$1,826 as of November 2021,<sup>18</sup> which is simply unaffordable for many low- to moderate-income Austin families.

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

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

The program offers individuals and families that earn at or below 80% of the area median family income the opportunity to rent a home at prices significantly

less than market rate. TSAHC screens each applicant for rental, credit, and criminal history and to verify income eligibility.

Given the success of the program and ongoing need for affordable rental opportunities in other areas of the state, TSAHC expanded the program to San Antonio in 2019 and the Dallas-Fort Worth metroplex in 2022. Since that time, TSAHC has purchased eight single-family homes in the San Antonio MSA and seven homes in the DFW metroplex, which have all been leased to qualifying households.

In 2022, TSAHC also added two homes in Austin to the Single-Family Rental Program portfolio. Combined, the Single-Family Rental Program now provides 37 rental homes across the Austin, San Antonio, and Dallas-Fort Worth MSAs.

### **2023 Implementation Plan**

In 2023, TSAHC intends to purchase five homes across the three markets.

## **MULTIFAMILY RENTAL PROGRAM**

In July 2015, TSAHC expanded its rental program by acquiring the Rollins Martin apartment complex in East Austin. Built in 1998, the Rollins Martin apartment complex was originally financed as part of the federal low-income housing tax credit (LIHTC) program. It consists of 15 three-bedroom apartment units, all of which are affordable for families earning at or below 60% of the area median family income.

The apartment complex is located in a rapidly developing neighborhood of East Austin that is quickly becoming unaffordable to its long-time lower-income residents. In 2021, the average rent in the neighborhood was \$1,408, while nearly 15% of the neighborhood's residents live below the poverty level.

By maintaining affordability in the rapidly changing neighborhood, TSAHC is meeting a critical housing need for the community.

Beyond this, TSAHC has also made substantial improvements to the Rollins Martin apartment complex. Since 2015, TSAHC has completed the following repairs and improvements: installed new appliances, tankless water heaters, and HVAC for each unit; installed new roofing, new outdoor trash receptacles, a bike rack, surveillance system, and a fence for the property; expanded doors for the laundry area in each unit; replaced all staircases; added additional security features to the locks on each unit's door; upgraded the surveillance system; replaced all siding and windows; added new paint, lighting, doors, mailboxes and signage; and completely renovated eight units.

In 2021, TSAHC also reconstructed the dumpster enclosure area to create more recycling space and poured a semicircle driveway to make it easier for trash trucks to safely access and leave the dumpster area. In addition, TSAHC built an ADA accessible sidewalk and pad for the common area between buildings 3 and 4. In 2022, we completed renovations in seven units and performed extensive repairs on the roof. All 15 units have received complete renovations now.

## **TEXAS FOUNDATIONS FUND**

### **History of the Texas Foundations Fund**

TSAHC created the Texas Foundations Fund (TFF) to improve housing conditions for very low-income Texas households, with an emphasis on assisting

underserved populations. TSAHC defines very low-income households as households earning at or below 50% of the area median family income.

Through TFF, TSAHC partners with nonprofit organizations across Texas to support quality programs that address the critical housing needs of very low-income families and individuals. Selected partners receive grants to support their housing services. Since 2008, TSAHC has awarded almost \$8,000,000 in grants.

The housing services listed below are eligible for support through TFF:

Home repairs and accessibility modifications in owner-occupied homes.

Services at supportive housing communities.

In 2022, we added housing and financial counseling services as an eligible activity.

TSAHC selected these services by conducting a survey asking its partner housing organizations to identify the greatest housing needs of the very low-income Texans they serve. TSAHC also conducts follow up surveys every few years to confirm that the services funded by the Texas Foundations Fund are still critically needed by very low-income Texans.

TSAHC funds TFF awards primarily with earned revenue from its other housing programs. TSAHC's Board of Directors determines the amount available for each funding round.

Prior to each application cycle, TSAHC publishes TFF Guidelines for public comment, giving stakeholders the opportunity to provide feedback prior to submitting a funding proposal.

Prior to 2016, the Foundations Fund was a competitive grant process. For the three award cycles that followed (2016 – 2021), it was a non-competitive application process. Nonprofits that met eligibility criteria partnered with TSAHC for a two-year term in a matching grant structure.

In late 2021, TSAHC surveyed TFF stakeholders to see if any changes should be made to the program. After compiling survey results, TSAHC made its draft 2022 Texas Foundations Fund guidelines available for public comment. Based on comments received, TSAHC staff decided to make five significant changes: (1) grantees were no longer required to provide proof of a matching grant; (2) the audit requirement was waived for organizations with a budget of less than \$2 million and replaced with a requirement that a financial review or reference letter from a funder be provided instead; (3) the definition of underserved populations was expanded; (4) housing and financial counseling services were added as an eligible activity

## **2022 Funding Cycle**

to be funded; and (5) for funding purposes, applicants were separated into small, mid-sized, or large based on budget size.

The 2022 TFF application cycle opened in May 2022. We received 55 applications from nonprofits serving communities throughout Texas. After a thorough review of the applications, TSAHC staff determined that 54 applicants met the eligibility requirements.

The total funding available to these partners in 2022 was \$1,250,000. The 23 small organizations each received a \$15,000 grant; the 15 mid-sized organizations each received a \$23,000 grant; and the 16 large organizations each received a \$35,000 grant.

### **2023 Implementation Plan**

In early 2023, we will once again survey partners and other stakeholders to help inform our decision making about how TFF should best operate.

## **GRANTS FOR DISASTER RECOVERY**

### **Housing and Economic Assistance to Rebuild Texas (HEART)**

On August 23, 2017, Hurricane Harvey made landfall along the Texas coast, inflicting catastrophic damage to Southeast Texas, the Gulf Coast region, the greater Houston area, and the Coastal Bend area. In response to this catastrophic event, TSAHC partnered with Enterprise Community Partners to create a grant program to provide critical home repair funding, programmatic support, and technical assistance

for nonprofits providing ongoing relief efforts to the impacted areas with an emphasis on providing relief outside of the Harris County area.

The program, entitled Housing and Economic Assistance to Rebuild Texas (HEART), launched in April 2018 thanks to a generous financial commitment from the Rebuild Texas Fund, a joint initiative of the OneStar Foundation and the Michael & Susan Dell Foundation. Other funding was provided by the Meadows Foundation, the Center for Disaster Philanthropy, BBVA and a commitment from TSAHC's Board.

The program awarded \$2,555,000 to 39 nonprofits providing housing-related assistance to low-income households directly affected by Hurricane Harvey. Among those nonprofits, 19 provided critical home repair services, repairing 174 homes.<sup>20</sup> The HEART program also provided webinars (11 total with more than 200 attendees) as well as individual technical assistance opportunities. TSAHC and Enterprise Community Partners concluded administering the HEART program in early 2021.

### **Winter Storm Uri Response**

In February 2021, Winter Storm Uri ravaged Texas, bringing prolonged below freezing temperatures and record snowfall to many parts of the state. In addition, millions of Texans were without electricity compounding the devastating impacts of this unprecedented disaster. The Federal Emergency Management Agency declared a disaster for every county in Texas and provided a combination of public and individual assistance depending on the severity of the disaster in those respective communities.

In March 2021, the TSAHC Board of Directors approved a special funding round of the Texas Foundations Fund program to respond to this event and made \$300,000 available to organizations providing home repairs for affected households in the most severely impacted areas. TSAHC provided grant

funding to 15 organizations that provided home repairs to 236 households between April and August 2021 through this special funding round.

### **Texas Foundations Fund – Disaster Recovery**

These twin natural disaster catastrophes motivated us to create a new program within TFF that was earmarked specifically for disaster recovery activities. That way funds could be made available in the immediate aftermath of a disaster, allowing organizations to more swiftly respond to disasters in their communities.

In September 2022, we took draft guidelines for the Texas Foundations Fund – Disaster Recovery program to TSAHC’s Board of Directors and made them available for public comment. The guidelines define disasters that qualify for grant funding as well as organizational and household eligibility.

### **2023 Implementation Plan**

TSAHC anticipates releasing the Texas Foundations Fund- Disaster Recovery application in early 2023. Total grant funding available for the program is \$250,000, and the maximum award for an organization is \$30,000. Any unutilized funding will roll over to the general TFF program in summer 2023.

## **SUPPORTIVE HOUSING INITIATIVES**

Partnership with Texas Health and Human Services Commission (HHSC)

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

The IAP launched in August 2017 and concluded in April 2018 with two outcomes. First, public and private partnerships developed between the Medicaid and housing systems to better address the housing and

supportive services needs of the Medicaid recipient population. Second, HHSC and TSAHC created a state action plan that seeks to foster additional community living opportunities for Texans with ongoing health needs.

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

### **Texas Supportive Housing Institute**

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

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

In 2021, TSAHC offered the Institute again with the following enhancements: reduced the number of participating teams from six to four to expand/improve the individual instruction and attention provided to each; solicited teams in relatively similar project stages to improve cross collaboration; provided training that looks at issues through a racial equity lens and incorporates feedback from those with lived experience; increased technical assistance from

14 hours per team 25 hours per team; and provided development teams with the opportunity to obtain Quality Endorsement reviews from CSH.

For the 2021 Institute, TSAHC selected four development teams in El Paso, Houston, San Antonio, and Waco. Three of these teams successfully concluded the Institute in January 2022.

In 2022, we decided to geographically limit the Institute to Austin-area teams to align the Institute curriculum and participants with local City of Austin and Travis County initiatives to create 2,100 supportive housing units by 2024. TSAHC selected six teams to participate in the 2022 Institute. We also elected to host the training in-person for the first time.

The in-person sessions hosted at TSAHC's offices allowed for more robust participation, increased peer learning, and promoted cross-collaboration among participants. As the teams are working towards a shared community goal, they are in similar stages of the development process which has allowed for a better experience for the teams and training providers. The 2022 Institute will conclude in 2023 with final presentations from the teams.

### **2023 Implementation Plan**

For 2023, TSAHC will explore planning and hosting a supportive housing symposium in lieu of an Institute for two primary reasons. First, opportunities to share best practices and how to apply lessons learned in the supportive housing space is lacking in Texas. And second, due to past iterations of the Institute, we now have a pipeline of new developers, service providers, and property managers operating in supportive housing that need further education and training beyond what the Institute provides.

#### **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 2022, TSAHC also awarded THN with a two-year grant to support a data collection system to better connect Texans experiencing homelessness to necessary services. We will continue to support THN's data collection efforts in 2023.



## Appendix A: Legislative Requirements for the State Of Texas Low Income Housing Plan and Annual Report

### SEC. 2306.072. ANNUAL LOW INCOME HOUSING REPORT

- (A) Not later than March 18 of each year, the director shall prepare and submit to the board an annual report of the department's housing activities for the preceding year.
- (B) Not later than the 30th day after the date the board receives and approves the report, the board shall submit the report to the governor, lieutenant governor, speaker of the House of Representatives, and member of any legislative oversight committee.
- (C) The report must include:
  1. a complete operating and financial statement of the department;
  2. a comprehensive statement of the activities of the department during the preceding year to address the needs identified in the state low income housing plan prepared as required by Section 2306.0721, including:
    - (A) a statistical and narrative analysis of the department's performance in addressing the housing needs of individuals and families of low and very low income;
    - (B) the ethnic and racial composition of individuals and families applying for and receiving assistance from each housing-related program operated by the department;
    - (C) the department's progress in meeting the goals established in the previous housing plan, including goals established with respect to the populations described by Section 2306.0721(c)(1); and
    - (D) recommendations on how to improve the coordination of department services to the populations described by Section 2306.0721(c)(1);
  3. an explanation of the efforts made by the department to ensure the participation of individuals of low income and their community-based institutions in department programs that affect them;
  4. a statement of the evidence that the department has made an affirmative effort to ensure the involvement of individuals of low income and their community-based institutions in the allocation of funds and the planning process;
  5. a statistical analysis, delineated according to each ethnic and racial group served by the department, that indicates the progress made by the department in implementing the state low income housing plan in each of the uniform state service regions;

6. an analysis, based on information provided by the fair housing sponsor reports required under Section 2306.0724 and other available data, of fair housing opportunities in each housing development that receives financial assistance from the department that includes the following information for each housing development that contains 20 or more living units:
  - (A) the street address and municipality or county in which the property is located;
  - (B) the telephone number of the property management or leasing agent
  - (C) the total number of units, reported by bedroom size;
  - (D) the total number of units, reported by bedroom size, designed for individuals who are physically challenged or who have special needs and the number of these individuals served annually;
  - (E) the rent for each type of rental unit, reported by bedroom size;
  - (F) the race or ethnic makeup of each project;
  - (G) the number of units occupied by individuals receiving government-supported housing assistance and the type of assistance received;
  - (H) the number of units occupied by individuals and families of extremely low income, very low income, low income, moderate income, and other levels of income;
  - (I) a statement as to whether the department has been notified of a violation of the fair housing law that has been filed with the United States Department of Housing and Urban Development, the Commission on Human Rights, or the United States Department of Justice; and
  - (J) a statement as to whether the development has any instances of material noncompliance with bond indentures or deed restrictions discovered through the normal monitoring activities and procedures that include meeting occupancy requirement or rent restrictions imposed by deed restriction or financing agreements;
7. a report on the geographic distribution of low income housing tax credits, the amount of unused low income housing tax credits, and the amount of low income housing tax credits received from the federal pool of unused funds from other states; and
8. a statistical analysis, based on information provided by the fair housing sponsor reports required by Section 2306.0724 and other available data, of average rents reported by county.

**SEC. 2306.0721. LOW INCOME HOUSING PLAN**

- (A) Not later than March 18 of each year, the director shall prepare and submit to the board an integrated state low income housing plan for the next year.
- (B) Not later than the 30th day after the date the board receives and approves the plan, the board shall submit the plan to the governor, lieutenant governor, and the speaker of the house of representatives.
- (C) The plan must include:
  1. an estimate and analysis of the size and the different housing needs of the following populations in each uniform state service region:

- (A) individuals and families of moderate, low, very low, and extremely low income;
- (B) individuals with special needs;
- (C) homeless individuals;
- (D) veterans;
- (E) farmworkers;
- (F) youth who are aging out of foster care;
- (G) Homeless youth, as defined by Section 2306.1101, and other individuals older than 18 years of age and younger than 25 years of age who are homeless; and
- (H) elderly individuals;
  - (1) 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;
  - (2) 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;
  - (3) a description of state programs that govern the use of all available housing resources;
  - (4) 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;
  - (5) 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;
- (6) strategies to provide housing for individuals and families with special needs in each uniform state service region;
- (7) 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;
- (8) an estimate and analysis of the housing supply in each uniform state service region
- (9) 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;
- (10) strategies for meeting rural housing needs;
- (11) 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 boarder of the state;
- (12) 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:
  - 2. coordinate local, state, and federal housing resources, including tax exempt housing bond financing and low income housing tax credits;
  - 3. set priorities for the available housing resources to help the neediest individuals;
  - 4. evaluate the success of publicly supported housing programs
  - 5. survey and identify the unmet housing needs of individuals the department is required to assist;
  - 6. ensure that housing programs benefit an individual without regard to the individual's race, ethnicity, sex, or national origin;
  - 7. develop housing opportunities for individuals and families of low and very low income and individuals with special housing needs;
  - 8. develop housing programs through an open, fair, and public process;
  - 9. 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);
  - 10. incorporate recommendations that are consistent with the consolidated plan submitted annually by the state to the United States Department of Housing and Urban Development;

11. 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;
12. develop a plan to respond to changes in federal funding and programs for the provision of affordable housing;
13. use the following standardized categories to describe the income of program applicants and beneficiaries:
  - i. 0 to 30 percent of area median income adjust for family size;
  - ii. more than 30 to 60 percent of area median income adjusted for family size;
  - iii. more than 60 to 80 percent of area median income adjusted for family size;
  - iv. more than 80 to 115 percent of area median income adjusted for family size; or
  - v. more than 115 percent of area median income adjusted for family size;
1. 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
2. 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.

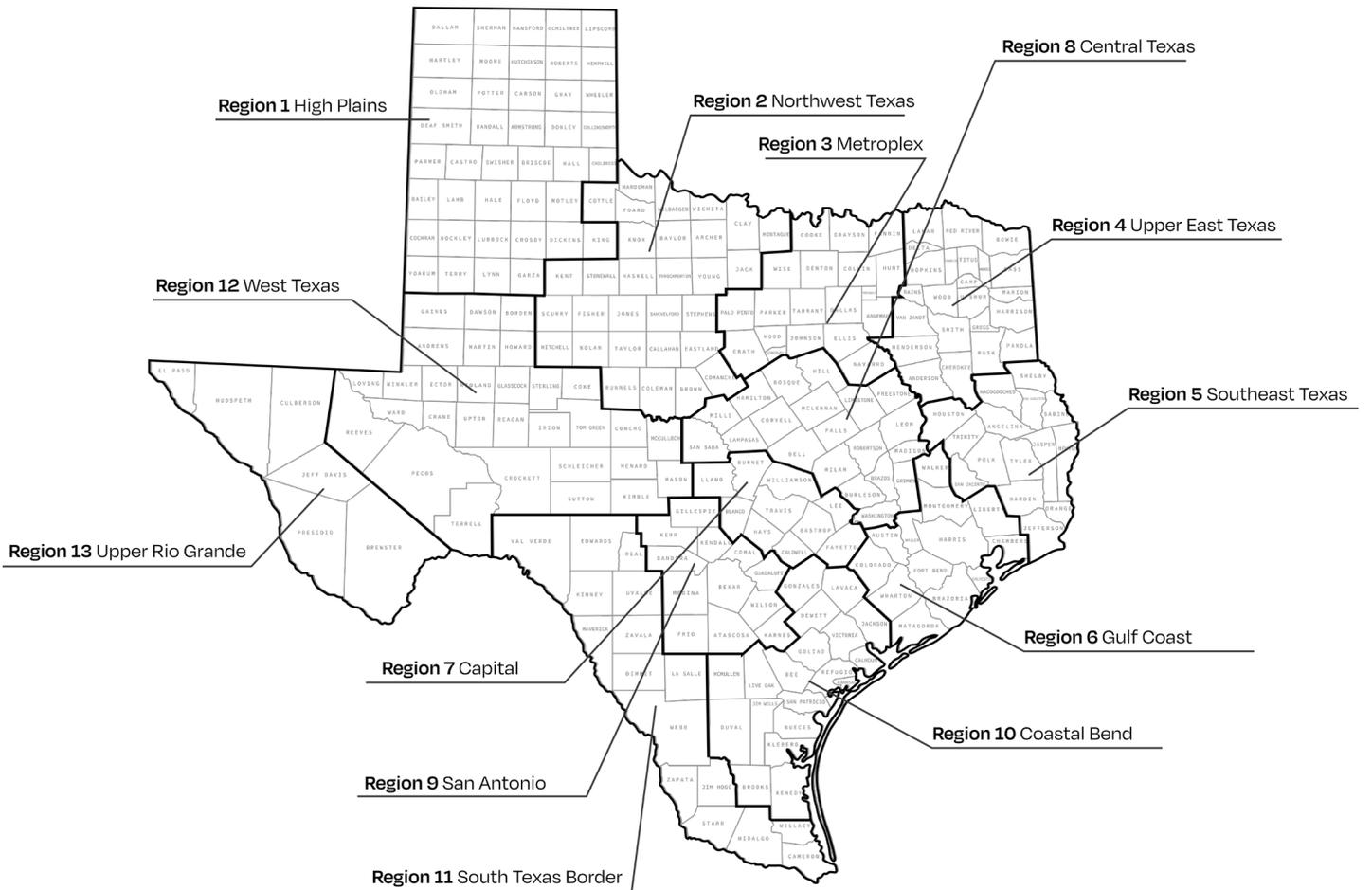
## **Appendix B: Housing Analysis Regional Tables**

**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 2016-2020 ACS, Table S1810 and available at the state or county level on the Census Bureau's FactFinder website ([factfinder.census.gov](https://factfinder.census.gov)).
- The figures reported for Persons with HIV/AIDS do not include those unaware of their HIV infection, or those who tested positive for HIV solely through an anonymous HIV test. In addition, 3,946 counted in Texas Department of Criminal Justice facilities, Federal Prison facilities, and Federal Immigration and Customs Enforcement facilities are not attributed to a geographic area and are only present in the total statewide figure.
- Veteran populations are compared to civilian population 18 years old and over. Statistics for total civilian population 18 years and over are pulled from the 2016-2020 ACS, Table S2101 and available at the state or county level on the Census Bureau's FactFinder website ([factfinder.census.gov](https://factfinder.census.gov)).
- Housing units reported in the 'Other' category under Physical Housing Characteristics of Housing Units can include any living quarters occupied as a housing unit that does not fit in the other categories. Examples that fit in the 'Other' category are houseboats, railroad cars, campers and vans.

**For reference, a map and list of all Texas counties grouped by region with urban/rural designation has been included preceding the Housing Analysis Regional Tables.**

### 13 State Service Regions of Texas



TDHCA COUNTIES BY REGION WITH 2023 URBAN/RURAL DESIGNATION

Region 1	Region 2	Region 3	Region 4	Region 5	Region 6	Region 7	Region 8	Region 9	Region 10	Region 11	Region 12	Region 13
Armstrong	Archer	Collin	Anderson	Angelina	Austin	Bastrop	Bell	Atascosa	Aransas	Cameron	Andrews	Brewster
Bailey	Baylor	Cooke	Bowie	Hardin	Brazoria	Blanco	Bosque	Bandera	Bee	Dimmit	Borden	Culberson
Briscoe	Brown	Dallas	Camp	Houston	Chambers	Burnet	Brazos	Bexar	Brooks	Edwards	Coke	El Paso
Carson	Callahan	Denton	Cass	Jasper	Colorado	Caldwell	Burleson	Comal	Calhoun	Hidalgo	Concho	Hudspeth
Castro	Clay	Ellis	Cherokee	Jefferson	Fort Bend	Fayette	Coryell	Frio	DeWitt	Jim Hogg	Crane	Jeff Davis
Childress	Coleman	Erath	Delta	Nacogdoches	Galveston	Hays	Falls	Gillespie	Duval	Kinney	Crockett	Presidio
Cochran	Comanche	Fannin	Franklin	Newton	Harris	Lee	Freestone	Guadalupe	Goliad	La Salle	Dawson	
Collingsworth	Cottle	Grayson	Gregg	Orange	Liberty	Llano	Grimes	Karnes	Gonzales	Maverick	Ector	
Crosby	Eastland	Hood	Harrison	Polk	Matagorda	Travis	Hamilton	Kendall	Jackson	Real	Gaines	
Dallam	Fisher	Hunt	Henderson	Sabine	Montgomery	Williamson	Hill	Kerr	Jim Wells	Starr	Glasscock	
Deaf Smith	Foard	Johnson	Hopkins	San Augustine	Walker		Lampasas	Medina	Kenedy	Uvalde	Howard	
Dickens	Hardeman	Kaufman	Lamar	San Jacinto	Waller		Leon	Wilson	Kleberg	Val Verde	Irion	
Donley	Haskell	Navarro	Marion	Shelby	Wharton		Limestone		Lavaca	Webb	Kimble	
Floyd	Jack	Palo Pinto	Morris	Trinity			Madison		Live Oak	Willacy	Loving	
Garza	Jones	Parker	Panola	Tyler			McLennan		McMullen	Zapata	Martin	
Gray	Kent	Rockwall	Rains				Milam		Nueces	Zavala	Mason	
Hale	Knox	Somervell	Red River				Mills		Refugio		McCulloch	
Hall	Mitchell	Tarrant	Rusk				Robertson		San Patricio		Menard	
Hansford	Montague	Wise	Smith				San Saba		Victoria		Midland	
Hartley	Nolan		Titus				Washington				Pecos	
Hemphill	Runnels		Upshur								Reagan	
Hockley	Scurry		Van Zandt								Reeves	
Hutchinson	Shackelford		Wood								Schleicher	
King	Stephens										Sterling	
Lamb	Stonewall										Sutton	
Lipscomb	Taylor										Terrell	
Lubbock	Throckmorton										Tom Green	
Lynn	Wichita										Upton	
Moore	Wilbarger										Ward	
Motley	Young										Winkler	
Ochiltree												
Oldham												
Parmer												
Potter												
Randall												
Roberts												
Sherman												
Swisher												

LEGEND
Urban County
Rural County

Region 1		Rural	Urban	Total	Source		
Individuals		294,356	575,738	870,094	2016-2020 ACS, DP05		
Households	Owner	70,306	127,154	197,460	2016-2020 ACS, DP04		
	Renter	29,562	88,136	117,698			
Elderly Persons (65 years+)		44,299	75,851	120,150	2016-2020 ACS, DP05		
Persons with Disabilities		38,412	70,116	108,528	2016-2020 ACS, S1810		
Persons with HIV/AIDS		266	1063	1,329	Texas DSHS, 2022		
Incidents of Family Violence		1,470	6,461	7,931	Texas DPS, 2022		
Veterans		12,462	29,898	42,360	2016-2020 ACS, S2101		
Youth Aging out of Foster Care		22	54	76	Texas DFPS, 2022		
Individuals Below 125% Poverty		58,937	122,637	181,574	2016-2020 ACS, S1701		
Households by Income Group	0-30%AMFI	12158	28775	40933	2015-2019 CHAS, 8		
	30-50%AMFI	12897	26485	39382			
	50-80%AMFI	20419	36965	57384			
	80-100%AMFI	11287	21505	32792			
	Over100%AMFI	47555	93510	141065			
Number of Units Lacking Kitchen and/or Plumbing by Income Category	0-30%AMFI	248	573	821	2015-2019 CHAS, 3		
	30-50%AMFI	283	405	688			
	50-80%AMFI	303	460	763			
	80-100%AMFI	108	165	273			
	Over100%AMFI	391	560	951			
Number of Households with Housing Cost Burden by Income Category	0-30%AMFI	7384	21805	29189	2015-2019 CHAS, 8		
	30-50%AMFI	5284	18080	23364			
	50-80%AMFI	3853	12770	16623			
	80-100%AMFI	1118	3190	4308			
	Over100%AMFI	749	3520	4269			
Number of Households Experiencing Overcrowding by Income Category	0-30%AMFI	623	1,349	1,972	2015-2019 CHAS, 10		
	30-50%AMFI	811	1,350	2,161			
	50-80%AMFI	1,522	1,684	3,206			
	80-100%AMFI	585	1,035	1,620			
	Over100%AMFI	1,423	2,005	3,428			
Physical Housing Characteristics for Housing Units (Number of Units in Structure)	Total	126,739	240,332	367,071	2016-2020 ACS, DP04		
	1unit	101,494	170,812	272,306			
	2units	2,506	6,829	9,335			
	3or4units	3,514	7,746	11,260			
	5to19units	4,098	22,081	26,179			
	20+units	1,607	19,123	20,730			
	Mobilehome	13,287	13,396	26,683			
	Other	233	345	578			
	Housing Occupancy		99,868	215,290		315,158	2016-2020 ACS, DP04
	VacantUnits		26,871	25,042		51,913	
Total		4,865	12,850	17,715	2016-2020 ACS, DP04		
Subsidized Multifamily Units	TDHCAUnits	1,856	5,247	7,103		TDHCA Central Database, 2022	
	HUDUnits	631	1,251	1,882		HUD, 2021	
	PHAUnits	999	418	1,417		HUD, 2021	
	USDAUnits	1,072	60	1,132		USDA, 2022	
	HCVs	1,319	4,862	6,181		HUD, 2021	
Foreclosures		67	312	379	RealtyTrac, 2022		

Region 2		Rural	Urban	Total	Source
Individuals		260,521	289,549	550,070	2016-2020 ACS, DP05
Households	Owner	76,142	63,430	139,572	2016-2020 ACS, DP04
	Renter	25,059	41,150	66,209	
Elderly Persons (65 years+)		53,283	42,422	95,705	2016-2020 ACS, DP05
Persons with Disabilities		46,578	41,966	88,544	2016-2020 ACS, S1810
Persons with HIV/AIDS		228	410	638	Texas DSHS, 2022

Region 2		Rural	Urban	Total	Source
Incidents of Family Violence		1,164	2,944	4,108	Texas DPS, 2022
Veterans		17,682	23,385	41,067	2016-2020 ACS, S2101
Youth Aging out of Foster Care		29	36	65	Texas DFPS, 2022
Individuals Below 125% Poverty		48,797	55,252	104,049	2016-2020 ACS, S1701
Households by Income Group	0-30%AMFI	12,045	14,900	26,945	2015-2019 CHAS, 8
	30-50%AMFI	13,834	12,425	26,259	
	50-80%AMFI	18,004	19,985	37,989	
	80-100%AMFI	10,893	10,215	21,108	
	Over100%AMFI	44,620	46,395	91,015	
Number of Units Lacking Kitchen and/or Plumbing by Income Category	0-30%AMFI	579	339	918	2015-2019 CHAS, 3
	30-50%AMFI	325	185	510	
	50-80%AMFI	255	370	625	
	80-100%AMFI	62	48	110	
	Over100%AMFI	253	170	423	
Number of Households with Housing Cost Burden by Income Category	0-30%AMFI	7,555	11,065	18,620	2015-2019 CHAS, 8
	30-50%AMFI	5,736	7,395	13,131	
	50-80%AMFI	3,208	6,620	9,828	
	80-100%AMFI	889	1,295	2,184	
	Over100%AMFI	1,030	1,680	2,710	
Number of Households Experiencing Overcrowding by Income Category	0-30%AMFI	418	285	703	2015-2019 CHAS, 10
	30-50%AMFI	421	414	835	
	50-80%AMFI	515	555	1,070	
	80-100%AMFI	370	264	634	
	Over100%AMFI	1,184	759	1,943	
Physical Housing Characteristics for Housing Units (Number of Units in Structure)	Total	135,510	120,879	256,389	2016-2020 ACS, DP04
	1unit	107,819	89,309	197,128	
	2units	3,509	3,219	6,728	
	3or4units	2,330	5,708	8,038	
	5to19units	2,522	11,328	13,850	
	20+units	1,625	5,228	6,853	
	Mobilehome	17,288	6,015	23,303	
	Other	417	72	489	
Housing Occupancy	OccupiedUnits	101,201	104,580	205,781	2016-2020 ACS, DP04
	VacantUnits	34,309	16,299	50,608	
	Total	6,253	8,235	14,488	
Subsidized Multifamily Units	TDHCAUnits	1,828	2,569	4,397	TDHCA Central Database, 2022
	HUDUnits	567	809	1,376	HUD, 2021
	PHAUnits	2,721	1,161	3,882	HUD, 2021
	USDAUnits	998	142	1,140	USDA, 2022
	HCVs	995	2,698	3,693	HUD, 2021
Foreclosures	67	149	216	RealtyTrac, 2022	

Region 3		Rural	Urban	Total	Source		
Individuals		264,950	7,585,385	7,850,335	2016-2020 ACS, DP05		
Households	Owner	70,326	1,594,784	1,665,110	2016-2020 ACS, DP04		
	Renter	26,061	1,070,122	1,096,183			
Elderly Persons (65 years+)		50,526	860,862	911,388	2016-2020 ACS, DP05		
Persons with Disabilities		38,252	726,285	764,537	2016-2020 ACS, S1810		
Persons with HIV/AIDS		321	34,684	35,005	Texas DSHS, 2022		
Incidents of Family Violence		1,712	50,362	52,074	Texas DPS, 2022		
Veterans		17,961	344,628	362,589	2016-2020 ACS, S2101		
Youth Aging out of Foster Care		14	246	260	Texas DFPS, 2022		
Individuals Below 125% Poverty		46,506	1,148,342	1,194,848	2016-2020 ACS, S1701		
Households by Income Group	0-30%AMFI	11,515	312,230	323,745	2015-2019 CHAS, 8		
	30-50%AMFI	11,880	310,720	322,600			
	50-80%AMFI	16,155	457,325	473,480			
	80-100%AMFI	9,805	277,705	287,510			
	Over100%AMFI	44,895	1,243,945	1,288,840			
Number of Units Lacking Kitchen and/or Plumbing by Income Category	0-30%AMFI	374	5,980	6,354	2015-2019 CHAS, 3		
	30-50%AMFI	108	4,500	4,608			
	50-80%AMFI	232	4,438	4,670			
	80-100%AMFI	164	1,929	2,093			
	Over100%AMFI	315	4,879	5,194			
Number of Households with Housing Cost Burden by Income Category	0-30%AMFI	7,925	241,100	249,025	2015-2019 CHAS, 8		
	30-50%AMFI	6,100	215,960	222,060			
	50-80%AMFI	4,743	178,290	183,033			
	80-100%AMFI	963	54,234	55,197			
	Over100%AMFI	1,880	62,613	64,493			
Number of Households Experiencing Overcrowding by Income Category	0-30%AMFI	658	24,149	24,807	2015-2019 CHAS, 10		
	30-50%AMFI	545	27,548	28,093			
	50-80%AMFI	932	30,159	31,091			
	80-100%AMFI	190	13,736	13,926			
	Over100%AMFI	1,032	23,979	25,011			
Physical Housing Characteristics for Housing Units (Number of Units in Structure)	Total	117,092	2,877,781	2,994,873	2016-2020 ACS, DP04		
	1unit	86,503	1,909,720	1,996,223			
	2units	2,115	37,591	39,706			
	3or4units	2,356	94,085	96,441			
	5to19units	3,812	382,084	385,896			
	20+units	3,475	354,401	357,876			
	Mobilehome	18,513	97,454	115,967			
	Other	318	2,446	2,764			
	Housing Occupancy	OccupiedUnits	96,387	2,664,906		2,761,293	2016-2020 ACS, DP04
		VacantUnits	20,705	212,875		233,580	
Subsidized Multifamily Units	Total	6,340	139,415	145,755	TDHCA Central Database, 2022		
	TDHCAUnits	1,399	74,634	76,033			
	HUDUnits	826	8,934	9,760			
	PHAUnits	662	4,758	5,420			
	USDAUnits	584	2,174	2,758			
	HCVs	1,279	50,505	51,784			
Foreclosures		486	4,299	4,785	RealtyTrac, 2022		

Region 4		Rural	Urban	Total	Source
Individuals		585,004	565,359	1,150,363	2016-2020 ACS, DP05
Households	Owner	158,785	133,665	292,450	2016-2020 ACS, DP04
	Renter	53,542	67,369	120,911	
Elderly Persons (65 years+)		114,881	94,234	209,115	2016-2020 ACS, DP05
Persons with Disabilities		93,892	76,464	170,356	2016-2020 ACS, S1810
Persons with HIV/AIDS		1,372	1,428	2,800	Texas DSHS, 2022
Incidents of Family Violence		3,262	3,774	7,036	Texas DPS, 2022
Veterans		39,891	33,246	73,137	2016-2020 ACS, S2101
Youth Aging out of Foster Care		46	27	73	Texas DFPS, 2022
Individuals Below 125% Poverty		115,047	113,180	228,227	2016-2020 ACS, S1701
Households by Income Group	0-30%AMFI	30,505	22,645	53,150	2015-2019 CHAS, 8
	30-50%AMFI	30,325	21,010	51,335	
	50-80%AMFI	43,670	29,395	73,065	
	80-100%AMFI	24,175	17,150	41,325	
	Over100%AMFI	109,300	81,125	190,425	
Number of Units Lacking Kitchen and/or Plumbing by Income Category	0-30%AMFI	1,144	509	1,653	2015-2019 CHAS, 3
	30-50%AMFI	794	340	1,134	
	50-80%AMFI	712	328	1,040	
	80-100%AMFI	127	205	332	
	Over100%AMFI	714	514	1,228	
Number of Households with Housing Cost Burden by Income Category	0-30%AMFI	20,304	16,485	36,789	2015-2019 CHAS, 8
	30-50%AMFI	15,255	13,155	28,410	
	50-80%AMFI	10,898	9,915	20,813	
	80-100%AMFI	3,029	2,545	5,574	
	Over100%AMFI	3,149	3,474	6,623	
Number of Households Experiencing Overcrowding by Income Category	0-30%AMFI	1,043	945	1,988	2015-2019 CHAS, 10
	30-50%AMFI	1,389	1,049	2,438	
	50-80%AMFI	2,065	1,344	3,409	
	80-100%AMFI	1,090	674	1,764	
	Over100%AMFI	3,187	1,490	4,677	
Physical Housing Characteristics for Housing Units (Number of Units in Structure)	Total	259,439	235,742	495,181	2016-2020 ACS, DP04
	1unit	186,625	164,612	351,237	
	2units	4,493	8,167	12,660	
	3or4units	5,585	7,603	13,188	
	5to19units	6,957	15,634	22,591	
	20+units	4,081	8,553	12,634	
	Mobilehome	50,395	30,631	81,026	
	Other	1,303	542	1,845	
Housing Occupancy	OccupiedUnits	212,327	201,034	413,361	2016-2020 ACS, DP04
	VacantUnits	47,112	34,708	81,820	
Subsidized Multifamily Units	Total	9,647	14,637	24,284	TDHCA Central Database, 2022
	TDHCAUnits	4,002	5,421	9,423	
	HUDUnits	1,041	1,728	2,769	
	PHAUnits	1,910	381	2,291	
	USDAUnits	1,857	437	2,294	
	HCVs	2,257	5,250	7,507	
Foreclosures		191	391	582	RealtyTrac, 2022

Region 5		Rural	Urban	Total	Source
Individuals		383,426	394,268	777,694	2016-2020 ACS, DP05
Households	Owner	101,003	98,505	199,508	2016-2020 ACS, DP04
	Renter	40,237	48,265	88,502	
Elderly Persons (65 years+)		72,841	59,239	132,080	2016-2020 ACS, DP05
Persons with Disabilities		73,323	59,588	132,911	2016-2020 ACS, S1810
Persons with HIV/AIDS		760	1,223	1,983	Texas DSHS, 2022
Incidents of Family Violence		2,031	4,868	6,899	Texas DPS, 2022
Veterans		26,918	21,814	48,732	2016-2020 ACS, S2101
Youth Aging out of Foster Care		20	9	29	Texas DFPS, 2022
Individuals Below 125% Poverty		94,880	80,008	174,888	2016-2020 ACS, S1701
Households by Income Group	0-30%AMFI	20,245	21,425	41,670	2015-2019 CHAS, 8
	30-50%AMFI	20,595	17,900	38,495	
	50-80%AMFI	24,890	24,295	49,185	
	80-100%AMFI	14,160	14,875	29,035	
	Over100%AMFI	59,645	66,820	126,465	
Number of Units Lacking Kitchen and/or Plumbing by Income Category	0-30%AMFI	545	480	1,025	2015-2019 CHAS, 3
	30-50%AMFI	510	220	730	
	50-80%AMFI	147	245	392	
	80-100%AMFI	160	90	250	
	Over100%AMFI	489	385	874	
Number of Households with Housing Cost Burden by Income Category	0-30%AMFI	13,625	14,215	27,840	2015-2019 CHAS, 8
	30-50%AMFI	9,888	9,065	18,953	
	50-80%AMFI	6,387	6,384	12,771	
	80-100%AMFI	1,673	1,980	3,653	
	Over100%AMFI	1,568	1,419	2,987	
Number of Households Experiencing Overcrowding by Income Category	0-30%AMFI	1,025	605	1,630	2015-2019 CHAS, 10
	30-50%AMFI	1,269	569	1,838	
	50-80%AMFI	1,140	559	1,699	
	80-100%AMFI	556	390	946	
	Over100%AMFI	1,857	1,290	3,147	
Physical Housing Characteristics for Housing Units (Number of Units in Structure)	Total	188,744	171,941	360,685	2016-2020 ACS, DP04
	1unit	124,207	122,831	247,038	
	2units	3,828	3,090	6,918	
	3or4units	4,119	4,371	8,490	
	5to19units	5,700	18,468	24,168	
	20+units	3,622	5,280	8,902	
	Mobilehome	46,473	17,097	63,570	
	Other	795	804	1,599	
	Housing Occupancy	OccupiedUnits	141,240	146,770	
VacantUnits		47,504	25,171	72,675	
Subsidized Multifamily Units	Total	8,808	17,768	26,576	TDHCA Central Database, 2022
	TDHCAUnits	2,915	6,592	9,507	
	HUDUnits	983	3,357	4,340	
	PHAUnits	1,963	659	2,622	
	USDAUnits	854	137	991	
	HCVs	2,810	6,306	9,116	
Foreclosures		191	582	RealtyTrac, 2022	

Region 6		Rural	Urban	Total	Source
Individuals		202,007	6,949,721	7,151,728	2016-2020 ACS, DP05
Households	Owner	46,888	1,457,538	1,504,426	2016-2020 ACS, DP04
	Renter	23,786	938,886	962,672	
Elderly Persons (65 years+)		33,012	771,154	804,166	2016-2020 ACS, DP05
Persons with Disabilities		24,720	654,703	679,423	2016-2020 ACS, S1810
Persons with HIV/AIDS		329	33,760	34,089	Texas DSHS, 2022
Incidents of Domestic Violence		1,111	54,918	56,029	Texas DPS, 2022
Veterans		11,282	261,213	272,495	2016-2020 ACS, S2101
Youth Aging out of Foster Care		4	218	222	Texas DFPS, 2022
Individuals Below 125% Poverty		40,042	1,234,696	1,274,738	2016-2020 ACS, S1701
Households by Income Group	0-30%AMFI	11,230	308,000	319,230	2015-2019 CHAS, 8
	30-50%AMFI	8,400	284,670	293,070	
	50-80%AMFI	12,175	389,285	401,460	
	80-100%AMFI	6,545	228,610	235,155	
	Over100%AMFI	31,420	1,130,425	1,161,845	
Number of Units Lacking Kitchen and/or Plumbing by Income Category	0-30%AMFI	383	6,965	7,348	2015-2019 CHAS, 3
	30-50%AMFI	244	3,849	4,093	
	50-80%AMFI	169	3,250	3,419	
	80-100%AMFI	34	1,324	1,358	
	Over100%AMFI	208	4,655	4,863	
Number of Households with Housing Cost Burden by Income Category	0-30%AMFI	7,390	234,770	242,160	2015-2019 CHAS, 8
	30-50%AMFI	4,639	195,545	200,184	
	50-80%AMFI	3,330	152,690	156,020	
	80-100%AMFI	898	44,894	45,792	
	Over100%AMFI	1,144	56,645	57,789	
Number of Households Experiencing Overcrowding by Income Category	0-30%AMFI	394	26,865	27,259	2015-2019 CHAS, 10
	30-50%AMFI	590	23,769	24,359	
	50-80%AMFI	750	28,103	28,853	
	80-100%AMFI	339	11,394	11,733	
	Over100%AMFI	1,163	24,858	26,021	
Physical Housing Characteristics for Housing Units (Number of Units in Structure)	87,339	188,744	171,941	360,685	2016-2020 ACS, DP04
	57,293	124,207	122,831	247,038	
	2,162	3,828	3,090	6,918	
	2,882	4,119	4,371	8,490	
	6,336	5,700	18,468	24,168	
	2,903	3,622	5,280	8,902	
	15,470	46,473	17,097	63,570	
293	795	804	1,599		
Housing Occupancy	69,761	141,240	146,770	288,010	2016-2020 ACS, DP04
	17,578	47,504	25,171	72,675	
	Total	4,766	115,165	119,931	
Subsidized Multifamily Units	TDHCAUnits	1,496	69,358	70,854	TDHCA Central Database, 2022
	HUDUnits	734	11,821	12,555	HUD, 2021
	PHAUnits	413	3,904	4,317	HUD, 2021
	USDAUnits	522	1,472	1,994	USDA, 2022
	HCVs	651	29,560	30,211	HUD, 2021
Foreclosures		76	5,932	6,008	RealtyTrac, 2022

Region 7		Rural	Urban	Total	Source
Individuals		123,154	2,173,804	2,296,958	2016-2020 ACS, DP05
Households	Owner	36,851	466,441	503,292	2016-2020 ACS, DP04
	Renter	9,421	329,874	339,295	
Elderly Persons (65 years+)		31,463	236,174	267,637	2016-2020 ACS, DP05
Persons with Disabilities		21,464	199,347	220,811	2016-2020 ACS, S1810
Persons with HIV/AIDS		155	7,110	7,265	Texas DSHS, 2022
Incidents of Family Violence		611	14,677	15,288	Texas DPS, 2022
Veterans		10,280	108,380	118,660	2016-2020 ACS, S2101
Youth Aging out of Foster Care		8	86	94	Texas DFPS, 2022
Individuals Below 125% Poverty		18,263	284,343	302,606	2016-2020 ACS, S1701
Households by Income Group	0-30%AMFI	4,775	94,580	99,355	2015-2019 CHAS, 8
	30-50%AMFI	4,785	91,220	96,005	
	50-80%AMFI	7,720	141,690	149,410	
	80-100%AMFI	5,160	83,070	88,230	
	Over100%AMFI	22,490	354,440	376,930	
Number of Units Lacking Kitchen and/or Plumbing by Income Category	0-30%AMFI	258	1,825	2,083	2015-2019 CHAS, 3
	30-50%AMFI	155	1,365	1,520	
	50-80%AMFI	144	1,100	1,244	
	80-100%AMFI	115	739	854	
	Over100%AMFI	189	2,143	2,332	
Number of Households with Housing Cost Burden by Income Category	0-30%AMFI	3,305	74,635	77,940	2015-2019 CHAS, 8
	30-50%AMFI	2,610	66,750	69,360	
	50-80%AMFI	2,139	57,128	59,267	
	80-100%AMFI	830	14,050	14,880	
	Over100%AMFI	1,014	17,143	18,157	
Number of Households Experiencing Overcrowding by Income Category	0-30%AMFI	129	7,164	7,293	2015-2019 CHAS, 10
	30-50%AMFI	184	6,778	6,962	
	50-80%AMFI	455	7,090	7,545	
	80-100%AMFI	245	3,130	3,375	
	Over100%AMFI	584	5,785	6,369	
Physical Housing Characteristics for Housing Units (Number of Units in Structure)	Total	66,492	856,586	923,078	2016-2020 ACS, DP04
	1unit	50,790	541,531	592,321	
	2units	896	20,348	21,244	
	3or4units	1,606	26,371	27,977	
	5to19units	1,779	104,350	106,129	
	20+units	1,145	124,827	125,972	
	Mobilehome	10,042	37,920	47,962	
	Other	234	1,239	1,473	
Housing Occupancy	OccupiedUnits	46,272	796,315	842,587	2016-2020 ACS, DP04
	VacantUnits	20,220	60,271	80,491	
	Total	2,400	54,315	56,715	
Subsidized Multifamily Units	TDHCAUnits	1,025	40,300	41,325	TDHCA Central Database, 2022
	HUDUnits	144	4,425	4,569	HUD, 2021
	PHAUnits	259	1,028	1,287	HUD, 2021
	USDAUnits	439	534	973	USDA, 2022
	HCVs	438	8,123	8,561	HUD, 2021
Foreclosures		44	849	893	RealtyTrac, 2022

Region 8		Rural	Urban	Total	Source
Individuals		564,942	657,646	1,222,588	2016-2020 ACS, DP05
Households	Owner	139,233	119,773	259,006	2016-2020 ACS, DP04
	Renter	64,551	109,812	174,363	
Elderly Persons (65 years+)		100,875	67,127	168,002	2016-2020 ACS, DP05
Persons with Disabilities		85,267	78,884	164,151	2016-2020 ACS, S1810
Persons with HIV/AIDS		420	1,492	1,912	Texas DSHS, 2022
Incidents of Family Violence		1,297	7,577	8,874	Texas DPS, 2022
Veterans		36,003	69,191	105,194	2016-2020 ACS, S2101
Youth Aging out of Foster Care		11	56	67	Texas DFPS, 2022
Individuals Below 125% Poverty		118,410	139,674	258,084	2016-2020 ACS, S1701
Households by Income Group	0-30%AMFI	12,220	46,605	58,825	2015-2019 CHAS, 8
	30-50%AMFI	13,820	38,665	52,485	
	50-80%AMFI	18,365	56,760	75,125	
	80-100%AMFI	10,450	32,180	42,630	
	Over100%AMFI	47,355	148,090	195,445	
Number of Units Lacking Kitchen and/or Plumbing by Income Category	0-30%AMFI	394	549	943	2015-2019 CHAS, 3
	30-50%AMFI	407	588	995	
	50-80%AMFI	220	445	665	
	80-100%AMFI	112	265	377	
Number of Households with Housing Cost Burden by Income Category	0-30%AMFI	8,120	36,525	44,645	2015-2019 CHAS, 8
	30-50%AMFI	6,934	27,910	34,844	
	50-80%AMFI	4,321	22,725	27,046	
	80-100%AMFI	1,011	5,764	6,775	
Number of Households Experiencing Overcrowding by Income Category	0-30%AMFI	489	1,703	2,192	2015-2019 CHAS, 10
	30-50%AMFI	877	2,283	3,160	
	50-80%AMFI	841	2,790	3,631	
	80-100%AMFI	324	1,265	1,589	
Physical Housing Characteristics for Housing Units (Number of Units in Structure)	Over100%AMFI	1,505	3,045	4,550	2016-2020 ACS, DP04
	Total	249,344	260,820	510,164	
	1unit	180,356	167,981	348,337	
	2units	6,602	14,187	20,789	
	3or4units	6,336	17,877	24,213	
	5to19units	12,918	28,566	41,484	
	20+units	9,212	15,417	24,629	
	Mobilehome	33,248	16,304	49,552	
Other	672	488	1,160		
Housing Occupancy	OccupiedUnits	203,784	229,585	433,369	2016-2020 ACS, DP04
	VacantUnits	45,560	31,235	76,795	
	Total	5,512	18,901	24,413	
Subsidized Multifamily Units	TDHCAUnits	2,087	6,273	8,360	TDHCA Central Database, 2022
	HUDUnits	401	1,813	2,214	HUD, 2021
	PHAUnits	1,575	1,962	3,537	HUD, 2021
	USDAUnits	1,065	578	1,643	USDA, 2022
	HCVs	871	7,788	8,659	HUD, 2021
Foreclosures		259	474	733	RealtyTrac, 2022

Region 9		Rural	Urban	Total	Source		
Individuals		237,497	2,387,137	2,624,634	2016-2020 ACS, DP05		
Households	Owner	62,508	485,012	547,520	2016-2020 ACS, DP04		
	Renter	19,285	300,612	319,897			
Elderly Persons (65 years+)		48,295	306,633	354,928	2016-2020 ACS, DP05		
Persons with Disabilities		33,263	337,589	370,852	2016-2020 ACS, S1810		
Persons with HIV/AIDS		279	7,642	7,921	Texas DSHS, 2022		
Incidence of Family Violence		5,518	20,991	26,509	Texas DPS, 2022		
Veterans		18,356	179,299	197,655	2016-2020 ACS, S2101		
Youth Aging out of Foster Care		18	188	206	Texas DFPS, 2022		
Individuals Below 125% Poverty		38,872	450,274	489,146	2016-2020 ACS, S1701		
Households by Income Group	0-30%AMFI	8,250	103,510	111,760	2015-2019 CHAS, 8		
	30-50%AMFI	9,375	91,005	100,380			
	50-80%AMFI	13,205	135,300	148,505			
	80-100%AMFI	9,025	77,370	86,395			
	Over100%AMFI	40,745	364,455	405,200			
Number of Units Lacking Kitchen and/or Plumbing by Income Category	0-30%AMFI	232	2,355	2,587	2015-2019 CHAS, 3		
	30-50%AMFI	175	1,349	1,524			
	50-80%AMFI	259	1,624	1,883			
	80-100%AMFI	115	330	445			
	Over100%AMFI	253	1,939	2,192			
Number of Households with Housing Cost Burden by Income Category	0-30%AMFI	5,065	73,630	78,695	2015-2019 CHAS, 8		
	30-50%AMFI	4,505	61,245	65,750			
	50-80%AMFI	3,129	54,030	57,159			
	80-100%AMFI	1,313	13,940	15,253			
	Over100%AMFI	1,549	19,300	20,849			
Number of Households Experiencing Overcrowding by Income Category	0-30%AMFI	499	6,244	6,743	2015-2019 CHAS, 10		
	30-50%AMFI	741	5,989	6,730			
	50-80%AMFI	780	7,735	8,515			
	80-100%AMFI	568	2,844	3,412			
	Over100%AMFI	1,513	7,505	9,018			
Physical Housing Characteristics for Housing Units (Number of Units in Structure)	Total	98,385	855,462	953,847	2016-2020 ACS, DP04		
	1unit	68,154	590,822	658,976			
	2units	1,289	13,411	14,700			
	3or4units	2,132	35,226	37,358			
	5to19units	2,354	104,773	107,127			
	20+units	1,216	73,772	74,988			
	Mobilehome	22,825	36,659	59,484			
	Other	415	799	1,214			
	Housing Occupancy	OccupiedUnits	81,793	785,624		867,417	2016-2020 ACS, DP04
		VacantUnits	16,592	69,838		86,430	
Subsidized Multifamily Units	Total	3,072	56,922	59,994	TDHCA Central Database, 2022		
	TDHCAUnits	1,519	28,769	30,288			
	HUDUnits	390	4,438	4,828			
	PHAUnits	399	6,513	6,912			
	USDAUnits	331	141	472			
Foreclosures	HCVs	623	16,871	17,494	HUD, 2021		
		144	2,322	2,466		RealtyTrac, 2022	

Region 10		Rural	Urban	Total	Source
Individuals		271,936	521,164	793,100	2016-2020 ACS, DP05
Households	Owner	65,472	114,309	179,781	2016-2020 ACS, DP04
	Renter	27,651	72,115	99,766	
Elderly Persons (65 years+)		48,875	77,248	126,123	2016-2020 ACS, DP05
Persons with Disabilities		43,179	70,970	114,149	2016-2020 ACS, S1810
Persons with HIV/AIDS		377	877	1,254	Texas DSHS, 2022
Incidence of Family Violence		1,675	5,925	7,600	Texas DPS, 2022
Veterans		15,325	34,637	49,962	2016-2020 ACS, S2101
Youth Aging out of Foster Care		18	188	206	Texas DFPS, 2022
Individuals Below 125% Poverty		59,856	107,240	167,096	2016-2020 ACS, S1701
Households by Income Group	0-30%AMFI	13,004	28,080	41,084	2015-2019 CHAS, 8
	30-50%AMFI	10,619	24,265	34,884	
	50-80%AMFI	13,820	33,625	47,445	
	80-100%AMFI	8,464	19,140	27,604	
	Over100%AMFI	36,165	89,035	125,200	
Number of Units Lacking Kitchen and/or Plumbing by Income Category	0-30%AMFI	319	1,060	1,379	2015-2019 CHAS, 3
	30-50%AMFI	252	469	721	
	50-80%AMFI	163	480	643	
	80-100%AMFI	103	80	183	
	Over100%AMFI	357	800	1,157	
Number of Households with Housing Cost Burden by Income Category	0-30%AMFI	7,643	20,045	27,688	2015-2019 CHAS, 8
	30-50%AMFI	4,710	14,115	18,825	
	50-80%AMFI	2,901	12,945	15,846	
	80-100%AMFI	792	3,575	4,367	
	Over100%AMFI	806	4,009	4,815	
Number of Households Experiencing Overcrowding by Income Category	0-30%AMFI	845	1,493	2,338	2015-2019 CHAS, 10
	30-50%AMFI	721	1,440	2,161	
	50-80%AMFI	1,164	2,394	3,558	
	80-100%AMFI	581	938	1,519	
	Over100%AMFI	1,688	2,909	4,597	
Physical Housing Characteristics for Housing Units (Number of Units in Structure)	Total	127,908	216,049	343,957	2016-2020 ACS, DP04
	1unit	94,877	150,309	245,186	
	2units	2,671	6,653	9,324	
	3or4units	3,714	12,193	15,907	
	5to19units	4,975	23,011	27,986	
	20+units	1,875	11,765	13,640	
	Mobilehome	19,099	11,604	30,703	
	Other	697	514	1,211	
Housing Occupancy	OccupiedUnits	93,123	186,424	279,547	2016-2020 ACS, DP04
	VacantUnits	34,785	29,625	64,410	
	Total	6,518	14,221	20,739	
Subsidized Multifamily Units	TDHCAUnits	2,049	5,880	7,929	TDHCA Central Database, 2022
	HUDUnits	899	2,632	3,531	HUD, 2021
	PHAUnits	1,451	629	2,080	HUD, 2021
	USDAUnits	610	194	804	USDA, 2022
	HCVs	1,925	4,470	6,395	HUD, 2021
Foreclosures		75	459	534	RealtyTrac, 2022

Region 11		Rural	Urban	Total	Source		
Individuals		219,558	1,616,217	1,835,775	2016-2020 ACS, DP05		
Households	Owner	46,427	308,988	355,415	2016-2020 ACS, DP04		
	Renter	19,789	154,887	174,676			
Elderly Persons (65 years+)		31,760	185,052	216,812	2016-2020 ACS, DP05		
Persons with Disabilities		37,032	202,186	239,218	2016-2020 ACS, S1810		
Persons with HIV/AIDS		272	3,043	3,315	Texas DSHS, 2022		
Incidents of Family Violence		1,014	13,552	14,566	Texas DPS, 2022		
Veterans		8,894	36,637	45,531	2016-2020 ACS, S2101		
Youth Aging out of Foster Care		6	43	49	Texas DFFS, 2022		
Individuals Below 125% Poverty		77,665	562,947	640,612	2016-2020 ACS, S1701		
Households by Income Group	0-30%AMFI	16,985	89,920	106,905	2015-2019 CHAS, 8		
	30-50%AMFI	14,545	69,760	84,305			
	50-80%AMFI	14,530	76,620	91,150			
	80-100%AMFI	7,278	40,290	47,568			
	Over100%AMFI	27,915	161,145	189,060			
Number of Units Lacking Kitchen and/or Plumbing by Income Category	0-30%AMFI	740	2,685	3,425	2015-2019 CHAS, 3		
	30-50%AMFI	225	1,345	1,570			
	50-80%AMFI	197	1,115	1,312			
	80-100%AMFI	185	300	485			
	Over100%AMFI	248	1,100	1,348			
Number of Households with Housing Cost Burden by Income Category	0-30%AMFI	9,939	61,310	71,249	2015-2019 CHAS, 8		
	30-50%AMFI	4,319	36,920	41,239			
	50-80%AMFI	2,816	20,995	23,811			
	80-100%AMFI	423	4,520	4,943			
	Over100%AMFI	387	6,100	6,487			
Number of Households Experiencing Overcrowding by Income Category	0-30%AMFI	2,058	15,375	17,433	2015-2019 CHAS, 10		
	30-50%AMFI	1,464	10,050	11,514			
	50-80%AMFI	1,377	10,540	11,917			
	80-100%AMFI	972	4,710	5,682			
	Over100%AMFI	1,936	11,170	13,106			
Physical Housing Characteristics for Housing Units (Number of Units in Structure)	Total	84,545	536,988	621,533	2016-2020 ACS, DP04		
	1unit	62,225	364,378	426,603			
	2units	2,633	18,382	21,015			
	3or4units	2,735	26,659	29,394			
	5to19units	2,125	30,827	32,952			
	20+units	1,465	25,131	26,596			
	Mobilehome	13,003	69,798	82,801			
	Other	359	1,813	2,172			
	Housing Occupancy	OccupiedUnits	66,216	463,875		530,091	2016-2020 ACS, DP04
		VacantUnits	18,329	73,113		91,442	
Total		7,201	35,178	42,379			
Subsidized Multifamily Units	TDHCAUnits	2,069	14,788	16,857	TDHCA Central Database, 2022		
	HUDUnits	418	2,914	3,332	HUD, 2021		
	PHAUnits	1,352	3,773	5,125	HUD, 2021		
	USDAUnits	595	927	1,522	USDA, 2022		
	HCVs	2,435	13,108	15,543	HUD, 2021		
Foreclosures		12	1,399	1,411	RealtyTrac, 2022		

Region 12		Rural	Urban	Total	Source	
Individuals		198,084	451,950	650,034	2016-2020 ACS, DP05	
Households	Owner	46,912	101,924	148,836	2016-2020 ACS, DP04	
	Renter	17,654	52,548	70,202		
Elderly Persons (65 years+)		28,305	51,444	79,749	2016-2020 ACS, DP05	
Persons with Disabilities		24,903	48,936	73,839	2016-2020 ACS, S1810	
Persons with HIV/AIDS		207	707	914	Texas DSHS, 2022	
Incidents of Family Violence		911	5,333	6,244	Texas DPS, 2022	
Veterans		9,503	21,520	31,023	2016-2020 ACS, S2101	
Youth Aging out of Foster Care		15	23	38	Texas DFPS, 2022	
Individuals Below 125% Poverty		36,527	66,676	103,203	2016-2020 ACS, S1701	
Households by Income Group	0-30%AMFI	8,072	17,170	25,242	2015-2019 CHAS, 8	
	30-50%AMFI	7,362	18,945	26,307		
	50-80%AMFI	10,487	27,200	37,687		
	80-100%AMFI	6,359	15,955	22,314		
	Over100%AMFI	29,319	75,260	104,579		
Number of Units Lacking Kitchen and/or Plumbing by Income Category	0-30%AMFI	216	660	876	2015-2019 CHAS, 3	
	30-50%AMFI	92	365	457		
	50-80%AMFI	172	305	477		
	80-100%AMFI	74	169	243		
	Over100%AMFI	355	615	970		
Number of Households with Housing Cost Burden by Income Category	0-30%AMFI	4,936	12,059	16,995	2015-2019 CHAS, 8	
	30-50%AMFI	3,217	11,020	14,237		
	50-80%AMFI	2,131	9,315	11,446		
	80-100%AMFI	652	2,645	3,297		
	Over100%AMFI	599	2,200	2,799		
Number of Households Experiencing Overcrowding by Income Category	0-30%AMFI	390	790	1,180	2015-2019 CHAS, 10	
	30-50%AMFI	395	1,120	1,515		
	50-80%AMFI	539	1,510	2,049		
	80-100%AMFI	365	1,249	1,614		
	Over100%AMFI	1,092	2,489	3,581		
Physical Housing Characteristics for Housing Units (Number of Units in Structure)	Total	81,372	170,267	251,639	2016-2020 ACS, DP04	
	1unit	62,735	116,787	179,522		
	2units	1,392	2,005	3,397		
	3or4units	1,472	5,216	6,688		
	5to19units	2,019	16,069	18,088		
	20+units	1,507	12,153	13,660		
	Mobilehome	12,021	17,337	29,358		
	Other	226	700	926		
	Housing Occupancy	OccupiedUnits	64,566	154,472	219,038	2016-2020 ACS, DP04
		VacantUnits	16,806	15,795	32,601	
Subsidized Multifamily Units	Total	3,131	9,070	12,201		
	TDHCAUnits	1,369	4,563	5,932	TDHCA Central Database, 2022	
	HUDUnits	361	1,126	1,487	HUD, 2021	
	PHAUnits	757	461	1,218	HUD, 2021	
	USDAUnits	401	0	401	USDA, 2022	
	HCVs	644	2,519	3,163	HUD, 2021	
Foreclosures		33	436	469	RealtyTrac, 2022	

Region 13		Rural	Urban	Total	Source		
Individuals		25,154	836,915	862,069	2016-2020 ACS, DP05		
Households	Owner	5,999	170,433	176,432	2016-2020 ACS, DP04		
	Renter	3,659	103,229	106,888			
Elderly Persons (65 years+)		5,568	101,946	107,514	2016-2020 ACS, DP05		
Persons with Disabilities		4,814	109,777	114,591	2016-2020 ACS, S1810		
Persons with HIV/AIDS		31	398	429	Texas DSHS, 2022		
Incidents of Family Violence		29	4,682	4,711	Texas DPS, 2022		
Veterans		1,034	46,088	47,122	2016-2020 ACS, S2101		
Youth Aging out of Foster Care		-	12	12	Texas DFPS, 2022		
Individuals Below 125% Poverty		7,916	214,369	222,285	2016-2020 ACS, S1701		
Households by Income Group	0-30%AMFI	1,800	40,840	42,640	2015-2019 CHAS, 8		
	30-50%AMFI	1,135	35,990	37,125			
	50-80%AMFI	1,895	47,690	49,585			
	80-100%AMFI	1,065	27,105	28,170			
	Over100%AMFI	3,350	116,690	120,040			
Number of Units Lacking Kitchen and/or Plumbing by Income Category	0-30%AMFI	100	505	605	2015-2019 CHAS, 3		
	30-50%AMFI	14	305	319			
	50-80%AMFI	8	490	498			
	80-100%AMFI	45	285	330			
	Over100%AMFI	25	800	825			
Number of Households with Housing Cost Burden by Income Category	0-30%AMFI	1,099	29,065	30,164	2015-2019 CHAS, 8		
	30-50%AMFI	239	22,470	22,709			
	50-80%AMFI	323	19,500	19,823			
	80-100%AMFI	107	5,345	5,452			
	Over100%AMFI	68	5,075	5,143			
Number of Households Experiencing Overcrowding by Income Category	0-30%AMFI	64	2,720	2,784	2015-2019 CHAS, 10		
	30-50%AMFI	150	2,750	2,900			
	50-80%AMFI	118	3,220	3,338			
	80-100%AMFI	24	1,505	1,529			
	Over100%AMFI	118	3,455	3,573			
Physical Housing Characteristics for Housing Units (Number of Units in Structure)	Total	14,013	299,067	313,080	2016-2020 ACS, DP04		
	1unit	9,467	213,012	222,479			
	2units	352	7,347	7,699			
	3or4units	496	13,328	13,824			
	5to19units	345	31,148	31,493			
	20+units	184	17,878	18,062			
	Mobilehome	3,106	16,183	19,289			
	Other	63	171	234			
	Housing Occupancy	OccupiedUnits	9,658	273,662		283,320	2016-2020 ACS, DP04
		VacantUnits	4,355	25,405		29,760	
Subsidized Multifamily Units	Total	590	27,559	28,149	TDHCA Central Database, 2022		
	TDHCAUnits	195	13,465	13,465			
	HUDUnits	0	6,808	6,808		HUD, 2021	
	PHAUnits	159	466	625		HUD, 2021	
	USDAUnits	130	110	240		USDA, 2022	
	HCVs	126	6,690	6,816		HUD, 2021	
Foreclosures		1	643	644	RealtyTrac, 2022		

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

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

Due to the data reporting techniques of the Weatherization Assistance Program (WAP), Comprehensive Energy Assistance Program (CEAP) and Community Services Block Grant (CSBG) race and ethnicity are combined into one category, and Asian and Native Hawaiian/Other Pacific Islander are also combined into one category. Note that some entities may have served a slightly different set of counties under different contracts and may have served the same county in different periods within the fiscal year.

Negative amounts in the following tables reflect adjustments from figures previously submitted from Subrecipients to TDHCA in monthly and annual performance reports.

**Racial and Ethnic Composition of Households Receiving WAP Assistance by Subrecipient Statewide, SFY 2022**

WAP Subrecipient	Counties Served	Expended	Households Served	American Indian/Alaskan Native	Asian/Pacific Islander	Black	White	Unknown	Other	Hispanic
Alamo Area Council of Governments	Atascosa, Bandera, Bexar, Comal, Frio, Gillespie, Guadalupe, Karnes, Kendall, Kerr, Medina, Wilson	\$1,836,073.12	170	-	4	19	39	-	27	81
BakerRipley	Harris	\$3,358,047.95	331	1	15	204	68	1	36	-
Big Bend Community Action Committee, Inc.	Brewster, Crane, Culberson, Hudspeth, Jeff Davis, Pecos, Presidio, Terrell	(\$2,156.10)	-	-	-	-	-	-	-	-
Brazos Valley Community Action Programs	Brazos, Burleson, Grimes, Leon, Madison, Montgomery, Robertson, Walker, Waller, Washington	\$298,140.92	25	-	-	14	10	-	-	1
City of Fort Worth	Tarrant	\$1,547,404.69	223	-	-	89	44	-	26	52
Combined Community Action, Inc.	Austin, Bastrop, Blanco, Caldwell, Colorado, Fayette, Fort Bend, Hays, Lee	\$709,081.65	61	-	-	26	20	-	2	13
Community Action Committee of Victoria, Texas	Aransas, Bee, Brazoria, Calhoun, DeWitt, Goliad, Gonzales, Jackson, Lavaca, Live Oak, Matagorda, McMullen, Refugio, Victoria, Wharton	\$570,984.56	58	-	-	13	16	-	-	27
Community Action Corporation of South Texas	Brooks, Cameron, Duval, Hidalgo, Jim Hogg, Jim Wells, Kennedy, Kleberg, San Patricio, Starr, Webb, Willacy, Zapata	\$3,353,268.87	310	-	-	-	4	-	-	306
Community Council of South Central Texas, Inc.	Brewster, Crane, Culberson, Davis, Dimmit, Edwards, Hudspeth, Jeff, Kinney, LaSalle, Maverick, Pecos, Presidio, Real, Terrell, Uvalde, Val Verde, Zavala	\$692,189.72	61	-	-	1	1	-	-	59
Concho Valley Community Action Agency	Coke, Coleman, Concho, Crockett, Irion, Kimble, McCulloch, Menard, Reagan, Runnels, Schleicher, Sterling, Sutton, Tom Green	\$299,135.71	28	-	-	6	5	-	-	17
Dallas County Department of Health and Human Services	Dallas	\$2,216,802.86	189	-	1	139	13	-	1	35
Economic Opportunities Advancement Corporation of PR XI	Bosque, Ellis, Falls, Freestone, Hill, Johnson, Limestone, McLennan, Navarro	\$712,080.56	62	-	-	29	17	-	-	16

WAP Subrecipient	Counties Served	Expended	Households Served	American Indian/Alaskan Native	Asian/Pacific Islander	Black	White	Unknown	Other	Hispanic
El Paso Community Action Program, Project Bravo, Inc.	El Paso	\$1,077,502.85	111	-	-	-	111	-	-	-
Greater East Texas Community Action Program (GETCAP)	Anderson, Angelina, Chambers, Cherokee, Galveston, Gregg, Hardin, Harrison, Henderson, Houston, Jasper, Jefferson, Kaufman, Liberty, Nacogdoches, Newton, Orange, Panola, Polk, Rusk, Sabine, San Augustine, San Jacinto, Shelby, Smith, Trinity, Tyler, Upshur, Van Zandt, Wood	\$3,724,464.22	348	-	3	189	119	-	10	4
Hill Country Community Action Association, Inc.	Bell, Burnet, Coryell, Erath, Hamilton, Lampasas, Llano, Mason, Milam, Mills, San Saba, Somervell, Williamson	\$739,787.41	76	-	1	31	41	-	-	3
Nueces County Community Action Agency	Nueces	\$540,699.17	46	-	-	5	5	-	-	36
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	\$688,307.35	68	-	-	11	20	-	1	36
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	\$1,191,249.71	97	-	-	5	75	1	-	14
South Plains Community Action Association, Inc.	Bailey, Cochran, Crosby, Dickens, Floyd, Garza, Hale, Hockley, King, Lamb, Lubbock, Lynn, Motley, Terry, Yoakum	\$650,205.94	55	-	-	2	20	-	-	31
Texoma Council of Governments	Bowie, Camp, Cass, Collin, Cooke, Delta, Denton, Fannin, Franklin, Grayson, Hopkins, Hunt, Lamar, Marion, Morris, Rains, Red River, Rockwall, Titus	\$1,451,159.74	148	1	1	61	79	-	-	6
Travis County	Travis	\$496,002.75	49	1	2	15	16	-	2	12
West Texas Opportunities, Inc.	Andrews, Borden, Dawson, Ector, Fisher, Gaines, Glasscock, Howard, Loving, Martin, Midland, Mitchell, Nolan, Reeves, Scurry, Upton, Ward, Winkler	\$324,113.02	31	-	-	2	3	-	-	26

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

**Racial and Ethnic Composition of Households Receiving CEAP Assistance by Subrecipient Statewide, FY 2022**

WAP Subrecipient	Counties Served	Expended	Households Served	American Indian/Alaskan Native	Asian/Pacific Islander	Black	White	Unknown	Other	Hispanic
Alamo Area Council of Governments	Atascosa, Bandera, Bexar, Comal, Frio, Gillespie, Guadalupe, Karnes, Kendall, Kerr, Medina, Wilson	\$1,836,073.12	170	-	4	19	39	-	27	81
BakerRipley	Harris	\$3,358,047.95	331	1	15	204	68	1	36	-
Big Bend Community Action Committee, Inc.	Brewster, Crane, Culberson, Hudspeth, Jeff Davis, Pecos, Presidio, Terrell	(\$2,156.10)	-	-	-	-	-	-	-	-
Brazos Valley Community Action Programs	Brazos, Burleson, Grimes, Leon, Madison, Montgomery, Robertson, Walker, Waller, Washington	\$298,140.92	25	-	-	14	10	-	-	1
City of Fort Worth	Tarrant	\$1,547,404.69	223	-	-	89	44	-	26	52
Combined Community Action, Inc.	Austin, Bastrop, Blanco, Caldwell, Colorado, Fayette, Fort Bend, Hays, Lee	\$709,081.65	61	-	-	26	20	-	2	13
Community Action Committee of Victoria, Texas	Aransas, Bee, Brazoria, Calhoun, DeWitt, Goliad, Gonzales, Jackson, Lavaca, Live Oak, Matagorda, McMullen, Refugio, Victoria, Wharton	\$570,984.56	58	-	-	13	16	-	-	27
Community Action Corporation of South Texas	Brooks, Cameron, Duval, Hidalgo, Jim Hogg, Jim Wells, Kennedy, Kleberg, San Patricio, Starr, Webb, Willacy, Zapata	\$3,353,268.87	310	-	-	-	4	-	-	306
Community Council of South Central Texas, Inc.	Brewster, Crane, Culberson, Davis, Dimmit, Edwards, Hudspeth, Jeff, Kinney, LaSalle, Maverick, Pecos, Presidio, Real, Terrell, Uvalde, Val Verde, Zavala	\$692,189.72	61	-	-	1	1	-	-	59
Concho Valley Community Action Agency	Coke, Coleman, Concho, Crockett, Irion, Kimble, McCulloch, Menard, Reagan, Runnels, Schleicher, Sterling, Sutton, Tom Green	\$299,135.71	28	-	-	6	5	-	-	17
Dallas County Department of Health and Human Services	Dallas	\$2,216,802.86	189	-	1	139	13	-	1	35
Economic Opportunities Advancement Corporation of PR XI	Bosque, Ellis, Falls, Freestone, Hill, Johnson, Limestone, McLennan, Navarro	\$712,080.56	62	-	-	29	17	-	-	16

WAP Subrecipient	Counties Served	Expended	Households Served	American Indian/Alaskan Native	Asian/Pacific Islander	Black	White	Unknown	Other	Hispanic
El Paso Community Action Program, Project Bravo, Inc.	El Paso	\$1,077,502.85	111	-	-	-	111	-	-	-
Greater East Texas Community Action Program (GETCAP)	Anderson, Angelina, Chambers, Cherokee, Galveston, Gregg, Hardin, Harrison, Henderson, Houston, Jasper, Jefferson, Kaufman, Liberty, Nacogdoches, Newton, Orange, Panola, Polk, Rusk, Sabine, San Augustine, San Jacinto, Shelby, Smith, Trinity, Tyler, Upshur, Van Zandt, Wood	\$3,724,464.22	348	-	3	189	119	-	10	4
Hill Country Community Action Association, Inc.	Bell, Burnet, Coryell, Erath, Hamilton, Lampasas, Llano, Mason, Milam, Mills, San Saba, Somervell, Williamson	\$739,787.41	76	-	1	31	41	-	-	3
Nueces County Community Action Agency	Nueces	\$540,699.17	46	-	-	5	5	-	-	36
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	\$688,307.35	68	-	-	11	20	-	1	36
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	\$1,191,249.71	97	-	-	5	75	1	-	14
South Plains Community Action Association, Inc.	Bailey, Cochran, Crosby, Dickens, Floyd, Garza, Hale, Hockley, King, Lamb, Lubbock, Lynn, Motley, Terry, Yoakum	\$650,205.94	55	-	-	2	20	-	-	31
Texoma Council of Governments	Bowie, Camp, Cass, Collin, Cooke, Delta, Denton, Fannin, Franklin, Grayson, Hopkins, Hunt, Lamar, Marion, Morris, Rains, Red River, Rockwall, Titus	\$1,451,159.74	148	1	1	61	79	-	-	6
Travis County	Travis	\$496,002.75	49	1	2	15	16	-	2	12

WAP Subrecipient	Counties Served	Expended	Households Served	American Indian/Alaskan Native	Asian/Pacific Islander	Black	White	Unknown	Other	Hispanic
West Texas Opportunities, Inc.	Andrews, Borden, Dawson, Ector, Fisher, Gaines, Glasscock, Howard, Loving, Martin, Midland, Mitchell, Nolan, Reeves, Scurry, Upton, Ward, Winkler	\$324,113.02	31	-	-	2	3	-	-	26

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

**Racial and Ethnic Composition of Individuals Receiving CSBG Assistance by Subrecipient, Statewide FY 2022**

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	\$99,049.00	196	118	-	-	75	3	78	118	0
Aspermont Small Business Development Center, Inc.	Haskell, Jones, Kent, Knox, Stonewall, Throckmorton	\$137,193.00	2,056	8	7	187	1,239	615	950	1092	14
Big Bend Community Action Committee, Inc.	Brewster, Culberson, Hudspeth, Jeff Davis, Presidio	\$238,853.00	2,687	25	4	10	2,632	16	2,401	284	2
Brazos Valley Community Action Programs	Brazos, Burleson, Chambers, Grimes, Leon, Liberty, Madison, Montgomery, Robertson, Walker, Waller, Washington	\$1,278,764.00	12,453	32	60	5,905	4,526	1,930	2,066	8755	11
Cameron and Willacy Counties Community Projects, Inc.	Cameron, Willacy	\$984,274.00	2,011	-	4	4	2,002	1	1,990	21	0
Central Texas Opportunities, Inc. dba Cornerstone Community AA	Brown, Callahan, Coleman, Comanche, Eastland, McCulloch, Runnels	\$299,348.00	3,238	9	11	165	2,780	273	877	2298	63
City of Austin, Austin Public Health	Travis	\$1,159,537.00	33,829	5	31	564	798	32,431	962	719	0
City of Fort Worth	Tarrant	\$2,257,712.00	17,940	65	268	11,148	4,237	2,222	3,108	14658	174

CSBG Subrecipient	Counties Served	Expended	Individuals Served	American Indian/Alaskan Native	Asian/Pacific Islander	Black	White	Other/Unknown	Hispanic	Non- Hispanic	Ethnicity Unknown
City of Lubbock	Lubbock	\$294,252.00	174	-	5	18	132	19	125	47	2
City of San Antonio, The Department of Human Services	Bexar	\$3,030,186.00	24,285	154	132	2,583	15,034	6,382	18,300	4273	173
Combined Community Action, Inc.	Austin, Bastrop, Colorado, Fayette, Fort Bend, Lee, Wharton	\$218,092.00	5,095	-	53	1,716	1,054	2,272	605	2420	0
Community Action Committee of Victoria, Texas	Aransas, Calhoun, DeWitt, Goliad, Gonzales, Jackson, Lavaca, Refugio, Victoria	\$420,599.00	6,088	82	27	1,128	3,525	1,326	3,171	1974	60
Community Action Corporation of South Texas	Bee, Brooks, Duval, Jim Wells, Kenedy, Kleberg, San Patricio	\$354,163.00	42,786	64	48	130	21,203	21,341	21,352	545	0
Community Action Inc. of Central Texas	Blanco, Caldwell, Hays	\$368,720.00	2,765	14	19	397	2,292	43	1,869	888	8
Community Action Social Services & Education, Inc.	Maverick	\$169,814.00	259	-	-	-	259	-	259	0	0
Community Council of Greater Dallas, Inc.	Dallas	\$5,094,100.00	63,217	23	-11	987	228	61,990	117	1071	-6

Appendices

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,	\$1,341,906.00	31,430	41	20	572	16,317	14,480	14,715	2432	0
	Bandera,										
	Comal,										
	Dimmit,										
	Edwards,										
	Frio, Gillespie,										
	Guadalupe,										
	Karnes,										
	Kendall, Kerr,										
	Kinney, La										
	Salle, Live Oak,										
	McMullen,										
	Medina, Real,										
	Uvalde, Val										
Verde, Wilson,											
Zavala											
Community Services of Northeast Texas, Inc.	Bowie, Camp,	\$424,876.00	8,263	36	12	4,906	2,967	342	411	7845	7
	Cass, Delta,										
	Franklin,										
	Hopkins,										
	Lamar, Marion,										
	Morris,										
Rains, Red											
River, Titus											
Community Services, Inc.	Anderson,	\$1,680,630.00	1,145	1	27	336	211	570	120	506	0
	Collin,										
	Denton, Ellis,										
	Henderson,										
	Hunt,										
	Kaufman,										
	Navarro,										
Rockwall,											
Van Zandt											
Concho Valley Community Action Agency	Coke, Concho,	\$272,141.00	9,136	15	11	472	5,588	3,050	4,340	2265	3
	Crockett,										
	Irion, Kimble,										
	Menard,										
	Reagan,										
	Schleicher,										
	Sterling,										
Sutton, Tom											
Green											
Economic Action Committee of The Gulf Coast	Matagorda	\$171,655.00	1,439	2	16	633	585	203	481	786	1

CSBG Subrecipient	Counties Served	Expended	Individuals Served	American Indian/Alaskan Native	Asian/Pacific Islander	Black	White	Other/Unknown	Hispanic	Non- Hispanic	Ethnicity Unknown
Economic Opportunities Advancement Corporation of PR XI	Bosque, Falls, Freestone, Hill, Limestone, McLennan	\$672,889.00	10,226	9	20	6,443	2,902	852	2,152	7969	105
El Paso Community Action Program, Project Bravo, Inc.	El Paso	\$905,028.00	35,609	172	156	918	33,753	610	33,885	1669	55
Family Service Association of San Antonio, Inc.	Bexar	\$96,922.00	66	-	4	-	62	-	62	4	0
Galveston County Community Action Council, Inc.	Brazoria, Fort Bend, Galveston, Wharton	\$739,311.00	309	3	16	203	50	37	63	246	0
Greater East Texas Community Action Program (GETCAP)	Angelina, Cherokee, Gregg, Houston, Nacogdoches, Polk, Rusk, San Jacinto, Smith, Trinity, Wood	\$2,092,741.00	20,377	51	293	13,949	5,376	708	1,217	19160	0
Gulf Coast Community Services Association, Inc.	Brazoria, Galveston, Harris	\$5,318,267.00	12,073	8	27	1,472	446	10,120	518	1605	0
Hidalgo County, Texas-County of Hidalgo Community Service Agency	Hidalgo	\$2,882,363.00	19,952	33	48	88	19,394	389	19,601	352	-1
Hill Country Community Action Association, Inc.	Bell, Coryell, Hamilton, Lampasas, Llano, Mason, Milam, Mills, San Saba	\$528,272.00	15,006	30	141	5,480	4,027	5,328	2,340	8603	0
Nueces County Community Action Agency	Nueces	\$413,573.00	3,548	9	20	380	2,886	253	2,838	599	111
Opportunities for Williamson and Burnet Counties	Burnet, Williamson	\$353,525.00	5,997	18	120	1,230	2,457	2,172	1,504	2794	313
Opportunity Center for the Homeless	El Paso	\$99,982.00	182	-	-	-	182	-	182	0	0

Appendices

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,	\$581,668.00	35,221	137	178	6,198	26,694	2,014	17,756	17437	28
	Hutchinson,										
	Lipscomb,										
	Moore,										
	Ochiltree,										
	Oldham,										
	Parmer, Potter,										
	Randall,										
	Roberts,										
Sherman,											
Swisher,											
Wheeler											
Panhandle Regional Planning Commission	Deaf Smith,	\$-	-	-	-	-	-	-	-	0	0
	Potter, Randall										
Pecos County Community Action Agency	Crane, Pecos,	\$176,386.00	2,047	1	-	15	1,999	32	1,807	240	0
	Terrell										
Rolling Plains Management Corporation	Archer,										
	Baylor, Clay,										
	Cottle, Foard,										
	Hardeman,										
	Jack,										
	Montague,	\$524,935.00	8,842	33	40	1,667	3,885	3,217	2,246	4687	8
	Shackelford,										
	Stephens,										
Taylor, Wichita,											
Wilbarger,											
Young											
South East Texas Regional Planning Commission	Hardin,										
	Jefferson,	\$447,830.00	213	-	3	75	109	26	28	183	2
	Orange										

CSBG Subrecipient	Counties Served	Expended	Individuals Served	American Indian/Alaskan Native	Asian/Pacific Islander	Black	White	Other/Unknown	Hispanic	Non- Hispanic	Ethnicity Unknown		
South Plains Community Action Association, Inc.	Bailey, Cochran, Crosby, Dickens, Floyd, Garza, Hale, Hockley, King, Lamb, Lynn, Motley, Terry, Yoakum	\$262,742.00	9,321	20	7	616	8,467	211	7,445	1866	10		
	South Texas Development Council	Jim Hogg, Starr, Zapata	\$281,576.00	5,272	-	-	-	5,261	11	5,238	34	0	
	Texas Neighborhood Services	Erath, Hood, Johnson, Palo Pinto, Parker, Somervell, Wise	\$621,692.00	6,849	62	11	609	5,999	168	866	5915	68	
		Texoma Council of Governments	Cooke, Fannin, Grayson	\$409,310.00	14,036	108	379	6,238	5,955	1,356	1,506	12425	105
		Tri-County Community Action, Inc.	Harrison, Jasper, Newton, Panola, Sabine, San Augustine, Shelby, Tyler, Upshur	\$376,001.00	7,981	14	8	5,328	2,258	373	263	7718	0
	Webb County Community Action Agency		Webb	\$1,155,085.00	1,398	-	-	-	1,398	-	1,398	0	0
	West Texas Opportunities, Inc.		Andrews, Borden, Dawson, Ector, Fisher, Gaines, Glasscock, Howard, Loving, Martin, Midland, Mitchell, Nolan, Reeves, Scurry, Upton, Ward, Winkler	\$666,509.00	11,394	21	18	1,702	8,923	730	7,767	3627	0

**Racial and Ethnic Composition of Individuals Receiving ESG Assistance by Subrecipient Statewide, FY 2022**

ESG Subrecipient	Counties Served	Amount Drawn*	Beneficiaries	American Indian/Alaskan Native	Asian	Black	Native Hawaiian/Pacific Islander	White	Race Unknown	Hispanic	Non Hispanic	Ethnicity Unknown
Abigail's Arms Cooke County Family Crisis Center	COOKE	\$189,829.75	58	3	1	14	-	38	2	20	38	-
Advocacy Outreach	BASTROP	\$244,288.66	200	-	-	91	-	121	-	56	144	-
Alliance of Community Assistance Ministries, Inc.	MONTGOMERY, HARRIS, FORT BEND	\$834,832.00	181	-	-	117	-	64	-	56	125	-
Ark-Tex Council of Governments	MORRIS, CASS, RED RIVER, TITUS, BOWIE, LAMAR, DELTA, HOPKINS	\$318,786.10	211	-	-	172	-	39	-	-	211	-
Arlington Life Shelter	TARRANT	\$13,825.53	211	4	1	138	-	65	3	26	185	-
Aspermont Small Business Development Center, Inc.	KNOX, THROCKMORTON, HASKELL, JONES, KENT, STONEWALL	\$2,755.81	-	-	-	-	-	-	-	-	-	-
Bay Area Turning Point, Inc.	BRAZORIA, GALVESTON, CHAMBERS	\$426,763.57	361	4	-	196	-	116	45	93	268	-
Beat AIDS Coalition Trust	BEXAR	\$430,206.01	502	11	-	165	-	326	-	197	305	-
Bridge Steps dba The Bridge	DALLAS	\$851,254.00	60	2	-	41	-	15	2	8	52	-
Brighter Tomorrows, Inc.	DALLAS, ELLIS, COLLIN, TARRANT	\$373,688.03	65	-	4	44	-	24	-	15	50	-
Brown County Home Solutions	BROWN	\$62,786.77	242	21	-	35	-	186	-	43	199	-
Career and Recovery Resources, Inc.	MONTGOMERY, FORT BEND, HARRIS	\$207,611.23	1	-	-	1	-	-	-	-	1	-
Catholic Charities of Dallas, Inc.	DALLAS	\$988,871.81	39	1	-	25	-	9	4	3	36	-
Catholic Charities of the Archdiocese of Galveston-Houston	FORT BEND, MONTGOMERY, HARRIS	\$792,176.31	298	-	2	71	-	225	-	212	86	-
Catholic Charities of the Rio Grande Valley	CAMERON	\$1,067,480.60	303	-	-	-	-	303	-	298	5	-
Center for Transforming Lives	TARRANT	\$54,722.14	30	-	-	22	-	8	-	-	30	-
Christian Community Action	DENTON	\$237,062.74	65	-	1	34	-	30	-	12	53	-
City House, Inc.	DALLAS, COLLIN	\$123,619.69	76	2	14	37	-	22	1	14	62	-
City of Amarillo	POTTER, RANDALL	\$588,842.39	79	-	6	30	-	43	-	25	54	-
City of Denton	DENTON	\$397,701.33	257	9	2	92	1	157	-	31	226	-
CitySquare	DALLAS	\$59,545.87	165	3	1	125	-	39	-	17	148	-
Combined Community Action, Inc.	AUSTIN, COLORADO, FAYETTE, LEE	\$39,214.96	47	-	-	25	-	22	-	7	40	-
Community Action Committee of Victoria, Texas	VICTORIA, GONZALES, JACKSON, CALHOUN, DE WITT, GOLIAD, REFUGIO, LAVACA, ARANSAS	\$545,364.60	562	-	-	154	-	408	-	319	243	-

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
Concho Valley Community Action Agency	COKE, IRION, SUTTON, CONCHO, MENARD, SCHLEICHER, STERLING, TOM GREEN, KIMBLE, CROCKETT	\$2,134,048.79	361	-	-	41	2	316	2	236	125	-
Corazon Ministries, Inc	BEXAR	\$22,729.46	240	1	1	62	-	174	3	92	147	1
Corpus Christi Hope House, Inc.	NUECES	\$100,201.89	126	4	-	4	-	118	-	98	28	-
Covenant House Texas	HARRIS	\$238,816.30	80	-	-	65	-	15	-	5	75	-
Denton County Friends of the Family, Inc.	DENTON	\$342,048.43	83	2	6	15	-	42	18	15	46	22
El Paso Center for Children, Inc.	EL PASO	\$293,025.21	58	-	1	1	-	55	1	49	8	1
El Paso Coalition for the Homeless	EL PASO	\$82,017.42	51	1	1	10	1	38	-	33	18	-
El Paso Human Services, Inc.	EL PASO	\$560,493.72	103	-	-	19	-	84	-	72	31	-
Ending Community Homelessness Coalition, Inc.	TRAVIS	\$736.51	-	-	-	-	-	-	-	-	-	-
Families In Crisis, Inc.	BELL	\$313,015.87	856	5	8	444	7	377	15	96	760	-
Family Crisis Center, Inc.	WILLACY, CAMERON	\$185,062.68	106	-	-	4	-	102	-	99	7	-
Family Eldercare, Inc.	TRAVIS	\$1,163,146.56	88	2	-	37	-	49	-	13	75	-
Family Endeavors, Inc.	BEXAR	\$11,046,699.59	2,992	31	17	1,179	16	1,741	29	1,011	1,979	2
Family Gateway, Inc.	COLLIN, DALLAS	\$485,282.00	568	24	5	424	-	147	9	99	469	-
Family Violence Prevention Services, Inc.	BEXAR	\$245,126.22	1,359	6	13	198	8	1,134	-	909	450	-
First Presbyterian Church of Dallas, Texas dba The Stewpot	DALLAS	\$332,196.32	262	2	-	228	-	32	-	7	255	-
Foundation For The Homeless	TRAVIS	\$329,147.40	2	-	-	2	-	-	-	-	2	-
Friendship of Women, Inc.	CAMERON	\$208,744.18	184	-	-	-	-	184	-	180	4	-
Haven for Hope of Bexar County	BEXAR	\$662,012.28	191	3	-	19	1	155	13	92	92	7
Helen's Project	DALLAS	\$7,628.00	559	33	-	332	-	194	-	50	504	5

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
Homeless Network of Texas dba Texas Homeless Network	ARMSTRONG, AUSTIN, BROWN, GALVESTON, GOLIAD, HANSFORD, HARDIN, HEMPHILL, HOWARD, KENDALL, KENEDY, KENT, KIMBLE, KNOX, MILLS, MOTLEY, NUECES, ORANGE, PECOS, SAN AUGUSTINE, SAN JACINTO, SOMERVELL, CHEROKEE, COLEMAN, CONCHO, COOKE, DELTA, WALKER, WILLACY, AN	\$166,716.60	-	-	-	-	-	-	-	-	-	-
Hope's Door	DALLAS, COLLIN	\$404,397.99	68	1	1	33	2	23	8	18	50	-
Houston Area Women's Center, Inc.	HARRIS	\$1,492,211.01	541	12	10	319	-	200	-	179	362	-
HTX H.O.P.E. Haven	HARRIS, FORT BEND, MONTGOMERY	\$149,283.22	1,749	29	10	653	2	1,027	28	341	1,408	-
La Posada Home, Inc.	EL PASO	\$359,806.10	12	2	-	-	-	10	-	7	5	-
La Posada Providencia	HIDALGO, CAMERON	\$147,100.48	2,982	-	13	50	-	2,919	-	2,928	54	-
Loaves and Fishes of the Rio Grande Valley, Inc.	CAMERON, WILLACY	\$656,420.43	1,331	-	35	62	-	1,234	-	1,153	178	-
Magnificat Houses, Inc.	HARRIS	\$49,271.00	169	3	2	97	-	69	-	36	132	1
Martha's Home, Inc.	RANDALL, POTTER	\$7,379.65	100	1	-	22	-	74	3	33	67	-
Maurice Barnett Geriatric Wellness Center, Inc.	COLLIN	\$319,073.38	80	3	1	34	-	41	1	4	75	1
Metro Dallas Homeless Alliance	COLLIN, DALLAS	\$148,977.29	497	5	1	379	4	92	16	56	441	-
Metro Relief	DALLAS, COLLIN	\$61,479.92	122	4	-	88	1	29	-	5	117	-
Metrocrest Services, Inc.	DALLAS	\$519,614.38	78	-	2	33	-	43	-	38	40	-
Mid-Coast Family Services, Inc.	GOLIAD, LAVACA, VICTORIA, CALHOUN, DE WITT, GONZALES, JACKSON, REFUGIO	\$881,920.48	879	-	3	190	-	583	103	486	393	-
Montrose Counseling Center	HARRIS, FORT BEND, MONTGOMERY	\$325,818.93	43	-	-	18	-	25	-	23	20	-
NorTex Regional Planning Commission	BAYLOR, COTTLE, STEPHENS, WISE, FOARD, PALO PINTO, HARDEMAN, MONTAGUE, YOUNG, ARCHER, WICHITA, CHILDRESS, JACK, CLAY, THROCKMORTON, WILBARGER	\$137,082.20	141	7	-	60	3	71	-	25	114	2
Northwest Assistance Ministries	HARRIS	\$107,549.29	21	6	-	14	-	1	-	-	21	-

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
Panhandle Community Services	DEAF SMITH, OCHILTREE, HEMPHILL, SHERMAN, WHEELER, CASTRO, MOORE, OLDHAM, POTTER, SWISHER, BRISCOE, PARMER, CARSON, HANSFORD, GRAY, COLLINGSWORTH, HALL, HARTLEY, HUTCHINSON, DONLEY, LIPSCOMB, ARMSTRONG, DALLAM	\$911,031.19	513	8	5	115	-	401	4	205	304	4
Project Vida	EL PASO	\$384,752.65	67	-	-	6	-	61	-	56	11	-
Randy Sams Outreach Shelter	BOWIE, MORRIS, TITUS, DELTA, RED RIVER, HOPKINS, FRANKLIN, UPSHUR, CASS, CAMP, MARION, LAMAR	\$1,185.00	43	3	-	14	-	27	-	-	43	-
Recovery Resource Council	DALLAS	\$14,940.81	1	-	-	-	-	1	-	-	1	-
Resource and Crisis Center of Galveston County, Inc.	GALVESTON	\$151,473.39	160	1	3	68	-	74	14	31	121	8
SA Christian Hope Resource Center DBA SA Hope Center	BEXAR	\$348,271.35	235	-	-	63	-	172	-	143	92	-
SafeHaven of Tarrant County	TARRANT	\$312,212.16	1,894	46	8	1,236	5	632	19	334	1,555	5
Salvation Army (Abilene)	JONES, HASKELL, CALLAHAN, FISHER, NOLAN, TAYLOR, SHACKELFORD, RUNNELS	\$135,812.49	430	5	1	99	3	320	2	69	361	-
Salvation Army (Amarillo)	RANDALL	\$50,607.93	91	1	5	42	-	43	-	43	48	-
Salvation Army (Arlington)	TARRANT	\$33,549.92	-	-	-	-	-	-	-	-	-	-
Salvation Army (Beaumont)	JEFFERSON	\$102,932.75	306	3	5	148	1	149	1	18	288	-
Salvation Army (Coastal Bend)	JIM WELLS, SAN PATRICIO, BEE, KLEBERG, NUECES	\$368,289.77	982	24	9	191	3	750	5	535	435	12
Salvation Army (Dallas)	DALLAS	\$229,956.50	592	15	1	371	7	199	1	76	516	-
Salvation Army (Denton)	DENTON	\$319,317.47	546	10	6	189	-	341	-	61	484	1
Salvation Army (Fort Worth) Mabee Center	TARRANT	\$999,820.00	1,040	2	3	700	-	336	-	282	758	-
Salvation Army (Galveston)	GALVESTON	\$430,359.40	524	25	4	141	5	358	8	78	445	1
Salvation Army (Grayson County)	FANNIN, GRAYSON, COOKE	\$116,465.35	173	1	-	74	-	98	-	59	114	-
Salvation Army (Houston)	MONTGOMERY, FORT BEND, HARRIS	\$428,726.05	775	6	6	535	2	216	10	157	616	2
Salvation Army (Temple)	BELL, LAMPASAS, CORYELL, HAMILTON	\$884,252.41	560	11	2	314	15	242	-	97	463	-
Salvation Army (Waco)	MCLENNAN	\$688,513.01	1,329	33	3	629	8	621	49	199	1,056	74

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 Metropolitan Ministries, Inc.	BEXAR	\$246,828.21	236	4	1	72	-	156	3	126	107	3
SEARCH Homeless Services	HARRIS	\$84,726.55	246	7	5	171	7	54	2	22	224	-
Shared Housing Center, Inc.	DALLAS	\$222,428.29	8	-	-	8	-	-	-	-	8	-
Shelter Agencies For Families In East Texas, Inc.	HOPKINS, TITUS, CAMP, DELTA, RED RIVER, MORRIS, LAMAR, FRANKLIN, WOOD	\$106,015.14	310	2	-	69	1	238	-	20	290	-
Shelter Ministries of Dallas, dba Austin Street Center	DALLAS	\$246,210.55	1,830	22	12	1,005	6	474	311	157	1,669	4
Society of St. Vincent de Paul, Southwest Texas Council	BEXAR	\$531,977.77	112	4	-	31	-	78	-	63	49	-
Spring Branch Community Health Center	MONTGOMERY, HARRIS, FORT BEND	\$1,693,931.70	124	17	-	51	-	55	1	42	81	1
Tarrant County Hands of Hope	TARRANT	\$225,937.71	248	-	-	97	-	151	-	52	196	-
Tarrant County Homeless Coalition	PARKER, TARRANT	\$207,406.19	1	-	-	1	-	-	-	-	1	-
Texas Council on Family Violence	BAYLOR, BORDEN, BREWSTER, DE WITT, RED RIVER, RUSK, CAMP, CASTRO, CLAY, COMAL, GOLIAD, GONZALES, HOCKLEY, HUTCHINSON, JACK, JEFF DAVIS, JOHNSON, KENT, ANGELINA, AUSTIN, MCCULLOCH, MONTAGUE, NAVARRO, NOLAN, STERLING, SWISHER, WASHINGTON, TARRANT, TERRELL,	\$16,952.22	-	-	-	-	-	-	-	-	-	-
The Beacon of Downtown Houston	HARRIS	\$60,875.58	3,031	28	22	2,017	14	896	54	428	2,599	4
The Bridge Over Troubled Waters, Inc.	HARRIS	\$129,025.84	93	-	-	28	-	64	1	34	59	-
The Children's Center, Inc.	GALVESTON	\$62,506.31	118	-	-	72	-	46	-	25	93	-
The Chosen Ones Outreach Ministries of Galveston	MATAGORDA, COLORADO, CALHOUN, VICTORIA, DE WITT, GOLIAD, JEFFERSON, WHARTON, WALLER, BRAZORIA, GALVESTON, LAVACA	\$875,609.63	520	11	-	340	1	168	-	70	450	-
The Family Place, Inc.	DALLAS, COLLIN	\$757,352.43	1,452	10	3	874	-	313	252	298	1,152	2

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 Presbyterian Night Shelter of Tarrant County, Inc.	TARRANT	\$73,449.42	124	1	-	52	-	70	1	16	108	-
The SAFE Alliance	TRAVIS	\$161,726.72	488	7	6	181	2	244	48	216	269	3
The Well Community	DALLAS	\$29,701.67	383	1	2	190	1	156	33	98	270	15
Tracy Andrus Foundation	HARRISON, SABINE, SAN AUGUSTINE, SHELBY	\$1,363,963.76	498	1	-	404	-	87	6	34	458	6
Transcend STEM Education	DALLAS, COLLIN	\$15,897.00	59	1	-	36	1	20	1	18	40	1
Twin City Mission, Inc.	MILAM, BRAZOS, GRIMES, BURLESON, LEON, MADISON, ROBERTSON	\$892,482.93	2,512	10	18	1,524	4	841	115	349	2,120	43
Tyler Street Resource Center dba Guyon Saunders Resource Center	POTTER, RANDALL	\$10,114.00	7	-	-	1	-	6	-	-	7	-
Under 1 Roof	DALLAS, COLLIN	\$371,278.21	112	1	-	106	-	5	-	7	105	-
United States Veterans Initiative - Houston	HARRIS	\$28,937.24	12	-	-	12	-	-	-	-	12	-
United Way of Denton County, Inc.	DENTON	\$1,726,614.38	382	14	7	187	3	174	7	34	342	6
West Houston Assistance Ministries, Inc.	HARRIS	\$504,432.69	2,148	6	35	1,293	-	797	17	753	1,395	-
Youth and Family Alliance dba Lifeworks	TRAVIS	\$863,948.42	15	-	1	7	-	6	1	4	11	-

\*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.

### Racial and Ethnic Composition of Individuals Receiving HHSP Assistance by Subrecipient Statewide, FY 2022

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 Amarillo	AMARILLO (CITY)	\$1,263.46	2	3	-	-	-	-	-	2	3	-
City of Arlington	ARLINGTON (CITY)	\$266,015.49	13	89	1	-	-	1	-	6	97	-
City of Austin	AUSTIN (CITY)	\$546,912.32	102	108	2	6	-	18	10	80	124	24
City of Corpus Christi	CORPUS CHRISTI (CITY)	\$-	-	-	-	-	-	-	-	-	-	-
City of Dallas	DALLAS (CITY)	\$1,023,722.72	117	297	9	13	3	44	19	52	406	-
City of El Paso	EL PASO (CITY)	\$179,462.46	241	24	1	-	2	3	-	233	35	-
City of Fort Worth	FORT WORTH (CITY)	\$546,271.52	35	82	-	-	-	5	5	9	113	-
City of Plano	PLANO (CITY)	\$17,509.07	-	1	-	-	-	-	-	-	1	-
City of San Antonio	SAN ANTONIO (CITY)	\$223,223.35	274	103	4	4	1	103	94	258	127	95

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
Haven for Hope of Bexar County	BEXAR	\$831,125.69	2,215	1,011	16	27	-	118	75	1,688	1,646	10

## Appendix D: TDHCA Goals and Objectives

The agency's goals reflect program performance based upon measures developed with the Legislative Budget Board (LBB) and the Governor's Office of Budget, Planning and Policy (GOBPP).

The Strategic Plan 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 2022-2023.

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 FY 2022 actual performance and the estimated performance for FY 2023.

### Goal 1: To 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 mortgage loans and Mortgage Credit Certificates (MCCs), through the department's Mortgage Revenue Bond (MRB) Program, which are below the conventional market interest rates to very low, low, and moderate income homebuyers.

Strategy Measure	2022 Actual	2023 Target
Number of households assisted through Bond Financing or Other Mortgage Financing	7,835	12,011

#### STRATEGY 1.2

Provide federal housing loans and grants through the HOME Investment Partnership (HOME) Program for very low and low income families, focusing on the construction of single family and multifamily housing in rural areas of the state through partnerships with the private sector.

Strategy Measure	2022 Actual	2023 Target
Number of installation reports received	18,862	16,000

#### STRATEGY 1.7

Provide federal tax credits to develop rental housing for households with very low income and low income

Strategy Measure	2022 Actual	2023 Target
Number of households assisted through the Housing Tax Credit Program	11,683	18,766

Explanation of Variance:

Several cost certifications for acquisition/rehab activity were received earlier than expected.

#### STRATEGY 1.8

Provide federal mortgage loans through the department's Mortgage Revenue Bond (MRB) program for the acquisition, restoration, construction and preservation of multifamily rental units for very low, low and moderate income families.

Strategy Measure	2022 Actual	2023 Target
Number of households assisted with the Multifamily Mortgage Revenue Bond Program	904	1,907

### Goal 2: Promote improved housing conditions for extremely low, very low, and low income households by providing information and assistance.

#### STRATEGY 1.1

Provide information and technical assistance to the public through the Housing Resource Center.

Strategy Measure	2022 Actual	2023 Target
Number of information and technical assistance requests completed	8,048	7,000

#### STRATEGY 2.1

To assist colonias, border communities, and nonprofits through field offices, Colonia Self-Help Centers, and Department programs.

Strategy Measure	2022 Actual	2023 Target
Number of technical assistance contacts conducted by the field offices	1,837	1,380

**Goal 3: Ensure compliance with Department of Housing and Community Affairs federal and state program mandates.**

**STRATEGY 1.1**

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	2022 Actual	2023 Target
Number of persons assisted through homeless and poverty related funds	477,846	435,376

Strategy Measure #2	2022 Actual	2023 Target
Number of persons assisted that achieve incomes above poverty level.	678	1,100

**STRATEGY 2.1**

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	2022 Actual	2023 Target
Number of Households Receiving Utility Assistance	222,807	180,000

Strategy Measure #2	2022 Actual	2023 Target
Number of dwelling units weatherized through Weatherization Assistance Program	2,699	3,500

**Goal 4: Ensure compliance with Department of Housing and Community Affairs federal and state program mandates**

**STRATEGY 1.1**

Monitor and inspect for federal and state housing program requirements

Strategy Measure	2022 Actual	2023 Target
Total number of file reviews	650	674

**STRATEGY 1.2**

Monitor federal and state subrecipient contracts for programmatic and fiscal requirements.

Strategy Measure	2022 Actual	2023 Target
Total number of monitoring reviews of All Non-formula Contracts	169	120

**Goal 5: Protect the public by regulating the manufactured housing industry in accordance with state and federal laws.**

**STRATEGY 1.1**

Provide services for Statement of Ownership and Licensing in a timely and efficient manner.

Strategy Measure	2022 Actual	2023 Target
Number of manufactured housing statements of ownership issued	61,088	54,000

**STRATEGY 1.2**

Conduct inspection of manufactured homes in a timely manner.

Strategy Measure	2022 Actual	2023 Target
Number of manufactured housing statements of ownership issued	61,088	54,000

**STRATEGY 1.3**

To process consumer complaints, conduct investigations and take administrative actions to protect the general public and consumers.

Strategy Measure #1	2022 Actual	2023 Target
Number of complaints resolved	691	650

Strategy Measure #2	2022 Actual	2023 Target
Average time for complaint resolution	78.7	180

Strategy Measure #3	2022 Actual	2023 Target
Number of jurisdictional complaints received	668	675

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	2022 Target	2022 Actual	% of Goal	2023 Target
Amount of HOME project allocation awarded to applicants that target persons with disabilities.	\$1,767,127	\$1,577,713	89.28%	\$2,038,676

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
ARP	American Rescue Plan
AYBR	Amy Young Barrier Removal
BRB	Bond Review Board
CAA	Community Action Agencies
CAA	Consolidated Appropriations Act
CARES/CV	Coronavirus Aid, Relief, and Economic Security Act
CDBG	Community Development Block Grant
CEAP	Comprehensive Energy Assistance Program
CFD	Contract for Deed
CHAS	Comprehensive Housing Affordability Strategy
CHDO	Community Housing Development Organization
CoC	Continuum of Care
CPD	Community Planning and Development
C-RAC	Colonia Resident Advisory Committee
CRCG	Community Resource Coordination Groups
CSBG	Community Service Block Grant
DAW	Disability Advisory Workgroup
DFPS	Texas Department of Family Protective Services
DOE	U.S. Department of Energy
DSHS	Texas Department of State Health Services
EDA	Economically Distressed Areas
EDAP	Economically Distressed Areas Program
EH Fund	Ending Homelessness Fund
EHCv	Emergency Housing Choice Voucher
ELI	Extremely Low Income
ENTERP	Emergency Nutrition and Temporary Emergency Relief Program
ESG	Emergency Solutions Grant
ERA	Emergency Rental Assistance Program
FY	Fiscal Year (referring to State Fiscal Year)
FHA	Federal Housing Administration
FHAP	Fair Housing Assistance Program
FHIP	Fair Housing Initiative Program
Fannie Mae	Federal National Mortgage Association
Freddie Mac	Federal Home Loan Mortgage Corporation
FMR	Fair Market Rent
FYSB	Family and Youth Services Bureau
GOBPP	Governor's Office of Budget, Planning and Policy
HAF	Homeowner Assistance Fund
HAMFI	HUD Area Median Family Income
HANC	Homebuyer Assistance with New Construction
HB	House Bill
HBA	Homebuyer Assistance

ACRONYM	NAME
HCV	Section 8 Housing Choice Voucher
HERA	Housing and Economic Recovery Act
HFC	Housing Finance Corporation
HH	Household
HHSCC	Housing and Health Services Coordination Council
HHSP	Homeless Housing and Services Program
HIC	Housing Inventory Count
HICP	Homeless Individual Camping Plans
HIV	Human Immunodeficiency Virus
HMIS	Homeless Management Information Systems
HOME	HOME Investment Partnerships Program
HOME-ARP	HOME American Rescue Plan
HOPWA	Housing Opportunities for Persons with AIDS
HRA	Homeowner Rehabilitation Assistance
HSR	Housing Sponsor Report
HSS	Housing Stability Services
HTC	Housing Tax Credit
HUD	U.S. Department of Housing and Urban Development
IA	Individual Assistance
ICE	Federal Immigration and Customs Enforcement
IND	Individual
IRS	Internal Revenue Service
JHSWG	Joint Housing Solutions Working Group
LBB	Legislative Budget Board
LEP	Limited English Proficiency
LI	Low Income
LIHEAP	Low Income Home Energy Assistance Program
LIHTC	Low Income Housing Tax Credit
LIHWAP	Low Income Household Water Assistance Program
MCC	Mortgage Credit Certificate
MCTH	My Choice Texas Home
MF Bond	Multifamily Bond
MF Direct Loan	Multifamily Direct Loan
MFTH	My First Texas Home
MI	Moderate Income
MSA	Metropolitan Statistical Areas
MSFW	Migrant Seasonal Farmworker
NHTF	National Housing Trust Fund
NOFA	Notice of Funding Availability
NOHP	Nonprofit Owner-Builder Housing Provider
NSP	Neighborhood Stabilization Program
NSP1 PI	Neighborhood Stabilization Program Round 1 Program Income
OCI	Office of Colonia Initiatives
OMB	U.S. Office of Management and Budget
PAB	Private Activity Bond
PAL	Preparation for Adult Living

ACRONYM	NAME
PHA	Public Housing Authority
PMSA	Primary Metropolitan Statistical Area
PWD	Persons with Disabilities
PY	HUD Program Year (2/1 - 1/31)
QAP	Qualified Allocation Plan
RAF	Regional Allocation Formula
RF	Repayment Funds
RFP	Request for Proposal
SEH	Service-Enriched Housing
SB	Senate Bill
SBHCC	Statewide Behavioral Health Coordinating Council
Section 811 PRA	Section 811 Project Rental Assistance
SFD	Single Family Development
SFY	State Fiscal Year
SHC	Self-Help Center
SILC	Texas State Independent Living Council
SLIHP	State Low Income Housing Plan and Annual Report
TAC	Texas Administrative Code
TBRA	Tenant-Based Rental Assistance
TCAP	Tax Credit Assistance Program
TCAP RF	Tax Credit Assistance Program Repayment Funds
TDA	Texas Department Agriculture
TDCJ	Texas Department of Criminal Justice
TDHCA	Texas Department of Housing and Community Affairs
TEDP	Texas Eviction Diversion Program
TEMAP	Texas Emergency Mortgage Assistance Program
TERAP	Texas Emergency Rental Assistance Program
Texas HHS	Texas Health and Human Services
THN	Texas Homeless Network
THTF	Texas Housing Trust Fund
TICH	Texas Interagency Council for the Homeless
TRRP	Texas Rent Relief Program
TSAHC	Texas State Affordable Housing Corporation
TSHEP	Texas Statewide Homebuyer Education Program
TVC	Texas Veterans Commission
TWC	Texas Workforce Commission
TWDB	Texas Water Development Board
TXHBU	Texas Homebuyer U
TX MCC	Texas Mortgage Credit Certificate
USDA	U.S. Department of Agriculture
USHHS	U.S. Department of Health and Human Services
VA	U.S. Department of Veterans Affairs
VASH	Veterans Affairs Supportive Housing
VAWA	Violence Against Women Act
VLII	Very Low Income
WAP	Weatherization Assistance Program
WAP PAC	Weatherization Assistance Program Planning Advisory Committee



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